Flexible working is key to creating a more diverse and inclusive workforce, according to a new report. The research into equality, diversity and inclusion in the UK insurance industry also found that
excessive alcohol consumption at team building and client events fuels inequality, discrimination and harassment.

The 'Transforming EDI practices in UK Insurance' study was carried out by experts at the University of Nottingham, in partnership with Browne Jacobson LLP. It is the first independent study of its kind into people's lived experiences of EDI (Equality, Diversity & Inclusion) in UK insurance firms, and it will now be used as an industry-wide benchmark for assessing and improving workplace culture.

The study found:

- 75% of participants consider flexible working to be advantageous to EDI. Some respondents said that working from home felt "safer" when they felt excluded or minoritized in the workplace. However, participants also identified the risk that people working from home were potentially less "visible" and could miss out on career progression opportunities.
- Excessive alcohol consumption during work socials and client events caused exclusion and harassment. It is a contributing factor in multiple incidents of sexism, racism and unwanted sexualized behavior.
- 37% of participants have seen/heard discriminatory language and behavior. This includes language that is misogynistic, sexualized, racist, homophobic, ableist and ageist. Some participants also reported being disadvantaged at work for having a "non-British accent".
- More than half of women and people from ethnic minority backgrounds report that their career progression is held back due to their gender or race. Women reported that they had to work harder to prove themselves capable, and that being heard and taken seriously in the workplace is "an uphill battle". Several participants said that they had greater work experience than men.
who were paid more and promoted ahead of them. Other participants reported leaving or planning to leave workplaces where they felt undervalued or excluded so that they could actively seek out more inclusive workplace cultures.

The study also uncovered unconscious affinity bias, with several participants observing a tendency for firms to recruit and promote those with whom they share common characteristics, backgrounds or personal connections.

Although the study focused on the UK insurance firms, its findings are also directly relevant to wider financial services as well as a range of other workplaces in the UK and overseas.

The research was led by Louise Mullany, Professor of Sociolinguistics and Dr. Victoria Howard, Diversity and Inclusion Specialist, at the University of Nottingham. It was conducted as part of the University's Inclusive Financial Services Hub, INFINITY, and an Innovate UK Knowledge Transfer Partnership.

"The findings of this study exemplify the requirement for action and a complete transformation of EDI practices in financial services markets and beyond. There are a series of recommendations in our report which are applicable to insurance and many other workplaces. This ranges from avoiding inappropriate language, through to using linguistic tools to change workplace cultures. It's crucial to create productive spaces for honest discussions around EDI, and for everyone to play a role in bringing positive change to make workplaces fairer places for all," says Louise Mullany, Professor of Sociolinguistics.

Professor Mullany continues, "In order for any workplaces to achieve their ambitious aims for EDI in the workplace, it's incredibly important that industries wholeheartedly benchmark their progress."
"At a time when the market is under increasing scrutiny from regulators and others as to ESG, and is increasingly conscious of staying competitive in attracting and retaining talent, this study can help inform and incentivize firms' efforts on EDI, both as a goal in itself, and as a means to improve employees' operational contribution and in turn optimize firms' commercial performance," says Jeremy Irving, partner and head of financial regulatory at Browne Jacobson.

Mr. Irving adds, "Bringing about inclusive cultures is a long-term process requiring careful analysis and monitoring of—and, where applicable, changes to—all aspects of an organization, such as senior leadership appointments and customer-facing operations."

The study revealed a need to change the narrative around EDI to ensure that firms understand it's not just about compliance with regulation but instead having an inclusive communicative culture that benefits everybody.

No matter how small or welcoming leaders believe their workplace to be, the study indicates that minoritized people can feel excluded in businesses of all sizes. In addition to monitoring EDI data effectively, today's report states that organizations should build channels to listen to employees' experiences and understand what it is like for people from a variety of backgrounds to work within their organization.

Other key recommendations include:

- Challenging negative attitudes towards part-time working and flexible working. Leaders should be open to the benefits of flexible working arrangements and ensure that people who routinely work from home do not miss out on the advantages of being visible in the workplace.
- Re-evaluating team and client activities that center around the
consumption of alcohol. Employers should find ways to socialize and build client relationships which don't require excessive drinking. The research indicates a strong link between alcohol and sexism, racism and harassment.

- Reflecting on recruitment strategies and processes to ensure they are fair, transparent and inclusive. Employers need to challenge unconscious bias in recruitment of women and people from UK ethnic minority backgrounds. All people working in the sector must be confident that their career will progress based on merit.
- Developing and signposting robust and consistent approaches to dealing with complaints. Reporting procedures and complaints policies should be developed and made available to employees so that they understand the process that will be followed and can hold others to account. Employees need to feel confident that reports of inappropriate language and behaviors will be taken seriously and objectively investigated.

The study builds on previous University of Nottingham linguistics research into communication issues in the workplace. This includes the STEMMM Change project, where researchers have examined and re-written recruitment and promotions language to enable a more diverse pool of candidates to be recruited and rewarded appropriately, without unconscious bias.

Professor Louise Mullany adds, "This project is part of a broader portfolio of research from the Linguistic Profiling for Professionals team, focusing on how changing language and communication practices can greatly enhance diversity and inclusion at work. We are also examining different stages of the career cycle, the use of social media at work and how people interact in meetings to ensure that, whatever someone's background or career stage, they are being treated equally and fairly by their employers."
Provided by University of Nottingham

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