

Unbanked: Which Religious/Cultural Days Are Overlooked by UK Bank Holidays?

By Zara Chechi

Thanks to an extra bank holiday to celebrate the King's Coronation in May, 2023 is a bumper year when it comes to time off for the UK workforce. But while it's easy to assume that some time to recharge the batteries is a good thing for staff morale and productivity, there's a rising level of debate over whether having fixed bank holidays and national days of celebration is actually preventing workers from performing at their best.

The issue is flexibility, rather than the actual number of bank holidays. At the moment, bank holidays are generally dictated by legislation [set in 1871](#), or special events such as the King's Coronation. But just as we no longer follow many of the laws that existed in the 1800s, because they're outmoded and outdated for modern society, there's a strong argument that today these dates are meaningless to a lot of people, so workers should be allowed to take the time off when it suits their individual lifestyles or religious observations.

According to research by energy firm OVO, [72%](#) of workers would prefer a flexible approach to bank holidays. A poll carried out by Leave Dates, a leave management app, found that [81%](#) of respondents also wanted flexible bank holidays.

In a similar vein, Amazon recently offered term-time only working to its employees, in an attempt to provide parents with more flexibility. As businesses begin to realise that workers have varying needs and lifestyles, the era of uniform working schedules appears to be fading away.

With a large percentage of the workforce wanting flexible bank holidays, is this idea the key to [cultivating a dynamic and inclusive workplace?](#)

Millions of the UK workforce aren't accounted for in the UK's public holidays

The 2021 UK census reports that [7.8 million people](#) in the workforce are from an ethnic minority background. With so many having to squeeze in their religious and cultural dates into their annual leave, on top of their deserved holidays, it might be time to get rid of mandatory bank holidays.

The current UK bank holidays don't accommodate the various religious days that occur throughout the year. As a Muslim myself, I know this all too well. I've often

spent the lead up to Eid silently wishing it falls on a weekend so I don't have to use up my precious annual leave.

Workers typically receive up to 28 days of paid holiday. Flexible bank holidays could mean this number can jump up to an enticing 36 days – a generous amount of time that can be used for religious observances, important life events, or perhaps a much-needed sunny getaway.

Below is a calendar of important religious dates, and while it doesn't capture all of the religions or relevant dates, it illustrates the number of significant days which are not reflected by the current UK bank holidays.

Unbanked: Which Religious/Cultural Days Are Overlooked by UK Bank Holidays?				
Sikhism	Hinduism	Islam	Buddhism	Judaism
Vaisakhi	Holi	Eid al-Fitr	Lunar New Year	Yom Kippur
Bandi Chor Divas	Diwali	Eid al-Adha	Vesak	Rosh Hashana
Guru Gobind Singh Jayanti	Navaratri	Ashura	Losar	Passover
	Pongal		Magha Puja	Hannukah
	Lohri		Dharma Day	

As a small to medium sized business, you might struggle to figure out how to cater to the diverse needs of your employees. By offering flexibility around bank

holidays, you can empower your workforce to take ownership of their time and use these days in ways that are more meaningful to them.

Giving your employees this freedom fosters a sense of autonomy, satisfaction, and a better work-life balance while strengthening the relationship between your organisation and its employees.

What are the negative impacts of my employees opting out of bank holidays?

Before we get into the nitty-gritty details of making this a reality in your workplace, as a business you may have concerns about any potential negative consequences of this initiative.

- **Workflow:** what happens when a handful of employees are working but the vast majority are not? For some businesses, this could mean a big disruption of workflow.
- **Staffing:** if your office needs to accommodate working staff, do your receptionists, security, or cleaners also have to come in? A solution is remote working, however, not all roles are suited to this so it can become confusing.
- **Inability to work:** some job roles can't be carried out completely solo which can become difficult if the colleagues they work with are taking the bank holiday.
- **Increased burnout:** employees who choose to opt out of all or most bank holidays might face an increased risk of burnout if they choose to use the days towards big holiday periods. As they're not getting as much

spaced-out rest as their colleagues, this could impact performance and productivity.

- **Declined bank holidays:** according to Edie Marriner, a researcher at an NGO, says that employees at her company have to book off bank holidays as annual leave if they want to take that day, it may be declined if capacity within the team is stretched. This can be frustrating for the employee especially if they had plans with family or friends who will most likely have the day off.
- **Peer pressure:** some employees may feel pressured to opt out of bank holidays if their colleagues or managers are.

There are a number of considerations to take into account when weighing up the pros and cons and whether or not it's right for your company will ultimately come down to your business's industry, job roles, and workflow.

What does a flexible bank holiday policy look like?

Companies like Monzo and EE are offering their employees a flexible approach to bank holidays. This is an interesting strategy, as overall, flexible working hours is a major contributor to [employee satisfaction](#).

Monzo has chosen to allow employees to use all of the bank holidays however they like. EE has implemented a bank holiday policy where retail workers who work bank holidays can swap these days for a day off.

There are a few approaches you can take to implement a flexible bank holiday policy in your business. Remember, employee pay remains unchanged, as the same number of hours are worked. A flexible holiday allowance doesn't just benefit your employees but your business could also gain a competitive edge by having consistent productivity throughout the year.

A floating approach:

At Edie's company, they take a floating approach which means you can take the days whenever you want but it does mean you do need to bank any bank holidays off, including Christmas.

Pros

- Highest level of flexibility for employees
- Attractive perk for prospective employees

Cons

- Employees may struggle to book off bank holidays if there is limited team capacity.

Opting out of all bank holidays:

Like Monzo's approach, your employees can choose to opt out of the 8 bank holidays and accredit them to their annual leave.

Pros

- Only employees that are interested in this will opt-out

Cons

- Lack of company-wide downtime means those on holiday might be tempted to check their messages or emails.
- Potential peer pressure from colleagues opting-out

Opting out of non-festive bank holidays:

You could choose to give your employees the opportunity to opt-out of the three non-festive bank holidays: the Early May Bank Holiday, Spring Bank Holiday, and Summer Bank Holiday. Your business will have periods of complete downtime but also allow for flexibility.

Pros

- Company-wide downtime so all employees have a higher chance of switching off and resting

Cons

- Employees who don't celebrate holidays such as Easter may feel annoyed that they can't switch these days for preferred days

We spoke to Phil Norton, co-founder of [Leave Dates](#), a leave management app, who says *"it's a good idea to keep the flexible days separate from the employee's standard leave allowance and implement processes to ensure that staff use them entirely each year. Otherwise, making bank holidays optional could have the undesired side effect of increasing staff burnout."* (SIC)