

Equality Impact Assessment (supporting guidance available)

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.

Agreed Schedule Review Date	By September 2024	Additional Schedule Review Date	By September 2023
-----------------------------	-------------------	---------------------------------	-------------------

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.

Equality Impact Assessment – Pensions Discretions Policy V1.0

Required Actions	Owner	Date	Comment & Review
Review and assess monthly establishment management information packs containing fundamental employment data on SQA employees	People Analytics, Governance & Systems Manager	Commencing monthly from October 2022	
Review on a quarterly basis of employment law, case law and legislative changes, and equalities updates (including reviewing EHRC website).	HR Shared Services Manager	Commencing quarterly from January 2023	
Review and assess feedback on a quarterly basis from joint trade unions (Unite and Unison) through SQA's Joint engagement forum and Policy review group.	HR Shared Services Manager	Commencing quarterly from January 2023	
Review and assess feedback on a quarterly basis from each of SQA's staff community network groups	HR Shared Services Manager	Commencing quarterly from January 2023	
Continue to review and assess on an annual basis SQA's engagement People survey	OD Manager	Commencing annually from October 2023	
Review and assess on an annual basis all SQA employee lifecycle data	People Analytics, Governance & Systems Manager	Commencing annually from January 2024	
Continue to review and assess every 2 years SQA's equality mainstreaming report [next report due May 2023]	People Reward and Equalities Manager	Commencing every 2 years from May 2023	
Continue to review and assess every 2 years SQA's workforce equality monitoring report [next report due May 2023]	People Reward and Equalities Manager	Commencing every 2 years from May 2023	

Equality Impact Assessment – Pensions Discretions Policy V1.0

Identified Actions	General Equality Duty	Owner	Date	Comment & Review
<p>As detailed in the Retirement Policy Equality Impact Assessment, SQA will undertake an analysis of retirement data by age to determine if there are any disproportionate trends or risks of discrimination for this protected characteristic. Once the outcome of this review is known the organisation will determine any relevant actions required to eliminate or mitigate any adverse impact this policy may have on employees of different ages</p>	<p>Eliminate unlawful discrimination, harassment and victimisation and other conduct that is prohibited by the Equality Act 2010</p>	<p>Reward Advisor, People Reward & Equalities and Data Analyst, People Analytics Governance & Systems</p>	<p>By September 2023</p>	
<p>As detailed in the Retirement Policy Equality Impact Assessment, SQA will undertake an analysis of retirement data by race to determine if there are any disproportionate trends or risks of discrimination for this protected characteristic. Once the outcome of this review is known the organisation will determine any relevant actions required to eliminate or mitigate any adverse impact this policy may have on employees of different races.</p>	<p>Eliminate unlawful discrimination, harassment and victimisation and other conduct that is prohibited by the Equality Act 2010</p>	<p>Reward Advisor, People Reward & Equalities and Data Analyst, People Analytics Governance & Systems</p>	<p>By September 2023</p>	

Policy Aims

Name of Policy or practice	Pensions Discretions Policy
New Policy or Revision	Revised
Name of Policy Owner	People Reward and Equalities Manager
Date Policy Owner Confirmed Completion	Draft

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:

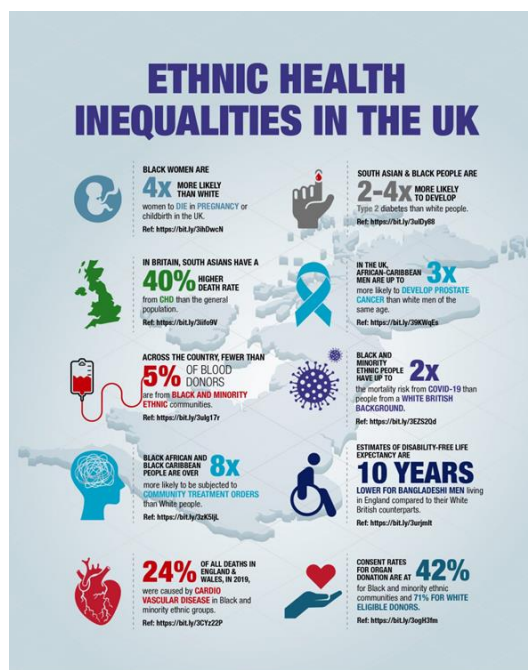
- Flexible retirement options
- Making additional voluntary pension contributions
- Taking early retirement
- Transferring previous pension into the existing scheme
- Pension contribution rates

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?

Different Health outcomes affecting people with Protected Characteristics and potentially leading to risks of early retirement:

We recognise that people with different Protected Characteristics have different health outcomes which could impact on retirement. For example, there is considerable evidence indicating that people from different ethnic groups experience poorer health than the overall UK population. Examples include higher observed rates of diabetes, cardiovascular disease and mental illness.



For more information and sources for above statistics please visit: www.nhsrho.org
October 2021



Source: NHS Race & Health Observatory: [Ethnic Health Inequalities in the UK - NHS - Race and Health Observatory NHS – Race and Health Observatory \(nhsrho.org\)](https://www.nhs.uk/38y8p8t)

What evidence is there to support the implementation or development of this policy or practice? (continued)

The picture on the page above shows that:

- Black Women are 4 x more likely to die in childbirth than White women
- South Asian and Black people are 2 – 4 times more likely to develop type-2 diabetes than White people
- In Britain, South Asians have a 40% higher death rate from CHD than the general population
- In the UK, Afro-Caribbean men are 3 x more likely to develop prostate cancer than white men of the same age
- Across the country, fewer than 5% of blood donors are from Black and minority ethnic communities
- Black and minority ethnic people have 2 x the mortality risk of from covid-19 than people from a White British background
- Black African and Black Caribbean people are over 8 x more likely to be subjected to Community Treatment Orders than White people
- Estimates of disability-free life expectancy are 10 years lower for Bangladeshi men living in England compared with their White British counterparts
- 24% of all deaths in England and Wales in 2019 were caused by cardiovascular disease in Black and minority ethnic groups
- Consent rates for organ donation are at 24% for Black and minority ethnic groups and at 71% for White eligible donors

For more information relating to health outcomes by Protected Characteristics please see: [NHS England - What are healthcare inequalities?](#)

Pensions Gap – Women:

A recent publication, [achieving gender equality in pensions, Prospects 2020](#) report on the gender pension gap reported a **significant gap in pension savings between women and men of over 40%**. (Women on average, having lower savings). This equates to an average difference in pension income by Sex of approximately £7,500 a year.

Source: [achieving gender equality in pensions, Prospects 2020 report on the gender pension gap](#)

Also, because the amount people save for a pension is usually a percentage of their overall salary, the national average gender pay gap (source ofns) could mean that, on average, women have less salary to put into their pension.

Women are more likely to take career breaks, have caring responsibilities and work part-time – all contributing to potentially lower earnings.

Occupational pensions for women are often adversely affected by lower earnings, interrupted careers and caring duties: As prime carers for both children and relatives, women usually work fewer years, and also earn less than men. Lower lifetime earnings often equate to lower private pensions. Historically, women were often forced to leave company pensions if they married or worked part-time and tended to work in occupations where employer pensions were less prevalent.

What evidence is there to support the implementation or development of this policy or practice? (continued)

The average pension pot for a married man in the UK is £53,000 compared to £10,000 for married women. Also, divorced women, on balance, risk losing access to a larger pension fund. https://www.insuringwomensfutures.co.uk/uploads/2017/03/COH_J012646-IWF-Pension-Life-Journey-Report-Update-P2.pdf

What evidence is there to support the implementation or development of this policy or practice? (continued)

Women’s state pension age increased by more than men’s at shorter notice: The Government has relatively recently increased pension age for older women by up to 18 months with only 5 years notice given of the change to their retirement date. In contrast, men had at least 7 years’ notice of a 12 months rise.

There is evidence that the short notice changes have caused significant hardship to many women - especially as many did not know about the plans to increase their pension age from 60.

For more comprehensive information - please see <https://pensionsandsavings.com/equal-state-pension-ages-but-no-pension-equality-for-women/>

Pensions Gap – Minority Ethnicity:

Ethnic minority pensioners are, on average, £3,350 a year worse off in retirement than others of the same age according to *The People’s Pension (TPP)* report *Measuring the Ethnicity Pension Gap* which found that the average ethnic minority pensioner’s retirement income is 24.4 per cent less than the average white pensioner. The report also highlights issues of intersectionality (or compound discrimination) reporting that the gap is even larger when Sex is factored in. The report states that a female ethnic minority pensioner is, on average, 51.4 per cent worse off in retirement than a white male pensioner. The gaps being attributed to a combination of lower average earnings, variable employment rates and the fact that ethnic minority workers are more likely to be self-employed.

Source: <https://www.pensionsage.com/pa/Ethnic-minorities-3350-a-year-worse-off-in-retirement.php>

Disability and Ill health Retirement:

Retiring earlier or not working, can, of course, reduce pension incomes. Disabled people are half as likely to work as non-disabled people beyond the age of 60.

What evidence is there to support the implementation or development of this policy or practice? (continued)

Although the income of pensioners receiving disability benefits is higher than the income of pensioners that do not receive them, this does not take into account the additional costs of disability, which can be substantial. Lower earnings and time spent not in full-time work result in lower overall pension contributions for disabled people.

Source: [Raising the State Pension Age \(pensionspolicyinstitute.org.uk\)](https://pensionspolicyinstitute.org.uk)

What evidence is there to support the implementation or development of this policy or practice? (continued)

Finally, disabled people are more likely (than non-disabled people) to be:

- working in lower-skilled occupations
- self-employed
- working part-time (and subsequently less hours)
- working in the public sector
- temporarily away from work

<https://www.gov.uk/government/statistics/the-employment-of-disabled-people-2021/the-employment-of-disabled-people-2021>

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?

SQA acknowledges that people who share /do not share certain Protected Characteristics may, on balance:

- Be less likely to secure promotion and therefore salary progression
- Experience compound discrimination or intersectionality i.e., where a person has one or more characteristics and may be subjected to consequentially greater levels of disadvantage. For example, women who are of an ethnic minority may have restricted earnings potential and may experience barriers to salary progression
- Be less likely to ask for and secure a higher starting salary

- Be less likely to ask for assistance with queries related to retirement or their pension pot
- Be less likely to be selected for developmental opportunities, some of which may have a financial incentive
- Be more likely to be displaced and more likely to end up in a lower graded post and subject to salary protection
- Be more likely to work part time and therefore accrue lower overall pension contributions
- Not have joined a pension scheme on the grounds that their former spouse was considered to be the main pension earners
- Be more likely to experience ill health

As part of this assessment, we identified that all the bullet points above could potentially have a detrimental impact someone's ability to accrue pension.

The development, implementation and analysis of the effects of this policy are therefore highly relevant to people from some Equality groups as they may risk experiencing disproportionate impacts or outcomes.

It is important that the SQA identifies and takes action to mitigate or remove any disadvantage identified which is the overall purpose of this Equality Impact Assessment.

Evidence, Consultation and Engagement

What stakeholders have you engaged with in the development of this policy or practice?

This policy will be developed in consultation with SQA's recognised Trades Unions, Unite and Unison, who represent all staff throughout the organisation.

In addition, as this is an internal policy, SQA will only consult with internal groups. These include:

- ACE (Appreciate Culture and Ethnicity) Network.
- SQA Disability Network.
- SQA Rainbow Network.
- Women's Network.

Evidence of Stakeholder Engagement:

Trade Union Consultation Review Group (PRG):

Members of SQA Human Resources department and trade union representatives from *Unite the Union* and *Unison* meet weekly in SQA via the PRG. This group has been meeting weekly in SQA since July 2020. 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.

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.

Staff Network Consultations:

In June 2021, we formed a dedicated *Equality Impact Assessment Project Group* (EIAPG) with the aim of reviewing, assessing and providing feedback from staff on all SQA HR policies from Equality perspectives.

The EIAPG group consists of representatives from each of the SQA staff networks listed on the previous page of this document.

Evidence, feedback and actions from all EIAPG staff network consultations are recorded on a dedicated SQA *Microsoft Teams* page which was specifically created with the aim of listing potential equality risks that exist in H.R. policies / activities, sharing resources, recording feedback and scheduling future consultation meetings.

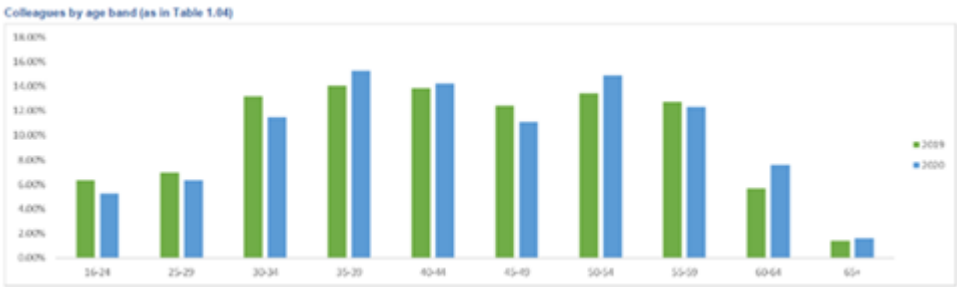
The table below details the consultation undertaken.

Evidence of Staff Network Consultation Meetings

Policy-Name	Review-Date	Women's- Network	(ACE)	Disability-Network	Rainbow-Network
Redeployment	02/08/2021	Yes	Yes	Yes	Yes
Restructure	02/08/2021	Yes	☐	Yes	☐
Standby-&-Call-Out	23/06/2021	☐	Yes	Yes	Yes
Time-Recording	09/08/2021	Yes	Yes	Yes	Yes
Attendance-Management	16/08/2021	Yes	☐	Yes	Yes
Childcare-Voucher	16/08/2021	Yes	☐	Yes	Yes
Dignity-at-Work	10/08/2021	Yes	Yes	Yes	Yes
Disciplinary	01/06/2021	Yes	Yes	Yes	Yes
Equalities,-Diversity-&-Inclusion	23/08/2021	Yes	Yes	Yes	Yes
Fixed-Term-Workers	23/08/2021	Yes	☐	Yes	Yes
Grievance	29/06/2021	Yes	Yes	Yes	Yes
Improving-Performance	07/09/2021	Yes	Yes	Yes	Yes
Probation	06/09/2021	Yes	Yes	Yes	Yes
Recruitment-&-Selection	06/05/2021	Yes	Yes	Yes	Yes
Secondment	13/09/2021	Yes	Yes	Yes	Yes
Whistleblowing	22/07/2021	Yes	Yes	Yes	Yes
Flexible-Working	18/11/2021	Yes	☐	Yes	Yes
Flexitime	26/10/2021	Yes	Yes	Yes	Yes
Pay	09/12/2021	Yes	Yes	Yes	Yes
TOIL	16/12/2021	Yes	Yes	Yes	Yes
Code-of-Conduct	24/02/2022	Yes	Yes	Yes	Yes
Conflict-of-Interest	10/03/2022	Yes	Yes	Yes	Yes
Pensions-Discretion	29/03/2022	Yes	☐	Yes	Yes
Redundancy	22/03/2022	Yes	☐	Yes	Yes
Relocation	31/03/2022	Yes	☐	Yes	Yes
Retirement	15/03/2022	Yes	Yes	Yes	Yes

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

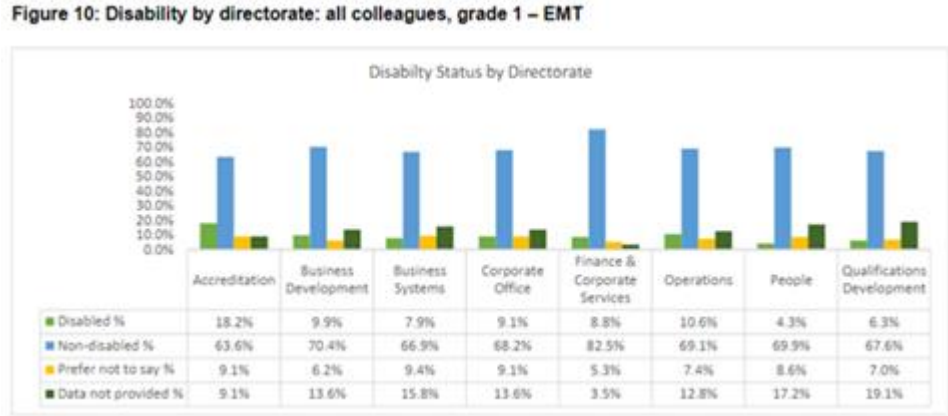
Age



This table (1.04) shows colleagues by age band for 2019 – 2020.

Source: SQA Workforce Equality Monitoring Report 2019-2021
https://www.sqa.org.uk/sqa/files_ccc/workforce-equality-monitoring-report-2019-2021.pdf

Disability



This table (Figure 10) shows colleague disability status by Directorate for 2020.

Source: SQA Equality Mainstreaming Report 2019-2021
https://www.sqa.org.uk/sqa/files_ccc/sqa-equality-mainstreaming-report-2019-21.pdf

Race

Figure 12: Ethnicity by directorate — all colleagues, grade one – EMT



The directorate breakdown of ethnicity shows the following:

- The business areas with the largest concentration of ethnic minority colleagues are: Business Systems (7.9% ethnic minority), Qualifications Development (2.9% ethnic minority) and People (2.2% ethnic minority).

This table (Figure 12) shows ethnicity by Directorate for 2020.

Source: SQA Equality Mainstreaming Report 2019-2021

https://www.sqa.org.uk/sqa/files_ccc/sqa-equality-mainstreaming-report-2019-21.pdf

Religion or Belief

Religion or Belief	2019	2020	Variance
Christian	20.69%	29.82%	9.13%
Non-Christian	11.47%	17.28%	5.81%
None	20.69%	29.29%	8.61%
Prefer not to say	3.75%	10.33%	6.58%
Not Provided	43.41%	13.28%	-30.13%
Total	100.00%	100.00%	

An improved declaration rate was also shown for this characteristic in 2020. *Christian* and *No Religion* account for nearly 60% of all responses.

This table (1.16) shows colleague religion / belief data for 2019 – 2020 and variance between the two years.

Source: SQA Workforce Equality Monitoring Report 2019-2021

https://www.sqa.org.uk/sqa/files_ccc/workforce-equality-monitoring-report-2019-2021.pdf

Sex

Grade	Gender (Sex)					
	Female			Male		
	2019	2020	Variance	2019	2020	Variance
1	83.33%	66.67%	-16.67%	16.67%	33.33%	16.67%
3	65.15%	65.00%	-0.15%	34.85%	35.00%	0.15%
4	63.28%	64.71%	1.43%	36.72%	35.29%	-1.43%
5	58.02%	61.54%	3.51%	41.98%	38.46%	-3.51%
6	69.90%	69.90%		30.10%	30.10%	
7	59.76%	57.89%	-1.86%	40.24%	42.11%	1.86%
8	53.54%	56.34%	2.80%	46.46%	43.66%	-2.80%
HOS	39.39%	40.00%	0.61%	60.61%	60.00%	-0.61%
EMT	57.14%	42.86%		57.14%	42.86%	
Total	61.20%	61.64%	0.44%	38.80%	38.36%	-0.44%

A greater number of SQA employees overall are female - 62% female versus 38% male.

This table (1.02) shows colleague sex by grade for 2019 – 2020 and the variance between the two years.

Source: SQA Workforce Equality Monitoring Report 2019-2021
https://www.sqa.org.uk/sqa/files_ccc/workforce-equality-monitoring-report-2019-2021.pdf

Sexual Orientation	Sexual Orientation	2019	2020	Variance
	Bisexual	0.96%	1.26%	0.30%
	Gay man	1.39%	2.11%	0.71%
	Gay woman / Lesbian	0.96%	1.05%	0.09%
	Heterosexual/straight	46.20%	70.60%	24.41%
	In another way	0.11%	0.21%	0.10%
	Not sure	0.11%	0.11%	0.00%
	Prefer not to say	2.79%	8.01%	5.22%
	Not Provided	47.48%	16.65%	-30.83%
	Total	100.00%	100.00%	

This table (1.18) shows colleagues by sexual orientation for 2019 – 2020 and the variance between the two years.

Source: SQA Workforce Equality Monitoring Report 2019-2021
https://www.sqa.org.uk/sqa/files_ccc/workforce-equality-monitoring-report-2019-2021.pdf

| **Gender Re-assignment (Gender identity and transgender)** | No equality profiling data is currently captured by SQA. | | | |

<p>Marriage/Civil Partnership</p>	<p>Table 1.10: Colleagues by relationship status</p> <table border="1"> <thead> <tr> <th>Relationship status</th> <th>2019</th> <th>2020</th> <th>Variance</th> </tr> </thead> <tbody> <tr> <td>Married/Civil Partnership</td> <td>30.01%</td> <td>44.66%</td> <td>14.65%</td> </tr> <tr> <td>Single</td> <td>24.44%</td> <td>35.87%</td> <td>11.44%</td> </tr> <tr> <td>Prefer not to say</td> <td>1.93%</td> <td>5.71%</td> <td>3.79%</td> </tr> <tr> <td>Not Provided</td> <td>43.62%</td> <td>13.76%</td> <td>-29.87%</td> </tr> <tr> <td>Total</td> <td>100.00%</td> <td>100.00%</td> <td></td> </tr> </tbody> </table> <p>This table (1.10) shows colleagues by marriage/civil partnership for 2019 – 2020 and the variance between the two years.</p> <p>Source: SQA Workforce Equality Monitoring Report 2019-2021 https://www.sqa.org.uk/sqa/files_ccc/workforce-equality-monitoring-report-2019-2021.pdf</p>	Relationship status	2019	2020	Variance	Married/Civil Partnership	30.01%	44.66%	14.65%	Single	24.44%	35.87%	11.44%	Prefer not to say	1.93%	5.71%	3.79%	Not Provided	43.62%	13.76%	-29.87%	Total	100.00%	100.00%	
Relationship status	2019	2020	Variance																						
Married/Civil Partnership	30.01%	44.66%	14.65%																						
Single	24.44%	35.87%	11.44%																						
Prefer not to say	1.93%	5.71%	3.79%																						
Not Provided	43.62%	13.76%	-29.87%																						
Total	100.00%	100.00%																							
<p>Pregnancy / Maternity</p>	<table border="1"> <thead> <tr> <th rowspan="2">Pregnancy Status</th> <th colspan="3">Colleagues</th> </tr> <tr> <th>2019</th> <th>2020</th> <th>Variance</th> </tr> </thead> <tbody> <tr> <td>Not Pregnant</td> <td>98.25%</td> <td>98.95%</td> <td>0.70%</td> </tr> <tr> <td>Pregnant</td> <td>1.75%</td> <td>1.05%</td> <td>-0.70%</td> </tr> <tr> <td>Total</td> <td>100.00%</td> <td>100.00%</td> <td></td> </tr> </tbody> </table> <p>This table (1.20) shows colleagues by pregnancy / maternity for 2019 – 2020 and the variance between the two years.</p> <p>Source: SQA Workforce Equality Monitoring Report 2019-2021 https://www.sqa.org.uk/sqa/files_ccc/workforce-equality-monitoring-report-2019-2021.pdf</p>	Pregnancy Status	Colleagues			2019	2020	Variance	Not Pregnant	98.25%	98.95%	0.70%	Pregnant	1.75%	1.05%	-0.70%	Total	100.00%	100.00%						
Pregnancy Status	Colleagues																								
	2019	2020	Variance																						
Not Pregnant	98.25%	98.95%	0.70%																						
Pregnant	1.75%	1.05%	-0.70%																						
Total	100.00%	100.00%																							
<p>Care experience (where relevant)</p>	<p>SQA does not currently collect Care Experience data.</p>																								

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
	<p>Equality Risks</p> <p>With the obvious exception that retirement will generally apply to older workers, we conclude there is 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).</p> <p>Whilst there is no formal definition of an ‘older worker’, it is commonly used to refer to workers aged 50 years and over. Source: https://lordslibrary.parliament.uk/older-workers-in-the-uk/</p> <p>Neutral Equality related impact is therefore recorded in this area.</p>
	Advance equality of opportunity
	<p>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 unless this is directly relating to legal and nationally agreed pension entitlement ages which is capable of being justified.</p>
	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>

Protected Characteristic	General Equality Duty
Disability	Eliminate unlawful discrimination, harassment and victimisation and other conduct that is prohibited by the Equality Act 2010
	<p>Equality Risks</p> <p>We conclude there is no evidence to suggest that this policy may impact directly on disabled employees and therefore make no further recommendations in this area.</p> <p>Neutral Equality related impact is therefore recorded in this area.</p> <p>Please refer to the separate SQA Equality Impact Assessment – Retirement for further information.</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 Disability.</p>
	Foster good relations
	<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>

Protected Characteristic	General Equality Duty
Race	Eliminate unlawful discrimination, harassment and victimisation and other conduct that is prohibited by the Equality Act 2010
	<p>Equality Risks</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>Neutral Equality related impact is therefore recorded in this area.</p> <p>Please refer to the separate SQA Equality Impact Assessment – Retirement for further information.</p>
	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 <i>Race</i> .
	Foster good relations
	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.

Protected Characteristic	General Equality Duty
<p>Religion or Belief</p>	<p>Eliminate unlawful discrimination, harassment and victimisation and other conduct that is prohibited by the Equality Act 2010</p>
	<p>Equality Risks</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>Neutral Equality related impact is therefore recorded in this area.</p> <p>Please refer to the separate SQA Equality Impact Assessment – Retirement for further information.</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 <i>Religion or Belief</i>.</p>
	<p>Foster good relations</p>
	<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>

Protected Characteristic	General Equality Duty
Sex	Eliminate unlawful discrimination, harassment and victimisation and other conduct that is prohibited by the Equality Act 2010
	<p>Equality Risks</p> <p>We conclude there is no evidence to suggest that this policy may impact directly on people of different sexes and therefore make no further recommendations in this area.</p> <p>Neutral Equality related impact is therefore recorded in this area.</p> <p>Please refer to the separate SQA Equality Impact Assessment – Retirement for further information.</p>
	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 Sex.
	Foster good relations
	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.

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>Equality Risks</p> <p>We can identify no reasonable risks to indicate how or why this policy could disproportionately impact a person on the grounds of this Protected Characteristic.</p> <p>Neutral Equality related impact is therefore recorded in this area.</p>
	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 <i>Sexual Orientation</i> .
	Foster good relations
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.	

Protected Characteristic	General Equality Duty
<p>Gender Re-assignment (Gender identity and transgender)</p>	<p>Eliminate unlawful discrimination, harassment and victimisation and other conduct that is prohibited by the Equality Act 2010</p>
	<p>Equality Risks</p> <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 Re-assignment and therefore make no further recommendations in this area.</p> <p>We can identify no reasonable risks to indicate how or why this policy could disproportionately impact a person on the grounds of this Protected Characteristic.</p> <p>Neutral Equality related impact is therefore recorded in this area.</p> <p>Please refer to the separate SQA Equality Impact Assessment – Retirement for further information.</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 gender identity.</p>
	<p>Foster good relations</p>
	<p>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.</p>

Protected Characteristic	General Equality Duty
<p>Marriage/Civil Partnership</p>	<p>Eliminate unlawful discrimination, harassment and victimisation and other conduct that is prohibited by the Equality Act 2010</p>
	<p>Equality Risks</p> <p>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.</p> <p>We can identify no reasonable risks to indicate how or why this policy could disproportionately impact a person on the grounds of this Protected Characteristic.</p> <p>Neutral Equality related impact is therefore recorded in this area.</p> <p>Please refer to the separate SQA Equality Impact Assessment – Retirement for further information.</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 marital status.</p>
	<p>Foster good relations</p>
	<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>

Protected Characteristic	General Equality Duty
Pregnancy / Maternity	Eliminate unlawful discrimination, harassment and victimisation and other conduct that is prohibited by the Equality Act 2010
	<p>Equality Risks</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 no reasonable risks to indicate how or why this policy could disproportionately impact a person on the grounds of this Protected Characteristic.</p> <p>Neutral Equality related impact is therefore recorded in this area.</p> <p>Please refer to the separate SQA Equality Impact Assessment – Retirement for further information.</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 who are pregnant or on maternity leave differently or less favourably.</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>

Considered by SQA	General Equality Duty
Care experience (where relevant)	Eliminate unlawful discrimination, harassment and victimisation and other conduct that is prohibited by the Equality Act 2010
	<p>Equality Risks</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 no reasonable risks to indicate how or why this policy could disproportionately impact a person on the grounds of this Protected Characteristic.</p> <p>Neutral Equality related impact is therefore recorded in this area.</p> <p>Please refer to the separate SQA Equality Impact Assessment – Retirement for further information.</p>
	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 who are care experienced differently or less favourably.
	Foster good relations
	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.

Rationale

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:

Not applicable.

Miscellaneous

Additionally, the SQA is committed to being a supportive and inclusive employer and is members of and/or accredited by various organisations these include:

- Disability Confident Employer
- Hidden Disability Sunflower Scheme Member
- Employers Network for Equality & Inclusion Member
- Happy to Talk Flexible Working Employer
- Business in the Community Race at Work Charter Signatory
- Stonewall Diversity Champion
- Dying to Work Charter Member
- Accreditation as a Carer Positive Employer at Engaged Level