

Colleague Diversity Report 2026

Snapshot date: 31 March 2026

DRAFT

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1. About this report

1.1 Scope and snapshot

This report is based on a snapshot of Taff Housing Association's workforce taken on 31 March 2026. On that date Taff employed 183 colleagues, all of whom are included in the analysis that follows unless otherwise stated. The 183 colleagues are employees excluding Relief Workers or Board members. Please note that section 5.2 shows the diversity analysis of our Board members.

Important note on comparability: the date used for the salary snapshot changed this year. Figures are now reported as at 31 March 2026. The three-year trends in this report have been rebuilt on this consistent basis, so figures may differ from those published in previous reports and should not be compared directly with them.

1.2 A note on terminology

Throughout this report we use the term "colleagues from a minority ethnic background" to describe colleagues from Black, Asian and other ethnic minority backgrounds. This replaces the term "BAME" used in previous reports. We have made this change because aggregated labels can obscure the real differences between groups, and because "colleagues from a minority ethnic background" reflects current good practice across the housing sector and in Welsh public life. Wherever the data allows, we also report the detailed ethnic-group breakdown so that the picture behind the umbrella term remains visible.

1.3 Data declaration rates

Declaration (disclosure) rates show how complete our data is. Characteristics with a low declaration rate should be read with caution.

Characteristic	% disclosed	% prefer not to say / unknown	Comment
Ethnicity	100%	0%	All colleagues in scope have a recorded ethnicity.
Disability	95%	5%	-
Religion & belief	89.6%	10.4%	-
Sexual orientation	91.8%	8.2%	-

1.4 Our workforce at a glance

Measure	2025	2026	Direction of travel
Total colleagues	187	183	↓
% female / male	59% / 41%	60% / 40%	→
% from a minority ethnic background	34.0%	32.2%	↓
% reporting a disability	8.0%	4.9%	↓ (see note 1.2)

Measure	2025	2026	Direction of travel
% LGBTQ+	3.2%	3.8%	↑
% working part-time	29.9%	30.1%	→
Average age	44.0	44.2	→
% in senior leadership roles	6.3%	6.0%	→

2. Executive summary

Our values and strategic context

This report is one of the ways Taff holds itself to account against its strategies, but it is not a standalone exercise. Our People and Resources Strategy 2025–2030 names EDI metrics around representation and pay equity as one of the measures by which we judge whether our culture is being lived and our Equity, Diversity and Inclusion (EDI) Strategy 2025–2029 commits us to gathering and reporting colleague diversity data, reporting our gender and ethnicity pay gaps externally, and taking positive action to address under-representation. The findings in this report feed directly into both.

Everything that follows is guided by Taff's values of Trust, Ambition, Learning and Kindness and by the ambition, shared across the Strategic Plan 2024–2029, to be “an organisation that reflects and meets the needs of the communities we serve” with “a diverse and inclusive workplace and culture.” Our EDI Strategy sets out six principles, including respecting the dignity and worth of each individual and understanding the importance of a diverse workforce and inclusive workplace that reflects our communities.

Governance and legal framework

Our Board approves the EDI Strategy and monitors progress and our Chief Executive acts as Executive sponsor. Our approach reflects our obligations under the Equality Act 2010 (including the Public Sector Equality Duty), the Human Rights Act 1998, the Community Housing Cymru Code of Governance, and the Welsh Government Regulatory Framework.

Representation

At 31 March 2026 Taff employed 183 colleagues, 60% of whom are female and 40% male, a profile that has held broadly steady year on year and reflects the female-dominated nature of the care and support sector in which much of our work sits. The % of male and female colleagues also reflects the community we serve almost like for like.

Colleagues from a minority ethnic background make up 32% of the workforce, well above the Cardiff (14.4%) and Welsh (6.3%) population benchmarks, although this represents a slight reduction on the 34% reported last year. In addition, Taff reflects the community it serves with 32% of colleagues being from a minority ethnic background compared to 37% of customers.

4.9% of colleagues report having a disability in 2026. This is a fall from the previous year of 8.0%. 5% of colleagues opted for prefer not to say.

The workforce has aged slightly, with 35.5% of colleagues now aged 50 or over (up from 34% last year and broadly in line with the UK workforce, around a third of which is aged 50 or over).

The workforce spans a wide range of faiths and beliefs, most commonly no religion or belief (38.8%), Christian (around 30%) and Muslim (13.7%).

3.8% of colleagues identify as LGBTQ+.

Our colleagues bring a wide range of nationalities and backgrounds to Taff and to the communities we serve.

Pay

Our ethnicity pay gap has continued to improve: the mean ethnicity pay gap has fallen to 18.1% (from 22.7% two years ago) and the median stands at 18.3%, driven by a broader spread of colleagues from a minority ethnic background across role levels.

Our gender pay position, however, has widened on the mean measure. Whilst the median gender pay gap is 11.0% (down from last year) and the mean is 4.6% (up). The principal driver is structural rather than unequal pay for equal work — women remain over-represented in lower-paid care and support roles, and the mean has been pulled up this year by a change in the gender of the highest-paid role (the Chief Executive). Scenario analysis confirms that holding the 2025 senior profile would reverse the mean gap (see Section 4).

Action

We recognise that we are not yet where we want to be, particularly the continued absence of colleagues from a minority ethnic background at senior levels.

Guided by our values of Trust, Ambition, Learning and Kindness and the EDI Strategy's ambition to better reflect the communities we serve, the commitments set out in Section 7 focus on taking steps to strengthen our pipeline into senior roles. This includes developing our 'Grow our Own' approach in line with our People and Resources Strategy 2025 – 2030, ensuring recruitment continues to be inclusive and accessible and continuing to invest in and progress towards Tai Pawb's QED Accreditation.

3. Our colleagues — the protected characteristics

3.1 Ethnicity

Context & benchmark

Under the Equality Act 2010, race includes colour, nationality and ethnic or national origin. According to the latest Welsh Government statistics, people from a minority ethnic background make up around 6.3% of the Welsh population; in Cardiff this rises to 14.4%. Taff's workforce is considerably more diverse than both benchmarks.

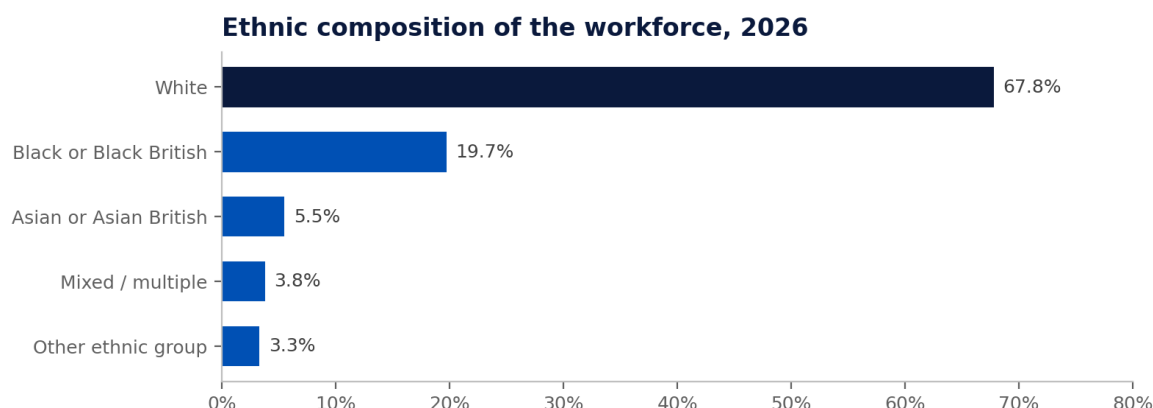
37% of Taff's customers are from a minority ethnic background compared to 63% of customers from a White background.

Our data — three-year trend

The table below shows the share of colleagues in each ethnic group across the last three years (rebuilt on a consistent basis).

Ethnic group	2024	2025	2026
Asian or Asian British	7.1%	5.9%	5.5%
Black or Black British	14.8%	22.9%	19.7%
Mixed / multiple groups	3.3%	3.2%	3.8%
Other ethnic group	2.2%	2.1%	3.3%
White	63.4%	66.0%	67.8%
Not stated / declined	9.3%	0%	0%
Minority ethnic background (total)	27.3%	34.0%	32.2%

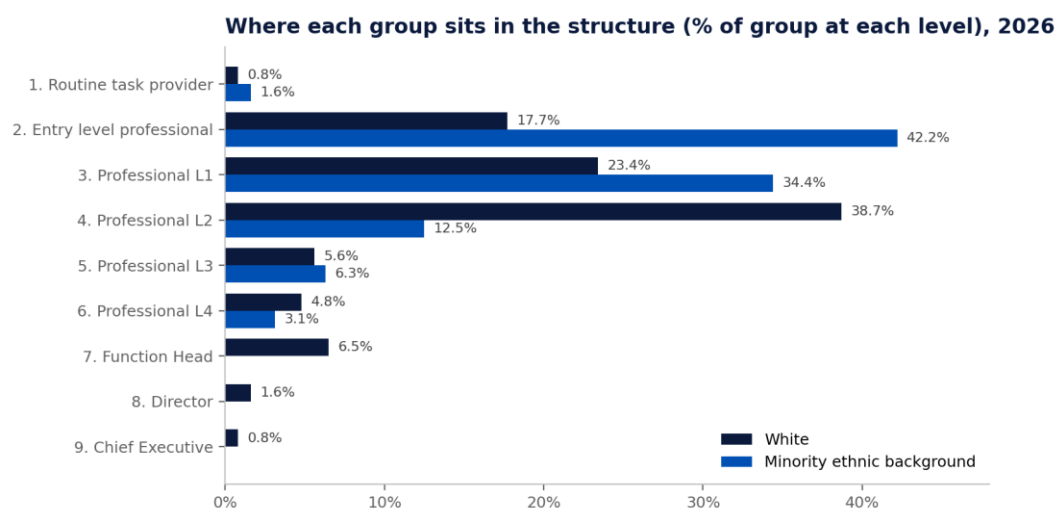
At 31 March 2026, 32.2% of colleagues (59 people) identify as being from a minority ethnic background and 67.8% (124) as White. This is a slight reduction from 34.0% last year. The detailed breakdown shows that Black or Black British colleagues remain the largest minority ethnic group at 19.7%, followed by Asian or Asian British at 5.5%.



Role level by ethnicity

The table below shows how White colleagues and colleagues from a minority ethnic background are distributed across the structure by role level. Each column sums to 100% —which supports the intersectionality discussion later in the report.

Role level	% of White colleagues	% of colleagues from a minority ethnic background
1. Routine task provider	0.8%	1.6%
2. Entry level professional	17.7%	42.2%
3. Professional Level 1	23.4%	34.4%
4. Professional Level 2	38.7%	12.5%
5. Professional Level 3	5.6%	6.3%
6. Professional Level 4	4.8%	3.1%
7. Function Head	6.5%	0%
8. Director	1.6%	0%
9. Chief Executive	0.8%	0%



What this tells us

Taff employs a higher proportion of colleagues from a minority ethnic background than its local population, which is a genuine strength. In addition, Taff reflects the community it serves with 32% of colleagues being from a minority ethnic background compared to 37% of customers. However, the distribution by role level shows a clear pattern: colleagues from a minority ethnic background are heavily concentrated in entry-level and Professional Level 1 roles (more than 75% sit at these two levels), while White colleagues are more evenly spread through the professional grades and hold all the most senior posts. There continues to be no representation of colleagues from a minority ethnic background at Head of service level or above, which is unchanged from last year and Seniority remains the most significant disparity at Taff. Grow your own approach is a key theme of Taff's People Strategy being driven forward in 2026/27.

3.2 Sex

Context

Much of Taff's work is in housing, care and support. These are sectors that are traditionally female dominated, particularly in frontline support roles. This shapes both our workforce profile and our pay gap analysis.

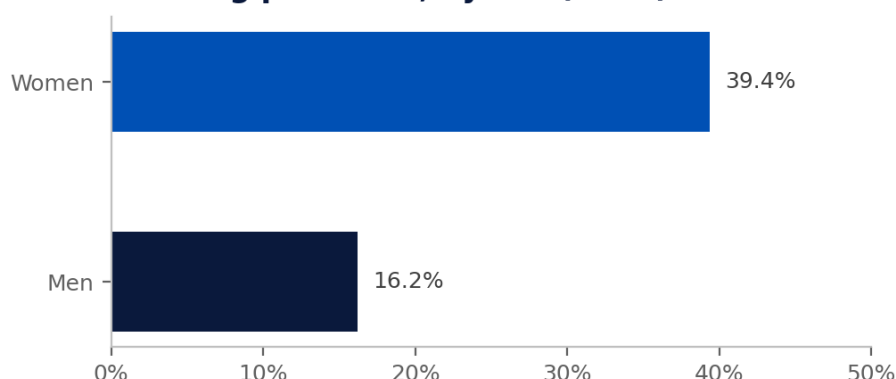
Our data

Measure	Female	Male
% of colleagues	60%	40%
% of tenants	62%	38%
% from a minority ethnic background	32.1%	32.4%
% working part-time	39.4%	16.2%
% in Entry Level roles	28.4%	28.4%
% in Professional L1 & L2 roles	49.5%	50.0%
% in Operational Manager roles	15.6%	16.2%
% in senior leadership roles	6.4%	5.4%
Average age	43 yrs 9 mths	44 yrs 11 mths
Average FTE	0.82	0.95
Average (median) pay (£/hr)	£14.87	£16.70

What this tells us

Women make up just under 60% of the workforce and are well represented in senior roles relative to their share of the organisation, but they are also far more likely to work part-time (39.4% of women, against 16.2% of men) and are concentrated in the lower-paid care and support roles that characterise the sector. The % of men and women at Taff reflect the community we serve almost like for like. This combination — strong female representation overall, but clustered at particular levels and working patterns — is the main driver of the gender pay gap discussed in Section 4.

Working part-time, by sex (2026)



3.3 Age

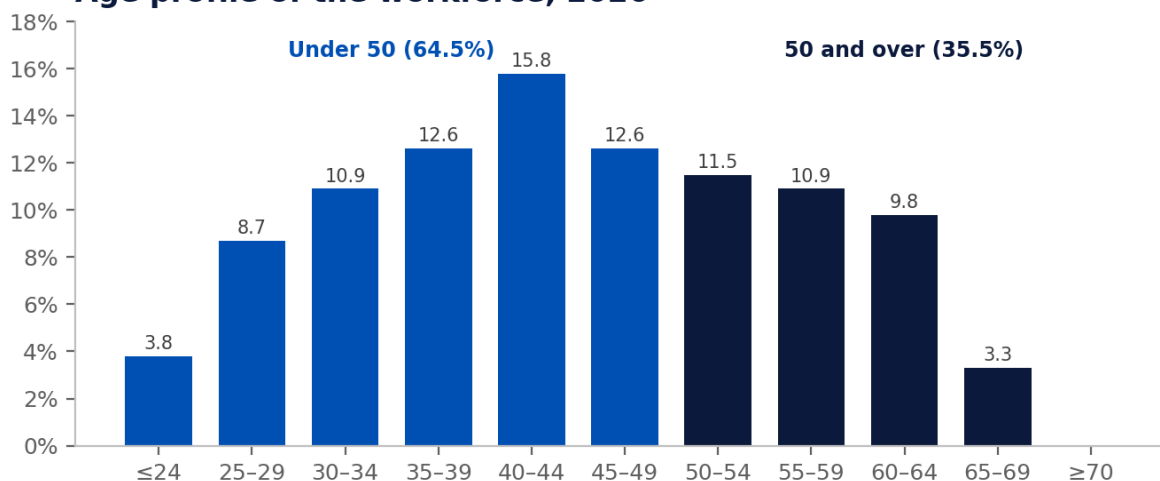
Context & benchmark

In 2025, around 31% of the UK workforce was aged 50–64 and a further 5% was aged 65 or over — so just over a third (around 36%) of the UK workforce is aged 50 or over.

Our data — age profile, three-year trend

Age band	2024	2025	2026
≤24	4.9%	5.3%	3.8%
25–29	9.8%	11.2%	8.7%
30–34	9.3%	8.5%	10.9%
35–39	12.6%	11.7%	12.6%
40–44	18.6%	16.0%	15.8%
45–49	12.0%	13.3%	12.6%
50–54	10.4%	11.2%	11.5%
55–59	12.6%	11.7%	10.9%
60–64	7.7%	9.6%	9.8%
65–69	2.2%	1.1%	3.3%
≥70	0%	0.5%	0%

Age profile of the workforce, 2026



What this tells us

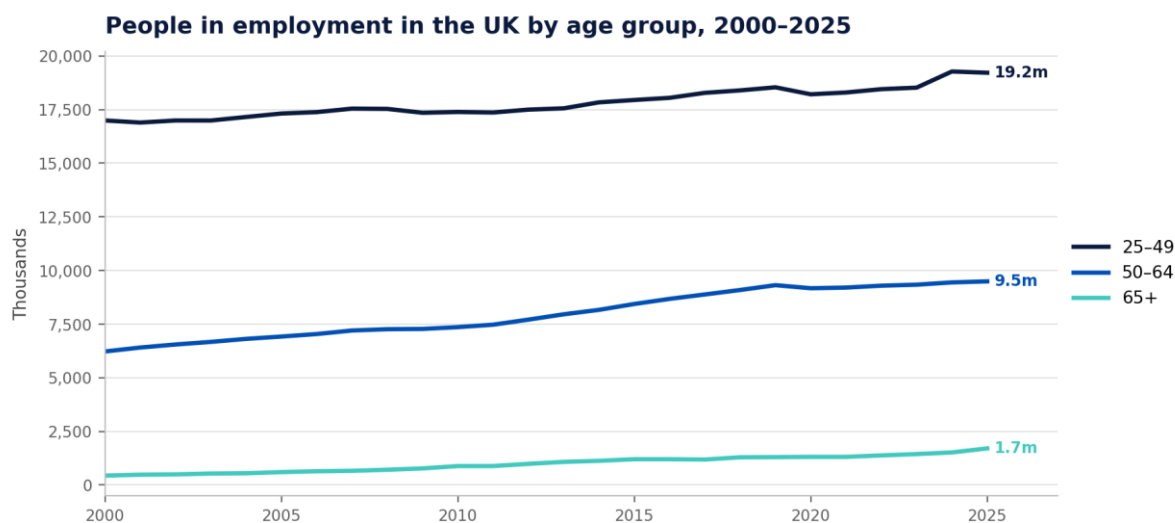
In 2026, 64.5% of colleagues are under 50 and 35.5% are aged 50 or over. This is a slight shift towards an older profile compared with last year, when the split was 66% under 50 and 34% over 50. Taff's over-50 share (35.5%) is broadly in line with — in fact marginally below — the UK workforce, around 36% of which is aged 50 or over. Within that, Taff has a slightly higher share of colleagues aged 50–64 (32.3%, against 31.2% nationally) but a lower share aged 65

and over (3.3%, against 5.0% nationally). The largest single age band remains 40–44 (15.8% of colleagues), and the average age across the workforce is 44.2 years.

The ‘oldest’ bands have grown: colleagues aged 65–69 have risen to 3.3% (from 1.1% last year), although this remains below the national 65-plus figure of around 5%. Read alongside the role-level data, older colleagues are concentrated in the more senior professional grades and management roles, while colleagues under 35 are clustered in entry-level and Professional Level 1 posts — a pattern that reinforces the value of the apprenticeship and ‘grow our own’ commitments in the People and Resources Strategy as a route to bringing younger talent through and supporting succession as the workforce ages.

Age in the wider workforce — national context¹

The UK workforce has been ageing steadily. The chart below shows the number of people in employment by age group over the last two decades: while the 25–49 group has grown modestly, the 50–64 group has grown far faster, and the number of workers aged 65 and over has more than tripled since 2000. This is the national backdrop against which Taff’s own slightly ageing profile should be read.



Source: ONS, Employment by age group, seasonally adjusted (A05 SA); figures for the final quarter (Oct-Dec) of each year.

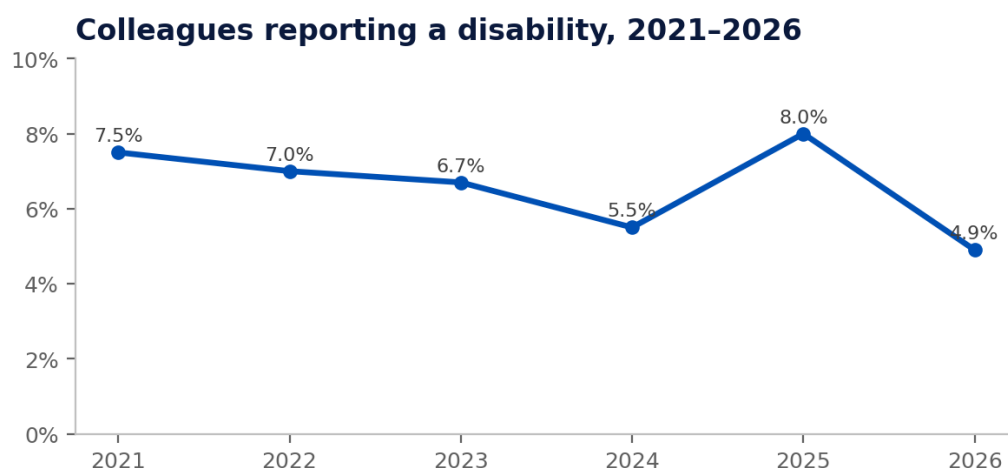
3.4 Disability

Context & benchmark

The UK employment rate for disabled people was around 52.8% in 2025, against around 80% for non-disabled people. Around 1 in 4 of the working-age population reports having a disability. Roughly 1 in 2 disabled people of working age are in work compared to 4 in 5 non-disabled people.

Our data — three-year trend

Response	2024	2025	2026
Reports having a disability	5.5%	8.0%	4.9%
Does not	88.5%	86.2%	95.1%
Prefer not to say / unknown	6.0%	5.9%	0%



¹ Department for Work and Pensions, *The employment of disabled people 2024*, updated June 2025. [The employment of disabled people 2024 - GOV.UK](#)

What this tells us

4.9% of colleagues report having a disability in 2026. This is a fall from the previous year of 8.0%. 5% of colleagues opted for prefer not to say.

3.5 Religion & belief

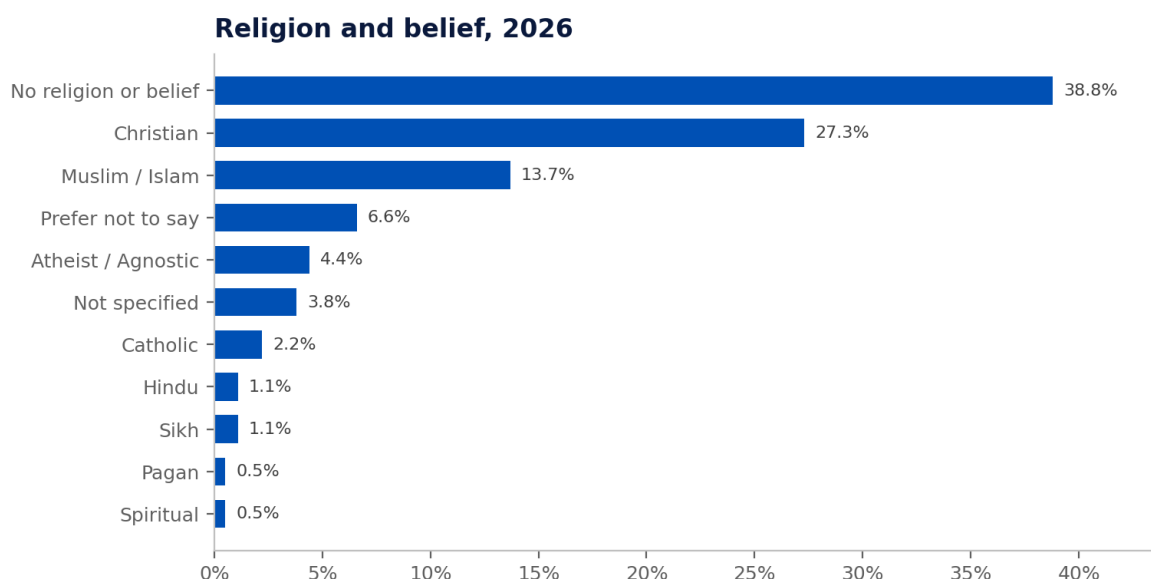
Context

Under the Equality Act 2010, religion or belief covers any religion, a smaller faith group, and philosophical beliefs that are genuinely held; it also covers non-belief or the absence of a religion or belief.

Our data (2026)

This year, the categories on our HR system were tidied up for consistency, therefore comparison to the year before is not like for like. Future reports will build comparison from this baseline.

Religion / belief	% of colleagues
No religion or belief	38.8%
Christian	27.3%
Muslim / Islam	13.7%
Prefer not to say	6.6%
Atheist / Agnostic	4.4%
Not specified	3.8%
Catholic	2.2%
Hindu	1.1%
Sikh	1.1%
Pagan	0.5%
Spiritual	0.5%



What this tells us

The largest single group is colleagues with no religion or belief (38.8%), followed by Christian colleagues, who together with those recording Catholic make up around 30% of the workforce. Muslim colleagues are the next largest group at 13.7%, with smaller numbers of Hindu, Sikh, Pagan and Spiritual colleagues. Around one in ten colleagues either preferred not to say or did not specify, so the figures should be read with that in mind. The spread of faiths and beliefs reflects the diversity of the communities Taff serves.

3.6 Sexual orientation

Context

Sexual orientation describes whether a person's attraction is towards their own sex, the opposite sex, or both.

Our data (2026)

Sexual orientation	% of colleagues
Heterosexual / straight	88.0%
Prefer not to say	8.2%
Gay	1.6%
Lesbian	1.6%
Bisexual	0.5%

What this tells us

3.8% of colleagues identify as lesbian, gay or bisexual (LGB+), a small increase on the 3.2% reported last year. A further 8.2% preferred not to say, so the true figure is likely to be higher than recorded. Continuing to build an environment in which colleagues feel safe to share this information — reflected in the disclosure rate over time — is itself a measure of inclusion.

3.7 Language including the Welsh Language

Amongst Taff colleagues, 50 colleagues can converse in 22 different languages, which enables us to reach out to colleagues to support communicating with our customers when needed. We have also had some roles where we have specifically required candidates to be able communicate fluently in a community language.

There is currently no requirement for roles to be designated as Welsh language essential, as demand for Welsh-language services has not been identified through current service data and engagement. Welsh language capability is present at Board, Executive and Heads of Service levels, with some proficiency across wider teams; however, overall organisational capability remains limited. As part of our preparations for the Welsh Language Standards, we are taking a structured approach to strengthening Welsh language capacity to deliver measurable improvements over the coming year.

3.8 Nationalities

Around 77% of colleagues are British and the remainder span more than 19 nationalities.

4. Pay gap analysis

For each gap we report the headline mean and median, the three-year trend and the pay-quartile distribution and then provide narrative. As noted in Section 1, the salary snapshot date changed this year to 31 March, so trends have been rebuilt on a consistent basis and should not be compared with previously published figures.

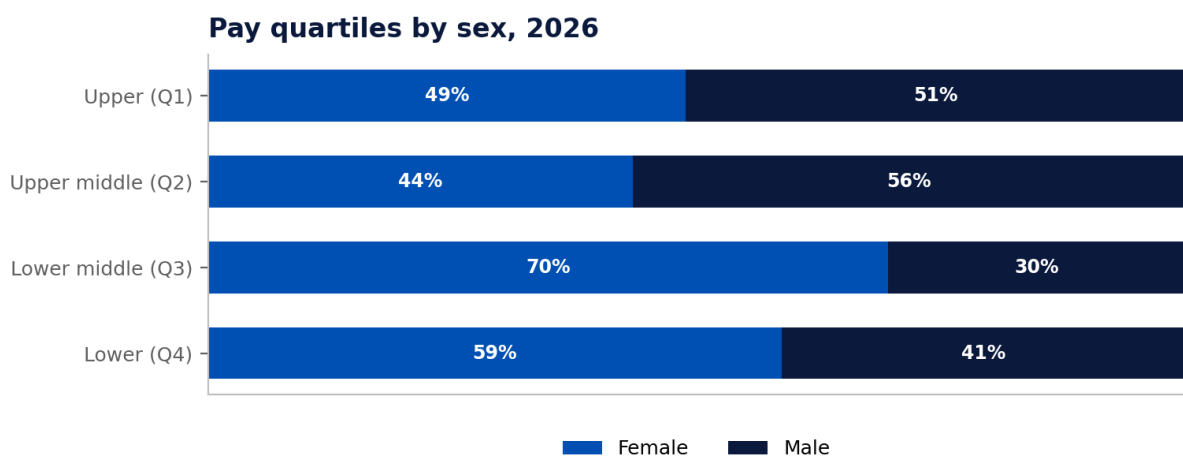
4.1 Gender pay gap

Headline figures

Measure	2025	2026	Change
Mean gender pay gap	1.8%	4.6%	↑ 2.8 pts
Median gender pay gap	13.2%	11.0%	↓ 2.2 pts

Pay quartiles (2026)

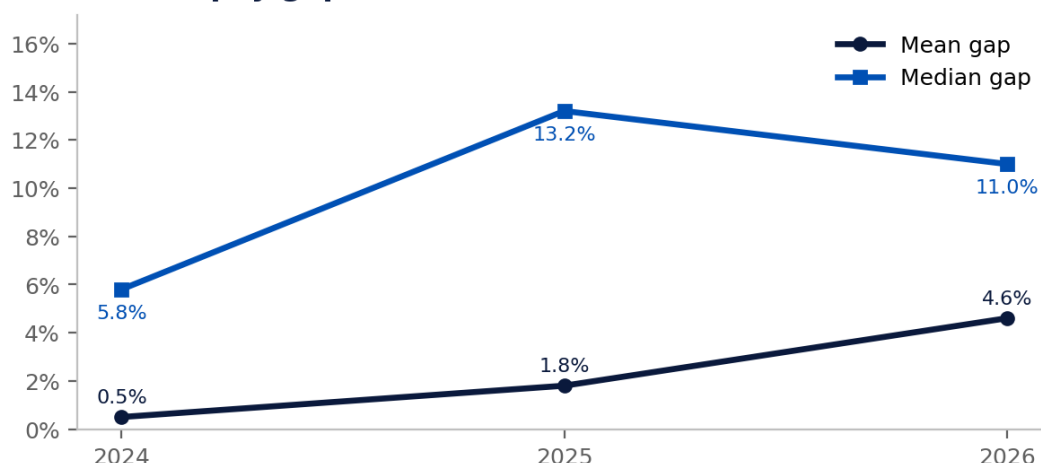
Quartile	% Female	% Male
Upper (Q1)	48.9%	51.1%
Upper middle (Q2)	43.5%	56.5%
Lower middle (Q3)	69.6%	30.4%
Lower (Q4)	58.7%	41.3%



Three-year trend

Year	Female median (£/hr)	Male median (£/hr)	Median gap %
2024	£13.69	£14.54	5.8%
2025	£13.32	£15.34	13.2%
2026	£14.87	£16.70	11.0%

Gender pay gap, 2024-2026



What's driving the gap

Taff offers the same terms and conditions to all colleagues and supports flexible working across the organisation. We are confident that the gender pay gap is driven by the distribution of women and men across roles and this year, by a change in the gender of the single highest-paid role, Chief Executive Officer, rather than by unequal pay for equal work.

The median has narrowed. The median gap has fallen to 11.0%, from 13.2% last year. The median compares the middle-earning woman with the middle-earning man, so it responds to the shape of the workforce around the midpoint rather than at the extremes. The unusually low median gap recorded in 2024 (5.8%) reflected consolidated flat-rate award of April 2023/24—a minimum £1,200 pro-rata uplift that gave the largest percentage increases to the lowest-paid roles, where women are concentrated. In 2024/25 and 2025/26 pay awards reverted to blanket CoL awards as well as 2025/26 being a salary benchmarking year.

The mean has widened and the reason is concentrated at the top. The mean gap has risen to 4.6%, with the average male hourly rate (£18.72) ahead of the average female rate (£17.86). The mean is highly sensitive to a small number of very high earners, and the single biggest factor this year is that the highest-paid role in the organisation, the Chief Executive, was held by a woman in 2025 and by a man in 2026 (the executive team moved from two women and one man to two men and one woman). Because the CEO's hourly rate sits far above the organisational average, this one change exerts a strong upward pull on the male mean. Senior and specialist roles remain male-skewed, and women are also more likely to work part-time (average FTE of around 0.82, against 0.95 for men), which widens average outcomes without moving the midpoint. None of this indicates unequal pay for equal work or gender-based pay decisions; the gap remains distribution and composition-driven.

Scenario analysis: the effect of the most senior role

To understand how far the mean gap is driven by leadership composition, we modelled the 2026 position holding everything constant - the same workforce, salaries and hours — and changing

only the gender of the highest-paid role, restoring the 2025 senior profile in which the Chief Executive was female.

Scenario	Mean female (£/hr)	Mean male (£/hr)	Mean gap
Actual 2026 (male CEO)	£17.86	£18.72	+4.6% (men higher)
If most senior role were female	£18.31	£18.06	-1.4% (women higher)

Simply changing the gender of the single highest-paid post reverses the mean gap, from +4.6% in favour of men to -1.4% in favour of women. This confirms that the increase in the reported mean gap is driven by the gender of the most senior role rather than by organisational pay practice. It also illustrates why the mean, and median should not be read isolation.

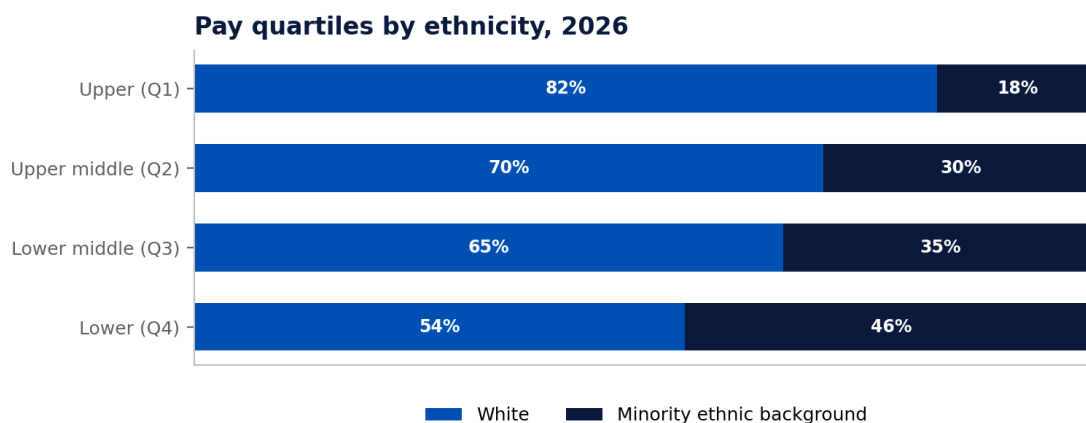
4.2 Ethnicity pay gap

Headline figures

Measure	2025	2026	Change
Mean ethnicity pay gap	18.9%	18.1%	↓ 0.8 pts
Median ethnicity pay gap	18.9%	18.3%	↓ 0.6 pts

Pay quartiles (2026)

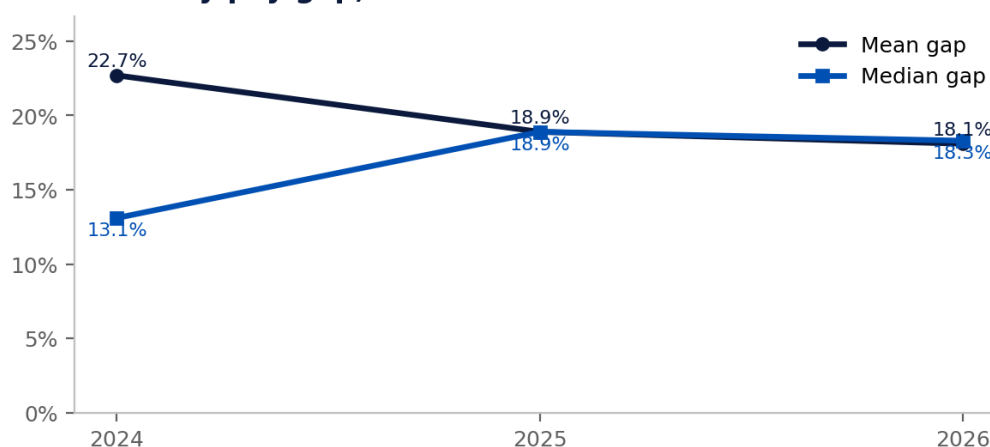
Quartile	% White	% from a minority ethnic background
Upper (Q1)	82.2%	17.8%
Upper middle (Q2)	69.6%	30.4%
Lower middle (Q3)	65.2%	34.8%
Lower (Q4)	54.3%	45.7%



Three-year trend

Year	White median (£/hr)	Minority ethnic background median (£/hr)	Median gap %
2024	£14.60	£12.69	13.1%
2025	£18.63	£15.10	18.9%
2026	£16.06	£13.12	18.3%

Ethnicity pay gap, 2024-2026



What's driving the gap

The mean ethnicity pay gap has continued its downward trend, falling to 18.1% from 22.7% two years ago, and the median stands at 18.3%. The improvement reflects a broader distribution of colleagues from a minority ethnic background across role levels and a rising number in higher-paid roles. Nonetheless the gap remains substantial, and the quartile picture explains why. Colleagues from a minority ethnic background make up 45.7% of the lowest pay quartile but only 17.8% of the highest. The single biggest factor is the absence of colleagues from a minority ethnic background at the most senior levels, combined with their concentration in entry-level and Professional Level 1 roles (Section 3.1). Closing this gap depends on progression into higher-paid and senior positions — the focus of our commitments in Section 7.

5. Leadership & Board representation

5.1 Senior leadership team

Our senior leadership team comprises Function Heads, Directors and the Chief Executive. 11 roles in total, around 6% of the workforce.

Measure	2026
% female / male	63.6 / 36.4
% from a minority ethnic background	0%
% reporting a disability	[]

Women hold almost two thirds of senior leadership roles (7 of 11), which is a real strength and ahead of their share of the workforce overall. However, there continues to be no representation of colleagues from a minority ethnic background at Head of service level or above. We recognise this as the most pressing representation gap at Taff and are focused on building the internal pipeline. Through targeted development, inclusive recruitment and the progression actions set out in Section 7, so that there are opportunities for our senior team of the future to better reflect the workforce and communities we serve.

5.2 Board composition

Measure	2025	2026
Number of Board members	14	12
% female / male	36%/64%	33%/67%
% from a minority ethnic background	14%	17%

6. Looking deeper — intersectionality

Even a single combined cut adds depth to the picture. The table below looks at representation in the highest and lowest pay quartiles by ethnicity — one of the clearest illustrations of how representation and pay interact at Taff.

Pay quartile	% White	% from a minority ethnic background
Upper quartile (highest paid)	82.2%	17.8%
Lower quartile (lowest paid)	54.3%	45.7%

Colleagues from a minority ethnic background are more than two and a half times as likely to sit in the lowest pay quartile as in the highest. Read alongside the role-level data in Section 3.1 — where more than three quarters of colleagues from a minority ethnic background are at

entry level or Professional Level 1. This confirms that the ethnicity pay gap is fundamentally a seniority and progression issue.

The same lens applied to sex shows the opposite skew, with women better represented in senior roles but heavily present in the lower-paid support workforce.

7. What we're doing about it

Our actions are drawn directly from the commitments in the EDI Strategy 2025–2029 and the People and Resources Strategy 2025–2030 and respond to the specific findings in this report. The EDI Strategy is approved and monitored by the Taff Board, with the Chief Executive as Executive sponsor and progress is tracked through a supporting Action Plan.

7.1 Progress against last year's commitments

Commitment (from last year)	Status	Comment
Report gender & ethnicity pay gaps externally	Done / Ongoing	Delivered through this report
Continue with Tai Pawb QED Accreditation	In progress	Approaching accreditation
Cultural competency work for managers	Complete	Complete
Support colleague-led EDI working group	In place	Being developed further in 2026

7.2 Our commitments for the year ahead

- As part of **Taff's Grow Our Own approach**, incorporate avenues to build and strengthen development and pathways for ethnically diverse colleagues. Incorporate shadowing activities, development programmes and continued accessibility in recruitment.
- **Building on the practices already in place**, we will continue to ensure recruiting managers are trained, job adverts actively encourage applications from under-represented groups and our commitment to the Rooney Rule (ensuring at least one candidate from an under-represented background is interviewed for relevant roles). We will keep our recruitment processes and offices accessible. We will regularly remind recruiting managers of their responsibilities under these practices and refresh that guidance periodically and we will also monitor appointment outcomes by ethnicity, disability and sex to check they are working as intended.
- **Use our colleague diversity data to understand and act** on the causes of under representation at different job levels and engage with colleagues from ethnic minority backgrounds to understand what would help make the most improvements.

- **Improve data quality and disclosure.** Encourage colleagues to engage with sharing diversity information by providing more information about how the data is used to inform shaping our future.
- **Continue to embed an inclusive culture.** As previously reported progress towards Tai Pawb's QED Accreditation is a key part of our approach over the next 12 month. This includes further development of EDI training for all colleagues, and supporting the colleague-led EDI working group.
- **Welsh Language.** Further strengthen and promote the use of Welsh across the organisation, including reviewing policies, processes, training and services to support implementation of the Welsh Language Standards.

8. How it's calculated & glossary

Mean The average — add up all hourly pay rates and divide by the number of colleagues.

Median The midpoint — line up all hourly pay rates from highest to lowest; the median is the one in the middle. It removes the effect of very high or very low outliers.

Pay gap The difference between the average pay of two groups, expressed as a percentage. It is not the same as equal pay (paying men and women the same for the same work).

Pay quartiles The workforce split into four equal-sized bands from highest to lowest paid.

Colleagues from a minority ethnic background Used in this report to describe colleagues from Black, Asian and other ethnic minority backgrounds, replacing the previously used term 'BAME'.