

# Gender Pay Gap Report 2020



CAF is a charity that exists to accelerate progress in society towards a fair and sustainable future for all and recognises the effort and contribution made by all who seek to achieve this aim.

In keeping with this, CAF is committed to building a workplace that is diverse and inclusive for all. Through various initiatives and strategies, we work hard to attract, develop and offer rewarding careers to employees regardless of their race, sexual orientation, religion, age, gender, or disability.

We continually and actively work to remove any barriers that may impact on our ability to have a diverse and engaged workforce.

## Gender pay reporting

The Equality Act 2010 (Gender Pay Gap Information) Regulations 2017 require us to carry out Gender Pay Reporting. This report is based on a snapshot from CAF on 5 April 2020. We have applied the standard methodologies required by the regulations.

## Organisational context

CAF is a charity, bank and philanthropy service provider. Our expertise helps donors, companies and charities deliver positive impact across societies around the world.

On 5 April 2020 there were 483 UK-based employees and of these, 59.8% were in support and administrative roles; 77.2% of these were female.

To comply with the gender pay gap methodologies, the data of 454 of the 483 employees was used to produce CAF's gender pay gap average and quartile information; 148 were male, 306 were female.

CAF paid a discretionary bonus to qualifying employees in July 2019; this was based upon individual performance and grade. Bonuses were pro-rata for part-time employees; they were also pro-rated for employees who had not worked a full performance review year. The bonus information in this report is derived from all 483 employees; of these, 15.3% were part-time females, 1.4% were part-time males.

## CAF's gender pay gap for 2020

The gender pay gap is defined as the difference between the median or mean hourly rate of pay that male and female employees receive.

The median pay gap is the difference between the midpoints in the ranges of hourly earnings of males and females. The mean pay gap is the difference between average hourly earnings of males and females.

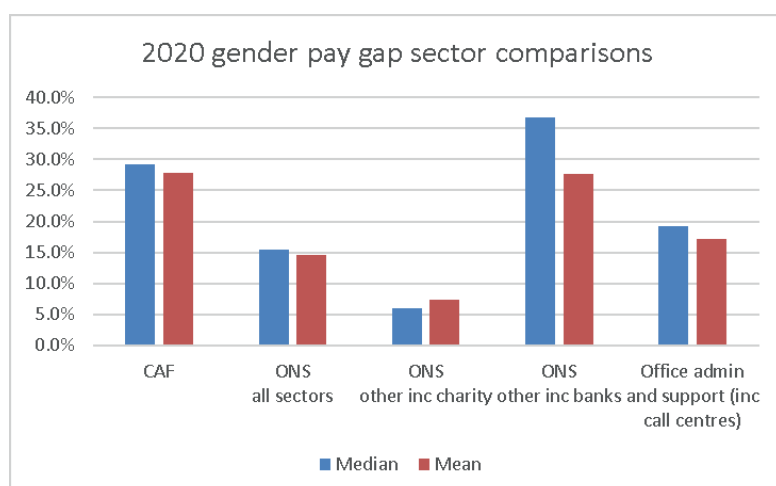
At CAF there is a median gap of 29.2%, indicating a wider gap compared to a UK median of 15.5% in favour of men<sup>1</sup>. Our mean gap is 27.9%, indicating a wider gap compared to a UK mean of 14.6% in favour of men<sup>2</sup>.

It should be noted that CAF Bank's pay gap statistics for 2020 are better than the ONS all sector statistics both at median level (11.9%) and mean level (13.6%). This was the fourth year in a row that an improvement has been achieved.

The following table reflects CAF's median and mean pay gaps with comparison data from the Office of National Statistics (ONS). The data includes full-time and part-time employees:

Organisation/source	Category	Median	Mean
CAF		29.2%	27.9%
ONS ASHE gender tables	All sectors	15.5%	14.6%
ONS ASHE gender tables	Other including charity	6.0%	7.4%
ONS ASHE gender tables	Other including banks	36.8%	27.7%
ONS ASHE gender tables	Office admin & support (including call centres)	19.2%	17.1%

The data in the above table is also reflected in the graph below:



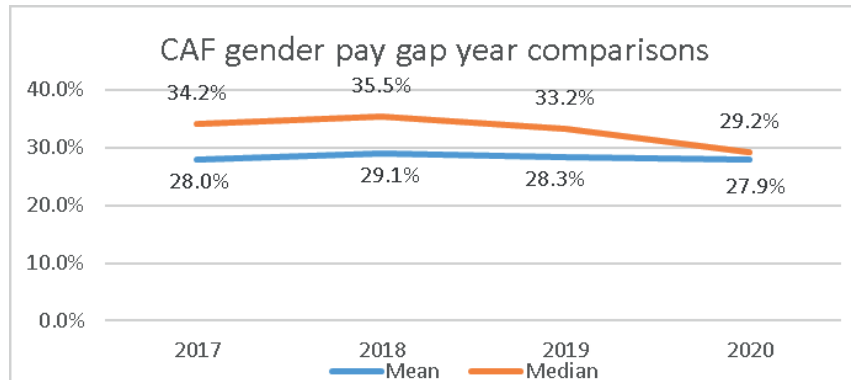
### Pay gap compared to previous years

Gender pay gap	2020	Difference to 2019	2019	Difference to 2018	2018	Difference to 2017	2017
Mean	27.9%	-0.4%	28.3%	-0.8%	29.1%	1.1%	28.0%
Median	29.2%	-4.0%	33.2%	-2.3%	35.5%	1.3%	34.2%

<sup>1</sup> Office of National Statistics (ONS) - Annual Survey of Hours and Earnings (ASHE) gender pay gap tables

<sup>2</sup> Office of National Statistics (ONS) - Annual Survey of Hours and Earnings (ASHE) gender pay gap tables

When comparing the gender pay gap to 2019, the mean gap reduced by 0.4% and the median gap reduced by 4.0%. The graph below demonstrates how the mean and median pay gap has changed since CAF first started reporting in 2017:



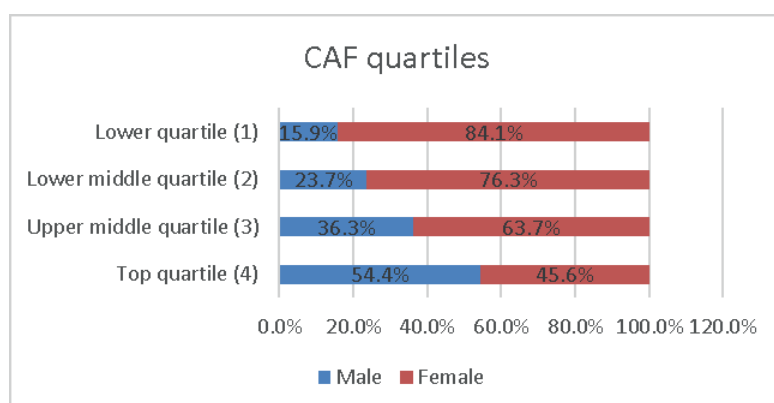
## Pay quartiles

CAF's pay quartile information is made up of 32.6% male employees and 67.4% female employees.

In the below table, we divided employees into four equal groups ordered from the lowest to highest paid. The proportion of CAF's male and female employees in each of the quartiles is as follows:

Quartile groups	Male	Female
Lower	15.9%	84.1%
Lower middle	23.7%	76.3%
Upper middle	36.3%	63.7%
Upper	54.4%	45.6%
<b>All</b>	<b>32.6%</b>	<b>67.4%</b>

The chart below demonstrates the quartile splits from the table above:



## Bonus gap

The bonus gap is defined as the difference between the median or mean bonus received by male and female employees in the 12 months prior to 5 April 2020. This bonus data relates to July 2019.

The median bonus is the difference between the midpoints in the bonus range of males and females. The mean bonus is the difference between the average bonus of males and females.

At CAF there is a median gap of 33.3% and a mean gap of 27.7%. The table below demonstrates movement since 2017:

Bonus gap	2020	Difference to 2019	2019	Difference to 2018	2018	Difference to 2017	2017
Mean	27.7%	5.5%	22.2%	-13.5%	35.7%	-6.8%	42.5%
Median	33.3%	25.0%	8.3%	-11.7%	20.0%	-13.3%	33.3%

When comparing the bonus gap to the previous year, the mean gap increased by 5.5% and the median gap increased by 25.0%.

## Percentage of males and females receiving a bonus

The percentage of employees who received a bonus is 67.3% for males and 57.0% for females. When compared to 2019, this increased by 5.5% for both males and females.

Percentage of males and females receiving a bonus	2020	2019	2018	2017
% of men who received a bonus	67.3%	61.8%	54.3%	55.6%
% of women who received a bonus	57.0%	51.5%	44.8%	47.7%

## Findings from our gender pay gap analysis

Key findings in the data analysis identified a higher percentage of females working in support-type roles and a higher percentage of males working in senior-type roles. This is demonstrated in the pay quartiles with the overall ratio of males and females being 32.6% males and 67.4% females. However, females reside in higher numbers in the lower and lower/middle quartiles, while males reside in higher numbers in the upper and upper/middle quartiles.

The bonus gap is also impacted by the ratio of males and females in senior- and support-type roles. Additionally, the bonus is pro-rated for part-time employees, which are predominantly female. The bonus gap grew by a 5.5% mean and a 25.0% median compared to 2019. Further analysis identified an increase in the number of females in more junior roles and part-time positions since 2019, which contributed to expanding the bonus range in the lower section and impacting the bonus mid-point.

## Responses to the gender pay gap analysis

CAF will continue the work it has started to positively address our gender pay gap by:

- Continuing to work to minimise career obstacles for working parents – responsibilities typically biased towards women;
- Continuing training around unconscious bias to increase awareness and develop improved inclusivity and diversity across our workforce;
- Ensuring our future reward framework drives and delivers equity of pay;
- Continuously improving our attraction and recruitment practices to drive transparency and fairness in all reward matters;
- Continuously improving opportunity across all roles in all areas of the organisation; and
- Improving our talent management and career development practices to actively promote and deliver opportunity for all talented people seeking development across the organisation.

CAF is committed to achieving the ambition of meeting the UK All Sector pay gap norms for both median and mean through continuous improvement of our own practice and reward principles.

**David Jessop** | Executive Director of People and Purpose

4 October 2021

