



LGBT+ Awareness Guide



Well hello!

As the name suggests, this guide covers just some of the topics our diverse community care about.

As our awareness and understanding of each other evolves, so does the content we produce.

This means that, together, we'll be better placed to give more effective advice and support to every colleague and customer.

Let's look at:

01	Stronger Together	04
02	Coming out	06
03	Real life challenges	08
04	How people react	12
05	Showing your support	14
06	Changing behaviour	18
07	Lesbian awareness	24
08	Gay awareness	28
09	Bisexual/pansexual awareness	40
10	Trans awareness	56
11	Non-binary	64
12	+(plus) awareness	72
13	Ally	74
14	Before you go	78

This guide is particularly useful if you, a colleague, a loved one, or someone you know has questions about their gender or sexual identity.

01 Stronger together



Whether colleague or customer, everyone is entitled to dignity and respect when dealing with us.

That's what inclusive means. It's a simple view that, when nurtured, helps us all to see and shape a comfortable and positive environment for all.

The UK is in the global top ten most friendly LGBT countries. Estimates suggest between 5% and 7% of the UK's population - roughly 4 million people - identify as lesbian, gay, bisexual or transgender (LGBT+)*.

If we are to become the best bank for colleagues and customers then we must ensure that our vision is not only inclusive but welcoming of the LGBT Community.

This might mean re-visiting your own values or asking questions of others; it certainly means encouraging a more considerate and inclusive culture.

What could be more inclusive than getting it done together!

**(source: World Economic Forum)*

Stereotypes

Human beings like to categorise things - it makes life easier. In reality, the world is far more complicated. Not least our individual sexual attractions.

It's essential that individuals feel safe and supported - and free to make their own decision when, where and whether to come out. How would you feel if you were 'forced' to reveal something which might:

- influence a valued relationship before you felt prepared
- lose a romantic interest without allowing two-way conversations
- cause family, friends and co-workers to react before seeing the whole picture
- stall role or career progression, if managers fail to see your individual potential.

02 Coming out?



"I was really worried about telling my family. A colleague helped by letting me practice what I was going to say on them".

"I was very concerned about telling my best friend. We've known each other our whole lives. My advice would be, write down what you want to say, so that, if like me you get too emotional, you just need to read the words".

Coming out means declaring one's identity; whether in private to one person, to a group of friends/colleagues or publicly.

There's seldom any need for a heterosexual person to disclose their sexual orientation. At some point, each member of the LGBT+ community will most likely face a tough decision whether to disclose their own.

Coming out can be liberating

It can relieve the stress of having to hide a part of yourself; giving individuals the freedom to bring their whole self to their life and their relationships. It can also provide the chance to be a role model to others and to help individuals connect, support and celebrate their true selves.

It is not unusual for members of the LGBT+ community to come out to different people, in different ways, at different times... and do it all again, time and time over. Such as when they move home, or each time they join a new team at work.

Starting your journey

The decision to reveal our sexuality is not taken lightly. It's something we often consider for a long time - months, years and in some cases decades.

We may spend many, many hours deliberating who we want to be known and seen as, and are often

all too aware that revealing our authentic self could result in:

- the failure of some to understand or accept, which might change a valued relationship
- family, friends and co-workers feeling shocked, confused and even hostile
- distress for our children and partner
- and in extreme cases, harassment or discrimination.

Some practice what to say or write it down in preparation. Like any important moment, even though it might not happen as planned, it can help to have a few words and phrases in reserve.

You may still be sorting through your feelings and what this means going forward. You might not be ready to face stereotypes or rejection, or to answer difficult questions, but you can still be ready to live an open and whole life.

Ultimately, only the individual can and should decide when the time is right, who they are going to tell and how they are going to share the information.

When that day comes, there's a whole community ready to support you.

03

Real life

challenges



Sexuality is deeply personal. In the vast majority of cases, coming out leads to richer and more rewarding relationships with families, friends and loved ones. However, there are significant hurdles that do arise and that we all need to be mindful of.

Challenges at home

Even in the most loving parent/carer - child relationship, it's natural to feel worried about the possible reaction to sharing your authentic self for the first time.

Many parent/carers feel a great sense of honour that their child has entrusted them with their truth, and continue to be as loving and supportive as ever. Some express their own relief - and even a lack of surprise.

And then there are those who, for whatever reason, react negatively. Some assume something, or someone, must be to blame. Or they try to help the individual 'overcome' their present state. Often they need time, to go through a form of grief process; learning to let go of the dreams they held for their child's future, before being able to see the new and genuine life emerging.

At the extreme end of the scale, they may react in ways that hurt the individual. They may even say they no longer accept the individual and ask them to leave the family home.

The Rainbow community is ready to support, encourage and advise you whenever you have need.

5000

The Rainbow Community is made up of over 5,000 members and supporters

1000

In 2019 over 1,000 colleagues attended more than 30 different prides



Previously voted Best LGBT+ network of the year

No 1.

LBG previously reached number 1 in the Stonewall list of 100 Top UK Employers (also ranked 7 in 2019)

The Rainbow Community provides a list of over 60 colleague role models



Challenges at work

(a femxle perspective)

In 2008, Stonewall* researchers interviewed a range of lesbian and bisexual women about their expectations, perceptions and experiences of their sexuality and work.

This included Lloyds Banking Group colleagues, and individuals from a variety of demographics, public and private sectors and professional and non-professional roles.

The majority felt that being a woman was of greatest relevance to their work-life. Sexual orientation was secondary, and they could hide their identity as they wanted.

When it came to disclosure, some saw it as a liberating and empowering facet of their work-self. Others, that choosing to stay silent might make them appear less friendly.

Some found uncomfortable traditional gender roles and modes of communication affected their relationships.

Others, wary of the link between personal appearance and certain negative stereotypes about lesbians, recognised that individuals might feel a need to change their appearance to avoid potential discrimination. Many felt that lesbian and bisexual women needed to be very aware of the impression that they made at work.

Sadly, some - working in sectors where relationship building is of particular importance - felt they may have missed out on career opportunities because they were unable to network in traditional ways.

The results of this research helped to shape the Rainbow Network and the Lloyds Banking Group LGBT+ professional network strategy of **promoting a positive, inclusive environment that offers both support and development opportunities.**

*[glass ceiling: A4 report \(stonewall.org.uk\)](https://www.stonewall.org.uk)



04 How people react



We all have the power to surprise - especially ourselves. When someone decides to reveal their authentic self, one of the most important decisions is who to tell first. This reaction is critical in helping them to continue their personal journey.

Sometimes, if a first experience is less positive, it can cause them to withdraw and even retreat from who they really are. Therefore, it's important to share the news with someone, or with a group who will support their sexuality, and help them as they share with others.

Coming out to different groups

brings different challenges. Once comfortable with themselves, many individuals reach out to other members of the LGBT+ community. People who've often been through similar experiences; who are well placed to help them prepare positively for the reactions they may encounter.

Coming out to family can be the scariest. Whilst some relatives will react with support and affirmation, some may not, and their rejection can be very painful.

- Some parents or family members feel honoured to be entrusted with such an important truth.
- Some reactions can be harder to cope with, to understand or to explain.

Coming out to friends can bring the biggest surprise. Those we expect to judge us the least may be the first to turn away. Those we think will reject us may offer the most support.

Coming out later in life can be a particular struggle. The already difficult process can be perpetuated by questions about motives, the past

and the validity of the journey. There may be children to consider. Younger children often show a surprising level of understanding and resilience; older children may need to process the news before they're ready to talk.

Coming out to colleagues depends on both the individuals and the organisation. At Lloyds Banking Group, whose ultimate goal is to be the Best Bank for Customers and to be recognised as the best employer for the LGBT+ community, individuals can be assured of the company's non-discriminatory policy and have confidence that through our HR Policies they are officially protected against any discrimination in the workplace.

Private and public sector organisations have implemented substantial initiatives to ensure all staff feel included and supported, including members of the LGBT+ community. Increasingly organisations recognise that when people are able to be their authentic self in the workplace, they are more likely to be productive.

All colleagues are invited to join Rainbow, the LGBT+ professional network, and share in its mission to provide access to people, information, training and resources to enable everyone to be authentic, and achieve their full potential whilst working in a positive and inclusive environment.

05 Showing your support



Throughout life, LGBT+ individuals will come out again and again. However, not everyone is welcoming (that can even include people inside the LGBT+ community!). Whether you're the first, the tenth or the hundredth person hearing the news, it's no less important to make sure you respond positively.

Here are some ways to help and support individuals who decide to share with you.

One / Take time - Most people believe they're totally accepting of LGBT+ individuals. We don't see ourselves as prejudiced or judgemental. However, anyone can be knocked off balance by such an announcement - even if only temporarily. **And that feeling can be strongest of all for parents.** It may take a little time to adjust and to accept the reality - and that's perfectly normal.

Two / Remember - it's not a choice - the most important thing is to realise that sexual orientation isn't a choice. No-one chooses to be straight or LGBT+. And, it's only a part of who they are - albeit an important part.

Three / Be a role model - Use inclusive language and create a welcoming environment. Avoid assumptions about sexual orientation or gender identity. Challenge other people's use of biased language or stereotypes by educating them. Help individuals to recognise your support by demonstrating respect for all members of the LGBT+ community, and by not tolerating homophobia in any form.

Four / Appreciate their courage - It can be risky sharing your sexual orientation with others, especially when it's not considered the norm.

This means they both respect and trust you. Try seeing someone's coming out as a gift (maybe even thank them).

Five / Listen, listen, listen... - coming out involves a great deal of thought and planning. Giving people the time and space to share with you can be the most positive support of all.

Six / Ask 'open' questions that demonstrate your understanding, acceptance and compassion - here's a few examples:

- Have you been able to tell anyone else?
- How are you feeling?
- Are there any challenges I can help you with?

Seven / Keep breathing! - If someone chooses to discuss their sexuality with you, the first reaction might be shock. however, whether you're a parent, grandparent, sibling, friend or colleague, your next reaction is the most important.

Eight / Put them first - keep hold of any questions or thoughts you might have for now. They're likely to be juggling some big emotions and issues already. Your role is to help the authentic person to feel more confident and comfortable.

Nine / Remember, they're still the same - you just know more about them, which might even improve your relationship. Let them know you feel the same as always and you don't view them differently.

Ten / Respect their decisions - Just because someone tells you, doesn't mean they're ready to broadcast their news. Remember: Show your respect by letting them decide who, when and how to do so.

Shocked by someone coming out?

Try not to let this change the way you view or treat them. Whatever your relationship, it may take time to absorb and come to terms with what you've been told. They're still the same child, grandchild or friend they've always been. People will see through any attempt to hide what you think and feel. They've taken the time and trouble to be honest, you should reciprocate.



Walking the talk

Seeing open members of the LGBT+ community in senior leadership positions offers enormous reassurance to our colleagues. It both confirms our commitment to fairness and equality and demonstrates that no one - colleague or customer - needs fear discrimination because of their gender or sexual orientation. And, it encourages people to be open about who they are.

You don't need to be a leader to be the difference. We actively promote a positive, dignified and respectful environment for colleagues - and we want customers to experience this inclusive environment in their dealings with us.

Ask yourself:

- Do you ask a person about their same-sex partner in the same way you'd ask about opposite sex partners?

- When you think of LGBT+ people, do you think of the whole person or do you focus on their sexuality?
- Do you avoid confronting phobias (E.g. biphobia or transphobia because you're afraid of being labelled as gay, lesbian or bisexual yourself?)

Colleagues who are able to be their authentic selves in the workplace are more likely to be productive. Having an inclusive mindset is essential, as is interacting without making assumptions.

Demonstrate your commitment to inclusion in ALL your conversations.

Supporting colleagues and customers in this way promotes diversity and more closely matches our client base; enriching society and the workplace so that we are all more able to achieve our best.



06

Changing behaviour



By demonstrating respect for all members of the LGBT+ community, and by rejecting phobia, colleagues are more likely to see you as supportive and to feel more comfortable in sharing their authentic self with you.

We get that being inclusive means you want others to feel comfortable wherever they are. One of the easiest ways is to avoid assumptions.

The language we use is often the biggest challenge.

Words such as husband, wife, girlfriend, boyfriend all bring implied sexuality with them. Gender neutral terms, like partner or spouse, require a small change but are far more inclusive.

Be inclusive in ALL your conversations

- LGBT+ customers face the same challenges too, so don't assume too much about them either. Be inclusive of all and who knows what they may choose to share in return.
- Supporting colleagues and clients and embracing diversity makes society a richer place, and the workplace somewhere we can all achieve our best.
- Thinking, working and behaving in this way helps to build an organisation that appreciates difference; increasing engagement with all diverse groups and creating a team of colleagues more representative of our customers.

You may want more information on the language and subjects of most relevance to the LGBT+ community. In which case, there are some great resources in the 'useful links' section of this guide.

Say what?

(today's terminology)

Just like the community itself, LGBT+ language continues to grow and adapt.

Gender neutral and more inclusive terms, like partner or spouse, encourage more comfortable and productive conversations. This strengthens relationships and, whether for colleagues or customers, helps to make the workplace and society somewhere we can all be and achieve our best.

PHRASE OR WORD	MEANING
LGBTQAI+	The collective term (or initialism) for lesbian, gay, bisexual, transgender, queer, intersex, and asexuality. The '+' symbol represents all other sexualities and genders not identified by one of these letters.
+	See above
Asexual / ACE	The Asexual or ACE community encompasses a broad spectrum of individuals, with little or no sexual desire, who still find themselves emotionally and/or spiritually attracted to others.
Ally	Everyone who make a conscious decision to use their role and influence to support and assist members of the LGBT+ community. They're found at every level and within every sector of the business.
Bisexual / Bi	Someone who is attracted to more than one sex, gender or gender identity.
Bi Erasure	The removal of bisexual people from the LGBT+ community or wider agenda (i.e. ignoring their input, opinions and/or perspective)

Biphobia	Prejudice, fear or hatred of bisexual people. This may take the form of a stereotype or slur, even overt personal discrimination.
Cisgender Cis	A term for non-trans individuals, whose body and gender identity align.
Coming out	The process of being open, with others, about sexual orientation and/or gender identity.
Deadname Deadnaming	Refers to the use of a transgender or non-binary individual's birth or other former name, without their consent (i.e. a name that is 'dead').
Drag King / Queen	A common misunderstanding when learning about transgender issues, this is more about dressing up than identifying with a specific gender.
Gay	A man or woman who is physically and/or emotionally attracted to members of the same sex.
Gender identity	The way an individual perceives their own gender (which may not align with their assigned gender).
Gender role	Behaviours, traits, thoughts, dress code and personal appearance often mandated by a specific culture or sex.
Gender fluid/variant	Gender-fluid people are individuals whose gender changes over time. A gender-fluid person might identify as a woman one day and a man the next. They might also identify as agender, bigender, or with another nonbinary identity.
Homophobia	Describes a range of negative attitudes and responses to members of the LGBT+ community (more typically gay men and lesbians).
Lesbian	A woman who is physical and/or emotional attracted to other women.

Lesbophobia	The intersection of homophobia and sexism directed specifically against lesbians.
LGBT+	Initialism standing for Lesbian, Gay, Bisexual and Transgender.
LGBT+ community	A loose association of Lesbian, Gay, Bisexual and Transgender individuals.
Non-binary	See gender fluid/variant above
Out	Living openly with one's sexuality and/or gender identity.
Pansexual	An individual who is physically and/or emotionally attracted to any sex, gender or gender identity.
Pronoun	Gender-neutral pronouns avoid linking the individual being addressed with a specific gender (something that can be hugely distressing to members of the transgender and queer communities). English however doesn't have a neutral or third gender pronoun, so the best way to identify the most acceptable term is to ask.
Queer	A term used to express fluid identities and orientations.
Questioning	A period of enquiry about and experimentation with one's sexual orientation or gender identity.
Sexual Orientation	An individual's enduring physical and/or emotional attraction to another person or persons. NB. Sexual orientation and gender identity are not the same thing.
Transgender Trans* T	Transgender is not a gender in itself but an umbrella term describing anyone whose gender identity differs from the role they were assigned at birth.



07 Lesbian awareness



Lesbian

[noun; adjective]

Someone's a lesbian if they are emotionally and/or physically attracted to other women.

Recently, 'gay' has commonly been used to describe anyone emotionally or physically attracted to someone of the same gender. As a result, some individuals prefer the term 'gay' to lesbian.

According to the ONS (Office for National Statistics), 1.5% of the UK population identify as lesbians / gay women, although Stonewall estimate a higher figure.

In this guide, we say both lesbian and gay woman.

The following pages are for women who are attracted to other women.

Please refer to page 2 for alternative content.

08 Gay awareness



Gay

[Adjective]

Historically, 'gay' was used to describe individuals who male-identify and are attracted to other men. To keep things clear, when we use gay, that is what we mean.

Recently, and elsewhere the term is sometimes used to describe any individual who is emotionally and/or physically attracted to some members of the same gender.

(If you're ever lost for words - try asking the individual which they prefer)

These pages are for men who are attracted to other men.

Please refer to page 2 for alternative content.



Gay History

For several centuries, dictionaries defined 'gay' as carefree, happy or brightly coloured and showy. Not until the 1900's was the word used in reference to an individual's sexual preference.

During much of the 20th Century (prior to the 1967 Sexual Offences Act) publicly identifying someone as gay (noun) was to accuse them of a serious criminal offense, and was considered to be a great insult.

Consequently a number of euphemisms came into being that hinted at suspected homosexuality but - at the time - could be seen as less overt and offensive.

Throughout this period, the term 'gay' also took on additional negative meaning. Some cultures used it (adjective) to demonstrate their disapproval of inanimate objects, aesthetics and even abstract concepts they viewed as 'lame' or 'rubbish'.

Using gay as a generic insult peaked in the late 1990s. Today, it's not only socially unacceptable, it can be classified as homophobic.

This section helps to make sense of things that matter to gay men, so that together, we can give each other more relevant and more active support.



What's it like to be gay?

Newsflash! Gay people are just as fun and irritating - and caring as anyone else.

Some individuals know they are gay from a very young age, and depending on multiple factors, others learn this later. That's because no one chooses their sexuality. What's really important is to realise that everyone is an individual; free to come out how and when the time is right for them.

Often, once people know one person who is openly gay, their prejudices and fears disappear.

However, society largely still assumes that everyone is, or wants to be, heterosexual.

Known as heteronormativity, this attitude encourages some to think that being gay is a matter of choice - like the way we pick our socks or flavour of bubble gum - and that individuals can therefore be encouraged or trained to choose heterosexuality.

By assuming people are heterosexual, society also sustains a dilemma for those who know they are gay - whether to hide their sexuality or to come out, with all that this entails.

Current statistics suggest the average British person knows 5.5 gay men*.

**source: yougov.co.uk*

The UK is recognised as one of the best places to live if you identify as gay. The advent of equal marriage and equality laws all support a culture of inclusion.

We should acknowledge that our shared society has come a long way since the 'dark days' of having to hide your whole self, for fear of discrimination or of 'not belonging'.

Ask 'Generation Z' - the peer group of young adults born after Millennials - and attitudes appear to have shifted even further.

Surveyed by Harvard Business School, over 40% of 1,000 Generation Z, identifying as gay and heterosexual, agreed that neither sexuality or gender defined a person as much as it used to. This is in large part the result of growing into a world with unprecedented access to sources of information and varied cultures, in a time where the concept of identity is itself increasingly open to interpretation.

Hopefully we are moving ever closer to a society where the term 'gay' shares more in common with its historical roots, than 19th and 20th Century thinking.



Ok, what's next?

Over the last 50 years, British society has evolved dramatically. Equality laws and rights have brought about positive change for the Gay Community. As a result, there's been real progress in the ways gay individuals are able to lead and enjoy their lives:

- Sexual Offences Act
- Human Rights Act
- Civil Partnership rights
- Equal pension rights
- Marriage
- Adoption
- 'Normalisation' of the gay community across advertising, media and television

So, what more is there?

People who identify as gay don't want to be treated differently or seen as an exception. Like anyone, they deserve to be respected for who they are; not defined solely by sexuality.

Ensuring communities are respected and valued requires more than laws and rights. A society built on equality - that welcomes others and recognises the advantages this brings benefits everyone.

For Gay individuals, looking to develop and affirm a positive sense of self, two major barriers remain:

1 / A lack of readily available, unambiguous information that debunks damaging and irrational social myths about homosexuality.

2 / Not knowing where to find affirmative, supportive environments, that help individuals to feel valued and to make sense of their feelings and concerns.

This matters because, even though such feelings are real and can seem overwhelming at times, they're all too often a response to myths and negative, self-defeating stereotypes.

This guide contains both practical advice and proven tips on supporting individuals throughout the LGBT+ community. In addition, we've provided a number of useful links to sources that help counter much of the falsehood surrounding homosexuality and improve your understanding.

For colleagues whose child has just come out, you may find extra help on pages 2-9.

The bigger picture

No one decides to be gay or straight. A person can't opt out of their sexuality or adopt another at will. And, whilst sexuality is an integral part of someone, it doesn't define them.

Put simply, it's not relevant to many areas of life - especially work.

The number of people with a negative view of 'being gay' has never been lower. Being gay doesn't determine whether an individual:

- finds love and/or a healthy and rewarding relationship
- is successful in their academic and career pursuits
- pursues a wide range personal interests, activities and hobbies
- enjoys meaningful, close and rewarding friendships with other open-minded people.

What influences the views of others?

The term homophobia is used to describe a range of negative attitudes and feelings towards gay men and other members of the LGBT+ community.

Some negative behaviours are due to a lack of knowledge. They can also be framed by the environment both cultural and demographic. Whatever the reason, prejudiced views, directed at gay individuals, often stem from the opinion that emotional and/or physical attraction to members of the same gender is immoral. Here we consider three common reasons:

It's different - anything different can create suspicion and hostility. Difference is all about insecurity; preying on ignorance, provoking fear and hate. And, encouraging the belief that what you already know is somehow superior to the unknown, the weird - the abnormal.

Rather than learning the truth, all too often we rely on stereotypes, guesswork and inappropriate humour to hold onto the status quo. Yes, being gay is different from being straight but that's only a negative if someone decides it is.

Tradition and expectation -

traditional ideas of a happy normal life are usually defined by heterosexual marriage and the production of children. A great many gay people experience genuine unhappiness struggling to live up to the expectations of family, friends and society at large, rather than choosing to live as themselves. A happy family is defined by the people within it and their love for one another.

No one likes

Life as an openly gay individual has never been easier in the UK. However, even in the most progressive parts of the world, there are still day to day problems facing gay individuals that are never discussed.

Paperwork

In the last few years, form filling and applications have become much less complicated for individuals with same sex partners. Having to establish your next of kin before medical staff will speak with them is now dealt with in the same way as with any common law couple.

Lingering issues (such as the assumption that two men seeking a mortgage are friends or relatives) may require clarification in order to correct an assumption, but by practicing and developing a fully inclusive environment we can further reduce such awkwardness - for all.

Repeating themselves

One misconception about being gay is that once you 'come out', the world knows. Unfortunately, in reality you have to come out again and again, to every friend, gym class buddy, doctor, friend of a friend, new colleague, colleague's friend or boss...

Imagine having to pretend to be someone you're not or politely and subtly correcting people's assumptions. Knowing that by speaking out, at best you'll derail the conversation or at worst, face an ugly reaction.

Admitting there's a problem

Today's society is increasingly diverse and more intolerant of homophobia. However, many wider and challenging social issues remain that deserve the support of LGBT+ colleagues and the community, not least obesity, mental wellness and addiction.

Only by openly acknowledging how we think and act and understanding the effects on the individual can we hope to shape a fair, just and encouraging society for all. And, in extreme cases, provide the positive framework people need to secure the help and support they need to move forward.

09 Bisexual / pansexual awareness



Bisexual [adjective]

Someone is bisexual if they are emotionally and/or physically attracted to both women and men.

Bisexuality has a different meaning for each individual. For some it means an attraction to two genders, for others multiple genders - or individuals regardless of gender.

As a result, there are a large number of terms in common use, such as bi-curious, queer, pansexual, questioning, mostly-straight, omnisexual, heteroflexible etc.

As with any sexuality, the best way to know what's appropriate, is to ask the individual how they choose to identify.

The following pages are for individuals who are attracted to more than one gender.

Defining bisexual

The definition of bisexuality can vary, depending on who's asking the question and how individual people view themselves in a variety of situations and contexts, and their own unique experiences.

Bisexual can be used as an umbrella term for a number of different sexualities, and includes but is not limited to:

- People who are attracted to two or more genders,
- and often but not always also to agender or non-binary individuals
- People who see their attraction as 'regardless of gender' (known as 'pansexual')

'Slowly realising I was bisexual, the first thought was "I fancy women". Then it was "Actually, I don't think gender is relevant". Gender is like eye colour. I notice sometimes and sometimes it's a feature that makes me think "ooh, that's nice!" I have some gender types, but it's about as important as the eye colour.'

Some individuals self-identify as bisexual. Some may be behaviourally bisexual but identify themselves as gay, lesbian or straight.

We are all individuals ...

Binary-only
genders

Fluid
genders

Nonspecific
genders

SPECTRUM OF ATTRACTIONS

The bisexual umbrella is a very diverse and inclusive identity space ranging from people with binary-only attractions on one end, to fluid attractions in the middle, to gender nonspecific attractions on the other end (i.e. pansexuality)

THE BISEXUAL UMBRELLA

- This text represents one person's opinion and is not meant to speak for anybody else
- The umbrella only includes people who identify under it and want to be included.

Bisexual

Anyone attracted (sexually, romantically or otherwise) to people of more than one gender. or to people of similar+different genders, and who identifies as bisexual.*

Pansexual/Omnisexual

Anyone attracted to people of all genders and sexes, or regardless of sex and gender, and who identifies as pan or omni.

Polysexual

Anyone attracted to people of many genders and sexes (but not all) and who identifies as poly.

Other Bi* identities

Include: biromantic, panromantic, bisensual pansensual bidyke, byke, bisexual-lesbian, ambisextrous, anthrosexual, multisexual gender-blind, pomosexual and many more.

Queer

A non-specific identity for describing anyone diverging from heterosexuality, monogamy and vanilla sexuality. In a bispectrum context, it's used to convey attraction to people of more than one, or to many gender(s).

Homoflexible/Lesbiflexible

People who are usually attracted to people of genders to their own but might occasionally be attracted to people of genders different to their own.

Fluid

Attraction which changes or might change over time (towards people of various genders).

Heteroflexible

People who are usually attracted to people of genders different from their own, but might occasionally be attracted to people of genders similar to their own.

Bi-Curious

Describes people who are usually gay, lesbian or heterosexual, and who are curious about experimenting with people of genders different from their usual preference.

Being bisexual / pansexual

You probably won't know if someone's bisexual / pansexual, unless they tell you.

There's no such thing as a typical look, or attitude or lifestyle.

However, because bisexual issues aren't discussed as frequently or as commonly-known as lesbian and gay issues, pansexuals are less likely to feel comfortable being their authentic selves at work - and less likely to consider workplace LGBT+ networks as helpful to them.

The Best Bank for Colleagues Survey shows that, even though engagement is consistently improving for the community, bisexual colleagues are amongst the least engaged population Group-wide.

Fear of being excluded or discriminated against continues to discourage bisexual individuals from sharing information with partners, friends, family and work colleagues.

So, let's make a plan

Bisexual individuals report poorer mental health than heterosexuals, lesbians and gay men. They experience higher levels of anxiety and depression, and risk increased financial problems. But why - and what can we do to change this?

Many of these challenges stem from a lack of visible support in addressing their own identity and in living an authentic life (in and out of work)*.

Additionally, and ironically, success in one area of the community can leave others feeling less positive about their own future. We all know, feelings of isolation and vulnerability are much harder to tackle alone - knowing there is help and support is a critical first step.

Together our community can do more to empower and affirm our bi/pansexual colleagues. We can make their interests part of our conversations, encourage them to see the community has a place for them - and, if they choose, supports their active involvement. Of course, we already do this - perhaps (if the data is to be believed) we need to do a little more.

*Pew Research Centre - 2013 LGBT Survey

Biphobia

People's attitudes towards pansexuality can be tangled.

In too many cases, people expressing some degree of bisexuality are pressurised into 'choosing' or 'picking' a side.

They believe that everyone can or should be identified as either gay, lesbian or straight.

Alongside attitudes and actions that can be identified as homophobic, bisexuals also experience biphobia, triggered by ignorance, prejudice and stereotypes of pansexuality.

Despite recent social advances, some communities still apply binary labelling and, if something doesn't fit, they struggle to abandon familiar stereotypes.

Bisexuality is nothing new. Nonetheless, it's widely acknowledged as an invisible or excluded sexuality. This soft blindness is in part shared by many key parties including mainstream media, lesbian and gay communities, psychological learning, psychotherapy, sex research, public policy makers and legislative forums.

A moment of reflection

Positioning bisexual individuals solely beneath an LGBT+ umbrella - and only seeing them within this shared

perspective - fails to highlight issues and concerns of specific interest to the bisexual community. This makes it all the harder to address them affectively. It's a blind spot we can do more to remove.

We're all individuals

"Being bisexual has never really been an issue for me or those closest to me, but other people's assumptions really annoy me. People tend to think I am gay unless they know I'm with an opposite-sex partner, and then they assume I am straight which makes me feel invisible".

*The Bisexual Report 2012

Bisexual individuals report that, even with the challenges they face, they often feel a great sense of freedom from the social binaries of gay/straight and male/female stereotypes.

Bisexual individuals often highlight how they are able to develop a more nuanced identity that is right for them, and to form relationships free from restrictions regarding who they're attracted to. This enabling them to lead richer, more fulfilling lives. Many link this to a wonderful sense of independence, self-awareness and authenticity.



The bisexual flag

Pink represents attraction to similar genders
Purple represents attraction to similar and different genders
Blue represents attraction to different genders

Being part of an environment that encourages individuality is very inspiring; being with people who accept and appreciate the differences in others is the bedrock.

Making a difference

Avoid assumptions

People can identify as lesbian, gay or straight and be behaviourally bisexual. You can't determine someone's sexuality by their current partner alone. Many bisexuals are in monogamous relationships and their bisexuality may be invisible to others.

Be inclusive

Finding a single descriptive term for their sexuality can be very challenging to bisexuals - but should it really matter? Conversation is the best way to know what's appropriate for whom - and it's ok to self-censor when speaking or writing, if you're not sure, ask!

Show interest - and respect

Like anyone, bisexual people live differing lives. Some are monogamous, some may have more than one relationship. Some like to discuss their relationship openly, others might be worried about being judged - and of course some may choose to stay quiet. It's fine to be curious, so long as you demonstrate the same respect as with any person or subject.

Speak out

However inclusive your mindset, there may still be times when you encounter others who are less tolerant of difference. Speaking out when bisexual individuals are being defamed or excluded not only shows support for them, it helps counteract false ideas too.

See past the stereotype

An individual's sexual identity doesn't determine the behaviours they engage, in or vice versa.

Bisexual individuals encounter unique myths and stereotypes that are less familiar to the rest of the LGBT+ community. Most of these assumptions about bisexuality are born of a general misunderstanding.

FICTION

Bisexuality is a modern invention and is 'trendy'.

Bisexuals played little part in the gay liberation movement.

There are fewer bisexuals than either lesbians or gay men.

FACT

Bisexuals have always existed. The problem for LGBT+ historians, and researchers at large, is that many historical texts fail to recognise people as bisexual and categorise their behaviour as homosexuality or heterosexuality instead.

Sylvia Rivera and Marsha P. Johnson, both trans activists of colour, are considered the key actors in the Stonewall riots (It's less well known that both were likely bisexual).

The idea of an annual 'Pride' march was initially started by a bisexual woman, Brenda Howard.

In multiple surveys, of large populations e.g. the UK and the USA, the number of people who self-identify as bisexual has grown in recent times.

***Over the last decade, the proportion of the UK population identifying as lesbian, gay or bisexual (LGB) increased from 1.5% (2012) to 2.0% (2017) and individuals aged between 16-24 were the most likely to identify as LGB (4.2%).**

In the LBG Community for example, 1.75% of colleagues identify as bisexual or pansexual, compared with 1.52% gay men and 0.62% lesbians.

***ONS Population Statistics Division. on the rise.**

What about the customer?

As we said earlier, between 5% and 7% of the UK population is thought to be lesbian, gay, bisexual or transgender (LGBT+).

That's around 4 million people, with an estimated spending power of £96bn. That's almost 2 million of our customers.

To become the best bank for colleagues and customers we must ensure our vision of the future includes and is inclusive of the LGBT+ community.

We're making great strides

According to Stonewall, three in five gay and lesbian people would buy products from a company seen as gay friendly (there are no specific figures for bisexual individuals).

Financial services are one of the industries leading in this space, ranking highly in the Stonewall index and also demonstrating success in attracting LGBT+ audiences with their products and services.

- Acknowledged as a leader on LGBT+ equality, Lloyds Banking Group has featured as a Top Private Sector employer in the Stonewall Top 100 employers, for lesbian, gay, bisexual and transgender employees.
- We were one of the first banks in the UK to use an image of a gay couple in a mainstream advertising campaign.
- We're advancing techniques to measure LGBT+ customer perceptions of our brands in order to strengthen our offering.

An inclusive mindset that extends towards customers as well as colleagues means treating everyone as an individual and embracing their differences.

Statements that are BIPHOBIC and why.

BIPHOBIA: Fear, hatred, or discrimination of people who are bisexual, pansexual, omnisexual, or nonmonosexual.

"Bisexual people are just greedy and want to have sex with everyone."

This stereotypes bisexual people and assumes they are promiscuous. It creates negative attitudes towards sex and works against creating a sex-positive climate. It also comes from the notion that bisexuality is not a legitimate identity but a behaviour.

"You're too femme to be bisexual."

A person's gender presentation does not indicate their sexual orientation. Bisexual people have a range of gender presentations, just like everyone else. Not all bisexual people define their identity in the same way. There are many ways of defining bisexual identity. Don't make assumptions that you know how individuals define themselves.

"Bisexuality doesn't really exist. People are either straight or gay."

This statement denies the fluidity of sexuality and dismisses people's experiences and definitions of self. People deserve the right to define their identities any way they wish. Honour people's identities.

IDENTITY = BEHAVIOUR, BEHAVIOUR = IDENTITY

A person's identity does not determine what behaviours they will engage in and vice versa.

Using GAY as an umbrella term for the LGBTQ community leaves out many people within our community.

"I think everyone is really bisexual."

People often say this as a way to acknowledge the fluidity of sexuality, however this dismisses who identify as bisexual and their experiences.

"Bisexual people just want straight privilege."

Bisexual people experience discrimination from the gay, lesbian and heterosexual communities. They never fully experience straight privilege, because they are not straight. Often their identities are invisible and denied.

"Who do you see yourself ending up with?"

This is another way of implying that someone has to 'end up' gay or heterosexual, and ignores bisexuality as a valid identity. It also assumes that everyone desires to be in one long term monogamous relationship.

BISEXUAL PEOPLE ARE NOT 'CONFUSED.' DON'T POLICE PEOPLE'S IDENTITIES.

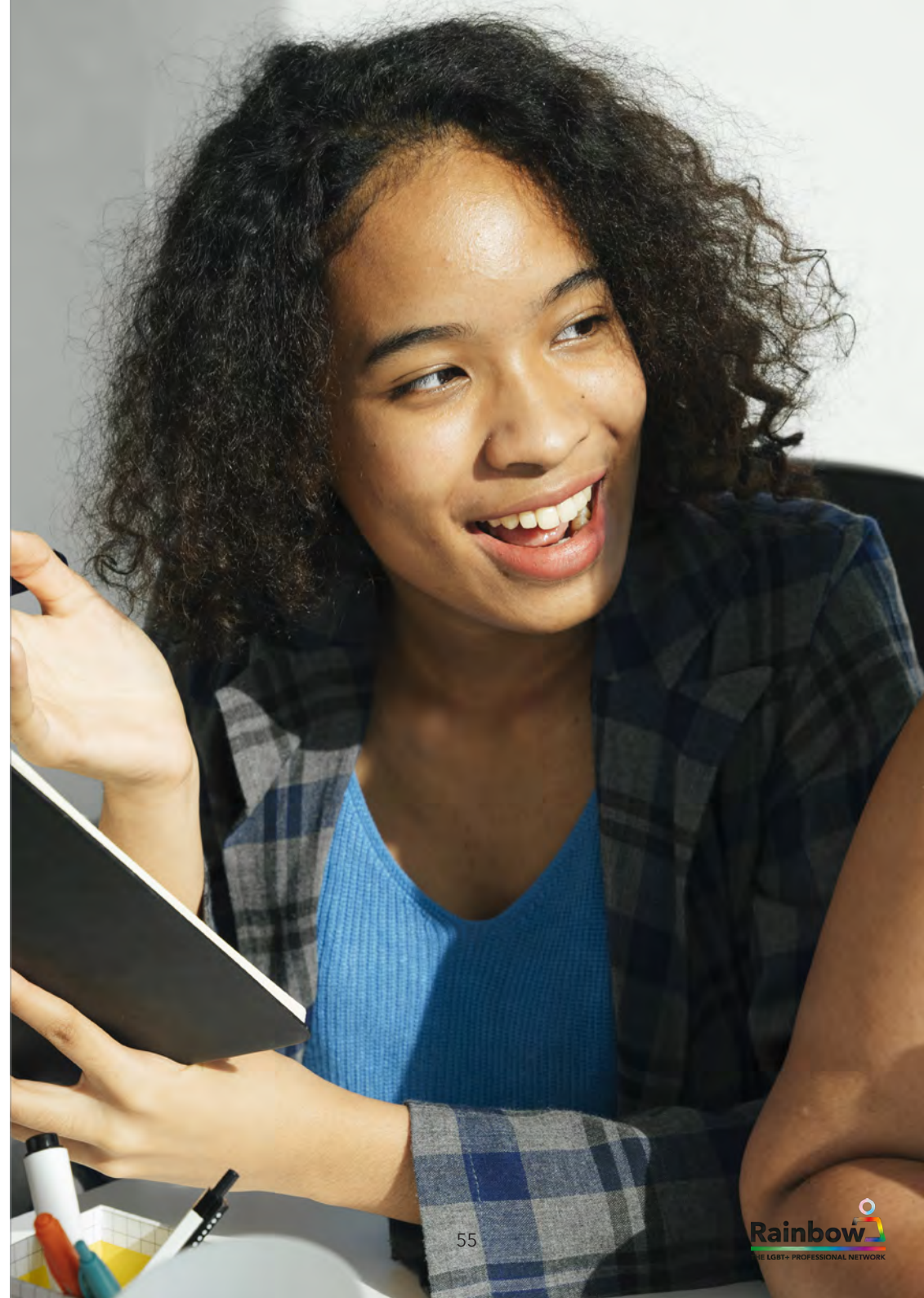
You do the maths

Limited research exists into the mental health of bisexuals. Data is often mixed together, and/or provided via LGBT+ organisations, meaning the needs and concerns of 2/3rds of bisexuals, who do not interact with the LGBT+ community, are overlooked.

Existing figures show:

- Fears of discrimination and exclusion, whether at home or work, often discourage bisexual individuals from being open and authentic with others. If ignored, issues relating to self-identity may even lead to self-harm.
- Bisexuals are less likely to report a positive response to their sexuality from their siblings than lesbians and gay men. They're also less likely to be at ease with their sexuality or to have come out to family, friends and colleagues.
- Bisexuals are less likely to feel comfortable being out at work than lesbians or gay men, and less likely to feel that workplace networks are helpful.
- It is predominately the attitudes and behaviours of others which cause problems for bisexual individuals. The same is true for lesbians, gay men and transgender individuals, though ironically this alignment also conceals the specific nature of bisexual issues.

All too often, reports and articles on bisexuality focus on the challenges that need to be addressed. We think it's essential to focus on the many positives that come from feeling confident, empowered and in living life as the person you know yourself to be.



10 Trans awareness



Trans [adjective]

Denoting or relating to a person whose sense of personal identity and gender does not correspond to their sex at birth, or that does not otherwise conform to conventional notions of sex and gender.

The following pages are for individuals who choose to identify with a gender that more accurately defines their sense of self.

Please refer to page 2 for alternative content.

What is trans?

With awareness of, and interest in, trans* people growing, various terms have developed to highlight a wide range of human similarities and differences.

As with any true sense of identity, these differ from person to person - for every individual. If you're not sure how someone sees themselves, or how they want to be seen - ask them. It's easier to overcome a moment's embarrassment than to face a future of nervous conversations and interactions. Or fuel a lifetime of fear.



GENDER IDENTITY is how you, in your head, think of yourself. It's the chemistry that composes you (e.g. hormonal levels) and how you interpret what that means.



GENDER EXPRESSION is how you demonstrate your gender to the world (based on traditional gender roles) through the way you act, dress, behave and interact.



BIOLOGICAL SEX refers to the objectively measurable organs, hormones, and chromosomes. Female = vagina, ovaries, XX chromosomes. Male = penis, testes, XY chromosomes. Intersex = a combination of the two.



SEXUAL ORIENTATION is who you are physically, spiritually, and emotionally attracted to, based on their sex/gender in relation to your own.

We are all individuals -

As awareness of and interest in trans* issues has grown, various words and phrases have developed to help explain both similarities and differences.

This terminology is still evolving and definitions will doubtless continue to change in future. So, it's important to bear in mind how an individual views themselves, and to recognize their own unique experiences of life and the world.

The body politic

Some trans* individuals, though not all, seek to change the sex of their body to match the gender they identify with in their head.

The lengthy, painful and frequently difficult process, which trans* people go through, in order to achieve their correct gender is called transitioning. Sometimes, this involves undergoing significant medical treatment - such as gender reassignment surgery.

Transitioning is rarely purely about changes in a person's physical appearance. It's as individual and unique as the person concerned.

During transition, the dynamics of social, work and personal relationships may need to change - to better reflect identity of the individual. This can be both challenging and rewarding for all concerned.



A female-to-male [FTM] transgender man [trans man] is assigned a female identity at birth but has a male gender identity and therefore transitions to live completely and permanently as a man.



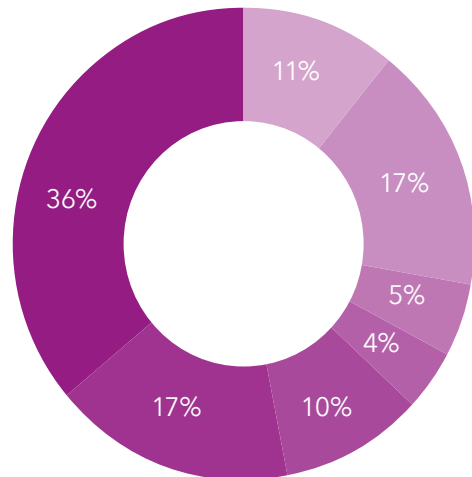
A male-to-female [MTF] transgender woman [trans woman] is someone who was assigned male at birth, however self-identifying as female, they later transition to live completely and permanently as a woman.

People - not labels

Male-to-female trans* women can be described as 'straight' if they are attracted to men, 'lesbian' if attracted to women or 'bisexual' if attracted to men and women.

Likewise, female-to-male trans* men can be described as straight, gay or bisexual as fits.

It is important you allow trans* individuals to self-identify their sexuality - and to respect it.



Some people are uncomfortable thinking of themselves as either male or female. Their gender identity is more fluid, more complex and harder to describe than this.

- Where gender does not conform to traditional norms, people have created new words to describe themselves, the most common being: non-binary, third-gender, genderqueer, androgyne or polygender.
- These descriptions are also used by people who neither identify as male or female alone. They may sometimes identify as male and other times as female - or somewhere in between. Alternatively, they may choose to reject male and female genders entirely.
- Some people prefer not to define themselves or use anything more specific than transgender or trans*.

While this term is generally accepted, not everyone whose appearance or behaviour is gender non-conforming identifies as a transgender person.

- Other
- Trans* women
- Trans* men
- Female cross dressers
- Male cross dressers
- Transgender
- Gender variant

When people complete their transition, they may no longer regard themselves as trans*. But instead see transition as part of their medical history and no longer an issue in their life.

There's no set definition for gender. However, it is widely agreed within our communities that **self-definition and determination are the most important criteria.**

Transforming society -

Trans* people are often conscious that their voices and/or appearance don't match their gender expression. This can lead to embarrassing situations.

People who are transitioning, or living their chosen gender, often have to explain themselves hundreds of times to multiple people and organisations.

That's bad enough, but it's not uncommon for them to experience, or to expect, challenging and frustrating levels of bureaucracy. Like anyone, they typically hope for the best but fear the worst.

Nor are these difficulties restricted to human interactions. Paperwork and official documentation - including financial - is often required as proof of ownership, authority and identity. How sensitively and respectfully we manage these requirements - and our own processes - has a significant, long-term influence on colleagues and customers alike.

Treat every trans* individual as you would anyone else - with dignity and respect.

With just a little extra thought and care, we can help them to access many of the opportunities and services society takes for granted - and leave them with a real sense of delight.

11 Non-Binary



Non-Binary [adjective]

Not relating to, involving, or composed of just two things. A system that does not rely on a denotational base of two.

Non-binary (also nonbinary) or genderqueer is an umbrella term for gender identities that are neither female nor male - identities that are outside traditional gender classification.

These pages are for individuals who self-identify as non-binary.

Please refer to page 2 for alternative content.

(If you're ever lost for words - try asking the individual which they prefer)

Non-binary is used to describe people who feel their gender cannot be defined within traditional margins. Instead, they understand gender in a way that goes beyond simply identifying as either a man or woman.

Non-binary includes anyone who doesn't fit the traditional narrative of male or female, this makes non-binary communities incredibly diverse.

Some non-binary people may feel comfortable within trans communities and find this is a safe space to be with others who don't identify as cis, but this isn't always the case.

As always, the greater the diversity, the more stereotypes seem to grow...

7 non-binary facts -

1. No one looks "non-binary"

Anyone who's ever spent time travelling can tell you, the world is a many and varied place. It's the same with how you view non-binary colleagues. You can't always tell how someone identifies, based on what they're wearing alone. So, it's important to listen and, if you're still unsure, to ask.

2. We are more than two

Being non-binary can further blend traditional gender assumptions. Some people identify as non-binary and a man, others as a woman or trans - or something else.

Having more than one gender identity is an acknowledgement that an individual may not comfortably identify with any single gender, or that they don't always feel the identity they have accurately represents who they are. If you're not sure, ask.

3. It's not all about pronouns

Non-binary people can also use a variety of pronouns (a word that can function as a noun in its own right). Linguistically this can confuse people.

Some go by she/her, some by he/him. Others may be happy to use both or any pronoun... Some may feel very unacknowledged if their individual choice isn't honoured.

Again, if you're not sure, ask.

4. This is not a trend

Society is becoming more accepting (and informed) of transgender individuals; it's a small step reversing or becoming more attuned to the opposite gender. However, when people are challenged (fearful) they often dismiss the perceived challenge to their understanding. A Gender positioning that's somewhere in the middle or that's completely absent from the known spectrum is far more challenging.

Being non-binary isn't a child of the social media generation, it's a real sense of identity that's existed as long as our species has walked the planet.

5. We're not all in the wrong body

While true for some, this presumption does little to validate the identity of an individual who feels they were assigned the wrong gender based on other people's misconceptions of their body.

Society often pushes people to binary gender choices - picking a side. This can leave some individuals feeling overlooked or even confused. Similarly, other people don't necessarily feel they were born that way; their discomfort with binary genders may materialise later in life.

And, for many there's little to no internal distress, just a gradual acknowledgement that their gender is different and/or more complex than simply man or woman.

6. We're not confused!

Despite progress, there's still a lot of confusion about what it means to be non-binary.

Some people confuse it with being intersex - having a body not traditionally 'classified' as male or female. (It has nothing to do with physical biology - intersex people can be non-binary and vice versa). Nor is it necessarily transgender - identifying with a gender other than the one assigned at birth.

Non-binary means different things to every individual.

7. It's not all 50% 50%

Non-binary people identify as feminine and masculine to different degrees - or not at all - and that can even change from time to time. Think back to travelling the world (point one above). What's seen as masculine in one culture can be the opposite elsewhere. Who's to say which is correct? No one needs to prove who they are, or how they identify.

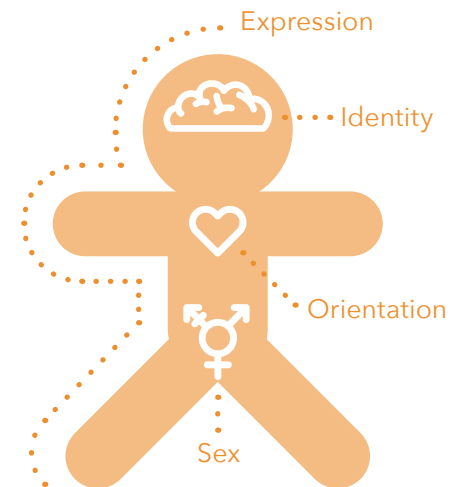


Gender - it's complicated!

Trans* or Transgender is an umbrella term for people whose gender identity, expression or behaviour doesn't conform to traditional expectations of the sex they were assigned at birth.

Nor is transgender always a case of changing from one gender to another. Picture gender as a sliding scale with many complexities.

This guide reveals just some of the challenges trans* individuals regularly face, and highlights examples of great interactions with our trans* colleagues and customers.



Our shared understanding, self-discovery and learning changes all the time. The only truly black and white insight is that we all need a better understanding of how to navigate and develop our conversations and relationships - without causing offense, or worse still, discriminating against individuals who chose to live their lives more honestly and openly.

12 + (plus) awareness



*"I note the obvious differences
Between each sort and type,
But we are more alike, my friends,
Than we are unlike."*

Maya Angelou - Human Family

Our world is, has always been and continues to be home to an extraordinary mix of human sexual and gender diversity. All too often it's our own species that makes it less homely than welcoming for some.

The plus (+) symbol is widely used to represent newer - and sometimes still evolving - expressions of gender and sexuality, beyond the globally recognised LGBT initialism.

As our own understanding and experiences of difference and our language continues to evolve, it's clear that continuing to add letters, would quickly produce an acronym far too complex to write, read or comprehend!

The aim of "+" is to provide a visual representation for all those individuals within our community who wish to identify with any one of today's growing queer identities - or with none of the above. Plus is a way of expanding our home, while maintaining an individual's freedom of choice and self-determination.

Because, in truth, we're each as different as we are alike - and what's wrong with that?

13 Ally



Ally [Noun] / [Verb]

Actively cooperating with another/others.

To unite, combine or align skills, commodities - or behaviours with another for mutual benefit.

LGBT+ is an energetic, active and positive community. Whether inside the bank or society at large, the fantastic progress we've witnessed to date, isn't simply the result of our own courage and determination, but also thanks to the powerful support of friends, family, colleagues - and customers. Our allies.

Individuals, who tirelessly champion equality and freedom of expression for all.

Wikipedia defines a straight ally as 'a heterosexual person who supports equal civil rights, gender equality, and LGBT+ social movements; challenging homophobia, biphobia, and transphobia'.

Today's allies are found at every level and in every location in which Lloyds Banking Group operates. We couldn't and wouldn't do what we do without them.

For all our progress, it's important to remember that there's still a long way to go before we can claim social equality and respect for all. The LGBT+ community can and should continue to support, encourage and inspire each other.

14 Before you go...



The LGBT+ community is a diverse family.
We give (and expect) dignity and respect
for all.

