

# Pay Gap Report

2024 to 2025

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# Foreword

At Bromford Flagship LiveWest, we're proud to be building a workplace where fairness, inclusion, and opportunity are more than aspirations. This year's Pay Gap analysis reflects the positive progress we made as Bromford Flagship over the past 12 months, highlighting our results, areas of focus and how diversity is represented throughout our workforce.

Our 2025 report, based on pay data captured on 5 April 2025, marks an important milestone: the first combined report since the merger of Bromford and Flagship in February 2025, showing continued improvement and a clear direction of travel towards greater equity. As a Real Living Wage employer, we remain deeply committed to fair and equal pay for all of our colleagues.

As a new organisation, we are working hard to evolve our culture, and our new values of being **customer driven, ambitious** and **all in** reflect this. We are more than just a landlord, and our services are built on building relationships with our customers and colleagues: valuing every perspective, embracing our differences, and recognising that diversity makes us stronger.

This report reflects our progress and reinforces our ongoing commitment to transparency, accountability, and meaningful action. We're proud of how far we've come and as Bromford Flagship LiveWest we know we can go even further to ensure that we truly represent the people and communities we serve.

**On 29 January 2026 we finalised our merger with LiveWest, forming Bromford Flagship LiveWest. This year, our Pay Gap Report and action plan reflect the Bromford, Flagship and Gasway data for the Financial Year 2024 to 2025, with LiveWest's gender pay gap data as an addendum. The 2025 to 2026 Pay Gap report will feature combined Bromford Flagship Livewest pay gap data and action plans.**

In line with the Gender Pay Gap Reporting Regulations, the gender pay gap for Flagship, Bromford and Gasway is reported separately as each entity operates on separate payrolls of at least 250 colleagues. For the ethnicity pay gap, in the absence of government guidance we have chosen to report a combined figure across Bromford, Flagship and Gasway to demonstrate our wider commitment to inclusion.

Similarly, in the absence of specific disability pay gap reporting guidance, we have reported a combined disability pay gap for Flagship and Gasway only, as these entities currently have the most complete disability disclosure data.



# What are the pay gaps and how are they calculated?

## Gender pay gap

A gender pay gap 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

An ethnicity pay gap 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.

## Disability pay gap

A disability pay gap is the average difference between the hourly earnings of disabled colleagues and colleagues without disabilities, regardless of the role they occupy, as of 5 April each year.

## 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 do not have any issues related to equal pay, and any pay gaps observed reflect the distribution of colleagues across different roles and seniority levels, not unequal pay for the same job

## Gender bonus gap

This is the difference between the number of men and women within the relevant business area who receive a bonus, as well as the difference in value of these bonuses.

## 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 middling hourly pay of men and women, white British and ethnic minority colleagues, or colleagues with and without disabilities.



# Gender pay gap

# Bromford.

## Gender pay gap stats

### Colleague profiles

**46.3%** (933) ▼

Percentage of women

**53.6%** (1,081) ▲

Percentage of men

**0.1%** (2)

Percentage of other  
gender identities

**7%** ▲

Mean pay gap

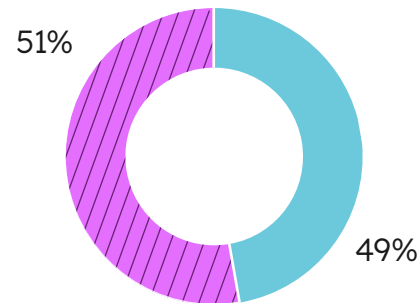
**3.61%** ▼

Median pay gap

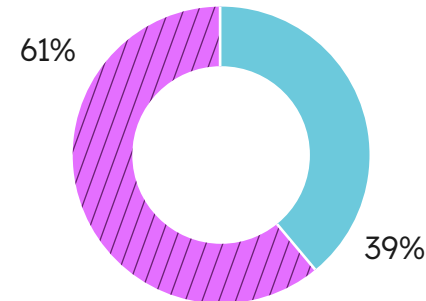
### Pay quartiles

Men Women

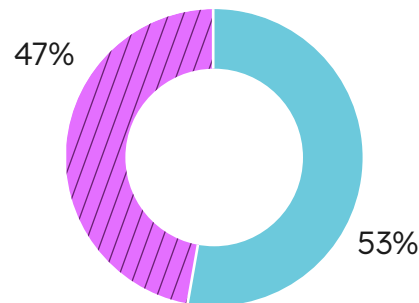
#### Upper



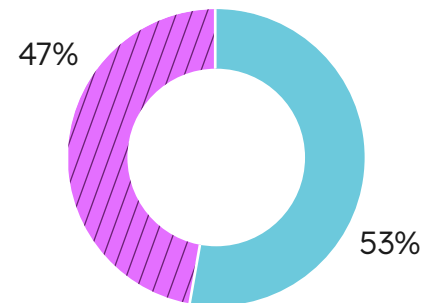
#### Upper Middle



#### Lower Middle



#### Lower



### Hourly pay

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

**£1.39**

Mean difference in hourly rate

**£0.59**

Median difference in hourly rate

### Gender bonus gap

**-10%**

Mean bonus gap

**-16%**

Median bonus gap

**Bromford.**

# About the gender pay gap

Bromford's latest data shows that the median pay gap reduced by 1.4% compared with 2024, and by 0.19% compared with 2023. However, the mean pay gap increased by 0.8% compared with 2024, indicating that while some progress is being made, there remains differences at higher pay levels between men and women which we will continue to address.

In terms of workforce composition, there has been an increase in the representation of men in the upper quartile of pay, accompanied by a 5% decrease in the representation of women in this group. Additionally, we have seen a 3% reduction in the proportion of women in the upper-middle quartile. Although these changes do not reflect a major shift, they do highlight an important area for attention. We recognise that continued progress depends on increasing the number of women in senior leadership and higher-paying roles. To support this, we will focus on strengthening development pathways, succession planning, and mentoring opportunities to ensure equitable access to advancement.

At the other end of the pay distribution, there has been an 8% increase in the representation of women in the lower-middle quartile, alongside a change in the lower quartile, where representation between men and women is now balanced. This shift may be linked to the recruitment of additional roles in areas such as trades and landscaping,

which have historically been more male dominated. We will continue to monitor these trends closely to understand how changes in role composition affect our overall pay gap and to ensure that opportunities for progression are accessible and transparent across all levels.

Within our colleague data, 0.1% of colleagues are registered as having a different gender identity to 'man' or 'woman' and were not included in pay gap calculations.



▼  
**1.4%**

decrease in the  
median pay gap

▲  
**0.8%**

increase in the  
mean pay gap



# Gender pay gap stats

## Colleague profiles

**43%** (529) ▼  
Percentage of women

**57%** (692) ▲  
Percentage of men

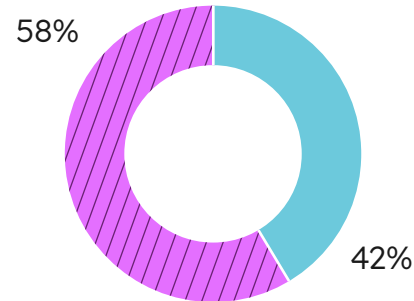
**4.64%** ▼  
Mean pay gap

**-5.41%** ▼  
Median pay gap

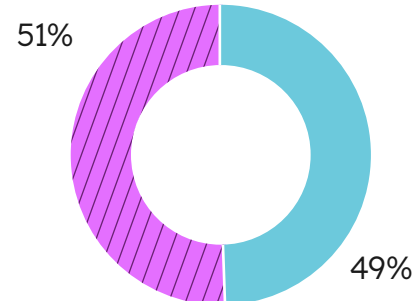
## Pay quartiles

Men Women

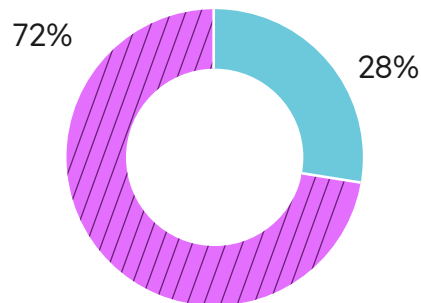
### Upper



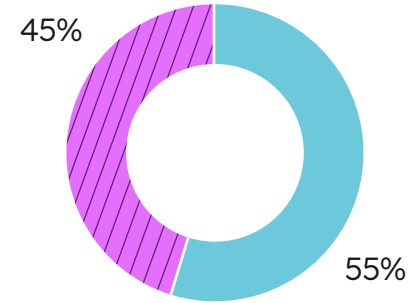
### Upper Middle



### Lower Middle



### Lower



## Hourly pay

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

**£0.91**  
Mean difference in hourly rate

**-£0.92**  
Median difference in hourly rate

## Gender bonus gap

**-15.29%**  
Mean bonus gap

**-20%**  
Median bonus gap



# About the gender pay gap

In 2025, Flagship Housing Limited recorded a mixed movement in its gender pay gap figures. The mean gender pay gap increased from 1.75% in 2024 to 4.64% in 2025, while the median gender pay gap decreased from -7.75% to -5.41%. While the mean pay is slightly higher for men, the median pay, which represents the midpoint of earnings, is higher for women than men. This indicates that the typical female colleague earns more than the typical male colleague within the organisation.

The overall gender balance across the company has shifted slightly this year, with a 1.06% increase in the proportion of women colleagues and a corresponding 1.06% decrease in men.

While we are pleased to see more women joining the organisation, particularly in the lower quartiles, there has been a decline in the proportion of women employed in higher quartiles compared to last year. This highlights the need to strengthen efforts to attract and retain women in senior and higher-paid roles.

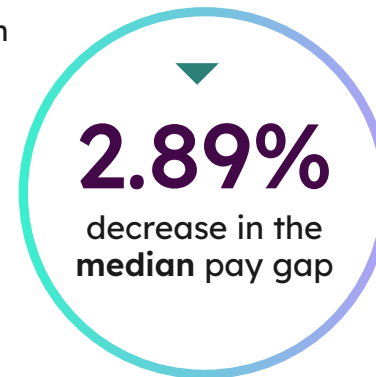
In the lower middle quartile, women represent 27.54%, up from 24.47% in 2024, while men make up 72.46%, down from 75.54%. This quartile remains male-dominated, largely due to trade-based roles. The upper middle quartile shows near gender balance, with 49.51% women and 50.49% men, a strong step toward parity.

Flagship 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 issue gift vouchers to colleagues who exemplify our core values.

In 2025: the mean award for men was £100.12, and for women £115.43, resulting in a mean bonus gap of -15.29%, in favour of women. The median award for men was £50, compared to £40 for women, giving a median bonus gap of 20%.

Although progress has been made in increasing overall female representation, further work is needed to improve gender balance in the upper quartiles.





# Gender pay gap stats

## Colleague profiles

**15%** (43) ▲  
Percentage of women

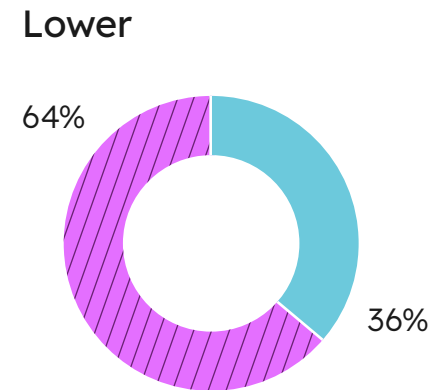
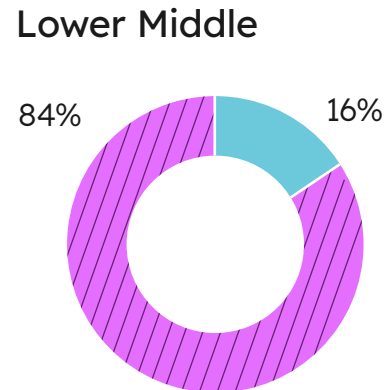
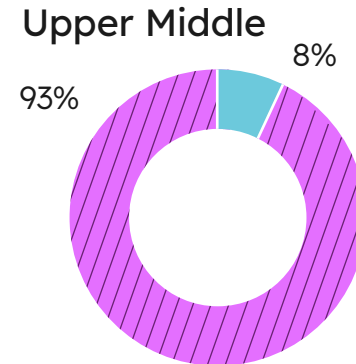
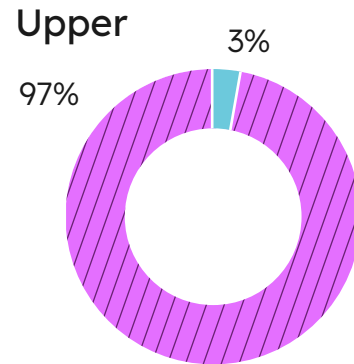
**85%** (236) ▼  
Percentage of men

**21.28%** ▼  
Mean pay gap

**32.41%** ▼  
Median pay gap

## Pay quartiles

Men Women



## Hourly pay

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

**£4.11**  
Mean difference in hourly rate

**£6.27**  
Median difference in hourly rate

## Gender bonus gap

**-23.71%**  
Mean bonus gap

**-20%**  
Median bonus gap



# About the gender pay gap

In 2025, Gasway Limited recorded a decrease in both the mean and median gender pay gaps, demonstrating continued progress toward greater pay equity. The mean pay gap decreased to 21.28%, down from 24.72% in 2024 and the median pay gap also decreased to 32.41%, compared to 34.42% in 2024.

While these figures show encouraging improvement, there remains a notable gender imbalance across the workforce, with men making up 85% and women 15%. The mean hourly rate of pay for women increased by 9.19%, rising from £13.93 to £15.21, while the mean hourly rate for men increased by 4.43%, from £18.50 to £19.32. This indicates that women's pay has grown at a faster rate than men's over the past year, helping to reduce the overall pay gap.

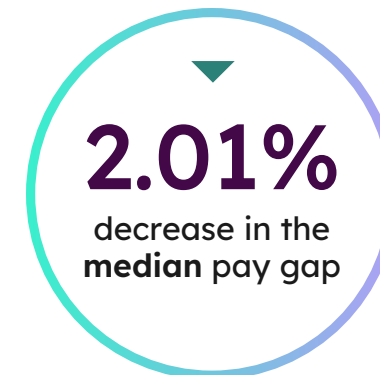
However, the under-representation of women, particularly in senior roles, continues to be a significant factor influencing the pay gap. This reflects a broader industry-wide challenge rather than one unique to Gasway Limited, given the historically male-dominated nature of the sector. Despite these challenges, progress is being made. Representation of women in the upper quartiles has increased by 100%, from 5% in 2024 to 10% in 2025, reflecting the continued efforts to promote gender diversity at senior levels.

The mean bonus pay gap increased to -23.71% (compared to -20.72% in 2024), while the median bonus pay gap moved from 0% to -20%. These figures indicate that, on average, women continue to receive higher bonus payments than men. The mean bonus award was £75.12 for men and £92.93 for women, the median bonus award was £50 for men and £60 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, 67.37% of men and 106.98% 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.

While progress has been made in narrowing the pay gap and increasing female representation, continued focus is required

to address gender imbalance, particularly in recruitment, retention, and progression into senior roles.



# Ethnicity pay gap

Bromford, Flagship and Gasway

# Ethnicity pay gap stats

Bromford, Flagship and Gasway

## Colleague profiles

**9%**

Undisclosed ethnicity

**6.79%**

Mean ethnicity pay gap

**12%**

Ethnic minority colleagues

**3.51%**

Median ethnicity pay gap

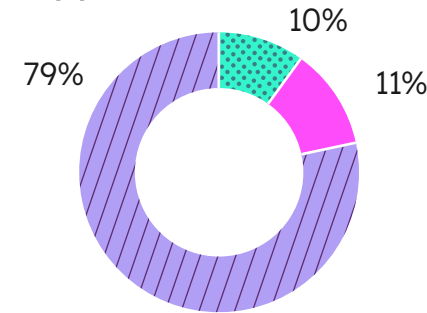
**79%**

White British colleagues

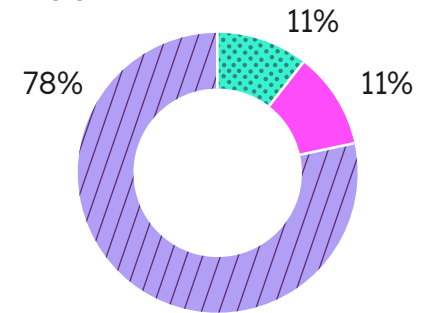
## Pay quartiles

White British
  Ethnic minority
  Undisclosed

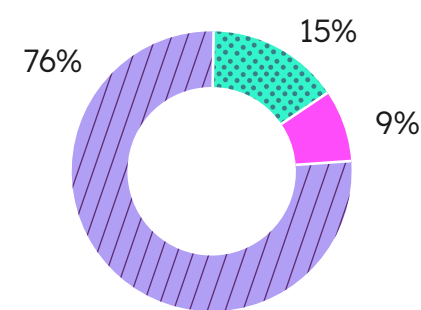
Upper



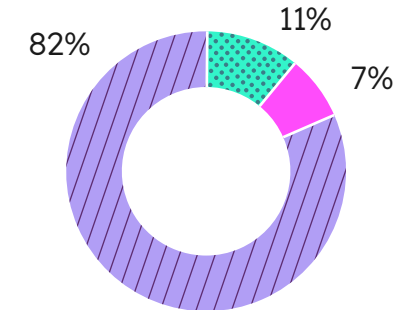
Upper Middle



Lower Middle



Lower



# About the ethnicity pay gap

This year marks the first time Bromford and Flagship have produced a combined Ethnicity Pay Gap Report. In previous years, reporting was carried out separately across different entities, making direct comparisons or benchmarking with earlier results difficult. However, when compared internally with previous separate reports, there are indications of progress in both the mean and median pay gaps across all organisations. This combined report now provides a valuable baseline from which we can monitor future progress, identify disparities, and develop targeted actions.

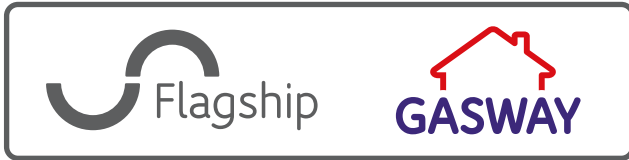
Representation of ethnically diverse colleagues decreases within the upper quartile, highlighting an opportunity to focus on career progression, development initiatives, mentoring, and structured pathways to leadership.

Additionally, there remains a notable proportion of colleagues who have not disclosed their ethnicity, which affects the completeness of our data. Over the coming year, we will continue working across all organisations to build trust, improve self-disclosure rates, and strengthen our inclusion data.



# Disability pay gap

Flagship and Gasway



# Disability pay gap stats

## Colleague profiles

**93%**

No disclosed disability

**7%**

Disclosed disability

**6.89%** ▲

Mean disability pay gap

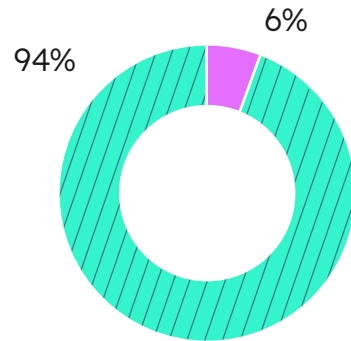
**4.17%** ▲

Median disability pay gap

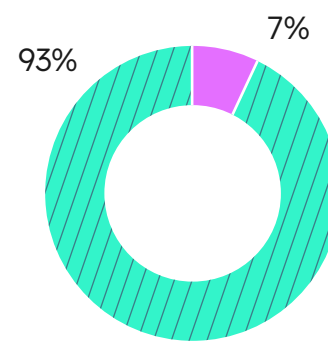
## Pay quartiles

▨ No disclosed disability
 ▨ Disclosed disability

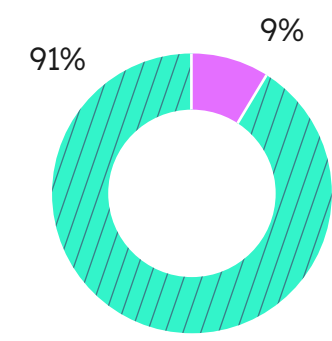
### Upper



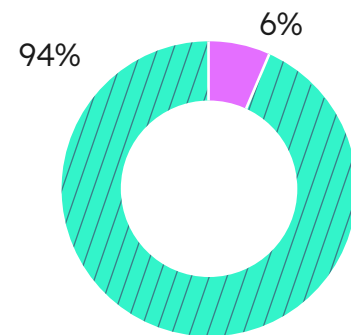
### Upper Middle



### Lower Middle



### Lower



# About the disability pay gap

Our 2025 Disability Pay Gap Report includes data for Flagship and Gasway and does not currently include Bromford due to limited disability data. This limitation prevents meaningful reporting at this stage. We are actively addressing this through ongoing work with our inclusion groups to create a culture of openness and trust, encouraging colleagues to share their disability status confidently.

We first reported on our disability pay gap in 2024, and since then both the mean (+3.29%) and median (+4.17%) pay gaps have increased, indicating a widening gap between disabled and non-disabled colleagues.

Representation data shows a reduction in the proportion of disabled colleagues in both the upper quartiles and lower quartile, and a slight increase in representation within the lower middle quartile.

This shift means that representation is now more evenly distributed across all pay levels when compared with 2024, where disabled colleagues made up 13.6% of the workforce.

We recognise that further action is needed to improve equity and opportunity for disabled colleagues, particularly in progression to senior and leadership roles. Over the past year, we have strengthened our approach to reasonable adjustments, delivered training and awareness programmes to build understanding and confidence around disability inclusion,

and partnered closely with our inclusion groups to improve visibility, representation, and to inform policy development.

These initiatives will continue into 2026, with a focus on removing barriers, promoting fair access to development opportunities, and ensuring our workplaces remain inclusive and supportive for all colleagues.

▲  
**3.29%**  
increase in the  
mean pay gap

▲  
**4.17%**  
increase in the  
median pay gap



# How we're reducing the gap

Bromford, Flagship and Gasway

## What have we done so far?

### Menopause

We have Menopause Champions across our geography and are accredited as a Menopause Friendly Workplace. We are also one of the first housing associations to launch our 'On the Move' sustainable menstruation kits for field-based colleagues.

### Investing in development

We continue to offer development opportunities designed to elevate and empower women in the workplace in our Female Accelerator Programme. We will look to further enhance access to this program in the future. We launched neurodiversity training for all colleagues and provided events throughout the year, including webinars, workshops and awareness as part of our annual inclusion and wellbeing roadmap, designed by our Champion groups.

### Attracting diverse talent

We engaged with our colleagues to develop our refreshed colleague value proposition, ensuring it reflects our diverse workforce and communities we serve. We have also focused on recruiting more women into traditionally male-dominated roles, such as trades and tech, and have removed barriers by making reasonable adjustments easier to request and implement.

### Accessibility by design

We have made several adaptations to one of our main workspaces to ensure it is fully accessible through installation and automation of equipment. We will also use this as a blueprint for future workspaces.

## What next?

### We will be

- ✓ developing our new Inclusion and Wellbeing Plan to support our ambitions in the sector - by fostering a purpose-driven inclusive culture, we will attract and retain talent where teams can grow to their full potential
- ✓ enhancing colleague voices by relaunching our inclusion groups with renewed focus and collaboration - this will help create more opportunities for colleagues to contribute towards policy, practice and training design
- ✓ reviewing our EDI learning and training programmes to ensure inclusion is embedded throughout
- ✓ reviewing recruitment and development pathways to support more women into trade, technical and leadership roles
- ✓ recommitting to 'Change the Race Ratio' to increase ethnic minority representation, particularly at leadership level
- ✓ using our data and insight in development of our EDI Workforce report to give us a clear picture of where we are now, identifying any gaps, risks and opportunities
- ✓ working towards accreditation as a Disability Confident leader and recommitting to the Armed Forces Covenant
- ✓ monitoring and evaluating pay and reward practices to ensure fairness and transparency across all levels of the business

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 **customer driven, ambitious and all in.**

As we continue to integrate and align our work, we remain committed to equality, diversity 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.**



# Gender pay gap 2024-25

On 29 January 2026 we finalised our merge with LiveWest, forming Bromford Flagship Livewest. This year, our Pay Gap Report and action plan reflect the Bromford and Flagship data for the Financial Year 2024-25, with LiveWest’s gender pay gap data as an addendum.

## Colleague profiles

**46%** (816)  
Percentage of women

**54%** (942)  
Percentage of men

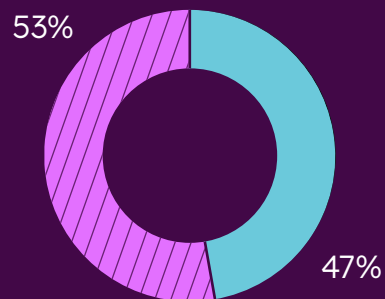
**7.03%**  
Mean pay gap

**5.19%**  
Median pay gap

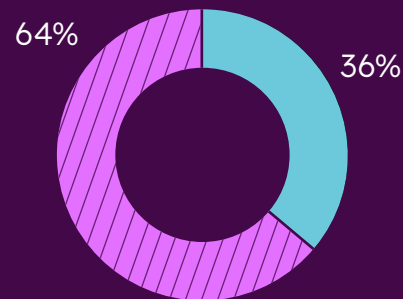
## Pay quartiles

■ Men ■ Women

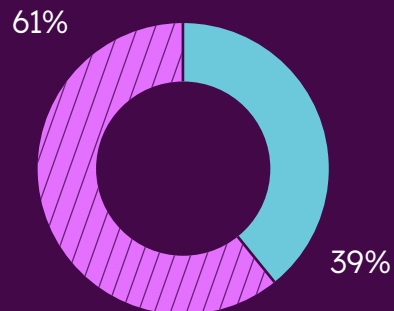
### Upper



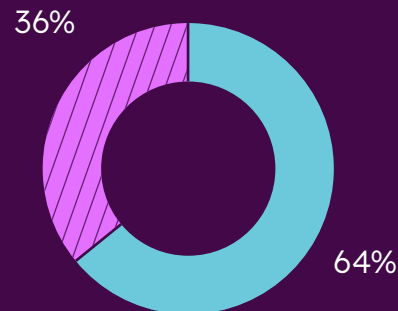
### Upper Middle



### Lower Middle



### Lower



## Gender bonus gap

**-14.14%**  
Mean bonus gap

**0%**  
Median bonus gap

**15.72%**  
Men who receive a bonus

**19.13%**  
Women who receive a bonus