

# Pay gap reporting 2025

## Executive Summary

We're pleased that our 2025 gender pay gap has reduced from last year, continuing the progress we have seen over the previous 4 years. It is also extremely encouraging that we have maintained our 0% median ethnicity pay gap which we successfully closed completely last year. We aim to replicate this figure for our other pay gaps. We have a mixed picture with our disability pay gap, with the median gap falling but the mean figure rising slightly. Although the mean disability pay gap has increased, it is still significantly lower than the last reported national disability pay gap of 12.7%<sup>1</sup>.

Our pay gaps represent a largely positive picture, evidencing the work that we have carried out across the organisation including our Race Matters development programme, the embedding of our refreshed reasonable adjustments toolkit, and targeted training on neurodiversity and our approach to EDI impact assessment.

As in previous years, the key driver of our pay gaps, where they exist, is the proportion of disabled people, women and people of colour in each pay grade. To help us maintain our progress we have a range of actions which we have set out in our action plan. This plan will help us focus on action that is required across the organisation - from upskilling our managers to continuing our work to ensure that disabled colleagues' experience is consistently positive across the organisation.

## About pay gap reporting at Citizens Advice

Each year we, and every other British employer with more than 250 employees, publish our gender pay gap, as required by the Equality Act 2010 (Gender Pay Gap Information)

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<sup>1</sup> ONS -Disability Pay Gaps in the UK: 2014 to 2023 can be accessed [here](#)

Regulations 2017. This is a snapshot of our gender pay gap taken on 5 April every year. Our gender pay gap data is published on the gov.uk website.

Although we are not yet required to do so by law, we have also published our ethnicity and disability pay gaps in this year's report (as we have done in the last four years) as part of our wider commitment to advancing equity, diversity and inclusion.

## What is the gender pay gap?

The gender pay gap measures the difference in average hourly earnings of men and women in the organisation. The overall gender pay gap is different from equal pay, which considers the difference in pay between men and women who do equal work. All of our jobs are evaluated using a recognised job evaluation framework to make sure we measure the value of every role in a consistent way and pay equally for work of equal value.

The report shows the mean average and the median pay gaps. The mean average is calculated by totalling all salaries and dividing by the number of employees. The median is calculated based on the middle salary from all employees' salaries. The median pay gap is the most important, and the single figure used publicly. As the median salary is the middle salary of a group, it's not distorted by a few outlying high or low salaries.

## Gender identity and pay gap reporting

The data we've used for the calculation comes from right-to-work documentation every colleague has to give us by law; this is normally either a passport or birth certificate. We acknowledge this may not provide an accurate record for those who do not identify in the way they have been categorised in these documents. For example, people who are non-binary, intersex or those who have not changed their legal sex in these documents. We use the words men and women in this report to describe pay disparities that exist, while acknowledging that not all colleagues would categorise themselves in this way.

Our current analysis does not look at any variation in pay gaps for trans colleagues as reporting would not be possible given the low numbers of colleagues involved. However, we routinely conduct data analysis in other areas to build our understanding

of trans and non-binary colleagues' experiences and use this to shape our approach to addressing any barriers they may face.

## Our gender pay gap as of 5 April 2025

The median gender pay gap at Citizens Advice in 2025 has reduced slightly to 10.3%, from 10.7% in 2024. The mean gap has also reduced to 10.3%, from 11.9% in 2024. When we talk about our gender pay gap we usually use the median figure. This is because the median, which represents the middle earner, with half earning more, half earning less, is less affected by either very high or very low salaries making it a more accurate reflection of typical differences in pay. It better represents any structural inequalities which exist, for example underrepresentation in senior roles, than the mean pay gap does.

The latest national data, published by the Office for National Statistics (ONS), for the year ending April 2025, shows the UK median gender pay gap for all employees was 12.8%<sup>2</sup>. This is based on average weekly earnings which ONS monitor regularly.

Our pay gap for the past six years is set out below.

**Table 1: Mean and median pay gap by year of analysis**

	Year of analysis					
	2025	2024	2023	2022	2021	2020
Mean pay gap	10.3%	11.9%	12.4%	14.6%	15.9%	13.5%
Median pay gap	10.3%	10.7%	11.8%	16.1%	16.1%	15.9%

Our headcount on 5 April increased slightly from 1029 in 2024 to 1037 in 2025. The gender split for the whole of Citizens Advice on 5 April 2025 remained unchanged from last year at 70% women and 30% men.

As part of our pay gap analysis we listed the rates of pay for each colleague from lowest to highest, before splitting that list into four equal-sized groups. These groups are referred to as quartiles throughout the report<sup>3</sup>. We are required to report the percentage of men and women in each of the four pay quartiles.

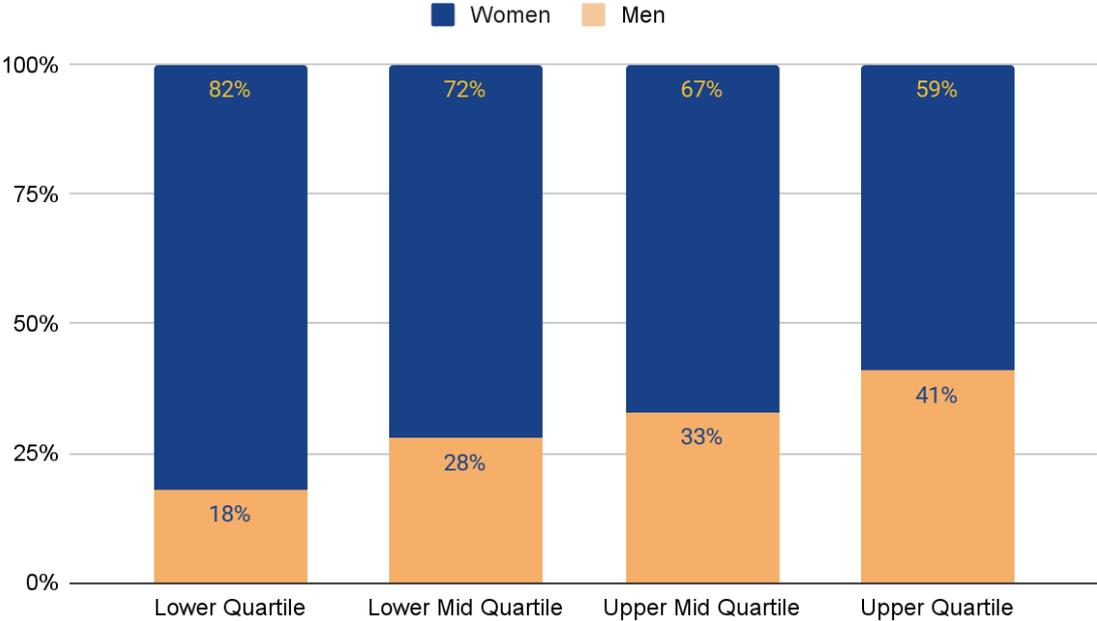
The charts below show the distribution of men and women across our pay quartiles in 2023, 2024 and 2025. The fluctuations from year to year in the distribution of men and women in our quartiles are largely caused by the rate of turnover, which stood at

<sup>2</sup> ONS Gender Pay Gap in the UK: 2024 can be accessed [here](#)

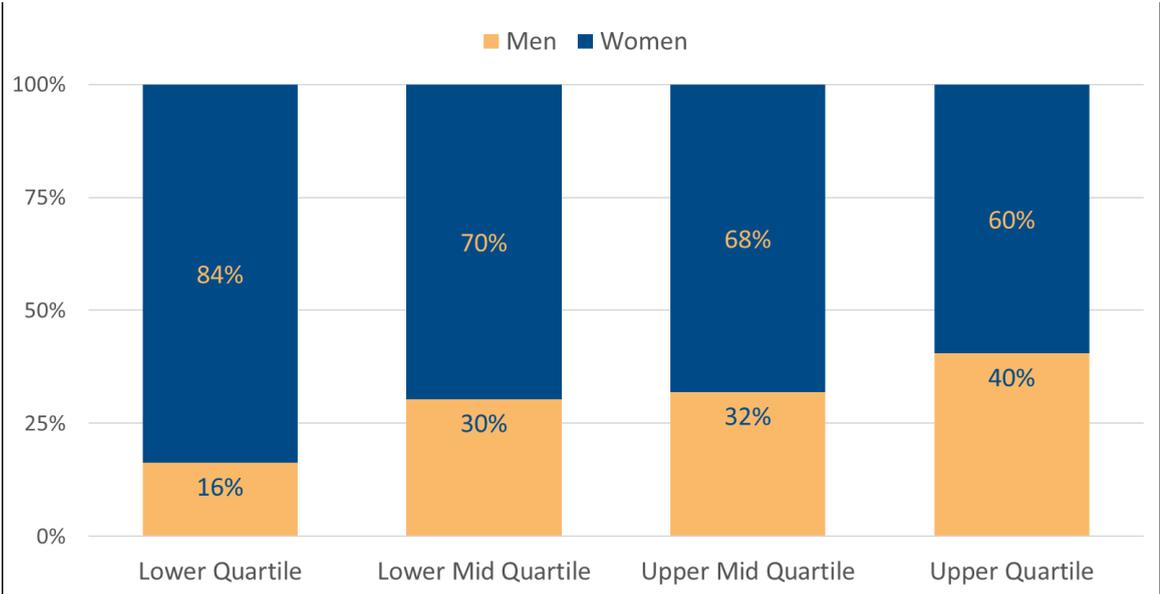
<sup>3</sup> The lower quartile represents the lower end of our pay scales the upper quartile represents the higher end

17.2% in 2025, a similar level to last year (17.6% in April 2024). Compared to last year, the representation of men has increased in all quartiles apart from the lower mid quartile. In this quartile the representation of women has increased by 2% (72% compared to 70% in 2024).

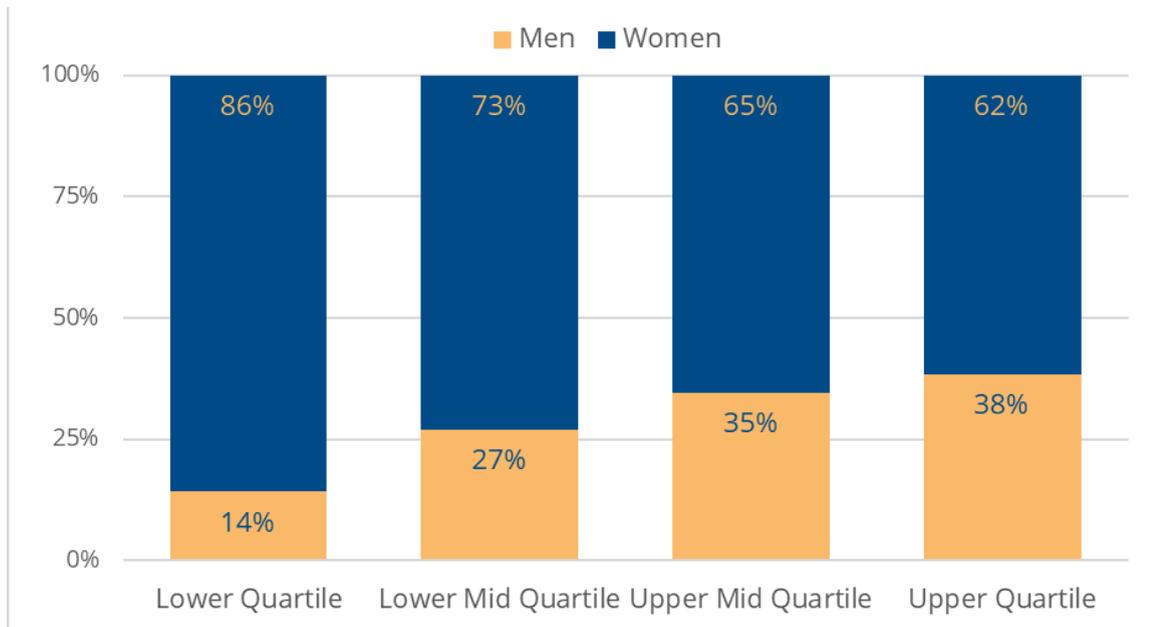
**Graph 1: Distribution of our workforce across four pay quartiles in 2025**



**Graph 2: Distribution of our workforce across four pay quartiles in 2024**



**Graph 3: Distribution of our workforce across four pay quartiles in 2023**



Since reporting began in 2017, barring the Covid-19 pandemic period, we have closed our gender pay gap year on year. Our 2025 data reflects this trend, with the pay gap improving by 0.3%. However, we recognise that this improvement has been small and that our Gender Pay Gap remains the largest of the three pay gaps that we measure and report on.

Equal pay analysis suggests that pay itself is not a primary driver for the gap, with the average and median rates of pay for men and women in Citizens Advice working at the same grades being almost identical.

The main driver of the gender pay gap continues to be the distribution of women across our pay grades, with a higher proportion of women in the lower pay grades. For example, 78.4% of the Officer grades are made up of women, a figure that has increased slightly from 77.5% since 2024 and 85.7% of Support grades (a decrease from 90.9% in 2024). A lower proportion of women are in the remaining more senior grades, apart from the Executive Director level where all colleagues are women. At the Head of Service grade there is a lower representation of women (59%). This is a slight decrease from 2024 when 60% of colleagues at the Head of Service grade were women.

Our lowest two pay grades are often frontline-facing roles. Currently 76.5% of these roles are undertaken by women. The Witness Service has a larger proportion of these frontline-facing roles (85%) than other parts of the organisation.

It is useful to look at the organisational median gender pay gap without factoring in Witness Service roles, as this allows us to explore other factors that may be driving the wider organisational gap. When we remove the Witness Service from calculations our median gender pay gap falls from 10.3 % to 7.3%. Our mean gender pay gap is also reduced from 10.3% to 5.2%.

However, even when we remove Witness Service roles, there is still a higher proportion of women in Support (70.8%) and Officer (75.3%) grades. This imbalance has worsened slightly since last year in relation to officer grade (74.1% in 2024) but has improved significantly from last year (85.2%) in relation to colleagues working in support grades outside of the Witness Service.

The slight reduction this year appears to be attributable to small changes in the distribution of women in some of our grades, including a decrease in the proportion of women in support grades. The overall proportion of women working for Citizens Advice has remained unchanged since last year (70%).

## Our ethnicity pay gap as of 5 April 2025

We're able to report on our pay gap according to ethnicity because we have data from 80.2% of our colleagues. Of those colleagues that shared their data, 83% of colleagues are white and 17% are colleagues of colour.

We have maintained the very positive progress we made last year, when we completely eliminated our ethnicity pay gap. Our mean ethnicity pay gap is -0.25% and the median is 0%.

Due to the relatively small numbers, we're only able to differentiate between white colleagues and colleagues of colour in this report . We recognise that reporting our ethnicity pay gap at this level may not fully reflect the specific experiences of different groups within the overarching people of colour category.

While we have considered pay differences for women and men of colour, intersectional analysis of data on other protected characteristics would not be reliable enough given the numbers of colleagues involved.

**Table 3: Mean and median pay gaps (comparing people of colour to white colleagues)**

	Year of analysis				
	2025	2024	2023	2022	2021
Mean pay gap	-0.25	-1.2%	3.5%	3.5%	3.3%
Median pay gap	0.0%	0.0%	3.9%	5.1%	2.0%

Although the median pay gap has remained the same there have been some changes in the representation of colleagues of colour across grades. When we compare the 2024 pay gap data to the 2025 data we see that:

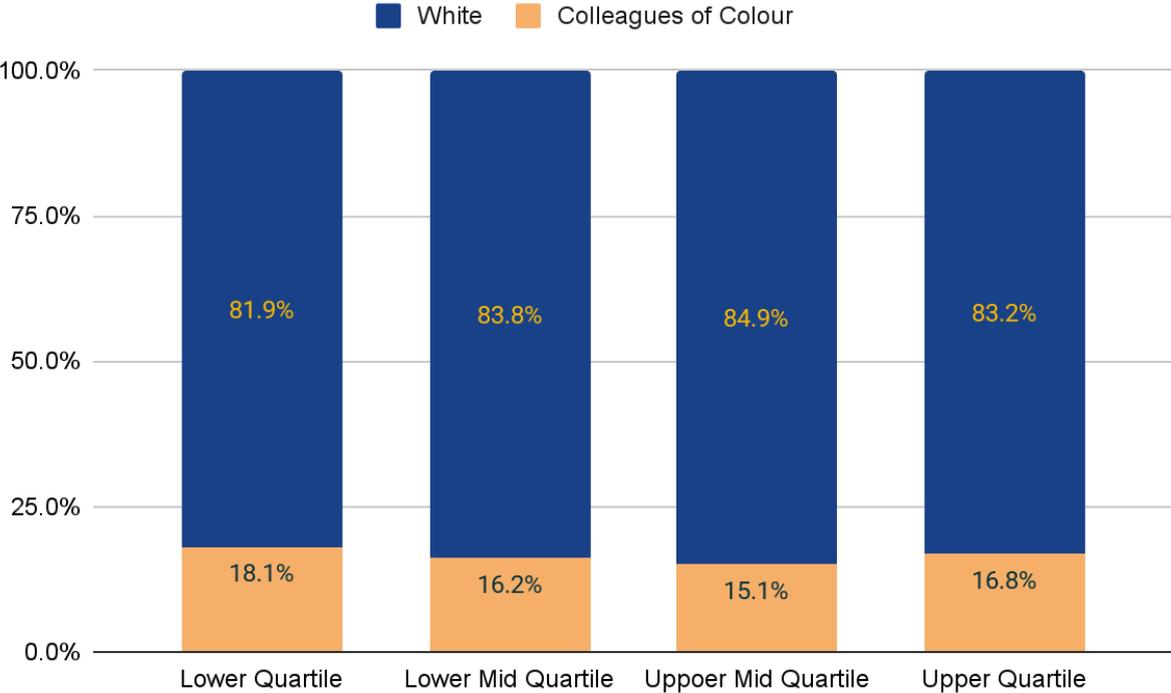
- There has been an increase in the proportion of colleagues of colour at Director level (from 20.8% to 27.8%)
- There has also been a slight increase in representation in the 2 lowest grades Officer (14.4% to to 15.7%) and Support (13.6% to 14.2%)

However, in all other grade groups the proportion of colleagues of colour falls below the organisational average with the lowest representation seen at the Head of Service level (4.6%).

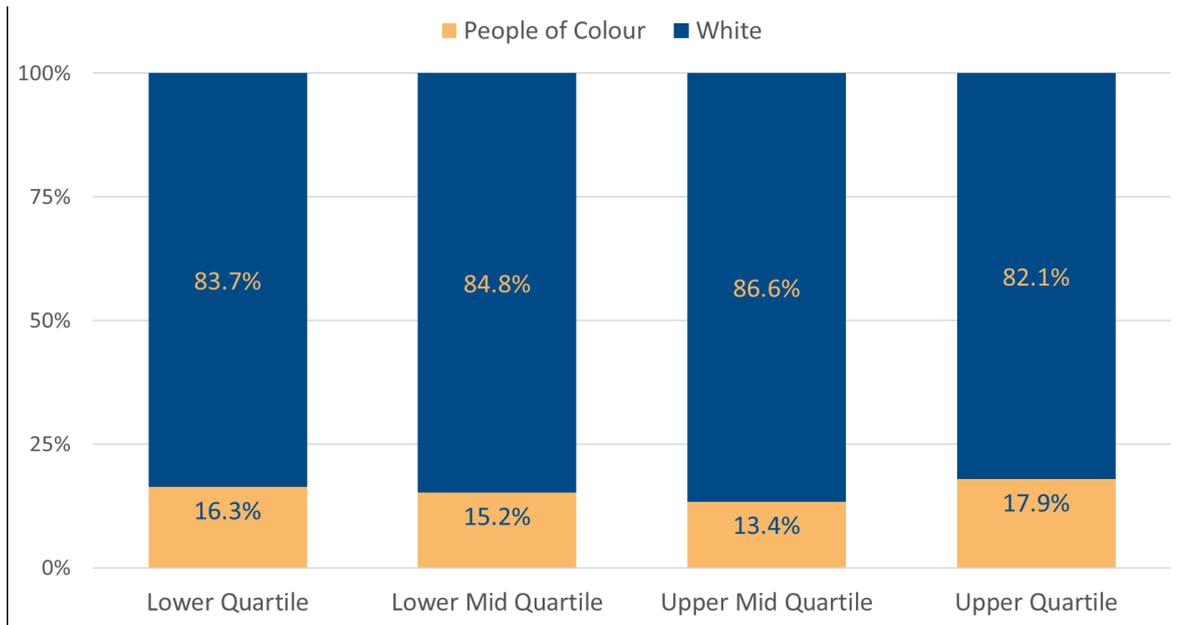
For the year to April 2025, we can see that the proportion of colleagues of colour has increased in every quartile apart from the highest paid quartile. The largest increase has been in the lowest paid quartile (from 16.3% in 2024 18.13% in 2025). Although the differences are quite small, the largest proportion of colleagues of colour are found in the lowest pay quartile, a change from last year when the largest proportion was found in the highest pay quartile.

The percentages displayed in the graphs and tables below are based on the colleagues who shared their data and not on the total number of colleagues.

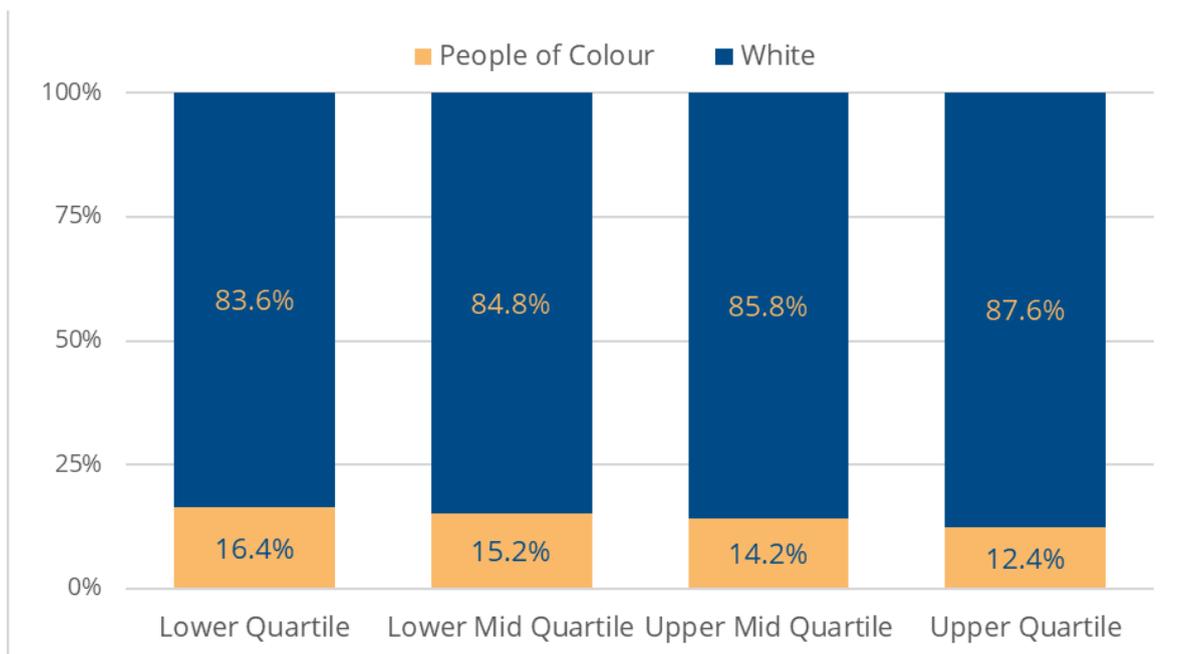
**Graph 4: Distribution of our workforce across four pay quartiles 2025 (ethnicity)**



**Graph 5: Distribution of our workforce across four pay quartiles 2024 (ethnicity)**



**Graph 6: Distribution of our workforce across four pay quartiles 2023 (ethnicity)**



Equal pay analysis has found the full-time equivalent median pay between white colleagues and colleagues of colour at each grade level is zero or lower. There is one exception, which further investigation found did not influence the ethnicity pay gap.

If we look deeper, we can see the percentage of women of colour in the lower quartile has risen very slightly since 2024 (0.1%) with the larger increases in the lower-mid (1.3%) and upper mid (1.2%) quartiles. This reflects progress made through our Race

Matters development programme, which has a particular emphasis on women of colour, and the work of our Talent Acquisition team, who have successfully focussed on attracting a higher number of applicants of colour.

**Table 4: Representation by gender and ethnicity intersection per quartile (2025)**

	2025				
	Women of colour %	White women %	Men of colour %	White men %	Total
Lower Quartile	14.5%	65.8%	3.6%	16.1%	100%
Lower-mid	13.1%	59.1%	3%	24.8%	100%
Upper-mid	11.2%	58.5%	3.9%	26.3%	100%
Upper Quartile	10.9%	49.5%	5.9%	33.7%	100%
<b>Overall</b>	<b>12.4%</b>	<b>58.2%</b>	<b>4.1%</b>	<b>25.3%</b>	<b>100%</b>

**Table 5: Representation by gender and ethnicity intersection per quartile (2024)**

	2024				
	Women of colour %	White women %	Men of colour %	White men %	Total
Lower Quartile	14.4%	69.2%	1.9%	14.4%	100%
Lower-mid	11.8%	58.3%	3.4%	26.5%	100%
Upper-mid	10.0%	62.2%	3.3%	24.4%	100%
Upper Quartile	12.7%	48.6%	5.2%	33.5%	100%
<b>Overall</b>	<b>12.2%</b>	<b>59.6%</b>	<b>3.5%</b>	<b>24.7%</b>	<b>100%</b>

**Table 6: Representation by gender and ethnicity intersection per quartile (2023)**

	2023				
	Women of colour %	White women %	Men of colour %	White men %	Total
Lower Quartile	14.0%	73.1%	2.3%	10.5%	100%
Lower-mid	12.8%	58.5%	2.4%	26.2%	100%
Upper-mid	10.8%	59.7%	3.4%	26.1%	100%
Upper Quartile	9.0%	50.6%	3.4%	37.1%	100%
<b>Overall</b>	<b>11.6%</b>	<b>60.4%</b>	<b>2.9%</b>	<b>25.1%</b>	<b>100%</b>

When we look at the organisational median ethnicity pay gap without factoring in Witness Service roles, our median ethnicity pay gap rises to 5.3% and the mean to 1.2% (compared to 0% and -0.25% with Witness Service roles included in the calculations). This is because of the higher proportion of frontline-facing roles and lower proportion of colleagues of colour in the Witness Service which lowers the average wage of white colleagues across the organisation.

## Our disability pay gap as of 5 April 2025

In Citizens Advice, on 5 April 2025, 80% of colleagues had shared data about their disability status. This represents a slight decrease of 2% from the previous year. Of the colleagues who shared their data, 29% told us they were disabled (an increase of 1% from 2024), and 71% were non-disabled.

**Table 8: Mean and median disability pay gap by year of analysis**

	April 2025	April 2024	April 2023	April 2022	April 2021
Mean pay gap	5%	4.3%	1.3%	5.1%	2.6%
Median pay gap	2.8%	4.2%	1.2%	5.7%	3.9%

A person's disability status is much more likely to change than their gender. The ONS reports that nationally, the number of working age people reporting a long-term health condition and the number classed as disabled is continuing to rise. They also highlight

that 1 in 3 people who are disabled in any one year are no longer disabled the following year. This means that having up-to-date data on disability from as many colleagues as possible is important to enable us to accurately report our disability pay gap<sup>4</sup>. The percentages displayed in the graphs below are based on the colleagues who shared their data and not on the total number of colleagues.

The current figures represent a mixed picture in relation to our disability pay gap. Our median disability pay gap fell to 2.8% from 4.2%. However our mean pay gap increased slightly from 4.3% in 2024 to 5% in 2025. Although it is disappointing that the mean pay gap has increased, it is important to recognise that the median pay gap figure is the one which is more commonly used in official statistics and reporting of pay gaps. This is because the median, which represents the middle earner, with half earning more, half earning less, is less affected by either very high or very low salaries making it a more accurate reflection of typical differences in pay. It better represents any structural inequalities which exist, for example underrepresentation in senior roles, than the mean pay gap does.

A comparison of the 2024 pay gap data to the 2025 data shows that the proportion of disabled colleagues:

- in our most senior positions has remained the same (23%)
- at the lowest paid grades has increased by 6% (29%) - the highest increase of any quartile
- at the middle grades has increased but these increases have been smaller than that seen in the lowest grades (lower mid quartile 3% increase, upper mid 2% increase)

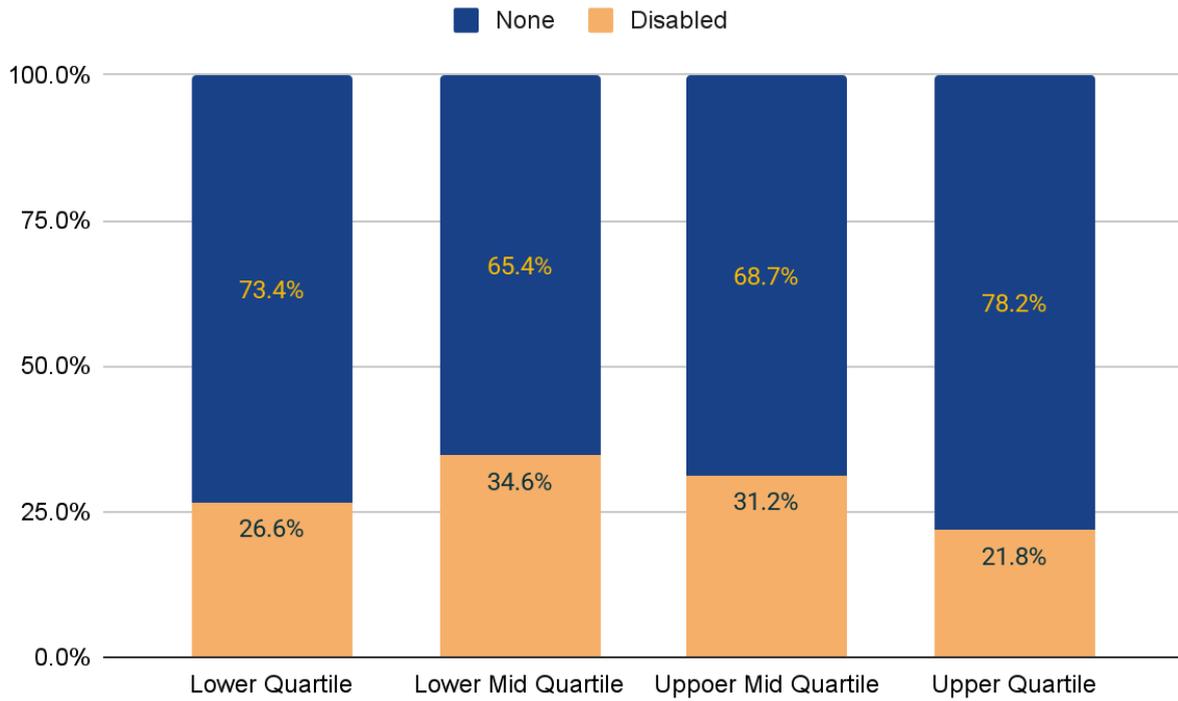
For the last three years our highest paid quartile has had the lowest percentage of disabled colleagues (see below). The percentage who are disabled in our highest quartile has fallen slightly from 23% in 2024 to 21.8% in 2025.

The disability pay gap will also be impacted by the gender pay gap as a large majority of disabled colleagues are women.

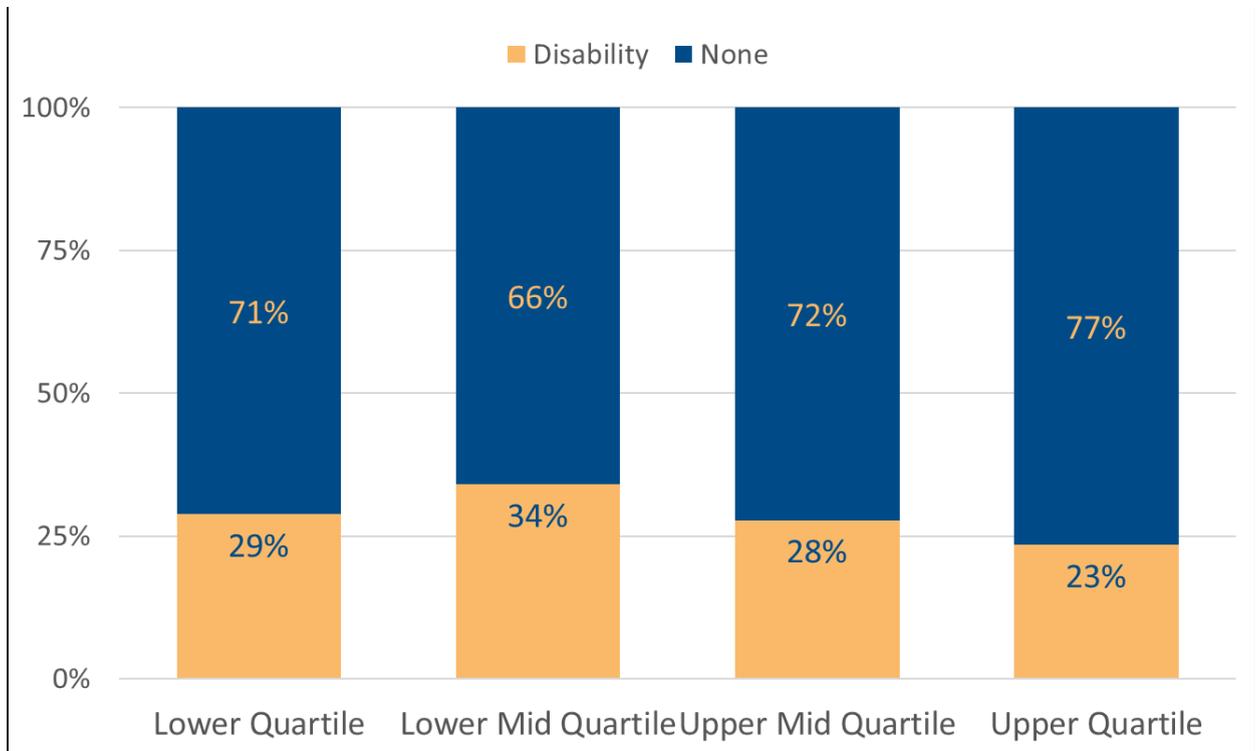
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<sup>4</sup> ONS The Employment of Disabled People 2024 can be accessed [here](#)

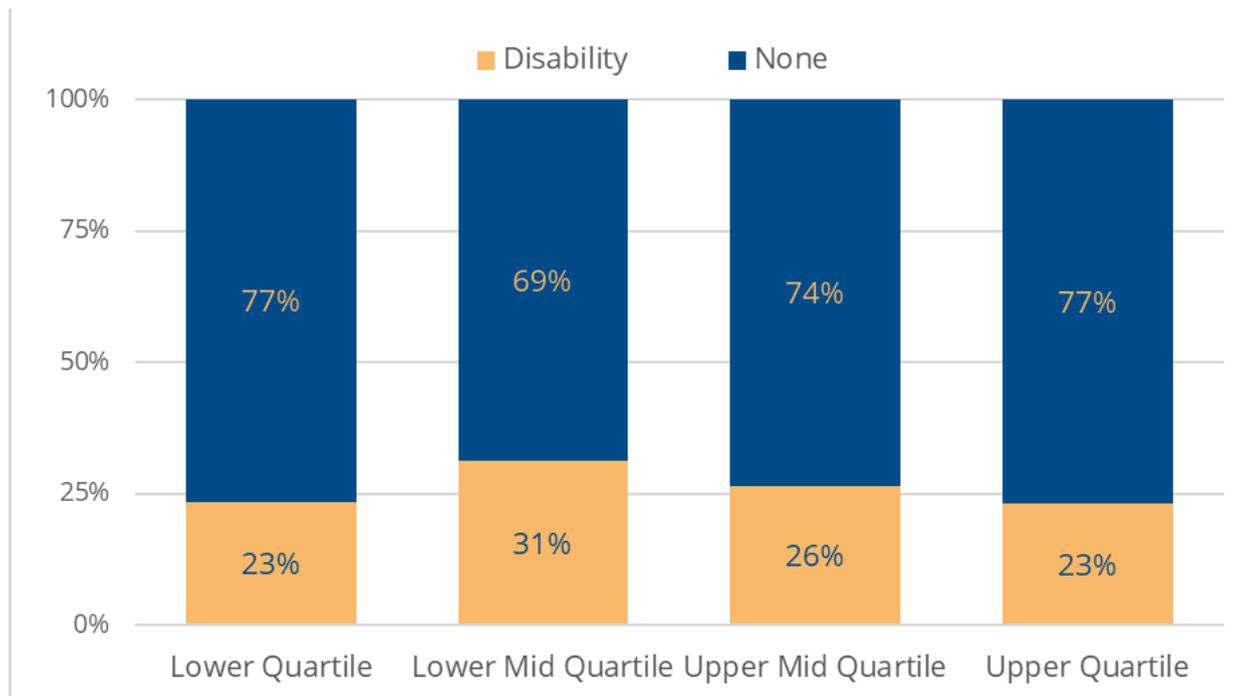
**Graph 7: Distribution of our workforce across four pay quartiles 2025 (disability)**



**Graph 8: Distribution of our workforce across four pay quartiles 2024 (disability)**



**Graph 9: Distribution of our workforce across four pay quartiles 2023 (disability)**



When we look at the organisational median disability pay gap without factoring in Witness Service roles we see increases in both the median (5% compared to 2.8% with Witness Service roles included in the calculations) and the mean (6.7% compared to 5% with Witness Service roles included in the calculations) disability pay gap.

Equal pay analysis has found the full-time equivalent median pay between disabled and non-disabled colleagues at each grade level is zero or low. There is one exception, which further investigation found did not influence the disability pay gap.

# Action Plan

## Update on our previous Action Plan

We recognise that to address our pay gaps we need women, disabled colleagues and colleagues of colour to join, stay and progress within Citizens Advice at all levels. To achieve this we must ensure our culture and our processes are inclusive. This includes dismantling barriers to recruitment, retention and progression, while improving colleague experience and psychological safety. For us, this means ensuring all ways of working are aligned with our organisational values and ensuring that the processes and policies we have are properly applied.

Some of the actions, for example the continuation of our Race Matters Development Programme or our work on reasonable adjustments, are focused on specific marginalised groups. Others are broader in scope, for example our work to develop workforce representation targets and action plans at a departmental level. Taken together, our actions provide a holistic approach.

Actions that we have delivered to help to address our pay gaps since our 2024 Pay Gaps Report have included:

- **Reasonable adjustments:**

- We have proactively promoted our refreshed reasonable adjustment guidance and wider materials including our Reasonable Adjustments Passport to ensure that all colleagues and line managers are supported to identify and meet disabled colleagues reasonable adjustment requirements. Our latest colleague survey showed increased satisfaction of disabled colleagues in relation to wellbeing and fewer comments relating to negative experiences accessing and maintaining reasonable adjustments. However, satisfaction levels remain lower for disabled colleagues than for non-disabled people across key areas, highlighting the fact that further work is required.
- We have delivered tailored training on neurodiversity awareness. Separate, specifically designed sessions were run for line managers, People team colleagues and wider colleagues. The sessions raised awareness of workplace strengths and barriers experienced by neurodivergent people and supported proactive approaches to reasonable adjustments.
- We are in the process of discovery and design for a wide-ranging project aimed at ensuring that disabled colleagues across the National

organisation have an equally positive experience of having reasonable adjustments met. The project's scope also includes ensuring that disabled applicants consistently receive the reasonable adjustments that they require to remove any barriers they might experience. The discovery and design work is focused on developing a clearer understanding of the reasonable adjustments process - identifying pain points and existing areas of good practice, as well as developing potential interventions that will enable a smooth user journey for disabled colleagues and colleagues with long-term health conditions. We are involving disabled colleagues and colleagues with long-term health conditions in the discovery and design of this work as we recognise that the centring of lived experience is vital to the success of the project.

- **Inclusive recruitment:** we have continued to embed our inclusive recruitment framework into recruitment and selection processes to ensure that they are inclusive, equitable and mitigate exposure to bias in decision-making. The work of talent acquisition partners is supported by in-depth data analysis of the success rates of people from marginalised groups at all stages of recruitment and selection. Our continued commitment to the Disability Confident scheme and offer of interviews to disabled applicants who successfully evidence the essential criteria on a person specification has translated into a workforce where almost three in ten colleagues who have shared diversity data are disabled.

We provide reasonable adjustments during the recruitment process so disabled job applicants have the best opportunity to demonstrate that they can do the job.

Our Talent Acquisition Partners also provide targeted career support to colleagues at risk of redundancy, including CV writing, interview preparation, and job search skills, to maximise opportunities for internal redeployment and career progression. This approach not only supports retention but also contributes to reducing pay and progression gaps by ensuring colleagues from underrepresented or marginalised groups have equitable access to internal opportunities and support.

- **Flexible Working:** We understand the substantial positive impact that flexible working can have on closing pay gaps, particularly in relation to disability and gender. For disabled colleagues, flexible hours and locations allow for adjustments that directly address barriers to recruitment, retention, and progression; opening up opportunities that may otherwise be inaccessible. Given the continuing unequal distribution of caring responsibilities, flexible work can support women to access, maintain and progress in quality work. Therefore we have continued to actively promote flexible working policies including hybrid and home working where possible. This is reflected in over a quarter of colleagues compressing the hours that they work and extensive opportunities for hybrid and home based working. Our positive approach to flexible working is highlighted in our recruitment adverts.
  
- **Development and progression:**
  - Our latest Race Matters Development Programme has built on the success of previous years and brought about clear and measurable benefits. Following this year's programme:
    - At least 4 colleagues of colour secured promotions within CA during the programme.
    - Colleagues of colour reported a 32% increase in comfort level asking for career advice by the end of the programme.
    - When ranking confidence to speak openly about race with their line manager, colleagues of colour's average score rose from 5 out of 10 to 8 out of 10 by the end of the programme.
    - When ranking confidence to talk with their line manager about career aspirations, their average score rose from 5 out of 10 to 8 out of 10 by the end of the programme.
    - Line managers report feeling more confident in addressing topics of race and ethnicity with their report and colleagues.
    - Senior leaders participating in the programme had a 13% increase in confidence in creating opportunities and connections for colleagues of colour.

- Our transformation work programme has led to the creation of a new **Learning, Leadership and Culture Team**. The team is focused on championing people and shaping the conditions where everyone can grow, contribute, and feel good at and about their work. This includes supporting the building of a diverse talent pipelines, developing inclusive leaders through targeted interventions for our Senior Leadership Team and people managers and fostering a values-led culture.

- **Diversity targets and accountability mechanisms**

In order to ensure that EDI considerations are mainstreamed into wider work, diversity targets and the action plans and accountability frameworks to support them have been amalgamated with wider work aimed at improving the organisational approach to retention. We are currently working to develop directorate action plans focused on tackling disparities for colleagues from marginalised groups. The action plans will be driven by clear targets, informed by detailed data analysis, which will focus attention and resources on the areas where action is most needed. One such area is the higher turnover rate of colleagues of colour and disabled colleagues. Action planning will be informed by exit survey data. Currently colleagues exiting the organisation can choose to complete their survey alone or to talk through their responses in the form of an exit interview. Given the richness of data that can be gathered from an interview we will ensure all colleagues are fully aware that this option is open to them. We will work to ensure that we can gain as many insights as possible to support our efforts to address our pay gaps from colleagues leaving the organisation.

- **Building EDI knowledge and capability**

In order to build the EDI knowledge of colleagues across the organisation we have introduced a new mandatory online learning module. The module helps to equip all colleagues with the knowledge, skills, and behaviours necessary to identify, prevent, and challenge bias including microaggressions, discrimination, and structural barriers that marginalised groups experience. We recognise that learning alone is not sufficient, however it is a foundational element for meaningful change, complementing and supporting other activity.

- **Data and insights:** We have used data and insights to better understand the underlying reasons for pay gaps at each stage of the employee life cycle. In addition to the use of attraction and recruitment data highlighted above, a detailed EDI analysis of qualitative and quantitative engagement survey data has been conducted. The analysis has taken an intersectional approach so that we can understand the specific experiences of different groups, for example men of colour and older women. We also analysed the data to a directorate level. The results of the analysis have helped shape EDI and wider organisational priorities.
- **Embedding EDI into our Target Operating Model (TOM):** In order to ensure that our TOM work maximises opportunities to address our pay gaps, the Equity and Belonging team is offering advice and guidance to colleagues leading the TOM process to support an understanding of EDI impacts at multiple points.
- **Supporting Equity Groups:** Our Equity Groups operate as invaluable spaces for sharing lived experiences, raising awareness and advocating for members. In order to ensure that Equity Groups
  - have their contributions and successes recognised and valued within the organisation
  - receive the most effective support from their senior sponsors

a project group will be designing proposals for improving our support to Equity Groups committee members to undertake their responsibilities and fulfil the groups purpose.

## Plan for future actions

We are committed to ensuring that our work to tackle our pay gaps addresses the root causes of the gaps and brings about positive sustainable change. We recognise that looking for quick fixes or delivering isolated, one-off projects won't bring about the change that is needed. Therefore much of our work in relation to our pay gaps involves projects which last more than one year and includes building on actions from the previous section. Our plans for the coming year have a specific focus on action and improvement across the following areas:

- **Further developing our work on accountability mechanisms and diversity targets:** Building on directorate action plans related to retention of marginalised groups including women, disabled colleagues and colleagues of colour, we will broaden our work to ensure that targets and accompanying accountability mechanisms cover the entire employee life cycle, addressing systemic barriers. These plans will also factor in proactive work to address the impact on pay gaps of Citizens Advice ceasing some areas of service delivery and growth in other areas. These action plans will link to existing accountability mechanisms such as the collective impact measurements developed by the People and Strategy Directorate.
- **Focus on menopause and menstruation:** We are aware that the Employment Rights Bill contains measures aimed at requiring larger employers to develop menopause action plans on a voluntary basis for employers from April 2026, with mandatory requirements for large employers to follow in 2027. We do not want to wait until these action plans are a requirement to act. As an employer whose workforce is 70% women, we recognise the case for early action. Nationally one in three women employees are currently experiencing menopause or perimenopause, with a UK Parliamentary survey<sup>5</sup> finding that 92% report being affected by peri/menopause symptoms at work. We also recognise the impact that menstruation can have in the workplace and the need for open, stigma-free conversations and flexibility to support the wellbeing of colleagues who may experience a range of physical and emotional symptoms. We will:
  - Listen to colleagues and Equity Groups to identify and understand any barriers experienced as a result of peri/menopause and menstruation

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<sup>5</sup> Women and Equalities Committee - Menopause in the Workplace can be accessed [here](#)

- Conduct a data deep dive to better understand the experiences of different age groups
- Review and update existing guidance and policies where necessary, informed by colleague feedback
- Develop additional materials to support colleagues and managers to increase awareness of menopause and menstruation workplace issues, including how to have supportive conversations, avoid assumptions, make reasonable adjustments where necessary and create comfortable, inclusive working environments.

These actions will help us build a workplace culture where colleagues can talk openly about menopause and menstruation without stigma, barriers are identified and tackled, and discussions about flexibility or reasonable adjustments are normalised.

- **Supporting a stronger approach to reasonable adjustments:** Our discovery and design work will culminate in clear recommendations to support consistent and positive experience of obtaining and maintaining the reasonable adjustments that they require. These recommendations will be informed by speaking with disabled colleagues about their experiences of accessing reasonable adjustments, understanding manager confidence in applying reasonable adjustments and looking at data from key stakeholders such as the Disability Equity Group and the Union on the barriers experienced by disabled colleagues. The recommendations will drive interventions to enable a smoother user journey for disabled colleagues and colleagues with long-term health conditions. These will be built into business planning for 2026/2027 as a key priority.
- **Embedding EDI into our ongoing transformation work:** We will use detailed EDI impact assessments and ongoing data analysis to ensure that all opportunities to promote diversity, equity and inclusion are identified and integrated into our Target Operating Model work. An approach of keeping a consistently updated record of the EDI impacts of the transformation process will ensure that any potential impact on a particular marginalised group can be identified and action taken to mitigate or eliminate future impact of this sort.
- **Developing confident, inclusive, values-led leaders** at every level who create equity and belonging, drive performance and lead meaningful change shaped by

the evolving needs of our people and organisation. We know that line managers are crucial to marginalised colleagues' workplace experience and our colleague survey shows us that disparities in experience and satisfaction exist for some colleagues from marginalised groups, particularly disabled people. This highlights the need to strengthen inclusive management skills across the organisation. We will develop our inclusive leaders through:

- Delivering targeted inclusive leadership development to build diverse capability at all levels
  - Ensuring that leadership development activity prioritises creating inclusive cultures
  - Including equity as a key theme in all leadership and engagement work.
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- **Building EDI knowledge and capability:** To further develop colleagues' EDI knowledge we will renew and refresh our existing Advancing EDI learning resources. Drawing on the insights and recommendations from our research we will also develop targeted learning interventions around race equity.
  
  - **Building a diverse talent pipeline for the future:** We will work to create equitable access to leadership and development opportunities through activities including delivering targeted coaching, mentoring and sponsorship opportunities for identified cohorts; including our ongoing Race Matters Development Programme
  
  - Our new approach to **Talent Management**, provides a structured, people-centred framework for developing a skilled, diverse, and future-ready workforce. Through this we will:
    1. Grow diverse, capable leaders and future talent across all levels
      - Develop diverse, capable leaders at all levels and across all directorates.
      - Build strong succession pipelines for critical roles through proactive skills-based workforce planning.
  
    2. Foster a culture of learning, progression, and internal mobility
      - Foster a reputation for excellence in career development and dynamic internal mobility across roles, functions and job families.
      - Increase internal progression into roles over time (while balancing this with the fresh ideas and perspectives brought by external hires)

### 3. Create inclusive entry points and accessible career pathways

- Create inclusive entry points into the organisation through internships, secondments, and community-rooted pathways.

The outcomes of our talent management work will be closely monitored to ensure that the actions highlighted above are as effective as possible in addressing our pay gaps.

- **Understanding and addressing disparities:** data deep dives and targeted engagement will be conducted to fully understand the experiences of marginalised groups with lower levels of satisfaction including men of colour and disabled men.
- **Use of data:** work will be carried out to ensure that the diverse range of quantitative and qualitative workforce data collected by Citizens Advice is used most effectively to identify disparities and regularly measure progress in closing them. Particular thought will be given to how intersectional data is best used and how access to and use of EDI data can be improved.