

**EQUALITY IMPACT ASSESSMENT (EIA)
ON PROPOSED CHANGES TO USS**

November 2021

***This document has been redacted to include only percentage figures in order to avoid potentially disclosing any individual**

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).

	Disability	Age	Race																																																																																														
1. USS Members	<table> <tr> <td>Yes</td> <td>7.6%</td> </tr> <tr> <td>No</td> <td>70.2%</td> </tr> <tr> <td>Not Known</td> <td>22.3%</td> </tr> <tr> <td>Grand Total</td> <td>100.0%</td> </tr> </table> <p><u>USS Members with a Disability by Gender</u></p> <table> <tr> <td>Female</td> <td>56.5%</td> </tr> <tr> <td>Male</td> <td>43.0%</td> </tr> <tr> <td>Prefer to self describe</td> <td>0.5%</td> </tr> <tr> <td>Grand Total</td> <td>100.0%</td> </tr> </table>	Yes	7.6%	No	70.2%	Not Known	22.3%	Grand Total	100.0%	Female	56.5%	Male	43.0%	Prefer to self describe	0.5%	Grand Total	100.0%	<table> <tr> <td>Under 25</td> <td>0.5%</td> </tr> <tr> <td>25-29</td> <td>5.9%</td> </tr> <tr> <td>30-34</td> <td>12.4%</td> </tr> <tr> <td>35-39</td> <td>14.5%</td> </tr> <tr> <td>40-44</td> <td>18.1%</td> </tr> <tr> <td>45-49</td> <td>14.8%</td> </tr> <tr> <td>50-54</td> <td>13.8%</td> </tr> <tr> <td>55-59</td> <td>12.4%</td> </tr> <tr> <td>60-64</td> <td>5.6%</td> </tr> <tr> <td>65+</td> <td>2.0%</td> </tr> <tr> <td>Grand Total</td> <td>100.0%</td> </tr> </table> <p>For USS Members 46.7% are between ages 40 -54</p> <p><u>USS Members Age by Gender</u></p> <table border="1"> <thead> <tr> <th></th> <th>Female %</th> <th>Male %</th> <th>Prefer to Self- Describe %</th> </tr> </thead> <tbody> <tr> <td>Under 25</td> <td>64.3%</td> <td>35.7%</td> <td>0.0%</td> </tr> <tr> <td>25-29</td> <td>49.7%</td> <td>49.7%</td> <td>0.6%</td> </tr> <tr> <td>30-34</td> <td>55.0%</td> <td>45.0%</td> <td>0.0%</td> </tr> <tr> <td>35-39</td> <td>52.7%</td> <td>47.3%</td> <td>0.0%</td> </tr> <tr> <td>40-44</td> <td>54.2%</td> <td>45.8%</td> <td>0.0%</td> </tr> <tr> <td>45-49</td> <td>55.0%</td> <td>45.0%</td> <td>0.0%</td> </tr> <tr> <td>50-54</td> <td>49.2%</td> <td>50.8%</td> <td>0.0%</td> </tr> <tr> <td>55-59</td> <td>43.3%</td> <td>56.4%</td> <td>0.3%</td> </tr> <tr> <td>60-64</td> <td>35.0%</td> <td>65.0%</td> <td>0.0%</td> </tr> <tr> <td>65+</td> <td>31.0%</td> <td>69.0%</td> <td>0.0%</td> </tr> <tr> <td>Grand Total</td> <td>50.4%</td> <td>49.5%</td> <td>0.1%</td> </tr> </tbody> </table> <p>For USS Members age 40-54 53.0% are female, compared to 47.0% male.</p>	Under 25	0.5%	25-29	5.9%	30-34	12.4%	35-39	14.5%	40-44	18.1%	45-49	14.8%	50-54	13.8%	55-59	12.4%	60-64	5.6%	65+	2.0%	Grand Total	100.0%		Female %	Male %	Prefer to Self- Describe %	Under 25	64.3%	35.7%	0.0%	25-29	49.7%	49.7%	0.6%	30-34	55.0%	45.0%	0.0%	35-39	52.7%	47.3%	0.0%	40-44	54.2%	45.8%	0.0%	45-49	55.0%	45.0%	0.0%	50-54	49.2%	50.8%	0.0%	55-59	43.3%	56.4%	0.3%	60-64	35.0%	65.0%	0.0%	65+	31.0%	69.0%	0.0%	Grand Total	50.4%	49.5%	0.1%	<table> <tr> <td>BAME</td> <td>8.6%</td> </tr> <tr> <td>White</td> <td>86.0%</td> </tr> <tr> <td>Not Known</td> <td>5.4%</td> </tr> <tr> <td>Grand Total</td> <td>100.0%</td> </tr> </table>	BAME	8.6%	White	86.0%	Not Known	5.4%	Grand Total	100.0%
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2. USS eligible members (those not currently in the scheme but who are eligible to join or rejoin)		<p>USS Eligible</p> <p>Yes 2.9%</p> <p>No 55.8%</p> <p>Not Known 41.3%</p>	<p>USS Eligible</p> <p>Under 25 2.9%</p> <p>25-29 27.9%</p> <p>30-34 25.6%</p> <p>35-39 22.1%</p> <p>40-44 7.6%</p> <p>45-49 3.5%</p> <p>50-54 2.9%</p> <p>55-59 2.9%</p> <p>60-64 3.5%</p> <p>65+ 1.2%</p> <p>For USS Eligible staff those aged between 25 and 39 combined make up 75.6% of this cohort, only 14% are in the 40-54 age range.</p>	<p>USS Eligible</p> <p>BAME 35.5%</p> <p>White 47.1%</p> <p>Not Known 17.4%</p>
3. Other scheme members	RBP	<p>RBP</p> <p>Yes 12.2%</p> <p>No 70.4%</p> <p>Not Known 17.5%</p>	<p>RBP</p> <p>Under 25 2.1%</p> <p>25-29 7.7%</p> <p>30-34 15.2%</p> <p>35-39 16.2%</p> <p>40-44 15.2%</p> <p>45-49 12.1%</p> <p>50-54 12.2%</p> <p>55-59 11.3%</p> <p>60-64 6.5%</p> <p>65+ 1.4%</p> <p>For those in RBP 39.5% are aged between 40 to 54</p>	<p>RBP</p> <p>BAME 2.6%</p> <p>White 95.2%</p> <p>Not Known 2.2%</p>
	NHS	<p>NHS</p> <p>Yes 1.5%</p> <p>No 41.8%</p> <p>Not Known 56.7%</p>	<p>NHS</p> <p>25-29 1.5%</p> <p>30-34 28.4%</p> <p>35-39 25.4%</p> <p>40-44 19.4%</p> <p>45-49 9.0%</p> <p>50-54 11.9%</p> <p>55-59 3.0%</p> <p>60-64 1.5%</p>	<p>NHS</p> <p>BAME 1.5%</p> <p>White 77.6%</p> <p>Not Known 20.9%</p>

			For those in NHS scheme 40.3% are in the 40 to 54 age range	
	QUB NEST	<p>QUB NEST</p> <p>No 50.0%</p> <p>Not Known 50.0%</p>	<p>QUB NEST</p> <p>30-34 33.3%</p> <p>35-39 8.3%</p> <p>45-49 8.3%</p> <p>50-54 16.7%</p> <p>55-59 8.3%</p> <p>60-64 25.0%</p>	<p>QUB NEST</p> <p>White 41.7%</p> <p>Not Known 58.3%</p>
4. Non scheme members (eligible for RBP but not currently in scheme)	<p>RBP Eligible</p> <p>Yes 10.8%</p> <p>No 68.3%</p> <p>Not Known 20.9%</p>	<p>RBP Eligible</p> <p>Under 25 5.8%</p> <p>25-29 7.9%</p> <p>30-34 16.5%</p> <p>35-39 17.3%</p> <p>40-44 17.3%</p> <p>45-49 12.9%</p> <p>50-54 5.0%</p> <p>55-59 5.8%</p> <p>60-64 5.8%</p> <p>65+ 5.8%</p> <p>Those eligible for RBP but not members 35.2% are in the 40 to 54 age range, whereas 41.7% are between 25 and 39.</p>	<p>RBP Eligible</p> <p>BAME 2.9%</p> <p>White 95.7%</p> <p>Not Known 1.4%</p>	
5. Non USS Members (2 to 4 above combined)	<p>Yes 10.4%</p> <p>No 67.1%</p> <p>Not Known 22.5%</p> <p>Grand Total 100.0%</p> <p>Non USS Members with a Disability by Gender</p> <p>Female 69.2%</p> <p>Male 29.5%</p> <p>Prefer to self describe 1.3%</p> <p>Grand Total 100.0%</p>	<p>Under 25 2.4%</p> <p>25-29 9.7%</p> <p>30-34 17.3%</p> <p>35-39 17.3%</p> <p>40-44 14.6%</p> <p>45-49 11.0%</p> <p>50-54 10.5%</p> <p>55-59 9.5%</p> <p>60-64 6.0%</p> <p>65+ 1.7%</p> <p>Grand Total 100.0%</p> <p>For Non USS members combined 36.1% are aged 40-54 compared to 44.3% between 25 and 39.</p>	<p>BAME 6.3%</p> <p>Not Known 5.1%</p> <p>White 88.5%</p> <p>Grand Total 100.0%</p>	

		<p><u>Non USS Members Age by Gender</u></p> <table border="1"> <thead> <tr> <th></th> <th>Female %</th> <th>Male %</th> <th>Prefer to self describe %</th> </tr> </thead> <tbody> <tr><td>Under 25</td><td>69.4%</td><td>30.6%</td><td>0.0%</td></tr> <tr><td>25-29</td><td>58.2%</td><td>41.8%</td><td>0.0%</td></tr> <tr><td>30-34</td><td>54.4%</td><td>44.8%</td><td>0.8%</td></tr> <tr><td>35-39</td><td>55.4%</td><td>44.2%</td><td>0.4%</td></tr> <tr><td>40-44</td><td>64.8%</td><td>34.2%</td><td>0.9%</td></tr> <tr><td>45-49</td><td>69.7%</td><td>30.3%</td><td>0.0%</td></tr> <tr><td>50-54</td><td>69.6%</td><td>30.4%</td><td>0.0%</td></tr> <tr><td>55-59</td><td>66.2%</td><td>33.8%</td><td>0.0%</td></tr> <tr><td>60-64</td><td>65.6%</td><td>34.4%</td><td>0.0%</td></tr> <tr><td>65+</td><td>53.8%</td><td>46.2%</td><td>0.0%</td></tr> <tr><td>Grand Total</td><td>61.9%</td><td>37.8%</td><td>0.3%</td></tr> </tbody> </table> <p>For Non USS Members age 40-54 67.7% are female, compared to 31.9% male.</p>		Female %	Male %	Prefer to self describe %	Under 25	69.4%	30.6%	0.0%	25-29	58.2%	41.8%	0.0%	30-34	54.4%	44.8%	0.8%	35-39	55.4%	44.2%	0.4%	40-44	64.8%	34.2%	0.9%	45-49	69.7%	30.3%	0.0%	50-54	69.6%	30.4%	0.0%	55-59	66.2%	33.8%	0.0%	60-64	65.6%	34.4%	0.0%	65+	53.8%	46.2%	0.0%	Grand Total	61.9%	37.8%	0.3%	
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2. USS eligible members (those not currently in the scheme but who are eligible to join or rejoin)		USS Eligible P 9.9% RC 19.8% ND 70.3%	USS Eligible Of a different sex 37.0% Of either sex 0.3% Of the same sex 1.9% I do not wish to answer 4.2% Not Known 11.9%	USS Eligible Yes 28.5% No 52.3% Not Known 19.2%
3. Other scheme members	RBP	RBP P 39.4% RC 42.0% ND 11.9%	RBP Of a different sex 75.8% Of either sex 2.2% Of the same sex 3.6% I do not wish to answer 9.7% Not Known 8.7%	RBP Yes 44.9% No 49.2% Not Known 5.9%
	NHS	NHS P 2.2% RC 1.6% ND 1.8%	NHS Of a different sex 64.2% Of the same sex 6.0% I do not wish to answer 4.5% Not Known 25.4%	NHS Yes 41.8% No 28.4% Not Known 29.9%
	QUB NEST	QUB NEST P 0.1% ND 0.9%	QUB NEST Of a different sex 41.7% Not Known 58.3%	QUB NEST Yes 41.7% Not Known 58.3%
4. Non scheme members (eligible for RBP but not currently in scheme)		RBP Eligible P 41.0% RC 41.7% ND 17.3%	RBP Eligible Of a different sex 33.1% Of either sex 1.6% Of the same sex 2.3% I do not wish to answer 4.2% Not Known 3.5%	RBP Eligible Yes 38.8% No 53.2% Not Known 7.9%
5. Non USS Members (2 to 4 above combined)		P 38.0% RC 40.7% ND 21.3% Grand Total 100.0%	Of a different sex 73.8% Of either sex 2.0% Of the same sex 3.8% I do not wish to answer 9.1% Not Known 11.3% Grand Total 100.0%	Yes 42.3% No 48.6% Not Known 9.1% Grand Total 100.0% Non USS Members with Dependants by Gender Female 62.5% Male 37.3% Prefer to self describe 0.2% Grand Total 100.0%

		Marital Status		Gender		Religious Beliefs	
1. USS Members		Single	26.6%	Female	50.4%	Buddhist	0.5%
		Civil		Male	49.5%	Christian - Church of Ireland	3.3%
		Partnership	1.1%	Prefer to self describe	0.1%	Christian - Methodist Church	0.7%
		Divorced	2.9%	Grand Total	100.0%	Christian - Other Denomination	4.6%
		Married	58.0%			Christian - Presbyterian	5.3%
		Separated	1.4%			Christian - Roman Catholic	15.4%
		Widowed	0.6%			Hindu	0.9%
		Other	3.4%			Jewish	0.2%
		Prefer not to say	2.1%			Muslim	1.3%
		Not Known	4.0%			Spiritual	0.9%
		Grand Total	100.0%			Any other religion or philosophical belief	1.0%
						No Religion	19.3%
						Prefer not to say	4.9%
						Not Known	41.8%
						Grand Total	100.0%
2. USS eligible members (those not currently in the scheme but who are eligible to join or rejoin)		USS Eligible		USS Eligible		USS Eligible	
		Single	43.0%	Female	44.2%	Buddhist	1.7%
		Divorced	1.7%	Male	55.8%	Christian - Methodist Church	0.6%
		Married	33.7%			Christian - Other Denomination	2.9%
		Separated	1.7%			Christian - Presbyterian	0.6%
		Widowed	0.6%			Christian - Roman Catholic	14.5%
		Other	1.7%			Hindu	10.5%
		Prefer not to say	1.7%			Muslim	9.9%
		Not Known	15.7%			Sikh	0.6%
						Spiritual	1.2%
						Any other religion or philosophical belief	0.6%
						No Religion	17.4%
						Prefer not to say	1.2%
						Not Known	38.4%
3. Other scheme members		RBP		RBP		RBP	
RBP		Single	39.2%	Female	65.7%	Buddhist	0.3%
		Civil Partnership	0.7%	Male	33.9%	Christian - Church of Ireland	5.0%
		Divorced	3.3%	Prefer to self describe	0.4%	Christian - Methodist Church	1.9%
		Married	48.1%			Christian - Other Denomination	4.4%
		Prefer not to say	2.0%			Christian - Presbyterian	5.9%
		Separated	1.3%			Christian - Roman Catholic	18.2%
		Widowed	0.9%			Hindu	0.1%
		Other	3.6%			Jewish	0.1%
		Not Known	1.0%			Muslim	0.2%
						Spiritual	0.9%

				Any other religion or philosophical belief 0.5%
				No Religion 20.8%
				Prefer not to say 5.0%
				Not Known 36.8%
				Grand Total 100.0%
	NHS	NHS <hr/> Single 16.4% Divorced 1.5% Married 53.7% Prefer not to say 3.0% Other 1.5% Not Known 23.9%	NHS <hr/> Female 41.8% Male 58.2%	NHS <hr/> Christian - Church of Ireland 6.0% Christian - Methodist Church 1.5% Christian - Other Denomination 10.4% Christian - Presbyterian 6.0% Christian - Roman Catholic 9.0% No Religion 7.5% Prefer not to say 3.0% Not Known 56.7%
	QUB NEST	QUB NEST <hr/> Single 8.3% Civil Partnership 8.3% Married 33.3% Not Known 50.0%	QUB NEST <hr/> Female 25.0% Male 75.0%	QUB NEST <hr/> Christian - Presbyterian 8.3% No Religion 16.7% Prefer not to say 16.7% Not Known 58.3%
4. Non scheme members (eligible for RBP but not currently in scheme)		RBP Eligible <hr/> Single 47.5% Civil Partnership 0.7% Divorced 3.6% Married 35.3% Separated 2.2% Widowed 0.7% Other 6.5% Prefer not to say 1.4% Not Known 2.2%	RBP Eligible <hr/> Female 66.2% Male 33.1% Prefer to self describe 0.7%	RBP Eligible <hr/> Christian - Church of Ireland 4.3% Christian - Other Denomination 1.4% Christian - Presbyterian 3.6% Christian - Roman Catholic 16.5% Hindu 0.7% Jewish 0.7% Spiritual 0.7% Any other religion or philosophical belief 2.9% No Religion 18.0% Prefer not to say 4.3% Not Known 46.8%
5. Non USS Members (2 to 4 above combined)		Single 39.1% Civil Partnership 0.7% Divorced 3.1% Married 45.4% Prefer not to say 1.9% Separated 1.3% Widowed 0.8% Other 3.5%	Female 61.9% Male 37.8% Prefer to self describe 0.3% Grand Total 100.0%	Buddhist 0.4% Christian - Church of Ireland 4.3% Christian - Methodist Church 1.5% Christian - Other Denomination 4.2% Christian - Presbyterian 5.1% Christian - Roman Catholic 17.1% Hindu 1.3% Jewish 0.1% Muslim 1.3% Sikh 0.1%

	Not Known 4.2%		Spiritual 0.9%
	Grand Total 100.0%		Any other religion or philosophical belief 0.7%
			No Religion 19.5%
			Prefer not to say 4.5%
			Not Known 39.0%
			Grand Total 100.0%

		Full-Time/Part-Time		
1. USS Members	FT	87.5%		
	PT	12.5%		
	Grand Total	100.0%		
	USS Members PT/FT by Gender			
		Female	Male	Prefer to self describe
		%	%	%
	FT	47.3%	52.6%	0.1%
	PT	71.8%	28.2%	0.0%
	Grand Total	50.4%	49.5%	0.1%
2. USS eligible members (those not currently in the scheme but who are eligible to join or rejoin)		USS Eligible		
		FT	90.1%	
		PT	9.9%	
3. Other scheme members	RBP	RBP		
		FT	72.2%	
		PT	27.8%	
	NHS	NHS		
		FT	59.7%	
		PT	40.3%	
	QUB NEST	QUB NEST		
		FT	83.3%	
		PT	16.7%	

4. Non scheme members (eligible for RBP but not currently in scheme)	RBP Eligible				
	FT	56.1%			
	PT	43.9%			
5. Non USS Members (2 to 4 above combined)	FT	72.3%			
	PT	27.7%			
	Grand Total	100.0%			
	Non USS Members PT/FT by Gender				
		Female	Male	Prefer to self describe	Total
		%	%	%	%
FT	54.7%	44.9%	0.4%	100.0%	
PT	80.5%	19.2%	0.2%	100.0%	
Grand Total	61.9%	37.8%	0.3%	100.0%	

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 [state reason]. There is also insufficient disclosure on staff records to provide meaningful data on x and x (insert relevant protected characteristics).

We monitor to comply with Northern Ireland legislation as set out in Section 75 of the NI Act. We collect data on the following grounds, Disability, Age, Race, Community Background, Sexual Orientation, Dependants, Marital Status, Gender and Religious Belief and therefore we have completed the template for these fields. We have also added in Full-Time/Part-Time as we feel this would be useful to consider.

Template form for full Equality Impact Assessment of changes to the USS

Name of person completing this form: Ciara Smyth _____

Job title: Pensions Manager _____

Department: Finance Department _____

Telephone number: 02890 973485 _____

Email address: c.smyth@gub.ac.uk _____

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

(1) From 1 April 2022 the rate at which members will build up future benefits in the DB section (USS's retirement income builder section) will change from 1 April 2022 (to a lower rate of 1/85 of salary compared to the current 1/75 of salary, and a separate lump sum of 3/85 rather than 3/75, up to the Salary Threshold)
(2) From 1 April 2022, the Salary Threshold will reduce from £59,883.65 to £40,000
(3) From 1 April 2023, the Salary Threshold will continue to increase annually in line with official pensions, which are currently increased in line with the Consumer Prices Index (CPI), but subject to a lower maximum increase of 2.5% a year until 31 March 2025 or if earlier, the date of any change concluded by a review by the JNC of the amount of the Salary Threshold
(4) Benefits earned in the USS Retirement Income Builder from 1 April 2022 will continue to see increases applied annually before and after members retire, but subject to a lower maximum of 2.5% a year
(5) From 1 April 2022, there will be a change of benefits for those who are members of USS for a short period (more than three months but less than two years).
(6) The JNC has proposed changes to the scheme so that contributions won't need to rise significantly and impact affordability for members. However, in the absence of the JNC's (or other) proposed changes being executed by 28 February 2022, there is a proposed fall-back position, where contribution rates will increase every six months from 1 April 2022. In the fall-back position, the increase would be from the October 2021 levels of 9.8% to 18.8% of salary for members by 1 October 2025. For employers, the increase would be from 21.4% to 38.2%.

	Members (% of salary)	Employers (% of salary)
From 1 April 2022 to 30 September 2022:	11.0%	23.7%
From 1 October 2022 to 31 March 2023:	12.9%	27.1%
From 1 April 2023 to 30 September 2023:	13.9%	29.1%
From 1 October 2023 to 31 March 2024:	15.0%	31.0%
From 1 April 2024 to 30 September 2024:	16.0%	33.0%
From 1 October 2024 to 31 March 2025:	17.1%	34.9%
From 1 April 2025 to 30 September 2025:	18.1%	36.9%
From 1 October 2025 onwards:	18.8%	38.2%

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 perhaps cover all of the areas of the proposed changes and the elements set out below are by way of example.

This institution has employees in the following schemes:

Scheme	DB accrual rate (and threshold if applies)	Indexation and revaluation of pensions	Benefits for those who leave the scheme with less than two years' service (more than three months)	Contributions for employers and members																								
TPS (or regional equivalent)	N/A	N/A	N/A	N/A																								
LGPS (or regional equivalent)	N/A	N/A	N/A	N/A																								
SAT	N/A	N/A	N/A	N/A																								
SAUL	N/A	N/A	N/A	N/A																								
NHSPS	<p>HSCNI 1995 = 1/80th – No threshold (Final Salary)</p> <p>HSCNI 2008 = 1/60th – No threshold (Final Salary)</p> <p>HSCNI 2015 = 1/54th – No threshold (CARE)</p>	<p>For 1995 & 2008 categories:</p> <p>Deferred pensions revalue by CPI max 5%</p> <p>For 2015 category:</p> <p>CARE blocks revalue by CPI +1.5%</p> <p>For all categories:</p>	<p>For all categories:</p> <p>Refund of contributions or transfer to another arrangement (timescales on transfer).</p>	<p>Member rates:</p> <table border="1"> <thead> <tr> <th>Tier</th> <th>Full-Time Pensionable Pay used to determine contribution rate</th> <th>Contribution rate (before tax relief) (gross) 1 April 2015 to 31 March 2019</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Up to £15,431.99</td> <td>5.0%</td> </tr> <tr> <td>2</td> <td>£15,432.00 to £21,477.99</td> <td>5.6%</td> </tr> <tr> <td>3</td> <td>£21,478.00 to £26,823.99</td> <td>7.1%</td> </tr> <tr> <td>4</td> <td>£26,824.00 to £47,845.99</td> <td>9.3%</td> </tr> <tr> <td>5</td> <td>£47,846.00 to £70,630.99</td> <td>12.5%</td> </tr> <tr> <td>6</td> <td>£70,631.00 to £111,376.99</td> <td>13.5%</td> </tr> <tr> <td>7</td> <td>£111,377.00 and over</td> <td>14.5%</td> </tr> </tbody> </table>	Tier	Full-Time Pensionable Pay used to determine contribution rate	Contribution rate (before tax relief) (gross) 1 April 2015 to 31 March 2019	1	Up to £15,431.99	5.0%	2	£15,432.00 to £21,477.99	5.6%	3	£21,478.00 to £26,823.99	7.1%	4	£26,824.00 to £47,845.99	9.3%	5	£47,846.00 to £70,630.99	12.5%	6	£70,631.00 to £111,376.99	13.5%	7	£111,377.00 and over	14.5%
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		<i>Pensions in payment increase by Official Pension Increase Order</i>		<i>Employer = 22.5%</i>
<i>Other e.g NEST, NOW Pensions, GPP etc (please specify)</i>	<i>RBP 1/80th – No threshold</i>	<i>Deferred pensions revalue by CPI max 5% Pensions in payment increase by Official Pension Increase Order</i>	<i>Refund of contributions or transfer to another arrangement.</i>	<i>Member = 9% Employer = 21%</i>
	<i>NEST – DC Arrangement</i>	<i>N/A</i>	<i>Fund remains invested with NEST</i>	<i>Member = 5% Employer = 3%</i>

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 reforms 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 Trustee 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 (noting the implications and specifically the fall-back position stated by the USS trustee).

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 may be necessary. Institutions must retain a record of evidence relied upon.

(1) Proposed reform:

From 1 April 2022 the rate at which members will build up future benefits in the DB section (USS's retirement income builder section) will change from 1 April 2022 (to a lower rate of 1/85 of salary compared to the current 1/75 of salary, and a separate lump sum of 3/85 rather than 3/75, up to the Salary Threshold).

Anticipated impact of proposed reform on existing USS members			
	Positive	Negative	Neutral
Race		✓	
Disability		✓	
Sex		✓	
Age		✓	
Gender reassignment		N/A	
Marriage and civil partnership		✓	
Pregnancy and maternity		N/A	
Religion and belief		✓	
Sexual orientation		✓	

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

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

Proposed reform 1 has a negative impact on all USS members. A reduction in accrual rate would reduce the amount of Retirement Income Builder (defined benefit) pension each member builds up annually. Some protected groups will be impacted more than others due to the composition of USS members at Queen's, by protected characteristics. For example, 46.7% of USS members are between ages 40-54 and 37.5% of USS members identify as being from a Roman Catholic community background.

In addition, as the proposal reduces the amount of Retirement Income Builder pension each member builds annually going forward, those older members with longer service who are able/wish to retire sooner, will be less impacted than younger members, or those who have just joined the Scheme. As the proposed changes will impact benefits accrued from 1 April 2022 only, it can be assumed that older members have already built up most of their Retirement Income Builder pension which will have been calculated at the more generous accrual rate. Of those eligible to become USS members, 75.6% are aged 25-39 with only 14% of eligible USS members aged 40-54.

When analysing the data from the screening exercise at an intersectional level, certain groups may appear to be more adversely impacted by the proposal than others. For example, women with disabilities, women aged between 40 and 44 years old and women with dependants and women who work part-time.

However, this proposed reform treats everyone the same and therefore, no direct discrimination has been identified. To the extent that there is any differential impact, arguably the proposal could be objectively justified by the need to ensure that the pension scheme is sustainable and can continue to deliver valuable retirement benefits to its members.

Anticipated negative impact of proposed reform on existing non-USS members			
	Range of options	Preferred Option	Reason for preferred option
Race	No change to the reform, continue with the reform, abandon the reform, change the reform.	Continue with the reform	No direct discrimination identified
Disability	No change to the reform, continue with the reform, abandon the reform, change the reform.	Continue with the reform	No direct discrimination identified
Sex	No change to the reform, continue with the reform, abandon the reform, change the reform.	Continue with the reform	No direct discrimination identified
Age	No change to the reform, continue with the reform, abandon the reform, change the reform.	Continue with the reform	No direct discrimination identified
Gender reassignment	N/A		
Marriage and civil partnership	No change to the reform, continue with the reform,	Continue with the reform	No direct discrimination identified

	abandon the reform, change the reform.		
Pregnancy and maternity	N/A		
Religion and belief	No change to the reform, continue with the reform, abandon the reform, change the reform.	Continue with the reform	No direct discrimination identified
Sexual orientation	No change to the reform, continue with the reform, abandon the reform, change the reform.	Continue with the reform	No direct discrimination identified

(2) Proposed reform:

From 1 April 2022, the Salary Threshold will reduce from £59,883.65 to £40,000.

	Disability	Age	Race																																																
1. USS Members	Yes 7.6%	Under 25 0.5%	BAME 8.6%																																																
	No 70.2%	25-29 5.9%	White 86.0%																																																
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	<u>USS Members with a Disability by Gender</u>																																																		
	Female 56.5%	40-44 18.1%																																																	
	Male 43.0%	45-49 14.8%																																																	
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1. USS Members	P 30.5% RC 37.5% ND 31.9% Grand Total 100.0%	Of a different sex 73.0% Of the same sex 3.2% Of either sex 1.0% I do not wish to answer 9.9% Not Known 12.9% Grand Total 100.0%	Yes 51.6% No 39.3% Not Known 9.1% Grand Total 100.0% <u>USS Members with Dependants by Gender</u> Female 50.5% Male 49.4% Prefer to self describe 0.1% Grand Total 100.0%
Above salary £59883.65	P 32.9% RC 36.6% ND 30.6% Grand Total 100.0%	Of a different sex 65.0% Of the same sex 2.7% Of either sex 0.2% I do not wish to answer 12.7% Not Known 19.4% Grand Total 100.0%	Yes 64.3% No 22.6% Not Known 13.1% Grand Total 100.0% <u>USS Members over 59K with Dependants by Gender</u> Female 33.5% Male 66.5% Grand Total 100.0%
USS Members Above salary £40000.00	P 31.4% RC 38.3% ND 30.3% Grand Total 100.0%	Of a different sex 72.3% Of the same sex 3.0% Of either sex 0.6% I do not wish to answer 11.2% Not Known 13.0% Grand Total 100.0%	Yes 58.0% No 33.4% Not Known 8.6% Grand Total 100.0% <u>USS Members over 40K with Dependants by Gender</u> Female 44.5% Male 55.4% Prefer to self describe 0.1% Grand Total 100.0%
2. Non USS Members	P 38.0% RC 40.7% ND 21.3% Grand Total 100.0%	Of a different sex 73.8% Of either sex 2.0% Of the same sex 3.8% I do not wish to answer 9.1% Not Known 11.3% Grand Total 100.0%	Yes 42.3% No 48.6% Not Known 9.1% Grand Total 100.0%

			Non USS Members with Dependants by Gender Female 62.5% Male 37.3% Prefer to self describe 0.2% Grand Total 100.0%
Non USS Members Above salary £59883.65	P 36.0% RC 52.0% ND 12.0% Grand Total 100.0%	Of a different sex 92.0% I do not wish to answer 4.0% Not Known 4.0% Grand Total 100.0%	Yes 76.0% No 16.0% Not Known 8.0% Grand Total 100.0% Non USS Members over 59K with Dependants by Gender Female 26.3% Male 73.7% Grand Total 100.0%
Non USS Members Above salary £40000.00	P 24.3% RC 33.8% ND 41.9% Grand Total 100.0%	Of a different sex 73.0% I do not wish to answer 4.1% Not Known 16.2% Of the same sex 6.8% Grand Total 100.0%	Yes 47.3% No 32.4% Not Known 20.3% Grand Total 100.0% Non USS Members over 40K with Dependants by Gender Female 31.4% Male 68.6% Grand Total 100.0%

	Marital Status	Gender	Religious Belief
1. USS Members	Single 26.6% Civil Partnership 1.1% Divorced 2.9% Married 58.0% Separated 1.4% Widowed 0.6% Other 3.4% Prefer not to say 2.1% Not Known 4.0% Grand Total 100.0%	Female 50.4% Male 49.5% Prefer to self describe 0.1% Grand Total 100.0%	Buddhist 0.5% Christian - Church of Ireland 3.3% Christian - Methodist Church 0.7% Christian - Other Denomination 4.6% Christian - Presbyterian 5.3% Christian - Roman Catholic 15.4% Hindu 0.9% Jewish 0.2% Muslim 1.3% Spiritual 0.9% Any other religion or philosophical belief 1.0% No Religion 19.3%

			Prefer not to say 4.9% Not Known 41.8% Grand Total 100.0%
USS Members Above salary £59883.65	Single 13.3% Married 73.3% Civil Partnership 1.1% Widowed 0.9% Divorced 3.0% Separated 1.9% Other 1.8% Prefer not to say 3.2% Not Known 1.6% Grand Total 100.0%	Female 32.9% Male 67.1% Grand Total 100.0%	Buddhist 0.5% Christian - Church of Ireland 3.2% Christian - Methodist Church 0.9% Christian - Other Denomination 3.9% Christian - Presbyterian 5.5% Christian - Roman Catholic 11.8% Hindu 0.5% Jewish 0.4% Muslim 0.2% Spiritual 0.7% Any other religion or philosophical belief 1.9% No Religion 17.7% Prefer not to say 5.5% Not Known 47.3% Grand Total 100.0%
USS Members Above salary £40000.00	Single 20.2% Married 65.3% Civil Partnership 1.1% Widowed 0.7% Divorced 3.0% Separated 1.4% Other 3.2% Prefer not to say 2.7% Not Known 2.3% Grand Total 100.0%	Female 44.9% Male 55.0% Prefer to self describe 0.1% Grand Total 100.0%	Buddhist 0.4% Christian - Church of Ireland 3.2% Christian - Methodist Church 0.7% Christian - Other Denomination 4.3% Christian - Presbyterian 4.9% Christian - Roman Catholic 13.7% Hindu 0.7% Jewish 0.3% Muslim 0.6% Spiritual 0.8% Any other religion or philosophical belief 1.0% No Religion 17.6% Prefer not to say 5.2% Not Known 46.7% Grand Total 100.0%

2. Non USS Members	<table border="0"> <tr><td>Single</td><td>39.1%</td></tr> <tr><td>Civil</td><td></td></tr> <tr><td>Partnership</td><td>0.7%</td></tr> <tr><td>Divorced</td><td>3.1%</td></tr> <tr><td>Married</td><td>45.4%</td></tr> <tr><td>Prefer not to say</td><td>1.9%</td></tr> <tr><td>Separated</td><td>1.3%</td></tr> <tr><td>Widowed</td><td>0.8%</td></tr> <tr><td>Other</td><td>3.5%</td></tr> <tr><td>Not Known</td><td>4.2%</td></tr> <tr><td>Grand Total</td><td>100.0%</td></tr> </table>	Single	39.1%	Civil		Partnership	0.7%	Divorced	3.1%	Married	45.4%	Prefer not to say	1.9%	Separated	1.3%	Widowed	0.8%	Other	3.5%	Not Known	4.2%	Grand Total	100.0%	<table border="0"> <tr><td>Female</td><td>61.9%</td></tr> <tr><td>Male</td><td>37.8%</td></tr> <tr><td>Prefer to self describe</td><td>0.3%</td></tr> <tr><td>Grand Total</td><td>100.0%</td></tr> </table>	Female	61.9%	Male	37.8%	Prefer to self describe	0.3%	Grand Total	100.0%	<table border="0"> <tr><td>Buddhist</td><td>0.4%</td></tr> <tr><td>Christian - Church of Ireland</td><td>4.3%</td></tr> <tr><td>Christian - Methodist Church</td><td>1.5%</td></tr> <tr><td>Christian - Other Denomination</td><td>4.2%</td></tr> <tr><td>Christian - Presbyterian</td><td>5.1%</td></tr> <tr><td>Christian - Roman Catholic</td><td>17.1%</td></tr> <tr><td>Hindu</td><td>1.3%</td></tr> <tr><td>Jewish</td><td>0.1%</td></tr> <tr><td>Muslim</td><td>1.3%</td></tr> <tr><td>Sikh</td><td>0.1%</td></tr> <tr><td>Spiritual</td><td>0.9%</td></tr> <tr><td>Any other religion or philosophical belief</td><td>0.7%</td></tr> <tr><td>No Religion</td><td>19.5%</td></tr> <tr><td>Prefer not to say</td><td>4.5%</td></tr> <tr><td>Not Known</td><td>39.0%</td></tr> <tr><td>Grand Total</td><td>100.0%</td></tr> </table>	Buddhist	0.4%	Christian - Church of Ireland	4.3%	Christian - Methodist Church	1.5%	Christian - Other Denomination	4.2%	Christian - Presbyterian	5.1%	Christian - Roman Catholic	17.1%	Hindu	1.3%	Jewish	0.1%	Muslim	1.3%	Sikh	0.1%	Spiritual	0.9%	Any other religion or philosophical belief	0.7%	No Religion	19.5%	Prefer not to say	4.5%	Not Known	39.0%	Grand Total	100.0%
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Full-Time/Part-Time							
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PT	12.5%						
Grand Total	100.0%						

	<p>USS Members PT/FT by Gender</p> <table border="1" data-bbox="329 281 872 533"> <thead> <tr> <th></th> <th>Female %</th> <th>Male %</th> <th>Prefer to self describe %</th> </tr> </thead> <tbody> <tr> <td>FT</td> <td>47.3%</td> <td>52.6%</td> <td>0.1%</td> </tr> <tr> <td>PT</td> <td>71.8%</td> <td>28.2%</td> <td>0.0%</td> </tr> <tr> <td>Grand Total</td> <td>50.4%</td> <td>49.5%</td> <td>0.1%</td> </tr> </tbody> </table>					Female %	Male %	Prefer to self describe %	FT	47.3%	52.6%	0.1%	PT	71.8%	28.2%	0.0%	Grand Total	50.4%	49.5%	0.1%		
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<p>USS Members Above salary £59883.65</p>	<p>USS Members over 59K PT/FT by Gender</p> <table border="1" data-bbox="329 569 715 680"> <tbody> <tr> <td>FT</td> <td>97.9%</td> </tr> <tr> <td>PT</td> <td>2.1%</td> </tr> <tr> <td>Grand Total</td> <td>100.0%</td> </tr> </tbody> </table> <table border="1" data-bbox="329 806 813 1041"> <thead> <tr> <th></th> <th>Female %</th> <th>Male %</th> </tr> </thead> <tbody> <tr> <td>FT</td> <td>32.9%</td> <td>67.1%</td> </tr> <tr> <td>PT</td> <td>33.3%</td> <td>66.7%</td> </tr> <tr> <td>Grand Total</td> <td>32.9%</td> <td>67.1%</td> </tr> </tbody> </table>				FT	97.9%	PT	2.1%	Grand Total	100.0%		Female %	Male %	FT	32.9%	67.1%	PT	33.3%	66.7%	Grand Total	32.9%	67.1%
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FT	44.4%	55.6%	0.1%																			
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<p>2. Non USS Members</p>	<table border="1" data-bbox="329 1633 664 1745"> <tbody> <tr> <td>FT</td> <td>72.3%</td> </tr> <tr> <td>PT</td> <td>27.7%</td> </tr> <tr> <td>Grand Total</td> <td>100.0%</td> </tr> </tbody> </table> <p>Non USS Members PT/FT by Gender</p>				FT	72.3%	PT	27.7%	Grand Total	100.0%												
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		Female %	Male %	Prefer to self describe %	Total %
	FT	54.7%	44.9%	0.4%	100.0%
	PT	80.5%	19.2%	0.2%	100.0%
	Grand Total	61.9%	37.8%	0.3%	100.0%
Non USS Members	FT	88.0%			
	PT	12.0%			
Above salary £59883.65	Grand Total	100.0%			
	Non USS Members over 59K PT/FT by Gender				
		Female %	Male %		
	FT	22.7%	77.3%		
	PT	66.7%	33.3%		
	Grand Total	28.0%	72.0%		
Non USS Members	FT	93.2%			
	PT	6.8%			
Above salary £40000.00	Grand Total	100.0%			
	Non USS Members over 40K PT/FT by Gender				
		Female %	Male %		
	FT	31.9%	68.1%		
	PT	60.0%	40.0%		
	Grand Total	33.8%	66.2%		

Anticipated impact of proposed reform on existing USS members			
	Positive	Negative	Neutral
Race		✓	
Disability		✓	
Sex		✓	
Age		✓	
Gender reassignment	N/A	N/A	
Marriage and civil partnership		✓	
Pregnancy and maternity	N/A	N/A	

Religion and belief		✓	
Sexual orientation		✓	

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

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

Proposed reform 2 has a negative impact on all USS members earning above £40,000, as from 1 April 2022 those members with earnings over £40,000 will build up a lower USS Retirement Income Builder (defined benefit) pension and lump sum than they do currently. There will be an increase to both member and employer contributions paid to the Investment Builder (defined contribution) section, as the contribution will be based on earnings over £40,000 rather than over £59,883.65 as per the current Rules, however it is not possible to accurately predict the retirement benefits available from the Investment Builder at retirement.

38.3% of USS members above the £40,000 salary threshold are from a Roman Catholic community background and 44.9% of USS members above the £40,000 salary threshold are female, compared to 28% of female USS members earning above £59,883.65.

For those employees who are not members, but are eligible to join the USS scheme, 70.3% of members earning above the £40,000 salary threshold are aged 30-44 compared to 44% of non-USS members above the current £59,883.65 salary threshold.

When analysing the data from the screening exercise at an intersectional level, certain groups may appear to be more adversely impacted by the proposal than others. For example, of those aged 40-54 who earn above the £40,000 salary threshold, 47.8% are female, compared to 52.2% male, this is compared to USS members above the current salary threshold of £59K, of which 38.8% of those aged are female, compared to 61.3% male.

Older members with longer service who are able/wish to retire soon, will be less impacted than younger members, or those who have just joined the Scheme. Older members, with longer service would have had most of their Retirement Income Builder pension calculated on their income up to the higher salary threshold of £59,883.65. Of those above the £40,000 threshold, 53% of USS members are aged 40-54 and of those eligible to become USS members, 50% are aged 30-39.

However, this proposed reform treats everyone the same and therefore, no direct discrimination has been identified. To the extent that there is any differential impact, arguably the proposal could be objectively justified by the need to ensure that the pension scheme is sustainable and can continue to deliver valuable retirement benefits to its members.

Anticipated negative impact of proposed reform on existing non-USS members

	Range of options	Preferred Option	Reason for preferred option
Race	No change to the reform, continue with the reform, abandon the reform, change the reform.	Continue with the reform	No direct discrimination identified
Disability	No change to the reform, continue with the reform, abandon the reform, change the reform.	Continue with the reform	No direct discrimination identified
Sex	No change to the reform, continue with the reform, abandon the reform, change the reform.	Continue with the reform	No direct discrimination identified
Age	No change to the reform, continue with the reform, abandon the reform, change the reform.	Continue with the reform	No direct discrimination identified
Gender reassignment	N/A		
Marriage and civil partnership	No change to the reform, continue with the reform, abandon the reform, change the reform.	Continue with the reform	No direct discrimination identified
Pregnancy and maternity	N/A		
Religion and belief	No change to the reform, continue with the reform, abandon the reform, change the reform.	Continue with the reform	No direct discrimination identified
Sexual orientation	No change to the reform, continue with the reform, abandon the reform, change the reform.	Continue with the reform	No direct discrimination identified

(3) Proposed reform:

From 1 April 2023, the Salary Threshold will continue to increase annually in line with official pensions, which are currently increased in line with the Consumer Prices Index (CPI), but subject to a lower maximum increase of 2.5% a year until 31 March 2025 or if earlier, the date of any change concluded by a review by the JNC of the amount of the Salary Threshold.

Anticipated impact of proposed reform on existing USS members			
	Positive	Negative	Neutral
Race		✓	
Disability		✓	
Sex		✓	
Age		✓	
Gender reassignment	N/A	N/A	
Marriage and civil partnership		✓	
Pregnancy and maternity	N/A	N/A	
Religion and belief		✓	
Sexual orientation		✓	

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

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

Proposed reform 3 could potentially have a negative impact from 1 April 2023, however as it is not possible to predict the Consumer Prices Index (CPI) rate in the future it is hard to confirm this. The Salary Threshold currently increases annually in line with official pensions, which is based on the Consumer Prices Index (CPI), however the proposal would introduce a maximum increase of 2.5% per year until 31 March 2025 or if earlier, the date of any change concluded by a review by the JNC.

If CPI between 1 April 2023 and 31 March 2025 was less than 2.5% there would be no impact to USS members. However, if CPI is higher than 2.5% members would be negatively impacted as the Salary Threshold would not be increasing in line with inflation. The September 2021 CPI was 3.1% - if it remained at this level over the next few years members would be negatively impacted.

As with reform 2, this reform could have a negative impact on all USS members earning above £40,000. 38.3% of USS members above the £40,000 salary threshold are from a Roman Catholic community background and 44.9% of USS members above the £40,000 salary threshold are female, compared to 28% of female USS members earning above £59,883.65.

For those employees who are not members, but are eligible to join the USS scheme, 70.3% of members earning above the £40,000 salary threshold are aged 30-44 compared to 44% of non-USS members above the current £59,883.65 salary threshold.

When analysing the data from the screening exercise at an intersectional level, certain groups may appear to be more adversely impacted by the proposal than others. For example, of those aged 40-54 who earn above the £40,000 salary threshold, 47.8% are female, compared to 52.2% male, this is compared to USS members above the current salary threshold of £59K, of which 38.8% of those aged are female, compared to 61.3% male.

Older members with longer service who are able/wish to retire soon, will be less impacted than younger members, or those who have just joined the Scheme. Older members, with longer service would have had most of their Retirement Income Builder pension calculated on their income up to the higher salary threshold of £59,883.65. Of those above the £40,000 threshold, 53% of USS members are aged 40-54 and of those eligible to become USS members, 50% are aged 30-39.

However, this proposed reform treats everyone the same and therefore, no direct discrimination has been identified. To the extent that there is any differential impact, arguably the proposal could be objectively justified by the need to ensure that the pension scheme is sustainable and can continue to deliver valuable retirement benefits to its members.

Anticipated negative impact of proposed reform on existing non-USS members			
	Range of options	Preferred Option	Reason for preferred option
Race	No change to the reform, continue with the reform, abandon the reform, change the reform.	Continue with the reform	No direct discrimination identified
Disability	No change to the reform, continue with the reform, abandon the reform, change the reform.	Continue with the reform	No direct discrimination identified
Sex	No change to the reform, continue with the reform, abandon the reform, change the reform.	Continue with the reform	No direct discrimination identified
Age	No change to the reform, continue with the reform, abandon the reform, change the reform.	Continue with the reform	No direct discrimination identified
Gender reassignment	N/A		
Marriage and civil partnership	No change to the reform, continue with the reform, abandon the reform, change the reform.	Continue with the reform	No direct discrimination identified
Pregnancy and maternity	N/A		
Religion and belief	No change to the reform, continue with the reform, abandon the reform, change the reform.	Continue with the reform	No direct discrimination identified
Sexual orientation	No change to the reform, continue with the reform, abandon the reform, change the reform.	Continue with the reform	No direct discrimination identified

(4) Proposed reform:

Benefits earned in the USS Retirement Income Builder from 1 April 2022 will continue to see increases applied annually before and after members retire, but subject to a lower maximum of 2.5% a year.

Anticipated impact of proposed reform on existing USS members			
	Positive	Negative	Neutral
Race		✓	
Disability		✓	
Sex		✓	
Age		✓	
Gender reassignment	N/A	N/A	
Marriage and civil partnership		✓	
Pregnancy and maternity	N/A	N/A	
Religion and belief		✓	
Sexual orientation		✓	

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

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

Proposed reform 4 could potentially have a negative impact from 1 April 2022, however as it is not possible to predict the Consumer Prices Index (CPI) rate in the future it is difficult to confirm this. Benefits earned in the USS Retirement Income Builder will continue to see increases applied annually before and after retirement, but subject to a lower maximum of 2.5% a year.

If CPI is higher than 2.5% all USS members would be negatively impacted as their pension would not be increasing in line with inflation. The September 2021 CPI was 3.1%, therefore members due an increase post 1 April 2022 could potentially be negatively impacted.

Assuming CPI is above 2.5%, proposed reform 4 will have a negative impact on all USS members. Some protected groups will be impacted more than others due to the composition of USS members at Queen's, by protected characteristics. For example, 46.7% of USS members are between ages 40-54 and 37.5% of USS members identify as being from a Roman Catholic community background.

In addition, as the proposal could potentially reduce the amount by which pensions increase each year (both before and after retirement), those older members with longer service who are able/wish to retire, will be less impacted than younger members, or those who have just joined the Scheme. As the proposed changes will impact benefits accrued from 1 April 2022 only, it can be assumed that older members have already built up most of their Retirement Income Builder pension which will not have the pension increases limited to 2.5%. Of those eligible to become USS members, 75.6% are aged 25-39 with only 14% of eligible USS members aged 40-54.

When analysing the data from the screening exercise at an intersectional level, certain groups may appear to be more adversely impacted by the proposal than others. For example, women with disabilities, women aged between 40 and 44 years old and women with dependants and women who work part-time.

However, this proposed reform treats everyone the same and therefore, no direct discrimination has been identified. To the extent that there is any differential impact, arguably the proposal could be objectively justified by the need to ensure that the pension scheme is sustainable and can continue to deliver valuable retirement benefits to its members.

Anticipated negative impact of proposed reform on existing non-USS members			
	Range of options	Preferred Option	Reason for preferred option
Race	No change to the reform, continue with the reform, abandon the reform, change the reform.	Continue with the reform	No direct discrimination identified
Disability	No change to the reform, continue with the reform, abandon the reform, change the reform.	Continue with the reform	No direct discrimination identified
Sex	No change to the reform, continue with the reform,	Continue with the reform	No direct discrimination identified

	abandon the reform, change the reform.		
Age	No change to the reform, continue with the reform, abandon the reform, change the reform.	Continue with the reform	No direct discrimination identified
Gender reassignment	N/A		
Marriage and civil partnership	No change to the reform, continue with the reform, abandon the reform, change the reform.	Continue with the reform	No direct discrimination identified
Pregnancy and maternity	N/A		
Religion and belief	No change to the reform, continue with the reform, abandon the reform, change the reform.	Continue with the reform	No direct discrimination identified
Sexual orientation	No change to the reform, continue with the reform, abandon the reform, change the reform.	Continue with the reform	No direct discrimination identified

(5) Proposed reform:

From 1 April 2022, there will be a change of benefits for those who are members of USS for a short period (more than three months but less than two years).

Anticipated impact of proposed reform on existing USS members			
	Positive	Negative	Neutral
Race	✓		
Disability	✓		
Sex	✓		
Age	✓		
Gender reassignment	N/A		
Marriage and civil partnership	✓		
Pregnancy and maternity	N/A		
Religion and belief	✓		
Sexual orientation	✓		

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

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

Proposed reform 5 will have a positive impact for those individuals that leave USS with more than three months' but less than 2 years' qualifying service. This is because their deferred pension and lump sum benefits would be based on their length of service and salary, rather than the current value which is calculated based on member contributions paid (or salary sacrifice contributions paid by the employer), multiplied by an actuarial factor, but does not include the employer's normal contributions paid during the period.

On average, the calculation based on service and salary will result in a larger deferred benefit for early leavers. Under the proposal there would still be refund options (if applicable), and the option to transfer to another registered pension arrangement or recognised overseas pension scheme.

Anticipated negative impact of proposed reform on existing non-USS members			
	Range of options	Preferred Option	Reason for preferred option
Race	No change to the reform, continue with the reform, abandon the reform, change the reform.	Continue with the reform	No direct discrimination identified
Disability	No change to the reform, continue with the reform, abandon the reform, change the reform.	Continue with the reform	No direct discrimination identified
Sex	No change to the reform, continue with the reform, abandon the reform, change the reform.	Continue with the reform	No direct discrimination identified
Age	No change to the reform, continue with the reform, abandon the reform, change the reform.	Continue with the reform	No direct discrimination identified
Gender reassignment	N/A		
Marriage and civil partnership	No change to the reform, continue with the reform, abandon the reform, change the reform.	Continue with the reform	No direct discrimination identified
Pregnancy and maternity	N/A		
Religion and belief	No change to the reform, continue with the reform, abandon the reform, change the reform.	Continue with the reform	No direct discrimination identified
Sexual orientation	No change to the reform, continue with the reform, abandon the reform, change the reform.	Continue with the reform	No direct discrimination identified

(6) Proposed reform:

The JNC has proposed changes to the scheme so that contributions won't need to rise significantly and impact affordability for members. However, in the absence of the JNC's (or other) proposed changes being executed by 28 February 2022, there is a proposed fall-back position, where contribution rates will increase every six months from 1 April 2022. In the fall-back position the increase would be from the October 2021 levels of 9.8% to 18.8% of salary for members by 1 October 2025. For employers, the increase would be from 21.4% to 38.2% (further details are set out in the USS Trustee's formal information notice).

Anticipated impact of proposed reform on existing USS members			
	Positive	Negative	Neutral
Race		✓	
Disability		✓	
Sex		✓	
Age		✓	
Gender reassignment	N/A	N/A	
Marriage and civil partnership		✓	
Pregnancy and maternity	N/A	N/A	
Religion and belief		✓	
Sexual orientation		✓	

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

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

Proposed reform 6 has a negative financial impact on all USS members and on the University as contribution rates will increase every six months from 1 April 2022. Some protected groups will be impacted more than others due to the composition of USS members at Queen's, by protected characteristics. For example, those with dependants and 37.5% of USS members identify as being from a Roman Catholic community background.

If this proposal was introduced, it would mean that the benefit reform proposals will not be implemented from 1 April 2022 and therefore there would be no change to member benefits which could be seen as a positive impact. However, the impact of the contribution increases every 6 months, would have a negative impact on net take home pay for all members of the Scheme, and many members may have to cut costs elsewhere to maintain their pension contributions. Those older members with longer service who are able/wish to retire, will be less impacted than younger members, or those who have just joined the Scheme as most of their contributions would have been paid at the lower rates. Of those eligible to become USS members, 75.6% are aged 25-39 with only 14% of eligible USS members aged 40-54.

A consequence of the higher employer contributions to the scheme would limit the University's strategic investment opportunities, with less funds available to invest in staff and student facilities. This could have a negative impact on all USS and non-USS members.

When analysing the data from the screening exercise at an intersectional level, certain groups may appear to be more adversely impacted by the proposal than others. For example, women with disabilities, women aged between 40 and 44 years old and women with dependants and women who work part-time.

However, to the extent that there is any differential impact, arguably the proposal could be objectively justified by the need to ensure that the pension scheme is sustainable and continues to deliver valuable benefits to its members.

Anticipated negative impact of proposed reform on existing non-USS members			
	Range of options	Preferred Option	Reason for preferred option
Race	No change to the reform, continue with the reform, abandon the reform, change the reform.	Continue with the reform	No direct discrimination identified
Disability	No change to the reform, continue with the reform, abandon the reform, change the reform.	Continue with the reform	No direct discrimination identified
Sex	No change to the reform, continue with the reform,	Continue with the reform	No direct discrimination identified

	abandon the reform, change the reform.		
Age	No change to the reform, continue with the reform, abandon the reform, change the reform.	Continue with the reform	No direct discrimination identified
Gender reassignment	N/A		
Marriage and civil partnership	No change to the reform, continue with the reform, abandon the reform, change the reform.	Continue with the reform	No direct discrimination identified
Pregnancy and maternity	N/A		
Religion and belief	No change to the reform, continue with the reform, abandon the reform, change the reform.	Continue with the reform	No direct discrimination identified
Sexual orientation	No change to the reform, continue with the reform, abandon the reform, change the reform.	Continue with the reform	No direct discrimination identified

STEP 3

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

(1) Proposed reform:

From 1 April 2022 the rate at which members will build up future benefits in the DB section (USS's retirement income builder section) will change from 1 April 2022 (to a lower rate of 1/85 of salary compared to the current 1/75 of salary, and a separate lump sum of 3/85 rather than 3/75, up to the Salary Threshold).

Group	Action required
Race	Continue with the reform
Age	Continue with the reform
Sex	Continue with the reform
Gender reassignment	N/A
Marriage and civil partnership	Continue with the reform
Pregnancy and maternity	N/A
Religion and belief	Continue with the reform
Sexual orientation	Continue with the reform
Disability	Continue with the reform

(2) Proposed reform:

From 1 April 2022, the Salary Threshold will reduce from £59,883.65 to £40,000.

Group	Action required
Race	Continue with the reform
Age	Continue with the reform
Sex	Continue with the reform
Gender reassignment	N/A
Marriage and civil partnership	Continue with the reform
Pregnancy and maternity	N/A
Religion and belief	Continue with the reform
Sexual orientation	Continue with the reform
Disability	Continue with the reform

(3) Proposed reform:

From 1 April 2023, the Salary Threshold will continue to increase annually in line with official pensions, which are currently increased in line with the Consumer Prices Index (CPI), but subject to a lower maximum increase of 2.5% a year until 31 March 2025 or if earlier, the date of any change concluded by a review by the JNC of the amount of the Salary Threshold.

Group	Action required
Race	Continue with the reform
Age	Continue with the reform
Sex	Continue with the reform
Gender reassignment	N/A
Marriage and civil	Continue with the reform

partnership	
Pregnancy and maternity	N/A
Religion and belief	Continue with the reform
Sexual orientation	Continue with the reform
Disability	Continue with the reform

(4) Proposed reform:

Benefits earned in the USS Retirement Income Builder from 1 April 2022 will continue to see increases applied annually before and after members retire, but subject to a lower maximum of 2.5% a year.

Group	Action required
Race	Continue with the reform
Age	Continue with the reform
Sex	Continue with the reform
Gender reassignment	N/A
Marriage and civil partnership	Continue with the reform
Pregnancy and maternity	N/A
Religion and belief	Continue with the reform
Sexual orientation	Continue with the reform
Disability	Continue with the reform

(5) Proposed reform:

From 1 April 2022, there will be a change of benefits for those who are members of USS for a short period (more than three months but less than two years).

Group	Action required
Race	Continue with the reform
Age	Continue with the reform
Sex	Continue with the reform
Gender reassignment	N/A
Marriage and civil partnership	Continue with the reform
Pregnancy and maternity	N/A
Religion and belief	Continue with the reform
Sexual orientation	Continue with the reform
Disability	Continue with the reform

(6) Proposed reform:

The JNC has proposed changes to the scheme so that contributions won't need to rise significantly and impact affordability for members. However, in the absence of the JNC's (or other) proposed changes being executed by 28 February 2022, there is a proposed fall-back position, where contribution rates will increase every six months from 1 April 2022. In the fall-back position the increase would be from the October 2021 levels of 9.8% to 18.8% of salary for members by 1 October 2025. For employers, the increase would be from 21.4% to 38.2% (further details are set out in the USS Trustee's formal information notice).

Group	Action required
Race	Continue with the reform
Age	Continue with the reform

Sex	Continue with the reform
Gender reassignment	N/A
Marriage and civil partnership	Continue with the reform
Pregnancy and maternity	N/A
Religion and belief	Continue with the reform
Sexual orientation	Continue with the reform
Disability	Continue with the reform

STEP 4

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

Any future changes to USS benefits and/or significant changes to USS membership will be monitored by the Pensions Office at QUB and an NI Screening exercise will be undertaken if required.

November 2021