UCEA Briefing on Examining the Gender Pension Gap in Higher Education infographic

UCEA has produced its first infographic on the gender pension gap (GPeG). The purpose of the infographic is to explain to HE institutions (HEIs) what the GPeG is; the key drivers that feed into the GPeG and how the GPeG compares to the gender pay gap (GPG).

The infographic helps to illustrate how GPeGs are generally much higher than the gender pay gap. This is because GPeGs are built-up over decades and are influenced by long-term structural issues particularly workforce participation and sometimes also individual pension scheme rules.

It is hoped that by having a better understanding of what the GPeG is and why it exists, that this will encourage HEIs to undertake a range of recommended good practice actions designed to try to reduce GPeG's across the HE sector.

The gender pension gap and its causes
The GPeG is a measure of the difference, or inequality, in retirement outcomes between women and men. There are three main drivers that contribute to the GPeG.

1. Gender pay gaps
Retirement outcomes are closely linked to earnings during an individual's working life. Differences in earnings between women and men over decades significantly impact on pension outcomes. The gender pay gap and the GPeG are therefore closely linked.

2. Workforce participation
Career patterns also affect pension savings. Periods of maternity leave, career breaks, caring responsibilities, part-time working and reduced hours all impact on retirement savings. Life changes and health conditions, such as menopause or endometriosis, may also be reasons why some women reduce their hours or take time away from work. These all impact on their retirement outcomes and ultimately drive the GPeG.

3. Pension scheme participation
Pension scheme participation is another important factor that drives the GPeG. All the main HE sector schemes see members opting out, often because of affordability – and opt-out rates tend to be the highest among women up to the age of 40[1]. A period of opting out during a working life can have a significant impact on an individual's retirement savings, with the effects accumulating over decades.

How does the gender pay gap compare to the gender pension gap?
The infographic uses data published by the Office for National Statistics to illustrate the gender pay gap in HE (2025) which is 10.3%. UCEA also calculates the HE sector's gender pay gap[2] which has been steadily falling over recent years.

[1] TPS (England & Wales)
[2] UCEA's calculation is a HE sector level figure covering 107 HEIs

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The GPeG figure of 34% is taken from the Local Government Pension Scheme (LGPS) England & Wales[3] and represents a calculation of the GPeG across the LGPS as a whole, using 2025 valuation data. We have chosen LGPS because their GPeG figure is publicly available. You can find more information here.

It is important to note that there are a range of ways to calculate a GPeG which often depends on the benefit structure of the particular scheme pension in question. Other factors such as the timing of the calculation of a GPeG, mean that making comparisons across different schemes is difficult.

In a HE context, comparing one scheme's GPeG with another is particularly problematic given the respective benefit structures, membership cohorts, salary profiles and working patterns across the main HE sector schemes.

In addition, LGPS (and TPS) are public service schemes consisting of many different employer types in addition to HEIs. With this in mind it is important to note that the LGPS GPeG figure contained in the infographic covers the whole range of participating employers, not just HEIs.

UCEA has formed a Reference Group of HEIs to consider equality pension gaps in HE which includes gender, disability and ethnicity. HEIs are encouraged to read and consider our Recommended Good Practice Actions document (members-only).

This infographic is also available as individual jpeg attachment on the UCEA website at www.ucea.ac.uk/library/infographics/ so that it can be downloaded and used by employers. We encourage HEIs to consider making use of it in their institution-level briefing materials.

Contacts

If you have any questions or queries regarding this briefing, please contact UCEA's Pension or Communications teams as appropriate www.ucea.ac.uk/about-us/staff/

[3] The LGPS is a public service pension scheme which is predominately offered to professional service staff working in post-92 HEIs