



2025-08
ITEM 10

Gender Pension Gap

The SLGPS SAB received a letter from the Scottish Joint Council (SJC) for Local Government Employees on 13 March 2025, where the SJC outlined their interest in taking forward work on the Gender Pension Gap (GPeG). The letter requested any information available from the SLGPS SAB on the GPeG in Scottish local government and what measures have been identified to mitigate the current gap. A letter was issued to the Scottish Joint Council (SJC) for Local Government Employees accepting their invitation for the Joint Secretariat attendance to a future SJC meeting. The next SJC meeting is likely to be in early 2026.

The Joint Secretariat team have organised a meeting with SAB England and Wales to discuss their action plan including their definition for the GPeG and reporting approach. The Joint Secretariat also met with Strathclyde Pension Fund in July and note of that meeting is copied below for SAB members.

Next Steps

Given some of the substantial activity in England and Wales on this issue, SAB members are invited to instruct the Secretariat team to develop a potential workplan on the GPeG for consideration at the next SAB meeting in November 2025.

Notes from the Strathclyde Pension Fund Meeting

In July, the Joint Secretariat met with Richard McIndoe (Strathclyde Pension Fund) to discuss the analysis the Fund received from Hymans Robertson regarding their GPeG using their 2023 valuation data.

The analysis is split by current pensioners and active members: within current pensioners, the GPeG is on average 45% between men and women in SPF. For active members, the analysis shows despite behavioural changes, a smaller gap still exists between men and female for the youngest cohorts analysed (21-25) and older. The analysis reviews possible causes of the gap: salaries and working patterns. The report found that the gender pay gap is lower than the UK average at 10-17% but it still contributes to the GPeG. The pay gap widens after the age of 30 on average. At this point, working patterns also differ between men and women. Notably, women are almost four times more likely (393%) to work part-time from the age 30 onwards than men, which will result in women accruing less pensionable service and retirement benefits in the SPF.