

ETHNICITY PAY GAP REPORT

2025



FOREWORD

At ForHousing, our commitment to equity, diversity and inclusion (EDI) is not just a statement of intent – it's a core part of who we are and how we work. We believe that everyone should have the opportunity to thrive, and we are determined to create an organisation where Black, Asian and other ethnically minoritised colleagues are represented, valued, and supported at every level.

This year, we've made meaningful progress. The representation of ethnically minoritised colleagues across our workforce is improving, and we're proud to be increasingly reflective of the communities we serve, as well as the steps we've taken to build a more inclusive culture. However, we recognise that there is still work to do – particularly in addressing under-representation at senior levels.

Our involvement in regional initiatives such as the BOOST 'disruptive mentoring' scheme, led by Greater Manchester Housing Providers (GMHP), is a key part of this journey. BOOST is designed to support Black, Asian and other ethnically minoritised talent and challenge the status quo in our sector. We are proud to be part of this collaborative effort to drive systemic change and open up pathways to leadership.

I also want to recognise the fantastic work of our Race Inclusion Network. This network plays a vital role in shaping and informing our race equality work, offering insight, challenge, and support. I am very grateful to every colleague who gives their time to be part of this initiative, and to those who champion and support their work across the organisation.

We remain ambitious in our EDI efforts and aim to be sector leading in this area. We know that working to advance race equity is not only the right thing to do, but also critical to our long-term success, by ensuring that we are attracting, retaining and developing the best talent.

We all have a role to play in ensuring that we live our values, respect everyone and are truly inclusive. By publishing this report, we aim to hold ourselves accountable for progress in this area.

Mike Parkin

Chief Executive Officer



INTRODUCTION

A pay gap refers to the difference in average hourly earnings between different groups of employees. It is not the same as unequal pay for equal work, which is unlawful; rather, it tends to reflect broader patterns and structural inequalities that can exist within an organisation or sector, such as over or under-representation at different levels and barriers to progression.

This report focuses on the ethnicity pay gap – an area we are voluntarily exploring alongside our existing gender pay gap reporting and our disability pay gap reporting that we have started this year.

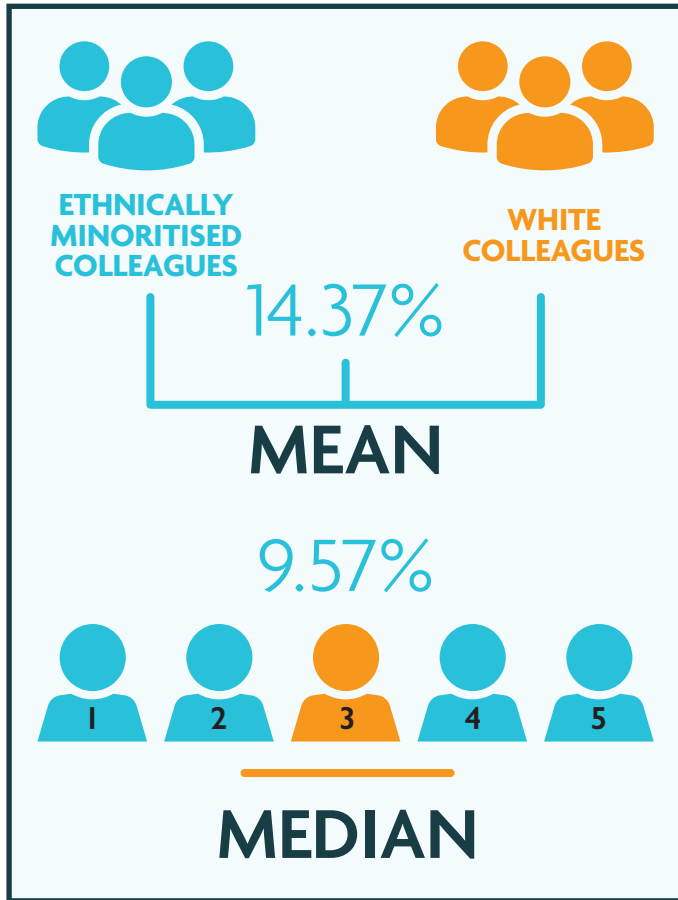
To calculate the pay gap, we use the average hourly rate of pay for employees who have voluntarily shared their ethnicity information. The data is captured through our internal HR systems and self-disclosure processes, and the calculation follows the same methodology used for our gender and disability pay gap reporting. This allows us to identify any disparities and begin to understand the factors that may be contributing to them. We use data from the 'snapshot' date of 5 April to compile our pay gap reports annually.

The data shown in this, and all our pay gap reports, relates to colleagues at ForHousing and on the Housing Management Contract (HMC) that delivers services to Cheshire West and Chester Council tenants and customers.

This report presents ForHousing's mean and median pay gap and bonus gap information as well as information on the make-up of our workforce and how representation is distributed across different pay levels. We also reflect on what we think may be contributing to our ethnicity pay gap, reflect on recent activity and success to build upon and set out our action plan to drive further change.

HEADLINE ETHNICITY PAY GAP FIGURES

AT A GLANCE



ForHousing’s mean Ethnicity Pay Gap is **14.37%**

The **mean** pay gap refers to the average pay gap, and is the difference in average hourly pay calculated by adding all pay rates for a particular group (i.e. ethnically minoritised colleagues) and dividing this by the number of colleagues who identify in this way. This is helpful to show the overall difference between pay – although it can be affected by a few particularly high or low earners.

ForHousing’s median Ethnicity Pay Gap is **9.57%**

The **median** pay gap refers to the middle point in pay distribution, and compares the rate of pay for middle earnings in each group being considered. This tends to give a more typical picture of pay differences in hourly pay.

The table below shows how ForHousing’s Ethnicity Pay Gap, in relation to hourly pay, has changed over time:

	2023	2024	2025
Mean	17.08%	16.30%	14.37%
Median	3.32%	6.39%	9.57%

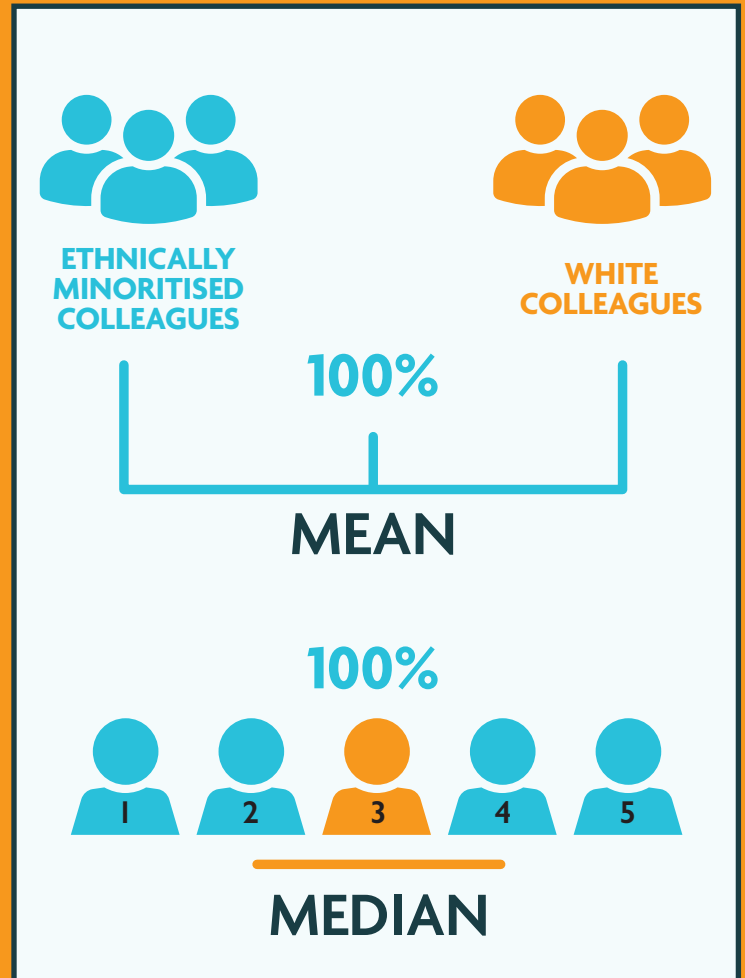
The latest comprehensive data from the Office for National Statistics (ONS) on national pay differences by ethnicity is from 2022. This data shows that, when holding other information constant to provide an adjusted pay gap based on a like-for-like comparison, UK-born White employees earn more on average than most ethnically minoritised employees. Black, African, Caribbean or Black British employees are the only ethnicity group that consistently earn less than White employees, and this gap increases for Black, African or Caribbean employees who are not UK born.

BONUSES BY ETHNICITY

When considering the pay gap for any bonuses received, we look at all bonuses paid in the 12 months prior to 5 April 2025.

In 2025, two ForHousing colleagues received a discretionary bonus in relation to retention. No ForHousing Executives received a bonus. A discretionary bonus is extra pay provided for specific or unexpected situations and these payments are not part of the employment contract. They are awarded at the discretion of the Executive Management Team, and reported to the People and Culture Committee, and are a result of exceptional performance, productivity or profitability achieved by the individual/s.

In the year 2024-25, 0% of ethnically minoritised colleagues and 0.34% of White colleagues received a bonus. As both the colleagues who received a bonus in this period were White, the mean bonus pay gap was 100% and the median bonus pay gap was 100%, compared to a mean bonus pay gap of -25% and median bonus pay gap of -25% in 2023-24.



The table below shows how ForHousing’s Gender Pay Gap, in relation to bonuses, has changed over time:

	2023	2024	2025
Mean	34.17%	-25%	100%
Median	0%	-25%	100%

FORHOUSING PAY QUARTILES BY ETHNICITY

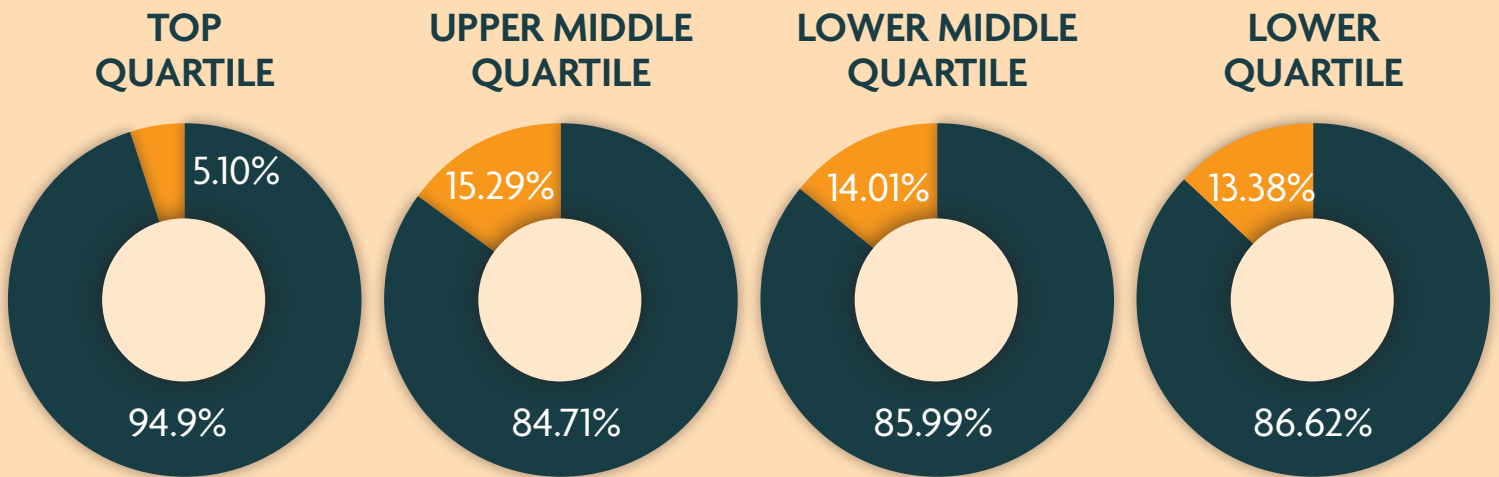
OUR PAY QUARTILES

A pay quartile is a way of looking at our workforce in four equal groups based on hourly pay. This helps us to understand if there are areas of over or under-representation across our pay grades, which could relate to structural or organisational issues that we have an opportunity to address.

The information below shows the representation of ForHousing Black, Asian and other ethnically minoritised and White colleagues across our four pay quartiles.

MAKE-UP OF OUR WORKFORCE

The percentage of our colleagues voluntarily sharing their ethnicity information is 97.8%. As of April 2025, 12.6% of ForHousing colleagues identified as being Black, Asian or from another ethnically minoritised group (86 colleagues), 85.19% identified as being White (581 colleagues) and 2.21% did not share this information (15 colleagues).



White	Pay quartile	Ethnically minoritised
94.9% (149)	Top quartile	5.10% (8)
84.71% (133)	Upper middle quartile	15.29% (24)
85.99% (135)	Lower middle quartile	14.01% (22)
86.62% (136)	Lower quartile	13.38% (21)

This information is calculated using pay data from 'full pay relevant employees' and excludes colleagues who did not receive their full pay during the reporting period. This could be because they started with or left the organisation during the reporting period or were on reduced pay for reasons such as sickness absence or parental leave.

It shows that ethnically minoritised colleagues, who make up 12.6% of our workforce, remain slightly over-represented in our lower, lower middle and upper middle pay quartiles and are significantly under-represented in the top pay quartile. Since 2024, the most significant change has been a 4.5% decrease in representation in our lower pay quartile and 5.8% increase in representation in our lower-middle quartile. This data is part of our wider EDI and People evidence base and provides a baseline from which we can make further improvements.

UNDERSTANDING OUR ETHNICITY PAY GAP

We believe our ethnicity pay gap is primarily driven by an under-representation of ethnically minoritised colleagues at the most senior levels in our organisation. This is also the most likely reason why our mean pay gap is higher than our median pay gap for ethnicity, as mean pay gaps are more affected by a fewer number of people on significantly lower or higher salaries.

The Board is one of the most ethnically diverse areas of the organisation, and representation of Black, Asian or ethnically minoritised colleagues is higher on our Board than across any of our pay quartiles. This year we have been working on increasing visibility of our Board members and strengthening relationships between the Board and our Inclusion Networks and colleague forums to provide more guidance for colleagues and visibility of diverse leaders in our organisation.

MOVING FORWARD

We are committed to creating opportunities, enabling progression and removing barriers for Black, Asian and other ethnically minoritised colleagues at every level of ForHousing, as well as continuing to attract ethnically minoritised talent into the organisation, including in senior roles.

Activity and progress from 2024-25 that we can build upon has included:

- **Inclusive recruitment:** Continued to build our ambitious inclusive recruitment programme, including inclusive recruitment training for all colleagues involved in recruitment, introduction of diverse interview panels, plain language and accessible role profiles and opt-in positive action interview schemes, including for ethnically minoritised candidates applying for senior roles.
- **Colleague voice:** Further development of the Race Inclusion Network for Black, Asian and other ethnically minoritised colleagues and allies. Successes this year included communications campaigns for Race Equality Week, career development Q&A sessions with Board members, a 'Celebrating Inclusion' event with food, games and music and enabling improve leave practices for religious holidays.
- **Career development:** Held a successful 'Pathways to Grow' career development fair to promote internal opportunities (including shadowing and secondments) and career pathways for colleagues.
- **Mentoring:** Formalised our approach to mentoring and rolled out the Pushfar scheme across the organisation. Continued our involvement in the Greater Manchester 'disruptive mentoring' scheme, which aims to increase representation of ethnically minoritised colleagues at senior levels in housing.
- **Tackling bullying, harassment and discrimination:** Launched our 'Not Under Our Roof' programme, to assure colleagues that no form of bullying, harassment or discrimination is tolerated at ForHousing. Activities so far include allyship training for colleagues and bespoke training for senior leaders, and increasing awareness of reporting mechanisms and support.
- **Training:** Anti-racism, cultural awareness and allyship training sessions open to all colleagues.
- **Job evaluation:** Commenced our job family and job evaluation project that will ensure pay parity for the same roles.

ACTION PLAN TO SUCCESS



INCLUSIVE RECRUITMENT

INCLUSIVE RECRUITMENT TRAINING

Continue roll out of mandatory inclusive recruitment training for all hiring managers and those involved in recruitment and selection processes.

DIVERSE INTERVIEW PANELS

As an outcome of the inclusive recruitment training, increase the use of diverse interview panels for recruitment and scrutiny processes and monitor outcomes.

DIVERSE INTERVIEW SCHEMES

Continue to promote interview schemes, currently available for veterans, ForHousing tenants and disabled candidates for all roles and ethnically minoritised candidates for senior roles. Monitor progress and report on conversation rate.

EDI ANALYSIS OF RECRUITMENT DATA

Continue to conduct EDI analysis of recruitment data via the Recruitment Dashboard and share key findings with colleague groups, the People and Culture Committee and via internal communications.

ACTION PLAN TO SUCCESS



RETENTION AND PROGRESSION

JOB FAMILIES	Finalise implementation of transparent job families and salary bands to ensure standardisation and parity between roles. Make necessary pay adjustments to address any identified disparities.
CAREER PATHWAYS	Develop guidance on career pathways, including producing skills matrices to inform colleague progression and ForHousing's succession planning approach.
SUCCESSION PLANNING	Develop and deliver a Succession Planning Framework that promotes a clear pathway for progression and train managers on the framework to ensure its successful implementation.
SUPPORT FOR INTERNAL CANDIDATES	Extend CV and career advice available for tenants to all colleagues, when they are seeking opportunities within the organisation. Provide guaranteed interviews for internal colleagues who meet the essential requirements for a role. Monitor the success of internal candidates and ensure they are supported throughout the application process and receive feedback that can inform their development.
FLEXIBLE WORKING	Continue to promote our Flexible Working Policy and the benefits of agile working. ForHousing's established internal colleague group will lead on the feasibility analysis into a 9-day fortnight and work towards its implementation, as appropriate.
PERFORMANCE FEEDBACK	Continue management training and monitoring to ensure all managers undertake 1-2-1s and set objectives with the colleagues they line manage, and that these conversations include performance feedback and career conversations.



ACTION PLAN TO SUCCESS



PERSONAL GROWTH AND DEVELOPMENT

COLLEAGUE INCLUSION NETWORKS

Continue to support and develop ForHousing's colleague-led Inclusion Networks and increase ways that colleagues can get involved. Ensure all areas of the organisation are appropriately represented and enable colleagues to get involved in specific activities, projects or 'task and finish' groups.

EDI TRAINING

Continue to ensure mandatory EDI training is undertaken by all colleagues and contractors. Provide an annual calendar of topic and skill specific EDI training and monitor uptake. Provide bespoke EDI training for different teams within the organisation, senior leaders and the Board.

ALLYSHIP

Develop the next stage of the 'Not Under Our Roof' programme, to assure colleagues that no form of bullying, harassment and discrimination is tolerated at ForHousing and that issues will be appropriately addressed. Continue capacity building activities for all colleagues and senior leaders to ensure the right conditions to limit and challenge this behaviour.

MENTORING

Continue to grow and promote our internal mentoring scheme with Pushfar, monitoring and analysing uptake as part of our EDI monitoring of L&OD activity.



ACTION PLAN TO SUCCESS



DATA AND INSIGHT

EDI DATA

Continue communications campaign to encourage colleagues to share and update their EDI information, including information on how this will be used to benefit them and the organisation, such as improving pay gap analysis.

POSITIVE ACTION

Continue to use our data and the insight derived from this to inform our activities and initiatives, including positive action initiatives where appropriate.

PAY GAP ANALYSIS

Continue to produce annual gender, ethnicity and disability pay gap reports, exploring the potential to bring these together into one pay gap report and to undertake intersectional analysis and reflection.



DIRECTOR STATEMENT

This Ethnicity Pay Gap report has been voluntarily compiled using the same methodology set out in the mandatory government regulations for calculating our gender pay gap – the Equality Act 2010 (Gender Pay Gap Information) Regulations 2017. Doing so provides a consistent framework for collecting, analysing and reporting on pay gap data.

Nichola Hembury
Director of People