



**Equality
Information
Report 2025/26**

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I Foreword

The Money and Pensions Service (MaPS) is committed to meeting the general duties of the Public Sector Equality Duty, to;

- eliminate discrimination
- advance equality of opportunity
- foster good relations.

Central to fulfilling these duties is the ability to make informed, responsible decisions, grounded in robust and meaningful evidence. Equality information is therefore not peripheral to our work, but central to how we set priorities, allocate resources, and design policies and services that deliver impact. This includes evidence about our workforce, and about the citizens who may be affected by our policies, services and practices. This Equalities Information Report demonstrates that MaPS has built a strong and credible foundation of equality evidence, enabling us to have due regard to our statutory obligations and to act with transparency, accountability and purpose. It is therefore not only a requirement of the Duty, but an expression of our commitment to fairness, inclusion and better outcomes for all.

We use the diversity data shared by our workforce, with 90% or 426 of colleagues choosing to declare their information. This strong disclosure rate gives us a reliable evidence base to understand representation, experience, and progression across the organisation. These insights guide our workforce decisions and help target actions that support our **Diversity and Inclusion Strategic Objective**.



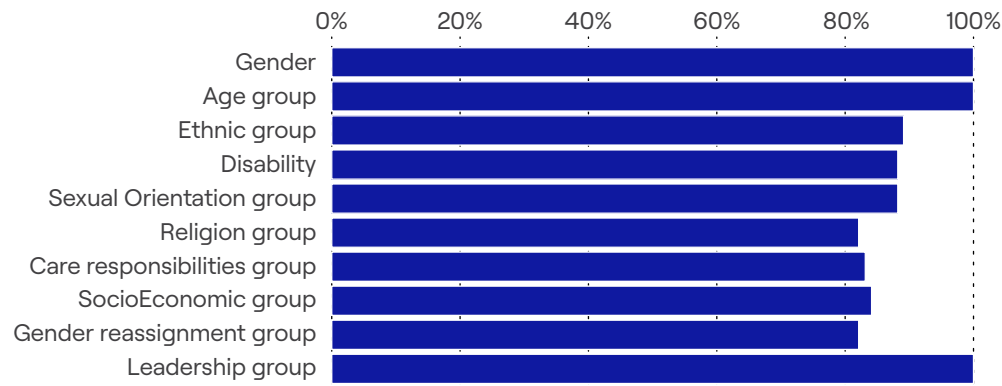
For citizens, we use insights from the **UK MoneyView survey** conducted for the first time in 2024. As the UK's only source of up-to-date data on the financial health of the adult population, covering debt, pensions, savings and credit, MoneyView enables us to build a holistic picture of financial wellbeing and financial inclusion. These insights play a critical role in shaping how we target our interventions and design services, helping us to better identify those most in need of our services, including debt advice, and to deepen our understanding of how different characteristics experience money. The survey is run annually, allowing us to track change over time, and is complemented by customer feedback and service insight, which together help us understand the real-world impact of our policies and services.

Oliver Morley, CEO

Workforce Equalities Information

Our disclosure rates across protected characteristics remain consistently strong, giving us a clear and reliable picture of who we are as an organisation.

Declaration rate



Participation is highest in Gender, Age and the Leadership group (this refers to all colleagues at Head-of level and above), where declaration rates are close to 100%, showing almost complete engagement. Across other categories, only small changes have occurred since February 2025: Ethnicity declarations have risen slightly (91% up from 89%), Disability has decreased (88% down from 91%), and Sexual Orientation and Religion have each fallen by 1%.

These consistently high levels of disclosure give us the insight we need to avoid assumptions and make informed, evidence-based decisions that support our diversity and inclusion goals.



Gender

Our workforce shows a healthy gender balance, with women making up 48% of colleagues and men 52%. This reflects an organisation that is broadly even in its gender makeup. The number of colleagues identifying as non binary remains below our reporting threshold and therefore cannot be published.

Gender	Responses	Distribution
Female	305	48%
Male	328	52%
Non-Binary	<5	0%
MaPS	634	100%

Our Diversity and Inclusion Strategy strengthens our commitment to maintaining and improving this balance. By using our data more effectively, increasing accountability among leaders and managers, and embedding inclusive decision-making into everyday processes, we aim to ensure gender equality remains at the centre of MaPS workforce.

Gender reassignment

Gender reassignment	Responses	Distribution
Different to at birth	<5	0%
Same as at birth	501	79%
Prefer Not to Say (PNTS)	18	3%
Undeclared	114	18%
MaPS	634	100%

Out of 634 colleagues, 79% told us their gender is the same as the one they were assigned at birth. A very small number said their gender is different, but this is below our reporting threshold so cannot be shown in the data. The remaining colleagues either chose "Prefer Not to Say" (3%) or did not answer the question (18%). Overall, this means that most people who provided a clear answer identified as the same gender they were assigned at birth, with differences appearing only in the PNTS, undeclared and below threshold groups.

Disability and Neurodiversity

Our data helps us understand how colleagues identify in relation to disability and neurodiversity across our 634 person workforce.

Disability	Responses	Distribution
Not Disabled	467	74%
Disabled or Neurodivergent	62	10%
PNTS	31	5%
Undeclared	74	12%
MaPS	634	100%

Overall representation has improved since last year, rising from 8% to 10%. Most colleagues (74%) report that they are not disabled, while 10% identify as disabled or neurodivergent, with 5% choosing 'Prefer Not to Say' and 12% leaving the question unanswered. Although representation remains below the UK benchmark of 14.2%, the data still provides important insight into the experiences of disabled and neurodivergent colleagues. These insights support us in understanding where barriers may exist and inform the actions we take to build a more inclusive and supportive workplace.

Disability by Leadership	Leadership group		
	Leadership	Others	MaPS
Not Disabled	74%	74%	74%
Disabled or Neurodivergent	21%	9%	10%
PNTS	0%	5%	5%
Undeclared	5%	12%	12%
MaPS	100%	100%	100%

Leadership (this refers to all colleagues at Head-of level and above) has seen even stronger progress from last year, increasing from 15% to 21%. Our leadership team includes a higher proportion of Disabled or Neurodivergent colleagues (21%) compared with the overall workforce (10%) and Others (9%). Although 74% of colleagues across all groups report they are not disabled, leadership has far lower non-disclosure rates. This progress is positive, there is still a need to strengthen accessibility and visibility for disabled and neurodivergent colleagues across the organisation.

MaPS will continue to improve accessibility and visibility for disabled and neurodivergent colleagues by embedding our strategic actions of inclusive design and adjustments across all colleague-facing processes. We will partner with organisations such as the Business Disability Forum to conduct accessibility audits and ensure recruitment, communication and workplace practices meet high inclusion standards. Mandatory accessibility training for hiring managers will help remove barriers and build confidence in supporting diverse needs. We will ensure timely workplace adjustments, strengthen use of the Workplace Wellbeing Passport, and use colleague diversity data to identify barriers and guide targeted actions that improve representation, progression and workplace experience.

Ethnicity

Our data shows a clear picture of ethnic representation across MaPS. This year, 67% of colleagues identify as White and 20% as from Ethnic Minority backgrounds, with small proportions selecting “Prefer Not to Say” (2%) or not disclosing their ethnicity (11%). This mirrors last year’s position, where Ethnic Minority representation also stood at 20%, confirming that overall diversity levels in the workforce have remained stable year on year.

Ethnicity	Responses	Distribution
White	426	67%
Ethnic Minorities	129	20%
PNTS	11	2%
Undeclared	68	11%
MaPS	634	100%

However, the pattern at senior levels continues to highlight a significant gap. While the wider organisation is 66% White, our Leadership group is 90% (35) White, with only 8% (3) of leaders from Ethnic Minority backgrounds consistent with last year’s findings, where leadership diversity was too low to report above the threshold. This ongoing disparity reinforces the need to strengthen the pipeline into senior roles and ensure that leadership reflects the diversity seen across the rest of the organisation.

Our D&I Strategy sets out a clear plan to address these gaps. By using diversity data more effectively, we can better understand where inequalities exist and take targeted action to close them. The strategy commits to embedding inclusive decision-making through mandatory Equality and Vulnerability Impact Assessments, helping to identify potential disadvantages early. It also focuses on accountability and capability building mandating inclusive leadership training, requiring diverse interview panels for all hiring decisions, and encouraging senior leaders to actively support colleague networks. Together, these actions aim to remove systemic barriers, support fair progression, and ensure our leadership represents the diversity and strength of our organisation.

Age

The declaration rate for age remains consistently at 100% as date of birth is a mandatory requirement in our HR system. Most colleagues are aged between 35 and 64 (81%), with the largest group falling between 35 and 44. Very few colleagues are aged 24 or under, which is below our reporting threshold, and only small numbers are in the 25–34 or 65+ age groups.

Age	Responses	Distribution
24 or under	>5	0%
25 – 34	94	15%
35 – 44	198	31%
45 – 54	183	29%
55 – 64	135	21%
65 or over	22	3%
MaPS	634	100%

Leadership roles continue to be held mainly by colleagues aged 45–54, reflecting the level of experience and organisational knowledge these positions typically require. This pattern is similar to last year, when leaders were also concentrated in the 45–54 age group. Younger colleagues remain under-represented in leadership, which is expected given the specialist nature of many roles. Overall, the age profile of our leadership team shows little change from last year.

We continue to be committed to attracting people of all ages and supporting colleagues at different stages of their working lives. This includes creating opportunities for those entering the workforce for the first time, people developing their careers, and those returning after a break or later in life. We will continue to explore ways to reach a wider range of candidates, strengthen early-career pathways, and provide flexible routes back into work. By continuing to doing so, we aim further build a workforce that reflects a broad mix of experiences, perspectives and life stages.

Sexual Orientation

Our data shows that most colleagues identify as heterosexual, with 76% selecting this option. Almost one-quarter of the workforce (24%) identified in another category, including LGB&TI, “Prefer Not to Say,” or left the question unanswered. This is broadly consistent with last year’s position, where the overall pattern of sexual-orientation data also remained stable.

Sexual Orientation	Responses	Distribution
Heterosexual	485	76%
LGB&TI	43	7%
PNTS	32	5%
Undeclared	74	12%
MaPS	634	100%

A higher proportion of leaders identify as heterosexual. This year, 85% of leaders selected heterosexual, compared with 76% across the rest of the organisation. Last year’s report also showed similar trends, with leadership data falling below the reporting threshold but indicating that heterosexual representation remained dominant at senior levels.

Our strategy aims to make our processes fair, reduce bias, and ensure everyone feels respected. Managers are responsible for building an inclusive culture using tools like Equality and Vulnerability Impact Assessments and attending inclusive leadership training. We also use colleague data to spot issues and improve experiences. Senior leaders support networks and inclusion events, so all identities feel valued and able to thrive.

Religion

Our data shows that colleagues are fairly evenly split between those who identify with a religion (39%) and those who do not (37%). A smaller number chose not to share this information (6%), and 18% left the question unanswered. This is broadly in line with last year's results, where the overall pattern remained stable, although slightly more colleagues identified with a religion last year (42%) compared with this year.

Religion	Responses	Distribution
Has religion	250	39%
No religion	237	37%
PNTS	36	6%
Undeclared	111	18%
MaPS	634	100%

The Leadership group shows a similar pattern to the wider organisation, with most leaders identifying either with a religion or with no religion. However, a higher proportion of leaders say they have no religion compared with the wider workforce. No one in leadership chose "Prefer Not to Say," and fewer leaders left the question blank, suggesting stronger engagement with this data. Compared with last year, leadership representation for those with a religion has fallen slightly, but overall trends remain consistent with the wider organisation.

Caring

Our data shows that caring plays an important role in many colleagues' lives. This year, 32% of employees told us they have caring responsibilities, while 44% said they do not. A further 23% either chose not to say or did not provide this information, which means we do not have a full picture of everyone's circumstances. This pattern is very similar to last year, when 33% of colleagues reported having caring responsibilities, showing that the proportion of carers in our workforce has remained stable year on year.

Care responsibilities	Responses	Distribution
Has care responsibilities	205	32%
No care responsibilities	280	44%
PNTS	40	6%
Undeclared	109	17%
MaPS	634	100%

Leadership trends remain similar to last year. Leaders at MaPS are still more likely to have caring responsibilities than the wider workforce, highlighting that caring is a significant part of life for many senior colleagues as well. Last year, 59% of leaders reported caring responsibilities compared with 31% of non-leaders, and this year's data shows that this pattern has continued.

We continue to support colleagues with caring responsibilities through our flexible working approach, which includes core hours and options that help people manage their time more flexibly. Our policies are designed to make it clear what support is available, and our colleague networks provide a space to share experiences and connect with others. Together, these measures help create a supportive environment where colleagues can balance work and caring responsibilities in a supportive and inclusive environment.

Socio- Economic

Our data shows a wide mix of socio-economic backgrounds across MaPS. The largest group of colleagues (34%) are the first in their family to go to university, which suggests that many people working here come from families without previous experience of higher education. We also see a broad range of other educational routes: 19% did not go to university, 21% have at least one parent who did, and a small proportion (3%) have grandparents who attended university. Around 23% of colleagues either prefer not to say or are unsure how to describe their background, which is similar to last year's pattern.

Socio- Economic	Responses	Distribution
I am the first, or in the first generation of people, who went to university	215	34%
I didn't go to university	122	19%
My grandparents, or one of my grandparents, attended university	17	3%
My parents, or one of my parents, attended university	135	21%
PNTS	46	7%
Undeclared	99	16%
MaPS	634	100%

Compared with last year, the overall spread of educational backgrounds across MaPS has remained broadly consistent, with similar proportions of colleagues reporting first-generation status, parental university attendance, and no university experience at all. Last year's data also highlighted strong social mobility within the organisation, and we continue to see this reflected in the range of backgrounds represented this year.

Leaders, however, have a different profile. This year, 87% of leaders have some form of higher-education link either as first-generation graduates (46%), having a parent who went to university (36%), or a grandparent who did (5%). This compares with 56% in the rest of the organisation. Only 5% of leaders did not go to university, compared with 20% of other colleagues. These patterns are similar to last year's findings, when leadership roles were also more likely to be held by people with university experience or family pathways into higher education. This suggests that progression into senior roles continues to be more common among colleagues with higher-education backgrounds.

The organisation continues to focus and support socio-economic diversity through a range of practical initiatives. These include early-career routes such as apprenticeships and graduate schemes, which help people from different backgrounds access opportunities. As seen in our data shows strong representation of colleagues who are first-generation university attendees or who did not take traditional higher-education paths, demonstrating that progression is possible at all levels. Colleagues also benefit from our financial wellbeing support, which helps reduce financial barriers at work. Together, these measures help create a fair and supportive environment where people from all socio-economic backgrounds can succeed.

Our Key Colleague Actions Ahead

MaPS has launched its new three-year Diversity and Inclusion Strategy for 2025–2028. The strategy sets out how we will strengthen accessibility for colleagues, make better use of workforce data, and build more inclusive leadership across the organisation. We are now in the first year of delivering this work, and the key actions for the next three years are outlined below. Progress against these actions will be reported each year in future updates.

1. Improving Accessibility for Colleagues

MaPS is improving workplace accessibility by making recruitment more inclusive, auditing colleague-facing processes, training hiring managers, and ensuring everyone who needs adjustments receives the right support through the Workplace Wellbeing Passport. facing processes, training hiring managers, and ensuring everyone who needs adjustments receives the right support through the Workplace Wellbeing Passport.

2. Using Colleague Data and Insight to Drive Inclusion

MaPS will use diversity and inclusion data to guide better workforce decisions and help close equality gaps. Leaders and managers will regularly review their team's diversity data, use it to identify any groups who may be disadvantaged in processes like performance management or retention, and take action to address issues. In addition, leadership will review colleague feedback on diversity and inclusion every quarter to track progress and ensure improvements are delivered.

3. Leadership Accountability and Inclusive Culture

MaPS will build stronger, more inclusive leadership by making Equality and Vulnerability Impact Assessment a standard part of major decisions, ensuring colleagues are trained to use them well, and requiring all managers to complete Inclusive Leadership training. Leaders will also be expected to sponsor networks, take part in inclusion events, and help create safe spaces where diverse views are heard. We will monitor progress through regular audits, improved D&I scores and diverse interview panels, ensuring inclusion is embedded in everyday leadership across the organisation.

4. Delivering and Governing the Strategy

MaPS will ensure transparency and accountability by keeping an accessible action plan with clear success measures and reviewing progress each year with the People and Remuneration Committee and the Board. We will share updates every six months with the Colleague Consultative Group and continue regular organisation-wide communications. Colleague surveys, feedback channels and open forums will help shape ongoing improvements, and we will provide the time, budget, skills and external partnerships needed to deliver this work effectively.

Equality Information for Citizens and Customers



This section sets out the equality information we use to understand the experiences and outcomes of citizens and customers affected by our policies and services. This insight is central to our vision of better financial futures for everyone in need and to our mission of working together to help people manage their money today and for the future. By grounding the design, delivery and evaluation of our work in robust equality evidence, we are better able to target support, remove barriers, and improve outcomes for those who need us most.

Understanding financial wellbeing

Understanding our customers' needs is a crucial part of making sure that we design and deliver services which meet these needs. We do this through our large-scale surveys, which allow us to hear direct from consumers, so that we can build a representative picture of the state of the nation's financial wellbeing. Our surveys are;

- **MoneyView** – which was published by MaPS in September 2025. **MoneyView** is our flagship financial wellbeing survey. It is unique in its holistic approach: we don't just look at if people have enough money in their pockets, but what is influencing this and how this is affecting them personally. It puts people and their financial wellbeing front and centre of our research. It covers all areas of Financial Wellbeing including debt,

pensions, savings and credit. It links to financial inclusion and will allow us to have a holistic picture to help identify those who are most in need of our services, and those who need debt advice. We also hope to use it to gain a clearer view of the impacts of intersectionality of certain characteristics. We intend to run MoneyView annually.

- **Children and Young People's financial Wellbeing Survey** – covers children's behaviours, attitudes and skills around money which was last run in 2022, and we intend to run this again in 2026.

Key measures we use in Money View

We continue to use our **Financial Fitness Tool** to quantitatively measure financial wellbeing. The tool consists of nine key questions which are key drivers of financial wellbeing. When these questions are answered for an individual, the tool gives a score out of 100 to describe their financial wellbeing. This helps us, or anyone else using the tool, to identify and target those who are most in need of support.

Money Guidance	Pensions Guidance	Overall Financial Wellbeing
<ul style="list-style-type: none"> ● Not reliant on a credit card, overdraft or borrowing to buy food or pay bills or because they have run short of money ● Keeping on top of bills and commitments ● Saving every/most months ● Couldn't pay unexpected bill of £300 from spare money/affordable borrowing 	<ul style="list-style-type: none"> ● Understand enough to make decisions about retirement ● Do not have a plan for finances in retirement 	<ul style="list-style-type: none"> ● Satisfied with overall financial circumstances ● Could last 3 months or more without borrowing (if lost main source of income) ● Feel confident about managing money

Further details of the Financial Fitness tool and how to use it in your own work are available on our website.

MoneyView also includes the set of questions we use to measure the need for debt advice, which we developed in 2021. HM Treasury uses this measure, our data and other information to distribute funding for debt advice.

At present or in the last six months...	In the last six months...
<ul style="list-style-type: none"> ● Have been behind on any bills or credit commitments in the last 6 months ● Being behind on any bills or credit commitments now: <ul style="list-style-type: none"> – Arrears which have more serious consequences for non-payment such as rent, mortgage, gas, electricity, council tax or owing money to government bodies – Other arrears such as water bills, credit or store cards or unsecured personal loans 	<ul style="list-style-type: none"> ● Disconnection or prepayment tariff imposed by a utility company, or not being able to afford food or essentials ● Court summons, bailiff contact, eviction or repossession ● Using short term high cost credit

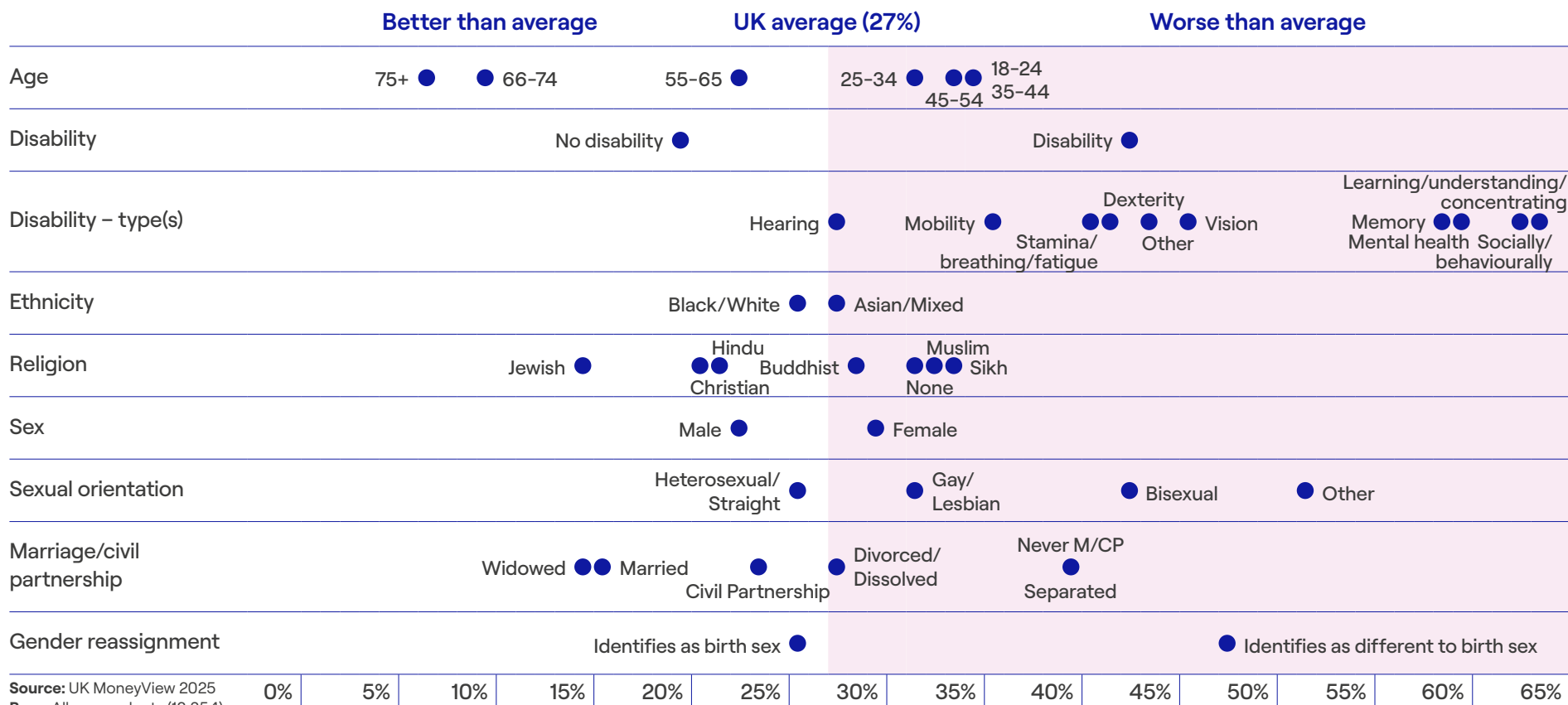
We use a different measure for financial wellbeing and being in need of debt advice. This is because you must meet a certain threshold on set measures to access debt advice, whereas financial wellbeing is a more rounded picture including some more subjective.

Understanding those most in need

Our data helps us to target the people who are potentially most vulnerable to poor financial wellbeing and needing debt advice. MoneyView includes questions which enable us to analyse data by respondents with any of the PSED protected characteristics, and many other demographics.

The data from MoneyView 2025 shows that for most protected characteristics, there are differences in financial wellbeing between the different categories within that characteristic. The chart below shows those differences clearly, with those groups with lower-than-average Financial Wellbeing on the right hand, red shaded, side of the chart.

Protected characteristics and financial wellbeing

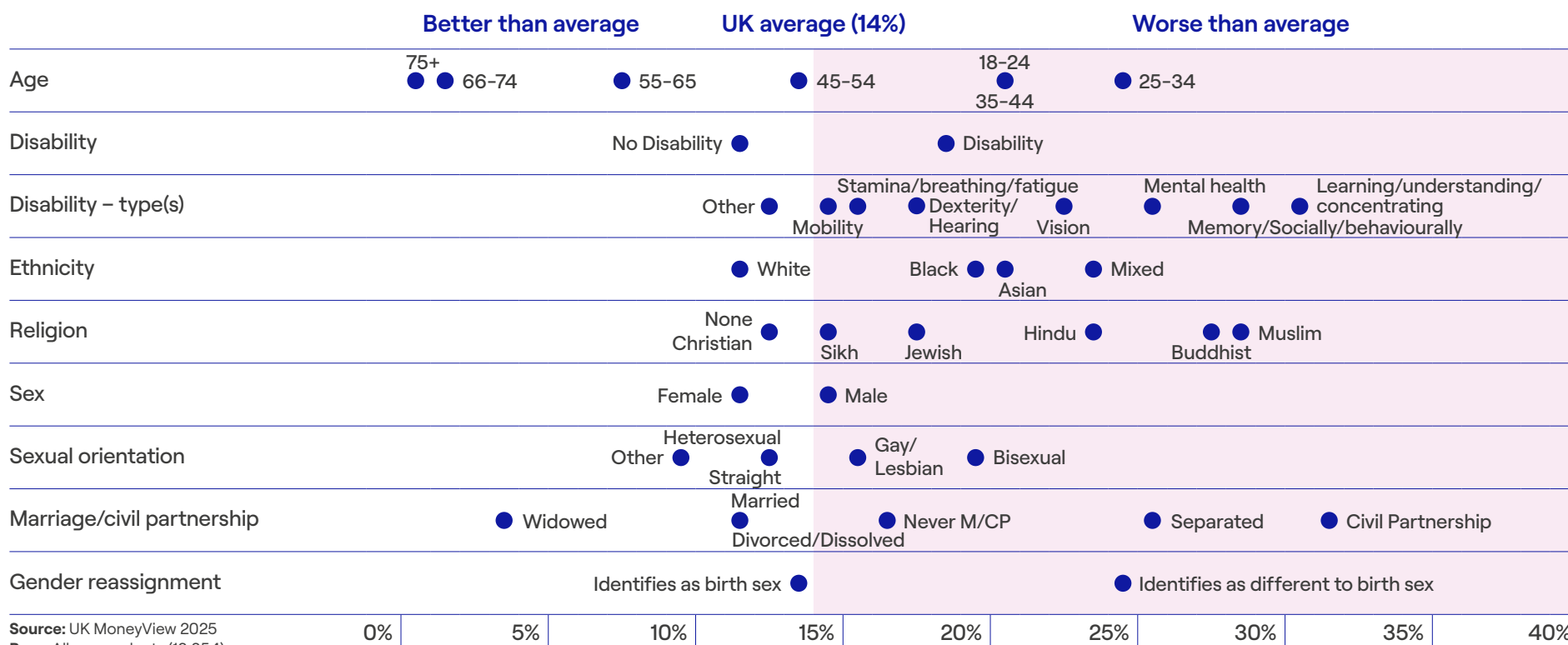


% of sub-group with Low Financial Wellbeing

Protected Characteristics: MaPS uses the questions recommended by the UK Government to identify people with protected characteristics, these will be reviewed annually.

Data from MoneyView 2025 also shows us that groups who are most likely to have poor financial wellbeing are also more likely to be in need of debt advice. Groups in the right hand, red shaded, side of this chart have higher than average need for debt advice.

Protected characteristics and need for debt advice



% of sub-group needing debt advice

Protected Characteristics: MaPS uses the questions recommended by the UK Government to identify people with protected characteristics, these will be reviewed annually.

It is also important to note that there are variations with the various demographic groups. If we look at ethnic minorities or those with disabilities, the overall figures where different ethnicities or disabilities are still combined, the overall figures can mask bigger disparities.

I Using our Insights

Improving services for people with learning disabilities and learning difficulties

Insights from MoneyView 2025 show that people who report difficulties with understanding, concentrating and learning experience some of the lowest levels of financial wellbeing. They face significant barriers when engaging with money, debt, and pensions guidance, are more likely to struggle financially, require debt advice, and are often disengaged from long-term financial planning.

The scale of this challenge is significant. Around seven in ten people with learning, understanding or concentration difficulties live in households earning below £20,000. Half are financially struggling (50%), compared with around one in three people without these difficulties (33%). Almost one in three need debt advice (30%), with a further quarter at risk of future debt problems (26%). These figures show how learning and understanding difficulties often intersect with wider financial pressures, compounding inequality and vulnerability.



Long-term financial planning is also less accessible. Nearly a quarter of people with these difficulties are disengaged from pensions (24%), while only small proportions are confident or highly engaged planners (5% and 2%). This highlights how barriers related to understanding, confidence and accessibility can affect not only day-to-day money management, but future financial security.

In response, we are focusing on how our services can better support people with learning disabilities and difficulties, to build understanding, confidence and positive financial outcomes. This includes exploring what prevents engagement, which financial topics matter most, and how service design, language and format can either enable or exclude.

To supplement insights from MoneyView we carried out additional research into guidance for people with learning disabilities, including Easy Read content. While some support exists, provision across the sector is limited – particularly for debt advice and pensions – leaving those most likely to struggle without the help they need.

To address this gap, in 2026 we will undertake user research and testing to listen directly to peoples lived experiences. By understanding what helps and what hinders, we can identify practical ways to improve accessibility, usability and trust. These insights will inform future options and decisions, helping us design more inclusive services that reach those most in need and reduce inequalities in financial wellbeing.

Improving our services for our Deaf customers

British Sign Language (BSL) is the first or preferred language for around 150,000 people in Britain. Its formal recognition through the British Sign Language Act 2022 reinforces the expectation that public bodies design communication routes that are accessible, equitable and inclusive for Deaf people.

For MaPS, this aligns directly with our responsibilities under the Public Sector Equality Duty. It requires us to ensure our services do not disadvantage people with communication barriers, and that accessible alternatives are built into our front-facing service models from the outset.

BSL support has long formed part of our Pension Wise and Pensions Guidance offer and is also available through business-to-business routes delivered by our commissioned debt advice partners. However, internal reviews and analysis identified gaps in accessibility across our Money Guidance offer and digital channels. Deaf users reported unclear signposting, over-reliance on telephone booking routes, and inconsistent availability of BSL information on the MoneyHelper website. These findings highlighted the need for a more modern, consistent and visible BSL offer across live contact, appointments and online content.

In December 2025, we completed a full tender process for a Live BSL Interpretation Service, covering Video Relay Service (VRS), Video Remote Interpreting (VRI) and face-to-face interpreting. This is supported by clear service standards for responsiveness, quality, availability and technical resilience. A preferred supplier has now been selected and mobilisation is under way, with contract award expected imminently. Subject to final readiness checks, the service is expected to go live as early as April 2026. For the first time, this will provide Deaf customers with on-demand access to Money and Pensions Guidance, removing delays previously experienced.

Alongside this, we are progressing a separate procurement for web-based BSL translation services to support digitised BSL translation of priority pages on MoneyHelper. We expect to go to market in February 2026, with award anticipated by the end of the quarter.

Together, these developments represent a significant step forward in strengthening access to MaPS services for Deaf customers, helping to remove barriers, improve experience, and support fairer financial outcomes.

