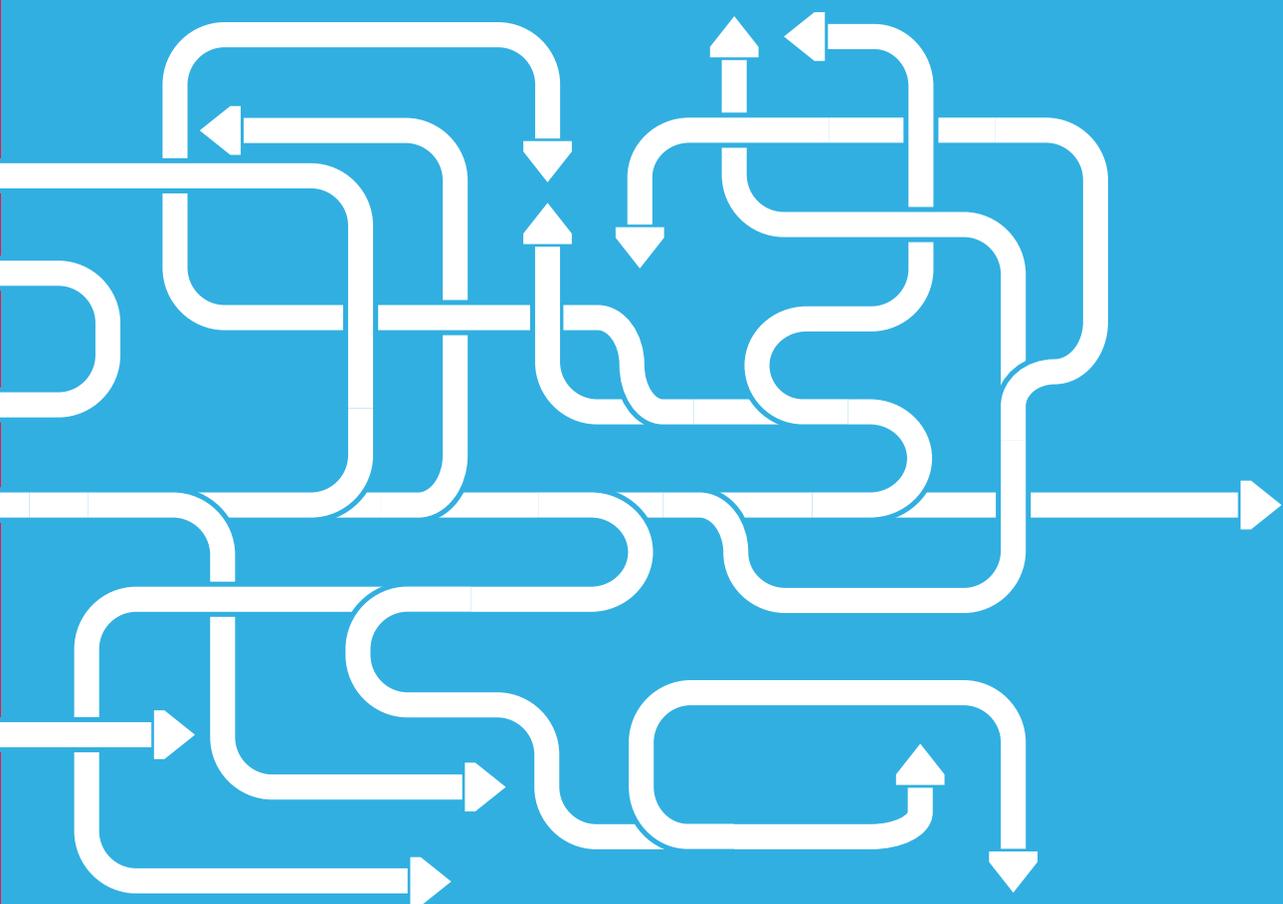


For Service, For All

'Not for profit, not for charity, but for service'

**A practical guide for credit unions to
improve accessibility for their members**



THE EQUALITY AUTHORITY
AN TÚDARÁS COMHIONANNAIS



Irish League
of *Credit Unions*

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A practical guide for credit unions to improve accessibility for their members.

Disclaimer

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Foreword

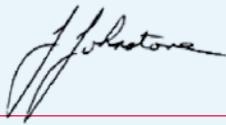
For Service, For All is a joint publication of the Irish League of Credit Unions, The Equality Authority and the Equality Commission for Northern Ireland. This practical guide will assist credit unions in ensuring that their services are more accessible to the members they serve.

The credit union movement has a proud history of providing essential savings and lending services to everyone in the community in the Republic of Ireland and Northern Ireland. The *For Service, For All* project is about ensuring that credit unions strengthen their ethos of "Not for profit, not for charity but for service".

Many credit unions in this movement have made a concerted effort to ensure that they provide an inclusive service to all members, including those with a disability. The *For Service, For All* project presents the opportunity for credit unions to build on this important work.

It is hoped that every credit union and all members will benefit from the information provided in this document.

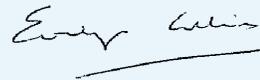
Best of luck,



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President
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for Northern Ireland

01

Introduction: access is not just about buildings

Welcome to the *For Service, For All* guidelines. These guidelines bring together in one document broad-ranging practical guidance on easily implemented but significant changes which can make a real difference to the quality and accessibility of credit union services. Among other issues these guidelines will give you initial information on physical accessibility issues. However, if you are planning to embark on a building project, you should contact the National Disability Authority for more detailed information on building standards for people with disabilities.

This section tells you about the importance of including members with disabilities and what the *For Service, For All* initiative is hoping to achieve. The rest of the booklet tells you what you need to consider and how to do it.

Throughout the booklet you can read about the experiences of the credit unions across the island of Ireland which participated in the *For Service, For All* pilot programme in spring and summer 2008. Special thanks must go to the six credit unions which participated in the project:

- Monasterevin Credit Union Ltd.
- Bangor Credit Union Ltd.
- Letterkenny Credit Union Ltd.
- Oldcastle Credit Union Ltd.
- Sundrive Credit Union Ltd.
- Derry Credit Union Ltd.

We would like to thank Siobhan Barron of the National Disability Authority for her advice in relation to this project. We would also like to thank Maureen Gilbert for designing and implementing the project which formed the basis for these guidelines and for writing this publication.

A word on terminology

Accepted terminology concerning people with disabilities differs in both parts of the island of Ireland. In the Republic the term "people with disabilities" is preferred, whereas in Northern Ireland it's "disabled people". This publication uses both terms interchangeably.

Why are accessible services so important?

Ask most non-disabled people to think about what disabled people want and need from credit unions and they will start to talk about ramps, accessible toilets and handrails. Ask people with disabilities and the answer will be very different.

Making your premises accessible to disabled members is important (see pages 13-22), but it's even more vital to have **good, values-based services, delivered with confidence on a basis of equality of access for all**. You could have a perfect physical environment, but if the services are difficult to access or understand, inflexible or unfair, your members will become dissatisfied. If staff and volunteers are unfriendly, unprofessional or lacking in confidence, people are unlikely to return to use your services again. On the other hand, if your services are flexible and easy to access, and if staff are confident, clued-in and welcoming, people will come even if it is not very convenient for them. It's the level of service that really counts.

The bottom line of the *For Service, For All* initiative is to ensure that people with or without disabilities can have **equality of participation** in credit union services. In other words, a member with a disability and a member without a disability should have the same experience of accessing a service, whether they are applying for a loan, accessing their share account or attending a social event organised by the credit union. Sometimes the service may have to be provided differently to accommodate the needs of disabled members but the **quality of experience** should be the same as for non-disabled members. For example, a member with a vision impairment may receive information about the AGM on e-mail or through a phone call, whereas another member may get a letter in the post, but the information is the exact same and arrives at the same time. The information is delivered differently, but there is equality of participation, and the quality of the experience is the same.

For Service, For All is not about being nice to people with disabilities – it is about creating a level playing field. This initiative has grown out of the credit union ethos and Credit Union Operating Principles. It's about inclusion, equality and human dignity – all the things that credit unions stand for and which inform every aspect of our work.

Commitment to quality and accessible services for people with disabilities must take account of the diversity of people with disabilities. People with disabilities are all individuals, from diverse backgrounds, and include men and women of all ages. People with disabilities can also be from ethnic minorities (including Travellers), gay and lesbian, carers, lone parents, of different religions or none. This diversity will shape the needs of different people with disabilities. Older people with disabilities may have different financial needs from younger people with disabilities, for example.

People with disabilities may experience different kinds of impairment, giving rise to different requirements. People with restricted mobility, for example, may use sticks or crutches, walking frames or wheelchairs, and an accessible building will accommodate each of these. Other forms of impairment include different levels of speech, hearing, or vision impairment, intellectual disability or mental health difficulties. Credit unions need to be able to offer services that respect the diversity of members, and which can accommodate a diversity of members' needs.

Inclusion and credit unions

At the inaugural Nora Herlihy Memorial lecture in May 2008 Sir Bob Geldof imagined what Nora Herlihy would be thinking and saying if she were alive today. Those who founded the first credit unions in Northern Ireland and the Republic of Ireland would most certainly support the *For Service, For All* initiative as the logical continuation of their vision of inclusion and access to financial services for everyone, regardless of income or position in society. By including people with disabilities and their needs more fully in our services, we are continuing to grow the credit union movement and to ensure its place at the forefront of 21st century service provision.

No credit union ever intended to prevent disabled people from using their services. Traditionally, people with disabilities were expected to fit in with the mainstream of society. They were expected to find a way of coping with services and environments that were designed for the mythical average person, and which did not take their needs and requirements into account.

In recent years, people with disabilities have campaigned for their rights, and for legislation that upholds those rights. The traditional

way of thinking has given way to a modern, rights-based approach. This approach is based on the principle that every person is entitled to the same basic rights, such as the right to work, the right to marry and the right to live independently, regardless of their age, gender, race or disability.

This is good news for people with disabilities, and it is good news for everyone else, too. Essentially, any changes to credit unions made to benefit people with disabilities will improve things for everyone else. We all want information that is easy to understand, premises that are easy to get round and patient tellers who speak clearly and explain things simply. Who doesn't want to feel that if they volunteer to take part in the running of the credit union they will be welcomed, facilitated and appreciated? **Putting the *For Service, For All* guidelines into practice will result in a better service quality that everyone will appreciate.**

How to use these guidelines

The *For Service, For All* guidelines are mostly about service provision, but the principles also apply to facilitating the inclusion of disabled staff and volunteers. The guidelines can also help you to begin thinking about better ways to provide services to other groups of actual or potential members with particular needs, such as immigrants and new communities.

This document is for both staff and volunteers of credit unions. All levels of the credit union need to be involved:

- staff – who need the backing of the board of directors if their actions are to be effective;
- the board of directors – who need staff to put their decisions into action;
- members, both disabled and non-disabled – who have ideas and opinions on your current services and how they could be improved;
- disabled people in your common bond – who don't yet benefit from your services and who are waiting to be welcomed into your credit union.

The rest of this document will give you ideas and information about what can be achieved for members with disabilities. It won't cost the earth – in fact, it might cost you almost nothing.

It will make your services better, easier to use and more relevant. So get cracking now!

The *For Service, For All* guidelines will help you to:

- Identify access barriers that may exist in your credit union;
- Make changes to your premises to make them more accessible for members;
- Communicate better with members who are deaf or hard of hearing;
- Create written documents which are easier for your members to read;
- Identify alternative ways to provide services to members with a vision impairment;
- Understand a credit union's responsibility to members who can no longer operate their account independently;
- Ensure accessibility when developing new services;
- Include the needs of disabled members in the credit union decision-making process;
- Identify sources of support as you make changes to your services.

Need more inspiration? Read the success stories scattered throughout this publication. They tell you about the experiences of the credit unions which took part in the *For Service, For All* pilot programme in 2008. Have a look on the next page at what Letterkenny Credit Union has been doing to improve access to their services.

Letterkenny Credit Union Limited – Improving Services

Letterkenny Credit Union Ltd. decided to look at the member's journey through its building and its services. *"We talked to a disabled member and he was just brilliant"* says Kathleen Dorrian, Building Officer. *"Lots of what he suggested were just wee simple things, like providing our application forms in large print, making more use of our low counter and marking our glass doors at eye level so that people can tell more easily that they are there."*

The credit union has made some more substantial changes, too. *"We've put in automatic doors",* says Kathleen, *"and everybody who comes in is talking about them and saying how great they are. And we've also put in a queuing system that calls people forward with an announcement and a visual message. It's got a loop system built into it, so now members who are hard of hearing can transact their business much more easily."*

Letterkenny Credit Union Ltd. paid a lot of attention to detail. *"We bought pens that are easy to grip"* explains Kathleen. *"They sit up in pen holders on the counter, because it's hard for people to pick up a pen that's lying down on a flat surface. People love them, but they are attached to the pen holders with a long wire, so no-one can take them away!"*

There's no point in improving your services if you don't tell people about it, so Letterkenny put effort into making members aware that they can provide more assistance and give them more attention. *"People appreciate that we can take them aside if they need more time. Just simple things, like encouraging people to take a seat, helps them to feel that they are valued."*

02

...Though buildings are important too

A building that's easy to approach, get into, get around and exit is safer and more comfortable for everyone, especially people with disabilities. Making sure that everyone who wants to can find and get into your premises is essential if you want to provide the best possible service.

The most effective way of ensuring you have an accessible building is first to audit the environment to identify what issues exist. Then the credit union can prioritise these issues and identify suitable solutions. Solutions may fall into one of three areas: health and safety, management or general accessibility.

The management of the building can be just as important as the physical changes that are made. For example, a credit union may decide to install a low counter at one of the teller points for the many members who find it hard to use higher counters. Unless a concerted effort is made to keep this counter clear of boxes, plants and leaflets, members will not be able to use it when they need it.

Health and safety is a big part of accessibility. Every credit union should have a health and safety policy and it is a good idea to review this policy to ensure that the credit union has considered the safe evacuation of people with reduced mobility in the event of an emergency.

Out in the street

Much of what is outside your premises – the street, the pavement, lighting, on-street parking – is also outside your control. It is important in this regard to develop a good working relationship about these issues with the relevant authorities. In the Republic that means your local authority; in Northern Ireland it is the Roads Service of the Department for Regional Development. In any case, go outside your premises and ask yourself:

- How **accessible** is the **route** from the nearest bus stop or other public transport?
- Are the **pavements** level and in good order, with little risk of people tripping?
- Is the **street lighting** adequate and working well?
- Is there a **dished road crossing** nearby? (A dished road crossing has a gentle slope instead of a kerb, and is marked with tactile paving which alerts vision-impaired people to the presence of the crossing.)
- Where there are traffic lights, is there an **audible crossing signal** to assist people with vision impairments?
- Is the **entrance** to the credit union clearly **signposted**, and is there clear signage on the building?
- Is the **entrance** to the credit union **well-lit**?
- If there is on-street parking, is there a suitably designed **accessible parking bay** nearby?
- If you have an **ATM** outside the building, is it covered over, well lit and at a suitable height?

If the features you want are not there or if they need upgrading, talk to the **Access Officer or Roads Department** of your local authority (if you are in the Republic) or the Roads Service of the Department of Regional Development (if you are in Northern Ireland – www.roadsni.gov.uk). Also in Northern Ireland, you can get information and advice from Access Officers employed by Disability Action (tel: 028 90 297880).

Sundrive Credit Union Limited – Accessible Parking

Sundrive Credit Union Ltd. applied to Dublin City Council for a designated accessible parking bay on the street outside their premises. They got a positive reply within a week. They kept in touch with a contact they made in the relevant department of the council and, after a surveyor's report and getting approval from the local garda (police) station, "we have our parking bay today outside the credit union, although there are small issues regarding access to the footpath which still need to be resolved".

Sundrive reports, "This was a positive outcome. It didn't cost anything but it made a vital change to the credit union. Now we are accessible to all members of our community, whether or not they come with the label of 'disabled'."

If you have **your own off-street parking**, make sure that the spaces that you designate for people with disabilities are correctly designed and configured. *Building for Everyone* (see page 18) includes guidance on this, and the Roads Department of your local authority may also be able to help if you are in the Republic. In Northern Ireland, try Roads Service Northern Ireland and the Access Officers employed by Disability Action. Monitor the spaces, too, to make sure that non-disabled people don't use them.

On the way in

The approach to your premises should be easy to find and navigate:

- The **surfaces** of paths and yards should be firm, level and well-maintained. They should be clean, free of gravel, grit, mud, ice, snow, moss and anything else that might present a trip or slip hazard, particularly for someone using a walking stick;
- There should be no parked bicycles or other **obstructions** in front of the premises – or blocking the emergency escape routes;
- **Lighting** over the entrance should be in good working order;
- **Signage** should be clear and easy to read, with letters in a colour which contrasts well with the background and the wall behind;
- **Tactile paving** can indicate the position of the entrance doors to vision-impaired people.

Up the steps

Steps and ramps are often the first thing that people consider when they begin to think about providing access for members with disabilities. All credit unions should have **level entrances and flush thresholds**. This can sometimes be complex to achieve, however, and it may be necessary to use the services of a suitably qualified architect or designer to ensure that any works you undertake comply with best practice.

If your building is accessed by more than one step, **retain a stepped approach when putting in a ramp**. Some people who are unsteady on their feet, or using a walking stick or crutch, find it easier to use steps than ramps.

Steps and ramps should have **continuous handrails** on both sides, with **tactile paving** at the top and bottom to warn people with vision impairment of the change in level. For the same reason, the edges of the top and bottom step in a flight should be marked in a **contrasting colour**. Ramps should have a gradient no steeper than 1:12, but if possible aim for **1:20** (this means the ramp should be 200cm in length for every 10cm in height). For more detail on all of these issues, see *Building for Everyone* and British Standard 8300.

Getting in the door

All your members ought to be able to come into the credit union through the same door. What kind of message do we give members with disabilities if they have to come in through a side or back door? You should do everything possible to ensure that the main entrance is accessible for everyone to use.

Automatic entrance doors will make your premises easier for every member to access. **Sliding doors** are better than the swing type, as they are less likely to block users passing through. There are several options available, including some which are operated by **sensors or push buttons**. Whatever design you choose should be capable of being operated manually in a power failure. For details of design and commissioning, see *Building for Everyone*.

To ensure that people using motorised wheelchairs, accompanied by guide dogs or pushing double buggies etc can get in with ease, the **clear opening width** of entrance (and all other) doors, whether automatic or not, should be as wide as the space will safely allow, and at least 800mm. Make sure that when the door

is open it doesn't protrude into the circulation space, where people, especially those with impaired vision, might walk into it. Where there are double doors, at least the leading door leaf (but preferably both) should have a clear opening width of 800mm. Put **permanent markings on glazed doors** at two heights - 1200mm and 1500mm above floor level, so that vision-impaired people are made aware that the doors are there.

A common (and easily resolved) issue with both internal and external doors is the force which is required to open them. Often this is because the spring-loaded closer at the top of the door is set incorrectly. If you get your builder to reset them, the doors will be easier for everyone to use.

Revolving doors are very difficult for everyone to manage and should be avoided.

Sundrive Credit Union Limited – Accessible Doors

"Achieving better access to our premises for all our members is what we're about", says Deirdre Little, manager of Sundrive Credit Union Ltd. "If we thought we were doing it just for six members we wouldn't do it", she adds, thinking of the credit union's plan to put in automatic bi-fold doors. "But the reality is that our current doors aren't suitable for someone with a shopping trolley, never mind a stick".

Sundrive Credit Union Ltd. spoke with a number of building contractors regarding the cost of putting in automatic doors. They have now installed new automatic bi-fold doors which are very popular with all their members. Staff member Rebecca Mooney had this to say about the changes they implemented: "The alterations and changes we have made did not require a huge outpouring of money and were things that could be done over a short timeframe. They were of huge benefit to members and staff alike."

Getting planning permission

You will have to apply for planning permission before undertaking certain changes outside your premises. Seek advice from your local authority/council or from your solicitor before undertaking any major renovations to the credit union premises.

In the Republic the Department of the Environment, Heritage and Local Government publishes a very useful series of leaflets which provide comprehensive guidance to the process of gaining planning permission. PL7 covers *Planning for the Business Person* while PL10 deals with *Making a Planning Appeal*. You can get the leaflets free from your local authority planning department. You can also download them from the Department's website – www.environ.ie – by following the links through "planning" to "leaflets". In Northern Ireland, visit www.planningni.gov.uk, the website of the Planning Service of the Department of the Environment, to get a copy of *Planning Policy Statement 3 – 2005: Access, Movement and Parking*, and for advice, guidance and details of how to apply for planning permission.

To find out more...

Both the Republic of Ireland and Northern Ireland have Building Regulations. These are minimum standards for building. They cover a wide range of issues, including access for disabled people.

Northern Ireland

Credit unions in Northern Ireland should use British building standard - BS8300:2009 for any information on accessibility.

Republic of Ireland

A key resource, from which much of the content of this section is derived, is *Building for Everyone (2002 edition)*, available to download (11.4Mb) from the National Disability Authority's website (www.nda.ie). While not the only accessibility guidelines available in the Republic of Ireland, *Building for Everyone*, is well-illustrated and easy for non-specialists to understand. It incorporates the requirements of Part M of the Building Regulations, the minimum accessibility standards for built environments in the Republic of Ireland. *Building for Everyone* is currently being updated and the new edition will be released in late 2009 or early 2010.

Inside the credit union

Many people with disabilities facing into dimly lit, poorly signed and cluttered premises make the decision that it would require too much effort to proceed any further. The message they receive is that their membership is not valued or desired.

On the other side of the counter there can be a perception that making premises accessible to people with disabilities is difficult and expensive and may discommode other members. In fact, providing access for people with disabilities simplifies and improves everyone's experience of your premises.

Some basic dimensions...

- **Queuing spaces** should be **1500-1800mm** wide. Any less than this and a wheelchair user (or someone pushing a double buggy) will need a clear space 1800mm in diameter to turn around in. Without it they will have to back out of the queue, causing a hazard to themselves and others. People using crutches and other walking aids, and people accompanied by guide dogs, also have greater than "average" spatial needs;
- **Doorways** should be at least **800mm** wide. Doors should open in such a way as to guide people in the right direction and should not obstruct circulation space;
- Place **permanent markings** at **1200-1500mm** above finished floor level on **glazed doors and panels and other glass features** to lessen the possibility of people walking into them;
- **Counters and service points** should be **visible, easy to approach and at the right height** – at least one section of each should be only 750mm high and not too deep (so that wheelchair users and children can reach across it). Make sure that wheelchair users can get near to the counter to fill in forms etc. A knee recess under the counter on the members' side will make this easier to do;
- **Leaflets and forms** should be available at heights that everyone can reach: the zone **450-1300mm** above finished floor level is the most accessible for everyone, including wheelchair users and people who find it hard to bend;
- Make sure that wheelchair users can see what is on your **noticeboard**.

Some practical advice

- In bigger premises simplify the **layout** so that people can find their way easily to what they need. Make sure that people with disabilities can access every part of the building that is available to non-disabled members;
- **Eliminate internal steps and changes of level.** If they can't be eliminated, consult an occupational therapist before installing a **platform lift** or other device to enable people to move between levels. A single step is dangerous for everyone, because people tend not to notice or anticipate it;
- Keep **walkways** free of obstructions: boxes, free-standing displays etc. Ensure that shelving does not protrude into circulation spaces;
- It is easier to retrieve things from **angled shelving** than from the conventional flat type;
- **Eliminate trip hazards** by using non-slip floor coverings, keeping them dry and replacing them when they get worn. Recess **mats** so that they are flush with the floor, and make sure that all thresholds are flush too;
- Improve **lighting** and eliminate shadows and glare. This will enhance everyone's experience in the premises, not just that of vision impaired people or lip-readers. Accentuate lighting at the counter, so that people can see clearly to read agreements, sign their names and so on;
- Improve **signage** so that people don't have to go all round the premises looking for something. Where possible, use pictures and/or symbols as well as text;
- **Colour contrast** enables people to distinguish between elements – a door and its frame, or a handle on a door, for example. **Matt paint** is preferable to gloss as it does not cause glare. In bigger premises, colour coding can help people to orientate themselves;
- Install a **loop system** to assist hearing-impaired members (see also pages 23-28). Maintain it in good working order and let people know it is there;

- Ensure that **leaflet stands** and other information displays are available at accessible locations and heights and that people can get at the leaflets easily;
- Strategically placed **seating** will be welcomed by people who find it hard to stand for long. Stable seating with arms is easier to get into and out of. It is a good idea to vary the style and height of seating to accommodate the different people's needs;
- Make sure that **everything in the premises** is maintained in **good working order**. For example, replace light bulbs when they start to falter;
- Ensure that **all staff** – including volunteers, part-time and temporary colleagues – are **conversant with disability-friendly features** of the premises.

Dealing with emergencies

Everybody needs to be able to leave the premises quickly in an emergency. To address this need:

- Install an **alarm system** that incorporates flashing lights as well as sound;
- Mark **emergency exits** with tactile materials and sign them clearly. Make sure that they are accessible to everyone and that the routes to them are kept clear of obstructions;
- Ensure there is an **accessible evacuation route** from every level of the building for people with mobility issues;
- If the credit union has a public area above the ground floor, it is a good idea to provide an **evacuation chair** or have a dedicated **refuge area** for a person who cannot use the stairs in the event of an evacuation;
- Undergo **regular training** in the areas of health and safety and emergency evacuation. Ensure that the training provider incorporates training on the evacuation of people with a disability;
- Include people with disabilities in **fire drills**;
- Include a section on assistance to people with disabilities in the credit union's **health and safety statement**.

To find out more...

Consult *Building for Everyone* and BS8300:2009 (see page 18 for detail). For information on making sure that people with disabilities can get out of the credit union building quickly in an emergency, if you are in the Republic of Ireland download or order a print copy of the NDA's *Promoting Safe Egress and Evacuation for People with Disabilities* from www.nda.ie. You can also download a risk assessment checklist from the site.

New Fire Safety Regulations are being introduced in Northern Ireland soon, so check with the Construction Service of the Department of Finance and Personnel for the latest information. *British Standard 5588, Part 8, 1998: code of practice for means of escape for disabled people* provides the basis for good practice in both parts of the island. In the Republic of Ireland Part B of the Building Regulations detail the minimum requirements for built environments in relation to fire safety.

03

Service provision to members

Members who are deaf or hard of hearing

Impaired hearing is one of the most common disabilities in Ireland. There are two distinct groups of people with hearing impairments:

- **People who are born without hearing, or who become deaf before they have learnt language skills**, often regard themselves as a distinct cultural and linguistic group. They generally use sign language to communicate. Because sign language has a very different structure from English, many (but by no means all) deaf people have difficulty with reading. There are about 10,000 sign language users on the island of Ireland;
- **People who lose some or all of their hearing after they acquire language skills**, especially those who lose their hearing in later life, often conceal their impairment because of negative stereotyping. Many use hearing aids. There are hundreds of thousands of hard-of-hearing people throughout the island of Ireland. Over half of people over 60 experience some degree of hearing loss, so the percentage of hard-of-hearing people in the population is set to grow as demographics change.

Amplification of sound and reduction of background noise benefits hard-of-hearing people, while knowledge of sign language enables fluent communication with deaf people. At present neither of these approaches is readily available in many credit unions, so both groups of people with impaired hearing rely heavily on text and visual information, including lip reading. These methods are not ideal for optimum communication, and there is a lot that credit unions can do simply and cheaply to improve the current situation.

When speaking...

- **Speak clearly at normal volume.** Shouting distorts your voice and makes lip-reading very difficult, as well as being embarrassing for the person to whom you are talking;
- **Face the member when you are speaking to them.** No-one can read your lips if they can't see your face;
- **Check your lighting.** Ideally each teller point should be lit in a way that lets people see clearly the documents they are signing or handling, and which doesn't cast a shadow on the teller's face. If you are in silhouette the details of your face can't be seen. Move to a better-lit part of the counter if necessary. Avoid low-level lighting and oddly angled spotlights;
- **Talk to deaf people in a quiet place** so that neither you nor they are distracted. You might offer to transact their business in an interview room, for example;
- **Think about what you are saying:**
 - Terms like "RPI", "LP/LS" and "nominations" may be familiar to you, but they aren't to your members. Supplement what you are saying by writing down terms, numbers and unfamiliar words clearly, as they can be confusing and hard to grasp;
 - Remember when speaking through a sign language interpreter that English and sign language have very different structures. Use straightforward phrases and sentences, and avoid jargon and idioms;
 - Similarly, try to keep your constructions and sentences simple when speaking to someone who is lip-reading;
- Supplement any important verbal messages with straightforward **written information**. Printed leaflets can be hard to understand and are often produced in very small writing. It may be helpful to write out the key points for the member at the counter;
- Send information to customers who are deaf or hard of hearing by **fax** or by **e-mail**;
- **Remember that some people can't hear you** if you call to tell them to approach a teller. Approach a deaf or hard-of-hearing

person and touch them gently on the shoulder to get their attention. Larger premises could consider installing a **ticket system with a visual display** for people waiting;

- It may take a bit **more time** than usual to complete a transaction with a deaf or hard-of-hearing member. Rushing the member through the transaction will only make communication harder.

Consider your telephone communication...

- **Automatic answering systems and background music** cause problems for hard-of-hearing people. See pages 46-47 for information about creating barrier-free call routing systems;
- Use a **fax machine** or **text on a mobile phone** to communicate with deaf and hard-of-hearing members. Let them know that the service is there.

Think about safety...

- Install a **fire alarm** that flashes as well as sounding in the case of an emergency.

Enhance staff confidence...

- **Offer deaf awareness training to your staff.** Deaf clubs and organisations of deaf and/or hard-of-hearing people in your area may be able to help.

The best way to improve services for hard-of-hearing people is to...

- **install a hearing loop system.** A loop is just that – a loop of insulated wire, hidden from sight, fixed around a designated listening area and connected to a power source, an amplifier and a microphone. When someone talks into the microphone the sound goes into the amplifier, which then sends the sound round the loop. Hearing aid users in the area of the loop who switch their hearing aids to the “T” position can then receive the amplified voice without interference from background noise being amplified too.

Loops come in all sizes. You can put a loop into your entire premises or just around key points, such as the counter and in the interview rooms. You can also buy a portable loop that you wear round your neck, thus enabling you and the person you are dealing with to move around the premises together.

Make sure that you display the hearing loop symbol prominently and let people know that you have installed a loop. Not all hearing aid users are aware of the benefits, so let them know what it is for. Maintain your loop in good working order, as you would any piece of technical equipment.

The best way to improve services for deaf people is to...

- **learn sign language.** Even the basics, such as finger-spelling common terms, such as “loan” or “signature”, can improve communication substantially. Sign language classes are available in the evenings in most parts of the country. This is a skill that staff and volunteers might well find useful in their personal lives, too.

The best way to improve information for deaf people – and many other members is to...

- **provide information in plain English.** Simple, easy-to-understand information will be appreciated by deaf people as well as other members who have lower than average literacy skills. No-one, no matter how well-educated, ever complained that financial information was phrased too simply! See pages 33-36 for more on this topic.

In summary:

- consider your services and products from the viewpoint of someone who has impaired hearing. How can you improve those which present problems? Be aware of each member’s communication preferences, as the same approach will not suit everyone. As a general rule, though, remember that **people who are deaf or hard of hearing need to see what other people may hear.**

Bangor Credit Union Limited – Hearing Loop System and Lighting

After meeting with the *Equality Authority consultant* as part of the *For Service, For All* project, the changes that needed to be made became apparent to manager Robert Williams.

“The training we received definitely showed us how easy it is to make changes – just identify the issues, find the solution and get on with it. Simple as that!”

Bangor focused first on improving the lighting in their public area. The credit union replaced their spot lighting with bright, even downlighting. This helps people with a vision impairment and also those who are trying to lip-read. The next step was to investigate loop systems to assist members with hearing aids.

“We trialled a portable loop system which was given to us by a group representing the local deaf community. Unfortunately it interfered with our IT systems so we couldn’t use it.” Says Robert, *“We are still looking for a suitable solution, but I would advise anyone that they must trial any loop system before purchasing it as it may not suit their needs.”*

The newly-formed building committee has been assigned the task of acquiring a permanent counter loop system and an accessible parking space as part of the renovations to Bangor Credit Union.

To find out more...

Contact local Deaf Clubs to get in touch with deaf people in your community.

Useful organisations in the Republic of Ireland include:

- Irish Deaf Society (represents deaf people): (01) 860 1878;
- Irish Hard of Hearing Association (represents hard-of-hearing people): (01) 872 3800;
- DeafHear (formerly the National Association for Deaf People) serves a membership which includes both deaf and hard-of-hearing people. It also operates Deaftech, a service which can give advice about loop systems: (01) 872 3800;
- National Adult Literacy Agency (NALA) (provides information about how to give information in plain English): (01) 855 4332. See also page 36 for more detail.

Useful organisations in Northern Ireland include:

- RNID Northern Ireland works with deaf and hard-of-hearing people and provides interpretation services, information, equipment etc: (028 90) 239619;
- BDA Northern Ireland (represents deaf people): (028 90) 387700;
- Council for the Advancement of Communication with Deaf People provides information about interpretation and other services for deaf people: (028 90) 438161.

Members with impaired use of their hands

Lots of people have temporary or permanently impaired use of their hands. The design of many everyday items and objects – from pens to door handles, from leaflets to ATM machines – often makes them impossible to use without a high level of manual dexterity or fine motor movement. So what can credit unions do to ensure that people with impaired hand function can access and use all their services?

Services

- When requiring signatures, provide **thicker pens** – they are easier to grip. **Pen grips**, which fit over standard pens, are also very helpful, as are **pen stands**;
- Limit the amount of **writing** that people have to do;
- **Give people money and documents into their hand**, as it can be very hard to pick paper and coins up from a flat surface;
- **Offer assistance** to people who might need it – but don't feel rejected if they say no!

Premises

- Replace any round doorknobs with **lever handles**;
- **Don't pack leaflet displays too tight**, as people with impaired use of their hands will be unable to remove goods independently;
- For information on **ATMs**, see pages 43-44.

Essentially, what you need to do is to consider your services, premises and products from the viewpoint of someone who has impaired use of their hands. How can you improve those which present problems?

Members with impaired vision

More and more people are developing vision impairment. This is often associated with ageing, but it can also result from diabetes and is a symptom of many other conditions, such as multiple sclerosis.

A few facts

- Being blind does not always mean that a person has no sight at all. Almost half of those people considered “blind” and around 80% of partially sighted people can recognise a friend at arm’s length;
- Eye conditions affect people in different ways. Some people have no central vision or no vision to the sides; others see a patchwork of blank and defined areas, or a vague blur. Some conditions can result in tunnel vision, where all side vision is lost and only central vision remains, or can cause blurred and patchy vision. A condition common in older people can lead to a loss of central vision whilst side vision remains;
- Asking about people’s level of vision will help you to provide an appropriate service.

Here are some straightforward and simple ways in which credit unions can ensure that members with vision impairments receive a quality service.

Personal contact

- Make sure the person you are talking to knows you are speaking to them. Touching the person gently on the arm or shoulder is a good way to **get their attention**;
- **Speak directly to the member**, and not via a third party who might be with them;
- **Identify any other person** who becomes involved in the transaction (e.g. “My manager is here now, on your right-hand side”);

- If you want to **guide a vision-impaired person** to another part of the premises, let them take your arm – don't grab theirs. Mention any potential hazards ahead and say where they are;
- If you are guiding someone into a **seat**, place their hand on the back of the seat before they sit down, so that they can orientate themselves;
- When **handing more than one item** to a vision-impaired person, explain which is which (e.g. "Your policy is in an envelope and the leaflet is on its own");
- Let the person you are dealing with know if you need to end the conversation, as they may be **unable to see visual clues**;
- **Don't walk away** without saying that you are leaving;
- **Don't pet guide dogs**. When they are in your premises they are working, so don't interfere;
- Guide dogs are the only animals that should be permitted in the public area of the credit union. **Pet dogs distract guide dogs**;
- **Write out important information** in large clear letters in black felt-tip pen. Don't use a marker pen, though – if the tip is too thick, the words will be very hard to read;
- Keep a large **sheet magnifier** behind the counter, so that members can use it to read forms or other information.

Information

At present much information is available only in standard print. This is inaccessible to many people. Simple ways to provide information to vision-impaired people include:

- typing out important information using a **16 or 18-point** sans serif typeface with good leading and spacing;
- if you are stuck, and a large print version of a leaflet is not immediately available, you could use a **photocopier** to enlarge existing information leaflets. Make sure that print density and clarity are not compromised in the process, though;
- sending information to people by **email**. Many vision-impaired computer users employ software that turns text into speech. Ask your vision-impaired members about the right kinds of format

to use, and see also pages 44-45 to find out more about putting information onto your website in accessible formats;

- **taping** information;
- advertising on **local radio** as well as in the local paper.

When you are printing something, whether it is a form or a booklet or an invitation or a newsletter, the look, layout and “feel” of a document or a web page also make a difference to whether it is easy to read or not. Clear writing is complemented by what is known as “clear print”. For printed material this generally involves paying attention to:

- the size and shape of the print;
- the weight (thickness) of the print;
- the size of the spaces between letters, between lines and paragraphs;
- the way in which the text is broken up, for example, by headings, lists, diagrams and pictures;
- the look and feel of the paper;
- the colours used;
- other issues, such as aligning the text to the left, and the use of bolding.

Oldcastle Credit Union Limited – Information Provision

Oldcastle Credit Union Ltd. is taking member information seriously. It is instituting a new documentation and IT system that will make it easier for everyone to see and understand statements and other documents, as well as the credit union’s web page. *“We held discussions about amending packages to our specifications”, says Kieran Moore, manager, “so there was no extra cost to us. We also wrote a flyer about our services, using bigger print, dividing the information into sections and so on. It took about two hours to do, and it was one of the most effective things I have seen since I became manager here.”*

In summary: consider your services and premises from the viewpoint of someone who has impaired vision. How can you improve those which present problems? As a general rule, remember that **vision-impaired people need to hear what other people may see.**

To find out more...

Although aimed at public bodies, the National Disability Authority's *First Steps in Producing Accessible Publications* offers useful advice on **how to provide information in alternative formats**. Get a free copy by phoning (01) 608 0400 or visiting www.nda.ie. The most comprehensive advice about providing information in clear print and alternative formats is *See It Right*, available from the Royal National Institute for the Blind (www.rnib.org.uk).

Ask your local Citizens' Information service or library about suppliers of Braille services in your area. You are unlikely to need to invest in Braille equipment of your own.

The Royal National Institute for the Blind (RNIB) produces very helpful information on all these issues (see above for details). The same principles also apply to web content, e-mails and other electronic media.

For impartial information on assistive devices for people with disabilities and older people in the Republic of Ireland, visit www.assistireland.ie. This service is run by the Citizens' Information Board, a statutory organisation. You can also contact Assist Ireland at support@assistireland.ie, on LoCall 1890 277 478 or by texting 086 383 7644. There is no equivalent service in Northern Ireland.

There are lots of booklets available on how to meet and provide services to people with disabilities. Some of the best are produced by the Employers' Forum on Disability. Visit their website at www.efd.org.uk.

04

Helping members to understand

All credit unions want to make sure that members understand their financial situation, and know when to seek advice if they have problems. Credit unions must be satisfied that their members understand their financial undertakings and their implications. This can be challenging, especially when people find it hard to understand financial concepts or to read the “explanatory” leaflets.

People whose comprehension or memory is impaired due to distress, fatigue, disordered thinking, a learning disability (intellectual impairment) or as a result of the ageing process may experience particular challenges in this regard. In fact many people struggle with what is sometimes called “financial literacy”. Statistics on Ireland and Great Britain as reported in a recent EU-wide survey highlighted that almost a quarter of people described financial services as “complicated”. Another 9% said that they felt intimidated, while a further 31% said that they found the concept “depressing”.

Problems with understanding financial terms cut right across classes, ages, social groups and levels of education. In 2004, over a thousand people from all walks of life in Ireland were asked to choose the right answer from three possible definitions of APR. Less than half (45%) got it right.

If people don't have good financial literacy they find it hard to trust financial service providers. They are easily put off when things seem too hard, and they often think that things have been constructed so as to confuse them. In these circumstances, sound financial management – and good communication – are hard to achieve.

Credit unions have a responsibility to ensure that every member understands the details of the products and services that they use. To help people to understand, **good communications skills** are essential:

- Make sure that you and your staff use **simple, direct sentence structure** and **straightforward language**. This applies when you are talking as well as when you are writing something;
- **Explain carefully**. For example, explain about loans and interest in simple steps. Make sure to explain terms like “shares” and “dividends”. Terms like “RPI insurance” and “APR” may seem obvious to you but many people don’t know what they mean;
- **Be specific**. If you are vague, your words can be interpreted in more than one way;
- **Listen carefully** to what members say and **have patience** with them. Getting flustered increases everyone’s anxiety and makes it harder for people to understand what’s going on. If someone suddenly gets cranky or aggressive during a transaction it may well be because they didn’t understand something;
- **Observe carefully**. Some members will give you what they hope is the right answer, as opposed to the truth;
- If you feel that the person didn’t understand fully or is confused, ask them to **repeat in their own words** the bit that they did understand, and then go through the rest with them;
- Ask about people’s **preferences and concerns**. **Direct questions** are easier to understand and respond to than discursive enquiries;
- **Check** to ensure **that people understand** what you have said to them by asking them to summarise what you have said or to tell you in their own words. Research shows that the more that people understand, the more likely they are to stick to the rules. Encourage people to **ask questions**.

Many people may understand at the time you talk to them, but get confused or forget afterwards. Here are some ways to deal with that:

- Give members **simple notes to take home**;
- Ask members if there is **another person** who can help them with their finances. It is important to remember that the other person is there to help the member understand, not to make decisions for them. You should always address the member directly in

order to emphasise this. The credit union must always ensure that any discussion with the member regarding his or her finances in the presence of another person is done with the clear consent of the member;

- Also be mindful that any person assisting a member should not exert any **undue influence** on that member. The credit union should consider the implications of a member being unduly influenced by another person;
- **Use more than one form of information.** People respond best when they have **both verbal and written instructions, personalised for them.** For example, when discussing Loan Protection Insurance, the teller should have the written brochure open when explaining it to a member. They may also write out an example, using the member's loan details.

Friendliness and **patience** are the two qualities mentioned by all the people with disabilities interviewed for a recent training programme on customer care. They cost nothing and anyone can learn to excel at them.

Monasterevin Credit Union Limited – Accessible Information

Monasterevin Credit Union Ltd. already has many members who have intellectual impairments, so writing simple guidance to its services for current and prospective members was an obvious step to take. *"We consulted our local People First self-advocacy group",* says Mary Ryan, director. *"They stressed the importance of using pictures and keeping the sentences short. They gave us some really useful pointers".*

The result is *It's My Money*, which describes what credit unions do, explains what's on lodgement slips and statements, and stresses Monasterevin Credit Union Ltd's commitment to "making things easy for you" by "explaining things that you may not understand". The title also came from the consultation process. *"The emphasis is on this being my money, I own it",* Mary explains. *"That sense of ownership is really important to people. Everyone in the group was absolutely delighted to be asked their opinion. And we know that senior citizens will value the information also – and we've got schools in the back of our minds, too. So many people, when you really look at it, don't actually understand what it says on their receipt. We know that if the design and the layout and the language*

of our information suit the People First group, they'll be easy for everyone to understand."

Being involved in the pilot project has changed things for the credit union. *"Now, at most of our meetings, we're thinking 'How can we simplify that word?' We're much more conscious now of our members' actual needs."* James Kevin, director, agrees. *"We're all going to encounter what's termed 'a disability' sooner or later. The booklet doesn't just make it simpler for the people we saw as our target audience, but for everyone – for inducting new members, for example. Through doing this project we realised that disability isn't a minority thing, it's about all of us."*

To find out more...

...about plain English: contact NALA (National Adult Literacy Agency) at (01) 855 4332 or visit www.nala.ie. NALA produces *Simply Put*, a CD-Rom which provides practical interactive exercises in writing in plain English. In Northern Ireland the Plain English Campaign (www.plainenglish.co.uk) is the best resource. Both organisations have information related specifically to financial services.

...about communicating with members with intellectual impairments: contact local groups. In the Republic of Ireland you can contact Inclusion Ireland at (01) 676 6035 or visit www.inclusionireland.ie. In Northern Ireland contact Mencap on (028 90) 691351 or visit www.mencap.org.uk. Local groups of older people, people with intellectual impairments and people with mental health difficulties will be very willing to help you to provide a better service.

05

Protecting the rights of members with disabilities

Credit unions are always mindful of the capabilities of their members. Credit unions try to make sure that people don't bite off more than they can chew, financially speaking, and that they are able to manage their own affairs. Sometimes, though, this may be limiting for members, especially for those people with disabilities who are "protected" from taking risks. For example, many people with intellectual impairment can manage their own credit union accounts.

Importantly, credit unions have a duty of care to their members to ensure that the financial affairs of every individual are administered in their best interest. This can present a number of legal issues for credit unions. The main consideration, though, is that **when the credit union is taking a decision on a member's account in relation to, for example, mental capacity to operate the account, the rights of the individual member should always be given priority.**

This section will explain some of the legal issues for a credit union if they are dealing with a member who may have developed a significant intellectual disability which prevents them from operating their account independently. Some terms such as "mentally incapable" are used here, as these are the terms that appear in current legislation. Please be aware that the advice offered in this section is constrained by current legislation namely:

- Republic of Ireland: The Credit Union Act, 1997 and the Powers of Attorney Act, 1996;
- Northern Ireland: The Credit Union (Northern Ireland) Order, 1985 and the Powers of Attorney Act (Northern Ireland), 1971.

A member's capacity to operate their account

Credit unions should always aim to ensure that adult members have full access and control over their own financial affairs. Quite often a member whose capability to operate their account

is reduced, perhaps due to age or a progressive disability, can continue to operate their account with additional support from the credit union. By communicating directly with the member, a credit union can identify the most appropriate support to achieve this.

Sometimes, however, situations can arise in which credit unions have reasonable grounds to think that a member may no longer be able to operate their account independently or communicate their wishes clearly, due to the development of a significant disability.

In this instance credit unions may seek the advice of a qualified medical practitioner, but before doing that they need to be clear about what constitutes capacity. Different situations may require different responses. For example:

- A member of the credit union has been in hospital due to a significant illness, and so has been unable to administer his or her account. A family member asks the credit union if they can administer the account on behalf of the member.

In this instance the member is capable (mentally or otherwise) of administering the account. The credit union could alter the way in which the service is provided to this member (e.g. by arranging a private meeting with the member at their convenience outside the credit union offices) in order to allow the member to administer the account independently. This would be a reasonable accommodation (or reasonable adjustment) under equality legislation.

- Due to a significant brain injury, a member can no longer communicate their wishes verbally, in writing or otherwise.

The credit union should make an effort to identify any possible method of communication with the member. If, however, it proves impossible, the credit union *may* decide, after carefully considering the circumstances, that the professional opinion of a medical professional is required. If the person is deemed incapable of communicating their wishes, the credit union should still review the circumstances periodically to see if the member has regained the ability to administer their account independently. In such a situation you should have regard to the proceeding section.

If a member cannot administer his or her account

If someone is deemed incapable of operating their account

independently by reason of a mental condition or mental incapacity, credit unions should consider the following options:

Option 1: Enduring Power of Attorney

Under the Powers of Attorney Act, 1996 (Republic of Ireland) and the Powers of Attorney Act (Northern Ireland), 1971 a member may have created an enduring power of attorney, through which the member (the donor) has specified a person to act on their behalf (the donee) if they were to become “mentally incapable” of administering their own affairs. If such a person has been appointed, the account can continue to be operated through the donee. The credit union should be aware that the power of attorney does not come into effect until such time as the donor becomes incapable of administering their affairs **and** until the power is registered in the High Court. Therefore, the credit union will need confirmation that the enduring power of attorney has been registered in the High Court before proceeding. The credit union should be aware that an enduring power of attorney is distinct from a general power of attorney, which ceases to have effect when a member becomes incapable of administering their affairs. If a credit union receives a power of attorney they should consider it carefully and seek legal advice if necessary as to the implications of the power of attorney.

Option 2: No Enduring Power of Attorney

Credit unions have another option available to them through section 24 of the Credit Union Act, 1997 (as amended) [Rule 30, Standard Rules for Credit Unions] and Section 20 of The Credit Union (Northern Ireland) Order 1985 [Rule 159, Standard Rules for Credit Unions (Northern Ireland)]. The Board of Directors, after considering medical evidence that a member is incapable by reason of a mental condition to manage and administer his/her property and no person has been duly appointed to administer this member’s property, and if the Board believe it is just and expedient to do so, may pay the amount of the member’s property to any person the board judges proper to receive it on behalf of the member. The credit union must obtain a receipt from the person to whom the property has been paid out. In addition, the Rules and Act in the Republic of Ireland require the credit union to obtain a statement from such person as set out in Rule 30(3). This statement would certify that the proposed recipient understands it is their duty to apply the money for the benefit of the member, that they may incur civil and criminal liability if they fail to do so and that they are not aware of any other person who has authority

to receive this property. Although obtaining this statement is not a requirement for credit unions in Northern Ireland, it would be best practice to do so. These provisions do not envisage a situation whereby this procedure would be used to facilitate the continued operation of the account. The board of directors should make such a decision in the best interests of the member, and consider all circumstances before doing so.

Members with certain progressive conditions

One of the strengths of credit unions is the strong relationship that officers build with their members. It is often the case that a member might inform a credit union officer of a medical condition they have been recently diagnosed with, such as Alzheimer's, which may affect the member's ability to make decisions independently in the future.

Depending on the circumstances the credit union officer may deem it appropriate to inform the member of the enduring power of attorney mechanism which is described above. This mechanism may be used by the member to appoint another person (a donee) who could manage their (the donor's) credit union affairs if they were to become "mentally incapable" in the future.

It probably is in the interest of both the member and the credit union for such the enduring power of attorney to be put in place. However, this is a very sensitive situation, and while the credit union officer may inform the member, it is not their place to persuade or become involved in the process. The credit union officer should assess the circumstances of each situation, and be sure that providing this information would be appropriate.

Duty of care

In dealing with members and their accounts, credit unions come across a range of situations which involve careful consideration of the duty of care with regards to nominations, entering into a contract (a loan) or the withdrawal of shares. The main consideration here is that **credit unions need to balance the duty of care to the member with the right of a member to operate their account independently**. It is a delicate balance, because, as previously noted, credit unions should always act in the best interests of their members. In the end credit unions should assess each individual's circumstances and respect the member's right to make independent choices, while always ensuring that the member's decisions are fully informed.

Credit unions should make every effort to help members to understand the conditions and implications of any decision that they make (see Section 4 for more information). If a member has a reduced capacity to communicate, the credit union should take all reasonable measures to find a suitable method of communication (see Section 3). However, if after exhausting all the possibilities the credit union has reason to believe that a member still does not fully understand the terms of the contract or financial decision that they are about to make, the credit union should not proceed with the transaction.

Legal developments

In the Republic of Ireland new legislation on mental capacity is in preparation. This legislation is likely to repeal the Powers of Attorney Act, 1996 and may well clarify many grey areas for credit unions in relation to dealing with members who have a reduced capacity to operate their accounts independently.

To find out more...

...about plain English: in the Republic of Ireland, contact NALA (National Adult Literacy Agency) at (01) 855 4332 or visit www.nala.ie. NALA produces *Simply Put*, a CD-Rom which provides practical interactive exercises in writing in plain English, as well as many other resources. In Northern Ireland the Plain English Campaign (www.plainenglish.co.uk) is the best resource.

...about financial literacy: you can get a copy of a report called *Financial Literacy: Improving understanding, creating opportunity* from NALA (see above for contact detail). NALA's tutor's guide to financial literacy, *Making Cents*, is full of good ideas that could be helpful in explaining financial matters to people who find them hard to understand. All NALA's publications are free of charge. Both NALA and the Plain English Campaign produce glossaries of financial terms, and other helpful material.

...about communicating with (members) with intellectual impairments: contact local groups. In the Republic of Ireland you can contact Inclusion Ireland at (01) 676 6035 or visit www.inclusionireland.ie. In Northern Ireland contact Mencap on (028 90) 691351 or visit www.mencap.org.uk. Local groups of older people, people with intellectual impairments and people with mental health difficulties will be very willing to help you to provide a better service.

...about the UN Convention: The UN's convention on the Rights of Persons with Disabilities came into force in 2008. It sets standards for the world in relation to the rights of disabled people, including the right to be in charge of one's own financial affairs. To find out more, visit www.un.org/disabilities. For a plain English version, visit <http://tinyurl.com/360fsl>. For an introduction to the Convention illustrated with the real life stories of people with disabilities, ask International Service Ireland look on www.is-ireland.ie, *Putting the World to Rights*, or call (01) 874 6007 for a free print copy.

06

New departures: IT, ATMs and automated answering systems

New technologies can make it much easier for people with disabilities to access and use credit union services. However, if new services and technologies are not carefully designed and delivered, they can make life even more difficult.

ATMs

ATMs and similar machines can offer great convenience to all members, so long as they are well-designed and people know how to use them. Many helpful features, such as **colour-coded keys**, **bevelled card hold** (so that members can easily identify the card slot through touch) and a **raised dot on the figure 5** (to aid navigation of the keypad by people with impaired vision), are often provided as standard by ATM manufacturers. **Sunlight viewable screens**, another available feature, are popular with the broad range of users, not just people with vision impairments.

Similarly, **talking ATMs**, which provide audible instructions, enable people who cannot read screens to use the machines independently. The audible information is given privately via a standard headphone jack on the face of the machine or through an attached telephone handset, using pre-recorded sound files or via text-to-speech synthesis. Talking ATMs are common in many parts of the world. Headsets are provided free of charge to those who need them. This service has not yet been introduced to the island of Ireland.

However, many ATMs are inaccessible to people with physical disabilities as well as those who cannot read the screen. ATMs should be located at a height and angle which allows all members to use them with ease. The safe location of ATMs, with adequate lighting, is a matter of concern to people who feel vulnerable to attack – and adequate cover from the rain is important to everybody!

To find out more...

For recommended standards for ATM accessibility and testing in the Republic of Ireland, visit www.accessit.nda.ie/it-accessibility-guidelines/public-access-terminals. In Northern Ireland, visit www.cae.org.uk, the website of the Centre for Accessible Environments. You can download *Making websites that are easy for everyone to use – an easy read guide* and *Website accessibility guidance PAS78* from www.equalityhumanrights.com, the website of the Equality and Human Rights Commission.

E-access

Internet-based services are popular with computer users with disabilities. When service providers ensure that their website meets the required standards, the internet allows disabled users to access information in user-friendly formats and also enables them to bypass physical barriers in the built environment. However, e-access is no substitute for personal service or for making premises physically accessible.

People with disabilities – and older people – use the internet far more than you might think. Over 20% of all adult internet users are aged 50 or older, and they use online services just as much as 18-34 year olds (Irish Times, 21 March 2008). Research in the United States of America also shows that people with disabilities use computers more than non-disabled people do.

At the moment, many financial institutions do not design websites with people with disabilities in mind. The poor design of online services prevents a significant proportion of potential members from using these services to the full. And, as with all accessible design, **e-commerce services which suit people with disabilities are easier for everyone to use**. American research shows that almost a third of all people using accessibility options or assistive technology have no apparent impairment. They employ the features for ease of use, comfort or convenience. Solutions developed to facilitate people with disabilities help to make e-services more intuitive for everyone.

Making an existing website accessible, with the aim of allowing full use of e-resources with maximum ease, costs on average less than 5% of the total cost of developing a system.

Improving online services

People with disabilities and less confident users of online services face a number of barriers when on-line. In many cases a solution to these problems only requires a little thought by the developer.

Barrier	Solution
Poor navigation systems	Simplify them and make them more intuitive
Unclear language	Meet standards for plain English
Information only in print form	Add text-to-speech functions that read web pages out loud
Small or unclear text	Provide a larger basic font and add functions which allow users to vary font size easily
Poor colour contrast	Test the site for colour-blindness accessibility and provide the means to change background and other colours on-screen
Inaccessible animations, flash and JavaScript	Provide text-only options as well as applying web accessibility criteria to the site

Luckily, solutions are not difficult to apply. Guidelines for making online services accessible are available at www.accessit.nda.ie, which also offers guidance on how to procure accessible ICT. In the Republic of Ireland CFIT, an initiative of the National Council for the Blind in Ireland (NCBI) can help you to audit your website and online services. In Northern Ireland contact Ability Net (www.abilitynet.org.uk), the leading community sector organisation involved in delivering this kind of service.

In general, if you are introducing new services or new ways of accessing your existing services, make sure that you give people lots of notice and that you **produce easy-to-use guidance** on how the new systems work. Pages 33-36 can help you to ensure that members with disabilities understand the information you produce.

Barrier-free call routing

Some credit unions have introduced call routing (automated answering) systems. Typically, these manage incoming phone calls and offer callers a number of options. Callers choose the option that most closely describes the reason for their call. Callers may go through several “levels” during one call.

Call routing systems present obvious barriers to people with hearing impairments and can be confusing for many other credit union members, whether disabled or not. Bad experiences with call routing mean that some members will hang up or avoid your services altogether. Done well, however, call routing can benefit members, and building accessibility into the system will help to create an approach that works better for everyone.

The basic principles of barrier-free call routing include:

- Reduce confusion and frustration levels – **keep your call routing system simple!**
- Have **no more than three “levels”**, with no more than four options per level;
- **Provide access to an operator** at the end of every set of options;
- **Use easy-to-understand language**, spoken clearly and not too fast;
- **Avoid long introductions** or advertisement of services at the beginning of automated messages. People who are hard of hearing or who become confused easily may get overloaded with information and miss out on important instructions which follow;
- If callers are kept in a queue, **keep them informed of their progress**, and make sure that callers know they haven’t been disconnected;
- Enable **easy transfer of calls**, and avoid repeated and unnecessary requests for information;
- Let callers know when they have **completed a transaction** successfully;
- **If callers get “lost”** in the system, they should come through to an operator;

- People who deal with telephone queries should be briefed about the **confidentiality issues** for members who need help from another person to make the call.

Call routing should be only one of many ways of making contact with the credit union. E-mail, texting and faxing will be easier for members with hearing impairments, for example. Make sure that all contact options are clearly visible on any promotional material that the credit union produces.

To find out more, get a free copy of a booklet called *Barrier-free Call Routing* from the Employers' Forum on Disability (www.employers-forum.co.uk).

07

Disability proofing your credit union

While taking the actions detailed elsewhere in this guidance, how do you know that you are doing the right thing? How do you make sure that what you do is coherent, consistent and relevant to your members?

Disability proofing is the term given to the process of making sure that you are getting it right. Essentially, disability proofing is a way of looking at your premises and services – present and planned – to make sure that they don't exclude members with disabilities or put them at a disadvantage vis-à-vis non-disabled members. Disability proofing is really a simple quality control mechanism by which credit unions can evaluate their activities to ensure that they meet current and future member needs.

To be effective, disability proofing has to be systematic, but it doesn't have to be complicated. At the end of this section are three simple forms. Each refers to a key aspect of the credit union: premises, services and staff. Adapt them to suit your particular circumstances.

How to get support for disability proofing

Credit unions are experts in their own services and are closely linked into their local communities. However, you may feel that it would be helpful to get assistance for disability proofing your services. One way of making sure that you get it right is to contact local disability groups which have experience of checking premises and services to test their accessibility to people with a range of impairments. Local people with disabilities should also be able to suggest improvements and solutions to issues that might arise. Don't leave the job to them alone, though – you'll learn a lot from working together co-operatively.

Your local library or local authority may already be working with disability groups with experience of disability proofing, and will be a good source of information about how to contact them. Charges, if any, are low, and the process also represents a good opportunity

to enhance your profile in the community. The Equality Authority or the Equality Commission for Northern Ireland will also be happy to help.

Don't forget to talk to your existing disabled members and their families. They know and appreciate your services and have a genuine interest in what you do. Also remember:

- Not all people who have impairments identify themselves as "disabled". Not all impairments stay the same over time. You need to be alert to your members' changing and emerging needs;
- Many people who need special treatment or facilities feel embarrassed or unable to ask for them, feeling that by doing so they are making a fuss. Ensure that the credit union is proactive in finding out what can be done to ensure that your services are suitable for everyone.

The processes used to identify ways of accommodating the needs of people with disabilities are straightforward:

- Working logically through all your products and services in order to identify any barriers to access which may exist for people with disabilities is a simple form of conducting what is known in the Republic of Ireland as a **disability audit** and in Northern Ireland as an **access audit**;
- Considering the interface between people with disabilities and an existing service, or thinking about how disabled people will be able to access a new one, constitutes a straightforward approach to what is known in the Republic of Ireland as a **disability impact assessment** and in Northern Ireland as the process of **identifying barriers**;
- Identifying ways of providing the product or service so that it is accessible to people with disabilities is known in the Republic of Ireland as **providing reasonable accommodation**, whereas in Northern Ireland it is known as **making reasonable adjustments**.

If you want to provide reasonable accommodation or make reasonable adjustments you have to be proactive. It is a tiered process. It involves identifying the needs of the person with the disability and identifying the accommodation or adjustment required. Communication is vital. Finding out from the person what they need rather than making assumptions is the best approach.

Assessing where you're at (and making an instant plan)

How confident are you that your premises present no barriers to people with:

Type of disability	No barriers	Some barriers	Many barriers	Unsure
Mobility impairments				
Impaired dexterity/poor grip				
Visual impairments				
Hearing impairments				
Intellectual/learning difficulties				
Mental health difficulties				
Other impairments				

List barriers/issues to be explored

Identify cost: nothing under £500 more than £500
under €500 more than €500

Identify at least two barriers/issues that you can address straightaway

What can you do about the others?

What extra information do you need? Who can help you?

When will you do it?

NB: You might want to do this separately to identify issues related to the area outside your premises.

How confident are you that your services present no barriers to people with:

Type of disability	No barriers	Some barriers	Many barriers	Unsure
Mobility impairments				
Impaired dexterity/poor grip				
Visual impairments				
Hearing impairments				
Intellectual/learning difficulties				
Mental health difficulties				
Other impairments				

List barriers/issues to be explored

Identify cost: nothing under £500 more than £500
 under €500 more than €500

Identify at least two barriers/issues that you can address straightaway

What can you do about the others?

What extra information do you need? Who can help you?

When will you do it?

NB: Do this process separately for each service you offer.

How comfortable and confident do you feel when credit union staff and volunteers are dealing with people with:

Type of disability	No barriers	Some barriers	Many barriers	Unsure
Mobility impairments				
Impaired dexterity/poor grip				
Visual impairments				
Hearing impairments				
Intellectual/learning difficulties				
Mental health difficulties				
Other impairments				

List issues to be explored

Identify cost: nothing under £500 more than £500
 under €500 more than €500

What can you do about this?

What extra information do you need? Who can help you?

When will you do it?

NB: Staff awareness constantly emerges as the main concern of disabled people in the community. Talk to the ILCU's training department about getting disability equality training. See pages 63-65 for more detail.

Derry Credit Union Ltd. – Developing Member Services

Derry Credit Union Ltd. is taking a holistic approach to improving its interactions with disabled members. *“We decided to go for it across the board”,* explains Michael Roddy, director. *“For example, there’s now a line on our invitations that says that we will provide sign language interpretation and facilities for hard-of-hearing members. We’ve produced in-house publications in large print, we’ve bought magnifiers, and a microphone for meetings. We’re changing our website, so soon there will be a button that members can use to enlarge the font. And we’re telling people what we have, by producing a newsletter and by advertising through our in-house TV screens. People need to know that we have a lift, a low counter and other useful facilities.”*

Derry’s premises are large, with two entrances and different services offered from different areas. *“We realised that our layout might be a bit confusing”,* says Michael, *“so we are going to improve our signage. We’ll also have a floor plan with the different service areas marked on it.”*

08

Consultation, marketing and monitoring

How to find out what members with disabilities need

Obviously, the first thing to do is to ask them! But remember:

- Be subtle. Not everyone who has an impairment considers themselves to be disabled. "Doing a survey of our disabled members" may get some people's backs up. It might be better to ask people if they find various aspects of your services easy or difficult to use, and how they think the services could be improved to suit them;
- Existing members can tell you about their needs, but that doesn't tell you what non-members might see as the barriers to joining the credit union. Finding out what non-members think will give you important information about how you come across and what sort of publicity you need to have;
- Your active members appreciate your services. Enlist their help to ask people with disabilities they know personally about their use (or avoidance) of credit union services;
- Holding open evenings, talking at meetings of local disability groups, clubs, day centres and interest groups and taking a stall at local events are all simple ways of getting your message across to potential members with disabilities. There are plenty more.

To find out more...

For ideas on how to consult with people with disabilities download:

- *Ask Me* from www.nda.ie, the website of the National Disability Authority;
- *Promoting positive attitudes towards disabled people and encouraging the participation of disabled people in public life* from www.equalityni.org, the website of the Equality Commission of Northern Ireland.

In Northern Ireland, you can also call Disability Action on (028 90) 297880 for advice about other sources of relevant information.

Letting disabled people know about your services

Having made changes to your premises and services, are you maximising the number of people with disabilities who use your services? How aware are your existing and potential members of what you are doing? Are you using every opportunity to let people with disabilities know what you are doing? Here are some effective ways of doing just that:

- **Tell your existing disabled members** about improvements and new additional services (e.g. hearing loop, information in large print). Put up a notice in a prominent place in the credit union, highlighting your commitment to accessibility for members with disabilities;
- **Tell your existing non-disabled members** about what you are doing, too. They may well know people with disabilities and can help to spread the word. Put a notice about what you are doing into people's passbooks, include one in your mailout of statements, highlight the changes in your newsletter...;
- **Advertise on local radio** as well as in the local paper. Not everyone can read print. Do interviews for the local paper and local radio about your new focus on disability inclusion;
- **Talk directly to local disability groups.** This can also help you to get information about what's needed, and what's appreciated;
- **Think outside the box** about how to reach people with disabilities. Parish organisations, local clubs, public health nurses...there are a lot of people and organisations out there

who will be supportive of what you are doing and can help you to spread the word;

- If you do a major refit, or change your services significantly, you could **hold a short information session** for groups of people with disabilities.

If you decide to print a flyer about how you are making your services more accessible, make sure that it is written as simply as possible and produced in a simple sans serif font in no smaller than 12 point type. That way it will be easier for people to read and understand. Put it on your website, too, and provide it in large print if required. The National Disability Authority's *First Steps in Accessible Publications* offers useful advice on **how to provide information in alternative formats**. Get a free copy by phoning (01) 608 0400 or visiting www.nda.ie.

Keeping up to scratch

Making credit union services accessible to members with disabilities is not a once-off event. It's an ongoing process which needs to be sustained. Encouraging regular feedback from disabled members and local disability groups will be a major help in ensuring that your services stay up to the mark. In addition you will find it useful to:

- **keep disability on the agenda** at credit union meetings, regional Chapter meetings and other events;
- **share information and ideas** with other interested people in your community;
- make sure that the accessibility features of your premises and services are **maintained** and kept in good shape;
- keep staff and volunteer training on disability issues **up-to-date**;
- **monitor** the level of use of your services by members with disabilities;
- conduct **member satisfaction surveys**;
- **nominate a contact person** who can be a first point of contact for people with disabilities who require reasonable accommodations.

09

How to choose and work with architects, consultants and other professionals

Working with experts from other professions can sometimes feel daunting. Hiring a consultant may require a significant investment of money, so you will want to ensure that you get a good return.

Before paying any fees, you should check the credentials of the person or organisation. They may claim to be “an expert in their field” but do they have the experience and qualifications to back it up? It is a good idea to check to see if they are recognised by or known to reputable disability groups.

Choosing an architect or designer

- Make sure that they are properly qualified;
- If you are in the Republic of Ireland, make sure that they are a member of RIAI (Royal Institute of the Architects of Ireland) or AAI (Architectural Association of Ireland). If you are in Northern Ireland, check that they are a member of the RSUA (Royal Society of Ulster Architects);
- Make it clear from the beginning that accessibility is a key concern of your organisation and that your commitment is to universal design that goes beyond the requirements of the Building Regulations. Assess their reaction to this;
- Ask them about the accessibility features of other - preferably similar - projects that they have done. Ask if you can go to see them;
- Ask them what resources on accessibility they use. Do they have a copy of *Building for Everyone*? What do they think of it? Are they aware of BS 8300, an important British Standard on access for people with disabilities? What do they think of it?

- Ask them if they are aware of universal design. Have they been on any courses or seminars where universal design is taught?
- In the Republic of Ireland, have they looked at the Centre on Excellence in Universal Design or National Disability Authority websites where Universal Design is defined and further information and links are available?

Briefing an architect or designer

- Be as clear as possible about how your premises will be used, how often, by whom and for what, not just now but in the future;
- If they haven't already got them, encourage them to get copies of key documents such as *Building for Everyone*, other publications on accessibility, relevant British Standards etc.;
- In the Republic of Ireland, encourage them to visit www.riai.ie/public/downloads/accessibility05.pdf to get a list of standards and publications relating to creating and auditing access for people with disabilities in the built environment;
- In the Republic of Ireland, encourage them to use the resources of the National Disability Authority (NDA) Library (www.nda.ie/library);
- Explain that you want the architect or other project manager to pay particular attention during the construction and fitting out stages to ensure that no changes are made on-site that might compromise the accessibility features of the building.

Working with an architect or designer

- Ask as many questions as you need to. Unexpected difficulties arise in every building project and it is important to resolve them as quickly as possible;
- Let the architect or other project manager deal with the builders. Too many cooks spoil the broth!
- Get access put as a heading at every site meeting with the builders, like they already do for health and safety.

To make sure that credit union members with disabilities are afforded equality of access, and that any professionals you employ understand the level of priority that you give to this principle, it

would be useful to have a clear **policy statement** on the topic. This can be based on the Credit Union Operating Principles and need not be long or complicated. If you already have an equality policy these issues may already be covered. If not, your equality policy should:

- commit the credit union to avoiding discrimination, harassment and victimisation on the grounds of disability;
- commit the credit union to providing reasonable accommodation for people with disabilities (see page 50);
- establish the principle of equality of participation in credit union services for members with disabilities;
- state the credit union's commitment to inclusive design and universal access.

When you are choosing professionals to work with, you can give them a copy of your policy and make sure that they understand it and its importance to you. If they don't agree, or want to compromise, are you sure that you want to work with them?

Accessing disability equality training

Staff awareness constantly emerges as the main concern of disabled people in the community.

It's really important that credit union personnel undertake disability equality training. Good quality training will expand people's thinking and will assist the credit union to deliver a high quality, accessible service for all members.

As with any external trainer or consultant you source, you should try to check their experience and credentials. Accessibility and equality are specialised areas which require extensive knowledge and experience. The training department of the ILCU can provide you with assistance in sourcing a suitable trainer or consultant.

To find out more...

The National Disability Authority has a very useful guide for organisations called: *Guidelines for Purchasers of Disability Equality Training*. It is available for download on www.nda.ie. The Equality Authority has produced *Guidelines on Equality and Diversity Training in Enterprises*. It is available for download on www.equality.ie.

Derry Credit Union Limited. – Training for Staff and Volunteers

Derry Credit Union Ltd. takes volunteer and staff training very seriously. When it comes to the area of service delivery and member care Mary Crumley, education and training officer, realised the importance of being aware of the additional needs that some members may have. *"We realised that maybe a third of our members have some form of impairment, whether or not they call themselves 'disabled'. We're providing staff training on member care in-house. It focuses a lot on hidden disabilities, the sort that are not immediately obvious. As a result of the training, staff are handing out the new leaflets a lot, offering everyone the large print version, stuff like that. We're also hoping to set up a disability consultation group. All of this is helping members to feel more appreciated and involved"*, Mary Crumley says.

In addition to the in-house training, Derry Credit Union Limited undertook a disability equality course through the Equality Commission for Northern Ireland and also attended a workshop as part of the *For Service, For All* project. Mary had this to say about their involvement in the project: *"The project kick-started a lot of positive changes in the credit union and focused our attention on various access issues that we have."*

Getting involved

Here is what the credit unions involved in the *For Service, For All* project had to say:

"The training made us look at our members in a different way. We'd always had the opinion that there were just a few disabled members – now we see that we have quite a lot!"

"In the course of the training we came to see that we are all going to encounter disability in some shape or form. Suddenly disability wasn't a minority thing – it's about everyone. And it wasn't just about the premises – we had to look at all our services."

"The trainer was so enthusiastic that we'd have felt guilty if we hadn't done anything!"

"Being involved in the pilot programme made us sit up and want to do something. It wasn't all awkward and hush-hush any more. You'd be surprised how many members benefit when you really think about it."

"I got so much more awareness – which was strange for me, because I have always thought about equality – but actually to sit down and focus – that was different."

"Before the training it was all about the physical aspects. The training day really broadened our view. We realised how little we understood really about the types and variety of impairments that our members have."

"It's like indelible print in my mind now. I'm still surprised that I hadn't seen it before."

"Through the training we realised that we could do more to bring the credit union to members of the community who may previously have felt excluded."

10

Conclusion

People with disabilities simply want to be treated fairly and to have the same access to financial products as the rest of the population. The goal is **equality of participation**.

Providing reasonable accommodations for people with disabilities helps to improve service quality throughout the organisation, by enhancing the credit union's capacity to treat all members as individuals. And that is what we are striving for in the credit union movement – a quality service for all our members.

Appendices: What the law says

What the law says in the Republic of Ireland

All service providers in the Republic of Ireland have to comply with the Equal Status Acts 2000 to 2008. The Equal Status Acts prohibit discrimination, harassment and victimisation in the provision of goods, services, education and accommodation on nine grounds: gender, marital status, family status, sexual orientation, religion, age, disability, race and membership of the Traveller community. There is a broad definition of disability in the Acts that includes people with mobility, sensory, mental health and intellectual impairments. The Acts contain a number of exemptions.

With regard to people with disabilities, service providers, including credit unions, must:

- not discriminate (including indirect discrimination, discrimination by association and discrimination by imputation) against people with disabilities;
- accommodate the needs of people with disabilities by making reasonable changes to what they do and how they do it where, without those changes, it would be very difficult or impossible for people with disabilities to obtain the goods and services on offer to others. This is known as making **reasonable accommodations**.

Under the Equal Status Acts, service providers are not obliged to provide special treatment or facilities where the cost involved is greater than a nominal cost. The meaning of “nominal cost” will depend on the circumstances of each case including, for example, the resources of the service provider. Nominal cost for a small credit union will not be the same as that for a very large one. Studies in the US, and the ideas contained in *For Service, For All*, show that more than half of accommodations made for people with disabilities cost nothing.

Failure to provide reasonable accommodation for people with disabilities can amount to discrimination. Providing reasonable accommodation is not discretionary. It is the law. It is also a simple, easily achievable aspect of quality services and ordinary common courtesy.

The Equal Status Acts allow people to be treated differently on any of the grounds in relation to annuities, pensions, insurance policies and other matters relating to risk assessments, but only if the differences are based on actuarial or statistical data or other relevant underwriting or commercial factors and are reasonable having regard to the data or other relevant factors (there are specific provisions on the gender ground). The Acts also allow credit unions and other service providers to take positive action to promote equality of opportunity for people with disabilities and to cater for special needs.

Much of *For Service, For All* focuses on particular groups of people with disabilities. Because the definition of disability in the ESA is very broad, you need to remember that the ideas in these guidelines may not be sufficient to meet the individual entitlements of a particular disabled credit union member under the terms of the Acts. Consultation with individual members about their needs will help you to make sure that everyone has real access to your services.

For more information on the Equal Status Acts:

visit the Equality Authority's website: www.equality.ie or phone: LoCall 1890 245 245

What the law says in Northern Ireland

All service providers have to comply with the provisions of various anti-discrimination statutes which relate to disability, gender, race, religious belief or political opinion and sexual orientation. Discrimination in the provision of goods, facilities and services is unlawful on any of these grounds. However, there are some variations in what is covered across the different grounds.

Disability Discrimination Act (DDA) 1995 (as amended)

With regard to people with disabilities, all service providers must comply with the provisions of the Disability Discrimination Act 1995 (DDA), as amended. The DDA prohibits discrimination against disabled people when goods, facilities or services are provided to the public or a section of the public. It does not matter whether the services are paid for or free.

It is unlawful for a service provider to discriminate against a disabled person:

- by refusing to provide (or deliberately not providing) any service which it provides (or is prepared to provide) to members of the public;

- in the standard of service which it provides to the disabled person or the manner in which it provides it; or
- in the terms on which it provides a service to the disabled person.

The DDA defines who is a disabled person and therefore protected by the law, and defines different types of unlawful discrimination. A disabled person is someone who has a “physical or mental impairment that has an effect on their ability to carry out normal day-to-day activities”. Impairments include physical and mental impairments and disabilities that are hidden. The Equality Commission can provide further information.

Discrimination occurs where:

- a disabled person is treated less favourably than someone else and the treatment is for a reason relating to the person’s disability, and this treatment cannot be justified;
- there is a failure to make a reasonable adjustment for a disabled person.

Service providers have a duty to make reasonable adjustments to enable disabled people to access their services. Reasonable adjustments can include changing practices, policies and procedures, providing auxiliary aids and services, or overcoming a physical feature by removing it, altering it, avoiding it or providing the service in a different way to accommodate a disabled person.

Disability discrimination law is complex and is constantly changing and developing. The Equality Commission can provide information, advice and training for service providers in Northern Ireland. The Commission’s advisory services are free of charge. **For more information see the Commission’s website at www.equalityni.org or contact the enquiry line on 028 90 890 890.**

