

**EQUALITY IMPACT ASSESSMENT (EIA) ON PROPOSED REFORMS TO THE USS
INTRODUCTION**

a) What is the workforce profile in relation to employees' declarations on being covered by one or more of the nine protected characteristics; race, disability, age, gender reassignment, marriage and civil partnership, pregnancy and maternity, religion and belief, sexual orientation and gender according to scheme membership? (Report as individuals irrespective of hours worked, including fixed term contract staff employed at the time of the Assessment).

| | Final Salary/CRB | Disabled | BME | Male | Female | Gender reassignment | Marriage and civil partnership | Pregnancy and maternity | Religion and belief | Sexual orientation | Average Age (all staff average 44 yrs) |
|--|---------------------------------------|----------|-----|------|--------|---------------------|--------------------------------|-------------------------|---------------------|--------------------|---|
| 1. USS Members | Final Salary section | 88 | 131 | 1238 | 1106 | - | 1533 | 30 | 219 | 54 | 46 yrs |
| | CRB section | 27 | 153 | 567 | 616 | - | 533 | 13 | 200 | 33 | 36 yrs |
| 2. USS eligible members (those not currently in the scheme but who are eligible to join or rejoin) | Final Salary section | 8 | 12 | 121 | 117 | - | 84 | <5 | 16 | <5 | 43 yrs (average for all USS eligible members) |
| | CRB section | 5 | 50 | 137 | 167 | - | 116 | <5 | 39 | 11 | |
| 3. Other scheme members | LGPS | <5 | <5 | 6 | 11 | - | 13 | <5 | <5 | <5 | 51 yrs |
| | TPS | | | | | | | | | | |
| | SAT | | | | | | | | | | |
| | SAUL | | | | | | | | | | |
| | NHSPS | <5 | 10 | 49 | 62 | - | 43 | 9 | 19 | <5 | 42 yrs |
| | Other e.g. NEST, GPP (please specify) | UGPS | 64 | 51 | 614 | 996 | - | 891 | 17 | 180 | 24 |
| | NEST | 13 | 35 | 149 | 365 | - | 157 | <5 | 111 | 16 | 38 yrs |
| | MRC Pens | 6 | 6 | 27 | 65 | - | 54 | <5 | 9 | <5 | 46 yrs |
| | STSS | <5 | <5 | <5 | 7 | - | 7 | <5 | <5 | <5 | 57 yrs |
| 4. Non scheme members | | 12 | 28 | 171 | 376 | - | 187 | <5 | 60 | 7 | 42 yrs |

b) Gaps in data

Institutions to identify any gaps in the data and the possible reasons for the gaps.

For example: The above data excludes hourly paid staff due to high turnover. There is also insufficient disclosure on staff records to provide meaningful data on x and x (insert relevant protected characteristics).

The University of Glasgow received no clarification on the categories, and therefore the following interpretations have been made:

1. BME = Black Minority Ethnic – in the instance the University has group all non-White ethnicities into this category, including those who identified as ‘Mixed’ or ‘Other’. All staff who have not disclosed either stating information refused or prefer not to say have been excluded.
2. Gender reassignment – the University does not currently collect data on staff who have gone through gender reassignment, and therefore cannot respond in this category.
3. Religion and belief – the University has grouped together all staff who identified as having any faith (Christian [any denomination], Muslim, Jewish, Spiritual etc.), in comparison to staff who have identified as having no religion, or not responded to the question.
4. Sexual orientation – the University has grouped together staff who identify as Lesbian/Gay Woman, Gay Man, Bisexual and Other. This is in comparison to staff who have identified as heterosexual, or not responded to the question.
5. Age – we have considered the average age of the relevant populations.

In the document, the University makes reference to the ‘University average’ – this is the proportion of that protected characteristic recorded on the HR Core System. The University annually reports these figures inline with legislative requirements. This information is available here - <http://www.gla.ac.uk/services/humanresources/equalitydiversity/monitoring/latest/>

The University has presumed the sections entitled ‘anticipated impact of proposed reform on existing non-USS members’ relates only to those who are eligible, but not members of USS.

Form for full Equality Impact Assessment of changes to the USS

Name of person completing this form: Mhairi Taylor
 Job title: Equality and Diversity Manager
 Department: Equality and Diversity Unit, Human Resources
 Telephone number: 0141 330 4714
 Email address: Mhairi.taylor@glasgow.ac.uk

STEP 1 The proposed revisions to the USS are as follows:

| | |
|---|--|
| Blended employer contribution payable on total salary | 18% |
| 1. DB section on salaries up to £55,000 | |
| Salary link for past service | Increased annually by CPI (capped* in relation to post October 2011 service) |
| Future benefit design | CRB |
| Pension accrual rate | 1/75ths |
| Lump sum accrual rate | 3/75ths |

| | |
|--|---|
| CRB salary threshold | £55,000 |
| Indexation of CRB benefits | Annually by CPI (capped*) |
| Increases in salary threshold | Annually by CPI (capped*) |
| Employee contribution | 8% on salary up to £55,000 salary threshold |
| 2. DC section above the salary threshold of £55,000 | |
| Employee contribution | 8% on salary above the salary threshold of £55,000 |
| Employer contribution | 12% of salary above the salary threshold of £55,000 |
| Benefits on death in service and on ill health would remain comparable with current provision in the CRB section of USS. | |
| 3. Matched contributions above and below the salary threshold | |
| Matched DC contributions | Voluntary 1% from employee matched by employer |
| *the capped basis means that the rate of increase in official pensions (currently based on CPI) will be applied in full so long as it is up to 5% a year. If such increases in official pensions are more than 5% in a year, the increase would also include one half of that year's increase above 5% up to a maximum of 10%. | |

Additional information required

For example:

Comparability data for the proposed changes to the USS from the other pension schemes to which employees of the institution belong. The data should cover all 10 areas of proposed change and the elements set out below are by way of example.

This institution has employees in the following schemes:

| Proposed Reform | STSS | LGPS | SAT - UGPS | NHSS | NEST |
|---|--|--|--|---|---|
| 1. Final salary accrual would cease at 31/03/2016 | Final salary accrual ceased 31/03/2015 | Final salary accrual ceased 31/03/2015 | Final salary accrual continues | Final salary accrual ceased 31/03/2015 | N/A - DC scheme |
| 2. Members would build up future defined benefits in CRB section on an accrual rate of 1/75 th with tax free cash sum of 3/75ths | CRB accrual rate of 1/57 th | CRB accrual rate of 1/49 th | Final salary accrual of 1/80 th with tax free cash sum of 3/80ths | CRB accrual rate of 1/49 th | N/A - DC scheme |
| 3. Benefits in CRB section would be increased annually in line with CPI on a capped basis | CPI plus 1.6% | CPI | N/A - Final salary accrual | CPI plus 1.5% | N/A - DC scheme |
| 4. Benefits in CRB section would be based on first £55K of pensionable salary (actual pay) | CRB accrual on all pensionable salary | CRB accrual on all pensionable salary | Final salary accrual on all pensionable salary | CRB accrual on all pensionable salary | All pensionable salary is pensioned on DC basis |
| 5. Salary threshold would increase each year in line with CPI (capped) | N/A - No salary threshold | N/A - No salary threshold | N/A - No salary threshold | N/A - No salary threshold | N/A - No salary threshold |
| 6. Any pensionable salary over £55K threshold would be pensioned through new DC section - employer contribution would be 12% | N/A - No salary threshold | N/A - No salary threshold | N/A - No salary threshold | N/A - No salary threshold | N/A - No salary threshold |
| 7. Employee contributions would increase to 8% | 7.2% - 11.9% depending on earnings level | 5.5% - 11.2% for different earnings levels | 7.5% | 5.2% - 14.7% depending on earnings levels | 4% |
| 8. All members would be able to pay additional 1% of salary to DC pot | Members can pay additional | Members can pay additional | Members can pay additional | Members can pay additional | Members can pay additional |

| which would be matched by employer | contributions but no employer matching | contributions but no employer matching | contributions but no employer matching | contributions but no employer matching | contributions but no employer matching |
|--|--|--|--|--|--|
| 9. Benefits in DIS and IHER would remain comparable with current provision in CRB section | Comparable DIS and IHER benefits | Comparable DIS and IHER benefits | Comparable DIS and IHER benefits but on final salary basis | Comparable DIS and IHER benefits | N/A - DC scheme |
| 10. Employers would pay 18% of payroll | 14.9% | 24.5% | 19.5% | 14.9% | 10% |

STEP 2

Analysis of the proposed reforms to the USS

Having regard to the duty to promote equality and eliminate discrimination, do the proposed reforms to the USS minimise unfairness? Do they have a disproportionate negative effect on people with one or more of the nine protected characteristics?

In completing the impact assessment using this form, if it is anticipated that the proposed reform will have a negative impact on one or more of the protected groups, note the likely impact including whether there is direct or indirect discrimination and whether such discrimination can be justified, identify the range of options to address it in order to meet the general equality duties, identify the effect of each option, the preferred option and the reasons for preferring it. Possible options include feeding back to the USS on the basis of the impact that the reforms have at this institution that:

- (i) there should be no change to the proposed reform;
- (ii) the proposed reform should be adjusted in a particular way;
- (iii) that it should continue with the proposed reform; or
- (iv) that it should abandon the proposed reform.

Any options chosen must be informed by the evidence available. Evidence may need to be supplemented by consultation, where appropriate, with affected groups. Sufficient evidence will be required to allow conclusions to be drawn. If the evidence is insufficient, consultation with affected groups is likely to be necessary. Institutions must retain a record of evidence relied upon.

1. Proposed reform:

Final salary accruals would cease as at 31 March 2016. Benefits built up before this date would be protected. Their value would be calculated using the existing definition of pensionable salary and service as at 31 March 2016 and from that date accrued benefits would be increased annually in line with CPI, rather than increases in final salary, (capped in relation to post October 2011 service).

| Anticipated impact of proposed reform on existing USS members | | | |
|--|-----------------|---|----------------|
| | Positive | Negative | Neutral |
| Race | | X – over 8% of staff identify as BME – this is higher than the University average of 6.4%. It is marginal – but should be noted. | |
| Disability | | | X |
| Gender | | | X |
| Age | | | X |
| Gender reassignment | | | |
| Marriage and civil partnership | | | X |
| Pregnancy and maternity | | | X |
| Religion and belief | | | X |
| Sexual orientation | | X – 2.5% of staff have identified as LGB, this compares to a University average of 1.7%. The numbers are too small to be significant, but it should be noted. | |
| <p>If it is anticipated that the proposed reform will have a negative impact on one or more of the protected groups:</p> <ul style="list-style-type: none"> • Likely impact: Negative for BME and LGB – see details above. • Range of options for addressing anticipated negative impact: • Preferred option for addressing likely negative effect: • Reason for preferring this option | | | |
| Anticipated impact of proposed reform on existing non-USS members | | | |
| | Positive | Negative | Neutral |
| Race | | 11% of BME staff are eligible to be part of USS, but are not members. This is higher than the University average. | |
| Disability | | | X |
| Gender | | | X |

| | | | |
|--|--|--|---|
| Age | | | X |
| Gender reassignment | | | |
| Marriage and civil partnership | | | X |
| Pregnancy and maternity | | | X |
| Religion and belief | | | X |
| Sexual orientation | | X – 2.2% of LGB staff are eligible to be part of USS, but are not members. The numbers are very small however, so this is insignificant. | |
| <p>If it is anticipated that the proposed reform will have a negative impact on one or more of the protected groups:</p> <ul style="list-style-type: none"> • Likely impact: Negative for BME and LGB – see details above. • Range of options for addressing anticipated negative impact: • Preferred option for addressing likely negative effect: • Reason for preferring this option | | | |

2. Proposed reform:

All members would build up future defined benefits in the Career Revalued Benefits (CRB) section based on an accrual rate of 1/75th of actual pensionable salary. The right to a tax free cash sum of 3 times pension (3/75^{ths}) will also be increased in line with the higher accrual rate. This is higher than the current CRB accrual rate of 1/80th.

| Anticipated impact of proposed reform on USS members | | | |
|---|----------|----------|---------|
| | Positive | Negative | Neutral |
| Race | X | | |
| Disability | X | | |
| Gender | X | | |
| Age | X | | |
| Gender reassignment | | | |
| Marriage and civil partnership | X | | |
| Pregnancy and maternity | X | | |
| Religion and belief | X | | |
| Sexual orientation | X | | |
| <p>If it is anticipated that the proposed reform will have a negative impact on one or more of the protected groups:</p> <ul style="list-style-type: none"> • Likely impact: Positive on all groups as this section will move from 1/80th to 1/75th. • Range of options for addressing anticipated negative impact: • Preferred option for addressing likely negative effect: • Reason for preferring this option | | | |
| Anticipated impact of proposed reform on non-USS members | | | |
| | Positive | Negative | Neutral |
| Race | | | X |
| Disability | | | X |
| Age | | | X |
| Gender reassignment | | | |
| Marriage and civil partnership | | | X |
| Pregnancy and maternity | | | X |
| Religion and belief | | | X |

| | | | |
|--|--|--|---|
| Sexual orientation | | | X |
| Gender | | | X |
| <p>If it is anticipated that the proposed reform will have a negative impact on one or more of the protected groups:</p> <ul style="list-style-type: none"> • Likely impact: Neutral • Range of options for addressing anticipated negative impact: • Preferred option for addressing likely negative effect: • Reason for preferring this option | | | |

3. Proposed reform:

Benefits in the CRB section would be increased annually in line with CPI on a capped basis.

| Anticipated impact of proposed reform on USS members | | | |
|--|-----------------|-----------------|----------------|
| | Positive | Negative | Neutral |
| Race | | | X |
| Disability | | | X |
| Age | | | X |
| Gender reassignment | | | |
| Pregnancy and maternity | | | X |
| Religion and belief | | | X |
| Sexual orientation | | | X |
| Marriage and civil partnership | | | X |
| Gender | | | X |
| <p>If it is anticipated that the proposed reform will have a negative impact on one or more of the protected groups:</p> <ul style="list-style-type: none"> • Likely impact: Neutral • Range of options for addressing anticipated negative impact: • Preferred option for addressing likely negative effect: • Reason for preferring this option | | | |
| Anticipated impact of proposed reform on non-USS members | | | |
| | Positive | Negative | Neutral |
| Race | | | X |
| Disability | | | X |
| Age | | | X |
| Gender reassignment | | | |
| Marriage and civil partnership | | | X |
| Pregnancy and maternity | | | X |
| Religion and belief | | | X |
| Sexual orientation | | | X |

| | | | |
|--|--|--|---|
| Gender | | | X |
| If it is anticipated that the proposed reform will have a negative impact on one or more of the protected groups: | | | |
| <ul style="list-style-type: none">• Likely impact: Neutral• Range of options for addressing anticipated negative impact:• Preferred option for addressing likely negative effect:• Reason for preferring this option | | | |

4. Proposed reform:

Benefits in the CRB section would be based on the first £55,000 of the member's pensionable salary, based on their actual pay, not the full time equivalent. Therefore for members earning up to £55,000 their total salary would be pensioned through the CRB scheme. However, all members would receive this core benefit up to and including the salary threshold of £55,000.

| Anticipated impact of proposed reform on USS members | | | |
|--|----------|--|---------|
| | Positive | Negative | Neutral |
| Race | | | X |
| Disability | | | X |
| Age | | X – older workers are disproportionately impacted (average age those earning >£55K = 50yrs) | |
| Gender reassignment | | | |
| Pregnancy and maternity | | | X |
| Religion and belief | | | X |
| Sexual orientation | | | X |
| Marriage and civil partnership | | | X |
| Gender | | X – Men are disproportionately impacted by this change to USS, as 70% of those who ear over £55K are male. | |
| <p>If it is anticipated that the proposed reform will have a negative impact on one or more of the protected groups:</p> <ul style="list-style-type: none"> • Likely impact: Negative for older workers and men who earn over £55K • Range of options for addressing anticipated negative impact: • Preferred option for addressing likely negative effect: • Reason for preferring this option | | | |
| Anticipated impact of proposed reform on non-USS members | | | |
| | Positive | Negative | Neutral |
| Race | | | X |
| Disability | | | X |

| | | | |
|---------------------------------------|--|--|---|
| Age | | | X |
| Gender reassignment | | | |
| Pregnancy and maternity | | | X |
| Religion and belief | | | X |
| Sexual orientation | | | X |
| Marriage and civil partnership | | | X |
| Gender | | | X |

If it is anticipated that the proposed reform will have a negative impact on one or more of the protected groups:

- Likely impact: **Neutral**
- Range of options for addressing anticipated negative impact:
- Preferred option for addressing likely negative effect:
- Reason for preferring this option

5. Proposed reform:

The salary threshold would increase each year in line with CPI (capped) (subject to the outcome of a review to be completed by the USS Joint Negotiating Committee by 31 March 2020).

| Anticipated impact of proposed reform on USS members | | | |
|---|-----------------|--|----------------|
| | Positive | Negative | Neutral |
| Race | | | X |
| Disability | | | X |
| Age | | X – older workers are disproportionately impacted (average age those earning >£55K = 50yrs) | X |
| Gender reassignment | | | |
| Pregnancy and maternity | | | X |
| Religion and belief | | | X |
| Sexual orientation | | | X |
| Marriage and civil partnership | | | X |
| Gender | | X – Men are disproportionately impacted by this change to USS, as 70% of those who ear over £55K are male. | |
| <p>If it is anticipated that the proposed reform will have a negative impact on one or more of the protected groups:</p> <ul style="list-style-type: none"> • Likely impact: Negative – for older workers and men as they are more likely to earn over £55K • Range of options for addressing anticipated negative impact: • Preferred option for addressing likely negative effect: • Reason for preferring this option | | | |
| Anticipated impact of proposed reform on non-USS members | | | |
| | Positive | Negative | Neutral |
| Race | | | X |
| Disability | | | X |
| Age | | | X |

| | | | |
|--|--|--|---|
| Gender reassignment | | | |
| Pregnancy and maternity | | | X |
| Religion and belief | | | X |
| Sexual orientation | | | X |
| Marriage and civil partnership | | | X |
| Gender | | | X |
| <p>If it is anticipated that the proposed reform will have a negative impact on one or more of the protected groups:</p> <ul style="list-style-type: none"> • Likely impact: Neutral • Range of options for addressing anticipated negative impact: • Preferred option for addressing likely negative effect: • Reason for preferring this option | | | |

6. Proposed reform:

If the member earns more than £55,000 they would still build up CRB benefits on their salary up to the salary threshold of £55,000, but any pensionable salary over this threshold would instead be pensioned through a new Defined Contribution (DC) section of the scheme. Employers would pay a contribution of 12% of pensionable salary over the threshold into the DC section.

| Anticipated impact of proposed reform on USS members | | | |
|--|----------|---|---------|
| | Positive | Negative | Neutral |
| Race | | | X |
| Disability | | | X |
| Age | | X – older workers are disproportionately impacted (average age those earning >£55K = 50yrs) | |
| Gender reassignment | | | |
| Pregnancy and maternity | | | X |
| Religion and belief | | | X |
| Sexual orientation | | | X |
| Marriage and civil partnership | | | X |
| Gender | | X – Men are disproportionately impacted by this change to USS, as 70% of those who earn over £55K are male. | |
| <p>If it is anticipated that the proposed reform will have a negative impact on one or more of the protected groups:</p> <ul style="list-style-type: none"> • Likely impact: Negative for older workers and men, who are more likely to earn over £55K • Range of options for addressing anticipated negative impact: • Preferred option for addressing likely negative effect: • Reason for preferring this option | | | |
| Anticipated impact of proposed reform on non-USS members | | | |
| | Positive | Negative | Neutral |
| Race | | | X |
| Disability | | | X |
| Age | | | X |
| Gender reassignment | | | |
| Pregnancy and maternity | | | X |

| | | | |
|--|--|--|---|
| Religion and belief | | | X |
| Sexual orientation | | | X |
| Marriage and civil partnership | | | X |
| Gender | | | X |
| <p>If it is anticipated that the proposed reform will have a negative impact on one or more of the protected groups:</p> <ul style="list-style-type: none"> • Likely impact: Neutral • Range of options for addressing anticipated negative impact: • Preferred option for addressing likely negative effect: • Reason for preferring this option | | | |

7. Proposed reform:

Employee contributions would increase to 8% of pensionable salary. If the member earns over the £55,000 salary threshold then their contribution of 8% of their pensionable salary over the threshold will be paid into their DC pot, in addition to the employer's 12% contribution.

| Anticipated impact of proposed reform on USS members | | | |
|---|-----------------|-----------------|----------------|
| | Positive | Negative | Neutral |
| Race | | | X |
| Disability | | | X |
| Age | | | X |
| Gender reassignment | | | |
| Pregnancy and maternity | | | X |
| Religion and belief | | | X |
| Sexual orientation | | | X |
| Marriage and civil partnership | | | X |
| Gender | | | X |
| <p>If it is anticipated that the proposed reform will have a negative impact on one or more of the protected groups: This is a negative impact, as all employees contributions go up, however this does not disproportionately impact a particular group.</p> <ul style="list-style-type: none"> • Likely impact: • Range of options for addressing anticipated negative impact: • Preferred option for addressing likely negative effect: • Reason for preferring this option | | | |
| Anticipated impact of proposed reform on non-USS members | | | |
| | Positive | Negative | Neutral |
| Race | | | X |
| Disability | | | X |
| Age | | | X |
| Gender reassignment | | | |
| Pregnancy and maternity | | | X |
| Religion and belief | | | X |
| Sexual orientation | | | X |

| | | | |
|--|--|--|---|
| Marriage and civil partnership | | | X |
| Gender | | | X |
| <p>If it is anticipated that the proposed reform will have a negative impact on one or more of the protected groups:</p> <ul style="list-style-type: none"> • Likely impact: Neutral • Range of options for addressing anticipated negative impact: • Preferred option for addressing likely negative effect: • Reason for preferring this option | | | |

8. Proposed reform:

All members would have the opportunity to choose to pay in an additional 1% of pensionable salary into their personal DC pot, which would be matched by their employer to build up an additional flexible DC fund. This option would be available to those members earning below the £55,000 salary threshold as well as those earning over this amount.

| Anticipated impact of proposed reform on USS members | | | |
|--|-----------------|-----------------|----------------|
| | Positive | Negative | Neutral |
| Race | | | X |
| Disability | | | X |
| Age | | | X |
| Gender reassignment | | | |
| Pregnancy and maternity | | | X |
| Religion and belief | | | X |
| Sexual orientation | | | X |
| Marriage and civil partnership | | | X |
| Gender | | | X |
| <p>If it is anticipated that the proposed reform will have a negative impact on one or more of the protected groups:</p> <ul style="list-style-type: none"> • Likely impact: Neutral • Range of options for addressing anticipated negative impact: • Preferred option for addressing likely negative effect: • Reason for preferring this option | | | |
| Anticipated impact of proposed reform on non-USS members | | | |
| | Positive | Negative | Neutral |
| Race | | | X |
| Disability | | | X |
| Age | | | X |
| Gender reassignment | | | |
| Pregnancy and maternity | | | X |
| Religion and belief | | | X |
| Sexual orientation | | | X |

| | | | |
|--|--|--|---|
| Marriage and civil partnership | | | X |
| Gender | | | X |
| <p>If it is anticipated that the proposed reform will have a negative impact on one or more of the protected groups:</p> <ul style="list-style-type: none"> • Likely impact: Neutral • Range of options for addressing anticipated negative impact: • Preferred option for addressing likely negative effect: • Reason for preferring this option | | | |

9. Proposed reform:

Benefits on death in service and on ill health would remain comparable with current provision in the CRB section of USS.

| Anticipated impact of proposed reform on USS members | | | |
|--|-----------------|-----------------|----------------|
| | Positive | Negative | Neutral |
| Race | | | X |
| Disability | | | X |
| Age | | | X |
| Gender reassignment | | | |
| Pregnancy and maternity | | | X |
| Religion and belief | | | X |
| Sexual orientation | | | X |
| Marriage and civil partnership | | | X |
| Gender | | | X |
| <p>If it is anticipated that the proposed reform will have a negative impact on one or more of the protected groups:</p> <ul style="list-style-type: none"> • Likely impact: Neutral • Range of options for addressing anticipated negative impact: • Preferred option for addressing likely negative effect: • Reason for preferring this option | | | |
| Anticipated impact of proposed reform on non-USS members | | | |
| | Positive | Negative | Neutral |
| Race | | | X |
| Disability | | | X |
| Age | | | X |
| Gender reassignment | | | |
| Pregnancy and maternity | | | X |
| Religion and belief | | | X |
| Sexual orientation | | | X |
| Marriage and civil | | | X |

| | | | |
|--|--|--|---|
| partnership | | | |
| Gender | | | X |
| <p>If it is anticipated that the proposed reform will have a negative impact on one or more of the protected groups:</p> <ul style="list-style-type: none"> • Likely impact: Neutral • Range of options for addressing anticipated negative impact: • Preferred option for addressing likely negative effect: • Reason for preferring this option | | | |

10. Proposed reform:

Employers would commit to pay contributions of no less than 18% of payroll for the next two valuations. This extends the increased employer contribution rate until the 2020 valuation (i.e. until 31 March 2020). 18% is a blended rate payable by all employers and includes the contributions to the DB and DC sections of the scheme. If the USS funding position as assessed at triennial valuations were to improve, over and above the improvements in funding assumed in the deficit recovery plan, employers would commit to using this to improve member benefits.

| Anticipated impact of proposed reform on USS members | | | |
|---|-----------------|-----------------|----------------|
| | Positive | Negative | Neutral |
| Race | | | X |
| Disability | | | X |
| Age | | | X |
| Gender reassignment | | | |
| Pregnancy and maternity | | | X |
| Religion and belief | | | X |
| Sexual orientation | | | X |
| Marriage and civil partnership | | | X |
| Gender | | | X |
| If it is anticipated that the proposed reform will have a negative impact on one or more of the protected groups: <ul style="list-style-type: none"> • Likely impact: Neutral • Range of options for addressing anticipated negative impact: • Preferred option for addressing likely negative effect: • Reason for preferring this option | | | |
| Anticipated impact of proposed reform on non-USS members | | | |
| | Positive | Negative | Neutral |
| Race | | | X |
| Disability | | | X |
| Age | | | X |
| Gender reassignment | | | |

| | | | |
|--|--|--|---|
| Pregnancy and maternity | | | X |
| Religion and belief | | | X |
| Sexual orientation | | | X |
| Marriage and civil partnership | | | X |
| Gender | | | X |
| <p>If it is anticipated that the proposed reform will have a negative impact on one or more of the protected groups:</p> <ul style="list-style-type: none"> • Likely impact: Neutral • Range of options for addressing anticipated negative impact: • Preferred option for addressing likely negative effect: • Reason for preferring this option | | | |

STEP 3

Could the impact identified in Step 2 above be minimised or removed or equality be promoted in some other way?

| Group | Action required |
|--------------------------------|--|
| Age | <p>The average age for workers who earn over £55K is 50 years of age as compared with the overall staff average age of 44 years of age. On average older workers may be disproportionately impacted by the changes. The University will aid understanding of the impact of this and other tax changes on this group by offering workshop sessions to this cohort of staff on the implications of these changes to the pension.</p> |
| BME | <p>This process has identified that a higher percentage of BME staff do not participate in USS, than are eligible. The reason for this are unknown, however the University should consider how to promote this benefit to this group of staff.</p> |
| Disabled | |
| Male | <p>Male staff who earn over £55K are disproportionately impacted by the changes. The University will aid understanding of the impact of this and other tax changes on this group by offering workshop sessions to this cohort of staff (male and female) on the implications of these changes to the pension.</p> |
| Female | |
| Gender reassignment | |
| Marriage and civil partnership | |
| Pregnancy and maternity | |
| Religion and belief | |
| Sexual orientation | <p>A higher percentage of LGB staff are both within the USS scheme, and eligible to join the scheme than the University average. However as the numbers are very small, no action is suggested.</p> |

STEP 4

**How will the reforms to the USS be monitored in the future and by whom?
(consider a five-yearly review of membership demographics and a repeat of the EIA?)**

The demographics for the USS scheme can be reviewed in a cyclical manner – this will be agreed internally. This would be managed between Pay and Pensions and HR.

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