



Building disability and mental health confidence

Our journey to becoming an accessible and inclusive business

Contents

- 03 Introduction
- 04 Barclays – creating opportunities for everyone to rise
- 06 Barclays’ journey towards disability and mental health confidence
- 08 Building a disability and mental health confident workplace for colleagues
- 12 A confident business makes for better business
- 16 Collaboration and partnership
- 17 The confidence that comes from sharing a story
- 18 Seven steps to building disability and mental health confidence
- 20 Contact us

Finding a language and tone for all

We’re conscious that disability, mental and emotional health and wellbeing are understood and discussed in different ways around the world. In this report, we’ve worked hard to use language that’s clear, appropriate and positive for all of the regions and cultures that we serve. As awareness, attitudes and language vary, it’s easy to let the fear of saying the wrong thing hold you back. However, our experiences have shown us the importance of taking action and making commitments to inspire positive change.

Introduction

“ Being a disability confident leader is important to Barclays, because it enables us to broaden our understanding of the needs of all stakeholders – customers, clients and colleagues – and as a result, work to create opportunities and improve life for everybody. ”

Businesses large and small, local communities, individuals and governments all have a role to play in building an inclusive society. As the CEO of Barclays UK and the Executive Sponsor of the disability agenda, I am committed to driving change and levelling the playing field for disabled people and people with mental health conditions.

Our ambition is to become one of the most accessible and inclusive companies in the world, not only because it makes good commercial sense, but because it's the right thing to do. We recognise that disabled people and those with mental health conditions are a hugely under-represented pool of talent for employers, as well as being an often overlooked group with substantial spending power – and they are a group whose numbers and complexity will continue to increase as the global population grows and ages.

It is vital that all employers increase their understanding of this agenda and the multiple ways in which they can support their colleagues. As employers, we can work collaboratively and share best practices with each other and policymakers in order to remove barriers to employment.

At Barclays, we have developed some great initiatives for our customers, clients and colleagues, but recognise there is always more we can do. I hope that our own story and examples provide the inspiration for you to start or continue your own journey in this area.

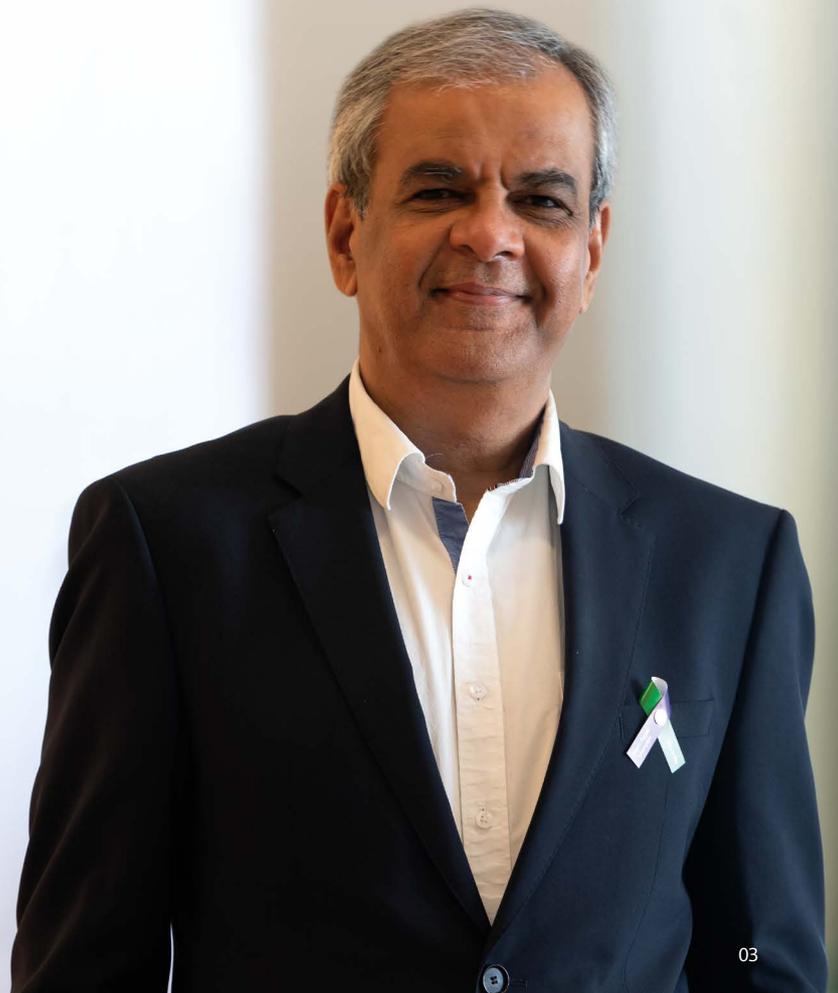
Ashok Vaswani

CEO, Barclays UK

Global Executive Sponsor – Disability Agenda

1 in 5

people live with a disability or mental health condition¹



Barclays – creating opportunities for everyone to rise

Developing a disability and mental health confident business is about believing in people's abilities – and encouraging every individual to do the same.

Governments around the world understand the importance of building an inclusive society. Although there are still sensitivities around disability and mental health in some cultures and countries, we are encouraged to see the agenda being more openly discussed – with the public, in the media and, importantly for all of us, in business.

We see ourselves as a company of opportunity makers, and our experience shows that a more proactive approach towards disability and mental health can have a positive impact on our organisational culture, creating opportunities for people of all abilities to join us, grow and fulfil their potential (more detail on pages 08 –11). This belief has also inspired us to develop better business solutions and outcomes for our clients and customers (find out more on pages 12–15).

What we have realised through our journey so far, is that one of the most effective ways to make change happen comes from the confidence of combining a 'top down' and 'bottom up' approach.

By becoming disability and mental health confident, we've opened up a wider talent pool, and with it more diverse ways of thinking and innovating. It has increased awareness and understanding, enabling our business to better reflect the reality of our client and customer base. And as a result, it creates ever more diverse opportunities for people of every ability.

This report has been created to share insights from our diverse range of programmes, initiatives, partnerships and campaigns. These are the ways we believe can, and do, drive change for organisations, customers, and clients, as well as for colleagues and communities.





“ We focus on what people can do, not what they can't. We know some may be wary about sharing their disability but the more we bring disability and mental health into the open, the better. ”

Liz Bailey

Director and Co-Chair of Reach UK

“ In India, we initiated sign language training for the line managers of hearing and speech disabled colleagues. It's had a huge impact on increasing understanding. An independent accessibility audit has helped us address some of the key accessibility issues in our facilities. ”

Subroto Ghosh

Director and Chair of Reach Asia Pacific



“ At Barclays, accessibility means everyone can use our services or be employed by us. Our Workplace Adjustments Passport lets colleagues log their working arrangements, which helps them manage their condition as they grow in their career and supports them if they're a carer. ”

Matt Robinson

Senior Proposition Manager and Co-Chair of Reach UK

“ Directly engaging with disabled people is key to building disability confidence. That's why in the US we focus on connecting employees through recruiting and awareness initiatives such as This is Me, Digital Eagles, employee discussion groups and mock interviews. ”

Josh Levine

Business Manager and Chair of Reach Americas



Barclays' journey towards disability and mental health confidence

The rights of disabled people and people with mental health conditions in the workplace have only recently been protected by law. Barclays has always taken a proactive approach, working to be ahead of the curve.



Building a disability and mental health confident workplace for colleagues

At Barclays our aim is to remove the ‘barriers’ to work, making it accessible in every sense. So, we look beyond the statistics to identify the opportunities that exist for us to make a difference as an employer.

We have done this by changing our approach to attracting and recruiting diversely abled people. As a result we’re learning how to unlock the potential of a vast pool of exceptional talent that is currently under-represented and often unaware of opportunities.

And at the same time, we have also recognised the importance of supporting our disabled colleagues and those with mental health conditions. We do this by collaborating with, and empowering, our own colleagues to develop innovative ways to create a true sense of belonging at work, so that they feel valued, fulfilled, and choose to stay with us.

The benefits this brings are huge, and have a positive effect on the whole organisation:

- Helping to inform the way we develop our workplaces, processes, products and services
- Diversifying our creativity and problem-solving
- Enhancing morale and improving attitudes to teamwork and openness
- Positively impacting loyalty, attendance and engagement
- Reinforcing our brand reputation and values
- Creating opportunities for people to rise

15%

of the global population lives with a disability – that’s over **1 billion people**²

300 million

people globally live with a mental health condition, such as anxiety or depression³

83%

of people who have a disability acquire it while they are in work⁴

1 in 5

workers with a disability feel they need to hide their disability from their employer⁵

1 in 4

workers with a disability feel their employer does not support them⁵

73%

of employers who made work-related adjustments for employees said it was easy to do⁶

86%

of people with a mental health condition say work is important to protecting and maintaining their mental health⁷

Only 29%

of UK workers and 1% of US workers with a mental health condition have talked to their employer about their needs⁸

Recruiting with confidence

When you consider that people with disabilities are five times less likely to find a job, a key focus of our commitment is to create better ways of ensuring that people of all abilities are able to access career opportunities with Barclays and achieve their full potential with us.

To do this, we have adapted our approach to recruitment and developed a range of different recruitment programmes around the world. These include running focused career days in partnership with specialist charities, and providing mentoring on CV writing and interview skills, through to innovative bespoke programmes such as our award-winning Able to Enable internship, with the aim of removing barriers to employment.

Initiatives include:

- In the UK, our AFTER programme (Armed Forces Transition, Employment & Resettlement) offers opportunities for military veterans to transition into financial services, with specific support for candidates with not only physical disabilities, but also mental and emotional challenges such as post-traumatic stress disorder (PTSD).
- In India, we run focused hiring initiatives in partnership with specialised vendors to reach untapped disabled talent. This has resulted in colleagues joining the business with a wide range of impairments. We ensure all relevant colleagues are trained to meet the needs of diverse candidates.
- Students with disabilities join our Tokyo office as part of a drive to enable them to gain business experience and network opportunities to build their own skills – for example, by taking part in mock interviews.
- As part of the 'Singapore Business Network on Disability', mentors from Barclays support specialist agency SG Enable to run a 12-week mentoring programme to help students with special needs transition into the workforce.
- For six years in the US, Barclays has partnered with Integrate Autism Employment Advisors, which helps businesses identify, recruit and retain qualified professionals on the autism spectrum. Students or graduates with autism profiles take part in work experience and learn how to prepare to enter the world of work.

Able to Enable

Our bespoke internship programme Able to Enable is designed to support people whose careers may have been held back by the stigma surrounding disability and mental health conditions.

The programme offers a three-month paid internship, giving interns the opportunity to learn new business skills, gain experience and build their confidence in the workplace, while tackling some of the myths around the accessibility of banking. At the end of the programme, they can move onto one of our apprenticeships or into a permanent position as a full-time employee. The scheme has gone from strength to strength following its launch in 2017, and was awarded best School Leaver / Apprenticeship Strategy at the ISE Student Recruitment Awards 2018.

Before launching Able to Enable, only 3% of our new starters identified as having a disability or mental health condition. Now, that figure has risen to over 10% – and continues to rise as we work to encourage openness and inclusivity.

“ This is going to be a very interesting and fulfilling journey – it’s a completely fresh start for me and I’ve found the whole process to date really affirmative and very positive indeed. I can already see my path ahead – the support and structured training I will receive makes it all manageable. Barclays is here to see me succeed and that is something really new for me. ”

Jonathan Allen

Able to Enable Intern and now a Barclays employee

Supporting and nurturing

How colleagues are gaining the confidence to stay, and grow.

We know it's not enough to simply recruit more people with disabilities and mental health conditions; what really matters is how we support every individual, providing the adjustments, specialist equipment and support that can help them succeed and excel.

We have developed a range of programmes, initiatives and campaigns to provide colleagues of all abilities with the tools, support and confidence they need to have a long and fulfilling career at Barclays.

Training

We make disability confident training and mental health awareness training available to all colleagues, and provide access to online resources to help line managers build a supportive culture for people of all abilities.

Dynamic Working

We equip all colleagues with the ability to work dynamically. Dynamic Working is a powerful enabler in terms of levelling the playing field for disabled colleagues and those with mental health conditions. It empowers every individual to adapt their work life, and work more flexibly in ways that best suit their individual needs.

Listening Groups

Listening to, and learning from, our colleagues is fundamental to our approach to improving our cultural confidence around disability and mental health. Suggestions from our listening groups have increased accessibility in the workplace and initiated new products and services.

Workplace Adjustments

We understand that each of our colleagues needs different support to succeed. We ensure all colleagues have access to any reasonable accommodations they need. But we have also developed our Workplace Adjustments Passport, which enables colleagues to record their adjustments, making for easier conversations as they move through their career at Barclays.

Reach, Barclays' disability and mental health network

Our employee resource group is dedicated to supporting and driving change for colleagues with disabilities and mental health conditions. With a significant and active membership across the UK, Asia and the Americas, the Reach network is a powerful community that has originated many initiatives, including the global campaign, This is Me, and the introduction of mental health peer support groups across the UK and in New York.

This is Me

Our campaign encourages colleagues to share their stories about disability, mental health and wellbeing. It's part of our ongoing commitment to challenge stigma and create an open, welcoming environment. From the application stage onwards, we encourage candidates to open up about their conditions, adjustments and experiences.

Reach Purple Champions

This scheme was launched in 2017 for colleagues to pledge their support to the agenda. Reach Purple Champions are important allies in helping build disability and mental health confidence within Barclays. It means more than just wearing a green and purple ribbon to show support – they drive our ambition to create a truly open and inclusive culture where colleagues can bring their whole selves to work.

Over
12,000

colleagues have completed
mental health awareness
training

63%

of colleagues report
working dynamically

66%

of colleagues feel stress
levels at work are manageable

250

colleagues have shared their
personal stories as part of our
This is Me campaign

100%

increase in colleagues sharing
information about their
disability or mental health
condition since the launch
of This is Me

Over
1,600

colleagues have signed up to
be Reach Purple Champions



Malathi Raja
Process Advisor, Barclays, Chennai

“ I had applied for a job in many companies but was declined due to my disability. Barclays gave me the opportunity to be a part of the family and my life has changed since then. It has been a great experience – the infrastructure has been really excellent – even the cab drivers we use and the fire marshals have been trained in supporting wheelchair users. I am also part of the Tamil Nadu Wheelchair Basketball Team. When I attend tournaments, my managers and colleagues support me. This has given me the confidence to be self-sufficient as well as chase my dream in the sport. ”



Mariam Qazi
Finance Graduate, Barclays, London

Mariam was diagnosed as profoundly deaf as a baby and uses British Sign Language (BSL) and lip-reading to communicate. After achieving first-class honours in her Biochemistry degree, she joined the Barclays graduate scheme.

“ My current job involves being very interactive with people, so I always require interpreters. All of my colleagues have attended a deaf awareness course and have learnt basic BSL. My colleagues do what they can to help me – they forget about my deafness because I am just part of the team. ”

A confident business makes for better business

Our commitment to be the most accessible and inclusive business goes much further than providing entrance ramps; it means putting our clients and customers at the heart of everything we do.

To be truly disability and mental health confident, we must make sure that our products, services and workplaces can be used by the widest range of customers and colleagues, whatever their abilities.

With the annual spending power of disabled people and their families worth around \$8tn¹³ (around £250bn in the UK),¹⁴ we recognise that we have to be flexible and open to adapting our products and services so that people of all abilities will want to bank with us. A solution for one person is often a solution for many more.



Paul Smyth
Head of Digital Accessibility, Barclays

“ Rather than thinking about what extra accessibility projects we can deliver to improve banking for disabled customers, we need to embed an accessibility mindset into the entire organisation and into everything we change and build. If we can achieve this, then it will lead to greater innovation and greater customer-centred service. ”

1.3 billion

people worldwide have a disability or a mental health condition – supported by an additional 2.3 billion family and friends⁹

75%

of disabled people said they had left a shop or business because of poor disability awareness or understanding¹⁰

24%

of the UK population has a disability or impairment¹¹

6.1 million

UK shoppers – with a combined spending power of £16.5bn – have access issues when they shop online¹²

71%

of disabled customers have left a website they found difficult to use, costing brands over £11.75bn¹²

82%

of customers would spend more money if websites were accessible¹²

14%

is the estimated annual growth rate of the purple pound, the spending power of disabled people, their family and friends¹⁴

Inspiring clients to build their confidence

This approach is not new to Barclays – it’s something we’ve been doing for many years – it’s integral to our purpose and reflects our values. As opportunity makers, everything we do is designed to help our clients, as well as our customers, colleagues, shareholders and society.

This goes beyond simply understanding and adapting; it requires empathy and a willingness to share and learn. By committing to the continual development of collaborative programmes and initiatives, we hope to add significant value and make a difference to the businesses of our corporate clients.

Partnering with Guide Dogs

The Guide Dogs charity has been supporting blind and partially sighted people for over 80 years. We brought Guide Dogs our experience and innovation in accessibility and our understanding of the charities sector. Combining this with an openness to collaboration and a mutual ambition to make the world more accessible, we have created a partnership that goes beyond banking.

Corporate Accessibility Portal

Our Corporate Accessibility Portal draws on our own accessibility journey and that of other business leaders with whom we partner. Our aim is to provide corporate clients with support and resources that can help them to develop products and services which are more accessible for people with different needs, and become disability and mental health confident themselves.

We know many SMEs in particular find it challenging to cater for disabled customers. This portal focuses on sharing our experiences in becoming an accessible organisation, and signposts businesses large and small to relevant information with links to helpful tools and resources. Whatever size, industry or sector, we believe there are benefits to ensuring businesses are as inclusive and accessible as possible.

Find out more at barclayscorporate.com/accessibility

“ One of the key things was that really strong sense that both organisations actively want to make the world a more accessible place for people. That shared value of saying each individual is valued, each individual has worth, that was critical to us. ”

Samantha Aarvold

Head of Financial Control, Guide Dogs



Making banking accessible for all customers

As we move into a more inclusive future, our approach to accessibility in our retail banking operation has evolved into creating innovative services that are accessible by design.

We design for difference, and that means designing for everyone, developing a suite of accessible products and services for all of our customers.

As a business, we aim to see accessibility differently. To us, it's not just meeting the needs of disabled customers; everyone can benefit from new ideas and inclusive designs, bringing strong commercial benefits.

We've committed to making our UK branch network fully accessible. 99% of our retail banking operation branches now have level access, and all of our standard ATMs have audio output via headphones.

We have developed a range of contactless wearable devices that are powerful enablers and provide independence for people with a variety of impairments, such as sight loss, mobility difficulties and developmental disabilities. Our SignVideo service supports customers who use British Sign Language (BSL) and enables them to contact us easily and quickly via a tablet, in-branch or from their home PC via webcam.



Our accessible services



Accessible PINsentry device, with a large display and audio functionality



Talking cash machines



SignVideo BSL interpretation



bPay wearable contactless payment devices, which can support customers with a wide range of access needs, including dexterity or visual impairments



Accessibility-accredited Mobile Banking apps with Live Chat facility



Alternative-format literature, including large print, Braille, and audio CD



High-visibility debit cards with 12 designs as part of our card personalisation service

“ The Barclays applications have improved vastly. When you go to pay someone you can type the first two letters and it takes you straight to that person. It’s more concise and allows you to do what you want quickly and easily – it’s brilliant. ”

Barclays customer
Visual impairment

“ My son absolutely loves his bPay! His support worker tells me that they engage in chats with people about technology when they are out and about so it serves two purposes – enabling transactions and enhancing social communication opportunities. ”

Barclays Customer
ASD and Dexterity impairment

Collaboration and partnership

We have been committed to moving the disability and mental health agenda forward for many years, and have seen the impact that businesses can have by working in partnership with others. We are proud of our role as a disability confident leader and are keen to share the insights we have gained. These are some of our key partnerships and collaborations.

Business Disability Forum (BDF)

We've been supporting BDF for over 25 years, and are proud to have achieved Gold status for the BDF Standard. We were the first company to be named a BDF Founder Leader and we sit on the BDF Board contributing to its strategic direction. We are active members of their Technology Taskforce, Retail Working Group and Global Taskforce.

Lord Mayor's Appeal

In 2016, Barclays partnered with the Lord Mayor's Appeal in the City of London, along with charities Mind, Business Health and the City Mental Health Alliance, to launch This is Me in the City. This encourages other businesses to build on our This is Me campaign and change attitudes towards mental health in the City. Along with PwC, Barclays and the Lord Mayor's Appeal have since scaled the campaign to other regions in the UK.

Disability Confident Leader

The Disability Confident scheme, developed by the UK Government's Department for Work and Pensions, encourages employers to think differently about how they employ and retain disabled people and those with mental health conditions. Barclays has been recognised as a Disability Confident Leader as part of the scheme and supports other businesses on their journey.

Mindful Business Charter

We developed the Mindful Business Charter in partnership with law firms Pinsent Masons and Addleshaw Goddard. This charter creates a shared agenda in financial services and the legal sector for supporting mental health and wellbeing.

National Organization on Disability (NOD)

In 2017 we were awarded the National Organization on Disability's Leading Disability Employer Seal, recognising us as a leading disability employer in the US.

Partnering with suppliers

Our principle of working together to create opportunities is reflected in our Supplier Code of Conduct, through which we commit to do business with the most innovative, responsible, cost-competitive, and diverse suppliers. The Supplier Code of Conduct encourages our supply chain partners to help us

deliver products and services that meet the accessibility needs of our diverse customers and stakeholders. And, we encourage our suppliers to demonstrate their commitment to the disability and mental health agenda in their own workplaces.

Other global partners



The confidence that comes from sharing a story

When Barclays colleagues started sharing their own stories around mental health and wellbeing in 2013, they didn't anticipate the wider impact their campaign, This is Me, would have both within Barclays and in other businesses.

This is Me set out to challenge the stigma around mental health in the workplace. The goal was to create an environment where colleagues can comfortably speak out about their own personal experiences.

The response to the campaign has been overwhelmingly positive, and in Barclays, the campaign grew to encompass all disabilities. From nine colleagues sharing their story in 2013, over 250 have now shared their personal experiences. We have seen some tangible results: the number of colleagues sharing that they have a disability or mental health condition doubled, and we are retaining talent as more colleagues return to work after mental health-related absence.

Since Barclays' experience of This is Me was shared with the City of London's Lord Mayor's Appeal in 2016, a further 500 organisations have registered for the campaign, potentially reaching over 900,000 employees.

This is Me in the North West was launched in May 2018, led by Barclays and PwC and supported by a number of leading regional employers, including Sellafield and United Utilities. This is Me in Scotland was launched in October 2018, with plans for further regional activity in 2019.

This is Me has had an impact in Barclays offices across the world. In Singapore, we have taken a tailored approach with the campaign that aligns with local cultural values. We are now working to bring the campaign to other markets in Asia, including Hong Kong, India and Japan, using a toolkit of resources developed from our UK campaign.

As a result of This is Me, Barclays has launched mental health peer support groups in the US and every major Barclays centre in the UK.

People sharing information about their disability or health condition increased from 3% to 6%.

“ Many more businesses are realising how important it is to be mindful of the mental health and wellbeing of their employees. PwC is proudly committed to ending the stigma by partnering with Barclays to roll out This is Me across the UK. ”

Gareth Henty

Responsible Business Partner, PwC

“ We had started having conversations around how we could be more proactive in our understanding of mental health and challenge the working culture. The This is Me event in Manchester focused on what support was needed most. Surprisingly, it was to simply share stories and talk about experiences. It is amazing that something so simple can have such dramatic effects. ”

Nicola Hodkinson

Seddon Construction Limited

“ We have every expectation that the approach for This is Me will work in Asia too. However, we recognise the cultural dynamics in Asia are different and it may take more time for people to uncurl and talk about the issues. ”

Matt Oakley

Chair, Reach in Singapore

Seven steps to building disability and mental health confidence

We recognise there's no single formula to building a disability and mental health confident business, but often the fear of starting can hold you back. We would like to share seven insights based on our own experiences to support you in moving forward.

1

Make a commitment

We've found that making a commitment to our D&I strategy, stating this ambition publicly and being prepared to be accountable has helped us to orientate our business – individuals, teams, networks and partners – towards this common goal. And it could help yours to as well.

2

Be courageous

It's tempting to only deliver 'reasonable' accommodations, or meet basic compliance, for fear of 'getting it wrong'. But the worst thing to do is nothing. Despite the sensitivity of this agenda, we've learned that having the courage to try something for the first time really drives positive change.

3

Build competency

No individual can be an 'expert' on disability and mental health as there's so much this agenda covers. We've realised it's important to continually develop competency, and that there are many people happy to share their experience – just ask!

4

Combine the approach and effort

One of the most effective ways to make change happen comes from encouraging and empowering colleagues to 'own' and drive initiatives. Engaging internal communities and networks, especially Employee Resource Groups, really does help to bring ambitions to life.

5

Communicate clearly

Making the commitment can be a powerful 'rallying cry' for a business, its colleagues and its partners. But to create a common dialogue around disability and mental health, it's vital to communicate regularly and clearly. This supports colleagues to amplify the messages in ways that are down to earth, relatable and accessible.

6

Be consistent

No single campaign or programme can deliver the change needed to level the playing field for those with a disability or mental health condition. We've learnt you need to take a long-term, consistent approach in order to change attitudes, cultures and behaviours. So be prepared to do something once, and then repeat, repeat, repeat.

7

Be willing to collaborate

While there are business benefits to becoming more confident about disability and mental health, the wider impact comes from tackling the challenge in a way that benefits everyone. That's why we openly share what we've learnt and collaborate with external partners. We actively encourage others to do this too.

Conclusion

We hope this report demonstrates that, while we aren't experts, we have built some experience and developed a competency that we've committed to share. We want to work together with other confident leaders, with aligned ambitions, strong tactics, openness and a shared commitment. Together, we can use our 'power to convene' to drive change for people of all abilities.

Contact us to know more

Whatever your business's size, location or industry, an effective diversity and inclusion strategy could set you apart from the competition. And no strategy is complete without considering disabled people and people with mental health conditions. If you need guidance, advice or inspiration and ideas on how to effectively engage people of all abilities, our experienced team can share a wealth of resources and insights.

For more information please contact:



Paulette Cohen

Director, Diversity and Inclusion
and Head of Disability Agenda

Paulette Cohen leads Barclays' diversity and inclusion strategy and campaigns across global functions, and has lead responsibility for driving forward the disability agenda across the business, including Barclays' campaign on disability, mental health and wellbeing, This is Me.

paulette.cohen@barclays.com

Find out more at barclays.com/diversity
Follow us on Twitter [@BarclaysAccess](https://twitter.com/BarclaysAccess)

Sources: ¹World Report on Disability, World Health Organization, 2011. ²World Report on Disability, World Health Organization, 2011. ³World Health Organization 2017. ⁴UK Government Department of Work and Pensions (DWP) 'Disability Confident' Campaign November 2016. ⁵SCOPE the disability equality charity, Opinium Research December 2016. ⁶UK Government Department of Work and Pensions (DWP) 'Disability Confident' Campaign November 2016. ⁷Mental Health as a Workplace Asset' – Unum, Mental Health Foundation and Oxford Economics 2016. ⁸Centre for Talent Innovation Disability and Inclusion Global Findings 2017. ⁹The Guardian May 2017/Original source: Return on Disability (RoD) Group Research 2014. ¹⁰'Walkaway Pound Report' Conducted by the Extra Costs Commission in collaboration with Business Disability Forum – July 2014 – June 2015. ¹¹UK Government Department of Work and Pensions (DWP) 'Family Resources Survey' 2015/16. ¹²'The Click Away Pound' Survey – Freney Williams/Frabjous Day Ltd. 2016. ¹³\$8TN global consumer spending power data source: Translate Different Into Value' – 2016 Annual Report: The Global Economics of Disability – The Return on Disability® Company 2013. ¹⁴Department for Work and Pensions, December 2016, "Spending power of disabled people and their families in 2014/15"

Front cover image copyright of the National Deaf Children's Society.

Barclays Bank PLC. Registered in England and Wales (registered no. 1026167). Registered Office: 1 Churchill Place, London, E14 5HP, United Kingdom.

Barclays Bank UK PLC. Registered in England (registered no. 9740322). Registered Office: 1 Churchill Place, London E14 5HP, United Kingdom.

Barclays Services Limited. Registered in England. Registered no. 1767980. Registered Office: 1 Churchill Place, London E14 5HP.

November 2018. BD07511-01.