

Gender, Disability and Ethnicity Pay Gaps 2026



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I Introduction



This report presents the 2025/26 pay gap statistics for the Money and Pensions Service, calculated in accordance with the Equality Act 2010 (Gender Pay Gap Information) Regulations 2017.

Organisational context

We are an arm's-length body of Government, sponsored by the Department for Work and Pensions (DWP) funded by levies on both the financial services industry and pensions schemes. We work with the DWP on pensions policy and with HM Treasury on policy matters relating to financial capability and debt advice.

Our mission is to help people – particularly those most in need – improve their financial wellbeing and build a better, more confident future. Working collaboratively across the UK, we make sure customers can access high-quality money and pensions guidance and debt advice throughout their lives, when and how they need it.

Financial wellbeing is particularly important in the current climate, where rising living costs continue to strain individuals and families across the UK. As demand for our services grows, we must understand the diverse impacts and unique needs of people across the country. This understanding enables us to develop and deliver high-quality services that take into account people's protected characteristics, vulnerabilities, and individual support needs.

Diversity and Inclusion at MaPS

Diversity and Inclusion (D&I) is fundamental to achieving our vision and mission. We are committed to cultivating an inclusive culture guided by our core values of caring, connecting, and transforming, where all colleagues have the opportunity to thrive and contribute their best work.

At MaPS, we strive to create a workplace that attracts and retains diverse talent, providing equal opportunities for everyone, regardless of background, at all levels of the organisation. We are focused on ensuring that the diversity of our workforce mirrors the diversity of our customers, allowing us to deliver services that best meet the needs of those we serve, and those most in need, while being mindful of their protected characteristics and potential vulnerabilities.

Our declaration rate is 88%, which reflects the position at the point at which the data for this report was captured. Gender representation across MaPS remains well balanced, with 47% of colleagues identifying as women and 53% as men. Colleagues who identify as disabled or neurodiverse represent 10% of our workforce. Black, Asian, and minority ethnic groups' representation stands at 19%, consistent with last year's figures.

Background of our pay gap reporting

In line with our obligations under the Public Sector Equality Duty, we are now in our fifth year of publishing pay-gap data and continue to monitor our progress in reducing disparities across our workforce. Since our last report, we have launched our new 2025–2028 [Diversity and Inclusion Strategic Objectives](#), which strengthen our commitment to creating a fair, diverse, and inclusive organisation. We continue to publish our strategic D&I objectives and update them regularly to reflect organisational priorities.

In 2024, we expanded our reporting to include ethnicity, disability and neurodiversity, going beyond current legal requirements. This proactive approach means we are well-positioned for the Government's proposed introduction of mandatory ethnicity and disability pay-gap reporting from 2027. We believe that tracking these areas is essential for building a more transparent organisation, understanding barriers, and taking informed action to ensure equity for all colleagues.

Summary of key findings from our 2025 pay gap report

Gender: The Median gender pay gap suggests that women earn more than men, with a very small mean pay gap confirming this. This is a change compared to last year, with higher-paid roles still influencing the mean pay gap, but to a lesser degree.

Our gender pay gap report currently does not include colleagues who identify as non-binary. The pay gap calculation compares male and female salaries but does not account for individuals who do not identify as either.

Ethnicity: White colleagues are paid slightly less than other groups. While Asian colleagues are more represented in higher-paid roles. Black colleagues have similar median pay to other groups, but their average (mean) pay is lower because there are fewer Black colleagues in high-earning roles.

Disability and Neurodiversity: Disabled and neurodivergent colleagues are, on average, paid more than other colleagues. This includes both their hourly pay and their bonus pay, and it follows the same pattern we saw last year.



Understanding the gender pay gap

The pay gap refers to the difference in average pay between men and women, expressed as a percentage. This gap is calculated across an entire workforce and reflects the overall disparity in earnings.

Several factors contribute to the gender pay gap, and these can vary by organisation, industry, and location. These factors are not necessarily unlawful or discriminatory; they can be influenced by societal or cultural norms and by internal company practices.

It's important to distinguish between the gender pay gap and equal pay. Equal pay specifically refers to the situation where men and women are paid differently for performing the same job, jobs of equal value, or jobs rated as equivalent. The presence of a gender pay gap does not automatically indicate discrimination or an equal pay issue.

Calculation of the ethnicity, disability and neurodiversity pay gaps

We have applied consistent calculation methods across all pay gaps, expressing the differences between Black, Asian, and minority ethnic colleagues and white colleagues, as well as between disabled and neurodivergent colleagues and their non-disabled counterparts, as percentages. This report is based on a snapshot taken on 31 March 2025.

Measures included in this report

The average pay difference between two or more groups is measured, such as men and women, ethnic groups, and other categories, which is often expressed as a percentage of pay.

- **mean pay gap** – the difference between the mean hourly rate of pay for full-pay colleagues within the different groups we are measuring.
- **median pay gap** – the difference between the median hourly rate of pay for full-pay colleagues within the different groups we are measuring.
- **mean bonus gap** – the difference between the mean bonus pay, paid to relevant colleagues, between the different groups we are measuring.
- **median bonus gap** – the difference between the median bonus pay, paid to relevant colleagues, between the different groups we are measuring.
- **bonus proportions** – the proportions between relevant colleagues who were paid a bonus during the relevant period between the different groups we are measuring.
- **quartile pay bands** – the proportions of full-pay relevant colleagues in the different groups we are measuring in the lower, lower-middle, upper-middle, and upper quartile pay bands.

The **mean** or **median pay gap**, including both ordinary pay and bonuses, should be expressed as a percentage of the mean or median pay of male colleagues and of white, non-disabled, or neurodiverse colleagues. A negative result indicates that the pay gap favours women and those from Black, Asian, and minority ethnic backgrounds, as well as disabled and neurodiverse colleagues.

We confirm that the data in this report is accurate and has been calculated in accordance with the requirements and methodology set out in the **Equality Act 2010 (Specific Duties and Public Authorities) Regulations 2017**.

Gender Pay Gap

As of 31 March 2025, men make up just over half of our workforce 53%, while women represent just under half.



Gender pay gap in hourly pay

In 2026, our gender pay gap shows continued progress, with both median and mean hourly pay gaps improving significantly compared with last year. The median hourly pay gap now stands at -2.7%, indicating that at typical pay levels, women earn slightly more than men. This represents a positive shift from 0.4% in 2024/25. The mean hourly pay gap has also narrowed to 0.7%, down from 2.9%, though it still reflects a residual concentration of men in some higher-paid roles.

Pay gap	Median	Mean
Hourly Pay	-2.7% (0.4% in 24/25)	0.7% (2.9% in 24/25)
Bonus	5.1% (-3.3% in 24/25)	6.4% (-0.3% in 24/25)



Proportion of men and women in each pay quartile

The chart below shows the percentage of women and men in each pay quartile across MaPS.

The distribution of men and women across all four pay quartiles is consistent with our overall MaPS gender composition in each quartile. This indicates that both genders have similar access to roles at all pay levels, from the lowest to the highest.

While representation is equitable, the slight median pay gap in favour of women (-2.7%) is likely driven by an increase in the number of senior and middle-management roles held by women compared to last year.

Proportion of men and women in each pay quartile

Q4 Upper	47% women	53% men
Q3 Upper Middle	47% women	53% men
Q2 Lower Middle	47% women	53% men
Q1 Lower	47% women	53% men

Gender ● Female ● Male

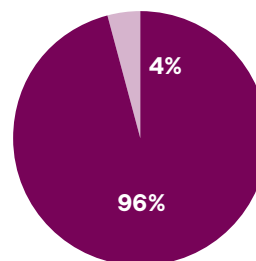
Gender pay gap in bonus payments

The gender bonus pay gap has shifted noticeably in favour of men. The median bonus gap now stands at 5.1%, and the mean gap at 6.4%, marking a significant reversal from last year's negative gaps (-3.3% median and -0.3% mean). As bonus eligibility at MaPS is based on organisation-wide performance rather than individual performance, these changes largely reflect shifts in eligibility and payment levels at senior grades. In particular, a greater proportion of the CEO and Senior Executive cohort received full bonus payments for the 2024 performance year, compared with prorated or unpaid bonuses in prior years. Although this group is small, the higher bonus values attached to senior roles have a disproportionate impact on the overall bonus gap. It is also important to note that bonus gaps may not mirror pay gaps due to pro-rata eligibility for colleagues in their first year of service.

Proportion receiving a bonus payment by gender

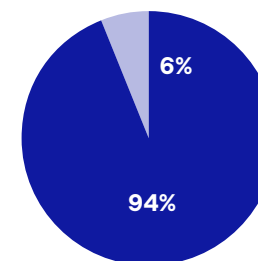
In 2026, a slightly higher proportion of women (96%) received a bonus compared with men (94%), continuing the pattern seen in 2025. Last year, 86% of women received a bonus compared with 81% of men. It is important to note that the criteria for receiving a bonus are applied consistently across all of MaPS, meaning colleagues only did not receive a bonus if they were not eligible.

Received Bonus (Women)



● Received bonus
● Not received bonus

Received Bonus (Men)

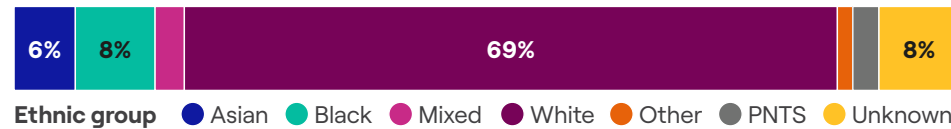


● Received bonus
● Not received bonus

Ethnicity Pay Gap

Ethnicity representation

The overall demographic breakdown at the snapshot date was as follows: 8% Black, 7% Asian, 3% Mixed, 69% White, 2% as Other, 3% Unknown and 8% Prefer Not to Say .



Ethnic representation across pay quartiles

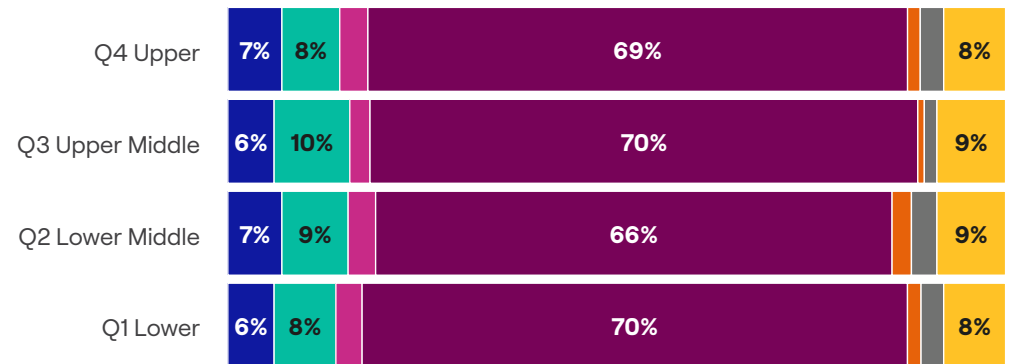
As of the 2026 reporting snapshot, most colleagues across all four MaPS pay quartiles identify as White, with proportions ranging from 66% to 70%. The lowest percentage appears in the Q2 Lower Middle quartile (66%), which shows slightly more diversity than the other bands.

Black representation ranges from 8% to 10%, with the highest level in the Q3 Upper Middle quartile (10%), indicating a stronger presence at mid-pay levels. Asian representation remains steady at 6–7% across all quartiles, showing little change between pay bands. Colleagues identifying as Mixed ethnicity make up around 8% across the board, with very little variation.

Across the quartiles, the proportion of colleagues who selected “prefer not to say” ranges between 8% and 9%.



Distribution through Ethnicity Pay quartiles



Ethnic group ● Asian ● Black ● Mixed ● White ● Other ● PNTS ● Unknown

Ethnicity pay gap in hourly pay

In 2026, MaPS was able to provide more detailed information on mean and median pay and bonus gaps by ethnicity. The data is shown in a grid that compares each ethnic group with every other group. A positive number means the focal group earns less; a negative number means they earn more.

The ‘other’ ethnic group is shown in the table, but the number of colleagues is too small for meaningful comparison.

The data shows some clear differences in median pay between ethnic groups. White colleagues are generally paid slightly less than other groups, mainly because most of our lowest-paid roles are held by White colleagues. This

is most noticeable when comparing White and Asian colleagues, with a 8% median gap.

Black colleagues have broadly equal median pay compared with other groups, but their average (mean) pay is lower because there are fewer Black colleagues in higher-earning roles. Asian colleagues have a median pay gap of around 5%. These differences are mainly explained by the types of roles people hold, their seniority, and where jobs are concentrated, not unequal pay for the same work.

Ethnicity Median Pay Gap

	Asian	Black	Mixed	White	Other
Asian		-5.5%	-7.7%	-9.1%	8.3%
Black	5.3%		-2.0%	-3.4%	13.1%
Mixed	7.1%	2.0%		-1.3%	14.8%
White	8.3%	3.2%	1.3%		15.9%
Other	-9.0%	-15.1%	-17.4%	-19.0%	

Ethnicity Mean Pay Gap

	Asian	Black	Mixed	White	Other
Asian		-15.6%	-0.1%	-4.6%	-1.3%
Black	13.5%		13.5%	9.5%	12.4%
Mixed	0.1%	-15.6%		-4.6%	-1.3%
White	4.4%	-10.5%	4.4%		3.2%
Other	1.3%	-14.1%	1.3%	-3.3%	

Ethnic Pay Gap grid legend

Rows are Focals, Columns are Comparators.

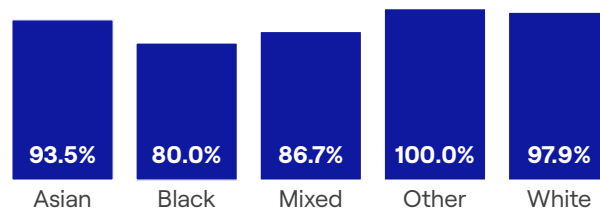
● Positive gap: Focal earns LESS than Comparator

● Negative gap: Focal earns MORE than Comparator

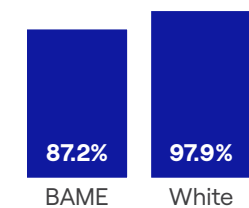
Proportion receiving a bonus payment by ethnicity

In 2024, 83% of colleagues from Black, Asian and other minority ethnic groups received a bonus. This has increased to 87% this year. The rise is mainly due to the timing of last year's bonus payments. Because the Civil Service Pay Remit Guidance was published later than usual, approval from the DWP Secretary of State to implement pay increases and bonus payments was delayed. As a result, bonuses were paid in December rather than August. Due to this delay, some colleagues had already left MaPS before the payments were processed and therefore would not have received the bonus, which reduced the receipt rate for these groups in 2024. All colleagues eligible did receive their bonus.

Proportion received bonus



Grouped comparison



This year, 97.9% of White colleagues received a bonus, compared with 87.2% of colleagues from Black, Asian and other minority ethnic groups—a difference of 10.7 percentage points. While this appears significant, it is important to consider the small population sizes within some ethnic groups, where even a few colleagues leaving before the delayed December payment had a greater proportional impact on receipt rates. Within these groups, Asian colleagues (93.5%) remain closest to the bonus-receipt rate of White colleagues, while Mixed ethnicity colleagues (86.7%) and Black colleagues (80.0%) continue to have lower receipt rates. Proportionately there were more leavers in the mixed ethnicity colleagues which reflects within these percentages.

Ethnicity Median and Mean Bonus Gap

As with gender bonus gaps, it's important to remember that at MaPS, bonuses are linked to organisation-wide performance, not individual performance. The bonus rate is set at approximately 4.4%, and each colleague receives a payment based on this percentage of their salary, provided they meet the eligibility criteria and remain employed at the time the payment is made.

Bonus outcomes differ by ethnicity. Compared with White colleagues, Asian (-15.2%) and Mixed (-6.6%) colleagues receive higher median bonuses, while Black colleagues receive the same as White colleagues. Within the BAME group, Black colleagues receive a lower median bonus than Asian (+13.2%) and Mixed colleagues (+6.2%).

Ethnicity Median Bonus Gap

	Asian	Black	Mixed	White	Other
Asian		-15.2%	-8.1%	-15.2%	8.9%
Black	13.2%		6.2%	0.0%	20.9%
Mixed	7.5%	-6.6%		-6.6%	15.7%
White	13.2%	0.0%	6.2%		20.9%
Other	-9.7%	-26.4%	-18.6%	-26.4%	

The bonus data shows that Asian colleagues received higher average bonuses than most other groups, while Black colleagues received significantly lower average bonuses when compared with Asian, White, Mixed and Other groups.

Ethnicity Mean Bonus Gap

	Asian	Black	Mixed	White	Other
Asian		-35.4%	-20.1%	-15.0%	-12.9%
Black	26.1%		11.3%	15.0%	16.6%
Mixed	16.8%	-12.7%		4.3%	6.0%
White	13.0%	-17.7%	-4.5%		1.9%
Other	11.4%	-19.9%	-6.4%	-1.9%	

Ethnic Pay Gap grid legend

Rows are Focals, Columns are Comparators.

- Positive gap: Focal earns LESS than Comparator
- Negative gap: Focal earns MORE than Comparator

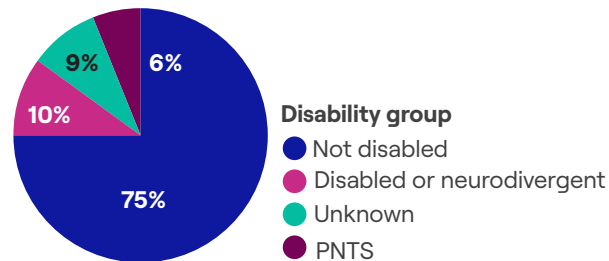
Disability and Neurodiversity Pay Gap



Disability and neurodiversity representation

Colleagues who identify as disabled or neurodiverse make up 10% of our workforce, which is a positive increase of 2% since 2024. This information is based on our snapshot from 31 March 2025. Because this group represents a relatively small proportion of our people, even small changes in numbers can lead to noticeable shifts in the percentage figures.

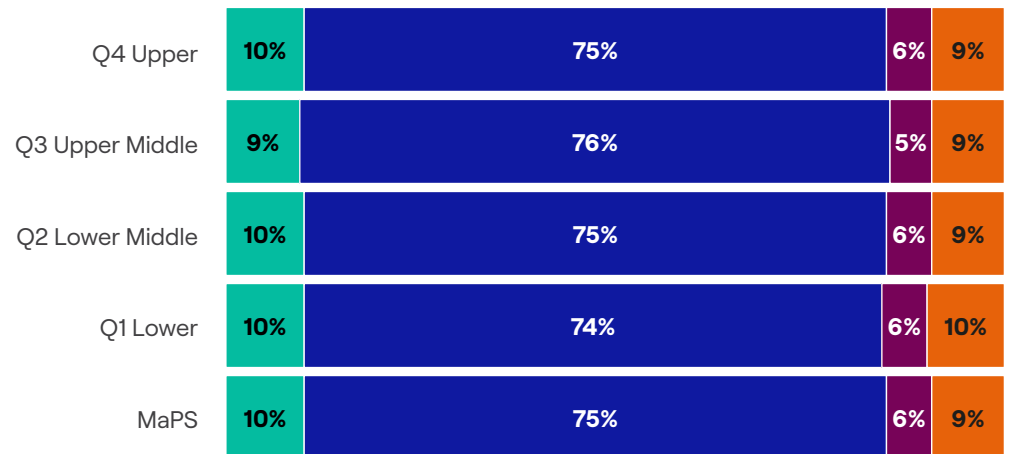
Disability and Neurodivergence composition



Disability representation across pay quartiles

The data shows the percentage of colleagues who are disabled or neurodivergent, compared with those who are not, across the four pay quartiles. Representation is steady across all pay bands, with around 9–10% of colleagues in each quartile identifying as disabled or neurodivergent.

Proportion of disabled and neurodivergent in each pay quartile



Disability and neurodiversity pay gap in hourly pay and bonus

The disability and neurodiversity pay gap has improved again this year, with both the mean and median hourly pay gaps showing a further positive shift; however, the overall picture still shows higher average and median hourly pay for disabled and neurodiverse colleagues.

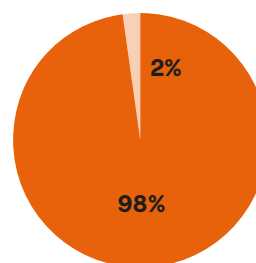
The median bonus gap has narrowed to -11%, an improvement from -15.1% in the 2024/25 reporting period. In contrast, the mean bonus gap has widened to -16.7%. As in previous years, a major factor influencing both the pay and bonus gaps is the higher proportion of disabled and neurodiverse colleagues at the top of the pay range.

Pay gap	Median	Mean
Hourly Pay	-3.6% (-14.2% in 24/25)	-7.4% (-11% in 24/25)
Bonus	-11% (-15.1% in 24/25)	-16.7% (-14% in 24/25)

Disability and neurodiversity pay gap in bonus pay

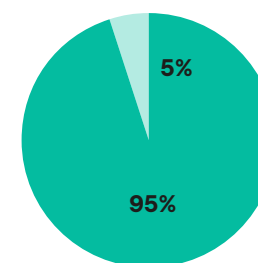
98% of disabled colleagues received a bonus, compared with 95% of non-disabled colleagues, showing similar access for both groups. Those who missed out didn't meet eligibility rules or left before payment.

Received Bonus (Disabled)



- Received bonus
- Not received bonus

Received Bonus (Not Disabled)



- Received bonus
- Not received bonus

Actions

We will continue to provide opportunities for everyone at all levels across the organisation. Our new Inclusion Statement and why it matters sets out why inclusion is central to who we are and how we work. We will implement targeted actions in some areas to support this agenda and our **Diversity and Inclusion Strategic Objectives 25-28**

1. Continue to embed inclusive and accessible hiring practices by mandating diverse panels, accessible adverts, inclusive interview processes and inclusive decision-making.
2. This year, we achieved Disability Confident Committed status. We will continue to progress through the framework each year, aiming to reach Level 3 – Disability Confident Leader .
3. Use workforce data proactively to identify barriers in recruitment, progression, performance ratings and retention, and seek to understand and take action where disparities appear.
4. Hold leaders and managers accountable for inclusion by requiring completion of inclusive leadership training .
5. Improve workplace accessibility and support by streamlining reasonable adjustments, increasing Workplace Wellbeing Passport usage and monitoring impact on wellbeing and retention.
6. Apply Equality & Vulnerability Impact Assessments (EVIAs) to all major policies and changes to ensure fair outcomes and an inclusive workplace.
7. Expand progression and development opportunities by improving access to mentoring, acting-up roles, stretch assignments and individual development plans.
8. Strengthen colleague experience and retention by acting on engagement insights, empowering networks and ensuring a culture where colleagues feel safe, valued and supported to progress.

Summary

We remain committed to building a fair, inclusive and diverse organisation. Our 2025 pay gap analysis helps us understand where disparities exist so we can take focused, evidence-based action. We continue to improve our policies, training and leadership practices to strengthen inclusion at every level, alongside targeted work to support progression, accessibility and fair reward outcomes. As we move forward, we will keep monitoring our data, addressing any barriers identified, and ensuring our pay structures remain fair and non-discriminatory for all colleagues.

