



Pay Gap Report 2026



1. About Torus

Torus is an ambitious and established housing group with deep roots in Liverpool, St Helens, and Warrington - and a total footprint that encompasses 11 Local Authority areas.

One of the North West's largest landlords, Torus manages 40,000 homes and serves 75,000 customers. The Group mission of 'growing stronger communities' drives four entities to work together and deliver homes and services for those who need them most.

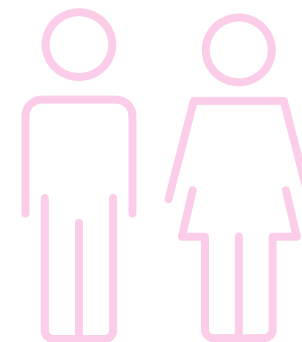
The landlord function sits at the heart of Torus and works to provide quality affordable homes and housing services that support people to live securely and independently.

The development company, Torus Developments, has a target to build 1,000 new homes a year - with a strong focus on affordable homes for rent and homeownership.

The commercial arm, HMS, is an award-winning building and maintenance contractor. Profits generated are used to fund initiatives that make a positive difference to communities and the lives of the people who live in them.

Torus' charitable arm, Torus Foundation, invests profits generated by Torus Developments and HMS into meaningful community projects that improve wellbeing, skills, and quality of life, to break down barriers and unlock potential.

The true value of the Torus model is unlocked when all four entities work together to make communities and places better.





2. Pay gap reporting

At Torus Group we are committed to fostering an inclusive and equitable workplace where everyone has the opportunity to thrive. Although there are currently no mandatory reporting requirements for ethnicity and disability pay gaps in the UK, we believe transparency is a vital step toward meaningful change. That's why we have chosen to voluntarily disclose our ethnicity and disability pay gaps.

It is anticipated that mandatory reporting on these pay gaps may be introduced in 2027, although this has not yet been confirmed. Government consultation suggests any future regulations will likely follow the framework currently in place for gender pay gap reporting. However, we await further detail on the specific requirements and methodology.

In preparation for these anticipated changes, we are actively working to improve the quality and completeness of our diversity data. This includes increasing self-disclosure levels to ensure greater representation and accuracy when the regulations come into force.

While this report includes our ethnicity and disability pay gap data, the primary focus remains on gender pay gap reporting, which is currently mandated under the Equality Act (Gender Pay Gap Information) Regulations 2017.



3. Ethnicity pay gap reporting

The ethnicity pay gap is the difference in the average pay and bonuses between employees from different ethnic backgrounds across an organisation.

We acknowledge these figures are based on limited ethnicity data, hence our focus on increasing self-disclosure levels. 19.2% of relevant employees across Torus Group have stated 'Prefer not to say' or not provided their data (Not Known).

In addition to our statutory requirements to report on the pay gap for Torus Landlord, we also provide the pay gap position for the Torus Group. This allows us to assess the position across the whole of the Group and consider whether any proactive steps need to be taken at the Group level too.

Torus Landlord Ethnicity pay gap data



Mean ethnicity pay gap is

-0.24%

Difference of -£0.05 per hour.



Median ethnicity pay gap is

-0.54%

Difference of -£0.09 per hour

Torus Landlord Ethnicity bonus gap data



Mean ethnicity bonus gap is

0%

Difference of £0.00 per hour



Median ethnicity bonus gap is

0%

Difference of £0.00 per hour

Torus Group Comparison data

In comparison Torus Group Mean ethnicity pay gap is 2.31%. Difference of £0.44 per hour. Torus Group Median ethnicity pay gap is 2.62%. Difference of £0.44 per hour.

In comparison Torus Group Mean ethnicity bonus gap is 0%. Difference of £0.00 per hour. Torus Group Median ethnicity bonus gap is 0%. Difference of £0.00 per hour.

*Based on White British being the reference ethnic group and all other ethnic groups as the comparator.

**Pay data is from the April 2026 payroll. Full pay relevant colleagues. Those who are not on reduced pay due to leave i.e. sickness or maternity.

***Bonus data is based on bonus payments for 12 months previous to 5th April 2026. During the reporting period Torus Group, including Torus Landlord did not pay any bonuses as defined in the Equality Act 2010 (Gender Pay Information) Regulations 2017.

4. Disability pay gap reporting

The disability pay gap is the difference in the average pay between employees with disabilities or long-term health conditions and those without disabilities or long-term health conditions.

We acknowledge these figures are based on limited disability data, hence our focus on increasing self-disclosure levels. 18.2% of relevant employees across Torus Group have stated 'Prefer not to say' or not provided their data (Not Known).

Torus Landlord Disability pay gap data

 Mean disability pay gap is
12.78%
Difference of £2.60 per hour.

 Median disability pay gap is
3.75%
Difference of £0.66 per hour

Torus Landlord Disability bonus gap data

 Mean disability bonus gap is
0%
Difference of £0.00 per hour

 Median disability bonus gap is
0%
Difference of £0.00 per hour

Torus Group Comparison data

In comparison Torus Group Mean disability pay gap is 7.87%. Difference of £1.50 per hour. Torus Group Median disability pay gap is 1.74%. Difference of £0.29 per hour.

In comparison Torus Group Mean disability bonus gap is 0%. Difference of £0.00 per hour. Torus Group Median disability bonus gap is 0%. Difference of £0.00 per hour.

*Based on those with 'No Disability/No Long Term Health Condition' being the reference group and those with a Disability / Long Term Health Condition being the comparator.

**Pay data is from the April 2026 payroll. Full pay relevant colleagues. Those who are not on reduced pay due to leave i.e. sickness or maternity.

***Bonus data is based on bonus payments for 12 months previous to 5th April 2026. During the reporting period Torus Group, including Torus Landlord did not pay any bonuses as defined in the Equality Act 2010 (Gender Pay Information) Regulations 2017.

5. Gender pay gap reporting

The gender pay gap is the difference in the average pay and bonuses of men and women across an organisation. It is an indicator of gender equality.

It is different to equal pay which is the right for men and women to be paid the same for work of equal value. A legal requirement, we must report on our gender pay gaps for all legal entities within the Torus Group who employ more than 250 people.

The focus of this report is Torus Landlord (Torus62 Ltd). Overall Group figures are provided for context.

Torus Landlord Gender pay gap data



Mean gender pay gap is

13.02%

Difference of £2.81 per hour.



Median gender pay gap is

13.64%

Difference of £2.70 per hour

Torus Landlord Gender bonus gap data



Mean gender bonus gap is

0%

Difference of £0.00 per hour



Median gender bonus gap is

0%

Difference of £0.00 per hour

Torus Group Comparison data

In comparison Torus Group Mean gender pay gap is 0.93%. Difference of £0.17 per hour. Torus Group Median gender pay gap is -4.6%. Difference of -£0.75 per hour.

In comparison Torus Group Mean gender bonus gap is 0%. Difference of £0.00 per hour. Torus Group Median gender bonus gap is 0%. Difference of £0.00 per hour.

*Pay data is from the April 2026 payroll. Full pay relevant colleagues. Those who are not on reduced pay due to leave i.e. sickness or maternity.

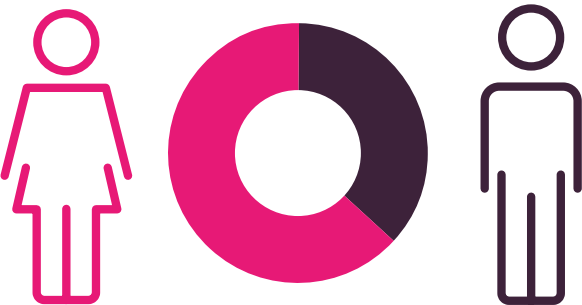
**Bonus data is based on bonus payments for 12 months previous to 5th April 2026. During the reporting period Torus Group did not pay any bonuses as defined in the Equality Act 2010 (Gender Pay Information) Regulations 2017.

6. Torus landlord figures

6.1 People profile

As at the snapshot date of 5th April 2026, Torus had 728 colleagues.

- 65.0% of Torus colleagues are female
- 35.0% of Torus colleagues are male



6.2 Gender pay gap data

Snapshot Date	Mean (average)	Median (middle)
5th April 2026	13.02%	13.64%
5th April 2025	14.7%	13.6%
5th April 2024	15.7%	13.3%
5th April 2023	16.6%	13.3%
5th April 2022	17.6%	15.7%

*Pay data is from the April 2026 payroll. Full pay relevant colleagues. Those who are not on reduced pay due to leave i.e., sickness or maternity.

6.3 Gender bonus gap data

Snapshot Date	Mean (average)	Median (middle)
5th April 2026	0%	0%
5th April 2025	0%	0%
5th April 2024	0%	0%
5th April 2023	5.11%	0%
5th April 2022	0%	0%

During the reporting period Torus did not pay any bonuses as defined in the Equality Act 2010 (Gender Pay Information) Regulations 2017.

*Bonus data is based on bonus payments for 12 months previous to 5th April 2026.



6.4 Quartiles data

Below is the summary split of where males and females sit in terms of the quartile bands. They have been split into four equal bands to provide the quartiles A,B,C and D.

Band	Male	Female	Description
A	26.14%	73.86%	Includes all employees whose hourly rate places them in the lower quartile.
B	27.27%	72.73%	Includes all employees whose hourly rate places them in the lower middle quartile.
C	35.23%	64.77%	Includes all employees whose hourly rate places them in the upper middle quartile.
D	52.57%	47.43%	Includes all employees whose hourly rate places them in the upper quartile.

The above table shows there is a higher proportion of females in Bands A, B and C, whereas D has a higher percentage of males.



7. Understanding our figures

At 13.64%, the median gender pay gap is higher than the national average of 12.8% (ONS (Office for National Statistics), 2025); and remained the same as last year's median figure of 13.64%. However, it should be noted that the mean gender pay gap has continued to decrease year on year, reducing to 13.02% this year from 14.65% last year, which represents a positive trend. We recognise tackling the gap is a long-term goal and are continuing to take direct action to drive it down - please see Section 8 of this report.

7.1 Proportionality

As outlined in Section 6.1 'People profile', Torus' workforce comprises a higher proportion of females. However, despite this representation, females are disproportionately concentrated in less senior roles. Our workforce gender split for full-pay relevant colleagues is 64.7% (455) females and 35.3% (248) males; however, females represent 73.9% of the lower quartile and 47.4% of the upper quartile of our pay bands. The percentage of females in the upper quartile has increased from last year though by 0.7%, while the percentage in the lower quartile decreased by 0.5%. This is positive and a move in the right direction towards reducing our gender pay gap.



47.4%

Females in the upper quartile pay band



52.6%

Males in the upper quartile pay band

7.2 Management



18.8%

of females were managers in 2025

19.9%

of females were managers in 2026



23.0%

of males were managers in 2025

23.1%

of males were managers in 2026

Despite the lower numbers of males within Torus, they represent a higher proportion of those who have either been promoted to or recruited into manager positions. This supports the presence of our gender pay gap.

8. Our Commitment to closing the pay gaps

The data in this report shows that whilst we have made some progress, we still have work to do. We are committed to eliminating gender, ethnicity and disability pay gaps and the details shown below highlight some of the actions we are taking to close those gaps.

Inclusive Leadership and Culture

Ensure leaders are accountable for diversity and inclusion progress.



- **Demonstrate visible and accountable leadership that is actively committed** to creating a workplace where every colleague feels valued, included, and supported to thrive.

- **Launch a new Inclusion Strategy in 2026**, grounded in our values and built on the principles of equity, inclusivity, and transparency.



- **Embed Equality Impact Assessments** into the design and review of all policies and practices, ensuring EDI considerations are integral, not an afterthought.

- **Strengthen inclusive leadership capability across all leadership levels** by equipping managers with the skills, confidence and accountability to lead diverse teams, have courageous conversations, support wellbeing and create psychologically safe environments.



- **Celebrate and value the diversity** of our colleagues, through strong engagement and involvement, ensuring colleagues feel listened to, valued and connected to the organisation's purpose and values.

Data Transparency and Accountability

Deliver our inclusion commitments and goals through data driven insights.



- **Increase colleague confidence in sharing sensitive personal data** by clearly communicating why it matters and encouraging completion of employee records so we can report accurately and design meaningful, targeted interventions.



- **Equip leaders and operational managers with clear, practical insight** into workforce diversity across our business areas, using data to monitor representation in gender, ethnicity, and disability to inform targeted action and improve diversity within our skilled and technical roles.



- **Build data literacy across the organisation** by helping colleagues understand that collecting sensitive information is essential for identifying inequalities, shaping effective EDI initiatives, and driving long term cultural change.



- **Use workforce and pay gap data to drive action planning at directorate level**, ensuring leaders understand the causes of any gaps identified and are accountable for translating these insights into targeted actions that deliver measurable improvement.



- **Maintain full transparency through the continued publication of all pay gap reports**, alongside clear annual updates on the progress we are making and the actions we are taking to close identified gaps.

Workforce Diversity

Attract, recruit and retain a diverse workforce achieving our inclusion goals.



- **Accelerate the development, progression and succession** of diverse talent by ensuring leadership, management and professional development programmes identify, support, and prepare colleagues from underrepresented groups for future leadership opportunities.



- **Improve female representation within senior, leadership and specialist roles** through targeted development, mentoring, sponsorship and succession planning initiatives.



- **Create clear, transparent career pathways** that enable colleagues to understand how they can grow, progress, and build long-term careers within the organisation.



- **Attract and retain apprentices from diverse backgrounds** by widening our reach, removing any barriers to entry, and offering meaningful, supported development opportunities.

This report has been published in accordance with the Equality Act 2010 (Gender Pay Gap Information) Regulations 2017 and I can confirm that the information and data provided in this report is accurate and in line with mandatory requirements.

I confirm that the data reported is accurate.

Debbie Attwood, Group People Director



• 1 Old Haymarket
• Liverpool
• L1 6RA

• **call** 0800 678 1894
• **email** info@torus.co.uk
• **web** www.torus.co.uk