Reducing the gender pay gap to drive success in the healthcare industry

A report from the Healthcare Businesswomen’s Association, Europe Region, in partnership with Aon

2021
Foreword

The Healthcare Businesswomen’s Association (HBA) in collaboration with AON presents the current state of gender parity in healthcare businesses across Europe, while also considering the historical trend. Unfortunately, this new gender pay gap report does not deliver good news. Even though in some cases we see the pay gap reducing, the overall trend across Europe is that it is increasing. This data demonstrates the need for objective measures and continuous follow up.

Furthermore, throughout the COVID period, we have heard and felt the headwinds faced by women in the workplace within the HBA network, and this report shows the evidence of that. In many countries we are seeing a concerning negative trajectory, with previously made progress in gender parity being reversed.

Although this report shows a worrying decline since our last edition in 2018, it helps us move forward by setting the pace of change required. It also gives perspective on the gravity of the measures we need to take while striving to move the needle on gender parity.

This confirms and reinforces the relevance of HBA Europe and its mission. We will work more closely than ever with our members, chapters, and corporate partners to empower individuals with educational events, elevate women as professionals through mentoring, remove barriers by challenging bias, and change the system through our European Impact Committee. In addition, we will look engage allies such as men in this quest to positively change the trajectory of the gender pay gap and improve equity.

Armed with clarity of the challenges, we are now more determined to make a distinct positive change. This report has galvanised us to see the impact happen more rapidly and profoundly. Let this also inspire and drive you to change the tide on gender parity – we will do it together as a united force for change.

Executive Statement

This report is a call to action for organisations in the life science industry to revitilise their efforts towards closing the gender pay gap. While there are some green shoots of hope, the gender pay gap across the life science industry increased from 11 percent in 2018 to 13.1 percent in 2020.

The key take home recommendation is that organisations should review their specific median gender pay gap with Industry benchmarks and the distribution of pay across functions, to determine what measures need to be taken to reduce differences in gender pay.
Introduction

Will the Gender Pay Gap Ever be Closed?

The gender pay gap in the life sciences industry in Europe has increased from the 11 percent gap we reported in 2018 to 13.1 percent in 2020, continuing to favour men. By comparison, in November 2020, the European Union published that the pan-industry gender pay gap across the member nations was 14.1 percent. This appears to agree with McKinsey’s “Diversity Wins” assessment from May last year, demonstrating that 51 percent of healthcare companies are “resting on laurels” when it comes to closing the gender pay gap.

Meanwhile, finance, technology, media and telecom are more likely to be “Fast Movers” in addressing this issue, potentially attracting talent over and above healthcare. More than half of HBA’s collaborative partners reported having 25 percent women on their corporate boards; however, when starting from a leading position in gender parity, there appears to be less drive to close the gap.

We need to act fast and revitalise our efforts towards gender parity

During the last year, we have been busy carving out a new norm around the pandemic. Data shows that pressure on women has increased more than it has for men:

- Women are more likely to be responsible for most household chores than men and mothers are three times more likely to report a decrease in job satisfaction, compared to 24% of men.
- 19% of women said it was harder to be heard in virtual meetings, compared to 10% of men.

While the pandemic has forced governments to make quick decisions to protect our communities, this added pressure on female employees comes at a time where some governments have also paused gender pay gap reporting.

One action we would like to see from healthcare and pharmaceutical companies is progress towards fixing the “broken rung”, which is described as ‘women being less likely to be promoted to first level management positions than men’. In corporate America, for every 100 men promoted to first level management, only 72 women are promoted. The call to action is to have 1 million more women in leadership by 2024, which is achievable if we can only match the same rate of promotion as men.

Companies that have a more diverse workforce and inclusive culture are shown to be more profitable and outperform industry peers. It is therefore in a company’s interest to accelerate narrowing their gender and ethnic pay and senior leadership gaps. The data on the advantages of a diverse and inclusive board is well documented, but will not be covered in this report.

The data in this report is sourced from the Radford Global Compensation Database and contains data on over 155,000 employees from over 220 companies across the Life Sciences sector in Europe.

Data and Insights

The Gender Pay Gap in the Life Science Industry has Increased

“The gender pay gap is a tangible reality and, when you live it, it transforms how you feel about yourself and your company, it hurts!

If you’re contributing the same value, you should be paid the same. That’s the right thing to do.”

Lauren Ellis-Hill
Regional Director, Market Research HBA

Across Europe, there remains a clear gender pay gap. The overall median pay gap is 13.1 percent favouring men, which is higher than the 11 percent gap we reported in 2018.

As expected, Europe is not homogeneous, and the pay gap differs significantly between countries. In 7 of the 23 countries included, there is a pay gap in women’s favour, while in 10 countries there are double digit differences favouring men. In comparison with our 2018 report, some countries have shown vast swings both positive and negative in terms of gender pay, which highlights the volatility year on year.

Gender Pay Gap by Country (1)

Figure 1: Red countries indicate the gender pay gap in favour of men, green countries indicate the gender pay gap in favour of women. Source: Radford Global Compensation Database
In Germany, the median gender pay gap is 7.3%, which is unchanged from 2018, however the median bonus pay gap has increased from 4.1% in 2018 to 15.5% in 2 years and is now only slightly better than the UK. Substantially more males than females received a bonus in 2018 and 2020.

Switzerland scored worst for both gender pay gap and gender bonus gap. Out of the four countries analysed in detail, they were the only one to show an increase in their median gender pay gap from 8.3% in 2018 to 11.4 in 2020. They also had the largest increase in the gender bonus gap from 19.6% in 2018 to 34.5% in 2020. More males than females received a bonus both in 2018 and 2020.

The general picture provides us with an overview of how countries compare. In order to fully understand the situation, it is necessary to look at the underlying pay mix (base pay, bonus) and establish how pay gaps differ on the total rewards level.

For example, looking at a selection of countries (Germany, France, Switzerland & UK) provided interesting insights:

- France has the lowest median gender pay gap across all four countries, reducing the median pay gap from 7.5% in 2018 to 4.8% in 2020. Although their median gender bonus gap has reduced from 29.2% in 2018 to 20% in 2020, this gap remains the second highest gender bonus gap. They have slightly fewer females than males receiving a bonus award.

- In the UK, the median gender pay gap also decreased from 13% in 2018 to 5.1%, which is slightly higher than France. The gender bonus gap also decreased from 30% in 2018 to 16% in 2020 and they have slightly more females than males receiving a bonus award.
Medium Gender Bonus Gap in Switzerland, Germany, United Kingdom and France

Proportion of Males and Females that Received a Bonus

**Figure 4:** 2018 is highlighted in white, 2020 in purple and the change direction is indicated by the arrows; red to show an increase and green to show a decrease. Source: Radford Global Compensation Database

**Figure 5:** The top bar chart represents 2020 and the bottom 2018. Men are represented in green and women red. Source: Radford Global Compensation Database
There is a trend in company sizes, where the gender pay gap appears to reduce from a large pay gap in companies that are less than 99 employees to just below the industry average at under 1000 employees. This could be impacted by the fact that there is less regulatory drive to close the gender pay gap in smaller companies. If we consider the UK for example, there is no legal requirement to report a gender pay gap figure if you have fewer than 250 employees.

In larger companies there appears to be a lack of trend, however there are additional variables we could look at here, such as using total R&D expenditure or organisation annual revenue instead of employee numbers. Acquisitions could also be a factor. This would make for interesting future research.

Median Gender Pay Gap According to the Number of Employees in the Organisation

Figure 7: The green circles represent the number of survey respondents received for each dataset according to average number of employees in their organisation. The bar chart represents the median gender pay by company size according to the average number of employees. Source: Radford Global Compensation Database

The Gender Pay Gap Varies Significantly Within the Industry

Looking across the different sectors within the life sciences space, the median gender pay gap varies greatly. For example, while commercial bio-pharma companies tend to be close to the Life Sciences median, we see much higher pay differences in pre-commercial bio-pharma and medical devices companies, while clinical research organisations (CROs) together with contract manufacturing organisations (CMOs) have the lowest median gender pay by industry at 8 percent. In particular, contract manufacturing organisations have a large number of lower grade male employees which could be balancing the gender pay gap.

In comparison with 2018, the median gender pay gap has increased in pharma across both pre-commercial (7.8 percent), commercial (2.6 percent) and medical device companies (1.4 percent), whereas it has decreased slightly in CROs/CMOs (1.9 percent).

Median Gender Pay Gap by Industry

| Industry                  | Median Gender Pay Gap
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical devices</td>
<td>21.91</td>
</tr>
<tr>
<td>Bio/Pharma - Pre-Commercial</td>
<td>20.68</td>
</tr>
<tr>
<td>Bio/Pharma - Commercial</td>
<td>14.13</td>
</tr>
<tr>
<td>Other Life Sciences</td>
<td>14.03</td>
</tr>
<tr>
<td>Other Community Services</td>
<td>10.05</td>
</tr>
<tr>
<td>Clinical Research Orgs/CMOs</td>
<td>8.15</td>
</tr>
</tbody>
</table>

Figure 6: The line on the graph represents the European median gender pay gap. The darker the red the higher the gender pay gap. Source: Radford Global Compensation Database
After comparing median pay gaps by type of industry and company size, we can now turn to the differences across business functions within companies. For this analysis, we are focusing on General Management/Corporate, R&D and Marketing/Commercial as representative of key functional groupings.

The largest gap in median gender pay is within R&D, which has a 19.7 percent gap favouring men, followed by marketing and general management, which had gaps of 15.1 percent and 13.5 percent respectively also favouring men.

The median pay gap in relation to bonus pay is even greater, while retaining the same pattern; R&D (46.3 percent), Marketing (34.5 percent), followed by general management (22 percent) favouring men.

### Median Gender Pay Gap in Europe

<table>
<thead>
<tr>
<th>Function</th>
<th>Median Pay Gap (%)</th>
<th>Females</th>
<th>Males</th>
<th>% Difference between the two genders</th>
</tr>
</thead>
<tbody>
<tr>
<td>General Mgmt</td>
<td>13.5%</td>
<td>168,068</td>
<td>194,297</td>
<td></td>
</tr>
<tr>
<td>R&amp;D</td>
<td>19.7%</td>
<td>57,186</td>
<td>71,216</td>
<td></td>
</tr>
<tr>
<td>Marketing</td>
<td>15.1%</td>
<td>68,718</td>
<td>80,936</td>
<td></td>
</tr>
</tbody>
</table>

### Median Bonus Pay Gap in Europe

<table>
<thead>
<tr>
<th>Function</th>
<th>Median Bonus Pay Gap (%)</th>
<th>Females</th>
<th>Males</th>
<th>% Difference between the two genders</th>
</tr>
</thead>
<tbody>
<tr>
<td>General Mgmt</td>
<td>22%</td>
<td>49,886</td>
<td>63,980</td>
<td></td>
</tr>
<tr>
<td>R&amp;D</td>
<td>46.3%</td>
<td>4,927</td>
<td>6,383</td>
<td></td>
</tr>
<tr>
<td>Marketing</td>
<td>34.5%</td>
<td>9,512</td>
<td>14,527</td>
<td></td>
</tr>
</tbody>
</table>

### Proportion Receiving Bonus

<table>
<thead>
<tr>
<th>Function</th>
<th>Proportion Receiving Bonus</th>
<th>Females</th>
<th>Males</th>
</tr>
</thead>
<tbody>
<tr>
<td>General Mgmt</td>
<td>19% NO 81% YES</td>
<td></td>
<td></td>
</tr>
<tr>
<td>R&amp;D</td>
<td>24% NO 76% YES</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marketing</td>
<td>52% NO 48% YES</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Figure 9: The percentage in the middle of the circle indicated the median pay gap between genders and the numbers are the median bonus received per gender.

Source: Radford Global Compensation Database

Figure 10: Red represents the percentage of females receiving bonus and blue represents the percentage of males receiving bonus across three business functions; general management, R&D and marketing.

Source: Radford Global Compensation Database
So, Will the Gender Pay Gap Ever Be Closed?

Our analysis of the gender pay gap across the European Life Sciences sector indicates that there has not been any marked improvement across the region as whole from 2018 to 2020 and there has been a clear increase in the gender pay gap in the life sciences industry. There are however a few green shoots of hope, for example France and the UK are showing early signs of progress with a smaller gender pay gap in comparison with our 2018 analysis. This trend can only be confirmed by continuing to monitor the gender pay gap over a period of years to understand whether the improvements are in fact long term.

The industries and companies who are faster to recognise the need for a more diverse and inclusive culture are more likely to benefit from the migration and retention of top talent and to have greater profitability in comparison with the laggards and those who are resting on their laurels.

Our overall results demonstrated:

• Our median gender pay gap snapshot in the Life Sciences Industry across Europe shows an increase from 11 percent to 13 percent over the past 2 years.

• As seen previously, there are notable variations between countries and in the different Life Sciences industries.

• Size of company has an impact - where smaller companies continue to have larger median gender pay gaps.

• There are differences in the business functions, where, for example, R&D exhibits a higher median gender pay gap than General Management and Marketing/Business Development.

• By employee category, the Executive, Management and Professional Individual Contributor categories have similar median gender pay gaps of circa 12 percent.

A final but equally important analysis is to look at the employee categories of life sciences companies. Here we see that the median gender pay gap for the Executive, Management and Professional Individual Contributor categories are very similar and very close the overall median gender pay gap of 13.1 percent. The median gender pay gap of the Support Individual Contributor, which include laboratory and manufacturing staff, is much narrower at 6.9 percent.

This pattern is not maintained for the gender bonus gap, where the Support category mirrors the Executive category at median pay gaps of 24-25 percent, and which is close the overall median gender bonus gap of 23.5 percent.

It is everyone’s responsibility to actively work for diversity by taking concrete action. To close the gender pay gap, we need to work hand-in-hand with leadership teams to create a strong value proposition and solutions. Most importantly, we need to act now! We should all be paid for the value we are creating.

Laura Coyle
District Manager Lundbeck

Summary

A final but equally important analysis is to look at the employee categories of life sciences companies. Here we see that the median gender pay gap for the Executive, Management and Professional Individual Contributor categories are very similar and very close the overall median gender pay gap of 13.1 percent. The median gender pay gap of the Support Individual Contributor, which include laboratory and manufacturing staff, is much narrower at 6.9 percent.

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Laura Coyle
District Manager Lundbeck

Median Gender Pay Gap and Median Gender Bonus Gap by Job Category

<table>
<thead>
<tr>
<th>Job Category</th>
<th>Median Gender Pay Gap</th>
<th>Median Gender Bonus Gap</th>
</tr>
</thead>
<tbody>
<tr>
<td>Executive</td>
<td>11.8%</td>
<td>24.9%</td>
</tr>
<tr>
<td>Management</td>
<td>11.5%</td>
<td>15.4%</td>
</tr>
<tr>
<td>Professional</td>
<td>11.5%</td>
<td>19.1%</td>
</tr>
<tr>
<td>Support</td>
<td>6.9%</td>
<td>24%</td>
</tr>
</tbody>
</table>

Figure 11: The purple bar graph on the left represents the median gender pay gap and the red bar graph on the right represents median gender bonus gap by each job category: executive, management, professional and support. Source: Radford Global Compensation Database
Take Action to Drive Change

Though there have been some minor improvements in reducing the gender pay gap in certain areas, more actions are needed to close it, and keep it closed. The responsibility starts and ends with the employer. Companies and their top leadership need to address the issue and put in place a solid plan. Gender equality will come from a transformation in how hiring, promotion, and overall culture is maintained. Employers need to act now. They are the root of the problem and the start of the solution.

To illustrate how this can be achieved, consider this example which focuses on establishing a structured strategy using the drivers of pay, pay gaps and pay targets using an objective framework:

**Driver:** Gender representation is not balanced throughout the company, leading to a loss of opportunities for women and potentially biased decisions for the company

**Gap:** Not enough senior women in leadership roles

**Target:** Recruit and promote in a non-biased way

**Objective:** X number of female hires, Y number of promotions for females

Individuals who are impacted by bias in the workplace, and their allies, should know that they can also advocate for and drive change within their own companies. Employees speaking up and requesting transparency will help remind companies they have a corporate responsibility to take action and encourage them to hold themselves to a higher standard.

"Equity is one of Pfizer’s four core values. We passionately believe that, in order to achieve our purpose, - Breakthroughs that change patients’ lives - every colleague needs to be able to bring their best self to work. Tackling the gender pay gap is key to achieving this goal. Our figures are improving year on year and we have dedicated resource and a sound strategy in place to ensure we continue to move in the right direction. I’m proud of what we’ve achieved so far but recognise it will take long-term commitment across the entire organisation to continue to see a positive change, for our business and wider society.”

Ben Osborn
UK Country Manager Pfizer

“Taking Action

From this analysis we recommend that each company should review their specific median gender pay gap situation with Industry benchmarks and the distribution of pay across functions, to determine what measures need to be taken to reduce any differences in gender pay.
Where can organisations start to reduce the gender pay gap?

- Make sure you are aware and understand issues around differences in gender pay
- Identify if you have gaps in gender pay in your own organisation, look at the current status and any trends over time overall and by different business units and other relevant factors
- Build a best-case scenario to achieve gender equality
- Develop a diversity and gender equality strategy, define a target and measure progress of game-changer actions
  - Recruitment
  - Hiring and promotional criteria
  - Day-to-day operations
  - Internal performance review

The following are evidence-based actions to help organisations address the above points.

Recruitment:
- Balanced shortlists with equal male and female candidates
- Use an open and diverse recruitment panel, who will select candidates based on their performance, potential, and talent
- Use skills-based assessment tasks to establish which candidates have the skills and future potential for success, using the candidate's CV as a guide of experience gained to date

Hiring and promotion criteria:
- Use data and structure to ensure selections are based on a rational choice, be aware of conscious and unconscious biases
- Conduct structured interviews to assess the potential of the candidate
- Hiring managers should openly engage in conversations around salary and maintain transparency considering diversity parameters such as gender

Day-to-day operations:
- Conduct training on gender pay to senior management and leaders who have accountability in recruiting, developing and retaining staff
- Encourage your organisation to have transparent policies on shared parental leave and educate managers on applying these without bias
- Drive mentorship for all employees and establish sponsorship initiatives
- Actively support and implement return-to-work policies for parents to reintegrate back into the workforce successfully

Internal performance review:
- Communicate a clear, timebound ambition for and expectation of the organisation around gender balance, framing it as an organisational performance opportunity not a ‘women’s issue’
- Set up unconscious bias and diversity training and establish an internal community to track progress and maintain accountability
- Set up objective assessment and feedback processes to inform appraisals to reduce and mitigate bias in feedback and appraisals
- Set gender pay gap targets and keep track of performance by continually self-assessing (i.e. monitor parental leave and absence policies, provide bonuses fairly, review/check for manager bias)
- Hold senior leaders to account for making improvements in gender balance in their area of the business
- Where possible, make ad hoc pay adjustments especially where gaps in gender pay are emerging and cannot be justified based on staff in roles and staff performance
- Use year-end review calibration to balance the bonus attributions across genders
- Be transparent with your progress and publish results (e.g. consider publishing a salary chart for employees, comparing your results with Industry benchmarks)
The Aon Point of View

“As efforts to foster more diverse and inclusive workforces continue to grow, companies should look at pay inequities more broadly. Pay equity is an all-encompassing initiative that should be addressed holistically and on an ongoing basis. The firms that do will find themselves in a much stronger position with respect to their employer brand, employee experience proposition, pay transparency and overall fairness.”

Jessika Cowley | Director
Aon

As businesses begin to recover and rebound, many companies are taking this time to proactively address their reward strategies and consider how best to approach the employee experience. In this process, gender pay remains a crucial piece of the puzzle. Diversity within the workforce is associated with greater creativity and problem-solving capacity, catalysed by new ideas and perspectives. The gender pay gap is an integral tool in identifying opportunities for greater inclusion and equity within the workforce.

One of the most common questions related to gender pay is: how can we do better? Aon believes gender pay is an all-encompassing initiative that should be addressed holistically and practically on an ongoing basis in order to improve employer brand and overall employee experience. This is especially important in the post-pandemic world, where companies will need to define new workforce models and their impact on diversity and inclusion.

In order to answer this, Aon recommends that companies take a step back, reset and focus their attention on four bold action areas to support the employee experience. These include:

• Revisit how potential is defined within your organisation. Recognising potential early on may result in a greater conversation of females in leadership roles
• Broaden your talent and candidate pool by rethinking your Employee Value Proposition and attraction and recruitment strategy, ensuring internal hiring policies are gender neutral and inclusive
• Offer more flexibility – it is conductive to success. Organisations with greater flexibility (flexible working/job sharing) demonstrate a keenness of role or seniority
• Prepare your company to go beyond gender pay gaps by addressing gaps by ethnicity discrepancies. Aon has recognised the frequency of this discussion within both the boardroom and society, making it incredibly relevant. As efforts to foster more diverse and inclusive workforces continue to grow, companies should examine pay inequalities through a broader lens.

If you are an employee reading this report (regardless of gender), there are ways you can help take action.

Recruitment:
• Apply for the position because of your capabilities and potential, and remember that your life circumstances and career path enrich your journey, and should not disqualify you for any position
• Focus on hiring and promotional criteria and not the traditional “norms” of the position or the department
• Do your research on salary expectation using websites such as Glassdoor and ask someone you trust to support you in preparing your proposal and demonstrating your value. Salary is not a taboo topic
• If you are still uncertain about the total potential earnings, ask people you trust to help you benchmark salary expectation for the role and your level of experience.

Day-to-day operations:
• If you are the only woman on the team, consider yourself an added value and seek to find synergies to help drive the overall performance of the team
• Find male and female allies within your organisation who can offer support throughout your career journey and someone who will act as your sponsor to ensure you get visibility in the organisation
• Use your experience to mentor other employees in your organisation
• Be an advocate for other women to help foster a supportive culture and to raise each other up

Internal performance review:
• Ask for transparency on criteria and for constructive feedback that helps you develop

Speak up if you believe you are being discriminated against. If you are unsure how to do this or if you have any other concerns, ACAS offers free advice. Visit their webpage here: www.acas.org.uk/discrimination-and-the-law

For further reading on this topic visit “Reducing the gender pay gap and improving gender equality in organisations: evidence-based actions for employers”, UK Government Equalities Office, 2019.
Methodology

This document presents a high-level view of the gender pay gap within the Life Sciences sector across Europe. Data has been taken from the Radford Global Compensation Database* to perform this analysis. The data sample contains data on over 155,000 employees from over 220 companies across the Life Sciences sector in Europe.

The Methodology to calculate the gender gaps is as follows:

- Median gender pay gap
  - Calculate Pay as the total of all fixed cash payments
  - Calculate the Median Pay for all Females
  - Calculate the Median Pay for all Males
  - The Median gender pay gap is (Male Median – Female Median) / Male Median

- Median gender bonus gap
  - Bonus is the total of Bonus Awards paid in the previous year
  - Calculate the Median Bonus for all Females
  - Calculate the Median Bonus for all Males
  - The Median gender bonus gap is (Male Median – Female Median) / Male Median

*Abo...
About HBA

Core purpose
To further the advancement and impact of women in the business of healthcare.

Mission
The Healthcare Businesswomen’s Association is a global nonprofit organization comprised of individuals and organisations from across the healthcare industry committed to:

- achieving gender parity in leadership positions
- facilitating career and business connections
- providing effective practices that enable organizations to realize the full potential of their female talent

The HBA accomplishes its mission through strong business networks, education, an active and engaged community and global recognition of outstanding individuals and companies advancing gender parity in the workplace.

HBA Europe currently has 13 chapters across the region with 1500 members.

About Delegant

Delegant Limited is an event and association management organisation based in the UK. Established more than a decade ago, Delegant has worked with customers ranging from leading pharma/biotech companies through to international membership associations.

Delegant specialises in providing full service event management for international meetings & conferences including everything from event branding and design, through to delegate bookings, payments and travel, budget management, social media and venue management. Our services are provided by our in-house Team based in Oxfordshire.

Delegant also manages a wide range of membership associations with services including membership management, events, training, website and graphic design, as well as Secretariat and Accounting functions.

References
4. My Confidence Matters “Rethinking leadership through a gender lens” 2020 file:///D:/Downloads/Rethinking%20Leadership%20through%20a%20Gender%20Lens%20New%20ways%20of%20working%20resulting%20from%20Covid-19..pdf
7. About Human Capital Solutions
   Aon’s human capital business provides leaders with a powerful mix of data, analytics and advice to help them make better workforce decisions. Our team, spanning 2,200 colleagues in more than 30 countries, includes the firm’s rewards, talent assessment and performance & analytics practices. To learn more, visit humancapital.aon.com.
With thanks to Aon and Delegant for their support in the production of this report.