Bromford
Flagship
LiveWest

2025 to 2026

Pay Gap Report

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At Bromford Flagship LiveWest, we are committed to creating a workplace where everyone thrives. Our pay gap reporting helps us understand how representative our organisation is, where progress is being made, and where further action is needed to improve fairness and inclusion across our workforce.

This report is based on pay data captured on 5 April 2026 and is the first to reflect our organisation following the merger of Bromford Flagship and LiveWest in January 2026. It provides an important baseline for Bromford Flagship LiveWest (BFL) and highlights the progress already being made towards building a more inclusive and equitable organisation. As a Real Living Wage employer, we remain committed to ensuring colleagues are rewarded fairly and have access to opportunities to develop and progress.

Our ambition is to build a culture where people feel valued, respected and able to contribute their best. Guided by our values of being people driven, ambitious and all in, we recognise that diverse perspectives strengthen decision-making, improve the services we provide and help us better reflect the communities we serve. This report demonstrates our commitment to transparency and accountability and will continue to inform the actions we take to reduce barriers and create greater equality of opportunity.

In line with the Gender Pay Gap Reporting Regulations, gender pay gap data is reported separately for Bromford, Flagship, LiveWest and Gasway, as each organisation operates a separate payroll with 250 or more colleagues. In the absence of government reporting requirements for ethnicity and disability pay gaps, we have chosen to report these figures on a combined basis across Bromford, Flagship, LiveWest and Gasway, reflecting our wider commitment to understanding and improving equity and inclusion across Bromford Flagship LiveWest.



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What are the pay gaps and how are they calculated?



Gender pay gap

This is the average difference between the hourly earnings of men and women, regardless of the role they occupy, as of 5 April each year.



Ethnicity pay gap

This is the average difference between the hourly earnings of White British and ethnic minority colleagues regardless of the role they occupy, as of 5 April each year. Colleagues from White minority backgrounds, such as White Irish and White other groups, are included within the ethnic minority figures.



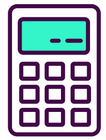
Disability pay gap

This is the average difference between the hourly earnings of colleagues who have disclosed disabilities and colleagues without disabilities, regardless of the role they occupy, as of 5 April each year.



Gender bonus gap

This is the difference in the average bonus pay received by men and women, as well as the difference in the proportion of men and women who received a bonus during that period.



Mean

This is the average hourly pay gap between men and women, or White British and ethnic minority colleagues or colleagues with and without disabilities.



Median

This is the difference between the midpoint of hourly pay of men and women, White British and ethnic minority colleagues, or colleagues with and without disabilities.

A pay gap isn't the same as being paid differently for the same work.

We use a robust job evaluation system to ensure all roles are graded consistently and equitably. We are confident we do not have an equal pay issue, and any pay gaps observed reflect the distribution of colleagues across different roles and seniority levels, not unequal pay for the same job.

Key

Decrease ▼ **Increase** ▲

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Gender pay gap



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Bromford gender pay gap

Percentage of women

46.1% (923)

(2024-25: 46.3%)

Percentage of men

53.9% (1,078)

(2024-25: 53.6%)

Mean pay gap

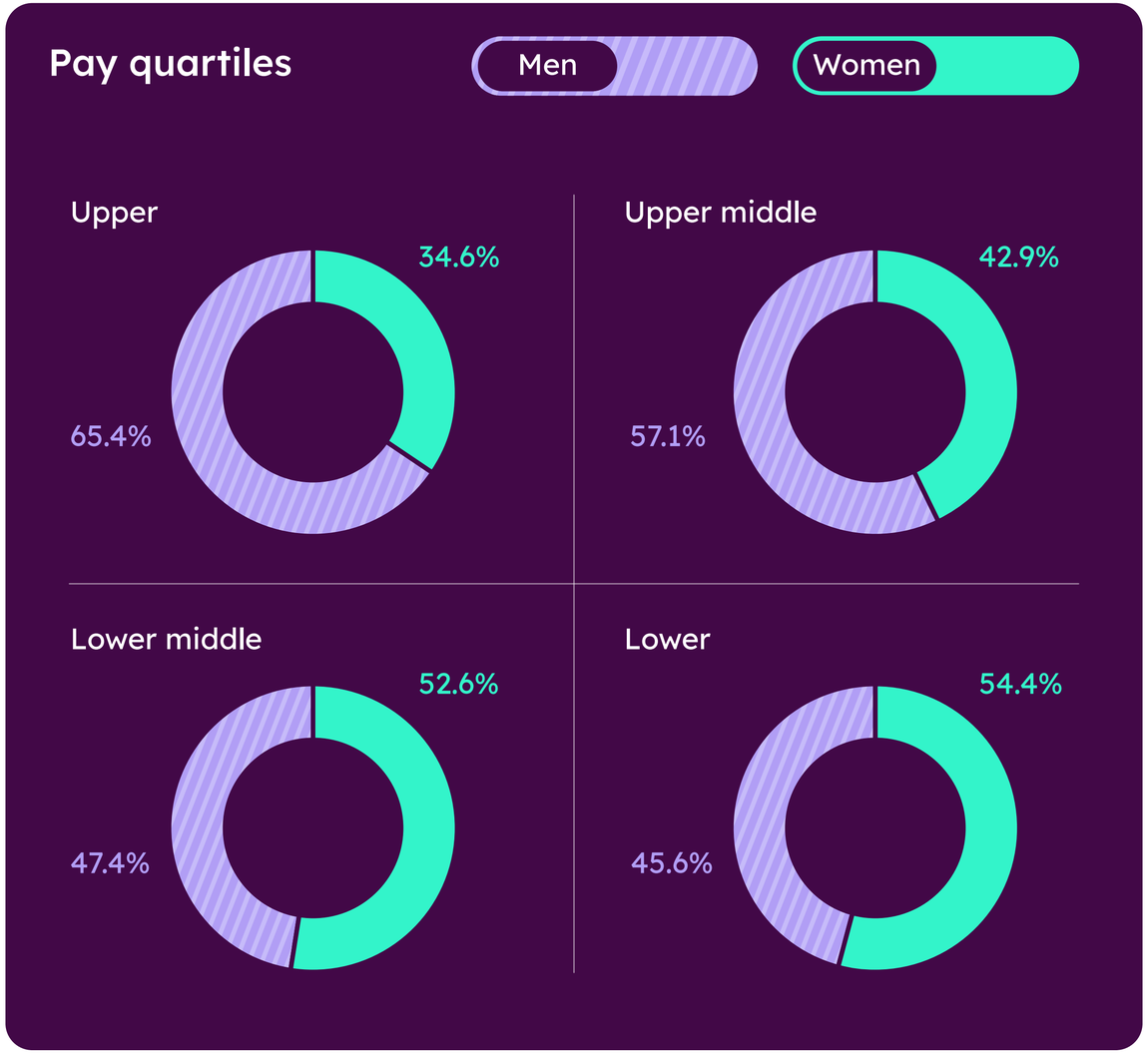
10.4%

(2024-25: 7%)

Median pay gap

9.4%

(2024-25: 3.6%)



Hourly pay

The hourly difference in pay between men and women regardless of role or seniority.

Mean difference in hourly rate

£2.20

Median difference in hourly rate

£1.67

Gender bonus gap

Mean bonus gap

24.6%

Median bonus

0.0%

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Bromford: about the pay gap

Bromford's latest data shows that the mean pay gap increased from 7% in 2025 to 10.4% in 2026, while the median pay gap increased from 3.6% to 9.4%. These changes indicate that differences in pay and gender representation at higher pay levels continue to influence the overall pay gap and remain an area of focus.

Analysis of our pay quartiles highlights that the most significant change this year was within the upper quartile. The representation of women decreased by 14.4 percentage points, falling from 49% in 2025 to 34.6% in 2026. Given that the upper quartile contains the organisation's highest-paid roles, this shift is a key factor in the increase in both the mean and median pay gaps and highlights the importance of improving female representation within senior and higher-paying positions.

There were, however, some positive changes elsewhere, as the representation of women within the upper-middle quartile increased from 39% in 2025 to 42.9% in 2026, demonstrating progress towards greater gender balance within this part of the workforce. This movement suggests that more women are represented within mid to senior-level roles, providing an important foundation for future progression into the most senior positions.

At the lower end of the pay distribution, representation has remained relatively stable. Within the lower-middle quartile, the representation of men and women was unchanged from 2025, at 47% and 53% respectively. In the lower quartile, the representation of women increased slightly from 52.6% to 54.4%, demonstrating a broadly balanced gender profile across these pay bands.

Overall, while changes have been observed across most pay quartiles, the reduction in female representation within the upper quartile has had the greatest impact on this year's pay gap figures. The data reinforces the importance of continuing to increase the representation of women within senior leadership and higher-paying roles if further progress is to be made.

This year, Bromford had a mean bonus pay gap of 24.6%, an increase compared to -10.0% in 2025. The median bonus pay gap reduced from -16.0% in favour of women to 0.0%, meaning bonus pay has reached parity at the midpoint of the distribution. This indicates that while the typical bonus payment received by men and women was the same, higher bonus payments received by a relatively small number of colleagues have increased the average bonus received by men. Despite this, women were more likely to receive a bonus than men, with 14.6% of women receiving a bonus compared with 10.7% of men. We are currently reviewing our performance-related pay arrangements and bonus scheme structure to ensure they continue to support fairness, consistency and transparency across the organisation.

We recognise that sustained improvement depends on ensuring women have equitable opportunities to progress throughout the organisation. To support this, we will continue to focus on strengthening development pathways, succession planning and mentoring opportunities, helping to create a stronger pipeline of female talent into senior and leadership positions.



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Flagship gender pay gap

Percentage of women

42.8% (518)

(2024-25: 43%)

Percentage of men

57.2% (692)

(2024-25: 57%)

Mean pay gap

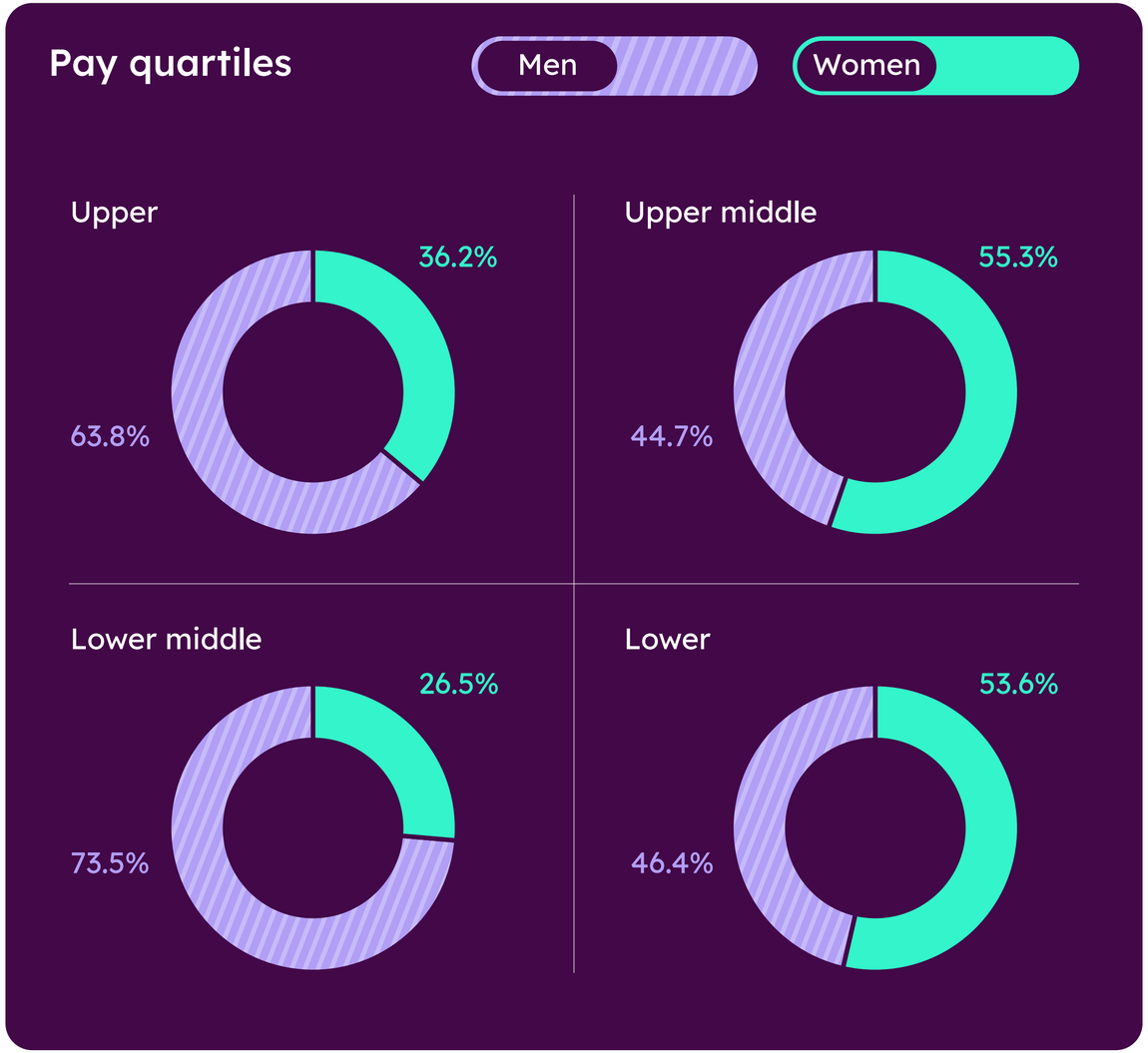
3.5%

(2024-25: 4.6%)

Median pay gap

-6.0%

(2024-25: -5.4%)



Hourly pay

The hourly difference in pay between men and women regardless of role or seniority.

Mean difference in hourly rate

£0.70

Median difference in hourly rate

-£1.05

Gender bonus gap

Mean bonus gap

-28.5%

Median bonus

10.0%

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Flagship: about the pay gap

In 2026, Flagship Housing Limited recorded a mixed movement in its gender pay gap figures. The mean gender pay gap decreased from 4.6% in 2025 to 3.5% in 2026, while the median gender pay gap widened further in favour of women from -5.4% to -6.0%. These figures indicate that while average pay remains slightly higher for men, the midpoint of earnings is higher for women. In other words, the typical female colleague earns more than the typical male colleague when measured using median pay.

This year, we saw a decrease in the representation of women within the upper pay quartile, falling by 5.8 percentage points from 42% in 2025 to 36.2% in 2026. At the same time, representation within the upper middle quartile increased from 49% to 55.3%, an increase of 6.3 percentage points. While the growth in female representation within the upper-middle quartile is encouraging, the reduction in representation within the highest-paid quartile highlights the need to continue strengthening our approach to attracting, developing and retaining women within senior and higher-paid roles.

Within the lower-middle quartile, women represent 26.5% of colleagues, compared with 28% in the previous year. This quartile continues to be predominantly male due to the nature of trade-based roles that are traditionally associated with a lower representation of women. While progress has been made to attract more women into these roles, increasing gender diversity within this part of the workforce remains an important area of focus.

Overall, the data presents a positive position in relation to the organisation's pay gap figures, with women continuing to be strongly represented across several pay quartiles and the median pay gap remaining in favour of women. However, changes in representation within the upper quartile demonstrate that sustained efforts are needed to ensure women are equally represented at the most senior levels of the organisation.

Flagship Housing Limited does not operate a formalised bonus or commission scheme. However, we recognise and reward performance through one-off payments and our rewards platform, which allows managers to issuegift vouchers to colleagues who exemplify our core values.

In 2026: the mean award for men was £85.54, and for women £109.96, resulting in a mean bonus gap of -28.55%, in favour of women. The median award for men was £50, compared to £45 for women, giving a median bonus gap of 10%.

This indicates that whilst the average bonus aware for women us higher, the midpoint in bonus earnings for men is currently higher.

By continuing to monitor both pay and representation data, we can better understand where progress is being made and where further action is required to support greater gender balance across all levels of Flagship Housing Limited.



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LiveWest gender pay gap

Percentage of women

47.1% (830)

(2024-25: 46%)

Percentage of men

52.9% (933)

(2024-25: 54%)

Mean pay gap

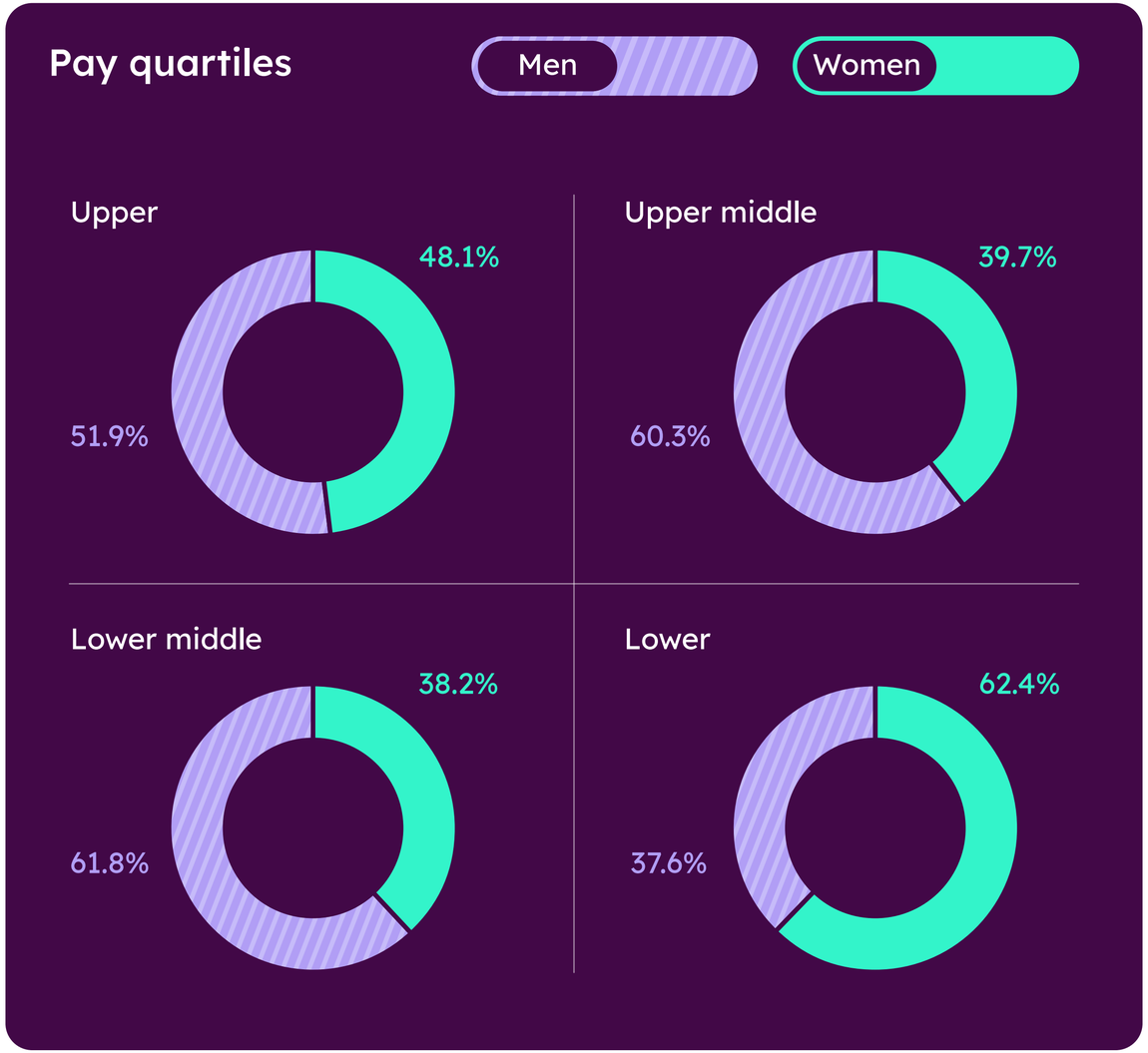
4.8%

(2024-25: 7.0%)

Median pay gap

4.1%

(2024-25: 5.2%)



Hourly pay

The hourly difference in pay between men and women regardless of role or seniority.

Mean difference in hourly rate

£1.02

Median difference in hourly rate

£0.81

Gender bonus gap

Mean bonus gap

12.5%

Median bonus

21.2%

LiveWest

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LiveWest: about the pay gap

In 2026, LiveWest recorded positive movement in its gender pay gap figures. The mean gender pay gap decreased from 7.0% in 2025 to 4.8% in 2026, while the median pay gap decreased from 5.2% to 4.1%. The reduction in both pay gaps is encouraging and indicates progress towards greater pay parity.

This year, we saw positive movement in the representation of women within our higher pay quartiles. Representation in the upper quartile increased from 47% in 2025 to 48.1% in 2026, while representation in the upper middle quartile rose from 36% to 39.7%. These increases demonstrate progress in the representation of women within higher-paid roles and are encouraging indicators of movement in the right direction.

At the same time, representation within the lower-middle quartile decreased slightly from 39% in 2025 to 38.2% in 2026, while representation within the lower quartile reduced from 64% to 62.4%. Although these changes are relatively small, they reflect a shift in the distribution of women across the organisation's pay quartiles and we will monitor further changes over the coming year.

Overall, the data shows that women continue to be well represented across the organisation, while the increased representation within the upper quartiles is a positive sign of progress. However, achieving equitable representation at all levels remains an important priority. We will continue to focus on how we attract, develop and retain talented women across the organisation, while ensuring that opportunities for progression and development are accessible to all.

As we continue to monitor our pay gap data, understanding changes in representation across pay quartiles will remain an important part of identifying where progress is being made and where further action may be required.

This year, LiveWest had a mean bonus pay gap of 12.5% and a median bonus gap of 21.2%. This indicates that on average and at the midpoint of bonus amount awarded, men receive more than women. However, women are more likely to have received a bonus in comparison to men, at 89.9% and 86.6% respectively.



LiveWest

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Gasway gender pay gap

Percentage of women

15.9% (43)

(2024-25: 15%)

Percentage of men

84.1% (227)

(2024-25: 85%)

Mean pay gap

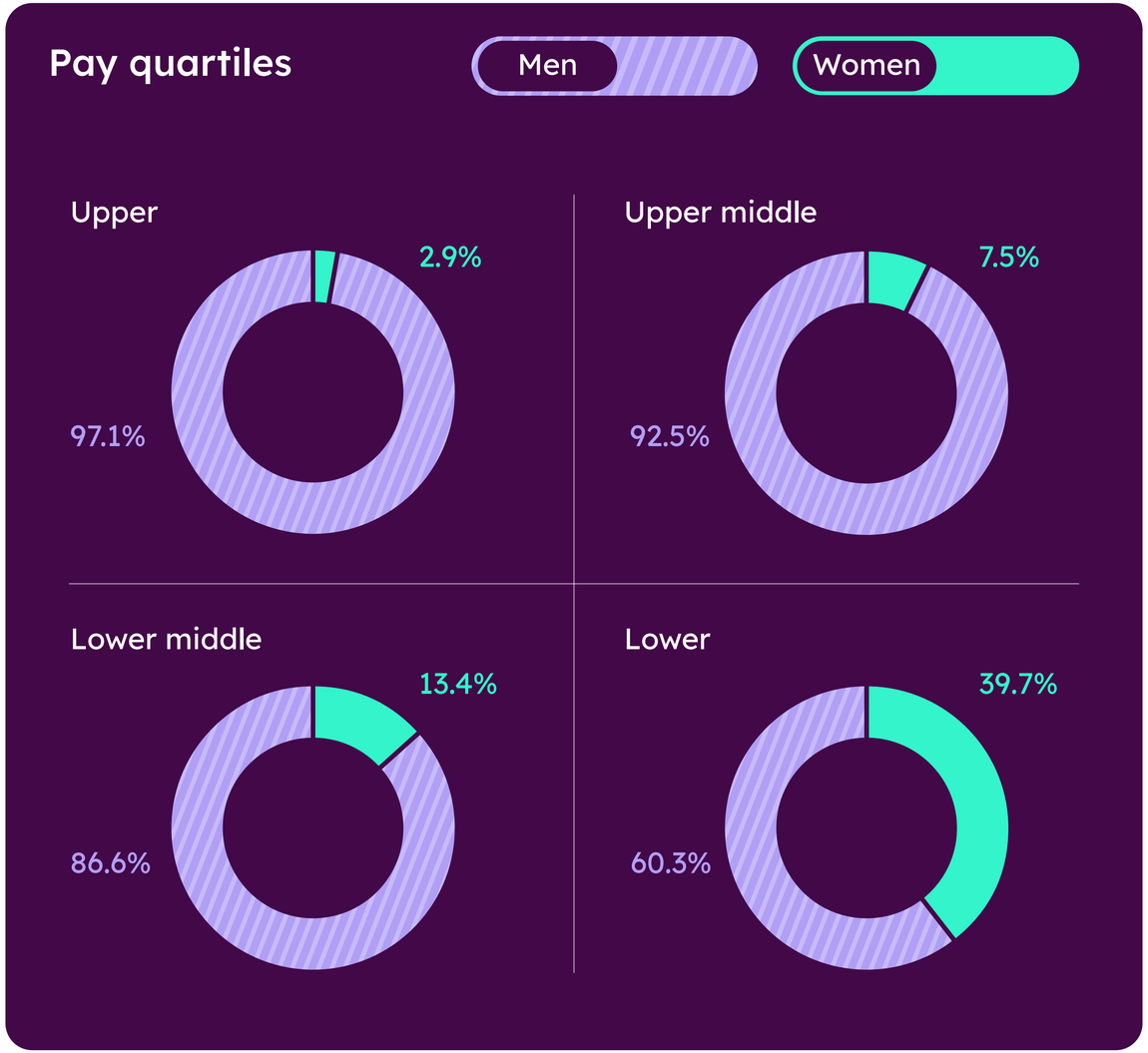
22.2%

(2024-25: 21.3%)

Median pay gap

32.1%

(2024-25: 32.4%)



Hourly pay

The hourly difference in pay between men and women regardless of role or seniority.

Mean difference in hourly rate

£4.54

Median difference in hourly rate

£6.44

Gender bonus gap

Mean bonus gap

3.4%

Median bonus

0.0%

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Gasway: about the pay gap

In 2026, Gasway recorded a mean gender pay gap of 22.2%, an increase from 21.3% in 2025. Over the same period, the median gender pay gap decreased slightly from 32.4% to 32.1%. While the reduction in the median pay gap suggests some progress, the increase in the mean pay gap demonstrates that significant work remains to address gender disparities across the organisation.

A key factor influencing the pay gap continues to be the gender composition of the workforce. Men represent 84.1% of employees, compared with 15.9% women, reflecting the wider demographic profile of the sector. Female representation is highest within the lower pay quartile, where women make up 39.7% of colleagues. This reduces significantly within the lower middle quartile (13.4%), before falling further in the upper middle quartile (7.5%) and upper quartile (2.9%).

The distribution of women across the pay quartiles highlights the continuing underrepresentation of women in higher-paid and senior roles. While women are represented throughout the organisation, the sharp decline in representation within the upper quartiles remains a significant contributor to the gender pay gap and demonstrates the importance of increasing progression opportunities into more senior positions.

It is important to recognise that these challenges are not unique to Gasway and reflect a broader, long-standing issue across the sector, which has historically been male dominated. However, the data reinforces the need to continue focusing on how we attract, recruit and retain women, while creating opportunities for career development and progression at all levels of the organisation.

The mean bonus pay gap decreased to 3.4% (compared to -23.7% in 2025) in favor of men, while the median bonus pay gap moved from -20.0% in 2025, to 0.0% in 2026. These figures indicate that, on average, men receive higher bonus payments than women, but achieve parity at the midpoint. The mean bonus award was £80 for men and £77.28 for women; the median bonus award was £50 for men and £50 for women.

In addition, Gasway Limited operates a commission scheme for colleagues in the Customer Service Team, which rewards the sale of cover plans to private customers. The scheme is open and optional for all eligible colleagues who choose to participate.

During the reporting period, 69.9% of men and 107.0% of women received a bonus payment. This reflects that all women employed at the time of reporting, as well as several female leavers, received a bonus during the year.



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Ethnicity and disability pay gap



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BFL combined ethnicity pay gap

Undisclosed ethnicity

7.8%

(409)

Ethnic minority colleagues

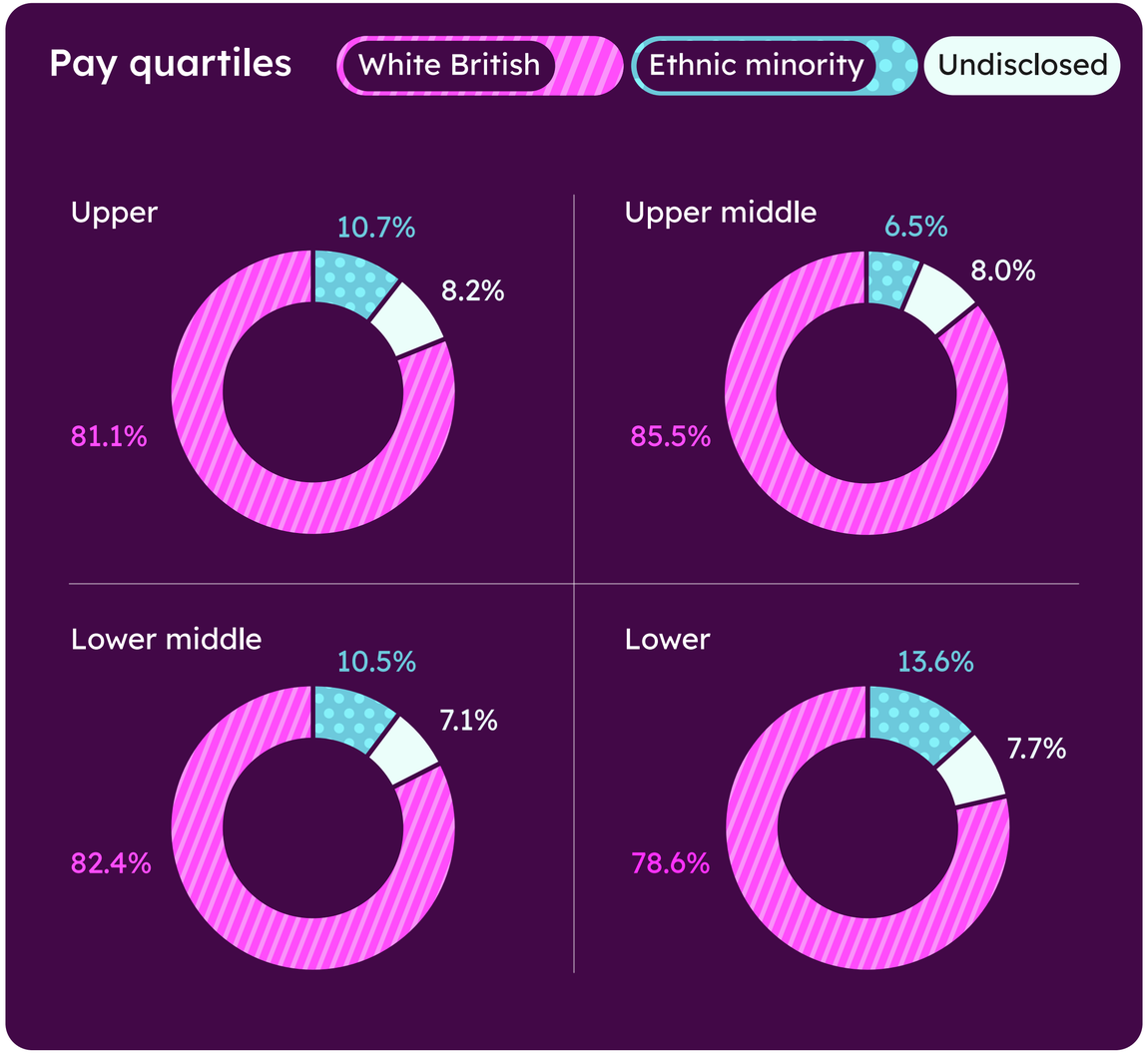
10.3%

(541)

White British colleagues

81.9%

(4,291)



Hourly pay

The hourly difference in pay between White British and ethnic minority colleagues regardless of role or seniority.

Mean difference in hourly rate

£0.93

Median difference in hourly rate

£1.56

Ethnicity pay gap

Mean ethnicity pay gap

4.5%

Median ethnicity pay gap

8.6%

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About the ethnicity pay gap

This year marks the first time that Bromford Flagship LiveWest has published a combined ethnicity pay gap report. As our first combined report, it provides an important baseline from which we can track progress, identify areas of inequality and better understand where targeted action is needed to improve representation and inclusion across the organisation.

Across BFL, 10.3% of colleagues identify as being from an ethnic minority background. Representation is highest within the lower pay quartile, where ethnic minority colleagues make up 13.6% of the workforce. This decreases in the lower-middle quartile to 10.5% and falls further within the upper-middle quartile to 6.5%. While representation increases again within the upper quartile to 10.7%, it remains below the level seen in the lower quartile.

These figures suggest that, while ethnic minority colleagues are represented across all levels of the organisation, there is more work to do to ensure that progression and development opportunities are equitable and accessible. In particular, the data highlights the importance of continuing to strengthen our approach to attracting, recruiting, developing and retaining ethnic minority talent, while also increasing representation within senior and leadership roles.

A key challenge remains the proportion of colleagues who have chosen not to disclose their ethnicity. Higher levels of disclosure provide a more accurate picture of our workforce and enable us to better understand where disparities may exist. Over the coming year, we will continue to focus on building trust and confidence in the way colleague data is collected, stored and used, encouraging greater self-disclosure while strengthening the quality of our workforce data.

While this report provides our first combined benchmark, it also helps to inform our priorities for the future. We remain committed to creating an environment where colleagues from all backgrounds have equal access to opportunities to join, develop and progress within Bromford Flagship LiveWest, helping us build a workforce that better reflects the diverse communities we serve.



Bromford Flagship LiveWest

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BFL combined disability pay gap

No disclosed disability

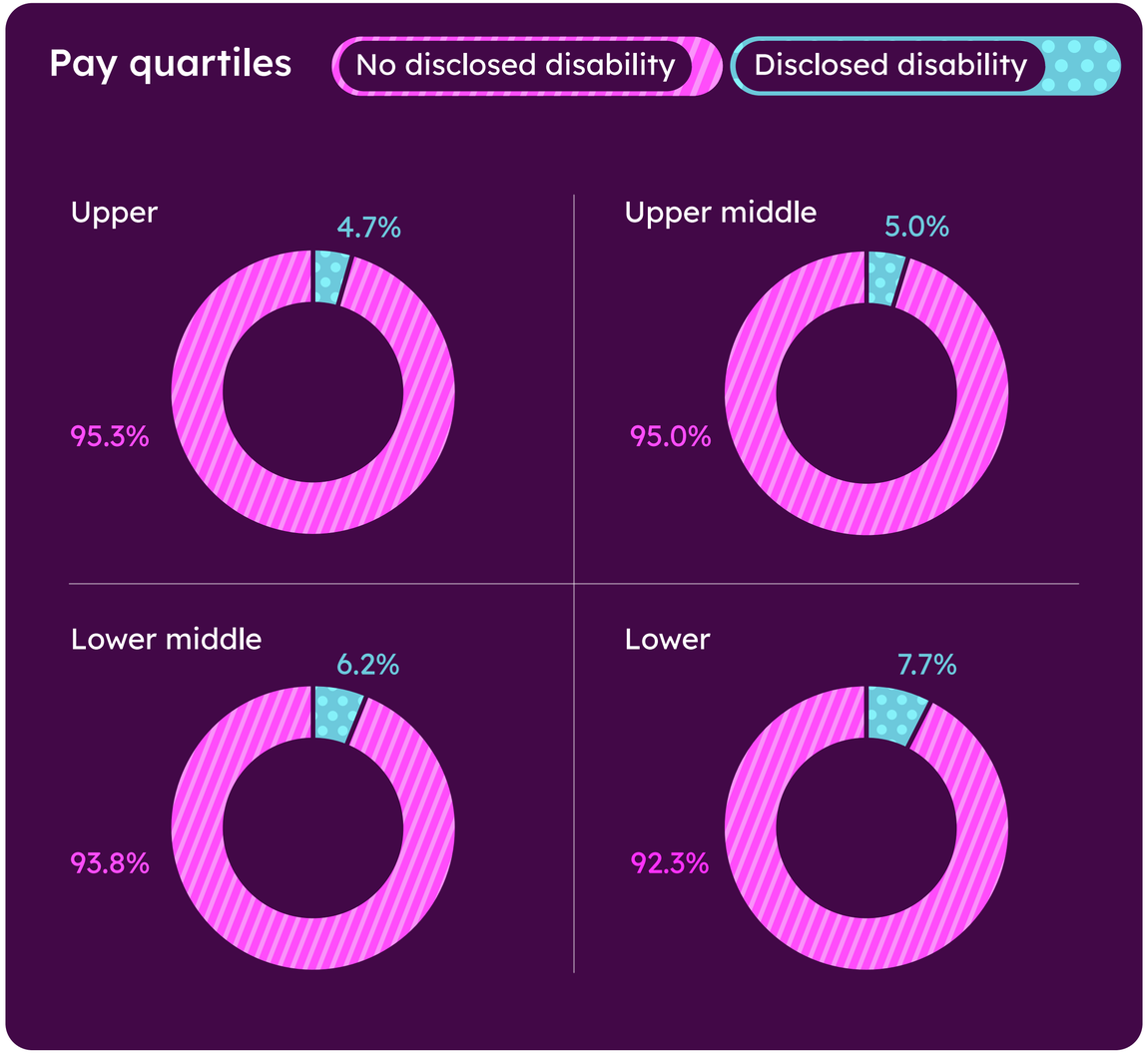
94.1%

(4,933)

Disclosed disability

5.9%

(308)



Hourly pay

The hourly difference in pay between colleagues with and without disclosed disabilities regardless of role or seniority.

Mean difference in hourly rate

£2.00

Median difference in hourly rate

£1.65

Disability pay gap

Mean disability pay gap

9.8%

Median disability pay gap

10.0%

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About the disability pay gap

This year marks the first time that Bromford Flagship LiveWest has published a combined Disability Pay Gap report. Our 2026 mean disability pay gap is 9.8%, with a median pay gap of 10.0%. The similarity between the mean and median figures suggests that the gap is consistent across the organisation and highlights that more work is needed to remove barriers and ensure all colleagues have equitable access to opportunities, progression and reward.

As our first combined report, this also provides an important baseline against which we can measure future progress. It enables us to better understand where disparities exist, identify trends over time and focus our efforts on the areas that will have the greatest impact.

Across BFL, 5.9% of colleagues have disclosed a disability. Representation is highest within the lower pay quartile, where disabled colleagues make up 7.7% of the workforce. This reduces progressively through the lower-middle quartile to 6.2%, the upper-middle quartile to 5.0%, and upper quartile to 4.7%. While colleague disclosure rates continue to improve, this distribution indicates that disabled colleagues remain underrepresented in higher-paid roles and leadership positions. It highlights the importance of continuing to review how we attract, recruit, develop and retain disabled talent, while ensuring our recruitment processes, workplaces, systems and career pathways are accessible and inclusive.

During the past year, we have continued to strengthen our approach to workplace adjustments, making it easier for colleagues to access the support they need to perform at their best. We have also delivered disability inclusion training and awareness initiatives to increase understanding, confidence and accountability across the organisation. Through close partnership with our colleague inclusion networks and disabled colleagues, we have worked to improve visibility and representation, inform policy development and ensure lived experience helps shape decision-making.

While these actions are helping to build a more inclusive workplace, we recognise that meaningful change takes time. Over the coming year, we will continue to focus on removing barriers, improving accessibility, promoting fair access to development and progression opportunities, and strengthening the support available to disabled colleagues at every stage of their career. We will also seek to better understand the factors contributing to the pay gap and identify opportunities to increase representation within senior and leadership roles, helping to create a workforce that more closely reflects the diversity of our colleagues and communities.



Bromford Flagship LiveWest

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How we're reducing the gap



What have we done so far?

Menopause

We have established a network of Menopause Champions across our geography and are accredited as a Menopause Friendly Workplace. Through these initiatives, we provide support, guidance and awareness to colleagues, helping to create an inclusive environment where people can thrive at all stages of their working lives.

Attracting diverse talent

We worked collaboratively with colleagues to develop our refreshed colleague value proposition, ensuring it reflects the diversity of our workforce and the communities we serve. We have also focused on increasing the representation of women in traditionally male-dominated professions, including trades and technology. In addition, we have taken steps to remove barriers to employment and progression by making reasonable adjustments easier to request, implement and review.

Colleague voice

Following the merger of our colleague inclusion groups across BFL, we have created greater opportunities for colleagues to connect, share experiences and influence our inclusion and wellbeing agenda. We currently have eight colleague networks, each dedicated to supporting, advocating for and amplifying the voices of colleagues with different identity characteristics and lived experiences.

BFL values and behaviours

We engaged extensively with both colleagues and customers to develop our values and behaviours framework, ensuring inclusion and wellbeing are embedded as core elements of our organisational culture. To support this, we have delivered spotlight sessions across BFL to increase awareness and understanding of our values, helping colleagues to consistently demonstrate them in their day-to-day work.

What's next?

We will be:

- ✓ reviewing our DEI learning and development programmes to ensure inclusion is embedded throughout the colleague experience and supported by high-quality, relevant learning opportunities
- ✓ recommitting to the Change the Race Ratio campaign to support increased ethnic minority representation, particularly at leadership level
- ✓ using workforce data and insights from our DEI Workforce Report to better understand our current position and identify key gaps, risks and opportunities for improvement
- ✓ working towards Disability Confident Leader accreditation and reaffirming our commitment to the Armed Forces Covenant
- ✓ monitoring and evaluating pay and reward practices to promote fairness, transparency and consistency across all levels of the organisation
- ✓ expanding learning and development opportunities to support the progression, confidence and career development of women across BFL
- ✓ further developing our talent management framework and monitoring the progression of women, ethnic minority and disabled colleagues to help ensure equitable access to development and career opportunities
- ✓ collaborating with our inclusion networks on individual projects focused on increasing the colleague experience of the group they represent
- ✓ launching our menopause action plan, increasing the awareness, support and understanding of menopause and menstrual disorders

Bromford
Flagship
LiveWest

We are committed to creating a place to make your own, where people bring their true selves to work and can thrive. Our new values, co-designed with colleagues, demonstrate our commitment to being **people driven, ambitious** and **all in**.

As we continue to integrate and align our work, we remain committed to diversity, equity and inclusion. We'll keep working towards ensuring our workforce is representative of the communities we serve, and that our practices are **fair, transparent and robust**.