Disability in the Workplace 2023
A benefits and support strategy that enables every employee to thrive
Start a conversation to unlock the potential of an under-represented talent pool

At REBA, we have a long track record in researching and analysing the views of reward and benefits directors. But in this report we have taken a wider approach, combining the opinions of employees as well as interviewing reward, benefits and HR professionals.

We’ve taken this approach to better understand the lived experiences of disabled employees and workers with long-term or chronic illnesses, impairments or conditions. From an employer perspective, we were interested in finding out how businesses are supporting this often under-represented talent pool in their workforces.

The findings show that, while many employees have a positive experience at work, the majority feel that their career prospects are hampered by their disability, illness or condition, and a significant minority believe that employers could do more to support them. But employers often don’t know where to start to create a culture, benefits strategy and policies that enable everyone to thrive at work and in their wider lives.

Effective listening as a baseline

The good news is that disabled employees are willing to talk openly about their conditions and experiences at work, and want to help line managers, team members and other colleagues to better understand and support their needs.

This is a great opportunity for employers to draw on that willingness to talk, both through focus groups or employee networks and on an individual basis. But the message that comes through most clearly in our research is that every individual has unique support needs, even if they share the same disability, illness or condition. There is no substitute for talking with colleagues about the adjustments they need personally, in a joined-up environment with line managers, HR, occupational health and team members where appropriate.

Crucially, those conversations and adjustments need to drive action over the long term to enable an individual to perform at their best today, and meet their longer-term career aspirations.

Flexibility needs a wider definition

Flexible working has become one of the biggest strategic discussions for HR professionals, mostly focused on the balance between time spent working remotely and in the workplace. But many of our respondents said that they need a more nuanced definition of ‘flexibility’, effectively seeing flexibility around time as a potent form of reasonable adjustment.

Many of the flexibilities that respondents said would help them are quite simple, such as a slightly extended lunch time, recognition that a task might take longer, or a quiet work space in an office. But they do need line managers to have both the autonomy and training to make these adjustments and manage their implementation as part of a supportive team environment. This is a cultural shift as well as part of flexible working policy.

Benefits that offer financial security are a priority

Employee benefits have a major role to play in supporting disabled employees and colleagues with a long-term or chronic illness, impairment or condition. Benefits that help to provide financial security are a key priority for our survey respondents, providing peace of mind if someone is unable to work, either day-to-day or for a longer period of time.

When asked what would make a dream benefits package, three of the four most popular options related to financial support linked to illness, such as income protection, critical illness cover and support with everyday health costs.

Anecdotally, at a more basic level, many respondents also said that they do not even qualify for sick pay.

The findings from this research show that basic but personalised adjustments, a culture of flexibility and benefits that provide peace of mind enable everyone in the workforce to perform at their best. That has positive benefits for individuals, teams and the organisation as a whole.
We must ensure that all employees are represented in the workplace

At Bupa our people are at the heart of our business. There are 23,000 of us in the UK, providing high-quality services to our patients, residents and customers every day.

Our people must reflect the diversity of our customers in order to serve them best and help us deliver our purpose; helping people live longer, healthier, happier lives and making a better world.

We have long lived by the mantra that ‘everyone is welcome’, and becoming the Official Healthcare Partner for ParalympicsGB has encouraged us to take this commitment further, both within our walls and in calling for change in wider society.

This report shows us all that there is always more to do. No one should feel like they cannot disclose things about themselves for fear of hindering their career, and yet our own research has found that many people with less visible disabilities avoid telling their employer1. This leads to presenteeism and poor physical and mental health.

People are at their best when they can bring their whole selves to work, and a happy, healthy workforce is essential for business performance, productivity and talent retention. We firmly believe that creating an open culture, embedding inclusion and celebrating difference is better for business.

On a practical level this means listening and taking specific, individualised, tangible action to support people’s needs. We need to equip our people managers to have these conversations, and commit to being truly flexible; both with the ways that we work, and the benefits and support that we provide.

At Bupa we’re on a journey to becoming truly inclusive, and we’re still learning. Through listening to our people we’ve audited our physical spaces, language and culture and we’ve reviewed our healthcare benefits for our people to make them inclusive, accessible and tailored to their needs. This means providing greater access to mental health and physiotherapy support, GP appointments at evenings and weekends, as well as vital services such as cancer checks, menopause support and health assessments.

We’re also proud to have developed our partnership with Career Ready, a UK-wide social mobility charity that connects young people from underrepresented backgrounds with employers. This year we have focussed on driving greater inclusion and more employment opportunities for young disabled people, offering more internships at Bupa and via our corporate clients to boost employment opportunities for young disabled people.

This important research shows that support with everyday health costs and mental health support should be high on the agenda for all businesses that want to help their employees live longer, healthier, happier lives and make a better world.

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About the research

Terminologies
REBA and Bupa have worked with Scope, the disability equality charity, to ensure that our terminologies and framing of experiences are correct. We would like to thank Scope for its support and expertise.

How we carried out this research
REBA collected report data in two ways:

1. Survey: employees
In June 2023 we surveyed 580 people in work, of whom 303 identified as one or more of the following:
- Disabled
- Having a long-term or chronic illness
- Having an impairment or condition
For comparison, we carried out a similar survey with 277 employees who did not identify as belonging to any of these groups. More demographic information is available on page 19.

The findings in this report mainly focus on respondents who identified as disabled, having a long-term or chronic illness, or having an impairment or condition. For brevity, where we have referred to ‘respondents’, unless otherwise specified, this refers to ONLY this group of participants.

2. Round tables and interviews: reward and benefits practitioners
We carried out a series of virtual round tables and interviews with seven HR, reward and benefits directors from different sectors to understand their current approach to supporting disabled, long-term or chronically ill employees, and/or workers with an impairment or condition.

Contributors

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Spirax-Sarco

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Key findings

Disability is seen as a barrier to progression at work

- 51% Agree that their disability is a barrier to career progression
- 28% Disagree that it is a barrier

Flexible working must meet individual needs beyond standard policies

Percentage of respondents that say they have access to flexible working

- 18%

Of employees who are disabled, have a long-term illness, impairment or condition

Of employees who do not identify as disabled

Disabled employees want to help their employers understand their condition

- 65% Feel comfortable sharing details of their condition with their employer
- 66% Say their employer does all they can to support them with their condition

“I have a really good employer who does everything they can to support me”

Employee benefits supporting flexibility and financial security are highly valued

Top five dream benefits for disabled employees

- 50% Income protection
- 43% Support with everyday health costs
- 43% Paid-for counselling/mental health support
- 38% Payment if diagnosed with a critical illness
- 38% More flexibility in job design

Employers are working hard to make cultural change

“It comes back to colleague awareness and the ability to embrace difference, not just focusing on when something is having an impact on absence”

“We want to make sure we’re not just compliant with benchmarks and standards but that we’re doing the best for our employees to make them feel included”
1. The lived experience of respondents at work

Employees that identify as disabled, having a long-term or chronic illness, impairment or condition are an under-represented talent pool. Businesses have an opportunity to recruit, retain and maximise diverse talents, but must focus on appropriate workplace design, HR policies and reward and benefits strategies.

Disability is still perceived as a barrier to career progress

Our findings highlight that respondents want to work and be productive. While many said that they have a positive work experience, more than half of respondents believe that their disability, illness or condition is holding them back.

This points to a need for employers to be willing to listen and act on individuals’ needs. “I believe my condition or impairment is a barrier to my career development”

51% Agree

21% Neither agree nor disagree

28% Disagree

Disabled employees are more likely to see their condition as a barrier to career development than those with long-term or chronic illnesses

Disability: A definition

The Equality Act 2010 sets out when someone is considered to have a disability and is protected from disability discrimination.

The law says someone is disabled if both of these apply:

- They have a ‘physical or mental impairment’
- The impairment has a substantial and long-term adverse effect on their ability to carry out normal day-to-day activities

People with progressive conditions, and conditions or impairments that are automatically classed as a disability, including cancer, an HIV infection, multiple sclerosis (MS), and a visual impairment, are also protected by law.

Source: Acas – What disability means by law
Respondents want to work with their employers to break down barriers

Although some respondents said that they find it hard to get the acknowledgement and support that they need in the workplace, they say they are willing to share details of their condition or impairment at work.

Employers can grasp the opportunity to have more effective conversations between employees and line managers, team colleagues and HR representatives.

“I feel comfortable sharing details of my condition or impairment with my employer”

65% Agree

15% Neither agree nor disagree

20% Disagree

Disability and work in the UK

4.9 million
The number of disabled employees in employment in the UK

1 in 5
Of the working population is classified as disabled

2.5 million
The number of people who are economically inactive as a result of long-term sickness

Source: Office for National Statistics

Employer insight: Making cultural change

Jon Peggs
Global Benefits Manager, Jaguar Land Rover

“Over the past three years JLR has been going through a change to its cultural philosophy, becoming a purpose and behaviours driven business. Diversity, equity and inclusion (DEI) are key parts of this, and cultural change is fundamentally reshaping our business.

We have enhanced and expanded our employee networks, and we’re also rolling out training for employees, and for management in particular. The aim is to give management capability training around topics such as disability, and how to support people appropriately in certain situations.”
1. THE LIVED EXPERIENCE OF RESPONDENTS AT WORK

Employees want support, fairness and understanding

Disabled employees and people with an impairment or condition feel most positive about employer support

“My employer does all they can to support me in terms of managing my disability, condition or impairment”

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<tr>
<th>Agree</th>
<th>Neither agree nor disagree</th>
<th>Disagree</th>
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<tbody>
<tr>
<td>65%</td>
<td>19%</td>
<td>12%</td>
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Disability

<table>
<thead>
<tr>
<th>Agree</th>
<th>Neither agree nor disagree</th>
<th>Disagree</th>
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<tr>
<td>68%</td>
<td>15%</td>
<td>12%</td>
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Having a long-term or chronic illness

<table>
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<tr>
<th>Agree</th>
<th>Neither agree nor disagree</th>
<th>Disagree</th>
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<tr>
<td>57%</td>
<td>27%</td>
<td>16%</td>
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Having an impairment or condition

<table>
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<tr>
<th>Agree</th>
<th>Neither agree nor disagree</th>
<th>Disagree</th>
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<tr>
<td>71%</td>
<td>16%</td>
<td>14%</td>
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There is also a disparity between full-time and part-time employees, with part-time employees feeling less positive than full-time colleagues about support from employers. Almost a quarter (23%) of part-time employees say their employer does not do all they can to support them, compared with just 16% of full-time employees.

Employer insight: Supporting neurodivergence

Jon Peggs
Global Benefits Manager, Jaguar Land Rover

“At Jaguar Land Rover a big proportion of what we do is engineering, and we typically see a higher instance of neurodivergence in that speciality than in other areas of the business. However, when recruiting, we identified that we were losing applicants because of the longevity of our processes and limited accessibility for people who think about things differently from a neurotypical individual. We are actively taking steps to redesign these processes, so they can better accommodate candidates.”

Employer insight: Line manager support

Georgina Randall
UK Disability and Accessibility Lead, Vodafone UK

“As part of our disability support, we are developing training modules, including a mandatory module for managers on disability, and clear processes for managers to help support employees with any adjustment requests. We want to make sure we’re not just compliant with benchmarks and standards but that we’re doing the best for our employees to make them feel included and are removing barriers.”
1. THE LIVED EXPERIENCE OF RESPONDENTS AT WORK

What respondents told us: Support priorities

Although many of our respondents felt positive about the support they receive, others said they were unable to have vital conversations with their employers about their disability, and wanted greater recognition of their condition at work.

What could employers do better?

“I would just like to be treated fairly and for [my employer] to recognise my disability”
Part-time employee with a long-term or chronic illness, public sector

“Policy adjustment and understanding”
Full-time disabled employee, retail sector

“Be fair and remember that sometimes [I] need a few moments to get something right”
Full-time employee with an impairment or condition, health and pharmaceutical sector

“Empathy when I cannot work because of feeling ill”
Part-time employee with a long-term or chronic illness, public sector

“Understanding the situation and not making fun”
Full-time employee with an impairment or condition, media, IT and telecommunications sector

“I want my employer to have more knowledge about my disability”
Zero-hours-contract disabled employee, manufacturing and production sector

“My employer already offers everything I want”
Full-time employee with an impairment or condition, technology sector

“I get all the support I need”
Part-time employee with a long-term or chronic illness, public sector

“I have a really good employer, who does everything to help me with my mental health”
Full-time employee with an impairment or condition, retail sector

“I want to feel as if I am listened to and not just a chore”
Full-time temporary contract worker with a long-term/chronic illness, fashion industry

“A variation of my job description that I could do with my condition”
Full-time employee with an impairment or condition, veterinary services

Some employers are offering very positive support

“I get all the support I need”
Part-time employee with a long-term or chronic illness, public sector

“I have a really good employer, who does everything to help me with my mental health”
Full-time employee with an impairment or condition, retail sector

“I would just like to be treated fairly and for [my employer] to recognise my disability”
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Full-time employee with an impairment or condition, technology sector
The value of flexibility

Respondents value flexibility as a key benefit

Respondents who identified as disabled, having a long-term illness, or having an impairment or condition

Employees who do not identify as disabled

We asked respondents about their priorities at work, and asked the same question to participants who did not identify as disabled, having a long-term or chronic illness, or as having an impairment or condition.

The two word clouds here show the responses from the two groups. Words that appear larger in the diagrams were repeated more frequently in responses.

While there are commonalities between the two sets of responses – such as the need for support and words related to mental wellbeing – the word clouds suggest that disabled employees have a more consistent set of needs, as there is a smaller number of stand-out words.
1. THE LIVED EXPERIENCE OF RESPONDENTS AT WORK

Who receives flexible working?

Percentage of respondents who said that they have flexibility in their job design, such as changes to working hours or where they worked

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<thead>
<tr>
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<tr>
<td>Of respondents who identified as disabled</td>
<td>18%</td>
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<tr>
<td>Of respondents who did not identify as disabled</td>
<td>30%</td>
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What does flexible working mean?

Flexibility is the top benefit that respondents value and that could help employers better support them.

However, our statistic above, ‘Who receives flexible working?’, shows that fewer respondents say they have flexible working than participants who did not identify as disabled. This could relate to different perceptions of what flexibility means and how it is interpreted in workplace policies.

Many of our respondents saw ‘flexibility’ as tailoring working patterns to their individual needs, to better manage their condition and work in ways that enable them to be most productive. This contrasts with the traditional, one-size-fits-all policy approaches to flexible working.

What respondents told us: Definitions of ‘flexible working’

- “Time off for my hospital appointments (I have to pay back the time or they will deduct from my wages)”
  - Full-time employee, with a long-term illness or chronic condition, professional services

- “Flexible working that is actually flexible – I feel like I am being punished for my condition despite quite minimal needs, like doctors’ appointments and pain management”
  - Full-time employee with an impairment or condition, manufacturing and production sector

- “Time off from work when needed without it becoming an issue”
  - Full-time employee with a long-term illness or chronic condition, health and pharmaceuticals

- “Greater support and pay for missed work owing to medical reasons”
  - Full-time disabled employee, transport and logistics sector

Employer insight: Building a supportive culture

Lindsay Fitzpatrick
Head of Reward, Wates Group

“Organisations deal well with the visible and tangible, but if you have a hidden disability, it can be challenging to meet demands and manage your condition while making people aware, especially over the long term. When workloads are high and people become task-focused, it can be difficult to treat people as individuals with all their needs.

“It comes back to colleague awareness and the ability to embrace difference, not just focusing on when something is having an impact on absence.”
1. THE LIVED EXPERIENCE OF RESPONDENTS AT WORK

Employer insight: Actions to support disabled employees at work

**Involve employees**

“The 2010 Equality Act is the yardstick for our policies. We have lots of community-based groups and when we look at inclusivity we want to make sure we are considering their needs and views. Accessibility needs to be a level playing field and include everyone.”

Paul Wales, Reward Manager, Anglian Water

**Find easy ways for employees to share information**

“If you have a long-term chronic illness, or an impairment or condition that isn’t immediately identifiable as ‘disabled’, there may be understanding at first, but sometimes that shifts over time. For example, when employees change managers, they may feel they have to start over again in explaining and re-educating people in their team.”

Sandra Dyball, Director, Health, Wellbeing and Benefits, Centrica

**Build trust**

“Even if as an employer you say you are open to discussing disability, there can be a lot of cynicism about why you might want to know someone’s information. It is difficult to prove that your motives are good.”

Lindsay Fitzpatrick, Head of Reward, Wates Group

**Carry out an audit and identify areas for improvement**

“We have done a business-wide audit through the Business Disability Forum, which explored 10 areas in the organisation. This will highlight some of our pinch points across the business and how we increase our commitment to accessibility. That includes making sure our suppliers are on that accessibility journey with us, and how we show our commitment to disabled colleagues and candidates.”

Georgina Randall, UK Disability and Accessibility Lead, Vodafone UK

**Admit that you may not have all the answers (yet)**

“We partner very closely with our disability network and our executive sponsor of the accessibility network. With regular governance meetings and strategy alignment, the disability network, which has around 1,000 members, is a very active community in the organisation. It does a phenomenal amount of work to promote the disability and accessibility agenda, and also acts as a feedback loop for us. Coupled with our engagement and pulse surveys, it helps us to understand where our gaps may be.”

Sally Nesbitt, Senior Employee Relations Manager, Vodafone

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A framework for workplace support: Scope’s social model of disability

The social model of disability is a way of viewing the world, developed by disabled people. It says that people are disabled by barriers in society, not by their impairment or difference. Barriers can be physical, like buildings not having accessible toilets. Or they can be caused by people’s attitudes to difference, like assuming disabled people can’t do certain things.

The social model helps us recognise barriers that make life harder for disabled people. Removing these barriers creates equality and offers disabled people more independence, choice and control.

Find out more here: https://www.scope.org.uk/about-us/social-model-of-disability/
2. Improving access to benefits and support

Tailoring benefits and support to individual needs helps employees to thrive

Employee benefits and support have mixed success in helping respondents to thrive

(Percentage of respondents that agree that their benefits help them to thrive)

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<th></th>
<th>59%</th>
<th>51%</th>
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<tr>
<td>In their working life</td>
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<tr>
<td>In their personal life</td>
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We also asked participants who did not identify as disabled the same questions, with almost identical results (54% said benefits help them thrive at work, and 50% in their personal lives), showing that this is also a challenge for the wider workplace.

Benefits personalisation across the workforce is high on employers’ priority lists, according to REBA's Benefits Design Research 2023. 70% of employers said that they plan to increase benefits choice, flex and/or personalisation within the next two years.

How Centrica balances benefits and support

Sandra Dyball,
Director, Health, Wellbeing and Benefits, Centrica

- We offer group income protection until the age of retirement and you remain a colleague of Centrica until you retire and start pension contributions.
- It is not just about disability, it is understanding who you are working with. That’s not prying, it is awareness of what you see, hear, think and act on to drive understanding.
- There are some employee benefits that can help in some instances, such as insurances. But skills around feeling heard, listened to and supported need to be at the forefront in an organisation.
- We have had a relationship with an employee health management provider since 2016, and that has provided us with a lot of data – we now go through a lifestyle questionnaire and can see the health of the population of colleagues who are absent.
- We also have a healthcare trust, which enables us to define our own parameters of what we cover for colleagues and how we support individuals. We’ve used data to support how we structure our offering, but it has taken several years’ worth of experience to get to this stage.

Employees need to be assertive to get adjustments

Research from the Business Disability Forum in its Great Big Workplace Adjustments Survey 2023, found that more than half (58%) of employees said getting the adjustments they needed was a result of how assertive and confident they are at asking for support. Just 37% felt their employer is genuine about removing all disability-related barriers and making the workplace inclusive for disabled employees.

This suggests that employers need to look at culture, HR policies and DEI policies, as well as employee benefits.
What respondents say: Being inclusive means blending DEI policy, education and reasonable adjustments

Feedback from respondents shows that inclusivity, understanding and recognition are important parts of workplace culture, as well as employers being prepared to make appropriate adjustments so that employees are able to participate more fully at work.

“A better understanding of disability, so [my employer] can make reasonable adjustments”
Part-time disabled employee, public sector

“A quiet space to work in the office”
Full-time disabled employee, transport and logistics

“Food breaks”
Part-time employee with an impairment or condition, financial services

“Facilities where I can go if my condition worsens”
Full-time employee with an impairment or condition, retail sector

“More accessibility, such as parking and access to all parts of the building”
Full-time disabled employee, health and pharmaceuticals

“More regular check-ins and following up on what the occupational health officer suggested, not just considering things done at the referral stage”
Full-time employee with an impairment or condition, education sector

“Mental health days”
Full-time employee with an impairment or condition, public sector

“Personal storage space for supplies and medication”
Full-time employee with a long-term or chronic illness, retail sector

“I have type 1 diabetes and wish people knew more about it. I am often told ‘Someone brought in doughnuts today but you can’t have one, can you?’ It’s not the case with type 1 and makes me feel a little embarrassed.”
Full-time disabled employee, retail sector

Creating a consistent disability policy

Sally Nesbitt, Senior Employee Relations Manager, Vodafone

“Our disabled colleagues tell us that we provide a good range of benefits and policies – but they get frustrated when they see some pockets of the business treating people more fairly or more generously, outside of our policies. That highlights the importance of supporting line managers to consistently apply our policies to avoid disagreements or frustration.”
We asked respondents who identify as disabled, having a long-term illness, or an impairment or condition what employee benefits they would prioritise if they were able to design their own package. For a broad view, we also asked respondents who do not identify as disabled the same question.

All respondents could choose their preferred five benefits from a list of 14 options.

Dream benefits: Top choices for respondents that identified as disabled, having a long-term illness, impairment or condition

- **50%** Income Protection
- **43%** Support with everyday health costs
- **43%** Paid-for counselling/mental health support
- **38%** Payment if diagnosed with a critical illness
- **38%** More flexibility in job design
- **38%** Private medical insurance for me
- **38%** Private medical insurance for my family
- **35%** Tailored personal wellbeing programme
- **34%** Occupational health support
- **32%** Money to spend on my health and wellbeing as I need
- **29%** Support with travel to work
- **24%** Financial advice tailored to me
- **24%** Support with adjustments to my home
- **24%** Apps/online tools to manage my condition

**Employer insight: Making benefits inclusive**

Sharon Storey
Group Head of Reward, Spirax-Sarco

“It is hard to align HR policies with wide-ranging needs, and there is always a risk that some people will fall through the gaps – we are very conscious of that. We make our general benefits as inclusive as possible – for example, our cycle-to-work policy supports creating a bespoke bike for a colleague with a missing limb.

“We take a global approach and have a global employee assistance programme to support all colleagues. But take-up rates are very different, and there are also differences in whether people feel comfortable or safe asking for help. It takes time to build trust.”
An effective benefits strategy makes respondents more positive about their employer

We asked respondents about the types of benefits their employer already offers to them. Our findings showed a close link between employees who receive benefits that support flexibility, financial support and enable people to manage their condition, and those who said they would recommend their employer to other potential colleagues.

The top six employee benefits disabled employees currently receive and how they feel about their employer [recommenders]

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<table>
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<tr>
<th>Benefit</th>
<th>Recommenders who would recommend their employer to others</th>
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<tr>
<td>Wellbeing services to manage condition, such as mindfulness apps</td>
<td>Respondents who DO have this benefit and would recommend their employer to others</td>
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<td></td>
<td>Respondents who DO NOT have this benefit and would recommend their employer to others</td>
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<tr>
<td>Private medical care</td>
<td>Respondents who DO have this benefit and would recommend their employer to others</td>
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<td></td>
<td>Respondents who DO NOT have this benefit and would recommend their employer to others</td>
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<tr>
<td>Mental health benefits appropriate to my needs</td>
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<td></td>
<td>Respondents who DO NOT have this benefit and would recommend their employer to others</td>
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<tr>
<td>Flexibility in my job design</td>
<td>Respondents who DO have this benefit and would recommend their employer to others</td>
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<td></td>
<td>Respondents who DO NOT have this benefit and would recommend their employer to others</td>
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<tr>
<td>Services that help manage my condition</td>
<td>Respondents who DO have this benefit and would recommend their employer to others</td>
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<tr>
<td></td>
<td>Respondents who DO NOT have this benefit and would recommend their employer to others</td>
</tr>
<tr>
<td>Salary will be paid via income protection if I am unable to work</td>
<td>Respondents who DO have this benefit and would recommend their employer to others</td>
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<td></td>
<td>Respondents who DO NOT have this benefit and would recommend their employer to others</td>
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Employees who say they wouldn’t recommend their employer to another disabled person also receive significantly fewer benefits, highlighting the importance of a varied benefits offering.

More to do on DEI

65% of employers do not check pay, bonus or pensions gaps for disabled employees

Source: REBA Financial Wellbeing Research 2022

Employer insight: Sharing information sensitively

Jon Peggs
Global Benefits Manager, Jaguar Land Rover

“We have processes so people can make us aware that they’ve got a disability, and then they’ll get the right support for them. That is typically led by our internal occupational health team.

Before people join we capture information about any disability they may have – provided people are willing to share it – then inform line management and put in place any adjustments for people before they start. We’re also introducing self-service tools to empower people to make a disclosure and build trust in us as an employer.”
Financial benefits must go beyond statutory minimums

Part 1 of this report showed how important engagement and culture is in supporting disabled employees. Employee benefits also have a key role to play in creating a positive working environment, especially if they can drive the financial security that respondents want and need.

We asked respondents whether they would recommend their employer to other disabled employees. Almost two-thirds (64%) said that they would recommend their employer, with just 20% categorically saying they would not recommend them, and 16% neither agreeing or disagreeing.

Respondents with a negative view of their employer were more likely to include benefits linked to financial security, especially income protection, in their dream package, suggesting that financial security if they are unable to work would make them feel more positive about their workplace. Flexibility is once again a significant factor, with a 13% difference between those who felt positively and negatively about their employer, suggesting that respondents who feel positive may already have sufficient flexibility in their job role.

If you could design your own benefits and support package, what five things would you put in it? Top four answers

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Respondents who WOULD NOT recommend their employer</th>
<th>Respondents who WOULD recommend their employer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income protection</td>
<td>59%</td>
<td>48%</td>
</tr>
<tr>
<td>More flexibility in job design</td>
<td>48%</td>
<td>35%</td>
</tr>
<tr>
<td>Paid-for counselling/mental health support</td>
<td>45%</td>
<td>41%</td>
</tr>
<tr>
<td>Occupational health support</td>
<td>39%</td>
<td>36%</td>
</tr>
</tbody>
</table>

Designing a benefits strategy

Respondents’ most sought-after employee benefits broadly fall into three categories:

**Wellbeing support**
- Physical and mental wellbeing services, including private medical insurance, occupational health services, access to wellbeing apps, paid-for counselling sessions
- Awareness of what’s on offer

**Financial support**
- Income protection
- Support with everyday healthcare costs, such as dental and optical
- Payments if diagnosed with a critical illness

**Support with my condition**
- Benefits to help manage condition (e.g., fast-track scans)
- Tailored mental health support
Key insights and calls to action

1. Build workplaces where everyone can reach their potential

**Why?** Helping everyone in the workforce fulfil their potential has benefits for individuals, teams and organisations, as well as supporting the social model of disability (see page 12).

**Action:** Bupa wants to create more opportunities for businesses to play their part to champion change. Our aim is to make workplaces more inclusive for disabled people. We are demonstrating that commitment through our role as the Official Healthcare Partner of ParalympicsGB.

**Learn how Bupa is championing inclusive workplaces and how you can get involved**

Get insights into helping everyone achieve their full potential at work

2. Help line managers support all employees

**Why?** Line managers play a crucial role in the everyday lives and careers of all employees, but may not have lived experience or knowledge of specific disabilities, long-term illnesses, impairments or conditions.

**Action:** Give managers access to resources that help them understand and learn about employees’ differing needs. They will then be able to make relevant day-to-day adjustments as well as support long-term career aspirations.

**Bupa has a wide selection of materials to help support line managers, including bitesize videos and guides. Topics include:**

Disability inclusion in the workplace: [video](#) | [guide](#)  
Supporting employees with long-term health conditions: [video](#) | [guide](#)  
Supporting neurodiverse employees: [video](#) | [guide](#)

3. Create an inclusive, supportive culture

**Why?** An inclusive culture with comprehensive DEI policies and leaders who are empathetic to individuals’ needs will benefit from the knowledge, experience and perspective that everyone brings to their organisation.

**Action:** Visit the Bupa’s Academy for expertise on health and wellbeing at work. This educational programme is designed to provide businesses with exclusive insights and practical tools to help them understand how best to look after employees’ health and wellbeing. Our clinical experts share the latest insights on key health and wellbeing trends and resources to help businesses build actionable plans that really make a difference.

Visit the Bupa Academy for extensive expertise into how to create an inclusive workplace.

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**Bupa**

Bupa’s purpose is helping people live longer, healthier, happier lives and making a better world. We do this by providing a broad range of healthcare services, support and advice to people throughout their lives.

Bupa directly employs around 23,000 people in the UK, meaning that people are at the heart of everything we do. We look after our people through benefits, training and a supportive environment.

We believe that having a diverse workforce is a key strength of our culture, and understand the importance of making sure our workforce fully represents the communities in which we operate and the customers we serve.

In July 2022, we became the Official Healthcare Partner for ParalympicsGB, providing support and care to the athletes in the run-up to Paris 2024. The partnership also enables us to work together to promote inclusivity and challenge barriers around disability in society.

Bupa Global is the premium health insurance arm of Bupa, serving 460,000 customers around the world. Bupa Dental Care is the leading provider of dentistry in the UK, providing dental services in over 450 centres across the UK and Ireland. Bupa Care Services has around 6,600 residents in 120 care homes and 10 Richmond care villages. Bupa Health Services comprises 52 health clinics and the Cromwell Hospital in London, which provides care for insured, self-pay and international patients. Health insurance accounts for a large part of our business with Bupa UK Insurance, the UK’s leading health insurer, providing health and dental insurance to over three million people.

www.bupa.co.uk
About the survey

Page 4 gives background information about the structure of the research carried out for this report. This section describes the demographics of the participants in more depth.

The REBA Disability in the Workplace Survey 2023 was carried out online in June 2023. Responses were received from 303 employees who identified as disabled, having a long-term or chronic illness, impairment or condition. We also surveyed 277 employees who did not identify as having any of these characteristics.

**Age**

- 18-24: 12%
- 25-34: 34%
- 35-44: 30%
- 45-54: 16%
- 55-64: 8%
- 65+: 1%

**Gender**

- Male: 47%
- Female: 52%

**Industry sector**

- Public sector: 18%
- Retail: 16%
- Health and pharmaceuticals: 12%
- Media, IT and communications: 8%
- Financial services: 8%
- Manufacturing and production: 6%
- Professional services: 6%
- Engineering and production: 5%
- Transport and logistics: 4%
- Leisure and travel: 2%
- Not-for-profit: 2%
- Utilities and energy: 2%
- Mining, oil and gas: 1%
- Other: 10%

**Characteristics**

Among respondents who identified as disabled, having a long-term or chronic illness, or having an impairment or condition, the breakdown was:

- **17%** Disabled
- **38%** Having a long-term or chronic illness
- **45%** Having an impairment or condition

Graph percentages throughout the report may range from 99% to 101% owing to rounding.