

# Equality Impact Assessment

## Summary

Name of Policy or practice	Pensions Discretions		
New Policy or Revision	Revised		
Policy Owner (role)	Head of Human Resources		
Date Policy Owner Confirmed Completion	March 2025		
Agreed Schedule Review Date	March 2028	Additional review date (Action review date)	

## Action Plan

This section is completed at the end of the Equality Impact Assessment. Due to the importance of embedding equality in SQA through our actions the Action Plan will be the focus and record of ongoing actions.

Explain how you will monitor and record the actual impact on equality groups, including how the evidence can be revisited to measure the actual impact.

Required Actions	Owner	Date	Comment & Review
Actions taken to <b>monitor the implementation of policy and the impact on equality groups</b> (evidence and consultation)			[ONGOING RECORD]

Identified Actions	General Equality Duty	Owner	Date	Comment & Review

## Policy Aims

### What is the rationale for this policy or practice?

The rationale for the Pensions Discretions policy is to inform SQA employees of discretions (effectively ‘options’) that may be applied by the organisation in relation to their membership of the Local Government Pension Scheme. This includes, but is not limited to:

- Flexible retirement options
- Making additional voluntary pension contributions
- Taking early retirement
- Transferring previous pension into the existing scheme
- Pension contribution rates

Please note that a comprehensive Equality Impact Assessment on SQA’s *Retirement Policy* has been carried out which includes detailed national and local evidence and SQA retirement statistics by Protected characteristics. The findings of the Retirement Policy Equality Impact Assessment are **directly related to this policy** and therefore are not repeated in this Equality Impact Assessment to avoid unnecessary repetition.

### What evidence is there to support the implementation or development of this policy or practice?

A pensions discretions policy allows employers within a pension scheme, like the Local Government Pension Scheme (LGPS), to make decisions on a case-by-case basis regarding certain aspects of pension benefits, providing flexibility to address unique situations that might not be covered by standard rules, such as early retirement due to ill health, or granting additional pension benefits under specific circumstances, while still adhering to overall scheme regulations and anti-discrimination laws.

It is a requirement of the Local Government Pension Scheme (LGPS), that SQA and the pension fund must decide how to exercise discretions. SQA is required to have a written policy on how they will apply certain discretions.

Your employer must have written policies on whether it will:

- allow flexible retirement
- award additional pension
- pay towards the cost of additional pension

- waive any reductions if your pension is paid early. This does not apply if you retire due to ill health, redundancy or business efficiency. If you retire for one of these reasons, your employer must meet the cost of paying your pension early.

Your employer and pension fund must act with 'prudence and propriety' in making their policies. They must keep those policies under review. You can ask your employer or your pension fund what their policy is in relation to a discretion.

Source: <https://www.lgpsmember.org/about-the-lgps/what-to-expect-from-your-pension-fund-and-employer/discretions/>

#### **Key points about pensions discretions policy:**

- **Flexibility:**  
Enables employers to consider individual circumstances and make adjustments to pension benefits where necessary, beyond the standard rules.
- **Compassionate grounds:**  
Can be used to provide additional benefits in cases of severe hardship or illness.
- **Transparency:**  
Employers must have a clearly defined policy outlining when and how they will exercise their discretion, ensuring fairness and consistency.
- **Legal considerations:**  
Must comply with anti-discrimination laws and be applied fairly across all employees.

#### **Examples of situations where a pension discretion might be used:**

- **Early retirement due to ill health:**  
Waiving actuarial reductions on a pension if someone is forced to retire early due to medical reasons.
- **Flexible retirement options:**  
Allowing members to retire slightly earlier than the normal retirement age with some adjustments to their pension.

### What are the aims of this policy or practice?

The aim of the Pensions Discretions policy is to:

Inform SQA employees that SQA is permitted to exercise discretion on certain aspects of the pension scheme (The Local Government Pension Scheme (Scotland) Regulations) (LGPS). The LGPS requires SQA to set out a policy for such **pension discretions** and to keep this policy under regular review. These discretions fall under the following regulations:

- The Local Government Pension Scheme (Scotland) Regulations 2018
- The Local Government Pension Scheme (Scotland) Regulations 2014
- The Local Government Pension Scheme (Transitional Provisions and Savings) (Scotland) Regulations 2014
- The Local Government Pension Scheme (Administration) (Scotland) Regulations 2008
- The Local Government Pension Scheme (Benefits, Membership and Contributions) (Scotland) Regulations 2008 (as amended)
- The Local Government Pension Scheme (Transitional Provisions) (Scotland) Regulations 2008
- The Local Government Pension Scheme (Scotland) Regulations 1998 (as amended)

### How is the content of these aims relevant to equality groups?

The Pensions Discretions policy applies to SQA staff, who may or may not share protected characteristics. In particular, the policy affects staff nearing retirement age, and disabled staff whose ill health may prompt them to take early retirement.

## Evidence, Consultation and Engagement

What stakeholders have you engaged with in the development of this policy or practice?
<p><b>Evidence of Stakeholder Engagement:</b></p> <p><b>Trade Union Consultation Review Group (Policy Review Group):</b></p> <p>Members of SQA Human Resources department and trade union representatives from <i>Unite the Union</i> and <i>Unison</i> meet regularly in SQA via the PRG. SQA's trade union representatives are also given statutory time off to attend relevant training, meetings and other information gathering activities as supported in our union framework agreement.</p> <p>Evidence of all meeting minutes, actions and consultation undertaken with the PRG group (including Equality considerations in respect of all policies, activities and functions) is detailed on a dedicated SQA shared resources site.</p> <p><b>Staff Network Feedback:</b></p> <p>As the changes to the Pensions Discretions Policy resulting from the 2025 review are minor Staff Networks have not been asked for feedback on this occasion. However, in June 2021, we formed a dedicated <i>Equality Impact Assessment Project Group</i> (EIAPG) with the aim of reviewing, assessing and providing feedback from staff on all SQA HR policies from Equality perspectives.</p>

## What evidence about equality groups do you have to support this assessment?

### Age

**Table 1.1: Age**

Age bracket	2019 no	2019 %	2020 no	2020 %	2021 no	2021 %	2022 no	2022 %	Variance no	Variance %
16–24	59	6.32%	50	5.27%	49	4.93%	36	3.47%	-23	-2.85%
25–29	65	6.97%	60	6.32%	73	7.35%	105	10.14%	40	3.17%
30–34	123	13.18%	109	11.49%	96	9.67%	95	9.17%	-28	-4.01%
35–39	131	14.04%	145	15.28%	146	14.70%	144	13.90%	13	-0.14%
40–44	129	13.83%	135	14.23%	146	14.70%	150	14.48%	21	0.65%
45–49	116	12.43%	105	11.06%	113	11.38%	124	11.97%	8	-0.46%
50–54	125	13.40%	141	14.86%	131	13.19%	126	12.16%	1	-1.24%
55–59	119	12.75%	117	12.33%	122	12.29%	122	11.78%	3	-0.98%
60–64	53	5.68%	72	7.59%	81	8.16%	102	9.85%	49	4.16%
65+	13	1.39%	15	1.58%	36	3.63%	32	3.09%	19	1.70%
<b>Total</b>	<b>933</b>	<b>100.00%</b>	<b>949</b>	<b>100.00%</b>	<b>993</b>	<b>100.00%</b>	<b>1036</b>	<b>100.00%</b>	<b>103</b>	<b>11.04%</b>

Table 1.1 shows the age profile of the organisation from 2019 to 2022

Source: SQA Workforce Equality Monitoring Report 2021-23

[Equalities: SQA workforce monitoring report 2021-23](#)

In 2025 the % of SQA employees that will be ages 55 and over is 27.30% and for ages 60 and over the % is 13.55%.

## Disability

**Table 3.1: Disability**

Disability	2019 number	2019 %	2020 number	2020 %	2021 number	2021 %	2022 number	2022 %	Variance number	Variance %
No	417	44.69%	651	68.60%	683	68.78%	697	67.28%	280	22.59%
Not Specified	444	47.59%	152	16.02%	152	15.31%	184	17.76%	-260	-29.83%
Prefer not to say	21	2.25%	68	7.17%	76	7.65%	72	6.95%	51	4.70%
Yes	51	5.47%	78	8.22%	82	8.26%	83	8.01%	32	2.54%
Total	933	100.00%	949	100.00%	993	100.00%	1036	100.00%	103	0.00%

Source: SQA Workforce Equality Monitoring Report 2021-23

[Equalities: SQA workforce monitoring report 2021-23](#)

Table 3.1 shows the composition of the disability self-reporting categories for the period from 2019 to 2022.

Of those staff who have declared a disability, females made up 58.54% (2021) and 53.01% (2022) of the population, and males 41.46% (2021) and 46.99% (2022). Due to the low number of staff declaring a disability within SQA we are unable to publish further intersectional data in relation to disability and other protected characteristics.

## Race

**Table 7.1: Race**

Ethnicity	2019 number	2019%	2020 number	2020%	2021 number	2021%	2022 number	2022%
African, Scottish African or British African	< 5	< 0.54%	< 5	< 0.53%	< 5	< 0.50%	<5	<0.48%
Asian, Scottish Asian or British Asian	13	1.39%	20	2.11%	24	2.42%	25	2.41%
Caribbean or Black	< 5	< 0.54%	< 5	< 0.53%	< 5	< 0.50%	< 5	< 0.48%
Mixed or multiple ethnic group	< 5	< 0.54%	< 5	< 0.53%	< 5	< 0.50%	< 5	< 0.48%
Not specified	383	41.05%	123	12.96%	101	10.17%	122	11.78%
Other ethnic group	< 5	< 0.54%	< 5	< 0.53%	< 5	< 0.50%	< 5	< 0.48%
Prefer not to say	10	1.07%	33	3.48%	34	3.42%	30	2.90%
White	523	56.06%	763	80.40%	825	83.08%	849	81.95%

Source: SQA Workforce Equality Monitoring Report 2021-23



[Equalities: SQA workforce monitoring report 2021-23](#)

Table 7.1 shows the ethnic minority background of staff within the organisation for the period from 2019 to 2022

Just under 3.50% staff declared they were from an ethnic minority background in both 2021 (3.32%) and 2022 (3.38%). However, it is encouraging to note that the percentage of staff declaring they are from an ethnic minority background has increased overall by 3.97% between 2019 and 2022. The percentage of staff within each ethnic minority category has remained relatively stable over the last three years.

**Religion or Belief**

**Table 8.1: Religion or belief**

Religion or belief	2019 number	2019%	2020 number	2020%	2021 number	2021%	2022 number	2022%
Another religion or body	< 5	< 0.54%	< 5	< 0.53%	6	0.60%	6	0.58%
Buddhist	< 5	< 0.54%	< 5	< 0.53%	< 5	< 0.50%	< 5	< 0.48%
Church of Scotland	91	9.75%	122	12.86%	127	12.79%	125	12.07%
Hindu	< 5	< 0.54%	< 5	< 0.53%	7	0.70%	8	0.77%
Jewish	< 5	< 0.54%	< 5	< 0.53%	< 5	< 0.50%	< 5	< 0.48%
Muslim	7	0.75%	11	1.16%	10	1.01%	11	1.06%
None	286	30.65%	421	44.36%	462	46.53%	489	47.20%
Not specified	405	43.41%	126	13.28%	102	10.27%	123	11.87%
Other Christian	26	2.79%	43	4.53%	44	4.43%	44	4.25%
Prefer not to say	35	3.75%	98	10.33%	103	10.37%	103	9.94%
Roman Catholic	76	8.15%	118	12.43%	129	12.99%	123	11.87%
Sikh	< 5	< 0.54%	< 5	< 0.53%	< 5	< 0.50%	< 5	< 0.48%

Table 8.1 shows the religion, belief or non-belief status of staff within the organisation for the period from 2019 to 2022.

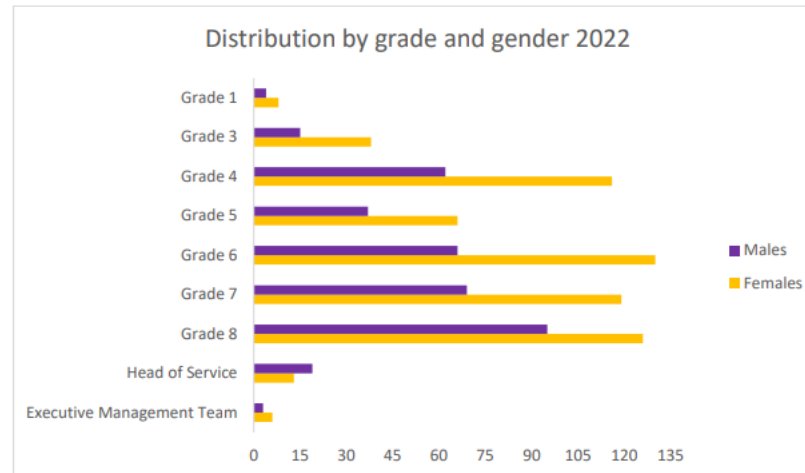
Source: SQA Workforce Equality Monitoring Report 2021-23

[Equalities: SQA workforce monitoring report 2021-23](#)

## Sex

### Gender

#### Distribution by grade and gender of SQA grade 1 – EMT



Source: SQA Summary of Equal Pay Audit 2023

[Scottish Qualifications Authority \(sqa.org.uk\)](https://www.sqa.org.uk)

The majority of the 2.9 million lone-parent families in 2022 were headed by a lone mother (2.5 million, 84%)

Source: <https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/families/bulletins/familiesandhouseholds/2022>

59% of unpaid carers are women (Census 2021). Women are more likely to become carers and to provide more hours of unpaid care than men. More women than men provide high intensity care at ages when they would expect to be in paid work (Petrillo and Bennett, 2022)

Source: Carers UK

There are 1.25 million sandwich carers in the UK. These are people caring for an older relative as well as bringing up a family. 68% (850,743) are women.

Source: <https://www.ageuk.org.uk/our-impact/campaigning/care-in-crisis/breaking-point-report/>

Sexual Orientation	Table 10.1: Sexual orientation								
	Sexual Orientation	2019 number	2019%	2020 number	2020%	2021 number	2021%	2022 number	2022%
	Bisexual	9	0.96%	12	1.26%	15	1.51%	16	1.54%
	Gay man	13	1.39%	20	2.11%	21	2.11%	23	2.22%
	Gay woman / lesbian	9	0.96%	10	1.05%	12	1.21%	12	1.16%
	Heterosexual / straight	431	46.20%	670	70.60%	700	70.49%	702	67.76%
	In another way	< 5	< 0.54%	< 5	< 0.53%	< 5	< 0.50%	< 5	< 0.48%
	Not specified	< 5	< 0.54%	< 5	< 0.53%	156	15.71%	189	18.24%
	Not sure	26	2.79%	76	8.01%	< 5	< 0.50%	< 5	< 0.48%
	Prefer not to say	443	47.48%	158	16.65%	84	8.46%	88	8.49%
<hr/>									
Table 10.1 shows the composition of staff sexual orientation within the organisation for the period 2019 to 2022.									
Source: SQA Workforce Equality Monitoring Report 2021-23									
<a href="#">Equalities: SQA workforce monitoring report 2021-23</a>									
Gender Reassignment (Gender identity and transgender)	Due to the low number of staff reporting as transgender or describing their gender identity ‘in another way’, we are unable to publish further data in relation to gender reassignment or gender identity. This data is, however, monitored internally								

Marriage/Civil Partnership

Table 5.1: Relationship status

Relationship status	2019 number	2019 %	2020 number	2020 %	2021 number	2021 %	2022 number	2022 %
Civil Partnership	7	0.75%	7	0.74%	8	0.81%	9	0.87%
Co-habiting/in a relationship	80	8.57%	112	11.80%	122	12.29%	122	11.78%
Divorced/Dissolved Civil Partnership	14	1.50%	16	1.69%	17	1.71%	19	1.83%
Married	265	28.40%	370	38.99%	425	42.80%	416	40.15%
Married/Civil Partnership	8	0.86%	12	1.26%	14	1.41%	16	1.54%
Not Specified	407	43.62%	179	18.86%	102	10.27%	127	12.26%
Other	< 5	< 0.54%	< 5	< 0.53%	7	0.70%	9	0.87%
Prefer not to say	18	1.93%	49	5.16%	55	5.54%	59	5.69%
Separated	6	0.64%	12	1.26%	12	1.21%	13	1.25%
Single	122	13.08%	183	19.28%	224	22.56%	239	23.07%
Widowed/surviving partner from Civil Partnership	< 5	< 0.54%	6	0.63%	7	0.70%	7	0.68%

Table 5.1 shows the marriage and civil partnership status of staff within the organisation for the period from 2019 to 2022.

Source: SQA Workforce Equality Monitoring Report 2021-23

[Equalities: SQA workforce monitoring report 2021-23](#)

Pregnancy / Maternity

Table 6.1: Pregnancy and maternity

Pregnancy and maternity	2019 number	2019 %	2020 number	2020 %	2021 number	2021 %	2022 number	2022 %
Contract ended as planned					1	3.33%		0.00%
Due to return to work					0	0.00%	11	40.00%
Resigned					0	0.00%	1	4.00%
Returned to work	20	100.00%	10	100.00%	29	96.67%	14	56.00%
Total	20	100.00%	10	100.00%	30	100.00%	26	100.00%

	<p>Table 6.1 details the number of staff who have taken maternity leave, whether they are still on maternity leave (due to return to work), have returned to work following maternity leave, resigned following maternity leave, or their fixed-term contract ended (contract ended as planned).</p> <p>Source: SQA Workforce Equality Monitoring Report 2021-23  <a href="#">Equalities: SQA workforce monitoring report 2021-23</a></p>
<b>Care experience (where relevant)</b>	SQA does not currently collect Care Experience data

## Impact and Opportunities for Action

The impact that a policy or practice has on an equality group may be different and this requires to be recorded. The impact may not always be negative. Actions are taken to address any differential impact, and include actions to mitigate against any negative impact, to advance equality and to foster good relations between groups.

Each section contains questions for each equality group. These questions are here to support consideration; however, you can provide further detail. Focus initially on the equality groups that would be affected by this policy. If you do not consider that certain equality groups would be affected by this policy, you may leave these sections.

Protected Characteristic	General Equality Duty
Age	Eliminate unlawful discrimination, harassment and victimisation and other conduct that is prohibited by the Equality Act 2010
	With the obvious exception that retirement will generally apply to older workers so it is expected that this policy will impact positively on this age group. There is also no evidence to suggest that this policy may impact adversely on people of different ages and therefore make no further recommendations in this area. (Please see the detailed evidence, by Protected Characteristic shown in the separate SQA <i>Retirement</i> Equality Impact Assessment).
	While there is no formal definition of an ‘older worker’, it is commonly used to refer to workers aged 50 years and over.
	Source: <a href="https://lordslibrary.parliament.uk/older-workers-in-the-uk/">https://lordslibrary.parliament.uk/older-workers-in-the-uk/</a>
	<b>Conclusion: Probable positive impact</b>
	Advance equality of opportunity
	All SQA employees are entitled to use, access and be subjected to the Pensions Discretions Policy and there is no evidence to indicate that this policy could affect employees differently or less favourably, on the grounds of their Age <b>unless this is directly relating to legal and nationally agreed pension entitlement ages which is capable of being justified. However it does have a positive impact on older employees.</b>
	<b>Conclusion: Probable positive impact</b>
	Foster good relations

	<p>There is no evidence to indicate that this policy currently fosters good relations between employees of different ages. No further recommendations are made in respect of this at this stage.</p> <p><b>Conclusion: Probable neutral impact</b></p>
<b>Protected Characteristic</b>	<b>General Equality Duty</b>
<b>Disability</b>	<p>Eliminate unlawful discrimination, harassment and victimisation and other conduct that is prohibited by the Equality Act 2010</p> <p>We conclude that potentially this policy will have a positive impact on those who take ill health retirement.</p> <p>There is also no evidence to suggest that this policy may negatively impact directly on disabled employees and therefore make no further recommendations in this area.</p> <p>Please refer to the separate SQA Equality Impact Assessment – Retirement for further information</p> <p><b>Conclusion: Probable positive impact</b></p> <p>Advance equality of opportunity</p> <p>All SQA employees are entitled to use, access and be subjected to the <i>Pensions Discretions Policy</i> and there is no evidence to indicate that this policy could affect employees differently or less favourably, on the grounds of their Disability but it may impact positively for those who wish to take ill health retirement.</p> <p><b>Conclusion: Probable positive impact</b></p> <p>Foster good relations</p> <p>There is no evidence to indicate that this policy currently fosters good relations between disabled and non-disabled employees. No further recommendations are made in this respect at this stage.</p> <p><b>Conclusion: Probable neutral impact</b></p>
<b>Protected Characteristic</b>	<b>General Equality Duty</b>
<b>Race</b>	<p>Eliminate unlawful discrimination, harassment and victimisation and other conduct that is prohibited by the Equality Act 2010</p>

	<p>We conclude there is no evidence to suggest that this policy may impact directly on people of different <i>Races</i> and therefore make no further recommendations in this area.</p> <p>Please refer to the separate SQA Equality Impact Assessment – Retirement for further information.</p> <p><b>Conclusion: Probable neutral impact</b></p>
	Advance equality of opportunity
	<p>All SQA employees are entitled to use, access and be subjected to the <i>Pensions Discretions Policy</i> and there is no evidence to indicate that this policy could affect employees differently or less favourably, on the grounds of their <i>Race</i>.</p> <p><b>Conclusion: Probable neutral impact</b></p>
	Foster good relations
	<p>There is no evidence to indicate that this policy currently fosters good relations between employees of different ethnicities. No further recommendations are made in respect of this at this stage.</p> <p><b>Conclusion: Probable neutral impact</b></p>
<b>Protected Characteristic</b>	<b>General Equality Duty</b>
<b>Religion or Belief</b>	<p>Eliminate unlawful discrimination, harassment and victimisation and other conduct that is prohibited by the Equality Act 2010</p>
	<p>We conclude there is no evidence to suggest that this policy may impact directly on people of different religions and beliefs and therefore make no further recommendations in this area.</p> <p>Please refer to the separate SQA Equality Impact Assessment – Retirement for further information.</p> <p><b>Conclusion: Probable neutral impact</b></p>
	Advance equality of opportunity



	<p>All SQA employees are entitled to use, access and be subjected to the <i>Pensions Discretions Policy</i> and there is no evidence to indicate that this policy could affect employees differently or less favourably, on the grounds of their <i>Religion or Belief</i>.</p> <p><b>Conclusion: Probable neutral impact</b></p>
	Foster good relations
	<p>There is no evidence to indicate that this policy currently fosters good relations between employees of different <i>Religion or Belief</i>. No further recommendations are made in respect of this at this stage.</p> <p><b>Conclusion: Probable neutral impact</b></p>
<b>Protected Characteristic</b>	<b>General Equality Duty</b>
<b>Sex</b>	<p>Eliminate unlawful discrimination, harassment and victimisation and other conduct that is prohibited by the Equality Act 2010</p>
	<p>We conclude there is no evidence to suggest that this policy would impact directly on people of different sexes. However, we recognise that potentially females bear more responsibility for caring situations and therefore are possibly more likely to benefit from pensions discretions.</p> <p>Please refer to the separate SQA Equality Impact Assessment – Retirement for further information.</p> <p><b>Conclusion: Probable neutral impact</b></p>
	Advance equality of opportunity
	<p>All SQA employees are entitled to use, access and be subjected to the <i>Pensions Discretions Policy</i> and there is no evidence to indicate that this policy could affect employees differently or less favourably, on the grounds of their <i>Sex</i>.</p> <p><b>Conclusion: Probable neutral impact</b></p>
	Foster good relations
	<p>There is no evidence to indicate that this policy currently fosters good relations between employees of different sexes. No further recommendations are made in respect of this at this stage.</p> <p><b>Conclusion: Probable neutral impact</b></p>

Protected Characteristic	General Equality Duty
Sexual Orientation	Eliminate unlawful discrimination, harassment and victimisation and other conduct that is prohibited by the Equality Act 2010
	<p>We can identify <b>no reasonable risks</b> to indicate how or why this policy could disproportionately impact a person on the grounds of this Protected Characteristic.</p> <p>Please refer to the separate SQA Equality Impact Assessment – Retirement for further information.</p> <p><b>Conclusion: Probable neutral impact</b></p>
	Advance equality of opportunity
	<p>All SQA employees are entitled to use, access and be subjected to the <i>Pensions Discretions Policy</i> and there is no evidence to indicate that this policy could affect employees differently or less favourably, on the grounds of their <i>Sexual Orientation</i>.</p> <p><b>Conclusion: Probable neutral impact</b></p>
	Foster good relations
	<p>There is no evidence to indicate that this policy currently fosters good relations between employees of different sexual orientation. No further recommendations are made in respect of this at this stage.</p> <p><b>Conclusion: Probable neutral impact</b></p>
Protected Characteristic	General Equality Duty
Gender Reassignment (Gender identity and transgender)	Eliminate unlawful discrimination, harassment and victimisation and other conduct that is prohibited by the Equality Act 2010
	<p>We conclude there is no evidence to suggest that this policy may impact directly on people with different Gender identities or those who have undergone Gender Reassignment and therefore make no further recommendations in this area.</p> <p>We can identify <b>no reasonable risks</b> to indicate how or why this policy could disproportionately impact a person on the grounds of this Protected Characteristic.</p>

	Please refer to the separate SQA Equality Impact Assessment – Retirement for further information.
	<b>Conclusion: Probable neutral impact</b>
	Advance equality of opportunity
	All SQA employees are entitled to use, access and be subjected to the <i>Pensions Discretions Policy</i> and there is no evidence to indicate that this policy could affect employees differently or less favourably, on the grounds of their gender identity.
	<b>Conclusion: Probable neutral impact</b>
Protected Characteristic	Foster good relations
	There is no evidence to indicate that this policy currently fosters good relations between employees of different gender identities. No further recommendations are made in respect of this at this stage.
	<b>Conclusion: Probable neutral impact</b>
	<b>General Equality Duty</b>
Marriage/Civil Partnership	Eliminate unlawful discrimination, harassment and victimisation and other conduct that is prohibited by the Equality Act 2010
	We conclude there is no evidence to suggest that this policy may impact directly on people who are married or in a civil partnership and therefore make no further recommendations in this area.
	We can identify <b>no reasonable risks</b> to indicate how or why this policy could disproportionately impact a person on the grounds of this Protected Characteristic.
	Please refer to the separate SQA Equality Impact Assessment – Retirement for further information.
	<b>Conclusion: Probable neutral impact</b>
	Advance equality of opportunity

	<p>All SQA employees are entitled to use, access and be subjected to the <i>Pensions Discretions Policy</i> and there is no evidence to indicate that this policy could affect employees differently or less favourably, on the grounds of their marital status.</p> <p><b>Conclusion: Probable neutral impact</b></p>
	Foster good relations
	<p>There is no evidence to indicate that this policy currently fosters good relations between employees on the grounds of their marital status. No further recommendations are made in respect of this at this stage.</p> <p><b>Conclusion: Probable neutral impact</b></p>
<b>Protected Characteristic</b>	<b>General Equality Duty</b>
<b>Pregnancy / Maternity</b>	<p>Eliminate unlawful discrimination, harassment and victimisation and other conduct that is prohibited by the Equality Act 2010</p>
	<p>We conclude there is no evidence to suggest that this policy may impact directly on people who are pregnant or on maternity leave and therefore make no further recommendations in this area.</p>
	<p>We can identify <b>no reasonable risks</b> to indicate how or why this policy could disproportionately impact a person on the grounds of this Protected Characteristic.</p>
	<p>Please refer to the separate SQA Equality Impact Assessment – Retirement for further information.</p>
	<b>Conclusion: Probable neutral impact</b>
	Advance equality of opportunity
	<p>All SQA employees are entitled to use, access and be subjected to the <i>Pensions Discretions Policy</i> and there is no evidence to indicate that this policy could affect employees who are pregnant or on maternity leave differently or less favourably.</p> <p><b>Conclusion: Probable neutral impact</b></p>
	Foster good relations

	<p>There is no evidence to indicate that this policy currently fosters good relations between employees who are pregnant or on maternity leave. No further recommendations are made in respect of this at this stage.</p> <p><b>Conclusion: Probable neutral impact</b></p>
<b>Considered by SQA</b>	<b>General Equality Duty</b>
<b>Care experience (where relevant)</b>	<p>Eliminate unlawful discrimination, harassment and victimisation and other conduct that is prohibited by the Equality Act 2010</p> <p>We conclude there is no evidence to suggest that this policy may impact directly on people who are care experienced and therefore make no further recommendations in this area.</p> <p>We can identify <b>no reasonable risks</b> to indicate how or why this policy could disproportionately impact a person on the grounds of this Protected Characteristic.</p> <p>Please refer to the separate SQA Equality Impact Assessment – Retirement for further information.</p> <p><b>Conclusion: Probable neutral impact</b></p>
	<b>Advance equality of opportunity</b>
	<p>All SQA employees are entitled to use, access and be subjected to the <i>Pensions Discretions Policy</i> and there is no evidence to indicate that this policy could affect employees who are care experienced differently or less favourably.</p> <p><b>Conclusion: Probable neutral impact</b></p>
	<b>Foster good relations</b>
	<p>There is no evidence to indicate that this policy currently fosters good relations between employees who are care experienced. No further recommendations are made in respect of this at this stage.</p> <p><b>Conclusion: Probable neutral impact</b></p>

## Rationale

<p>If you are proceeding with a decision that may have a negative impact and are not putting in place actions to mitigate against this, please explain how this is objectively justified.</p>

Not applicable – no negative impact anticipated.