



Community Housing Cymru  
Pay Transparency Report



November 2020

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## Chief Executive Officer Pay

This table sets out Chief Executive Officer pay for the years 18/19 and 19/20 (April 1<sup>st</sup> to 31<sup>st</sup> March) and how this has changed between the two years. The information provided is based on gross annual salary and excludes employer's pension contributions, expenses, and benefits in kind.

Organisation	Gender	18/19	19/20	% Increase
Aelwyd Housing Association	Female	£51,648	£53,000	2.62%
Cardiff YMCA Housing Association	Male	£53,781	£54,725	1.76%
Abbeyfield Wales Society	Male	£55,000	£55,000	0.00%
First Choice Housing Association	Male	£77,044	£85,303	10.72%
Merthyr Tydfil Housing Association	Female	£78,795	£80,371	2.00%
Hafan Cymru	Female	£75,800	£81,050	6.93% <sup>2</sup>
Cynon Taf Community Housing Group	Female	£80,962	£90,000	11.16%
Mid-Wales Housing Association	Male	£84,613	£99,332	17.40%
Bro Myrddin Housing Association	Female	£86,076	£94,395	9.66%
Grwp Cynefin	Female	£95,540	£98,407	3.00% <sup>3</sup>
Cadwyn Housing Association	Female	£94,540	£98,500	4.19%
Family Housing Association (Wales)	Female	£93,645	£94,581	1.00%
RHA	Male	£95,000	£95,000	0.00%
Tai Ceredigion Cyf	Male	£96,090	£98,396	2.40%
Taff Housing Association	Female	£98,975	£100,950	2.00%
Cardiff Community Housing Association	Female	£91,000	£102,000	12.09% <sup>4</sup>
Newydd Housing Association	Male	£104,087	£106,180	2.01%
North Wales Housing	Female	£105,040	£107,561	2.40%
Tai Calon Community Housing Limited	Male	£111,919	£114,158	2.00%
Adra	Male	£107,723	£120,000	11.40%
Ateb Group	Male	£108,372	£110,810	2.25%
Valleys to Coast Housing	Female	£110,000	£112,200	2.00%
Merthyr Valleys Homes	Female	£110,840	£110,000	-0.76% <sup>5</sup>
Monmouthshire Housing Association	Male	£109,214	£111,944	2.50%
Melin Homes	Female	£118,450	£120,937	2.10%
ClwydAlyn	Female	£120,000	£126,280	5.23% <sup>6</sup>
Bron Afon Community Housing	Male	£122,400	£125,000	2.12%
Coastal Housing Group	Female	£123,600	£138,000	11.65% <sup>7</sup>
United Welsh	Female	£123,880	£126,359	2.00%
Cartrefi Conwy	Male	£124,527	£127,516	2.40%
Tai Tarian	Female	£128,428	£130,611	1.70%

<sup>2</sup> All salaries have been benchmarked against equivalent roles in the industry and the region

<sup>3</sup> CEO salary is revised every three years

<sup>4</sup> 2018/19 Interim/Consultant CEO covering working part week. New CEO (perm) appointed from March 2019

<sup>5</sup> New Chief Executive recruited during this time

<sup>6</sup> The salary increase in 2019/2020 is part of the progression of the CEO salary to mid quartile.

<sup>7</sup> Increase from 2018/19 to 19/20 was due to board commissioning an independent review of senior staff salaries



Organisation	Gender	18/19	19/20	% Increase
Linc Cymru Housing Association	Male	£128,750	£131,325	2.00%
Newport City Homes	Female	£129,126	£135,438	4.89%
Trivallis	Male	£137,700	£144,872	5.21%
Hafod	Male	£133,122	£137,250	3.10%
Wales & West Housing	Female	£143,000	£157,000	9.79%
Pobl Group	Female	£164,832	£184,335	11.83%

## Black and Minority Ethnic Reporting

Of the 37 HAs who responded, 2 have indicated that they have a CEO from a BME background which is just over 5% of the sector.

### CEO to Median Salary Ratio & Number of Staff Earning More Than £100,000 a Year

The following section looks at how CEO salaries align to organisational size. Due to the variation in size, structure and nature of organisations information has been presented on three metrics:

- Annual turnover
- Number of housing units managed
- Number of full-time equivalent staff.
- CEO Pay per £M Turnover
- CEO Pay per Units in Management

Also included in the table is the median salary paid to staff within the organisation and the number of staff in the organisation whose base salary exceeded £100,000 a year. The ratio of CEO salary to the median salary has then been calculated to demonstrate the differential in salary between the highest and average pay in the organisation.

Senior management pay generally increases with the size and complexity of the business being managed.

The ratio of median staff salary to CEO salary for the organisations detailed in the report is 4.26:1, the minimum ratio is 2.57:1 with a maximum of 9.43:1.

The median of the median staff salaries for the organisations is £26,131. The 2020 UK median is £25,780<sup>8</sup>. The 2020 median for Wales was £23,323<sup>9</sup>. The 2020 average for residential care providers across the UK was £20,110<sup>10</sup>.

<sup>8</sup> ONS Earnings and hours worked, UK region by industry October 2020

<sup>9</sup> ONS Earnings and hours worked, UK region by industry October 2020

<sup>10</sup> ONS Earnings and hours worked, UK region by industry October 2020



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Organisation	Turnover £M	Units Managed	FTE Staff	CEO Salary 19/20	CEO Pay per £M Turnover	CEO Pay per Unit Managed	Median Staff Salary	Ratio	Number of Staff Paid Over £100,000
Abbeyfield Wales Society	5.4	211	99	£55,000	£10,185	£261	£16,380	3.36	0
Aelwyd Housing Association	1.3	256	12	£53,000	£40,769	£207	-	-	0
Ateb Group	25.9	2929	120.37	£110,810	£4,278	£38	£25,272	4.38	1
Bro Myrddin Housing Association	5.3	1023	33.9	£94,395	£17,810	£92	£26,818	3.52	0
Bron Afon Community Housing	42.6	8002	396.44	£125,000	£2,934	£16	£28,367	4.41	3
Cadwyn Housing Association	17.2	2015	95.5	£98,500	£5,727	£49	£27,303	3.61	0
Cardiff Community Housing Association	23	3047	93.05	£102,000	£4,435	£33	£29,486	3.46	1
Cardiff YMCA	2.6	7	44.7	£54,125	£20,817	£7,732	£21,074	2.57	0
Cartrefi Conwy	25.9	4376	229	£127,516	£4,923	£29	£25,464	5.01	1
Adra	36.414	6332	296	£120,000	£3,295	£19	£24,736	4.85	2
Clwyd Alyn	46.1	6048	585.27	£126,280	£2,739	£21	£21,221	5.95	2
Coastal Housing Group	36.9	5955	267	£138,000	£3,740	£23	£28,126	4.91	3
Cynon Taf Community Housing Group	11.7	1845	72	£90,000	£7,692	£49	£23,685	3.80	0
Family Housing Association (Wales)	22.39	2867	222	£94,581	£4,224	£33	£19,562	4.83	0
First Choice Housing Association	7.23	870	30.4	£85,303	£11,798	£98	£31,471	2.71	0
Grwp Cynefin	28.3	4025	249.11	£98,407	£3,477	£24	£27,066	3.64	0
Hafan Cymru	5.1	93	212	£81,050	£15,892	£872	£18,778	4.32	0
Hafod	60.6	6100	996	£137,250	£2,265	£23	£21,330	6.43	4
Linc Cymru Housing Association	40.9	4699	475.24	£131,325	£3,211	£28	£17,158	7.65	3
Melin Homes	23.5	3843	231.8	£120,937	£5,146	£31	£28,920	4.18	2
Merthyr Tydfil Housing Association	5.7	1147	38.69	£80,371	£14,100	£70	£30,788	2.61	0
Merthyr Valleys Homes	20.5	4063	200.64	£110,000	£5,366	£27	£25,830	4.26	1
Mid-Wales Housing Association	8.1	1649	51.67	£99,332	£12,263	£60	£27,992	3.55	0
Monmouthshire Housing Association	22	3747	214.42	£111,944	£5,597	£31	£26,360	4.25	1
Newport City Homes	49.8	8925	380.91	£135,438	£2,698	£15	£30,905	4.38	3
Newydd Housing Association	18.765	2864	138.84	£106,180	£5,658	£37	£26,501	4.01	1
North Wales Housing	17.1	2680	135	£107,561	£6,290	£40	£23,999	4.48	1
Pobl Group	144.3	17554	1843.35	£184,335	£1,277	£11	£19,547	9.43	6
RHA	9.98	1730	70.87	£95,000	£9,519	£55	£28,938	3.28	0
Taff Housing Association	12.247	1440	158	£100,950	£8,177	£70	£24,150	4.18	0
Tai Calon Community Housing	25.7	5960	250	£114,158	£4,442	£19	£26,249	4.35	1
Tai Ceredigion Cyf	13	2380	142	£98,396	£7,569	£41	£26,012	3.78	0
Tai Tarian	51.1	9483	496	£130,611	£2,556	£14	£25,477	5.13	5
Trivallis	56.1	10758	427.4	£144,872	£2,582	£13	£26,759	5.41	3
United Welsh	37.5	5841	346	£126,359	£3,370	£22	£26,638	4.74	3
Valleys to Coast Housing	32	5886	223.2	£112,200	£3,506	£19	£26,010	4.31	1
Wales & West Housing	67.2	12192	480	£157,000	£2,336	£13	£27,502	5.71	5



## Quartile CEO Salaries

Further analysis of how CEO pay increases with Organisation size can be found in the appendices. An analysis of quartile CEO Salary against units under management can be found in [Appendix 1](#), quartile CEO salary against organisation turnover can be found in [Appendix 2](#), and quartile CEO salary against staff numbers can be found in [Appendix 3](#).

## CEO Benefits

This section details three main benefits being given to Chief Executives, these were: Performance Related Pay (PRP), Car Allowance, and Private Healthcare Provision (PHI).

Organisation	Salary 19/20	Performance Related Pay	Car Allowance	Private Healthcare	Other	Total
Abbeyfield Wales Society	£55,000	-	-	-	-	£55,000
Aelwyd Housing Association	£53,000	-	-	-	-	£53,000
Ateb Group	£110,810	-	£11,081	-	-	£121,891
Bro Myrddin Housing Association	£94,395	-	£5,000	£123	-	£99,518
Bron Afon Community Housing	£125,000	-	-	-	-	£125,000
Cadwyn Housing Association	£98,500	-	-	-	£200	£98,700
Cardiff Community Housing Association	£102,000	-	£10,200	£86	-	£112,286
Cardiff YMCA	£54,725	-	-	£225	-	£54,950
Cartrefi Conwy	£127,516	£11,476	£12,752	£1,096	£60	£152,900
Adra	£120,000	-	£12,000	£1,272	-	£133,272
Clwyd Alyn	£126,280	-	-	-	-	£126,280
Coastal Housing Group	£138,000	-	-	-	-	£138,000
Cynon Taf Community Housing Group	£90,000	-	-	-	-	£90,000
Family Housing Association (Wales)	£94,581	-	-	-	-	£94,581
First Choice Housing Association	£85,303	-	£7,855	£307	-	£93,465
Grwp Cynefin	£98,407	-	£5,000	-	-	£103,407
Hafan Cymru	£81,050	-	-	-	-	£81,050
Hafod	£137,250	-	-	£651	£530	£138,431
Linc Cymru Housing Association	£131,325	-	£13,133	-	-	£144,458
Melin Homes	£120,937	-	£7,036	£523	£199	£128,695
Merthyr Tydfil Housing Association	£80,371	-	-	-	-	£80,371
Merthyr Valleys Homes	£110,000	-	-	-	-	£110,000
Mid-Wales Housing Association	£99,332	-	£7,947	£542	-	£107,821
Monmouthshire Housing Association	£111,944	£10,199	-	-	£407	£122,551
Newport City Homes	£135,438	-	£13,544	-	-	£148,982
Newydd Housing Association	£106,180	-	-	-	-	£106,180
North Wales Housing	£107,561	-	-	-	-	£107,561
Pobl Group	£184,335	-	-	£2,509	-	£186,844
RHA	£95,000	-	-	-	-	£95,000
Taff Housing Association	£100,950	-	-	-	-	£100,950
Tai Calon Community Housing	£114,158	-	-	-	-	£114,158



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Organisation	Salary 19/20	Performance Related Pay	Car Allowance	Private Healthcare	Other	Total
Tai Ceredigion Cyf	£98,396	-	£7,000	-		£105,396
Tai Tarian	£130,611	-	-	-	-	£130,611
Trivallis	£144,872	-	-	-	£192	£145,064
United Welsh	£126,359	-	£12,636	-	-	£138,994
Valleys to Coast Housing Ltd	£112,200	-	£11,220	-	-	£123,420
Wales & West Housing	£157,000	-	£7,000	-	-	£164,000





## Gender Pay Analysis

The next section of the report analyses how the two genders are paid in relation to each other, it also looks at the number of senior roles held by each gender, and the distribution of the genders across the responding organisations.

### CEO Gender Analysis

The following table details the minimum, median, maximum and mean salaries being paid to Chief Executives of both genders. It also highlights the number of each gender currently holding the role of Chief Executive in the participating organisations.

Salary Measure	Male	Female	All
Minimum	£54,725	£53,000	£53,000
Median	£111,377	£107,561	£110,000
Maximum	£144,872	£184,335	£184,335
Mean	£107,301	£111,523	£109,697
Number	16	21	37
% of total	43%	57%	100%

There are 5 more female CEOs than male in the cohort equating to a ratio of 57% to 43%.

When compared to the ONS analysis published in October 2020 this ratio is brought into focus. The proportion of male to female staff in the ONS group entitled 'Chief Executives and Senior Officials' was 65% male to 35% female. Within the ONS group women were on average paid 11.5% less than men.



### Mean Gender Pay

The following section looks at all staff across the organisations and compares what proportion of the mean female salary is received by their male colleagues. A positive figure indicates that men are paid more than women. A negative figure indicates that women are paid more than men. Not all organisations in the cohort are of a sufficient size to have been required to fulfil the gender reporting obligations for organisations and so not all organisations in the group are represented in this section. Organisations marked with a \* have reported their gender pay gap but are not legally required to as they have less than 250 members of staff. This data relates to 5<sup>th</sup> April 2019

Organisation	Mean Male Pay vs Mean Female Pay
Hafod	25.39%
Linc Cymru Housing Association	22.86%
Mid Wales Housing Association*	20.39%
United Welsh*	18.42%
ClwydAlyn	18.16%
The Abbeyfield Wales Society	17.05%
Grwp Cynefin	15.27%
Pobl Group	15.06%
Cadwyn Housing Association	14.68%
Wales & West Housing	12.50%
Hafan Cymru	12.47%
Monmouthshire Housing Association*	11.91%
RHA*	11.44%
Family Housing Association (Wales)	11.27%
Bron Afon Community Housing	7.22%
Adra	7.13%
Newydd Group*	3.10%
Melin Homes*	2.79%
Newport City Homes	2.07%
Tai Calon Community Housing	1.50%
Trivallis	0.73%
Coastal Housing Group	0.36%
Tai Tarian	-4.24%
Merthyr Tydfil Housing Association	-4.87%
Valleys to Coast	-6.96%
North Wales Housing*	-7.77%
<b>Average</b>	<b>8.44%</b>



### Median Gender Pay

As with the mean pay analysis, not all the organisations in the group have carried out this analysis and as a consequence do not appear in the table below. The latest median UK national figure for full time staff, as calculated by the Office of National Statistics and released in October 2020, is 7.4% in favour of males down from 9% in April 2019<sup>11</sup>.

Organisation	Median Male Pay as % of Female Pay
The Abbeyfield Wales Society	28.19%
Linc Cymru Housing Association	18.19%
United Welsh*	18.09%
Cadwyn Housing Association	16.35%
Hafan Cymru	15.23%
Monmouthshire Housing Association*	14.99%
Pobl Group	13.80%
Grwp Cynefin	13.70%
ClwydAlyn	11.39%
Bron Afon Community Housing	11.04%
Hafod	10.57%
Tai Calon Community Housing	10.17%
Wales & West Housing	9.70%
Family Housing Association (Wales)	7.71%
RHA*	3.81%
Newport City Homes	2.95%
Newydd Group*	2.00%
North Wales Housing*	0.54%
Mid Wales Housing Association*	0.00%
Melin Homes*	0.00%
Tai Tarian	0.00%
Adra	-0.62%
Trivallis	-1.95%
Coastal Housing Group	-3.26%
Valleys to Coast	-10.14%
Merthyr Tydfil Housing Association	-16.44%
<b>Average</b>	<b>5.91%</b>

<sup>11</sup> Gender pay gap in the UK: October 2020 - Office for National Statistics



The gender pay gap reported for Welsh housing needs to be understood in context; a significant proportion of the HAs in the cohort continue to have sizable operations in the care sector. This sector has significantly more female employees working in it and pays low salaries when compared with many other sectors in the economy. The October ONS figures show that nationally females make up more than 78% of staff in the group defined as ‘Care workers and home carers’. In this context the Welsh housing gender pay gap is encouraging.

### Gender Population by Organisational Quartile

An analysis was carried out, details of which can be seen in [Appendix 4](#), looking at the proportion of male and female staff populating each salary quartile of the business. To do this, all of the salaries in the organisations are arranged from highest to lowest; this list is then split into four equally sized groups; with those individuals with the highest salaries in group one, the next highest in group two etc; finally, the number of individuals of each gender in each group is counted, and the percentage of the group made up by each gender calculated.

### Board Makeup & Payment

In the final section organisations were asked the gender of the chair of their board.

#### Board Chair Gender

The gender of each organisations board is detailed in the table below.

Gender	Number	%
Male	21	56.76%
Female	16	43.24%
<b>Total</b>	<b>37</b>	<b>100.00%</b>

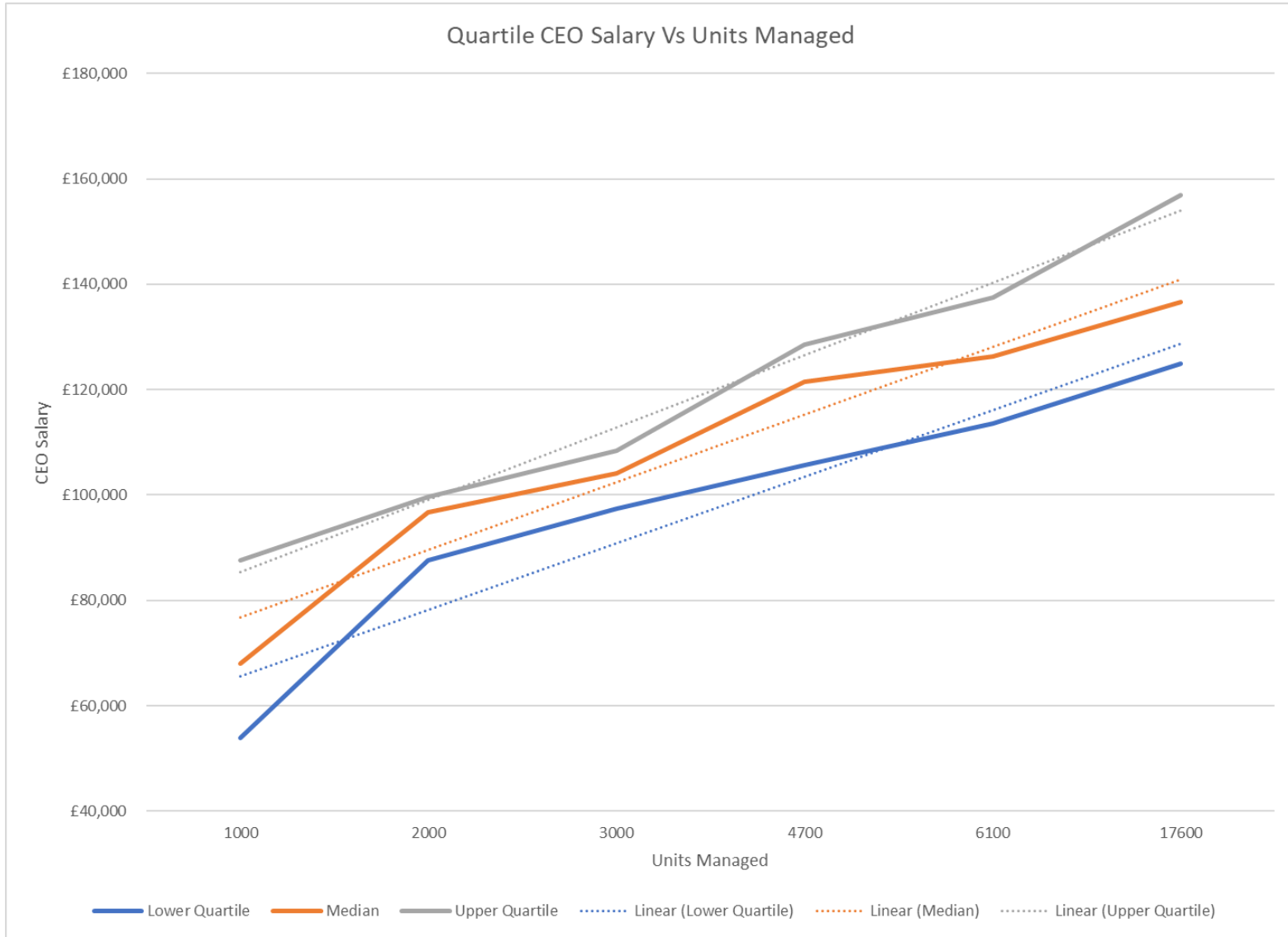
#### Board Payment

Of the 37 respondents, 24% pay their Board members and the following is a summary of that payment.

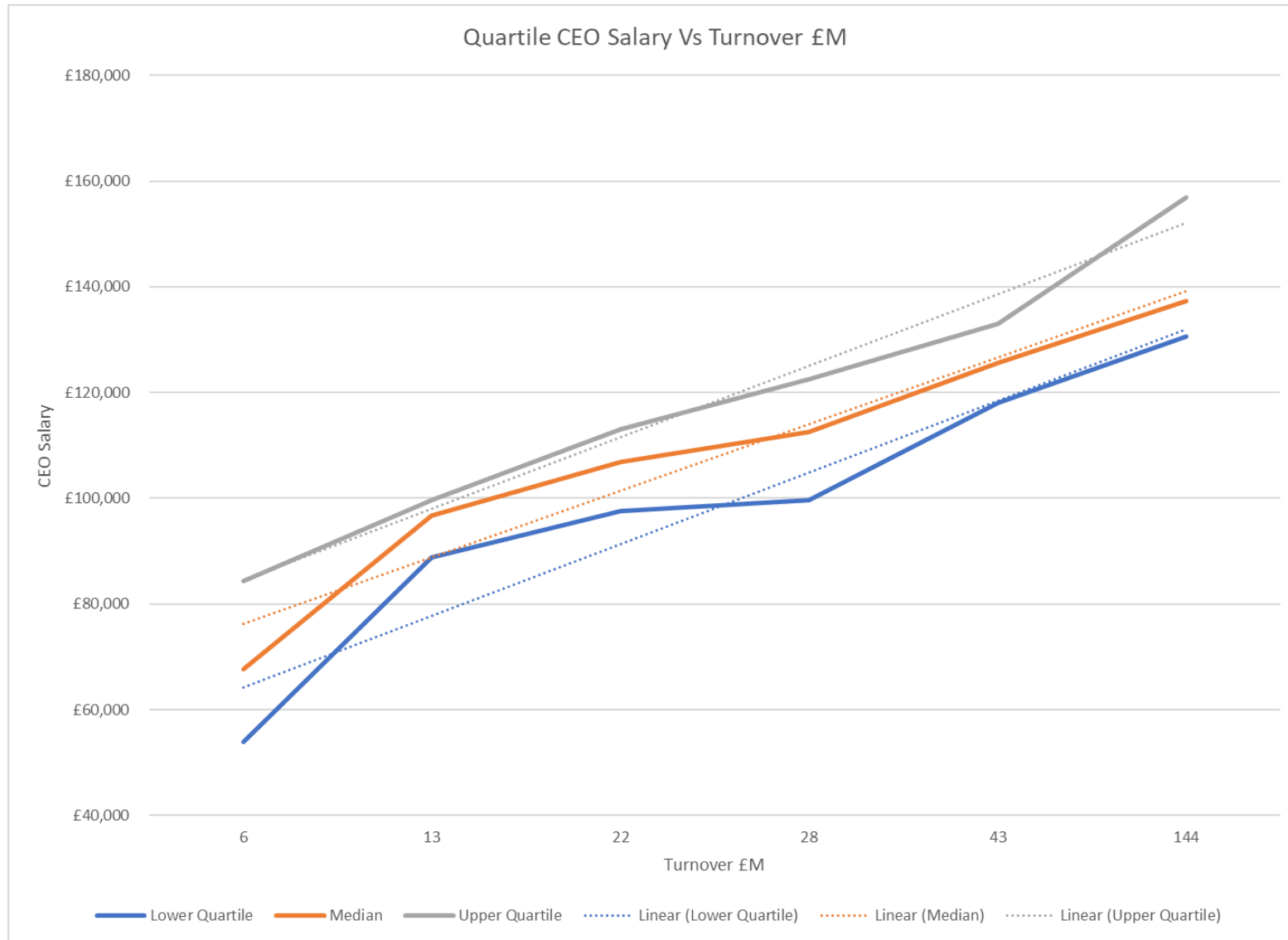
Quartile	Chair	Vice Chair	Treasurer	Member
LQ	£9,000	£5,000	£0	£4,000
Median	£10,000	£7,250	£0	£4,000
UQ	£12,000	£8,000	£0	£5,500
Mean	£10,309	£7,106	£0	£3,802



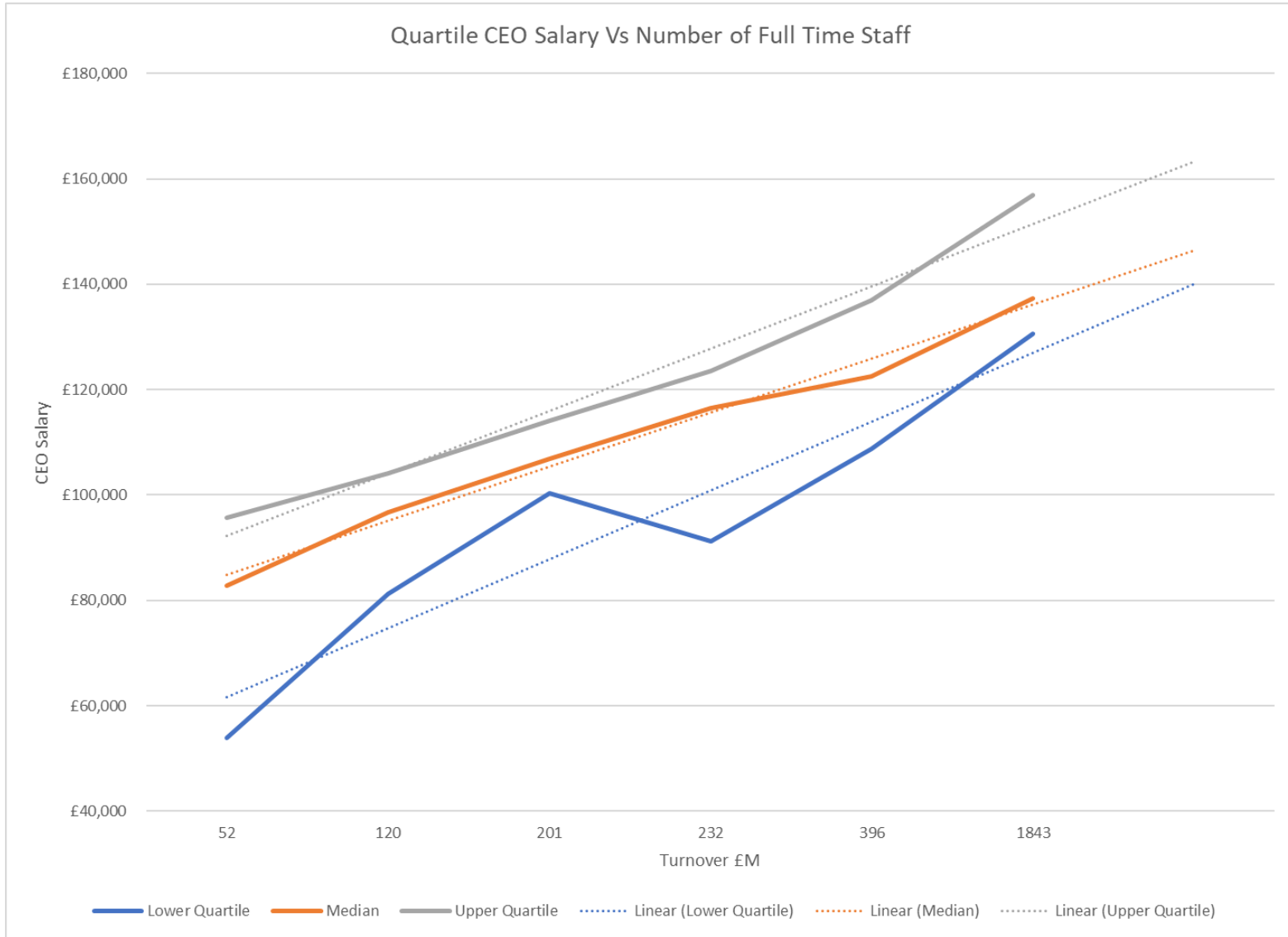
## Appendix 1: Quartile CEO Salary Against Units Under Management



## Appendix 2: Quartile CEO Salary Against Organisation Turnover



Appendix 3: Quartile CEO Salary Against Number of Full Time Staff



Appendix 4: Gender Populations by Organisation Quartile

Organisation	Males in the lower quartile	Females in the lower quartile	Males in the lower middle quartile	Females in the lower middle quartile	Males in the upper middle quartile	Females in the upper middle quartile	Males in the upper quartile	Females in the upper quartile
Abbeyfield Wales Society	8.90%	91.10%	1.80%	98.20%	23.20%	76.80%	20.00%	80.00%
Bron Afon Community Housing	47.32%	52.68%	42.86%	57.14%	73.21%	26.79%	72.32%	27.68%
Cadwyn Housing Association	29.00%	71.00%	50.00%	50.00%	38.00%	62.00%	33.00%	67.00%
Cartrefi Conwy	39.20%	60.80%	94.60%	5.40%	56.70%	43.30%	71.60%	28.40%
Clwyd Alyn	18.23%	81.77%	14.86%	85.14%	36.36%	63.64%	43.79%	56.21%
Coastal Housing Group	59.40%	40.60%	54.70%	45.30%	43.80%	56.30%	61.90%	38.10%
Family Housing Association (Wales)	23.00%	77.00%	25.00%	75.00%	28.00%	72.00%	48.00%	52.00%
Hafan Cymru	12.00%	88.00%	9.00%	91.00%	15.00%	85.00%	24.00%	76.00%
Hafod	13.00%	87.00%	10.00%	90.00%	13.00%	87.00%	29.00%	71.00%
Linc Cymru Housing Association	13.40%	86.60%	16.50%	83.50%	18.00%	82.00%	33.80%	66.20%
Melin Homes	40.00%	60.00%	52.00%	48.00%	76.00%	24.00%	54.00%	46.00%
Merthyr Tydfil Housing Association	36.40%	63.60%	50.00%	50.00%	30.00%	70.00%	50.00%	50.00%
Mid-Wales Housing Association	7.00%	93.00%	29.00%	71.00%	44.00%	56.00%	40.00%	60.00%
Monmouthshire Housing Association	18.52%	81.48%	48.15%	51.85%	62.96%	37.04%	61.11%	38.89%
Newport City Homes	41.38%	58.62%	59.09%	40.91%	64.99%	35.23%	56.32%	43.68%
Newydd Housing Association	36.00%	64.00%	50.00%	50.00%	42.00%	58.00%	50.00%	50.00%
Pobl Group	12.48%	87.52%	24.12%	75.88%	30.21%	69.79%	33.27%	66.73%
RHA	42.11%	57.89%	40.00%	60.00%	52.63%	47.37%	50.00%	50.00%
Tai Calon Community Housing	48.00%	52.00%	77.00%	23.00%	72.00%	28.00%	70.00%	30.00%
Tai Tarian	65.57%	34.43%	60.16%	39.84%	65.29%	34.71%	59.68%	41.32%
Trivallis	61.00%	39.00%	52.00%	48.00%	66.00%	34.00%	56.00%	44.00%
United Welsh	25.00%	75.00%	11.00%	89.00%	30.00%	70.00%	40.00%	60.00%
Valleys to Coast Housing	65.35%	34.65%	78.69%	21.31%	62.69%	37.31%	46.38%	52.62%
Wales & West Housing	30.90%	69.10%	24.70%	75.30%	41.20%	58.80%	42.30%	57.70%





