Health Services Staffs Credit Union

Gender Pay Report

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Introduction

I am proud to present the 2025 Gender Pay Gap Report for Health Services Staff's Credit Union—the first of its kind commissioned by our organisation. This marks a significant milestone in our journey toward greater transparency, equity, and inclusion.

The gender pay divide is a societal issue that demands focused attention. The introduction of the Gender Pay Gap Information Act represents a pivotal step forward, and we at HSSCU are committed to being champions of this progress. We recognise that meaningful change begins with honest reflection and data-driven action.

Our people are our greatest asset. We are deeply committed to cultivating a workplace where every individual feels valued, respected, and empowered. It is essential that both current and prospective team members view HSSCU as an organisation that actively promotes equality of opportunity—a place where diversity is celebrated, inclusion is woven into our culture, and fairness is a guiding principle.

We believe that peak performance stems from feeling appreciated and supported. It's about enabling our people to grow, thrive, and prepare for future opportunities. Through this report and other key initiatives, we reaffirm our commitment to building a more equitable, inclusive, and diverse workplace.

As we examine the data within this report, we look forward to using these insights to inform our future resourcing strategies. We remain dedicated to offering a broad range of benefits and support systems tailored to our team's needs—whether that's financial wellbeing, physical health, or emotional support.

Together, we will continue to build a workplace where everyone has the opportunity to succeed.

Finally I would like to thank those companies who have published reports over the last couple of years, as all HR and Business Leaders can gain valuable insights from their findings for this important work.

Louise McQuillan
HR and Development Manager
Heath Services Staff's Credit Union.

Gender Pay Gap Reporting

The Gender Pay Gap Information Act 2021 (the Act) was signed into law and on 3 June 2022 the Employment Equality Act 1998 (section 20A) (Gender Pay Gap Information) Regulations 2022 (the Regulations) were published.

The Regulations, which were subsequently updated on 31 May 2024 and again on 31 May 2025, now require employers with 50 or more employees to publish details of their Gender Pay Gap, along with a statement setting out, in the employer's opinion, the reasons for such differences and the measures (if any) being taken, or proposed to be taken, by the employer to eliminate or reduce such differences.

What is the Gender Pay Gap (GPG)?

The gender pay gap refers to the difference in average hourly wages between men and women. It's calculated in two ways - a mean (the average of all the values), and a median (the middle value). According to the CSO, the overall gender pay gap in Ireland in 2022 was 9.6%.

The GPG should not be confused with the concept of equal pay for equal work. The existence of a GPG does not necessarily mean women are not receiving equal pay.

Rather, the GPG is the difference in the average gross hourly pay of women compared with men in a particular organisation, such that it captures whether women are represented evenly across an organisation.

What is the EU Pay Transparency Directive?

The EU Pay Transparency Directive is an EU law adopted in 2023 that Ireland must implement by June 2026, aiming to close the gender pay gap through mandated pay transparency. Its key requirements include providing salary ranges in job ads, giving employees the right to pay information, banning pay history questions, and expanding gender pay gap reporting for larger companies. Ireland is in the process of transposing this directive into national law, with a relevant bill currently under development.

HSCCU's Gender Pay Gap Summary

Metric	**Value**
Number of Employees	122
Female %	59.84%
Male %	40.16%
Mean Gender Pay Gap	5.07%
Median Gender Pay Gap	-9.35%
Mean for Part Time Employees	-85.44%
Median for Part Time Employees	-90.78%

Please see Appendix 1 for more details

What is our data & research telling us?

- The average pay gap in Ireland in 2022 was 9.6% according to the CSO
- The gender pay gap in Ireland's financial services sector is significant, with some reports showing an average mean gap of **24.7%** based on hourly earnings, while individual companies report different figures, such as the main retail banks having a mean gap of **18.5%**.
- In both our own sector and all Irish sectors we have a lower GPG which is a positive start.
- While the **mean pay gap** favours men, the **median pay gap** and part-time data suggest women may be better represented in certain roles.
- **Bonus disparities** are significantly higher, however when we consider the reasons behind this it can be explained by our eligibility, terms and conditions relating to bonus's. For instance, staff on Long Term Sick Leave who have exhausted their Occupation Sick Pay entitlement as at date of payment are not eligible for the bonus. Last year all staff that fell into this category happened to be female. Another feature is bonus's are pro-rated in line with working capacity. **95.23%** of our part time staff are female. All staff have the option to request reduced hours or indeed to increase hours if they so wish.
- **Quartile representation** shows progress in upper pay bands but also highlights overrepresentation of women in lower bands.
- The HSSCU operates a salary scale per role/level in the organisation as part of our reward structure. This inevitably is assisting with our GPG compared to other financial institutions.
- These results as a whole are positive but there is room for improvement.

Frequently Asked Questions

What is the Gender Pay Gap (GPG)?

What do we mean by 'The Mean Gender Pay/Bonus Gap'?
The mean is what most people would understand as the average value. The average value is the sum of all numbers in a data set divided by the number of numbers. The mean or average is a very common way to get an idea of the mid-point of a dataset, but it can be distorted by unusually high or low individual salaries. e.g. If your dataset looked like this (1000, 40, 10, 20, 40), the mean or average would be 222. This isn't really a good demonstration of the middle point of this dataset, as one large number has distorted the overall result.
(+ + + +)/5 (total number of people) = the mean value

The Median Gender Pay/Bonus Gap?

The median is another way to find the mid-point of a dataset. Unlike the mean, the numbers are lined up in order, and then the median is the middle point of that list. The median is less likely to be distorted by an unusually large or small value and so can sometimes be a better representation of the general pay gap in a company. If we use the same dataset as before (1000, 40, 10, 20, 40) lining it up in order would result in (10, 20, 40, 40, 1000). The median in this case is the third number in the list, or 40. This result has not been impacted as strongly by the single large number. This difference is why companies must report both numbers.
( ) = the middle person in the lineup is the median value

What are Pay Quartiles?

Pay quartiles are a way of showing the gender split for different pay levels within a company. Not every role in every company is paid the same, and sometimes the differences in an hourly mean or median rate can be explained by a lack of women in more senior roles, as these roles tend to be the highest paid roles in a company. Viewing the pay quartiles gives an indication of the gender representation at different levels of the organisation - showing if there are more men than women in senior roles, more women than men in junior roles, etc.
The quartiles are calculated by getting the hourly pay for each employee and ordering them from lowest to highest. This list is then divided up into quarters so that we have four groups, representing the lowest paid employees, the lower middle, the upper middle, and the highest paid employees. Companies should then show, for each of these groups, the percentage of male and female employees. (e.g. In Quartile 1, the lowest paid quartile, 45% of employees are male, and 55% of employees are female).

What does a Positive or Negative Figure mean?

Companies are instructed to represent their gender pay gap in relation to male earnings. What that means for the figures is that if you see a positive number, e.g. mean gap of 5.07% in HSSCU, means that men are earning on average 5.07% more than women in this case. If you see a negative figure, e.g. -9.35%, means the median woman earns more than the median man- which is the case in HSSCU.

Why do we have a gender pay gap?

When we consider our data, The mean pay gap for all employees is 5.07%, indicating men earn more on average .The median pay gap is -9.35%, suggesting women earn more at the median level. When we consider the roles caried out by our top earners and what gender is currently carrying out these roles, it does account for the fact average earnings are more favourable. The good news is our median tips in favour the other way. The optimal goal is to produce a neutral pay gap. That is a situation where there is no pay difference between male and female employees, but at the very least, that we aim to ensure that pay structures and job classifications are gender-neutral and that any pay gaps that remain are justified and remedied. In all quartiles we have a higher proportion of females to male. When we consider the middle to higher quartiles it indicates a fair and equitable split of between men and women. This is a positive sign for our recruitment practises.

Does this gap mean women in HSSCU are being paid less than their male counterparts for the same jobs?

In short no, the HSCCU remuneration structure is based on salary scales per grade/level within the organisation. This in turn helps to alleviate against gender pay equality. However, what this report, our audit and research is highlighting to us is the importance of transparency when it comes to our reward structures. We hope to improve this as part of our action plan

Is this a once-off exercise?

We will be required to report on an annual basis going forward, and to comment on our progress in addressing the gap as time moves on.

Action Plan

1. Our People will remain a core pillar of our Strategic Plan
2. Communicate to Staff in regard to this 1st Gender Pay Report and its findings.
3. Complete formal pay-branding framework aligned with job families
4. Continue to review Pay Bands and Grading Structures to support consistent and equitable pay decisions(similar to work carried out this year relating to Member Services Officers and Member Services Executive Roles)
5. Review and update Recruitment & Career progression, and remuneration policies with a gender lens.
6. Ensure transparency on the above actions and communicate to staff on what their rights are under the EU Directive and provide ongoing updates.
7. Provide Training to Hiring Managers
8. Provide Training to HR & Finance Teams
9. Review Bonus Criteria to ensure its fair and equitable
10. Review findings and recommendations of a recent audit on our readiness for the EU Pay directive and establish a project plan on the implementation of recommendations'

Appendices

Appendix 1

REPORTING CRITERIA
The table below sets out the hourly gender pay gap across a range of metrics as required by the Gender Pay Gap Information Act 2021. The data outlined below is based on extract data as 20th of June 2025 and the previous 12 months.

Our total employee numbers in scope: 122
Date that data was collated 20th June, 2025

			Mean (Average)	**Median (mid-point)**
1. All employees – hourly pay			5.07%	-9.35%
2. Part time employees – hourly pay			-85.44%	-90.78%
3. All employees – bonus pay			17.36%	13.33%
4. Percentage of employees who received a bonus**			Male 90%	Female 86.30%
5. Percentage of employees who received a benefit in kind*			Male 0%	Female 0%
6. Employees by pay quartile	Lower M 35.48% F 64.52%	Lower Mid M 46.67% F 53.33%	Upper Mid M 33.33% F 66.67%	Upper M 45.16% F 54.84%

*We had no staff receiving BIK in the period.
** Not all staff employed as at the 20th June 2025 were employed as at the date of Bonus issued ie 3rd December 2024

Appendix 2 - Reference & Resources

Central Statistics Office Ireland: WWW.CSO.ie
Pay Gap.ie : https://paygap.ie/
30 Per cent Club : https://30percentclub.org/
https://www.algoodbody.com/services/gender-pay-gap/faqs-on-gpg-reporting-in-ireland