Health Services Staffs Credit Union

HSSCU



Gender Pay Report

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Introduction

I am delighted to present Health Services Staff's Credit Union's 2026 Gender Pay Gap Report. This report provides an opportunity to reflect on the progress we have made over the past year and reaffirm our commitment to creating a workplace where everyone has the opportunity to develop, progress, and succeed.

At HSSCU, our people are our greatest asset. We are committed to fostering an inclusive, respectful, and supportive workplace where opportunities for recruitment, development, progression, and reward are based on fairness, transparency, and merit.

I am encouraged by the positive results in this year's report. Our gender pay gap remains significantly below both the national average and the wider financial services sector, while female representation across our higher pay quartiles continues to grow. We have also seen a significant improvement in our bonus gap outcomes.

During the reporting period, we continued to deliver on the commitments set out in our Gender Pay Gap Action Plan. This included enhancing our recruitment and selection processes, providing updated interviewer training to hiring managers, reviewing key people policies, progressing our reward framework, and introducing a revised salary structure for Member Services Officers and Member Services Executives. These initiatives support fair and consistent decision-making and strengthen our preparedness for the forthcoming EU Pay Transparency Directive.

While we are proud of the progress made, we recognise that achieving gender equality is an ongoing journey. The insights from this report will continue to inform our people strategy and help guide future actions.

I would like to thank our staff, managers, Board of Directors, and our members across the Credit Union for their continued support and commitment. I would also like to acknowledge the many organisations that openly share their Gender Pay Gap reports and, in particular, the creator of GenderPay.ie, whose platform has become a valuable resource for organisations seeking to understand, benchmark, and improve gender pay outcomes.

I am proud of the progress we have made to date and look forward to continuing this important work together to ensure HSSCU remains a workplace where everyone feels valued, supported, and able to reach their full potential.

Louise McQuillan
HR & Development Manager
Health Services Staff's Credit Union

Executive Summary

HSSCU continues to demonstrate a relatively low Gender Pay Gap, with the Credit Union's mean pay gap reducing from **5.07%** in 2025 to **4.53%** in 2026, while the median pay gap improved from **-9.35%** to **-2.19%**, remaining substantially below Irish financial services sector averages and below the national average reported by the CSO. These results indicate continued progress towards a more balanced distribution of earnings across the workforce.

During the reporting period, employee numbers increased from **122** to **130**, with women accounting for six of the eight additional employees recruited. As a result, female representation increased from **59.84%** to **60.77%** of the workforce, reinforcing HSSCU's position as a female-majority employer.

Analysis of pay quartiles demonstrates positive movement across the Credit Union. Female representation within the higher pay quartiles remains strong, with a significant increase in female representation within the Upper Middle Quartile, rising from **66.67%** in 2025 to **80.00%** in 2026. At the same time, the Lower Quartile became more balanced, with male representation increasing from **35.48%** to **42.42%**, indicating a more even distribution of employees across pay bands.

Bonus outcomes also improved considerably during the year. The mean bonus gap reduced from **17.36%** to **7.68%**, while the median bonus gap reduced from **13.33%** to **8.13%**. In addition, **91.14%** of women received a bonus in 2026 compared with **86.30%** in 2025, and the proportion of women receiving a bonus exceeded that of men.

While the part-time pay gap remains significant, this continues to be influenced by the demographic profile of part-time workers within HSSCU, where part-time roles are predominantly occupied by women.

The Credit Union will continue to review workforce composition, career progression opportunities and reward practices to ensure fairness and equality of opportunity for all employees.

Overall, the 2026 results demonstrate encouraging progress. Increased female representation, stronger participation of women within higher earning quartiles, and reductions in both the gender pay gap and bonus gap indicate that HSSCU is moving towards a more balanced and equitable workforce while maintaining its commitment to transparency, inclusion and fair reward practices.

Comparison 2025 to 2026 Results

This report has been prepared in accordance with the Gender Pay Gap Information Act 2021 and associated regulations. Further information on the legislative requirements, gender pay gap methodology and the forthcoming EU Pay Transparency Directive is included in Appendix 1.

This report outlines HSSCU's Gender Pay Gap results for 2026 and compares them with the 2025 reporting period. The analysis reviews hourly pay, bonus payments, workforce composition, and pay quartile distribution to assess progress towards maintaining equitable pay practices across the Credit Union

2025 vs 2026 Gender Pay Gap Comparison as at 20th June each year.

Metric	2025	2026	Change
Total Employees	122	130	+8 employees
Female Representation	59.84%	60.77%	+0.93 percentage points
Male Representation	40.16%	39.23%	-0.93 percentage points
Mean Gender Pay Gap	5.07%	4.53%	Improved by 0.54 percentage points
Median Gender Pay Gap	-9.35%	-2.19%	Moved closer to gender parity by 7.16 percentage points
Mean Part-Time Pay Gap	-85.44%	-86.07%	Slight deterioration of 0.63 percentage points
Median Part-Time Pay Gap	-90.78%	-89.64%	Improved by 1.14 percentage points
Mean Bonus Gap	17.36%	7.68%	Improved by 9.68 percentage points
Median Bonus Gap	13.33%	8.13%	Improved by 5.20 percentage points
Men Receiving Bonus	90.00%	88.24%	-1.76 percentage points
Women Receiving Bonus	86.30%	91.14%	+4.84 percentage points

Comparison 2025 to 2026 Results (Continued)

Quartile Comparison

Quartile	2025 Men	2025 Women	2026 Men	2026 Women	Change
Lower	35.48%	64.52%	42.42%	57.58%	More balanced
Lower Middle	46.67%	53.33%	46.88%	53.13%	Stable
Upper Middle	33.33%	66.67%	20.00%	80.00%	Greater female representation
Upper	45.16%	54.84%	45.71%	54.29%	Stable

Key improvements include:

- The mean gender pay gap reduced from **5.07%** to **4.53%**, remaining substantially below Irish financial services sector averages and below the national average reported by the CSO and Paygap.ie.
- The median gender pay gap moved from **-9.35%** to **-2.19%**, indicating greater balance between male and female earnings at the midpoint of the organisation.
- The mean bonus gap reduced significantly from **17.36%** to **7.68%**.
- The median bonus gap also improved from **13.33%** to **8.13%**.
- Female representation increased from **59.84%** to **60.77%** of the workforce.
- Women continue to be strongly represented in the higher paid quartiles, particularly the upper middle quartile where representation increased from **66.67%** to **80.00%**.

Areas for Continued Focus

- The part-time pay gap remains significant, with a mean gap of **-86.07%** and median gap of **-89.64%**. As in 2025, this is heavily influenced by the demographic profile of part-time staff, with women continuing to account for a significantly higher proportion of employees working part-time.
- Although improving, a gender pay gap remains at the mean level, reflecting the impact of a small number of higher-paid roles rather than unequal pay for equal work.

What is our data and research telling us?

Irish and Financial Services Gender Pay Gap

- The average gender pay gap in Ireland, as reported by PayGap.ie based on data collected from 1,994 organisations, was 10.9% in 2025. HSSCU's published data formed part of this analysis.
- The average gender pay gap in Ireland was 9.6% in 2022, according to the Central Statistics Office (CSO).
- The gender pay gap within Ireland's financial services sector remains significant, with PayGap.ie reporting a gap of 18.46% in 2025.
- HSSCU continues to maintain a significantly lower gender pay gap than both the wider Irish workforce and the financial services sector, and has further reduced its gap compared with the previous reporting period.

Quartile Representation

- Female representation increased significantly within the upper middle pay quartile during the reporting period, rising from 66.67% to 80.00%. Analysis of the underlying data indicates that women continue to be strongly represented across the organisation's middle and higher earnings bands.
- The lowest pay quartile became more gender balanced during the year, with male representation increasing from 35.48% to 42.42%. This reflects workforce growth across a broader range of grades and a reduced concentration of women within the lowest-paid quartile.
- Workforce growth during the reporting period was predominantly female, with women accounting for six of the eight additional employees recruited. As a result, female representation increased from 59.84% to 60.77% of the workforce.
- Despite the increase in female representation, the mean gender pay gap reduced from 5.07% to 4.53%. Taken together, these findings demonstrate that workforce growth was not confined to lower-paid positions and that women continue to be well represented across the Credit Union's higher-paying grades.

The Gap Between the Mean and Median Pay Gap Narrowed

- The difference between the mean and median gender pay gaps narrowed considerably during the reporting period. This indicates that the difference between the average and midpoint gender pay outcomes has reduced, providing a more consistent picture of pay outcomes across the workforce.

Bonus Outcomes Improved Significantly

- There was a significant improvement in bonus outcomes during the reporting period. The mean bonus gap reduced from 17.36% to 7.68%, while the proportion of women receiving a bonus increased from 86.30% to 91.14%, exceeding the proportion of men who received a bonus.
- As part of the 2025 Action Plan, HSSCU committed to reviewing its bonus arrangements and examining the factors contributing to the bonus gap identified in the inaugural report. The review confirmed that the gap was not driven by unequal treatment but could largely be explained by the eligibility criteria contained within the bonus scheme.

What is our data and research telling us? (Continued)

- For example, employees who have exhausted their Occupational Sick Pay entitlement and remain on long-term sick leave on the date bonus payments are made are not eligible to receive a bonus. In the 2025 reporting period, all employees affected by this provision were female. In addition, bonus payments are prorated based on working hours, and a significantly higher proportion of HSSCU's part-time workforce is female.
- While HSSCU is pleased to report a substantial reduction in the bonus gap in 2026, this improvement is not attributable to changes in the bonus scheme itself. The review found no evidence of differential treatment based on gender and confirmed that the scheme's eligibility criteria were applied consistently. The analysis identified that differences in employee circumstances, including long-term absence and working hours, contributed to the gender difference in bonus outcomes.
- These results provide further assurance that HSSCU's bonus arrangements are applied in a fair, transparent, and equitable manner across the organisation.

HSSCU Pay Structure

- HSSCU operates structured salary scales aligned to role level as part of its reward framework. This approach continues to support positive gender pay outcomes when compared with many other financial institutions.
- However, HSSCU remains committed to regularly reviewing its pay structures to ensure they remain fit for purpose. One notable initiative implemented during the 2026 reporting period was the introduction of the revised Member Services Officer (MSO) and Member Services Executive (MSE) salary structure. The introduction of this transparent and objective framework provides a stronger basis for consistent and equitable pay progression and supports HSSCU’s commitment to positive gender pay outcomes. Salary advancement is based on clearly defined criteria, including qualifications, experience and role responsibilities, while the benchmarking of existing staff ensured consistent alignment with the revised salary scales. This initiative supports pay equity across the organisation and reinforces HSSCU’s commitment to fair, transparent and gender-neutral reward practices.
- HSSCU is also committed to reviewing additional grades across the organisation through the establishment of job families and job categories supported by a new job evaluation framework. This work will further support compliance with the forthcoming EU Pay Transparency Directive and is already underway.

Conclusion

These results are encouraging and demonstrate that HSSCU continues to perform strongly in comparison with both the wider Irish labour market and the financial services sector. The reduction in the mean gender pay gap, improved female representation across higher pay quartiles, narrowing of the gap between mean and median pay outcomes, and significant improvement in bonus outcomes all indicate positive progress towards greater pay equity. The enhancements made to our pay structures, together with our ongoing work on job evaluation, job families, and transparent reward frameworks, further strengthen our commitment to fair and equitable pay practices. While there is more work to do, these findings provide confidence that the actions being taken are having a positive impact and support our continued focus on reducing gender pay disparities across the organisation.

Progress Against Our 2025 Action Plan

1. Our People will remain a core pillar of our Strategic Plan

- **Achieved/Ongoing**. HSSCU continues to place people, inclusion, wellbeing, and fair reward practices at the centre of its strategic planning and decision-making processes.

2. Communicate the findings of the first Gender Pay Gap Report to staff

- **Achieved.** The findings of the inaugural Gender Pay Gap Report and the associated action plan were communicated to staff, together with updates on progress made during the reporting period.

3. Complete a formal pay-banding framework aligned with job families

- **In Progress.** Work has commenced on the development of a formal job evaluation framework and the establishment of job families and job categories to support a more structured, transparent, and equitable reward framework.

4. Continue to review pay bands and grading structures to support consistent and equitable pay decisions

- **Achieved/Ongoing.** During the reporting period, HSSCU implemented the revised Member Services Officer (MSO) and Member Services Executive (MSE) salary structure. This introduced a transparent and objective framework for pay progression based on qualifications, experience, and role responsibilities, supporting fair and consistent pay decisions across the organisation.

5. Review recruitment, career progression and remuneration policies through a gender lens

- **Achieved/Ongoing.** HSSCU completed a review of its Recruitment and Selection Policy and associated procedures, as well as its Flexible Working arrangements and associated policies, to ensure alignment with current employment legislation and emerging requirements under the EU Pay Transparency Directive. These reviews support equitable access to recruitment, career progression, and flexible working opportunities across the organisation. Further review will take place when the directive is transcribed into Irish legislation.

6. Ensure transparency and communicate employees' rights under the EU Directive

- **Achieved.** HSSCU has commenced communication and awareness activities relating to the EU Pay Transparency Directive. Policy reviews, management training, and ongoing updates to staff have been undertaken to increase awareness of employee rights and organisational obligations under the forthcoming legislation.

Progress Against Our 2025 Action Plan (Continued)

7. Provide training to Hiring Managers

- **Achieved.** Hiring managers received updated Interviewing Techniques and Selection Skills training during the reporting period. The training incorporated best practice interviewing techniques, objective assessment methods, and the forthcoming requirements of the EU Pay Transparency Directive. Interview and selection procedures, guidance materials, and recruitment templates were subsequently updated to reflect this training and support fair, consistent, and merit-based hiring decisions.

8. Provide training to HR and Finance Teams

- **Achieved/Ongoing.** HR and Finance teams have continued to develop expertise in gender pay gap reporting, reward governance, pay transparency requirements, and the anticipated obligations arising from the EU Pay Transparency Directive, ensuring the organisation is well positioned for future compliance.

9. Review bonus criteria to ensure they are fair and equitable

- **Achieved.** A comprehensive review of the bonus scheme was completed. The review concluded that the scheme operates fairly and consistently, with observed bonus gaps being largely attributable to eligibility criteria and employee circumstances rather than unequal treatment.

10. Review findings and recommendations arising from the EU Pay Transparency readiness audit and establish an implementation plan

- **Achieved/Ongoing.** The recommendations arising from the readiness review have informed a broader programme of work focused on job evaluation, job families, recruitment practices, pay transparency, and compliance planning. This programme is now underway and will continue throughout the implementation period of the Directive.

Our 2026/27 Gender Pay Action Plan

1. **Progress the Job Evaluation Framework**
   Complete the development and implementation of a consistent job evaluation methodology across HSSCU.
2. **Establish Job Families and Job Categories**
   Continue work to ensure roles are appropriately grouped and evaluated using objective and gender-neutral criteria.
3. **Continue review of salary structures**
   Review remaining grades and salary scales to ensure consistency, transparency and appropriate progression opportunities.
4. **Monitor gender representation across pay quartiles**
   Continue to monitor female and male representation across all pay quartiles and identify opportunities to support balanced progression.
5. **Continue to review recruitment and selection practices**
   Maintain objective, consistent and transparent recruitment processes, including ongoing interviewer training.
6. **Prepare for Pay Transparency legislation**
   Continue implementation of measures required under the EU Pay Transparency Directive as Irish legislation and guidance develop.
7. **Monitor bonus outcomes**
   Continue to monitor bonus participation and outcomes to ensure that eligibility criteria and application remain fair and gender-neutral.

Overall Assessment

Significant progress has been made against the commitments outlined in HSSCU's first Gender Pay Gap Action Plan. Several actions have been completed, while others form part of a longer-term programme of work designed to support compliance with the EU Pay Transparency Directive and strengthen fair, transparent, and equitable employment practices. The positive developments reflected in this year's gender pay and bonus gap results provide evidence that the actions taken to date are contributing to improved gender pay outcomes across the organisation.

Appendix 1: Legislative and Methodology Background.

Gender Pay Gap Reporting

The Gender Pay Gap Information Act 2021 and the Employment Equality Act 1998 (Section 20A) (Gender Pay Gap Information) Regulations 2022 require employers to publish gender pay gap information annually. The reporting requirements were extended in phases and now apply to employers with 50 or more employees. Employers must also publish a statement outlining the reasons for any gender pay gap identified and the measures being taken, or proposed, to address it.

What is the Gender Pay Gap (GPG)?

The Gender Pay Gap (GPG) is the difference in the average earnings of men and women across an organisation. It is calculated using both:

- **Mean pay gap:** the difference between the average hourly earnings of men and women.
- **Median pay gap:** the difference between the midpoint hourly earnings of men and women.

The Gender Pay Gap should not be confused with equal pay for equal work. Equal pay relates to men and women receiving the same pay for the same or similar work. A gender pay gap reflects the overall distribution of men and women across different roles, grades and levels within an organisation. *See Appendix 3 for more information

EU Pay Transparency Directive

The EU Pay Transparency Directive (Directive (EU) 2023/970) seeks to strengthen the principle of equal pay for equal work or work of equal value through greater pay transparency and enhanced reporting obligations for employers. EU Member States were required to transpose the Directive into national law by 7 June 2026.

The Directive introduces measures relating to pay transparency during recruitment, employees' rights to access pay information, enhanced reporting obligations and actions to address unjustified gender pay disparities. Ireland continues to develop legislation to fully implement the Directive and organisations will need to ensure compliance with any additional requirements introduced

Appendix 2 Reporting Criteria

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 June 2026 and the previous 12 months.

Our total employee numbers in scope: 130
Date that data was collated 20th June, 2026

	Mean (Average)		**Median (mid-point)**	
1. All employees – hourly pay	4.53%		-2.19%	
2. Part-time employees – hourly pay	-86.07%		-89.64%	
3. All employees – bonus pay	7.68%		8.13%	
4. Percentage of employees who received a bonus**	Male 88.24%		Female 91.14%	
5. Percentage of employees who received a benefit in kind*	Male 0%		Female 0%	
6. Employees by pay quartile	Lower M 42.42% F 57.58%	Lower Mid M 46.88% F 53.12%	Upper Mid M 20% F 80%	Upper M 45.71% F 54.29%

*We had no staff receiving BIK in the period.
** Not all staff employed as at the 20th June 2026 were employed as at the date of Bonus issued i.e. 3rd December 2025

Appendix 3 Frequently Asked Questions

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, 42.42% of employees are male, and 57.58% of employees are female).

Appendix 3 Frequently Asked Questions (Continued)

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 4.53% in HSSCU, means that men are earning on average 4.53% more than women in this case. If you see a negative figure, e.g. -2.19%, means the median woman earns more than the median man- which are both the cases in HSSCU.

Why do we have a gender pay gap?

When we consider our data, the **mean pay gap** for all employees is **4.53%**, indicating men earn more on average. The **median pay gap** is **-2.19%**, suggesting women earn more at the median level. The mean gap is influenced by the gender distribution across our highest-paid roles. The median gap, however, is -2.19%, indicating that women earn more than men at the median level. 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. The positive developments reflected in this year's gender pay and bonus gap results provide evidence that the actions taken to date are contributing to improved gender pay outcomes across the organisation.

Appendix 4 References & 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**