

GENDER PAY GAP

REPORT 2024

CAF
Charities Aid Foundation

ABOUT CAF

The Charities Aid Foundation (CAF) exists to accelerate progress in society towards a fair and sustainable future for all. Over the last 100 years, we have led the way in developing innovative approaches to giving. Annually, we distribute over £1 billion to social purpose organisations around the globe.

As a leading charity operating in the UK, US and Canada, CAF works at the centre of the giving world. We partner with corporate and individual donors to enable them to give more effectively, strategically and impactfully. This includes connecting them to charities globally and providing access to our in-depth sector knowledge, governance expertise and innovative giving solutions.

We help social purpose organisations to strengthen their resilience and do more of their life changing work, through strategic advisory services from our Impact Accelerator, tools to support charities' fundraising activities, and charity financial services from CAF Bank Limited and CAF Financial Solutions Limited. Using our research, policy and campaigns work, we understand and influence the wider environment for charities and donors.

Together, we give more.

CAF Together

At CAF, we want to be a leading, great and safe place to work, with an employee experience like no other, wherever our people are located around the world. Together, we are committed to building a culture where everyone feels like they belong and has a say in how we build our organisation and culture to be the best it can be.

We are guided in delivering this, through our core values to:

- Act with integrity.
- Move forward together.
- Shape the change.

By embracing the varied life experiences and backgrounds of our colleagues, we can better understand and support the communities we work with. At all levels, we are implementing an ambitious plan to attract, retain and develop the best of talent. Our goal is to be an organisation that better represents the customers we serve and is recognised for fostering high-performing, purpose-driven teams, where every individual's contribution is valued and appreciated.



WHAT OUR 2024 ANALYSIS TELLS US

Our analysis is based on data from the ‘full pay relevant employees’ group in the UK, which comprises employees in post on 5 April 2024, receiving their usual full basic pay on this ‘snapshot’ date’s pay period.

As part of our review, we found that women continue to be over-represented in administration and support-type roles, compared to our overall female employee ratio of 64.0%. These types of roles total 53.4% of those available across CAF and, of these, 72.4% were held by women.

This compares to the roles that were primarily managerial, technical or professional (46.6% of roles), of which 45.6% were occupied by men. This trend – with the over-representation of men in managerial roles and women in administrative and support roles, compared to our overall ratio of women to men – is reflected in the pay quartiles data.

What we are doing to reduce our gender pay gap at CAF

CAF is committed to achieving the ambition of meeting the UK pay gap norms for both median and mean (as demonstrated in Figure 1, please see page five), through the ongoing improvement of our own practice and reward principles.

To support us in this, we worked with a reward consultancy company to complete a more detailed analysis of our gender pay gap data. Based on our findings, we want to identify the underlying challenges contributing to our pay gap, as well additional actions we can take to reduce it. Our early findings indicate:

- There is no evidence that an ‘equal pay’ risk exists.
- While older age and longer service correlate with a slightly wider gap, they are not causal factors.
- The lack of women being appointed to senior positions in sufficient numbers and/or the lack of progression are the most significant factors in explaining the size of our hourly pay gap. However, we are still to understand the extent to which CAF chooses to appoint more men to senior positions versus either a shortage of external women candidates and/or the reluctance of women who currently work at CAF to put themselves forward for internal promotions. We will address this in our action plan for the year ahead.

Alongside this, we continue as part of our global people plan to:

- Identify and monitor the factors contributing to our gender pay gap to implement effective interventions. This includes procuring an HR system with data analytics capabilities, to identify trends and better target actions. Examples of such actions could cover anonymising job applications to eliminate unconscious bias and tracking our learning and development activities to prepare women across CAF for future career progression.
- Improve and manage our attraction and recruitment practices to ensure equity, transparency and fairness in all aspects.
- Include, within CAF Together’s information-gathering phase, the identification of barriers faced by women in career progression to better focus interventions.
- Enhance our talent management and career development practices to actively promote and provide opportunities for all talented individuals within our organisation.
- Train colleagues on unconscious bias and other associated behavioural themes, to raise awareness and enhance inclusivity, diversity and belonging throughout our workforce.
- Continue to ensure our reward framework drives and delivers equity of pay.
- Keep seeking to improve and create opportunities across all roles.
- Remain committed to minimising career obstacles for all employees with caring responsibilities, given that caring responsibilities are typically biased towards women.

GENDER PAY GAP REPORTING

The Equality Act 2010 (Gender Pay Gap Information) Regulations 2017 require us to carry out Gender Pay Reporting.

There are six categories for reporting:

1. **MEDIAN GENDER PAY GAP**
The difference between the median hourly rate of pay of male full pay relevant employees and that of female full pay relevant employees.
2. **MEAN GENDER PAY GAP**
The difference between the mean hourly rate of pay of male full pay relevant employees and that of female full pay relevant employees.
3. **MEDIAN BONUS GAP**
The difference between the median bonus pay paid to male relevant employees and that paid to female relevant employees.
4. **MEAN BONUS GAP**
The difference between the mean bonus pay paid to male relevant employees and that paid to female relevant employees.
5. **BONUS PROPORTIONS**
The proportions of male and female relevant employees who were paid bonus pay during the relevant period.
6. **QUARTILE PAY BANDS**
The proportions of male and female full pay relevant employees in the lower, lower-middle, upper-middle and top quartile pay bands.



The gender pay gap is the difference between the average pay of men compared to the average pay of women within an organisation, across all levels of the business.

In practice, this means that if women do more of the less well-paid jobs in the organisation, the gender pay gap is usually bigger.

Equal pay is the legal requirement for men and women to be paid the same for performing the same work, or work of equal value.

‘Relevant employees’ are employees in post on the ‘snapshot’ date, 5 April 2024, who either:

- Have a contract of employment, or
- Are self-employed, where they must perform the work themselves.

‘Full pay relevant employees’ are those from the ‘relevant employee’ group who were on their usual full basic pay on the ‘snapshot’ date’s pay period, ie their pay was not reduced due to absence.

To complete this report, we have used the necessary methodologies from the data as specified in the regulations. The report sets out our position on 5 April 2024, the ‘snapshot’ date.

OUR GENDER PAY GAP FOR 2024

On 5 April 2024, CAF had 631 employees (222 men and 409 women) in the UK, equating to 35.2% men and 64.8% women. These employees are defined in the regulations as ‘relevant employees’ given they were employed by CAF or carrying out work on the ‘snapshot’ date.

To comply with the gender pay gap regulations, the data of ‘relevant employees’ who were on full pay for the specified period was used to produce CAF’s gender pay gap average and quartile information. There were 603 employees in this category (217 men and 386 women) equating to 36.0% men and 64.0% women. The regulations define this group as ‘full pay relevant employees’. Of the 603 employees in this group, 53.4% were in support and administration type roles, and 72.4% of these roles were filled by women.

There has been a slight change in the roles in this category year on year. In 2023, 57.1% of roles were support and administration type in 2023 and 71.7% were held by women. Therefore, although there are comparatively a lower ratio of support and administration roles at CAF, there are proportionately more women occupying them.

The gender pay gap is defined as the difference between the median and mean hourly rate of pay that male and female ‘full pay relevant employees’ receive. CAF’s gender pay gap for 2024 was 25.9% median average and 26.0% mean average.

The median pay gap is the difference between the midpoints in the ranges of hourly earnings of these men and women. CAF’s median gap of 25.9%, indicates a wider gap compared to a UK median of 13.1% in favour of men.¹ The mean pay gap is the difference between the average hourly earnings of these men and women. CAF’s mean gap of 26.0%, indicates a wider gap compared to a UK mean of 13.8% in favour of men.²

Figure 1 reflects CAF’s median and mean pay gaps with 2024 data from the Office of National Statistics (ONS) for comparison. The data includes full-time and part-time employees.

Figure 1: Comparison between CAF’s 2024 median and mean pay gap, and 2024 data from ONS

Organisation/Source	Category	Median	Mean
CAF	CAF	25.9%	26.0%
ONS ASHE gender tables	All sectors	13.1%	13.8%
ONS ASHE gender tables	Other including charity	4.3%	10.5%
ONS ASHE gender tables	Other including banks	30.9%	26.9%
ONS ASHE gender tables	Office admin & support (including call centres)	17.1%	16.6%

¹ Office of National Statistics (ONS) – Annual Survey of Hours and Earnings (ASHE) gender pay gap tables.

² Ibid.



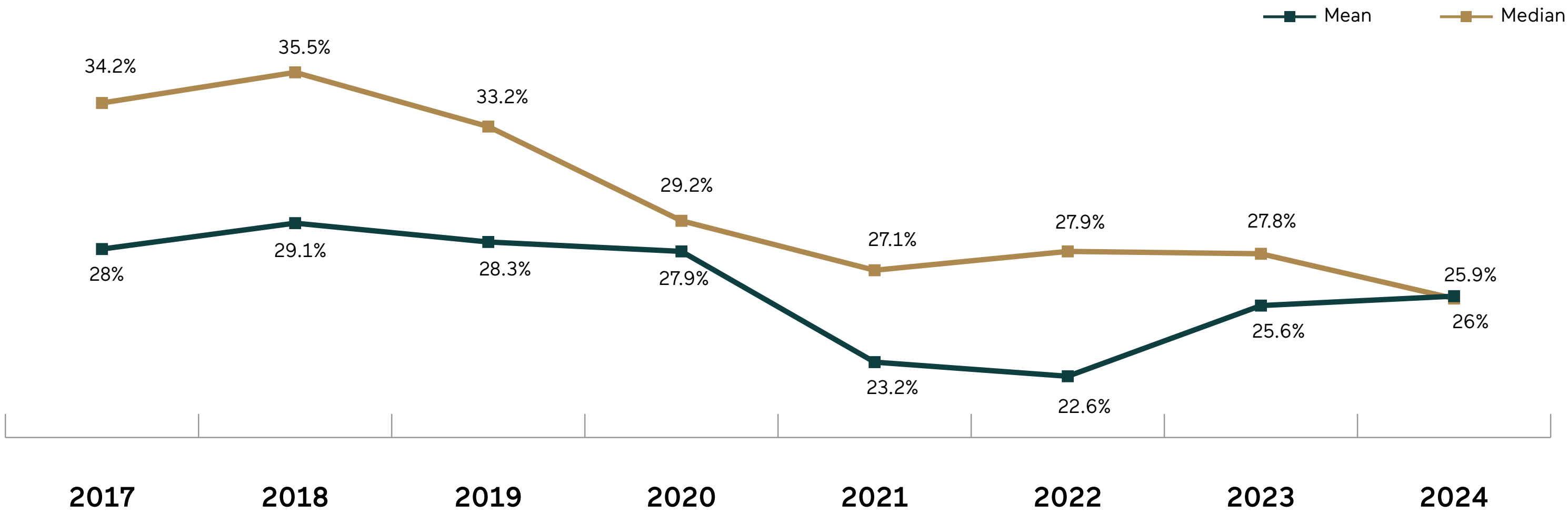
We first started reporting our gender pay gap in 2017. The mean and median averages are tracked in Figure 2.

Figure 2: CAF’s median and mean pay gap tracked from 2017, our first year of reporting, to 2024

Gender pay gap	2024	Change from 2023	2023	Change from 2022	2022	Change from 2021	2021	Change from 2020	2020	Change from 2019	2019	Change from 2018	2018	Change from 2017	2017
Mean	26.0%	0.4%	25.6%	3.0%	22.6%	-0.6%	23.2%	-4.7%	27.9%	-0.4%	28.3%	-0.8%	29.1%	1.1%	28.0%
Median	25.9%	-1.9%	27.8%	-0.1%	27.9%	0.8%	27.1%	-2.1%	29.2%	-4.0%	33.2%	-2.3%	35.5%	1.3%	34.2%

In 2024, there was a 0.4% percentage point increase in the mean average and a 1.9% percentage point decrease in the median average when compared to 2023. When comparing 2024 to 2017, there was a 2.0 percentage point decrease in the mean average and a 8.3 percentage point decrease in the median average.

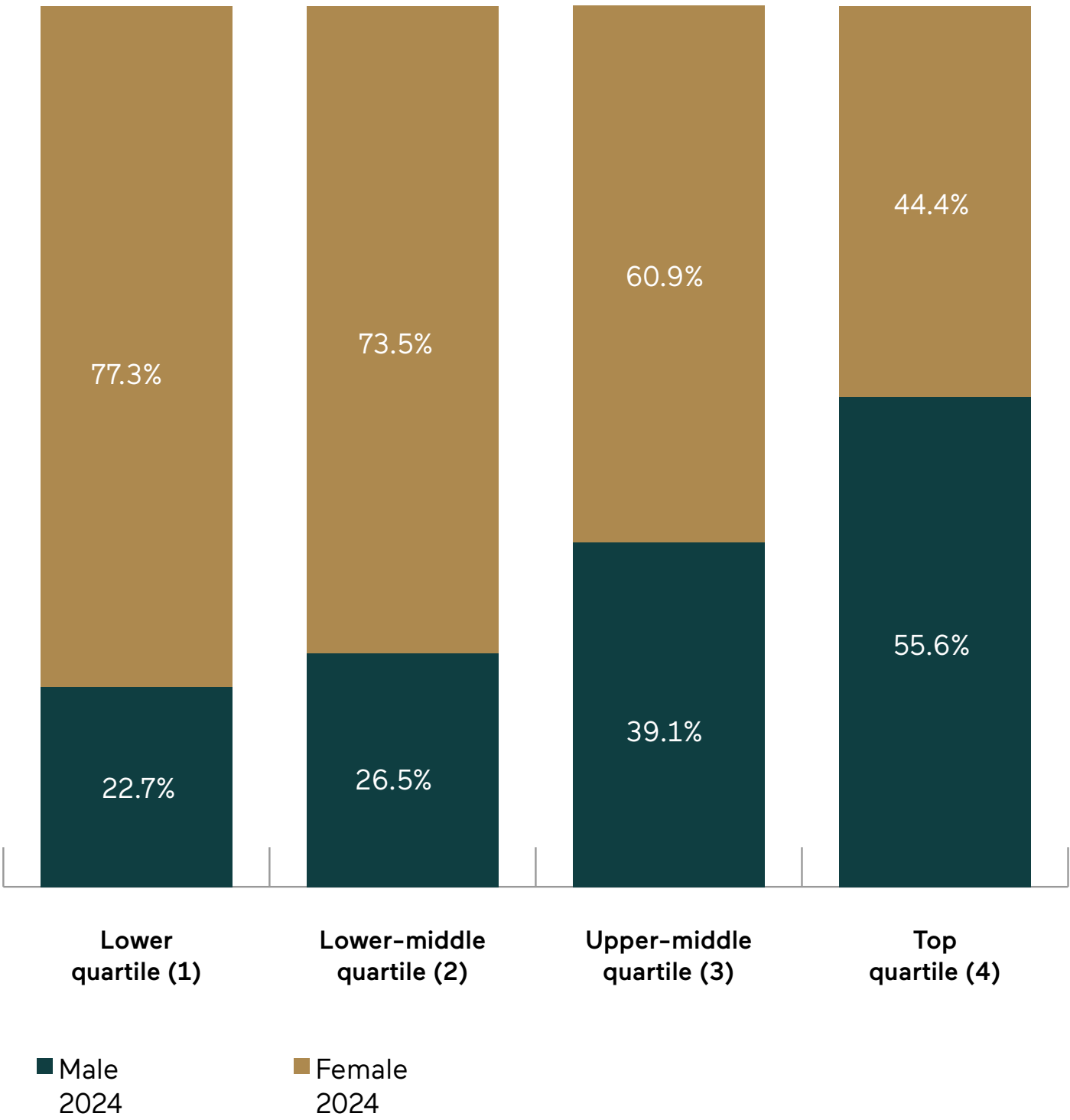
Figure 3: Gender pay gap year comparisons



Our pay quartiles

CAF’s pay quartile information is calculated by dividing ‘full pay relevant employees’ into our equal groups ordered from the lowest- to the highest-paid. The proportion of male and female employees in each of the quartiles is demonstrated in Figure 4.

Figure 4: The proportion of male and female full pay relevant employees across CAF pay quartiles



Our bonus gap

The bonus gap is derived by looking back at bonuses paid in the 12 months preceding the ‘snapshot date’ (5 April 2024). Both the mean and median bonus gap averages are reportable as well as the percentage of men and women from the ‘relevant employee’ group who received a bonus.

During the defined period for 2024, a bonus was paid to a small group of employees. This was the final payment of a historical contractual bonus arrangement and the arrangement has now ceased. Apart from this small group, CAF did not pay any other bonuses in the defined period. Since then, however, CAF has developed a discretionary employee incentive scheme named, the Group Performance Incentive. This new incentive scheme is based on affordability and individual performance. No payments were made in the 2024 defined bonus period.

Figure 5: Analysis of the CAF bonus gap from 2017, our first year of reporting, to 2024

Bonus gap	2024	2023	2022	2021	2020	2019	2018	2017
Mean	47.6%	3.5%	n/a	n/a	27.7%	22.2%	35.7%	42.5%
Median	71.4%	47.4%	n/a	n/a	33.3%	8.3%	20.0%	33.3%
% of men who received a bonus	0.5%	1.0%	n/a	n/a	67.3%	61.8%	54.3%	55.6%
% of women who received a bonus	0.7%	0.8%	n/a	n/a	57.0%	51.5%	44.8%	47.7%

I confirm the accuracy of the data reported.

DAVID JESSOP
Chief People Officer
31 March 2025



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