



# Gender pay

gap report

2019



experian™

Welcome to Experian UK's third annual Gender Pay report. In the coming pages, you can read about the ways we're working to increase diversity and inclusion in Experian, and on the role we aim to play in supporting the lives and careers of women throughout our organisation.

Our goal is to deliver a better future for everyone, both inside and outside Experian, and that means building a workforce as diverse and varied as the customers we serve.

IT'S OUR  
ASPIRATION  
TO BE TRULY  
**INCLUSIVE**  
AT EVERY LEVEL



# The journey so far

Over the last three years we've taken some key steps on the journey towards gender pay equality in our organisation.

We've changed our culture and ways of working, moving to a more agile and flexible working style across all our offices and regions, to allow our employees to balance their personal and professional lives in the way that best suits them. We are pleased to report that 41% of all new hires into Experian in the last 12 months were female – an increase on the 33% the year before. We've also been named a Top 10 Employer for Working Families in the UK for the fourth year in a row. And we're confident that jobs of equal value are paid appropriately, and that the pay gap you'll see in our figures is not caused by unequal pay for jobs of an equivalent nature.

We've made some good progress in decreasing the median hourly pay gap, and some smaller but still valuable narrowing of the bonus gap. However, we are sensitive to the small increase in the mean hourly pay gap between men and women in the organization this year (see page 4) driven by the current imbalance in our senior leadership team. This is something that we are committed to addressing. We've set ourselves clear internal targets to reduce that gap over the next few years, while at the same time continuing to grow, support and evolve the kind of diverse organisational culture that we believe is essential for the success of our people and our business.

Over the coming pages we'll share more about the different ways we are supporting women at every level in the organisation. Our goal is to make sure we're offering the best working environment and career path for everyone, so we can change for the better in the future.



# Gender Pay at Experian Part 1

These figures show how Gender Pay looked across our UK organisation in 2019.

Gender Pay statistics compare the average and median rates of pay between men and women in an organisation. Different jobs are paid at different levels, for example higher graded roles tend to be paid more than lower graded roles and different job families contain scarce skills which demand higher salaries due to market forces.

A gender pay gap exists where there is a difference in the number of men and women performing particular jobs at different, and in this case, higher levels, and being paid accordingly. It's important to distinguish between this and equal pay, which is the difference in pay between men and women who carry out the same or equivalent jobs. Instead, the difference in the numbers you see below reflects the gender imbalance in our senior team.

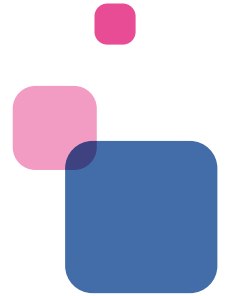
We are not discouraged by the small increase in the mean hourly rate of pay between men and women in this year's figures because of the planned steps (detailed in the coming pages) we are taking to address this issue. Positively, the median hourly rate of pay has reduced by almost 5%, which is testament to strong internal policy application.



	FY17%	FY18%	FY19%	YOY MOVEMENT
Difference in Mean hourly rate of pay	29.94%	26.50%	27.60%	+1.10%
Difference in Median hourly rate of pay	24.57%	24.78%	20.05%	-4.73%



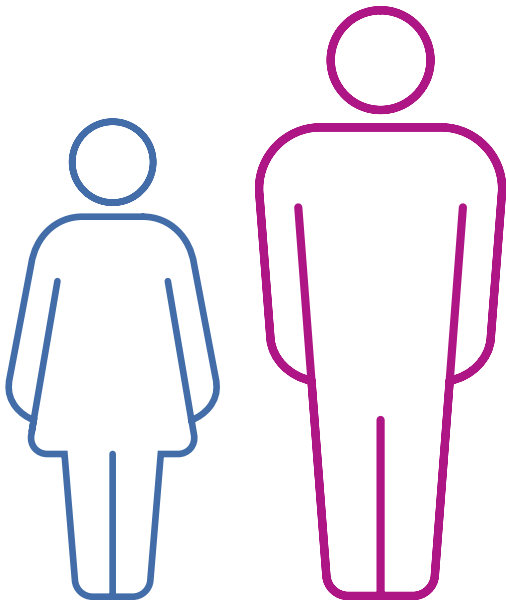
# Gender Pay at Experian Part 2



All employees participate in either a bonus or commission plan.

Experian operates a pay for performance philosophy, therefore a significant proportion of our Senior Leaders remuneration is performance related and is very tightly linked to both the short and long-term performance of Experian. The level of remuneration therefore reflects Experian's very strong financial performance.

Overall the gap here continues to be significant. This is because of the greater number of men we have at senior levels in the organisation.



	FY17%	FY18%	FY19%	YOY MOVEMENT
Difference in Mean bonus payment	<b>60.53%</b>	<b>66.19%</b>	<b>65.30%</b>	<b>-0.89%</b>
Difference in Median bonus payment	<b>46.22%</b>	<b>42.11%</b>	<b>40.83%</b>	<b>-1.28%</b>
Proportion of male employees receiving a bonus	<b>80.78%</b>	<b>85.09%</b>	<b>84.75%</b>	<b>-0.34%</b>
Proportion of female employees receiving a bonus	<b>80.53%</b>	<b>85.69%</b>	<b>87.11%</b>	<b>+1.42%</b>

The proportion of men and women in each pay quartile has seen no significant movement year on year:

	2018					2019				
	Whole	Lower	Lower Middle	Upper Middle	Upper	Whole	Lower	Lower Middle	Upper Middle	Upper
<b>Male</b>	<b>63.9%</b>	<b>51.5%</b>	<b>60.2%</b>	<b>67.7%</b>	<b>76.5%</b>	<b>65.0%</b>	<b>54.9%</b>	<b>61.8%</b>	<b>68.0%</b>	<b>75.4%</b>
<b>Female</b>	<b>36.1%</b>	<b>48.5%</b>	<b>39.8%</b>	<b>32.3%</b>	<b>23.5%</b>	<b>35.0%</b>	<b>45.1%</b>	<b>38.2%</b>	<b>32.0%</b>	<b>24.6%</b>

# Diversity at Experian

## 2019 MILESTONES

As well as the processes and steps we already have in place, we introduced a blind offer process in recruitment to help address any unconscious bias. This included putting gender neutral job descriptions in place, helping increase the number of female applicants at leadership levels.



For the fourth year we've been recognised as one of the UK's Top Employers, **with improved scores in diversity to**

# 83%

and the same high score in onboarding at

# 98%

In 2019 we began trialling blind offers to make sure we remove bias and any inherited inequalities in pay positioning for new joiners

Since 2016, we've asked our recruitment suppliers to deliver a balanced shortlist of candidates for all roles, which has contributed towards the **increased number of women hired into our UK organisation in the last year**

# 41% vs 33%

(the previous year)

The Diversity and Inclusion score from our **employee survey in May 2019 was**

# 83%

favourable, a

# 3%

increase on last year's score

# Creating a Family-Friendly Culture



## 2019 MILESTONES

We continued growing our network of support groups for Experian employees, celebrating the fact that we are all unique, we all bring different perspectives, and all have our own story to tell. These differences should be embraced.

Diversity is about embracing not just the differences we can see, but also those we can't - how we think, our beliefs, life experience, work style, sexual orientation, family life and perspective.

We now have 13 different networks covering diversity characteristics, professional and personal interests: Pride, Autistic Employees of Experian, Working Families, Women in Experian, Menopause Community, Disability Network, Early Careers Network, Christian Faith Group, Islamic Faith Group, STEM, SCRUM, Experian Speakers Network and Experian Cycle Club, alongside 30+ Mental Health Champions and 50 Mental Health First Aiders.

**We launched our Early Careers Network in June 2019**, working with people inside and outside the business to establish how we can improve application, onboarding and support for women and men starting out in their professional lives.

We've been recognised as a **Top 10 Employer for Working Families in the UK**.

Last year we removed the service requirement for enhanced paternity pay, unpaid parental leave, flexible working and home working.

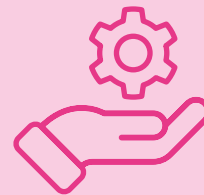
# Organisational Education

## 2019 MILESTONES

We published our first ever Diversity & Inclusion 2018 Annual Report for UK and Ireland and EMEA, helping us focus on providing support, tools and resources to continue to enable greater inclusion and balance across our business.

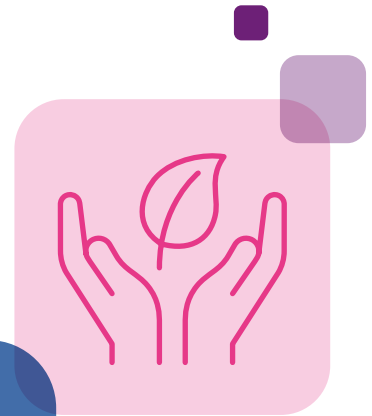
We continued to use moments like International Women's Day and International Men's Day to encourage mutual support, to share people's personal stories and experiences, and talk about the benefits of new ways of working, inclusion and flexibility.

We delivered Creating Inclusion workshops across the organisation, focusing on understanding unconscious bias and how we can all operate in a more inclusive way.





# Nurturing and Developing Talent



## 2019 MILESTONES

### We brought in active succession planning to support high potential females on a journey up through the business

- We became part of Women Ahead, a pioneering cross-company mentoring scheme matching women with male and female mentors from different organisations. The programme includes monthly events that provide high-touch learning and a platform for building networks.
- We delivered a new development programme for females called Choice, aiming to increase the confidence of our high potential females by combining deep group coaching with interactive teaching.

Here's some of the feedback from attendees of this 2-day programme in January 2019:

“ The sharing - it taught me that we are all so similar, even though we have different roles, different ages, different seniority levels, we are all dealing with similar issues and trying to overcome similar challenges. This is powerful and a good platform to use to start working with myself. ”

“ The fact that it explored all aspects of you as a person, not just work context, it forced you to confront some uncomfortable truths about your life and the choices you make. The tools, tips, techniques and inspirational words of wisdom to help you think differently. ”

“ I have learned a lot about myself which I think will change my life for the better. ”

“ This has definitely been the one programme that will stay with me for a very long time, hopefully indefinitely. The non-conventional approach is sticky and I am genuinely looking forward to seeing the change in me by following the techniques I have learnt. ”

# Building our gender diverse workforce

Here, and in the 'our stories' section at the end of this report, you'll hear from some of our female leaders of today and tomorrow.

## BRINGING IN NEW FEMALE LEADERS

- “ I've been fully supported in everything I want to do here at Experian, and a key part of that is increasing the diversity throughout the business. I've been here a year and I am making that change happen, knowing that Experian and our leadership teams are committed to doing the same. ”

**Lisa Fretwell**  
Managing Director, Data Business Unit

## SUPPORTING FUTURE LEADERS

- “ New ideas and innovation are welcome, as are people who challenge the status quo. All of these things have helped me learn what I really want from my career, what I enjoy and what motivates me, so that I can step into new roles and move my career forward. The day-to-day experience is exciting and rewarding and I know there are new opportunities ahead – most immediately in my new role, and more possibilities beyond that. ”

**Nicola Mather**  
Head of CRM and Mobile App,  
Experian Consumer Services UK

## PROMOTING FROM WITHIN

- “ Experian is filled with talented people and has one of the most collaborative and flexible cultures I've worked in. ”

**Louisa Maynard-Atem**  
Innovation Specialist and  
one of Women in Data's 2019  
'20 in Data and Technology' list



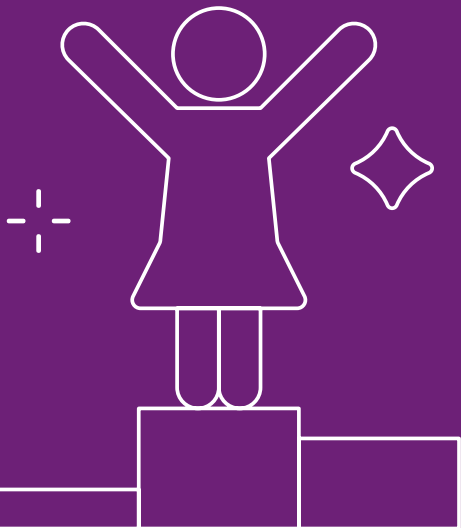


**Lisa Fretwell**  
Managing Director,  
Data Business Unit

I love solving problems. My passion is being able to be practical and hands on. Originally I wanted to be a doctor, but I fainted at the sight of blood, so I had to look for other options! I studied Chemical Engineering at Birmingham, which took me into consumer products at P&G. My time there gave me a solid grounding in general management and operational excellence, which have stood me in good stead ever since. After that, I joined Gemini Consulting where I focused on problem solving at an operational and customer perspective. When Gemini became Cap Gemini and brought in E&Y, I had the chance to run my own P&L as a VP. From there I moved to Cisco where I really honed in on the things I love – running a business, focusing on digital, technology, thought leadership and leveraging the power of the internet. Cisco gave me the chance to get really hands-on with cutting edge technologies like the internet of things, network management and much more.

I joined Experian because the idea of working with data was, and remains, incredibly exciting to me. If you can connect data insights into how you run a business you can drive unprecedented value across a business. I love the opportunities we have to innovate and the way Experian brings people together with data and technology to make real, exciting change. The culture is fantastic – there is a high level of integrity throughout the organisation, a deep respect for regulation and compliance, and a real desire to be constantly innovative so that we can do 'good with data' and the best for customers.

Experian recognizes the importance of diversity and I'm pleased to be able to bring new female leaders into the business as well as mentoring those already here who are on their way up. I've been fully supported in everything I want to do here at Experian, and a key part of that is increasing the diversity throughout the business. I've been here a year and I am making that change happen, knowing that Experian and our leadership teams are committed to doing the same.





I joined Experian 18 months ago to help build the global data exchange team, after spending a number of years in the defence sector. I'm passionate about the company's mission to drastically reduce financial exclusion around the world, and I think data is the key to unlocking these global opportunities.



**Louisa Maynard-Atem**  
Innovation Specialist and  
one of Women in Data's 2019  
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The Data Exchange team was set up in recognition of the fact that there is more data available now than ever before, and Experian recognises that this new data can help drive better outcomes for both consumers and businesses around the world. My role, as an Innovation Intrapreneur, is to help the business develop new products and services that take advantage of alternative data, as well as develop and drive new ways of working that will help Experian drive repeatable and scalable innovation. From day-to-day my time is equally spent exploring requirements with customers/partners, leading concept development workshops with global colleagues, and getting feedback from consumers on new Experian services. I know everyone says it, but no two days are the same!

Experian is filled with talented people and has one of the most collaborative and flexible cultures I've worked in.



Most importantly, Experian is a company that really values diversity in all its aspects, not just because it's the right thing to do, but because it makes good business sense. I was hired by a truly brilliant senior woman in the business, I get to work with a team of people from a range of backgrounds and cultures that represent the customers we serve, and I am judged purely on my contribution to the company. Of course there's still work to be done, but I believe we're moving in the right direction.



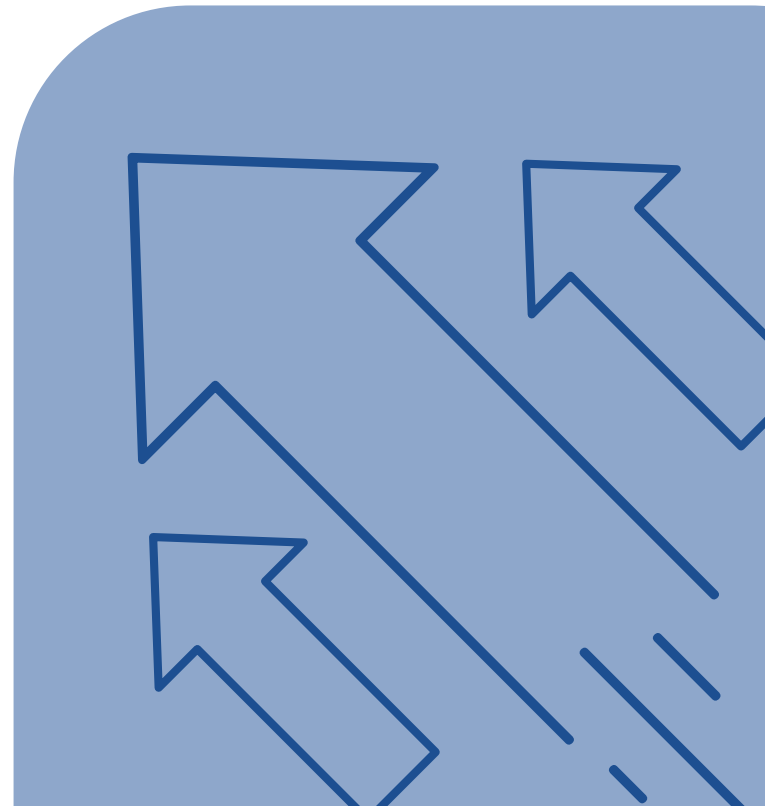
**Nicola Mather**

Head of CRM and Mobile App,  
Experian Consumer Services UK

I started at Experian three years ago as the Head of Customer Relationship Management (CRM) to build a function pretty much from scratch. Today CRM is a team of 12, and 33% of consumer revenue-generating journeys start from the team (from none, 3 years ago). I've had the chance to work across multiple roles, including Head of Customer Engagement where I helped put some commercial thinking behind which services Experian offers for free. Since December I've been in a new role in which I lead the mobile app strategy for Experian Consumer Services (ECS), which means I'm working more widely across the business and more closely with engineers and product professionals than I have before.

Working at Experian has given me plenty of chances to grow professionally. New ideas and innovation are welcome, as are people who challenge the status quo. If the rationale is sound, there is lots of support for new ideas. All of these things have helped me learn what I really want from my career, what I enjoy and what motivates me, so that I can step into new roles and move my career forward. I've gained the confidence to back myself and take some real risks rather than taking the easier path. The day-to-day experience is exciting and rewarding and I know there are new opportunities ahead – most immediately in my new role, and more possibilities beyond that.

I've had some great mentors inside and outside the business, including being part of the Women Ahead cross-company mentoring scheme. I've received time and support from senior leaders in the organisation as I've moved into new roles, all of which has helped build my confidence and open new doors for my career. There's so much opportunity in my new role and I'm excited to have the chance to lead a larger combined team as well as making exciting decisions that will really improve the experience our customers have when they come to Experian.



# A message from our CEO

Last year we made a significant step towards closing our gender pay gap, reducing the average gap by 3.55%. Whilst that trajectory hasn't continued in this year's figure, I remain confident that we are taking the right steps to try to close the gender pay gap across Experian. We are deeply committed to supporting equality of opportunity at every level and for all people, regardless of gender, and that commitment remains unswerving and long-term.

We will continue to make the changes that we believe will help address the gender imbalance in our organisation, and to regularly review and improve those actions to deliver the desired results.

We know that this isn't an issue that can be fixed overnight. We will continue to strive for improving statistics, driven by a range of initiatives on the path to the goal that we have set ourselves – of a better, more inclusive Experian, for all our employees.



**Brian Cassin**  
CEO, Experian plc

