

our 2024

Gender and Ethnicity Pay Gap Report



Introduction

At Hafod, our passion lies in creating positive change and fostering connections within communities. As a not-for-profit organisation with a strong social conscience, we've dedicated ourselves to improving lives by delivering high-quality affordable homes and providing vital support for individuals to maintain their independence and well-being.

In 2024, we have taken the opportunity to reconnect with our customers with a bold set of mission commitments based around getting to know them better, investing for a better future and getting the basics right.

The mission of the organisation has been developed by colleagues, and we are committed to enabling each of them to have a great day at work. To achieve this, we are empowering our colleagues and providing them with tools and development that really matters to them.

We are proud that we continue to have a gender pay gap which is less than the national average. Included in this report is a detailed overview of our gender pay gap since we started reporting in 2017 and where we have seen improvements and continue to have challenges.

We have also monitored our ethnicity pay gap for the last seven years to identify challenges and opportunities. Consistent with our commitment to transformation through transparency, we have decided to also publish this data alongside our gender pay gap results.

In line with our mission, we are committed to the inclusion agenda ensuring that every colleague, regardless of personal characteristics, has the same opportunities to grow and thrive. We examine the data in this report to find ways of improving our colleague experiences which also positively impact our customers and communities.

79%
of our colleagues
are female

21%
of our colleagues
are male

3.1%
median gender
pay gap

2.2%
median ethnicity
pay gap

11.3%
mean gender
pay gap

8%
mean ethnicity
pay gap



15%
of care colleagues
are male

32
overseas colleagues
have been sponsored
since Oct 2022

Gender pay gap reporting

Since 2017, private organisations with more than 250 employees are legally required to report every year on six different measures of gender pay. The pay information contained in this report is a snapshot of our data from 5 April 2024.

Gender pay gap is the difference between the average hourly rate received by men and women and is not a comparison of pay rates for men and women doing work of equal value.

We have reported on the organisation as a whole and have also broken down each business area, to give an open and transparent view of our organisation.



Definitions

Median pay gap is the difference between the middle hourly salary of men and women, when all salaries are lined up from lowest to highest.

Mean pay gap is the difference between the average hourly earnings of men and women.

Declaration

The data contained in this report is accurate and has been calculated in accordance with the requirements of the Equality Act 2010 (Gender Pay Gap Information) Regulations 2017.

Karen Rosser
Chief People Officer

Our gender pay gap

As an organisation, we are committed to equality, diversity and inclusion and our people practices ensure that we recruit, retain and develop the best colleagues for the role regardless of sex, age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief or sexual orientation.

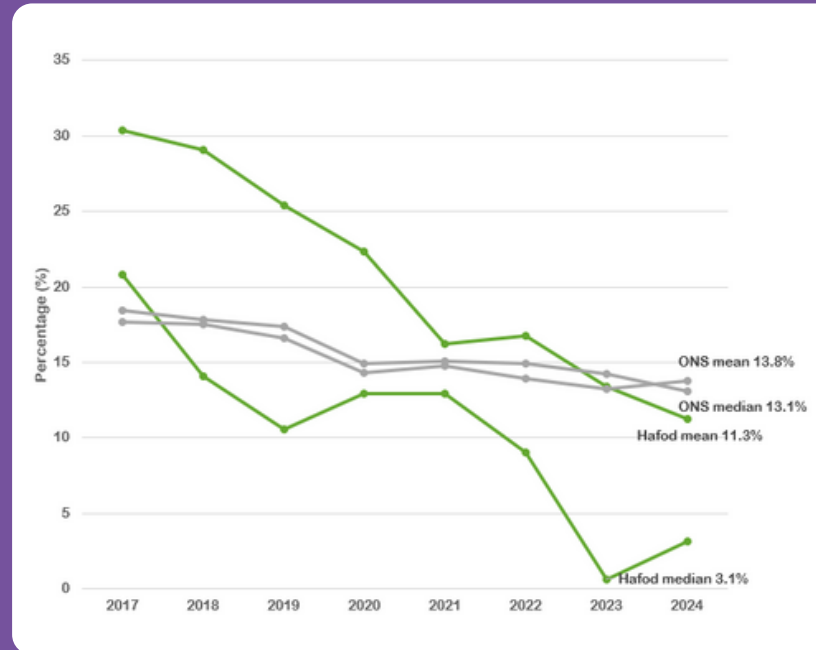
Our median gender pay gap for 2024 is 3.1% which is an improvement over three years of 9.8 percentage points (pps).

This means we have seen an overall improvement of 17.7 pps since gender pay gap reporting began in 2017. This also compares positively against the Office of National Statistics (ONS) median gender pay gap of 13.1% in 2024.

Our mean gender pay gap has also reduced by 2.1% at 11.3% and has improved by 19.1 pps since 2017 when the gender pay gap reporting started.

Our workforce is made up mainly of women and we are therefore subject to sensitivities in both the mean and median data with a small shift in men's roles impacting the overall GPG% either positively or negatively.

Gender pay gap over the years



Bonus pay gap

0%

Nobody at Hafod receives a bonus and therefore there is no gap.

Overall Hafod

Care, Housing, Support & Resources

Median gender pay gap	Mean gender pay gap
3.1%	11.3%

Pay distribution		
Pay quartiles	Female	Male
Upper	71%	29%
Upper middle	80%	20%
Lower middle	81%	19%
Lower	82%	18%

Highlights

- Hafod's overall median has reduced by 9.8 pps in the last three years.
- All parts of Hafod have reduced their mean and median pay gap since 2017 by at least 17.7 pps.



21%
(234)



79%
(905)

Hafod Care

Our care colleagues

Median gender pay gap	Mean gender pay gap
-0.7%	-3.8%

Pay distribution		
Pay quartiles	Female	Male
Upper	88%	12%
Upper middle	84%	16%
Lower middle	84%	16%
Lower	82%	18%

Highlights

- Within Care, the mean result has reduced by 2.4 pps compared with last year.
- We have seen an increase of 35% in the number of male colleagues in Care in the last two years.



15%
(113)



85%
(651)

Hafod Housing

Our housing colleagues

Median gender pay gap	Mean gender pay gap
1.9%	3.5%

Pay distribution		
Pay quartiles	Female	Male
Upper	44%	56%
Upper middle	64%	36%
Lower middle	45%	55%
Lower	67%	33%

Highlights

- There has also been a 8.8 pps improvement in the mean pay gap since 2017.
- We have noted that women are less represented amongst lower paid roles.



45%
(59)



55%
(73)

Hafod Support

Our support services colleagues

Median gender pay gap	Mean gender pay gap
0.0%	-2.6%

Pay distribution		
Pay quartiles	Female	Male
Upper	75%	25%
Upper middle	88%	12%
Lower middle	88%	12%
Lower	58%	42%

Highlights

- Support has maintained a 0.0% median for the fourth successive year.
- The mean value has moved 1.96 pps since last year to -2.6%.



21%
(20)



79%
(77)

Hafod Resources

Our head office colleagues

Median gender pay gap	Mean gender pay gap
34.3%	24%

Pay distribution		
Pay quartiles	Female	Male
Upper	54%	46%
Upper middle	61%	39%
Lower middle	83%	17%
Lower	89%	11%

Highlights

- In Resources there has been an increase of 21.0 pps in the number of female colleagues in the upper pay band since 2017.
- There has also been a 19.6 pps improvement in the mean pay gap since 2017.



27%
(40)



73%
(106)

Ethnicity pay gap reporting

We have been monitoring our ethnicity pay gap for the last seven years to enable us to identify challenges and opportunities, and to also enable us to track our progress and help to set actions to reduce any pay gap.

We believe that transparency is an integral element to ensure that our commitments in this area translate to real results and therefore this year we have decided to voluntarily publish our 2024 data.

The ethnicity pay gap is the difference between the average hourly rate received by white colleagues and the average hourly rate of ethnic minority colleagues. It is not a comparison of pay rates for work of equal value.

We have reported on the organisation as a whole and have also broken down each business area, to give an open and transparent view of our organisation.

The ethnicity information contained in this report is a snapshot of our data as of 5 April 2024 in the same way as the gender pay gap report.

Definitions

Median pay gap is the difference between the median hourly pay of white employees and the median hourly pay of employees from other ethnic groups.

Mean pay gap is the difference between the average hourly earnings of white and ethnic minority colleagues.

Our ethnicity pay gap

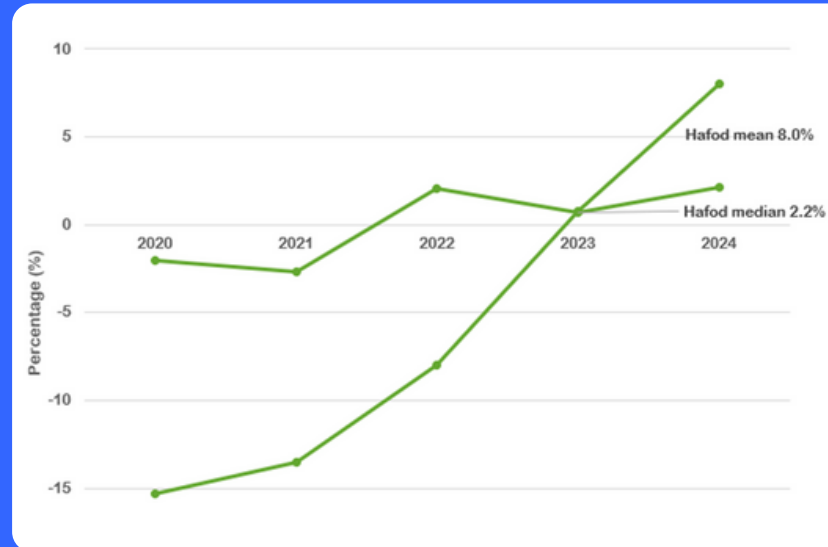
We believe that our colleagues should reflect our communities and that having a truly diverse colleague base where everyone is able to be themselves is key to making great decisions and delivering excellent customer service.

Our median ethnicity pay gap for 2024 across the whole organisation is 2.2%. Our mean ethnicity pay gap is 8%.

In 2020, we had 5.4% of our workforce, 68 colleagues indentifying as ethnic minorities. In this reporting period we have 190 colleagues which is 17.3%, just under one fifth of our total workforce. Alongside this growth we have maintained a median pay gap of under 2.2%.

We are unable to give any national comparisons for our data as it is yet to be a legal requirement to report ethnicity pay gaps.

Ethnicity pay gap over the years



Bonus pay gap

0%

Nobody at Hafod receives a bonus and therefore there is no gap.

Overall Hafod

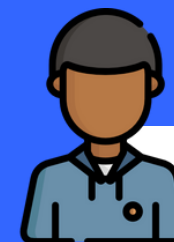
Care, Housing, Support & Resources

Median ethnicity pay gap	Mean ethnicity pay gap
2.2%	8%

Pay distribution		
Pay quartiles	White	Ethnic Minority
Upper	90%	10%
Upper middle	82%	18%
Lower middle	82%	18%
Lower	77%	23%

Highlights

- There has been an increase of 121 colleagues from an ethnic minority background in the last two years.
- Colleagues from an ethnic minority background make up 17.3% of our total population.



17%
(190)



83%
(909)

40 colleagues chose not to disclose

Hafod Care

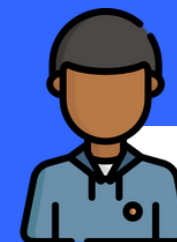
Our care colleagues

Median ethnicity pay gap	Mean ethnicity pay gap
-0.4%	1.6%

Pay distribution		
Pay quartiles	White	Ethnic Minority
Upper	81%	19%
Upper middle	72%	28%
Lower middle	80%	20%
Lower	75%	25%

Highlights

- Within Care, the median result has remained at 0.6% or lower since 2020.
- We have seen an increase of 73 colleagues from an ethnic minority background in Care compared to last year.



22%
(163)



78%
(568)

Hafod Housing

Our housing colleagues

Median ethnicity pay gap	Mean ethnicity pay gap
-29.6%	-4.3%

Pay distribution		
Pay quartiles	White	Ethnic Minority
Upper	91%	9%
Upper middle	94%	6%
Lower middle	100%	0%
Lower	94%	6%

Highlights

- The mean in Housing has increased by 7.4% since last year.
- There has been an increase of 9.4% in the number of ethnic minority colleagues in the upper pay band since 2020.



5%
(7)



95%
(121)

Hafod Support

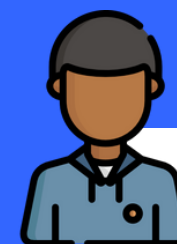
Our support services colleagues

Median ethnicity pay gap	Mean ethnicity pay gap
0.0%	-2.6%

Pay distribution		
Pay quartiles	White	Ethnic Minority
Upper	92%	8%
Upper middle	100%	0%
Lower middle	91%	9%
Lower	91%	9%

Highlights

- Support has maintained a 0.0% median for the third successive year.
- There has also been a 0.2% improvement in the mean pay gap since last year.



6%
(6)



94%
(88)

Hafod Resources

Our head office colleagues

Median ethnicity pay gap	Mean ethnicity pay gap
25.3%	4.5%

Pay distribution		
Pay quartiles	White	Ethnic Minority
Upper	94%	6%
Upper middle	92%	8%
Lower middle	92%	8%
Lower	83%	17%

Highlights

- In Resources, we have doubled the number of colleagues from ethnic minority backgrounds in the last two years.
- There has also been a 2.1% improvement in the number of colleagues from ethnic minority backgrounds in the lower pay band.



10%
(14)



90%
(132)

Why we have a pay gap

We are pleased that this year our GPG for the company overall in 2024 is 3.1%, which is a significant improvement of 9.8 percentage points (pps) in the last three years. We are also pleased with an ethnicity pay gap of 2.2% particularly given that we have increased the number of colleagues from ethnic minority backgrounds by over 120 over in the last three years.

Why have we got a gender pay gap?

Within Hafod, the majority of our colleagues are female. Whilst females are represented at senior and middle management levels, they outweigh the number of men in lower paid frontline roles. This leads to a gender pay gap.

Why have we got an ethnicity pay gap?

The picture for our ethnicity is similar to that of gender. Whilst we do have ethnic minority colleagues at all levels of the organisation including senior and middle management, the largest percentage of ethnic minority colleagues are in our lower pay bands, which results in a pay gap.

Closing our pay gaps

Since the development of our People Strategy in 2019 we have made considerable progress in closing our gender pay gap.

During 2024, we have continued our focus on delivering our people strategy by delivering a wide range of equality, diversity and inclusion (EDI) initiatives to raise awareness of equality issues, including menopause, mental health and LGBTQ+.

Included below are some of our highlights.

Awareness campaigns

Colleagues from across the business participated in Cardiff Pride. Menopause awareness day and time to talk were celebrated with events including guest speakers via webinars. We launched our 'In our Words' colleague podcast series on World Menopause Day with a series of podcasts on menopause. This series of podcasts has enabled colleague voices and experiences to be shared across the organisation.

Improving data

We ran face-to-face colleague and care conferences taking the opportunity to encourage colleagues to refresh their EDI data via self-service.

To support further enrichment of our customer data we have agreed a comprehensive set of EDI data standards for the organisation.

Our mission

We launched our mission with a video and photographic imagery reflective of our increasingly diverse workforce and to use colleague voices to create and deliver innovative customer focused initiatives.

Training

We renewed our approach to equality impact assessment to give assurance that key decisions are given full consideration to the diverse needs of our customer base. We partnered with Tai Pawb to deliver training to senior leaders to support this launch.

Recognising that we had a significant increase in colleagues who are from an ethnic minority background, we partnered with EYST to run cultural awareness training for managers in Care and Support.

Creating our inclusive future

2025 will see us renew our people strategy in light of our mission. The core of this strategy is to further evolve Hafod's internal culture ensuring empowerment and customer satisfaction are at its core. To achieve this, we need to ensure that we adopt practices that support inclusivity for customers and colleagues; these are central to developing thriving communities.

Below is an overview of our key areas of focus in 2025 which will further support us in closing our pay gaps.

Belonging and inclusion

Our future work will focus on creating a culture of belonging by engaging colleague voices through podcasts and webinars and by creating safe, inclusive spaces for colleagues to talk about difference. By linking the cultural transformation activities with our commitments around both protected characteristics and social inclusion, we will take a more intersectional approach to inclusion. We will review our equality action plan through this intersectional lens to enable us to maximise our resources and activities.

Colleague and customer data quality

We have made significant improvements in the quality of our colleague equality data but recognise that the quality of our customer data is insufficient to support targeted interventions. In 2025, we have committed to deliver a Hafod wide census by 'knocking on a thousand doors' to build an accurate picture of customer needs and backgrounds, including diversity data.

Leadership

Our investment in developing our leadership talent will have our belonging and inclusion approach woven through it to ensure all Hafod leaders operate with an inclusive and intersectional lens in delivering their portfolio.

Menopause

79% of Hafod colleagues are female and this natural life stage can have a huge impact on both well-being and our ability to deliver high quality services. We will pursue menopause accreditation and will train and provide ongoing support for a team of menopause champions to help them to provide support to colleagues.

Creating our inclusive future

Colleague engagement

We have a strong coalition of EDI advocates and will work to engage a wider network of colleagues, especially from front-line services, to establish employee networks across a range of topics to further embed our inclusive approach.

Equality impact assessment (EQIA)

We will embed our EQIA process by ensuring that our business change has consideration of equality impact at its heart.

“Ensuring we implement recruitment and reward practices that increase diversity has been key to our improving gender and ethnicity pay gaps. Sponsoring colleagues and offering the real living wage has given us a strong foundation to build on.”

Emma Eccles, Director of People



Fozia Khan - Get into Housing

Fozia joined our Customer Experience team in 2023 via a placement opportunity with the [Get into Housing](#) programme.

The project provides participants from an ethnically diverse background with experience, training, and access to employment opportunities with the long-term goal of gaining meaningful careers within, and outside, the housing sector.

During her 16-week paid placement, Fozia held the role of customer service advisor, covering all areas of the team's work with the aim of gaining as much experience of our services as possible.

When Fozia started her placement, she told us: "I wanted to return to work after taking time out to raise my family. Housing is such an important part of people's lives and I want to do a job which I can be passionate about. This opportunity will challenge me and I'm looking forward to speaking to a variety of different people to help solve their problems."

At the end of her placement, Fozia was successful in applying for a full time position with Hafod in our Customer Experience team.

Fozia said: "I'm so pleased to have this opportunity with Hafod, all thanks to the Get into Housing programme. It's brilliant to be staying with this great team as I really enjoy working with them all, so I can't wait to get started officially on my Hafod journey."



"I'm looking forward to learning more about housing associations and I can't wait to get stuck in and learn even more on the job."

Fozia Khan



Sponsored colleagues

Hafod was awarded a sponsorship licence in October 2022, which enables the organisation to sponsor overseas workers on skilled worker visas for a period of three or five years.

Since then, we have sponsored 32 colleagues in total. The majority have been existing colleagues working as care assistants on student or dependent visas. The sponsorship licence has allowed us to retain these talented and hardworking colleagues who are valuable members of the Care team. We have also been able to use the licence to attract and employ senior care assistants externally. The licence gives us access to a wider pool of candidates for senior and nursing roles where there tends to be a shortage of suitable people.

We have sponsored colleagues working for us across our care homes and we were really pleased that one sponsored colleague at Brocastle was recently promoted to a nursing care assistant role.

Josy joined our Woodcroft Care Home as a senior care assistant in June 2023 via a sponsorship opportunity on a skilled worker visa. Since Josy joined, she has been studying to become a nurse in her own time and is in the final stages of her registration process.

Speaking about her opportunity, Josy, said:
"When I was searching for a job in the care sector, I came across Hafod and heard many positive things about the organisation. I was pleased to have been successful in receiving the sponsorship. Initially, I felt quite stressed as I was new to the UK. However, the supportive work environment, along with the encouragement from my superiors and the HR department, exceeded my expectations."



"Their support made me feel comfortable and helped me learn everything quickly. Hafod is truly a fantastic organisation that genuinely cares for its employees."

Josy Matthew





Hafod

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