



Institute
and Faculty
of Actuaries

Diversity Survey Results, Recommendations and IFoA Response

by the IFoA and Work

August 2015

Diversity Survey Results, Recommendations and IFoA Response

Dear Member,

Thank you so much for your participation in the independent research project we conducted on gender diversity at the beginning of the year. There were 2,358 responses to the survey split almost equally between men and women. This represents approximately 9% of the IFoA's membership.

Apologies for the delay in getting the results back to you: I am now happy to attach these in their 'raw form'. The researchers at WORK, an independent market research organisation, provided three sets of results for each question: amalgamated, female and male responses. In order to keep the number of charts down to a somewhat manageable number we have provided the amalgamated results, except when there is a significant difference in how men and women responded, where we have then provided the split results.

This project has become part of a larger body of work which was initiated by Immediate Past President Nick Salter as part of his *diversity* theme during his presidential year. It will be followed through by current President Fiona Morrison as part of her *promote* theme. This larger body of work has included:

1. A report from the Diversity Advisory Group (a Member Interest Group). Their first report, *Bringing the benefits of gender diversity to all: first steps*, can now be found on the IFoA web site.
2. Development of a Diversity Strategy.
3. Delivery of the first Monica Allanach Lecture by Kathryn Morgan. The recording, *Sex in the 21st Century*, is freely available on the IFoA web site in the event archive.
4. A forward plan of work on the topic of diversity that will be built into the IFoA corporate planning cycle in the future.

Please do watch the web site for developments or get involved through the Diversity Advisory Group.

Below are the key findings from the report as presented by WORK and how we, as an organisation, intend to respond. These results have provided us with much food for thought.

Should you have further feedback or views that you would like the IFoA to consider, please do not hesitate to contact me: Memoria.Lewis@actuaries.org.uk

Thank you once again,

Memoria

Memoria Lewis
Membership Director

WORK's Key Findings

- Male survey respondents did not perceive restrictions or obstacles facing women in the workplace as acutely as female respondents¹. Over a third of men thought that it is easy for women to rise up the ranks as actuaries, compared to fewer than 10% of women.
- There was a broad consensus of agreement that working as an actuary is equally accessible to everyone in terms of gender. Over 90% of men and over 80% of women agreed that job opportunities are equally available to men and women.
- A greater proportion of female respondents compared to male respondents felt that domestic responsibilities were a restriction to career progress². Over a third of women felt that spending time supporting a spouse, partner or family is very restrictive to career progress, compared to fewer than 10% of men.
- A greater proportion of female respondents compared to male respondents felt that not getting promoted as often as men was restrictive to women's career progress³. Almost half of men thought that this isn't restrictive at all; fewer than 3% of men thought that it is restrictive, compared to almost 15% of women.
- A significantly greater proportion of male respondents had never observed sexist behaviour in the office. Over 60% of men had never observed women being overlooked when making serious comments in the workplace, compared to less than a third of women.
- Female survey respondents felt that they receive less career break support than men⁴. Over 40% of women who took career breaks thought the CPD Scheme is unsupportive of career breaks, compared to under a quarter of men who took career breaks⁵.

¹ This is in regard to women's job opportunities, promotion opportunities, salaries, and the wider profession's perception of women's capability as actuaries.

² This is taking into account differences between part-time and full-time, age, and being a working parent.

³ This is taking into account the greater proportion of part-time women.

⁴ This takes into account the proportional differences between men and women taking career breaks for personal development and family reasons respectively.

⁵ 149 of men took career breaks, compared to 362 women who took career breaks.

- A greater proportion of men thought that their employer is supportive of working mothers, compared to women⁶. Over 40% of men strongly agreed, compared to under a fifth of women.
- Almost half of survey respondents – including over half of female respondents – felt that the IFoA ought to offer unconscious bias training.
- In a broad text analysis, over three quarters of respondents said “no” and “not aware” when asked about salary differences between men and women. However, a number of female respondents did report that they were aware of unequal pay. This survey does not provide any evidence as to whether this is representative of a wider problem.

⁶ This is taking into account the differences between part-time and full-time actuaries, and men and women who are and are not working parents.

WORK's Recommendations and IFoA Response

Recommendation 1: Communicate the main findings of the survey to employers

IFoA Response: We will ensure that employers are alerted to our findings and encourage them to address the key areas of support and transparency

It is clear from the above key findings that a number of female respondents felt that pay gaps still exist, unfair treatment in the work place still exists and support for those who had taken a career break (usually to have children) is variable. In addition, employer support of flexible working for primary carers was also inconsistent. While many members conceded that it is not the responsibility of the IFoA to directly address these issues, we do feel that as your professional body, we can highlight to employers that these still remain as significant issues. Better transparency in pay scales would be a good first step. At the IFoA we are trying to capture salary information as part of the next subscription campaign. We may have some statistics to share once the campaign is complete.

Recommendation 2: Offer unconscious bias training to members

IFoA response: We will provide accessibility to unconscious bias training for all members

As part of the governance initiative we have identified that unconscious bias training would benefit our own boards and committees. Many of you also felt that this would be beneficial: we will therefore make training available to all members once complete.

Recommendation 3: Investigate whether the CPD Scheme needs to be amended to ensure it is inclusive of all members

IFoA response: We will review the CPD Scheme to consider whether it contains any provisions which may adversely impact on the diversity of our membership

The Regulation Board will evaluate the CPD Scheme in light of this feedback. In particular, we will consider whether additional support is required for members taking extended leave of absence, including those taking career breaks or on maternity and paternity leave.

Recommendation 4:

To develop:

- a. An online network to support members to achieve a balance between work and personal life**
- b. A women's network to promote professional opportunities, a mentoring scheme, and to provide a space for discussion on maternity leave and family responsibilities**
- c. Greater visibility of senior women in the calendar of networking events, training and industry events**

IFoA Response: We will investigate providing on and off line networking and support opportunities to members who wish to discuss and debate the gender diversity agenda.

Providing networks both on line and off line is also something that we will add to the IFoA's forward plan of activity. The Diversity Advisory Group will make live events part of their scope. The first in

this series, the Monica Allanach lecture, provided the audience with provocative content and interesting debate. The networking was lively and engaging post-event. Making people like Kathryn Morgan more visible was also deemed important in terms of providing aspirational role models. We will investigate replicating this type of engagement on line in order to provide those who are unable to attend events in person possibility way of engaging remotely. We can also work with our regional societies to see how this may be replicated outside of London and Edinburgh.

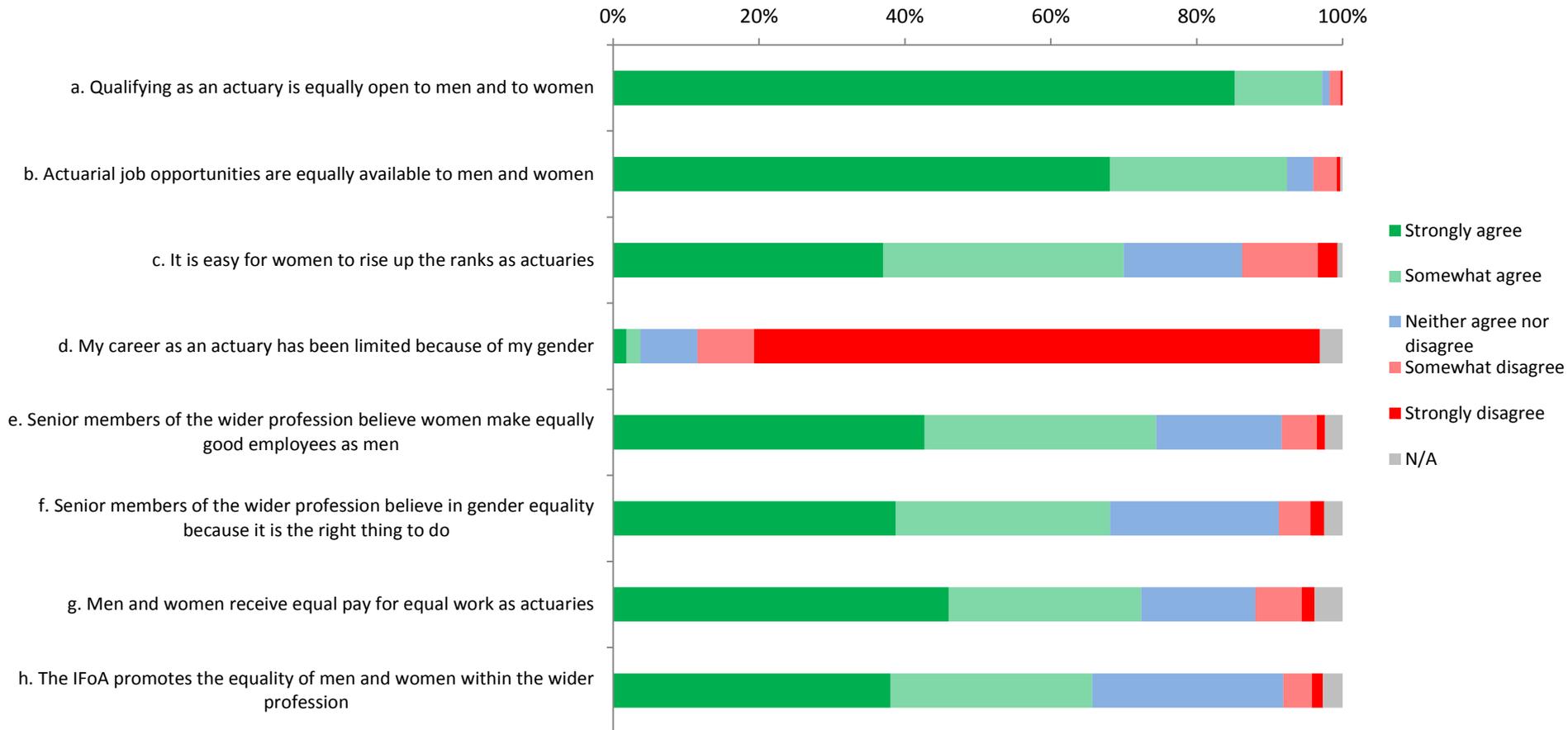
Institute and Faculty of Actuaries Diversity Survey Full Report Results

March 2015



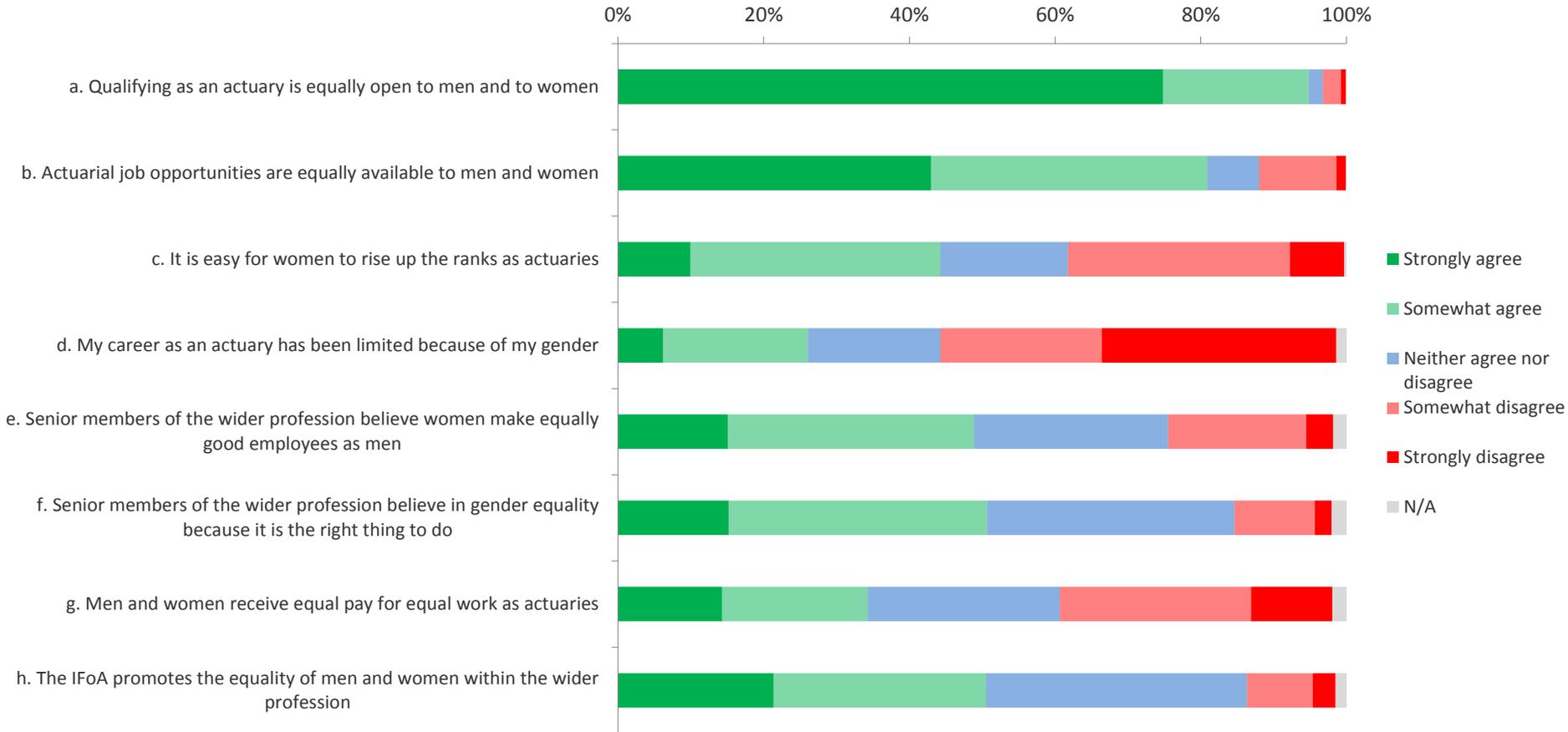
Q.1 How much do you agree with the following statement about working as an actuary?

Men



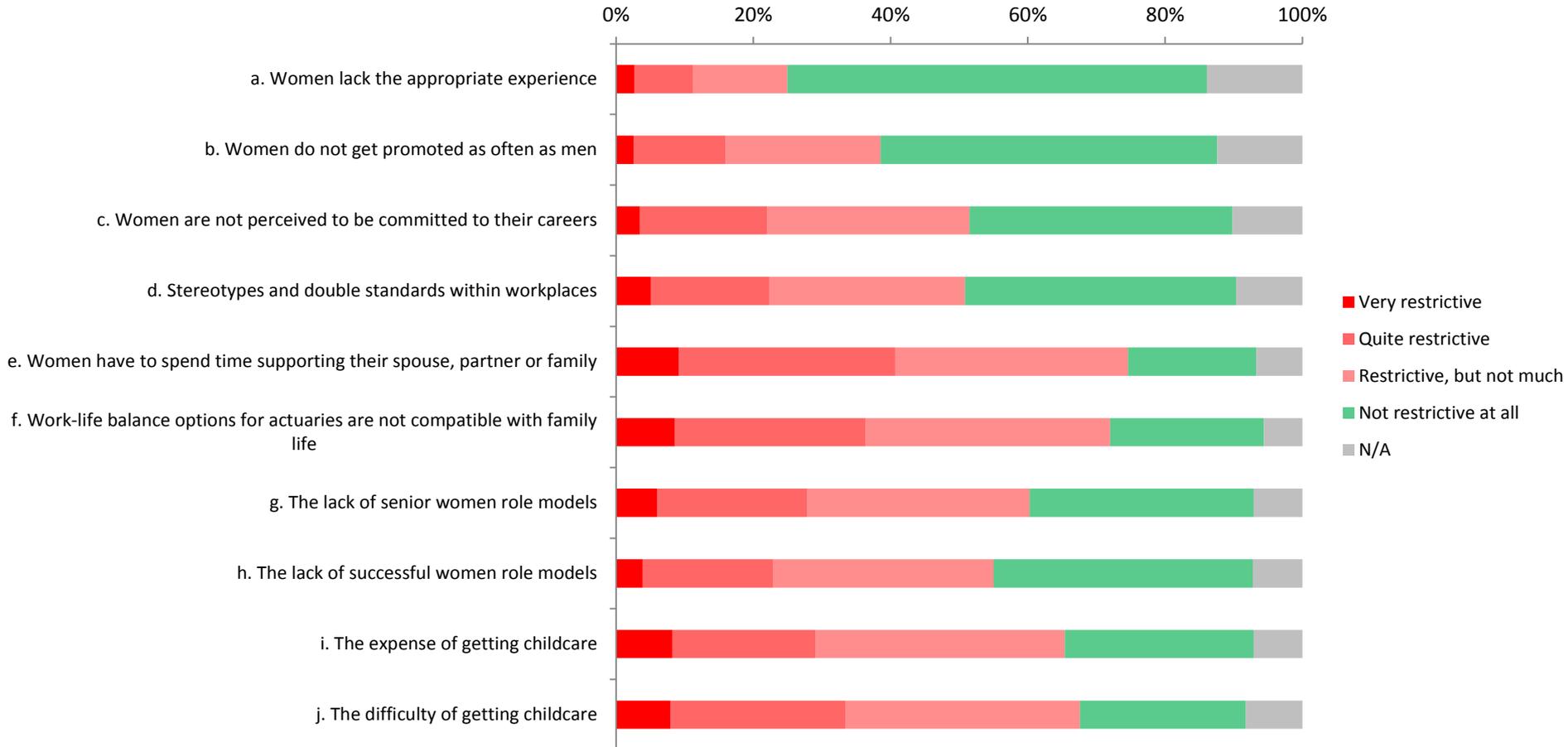
Q.1 How much do you agree with the following statement about working as an actuary?

Women



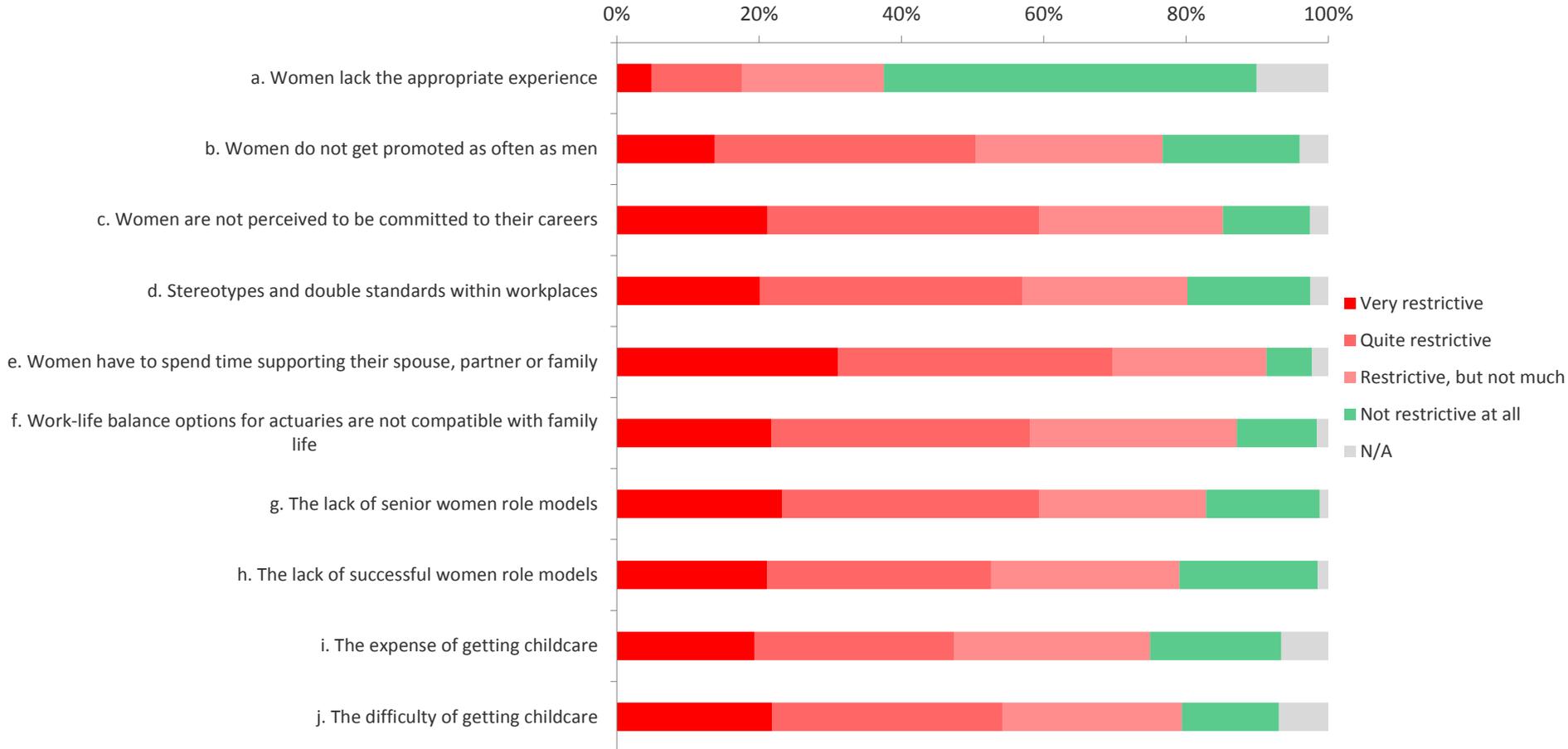
Q.2 How restrictive do you think the following things are to women's career progress as actuaries?

Men



Q.2 How restrictive do you think the following things are to women's career progress as actuaries?

Women



Q.3 Are you aware of salary differences between men and women who do the same actuarial jobs? Please give examples.

"I am not aware of differences, but that is mainly because I am not usually aware of other people's salaries."

"Discussing salary is explicitly forbidden"

"I am not aware of salary information and it feels as though the 'secrecy' around this could perhaps be down to a gender gap. I'd like for there to be more information on the subject to try and eliminate any biases."

"No - I only know of actuarial students pay at my firm, and pay is entirely formula-driven based on exams, so there is no way that a gender bias could come into it"

"No - I have worked in many firms and the salary scales at the same level are gender neutral. The issue is how many women make the senior scales. Senior actuarial roles are nearly all held by males."

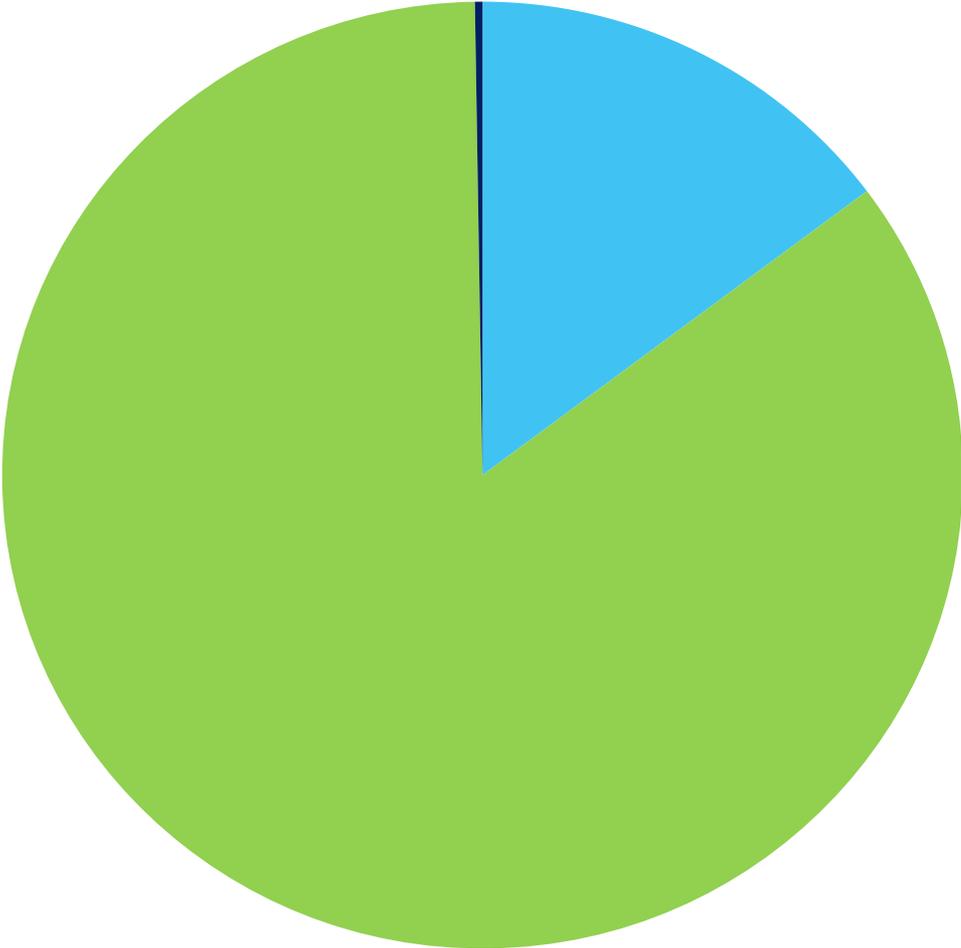
"There is absolutely no difference in salary between men and women doing the same actuarial jobs in Singapore and Malaysia. I was head of actuarial department for 2 companies and practised in these for more than a decade in these countries, and was in charge of my staff salary, bonus, increment and promotion. I have never heard of gender inequality in these two countries. My wife also worked in actuarial fields for more than 2 decade. Not sure about other countries in the world."

“Yes. At a competing firm, the only female employee in my year group was until very recently paid less than the male employees in our year despite qualifying more quickly and being promoted more quickly than any of them. At my firm the difference isn't quite as explicit, but there are biases against more traditional feminine traits - quieter people, both male and female, are overlooked for promotion, even if their work is of a higher quality.”

“I have seen several instances where men in one team hold a higher grade than women in other teams even though the women have much greater staff, client and corporate responsibilities. There seems no reason other than 'being a chap'.”

Q.4 Have you taken any time out of your career as an actuary?

Men

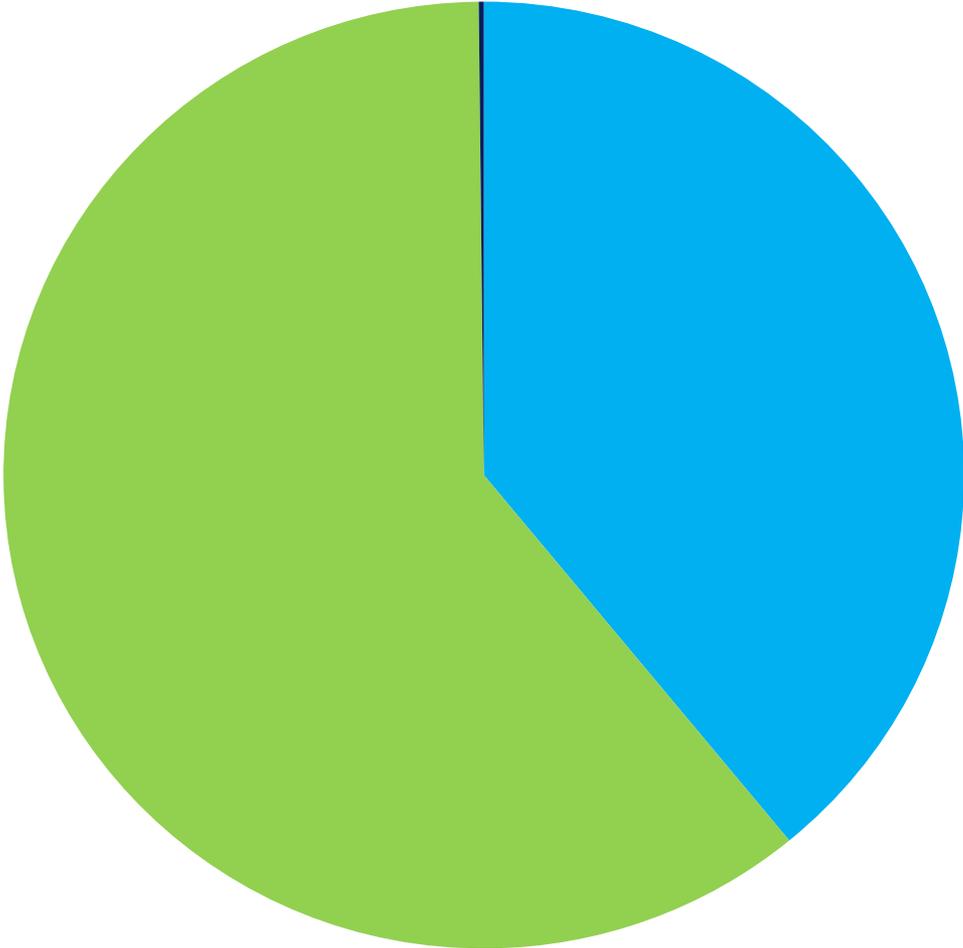


- Yes
- No
- skipped question

Answered: 1000
Skipped: 6

Q.4 Have you taken any time out of your career as an actuary?

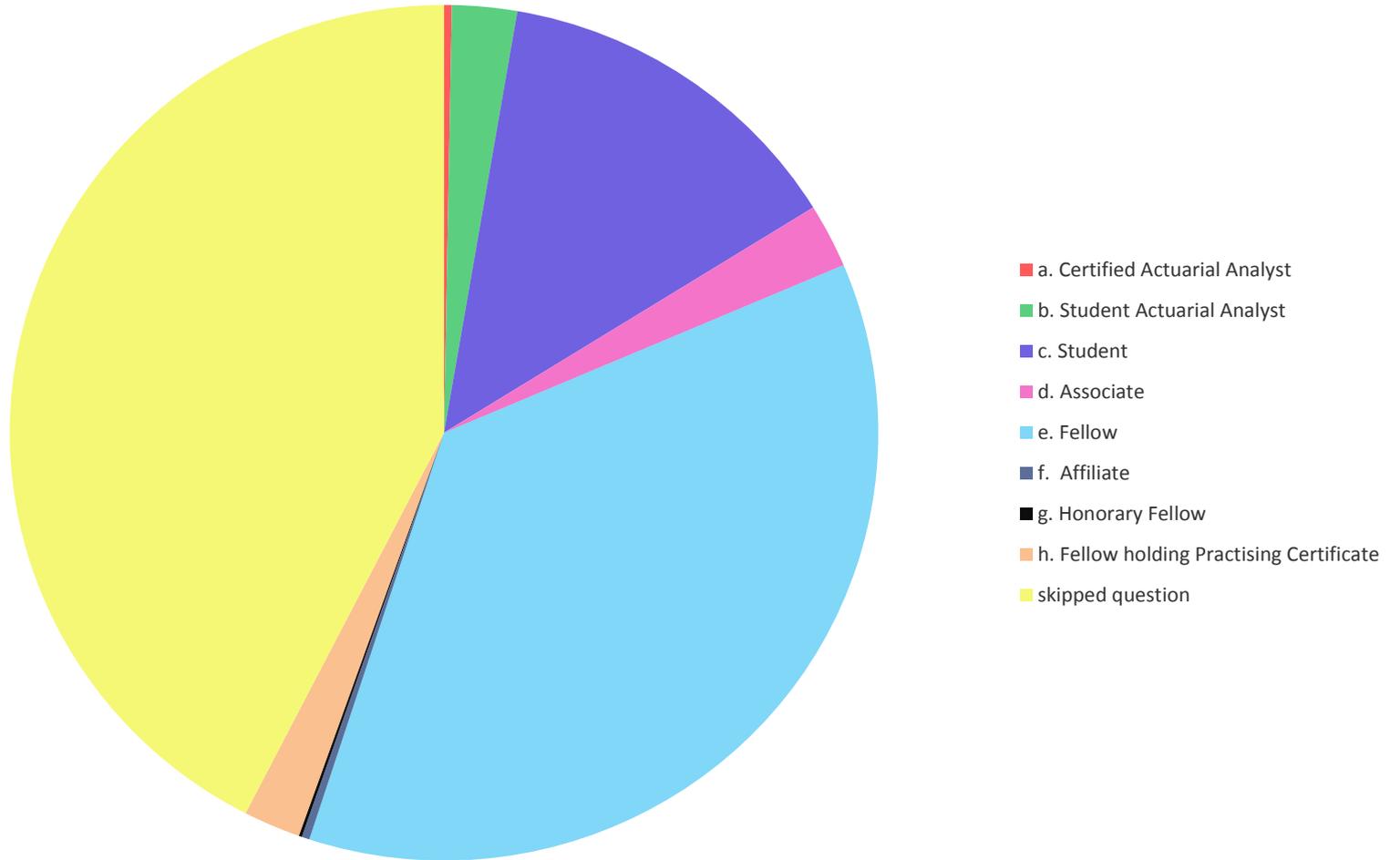
Women



- Yes
- No
- Skipped question

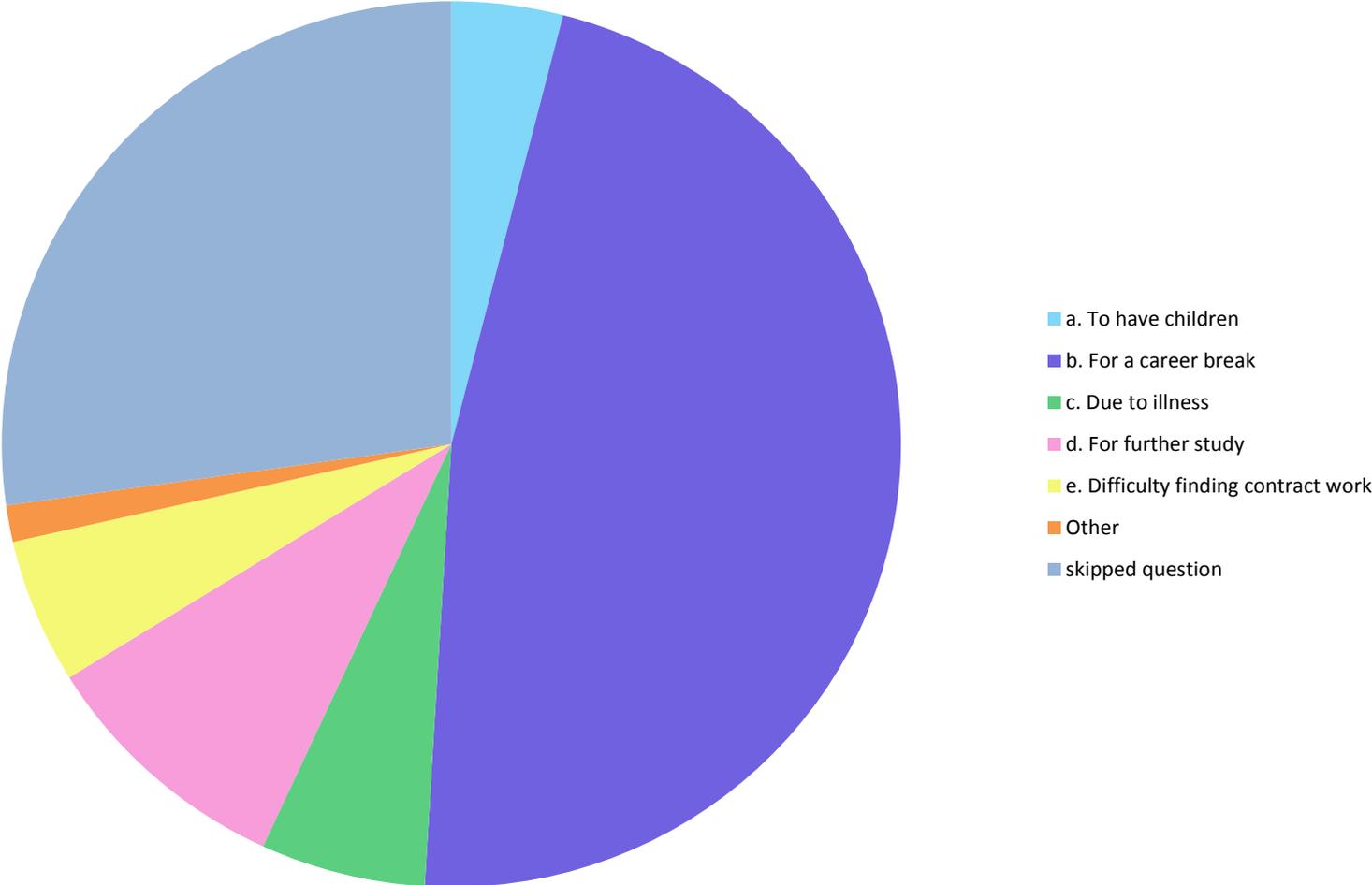
Answered: 926
Skipped: 4

Q.5 At what point in your career did you take the time out?



Q.6 Why did you take time out of your career as an actuary?

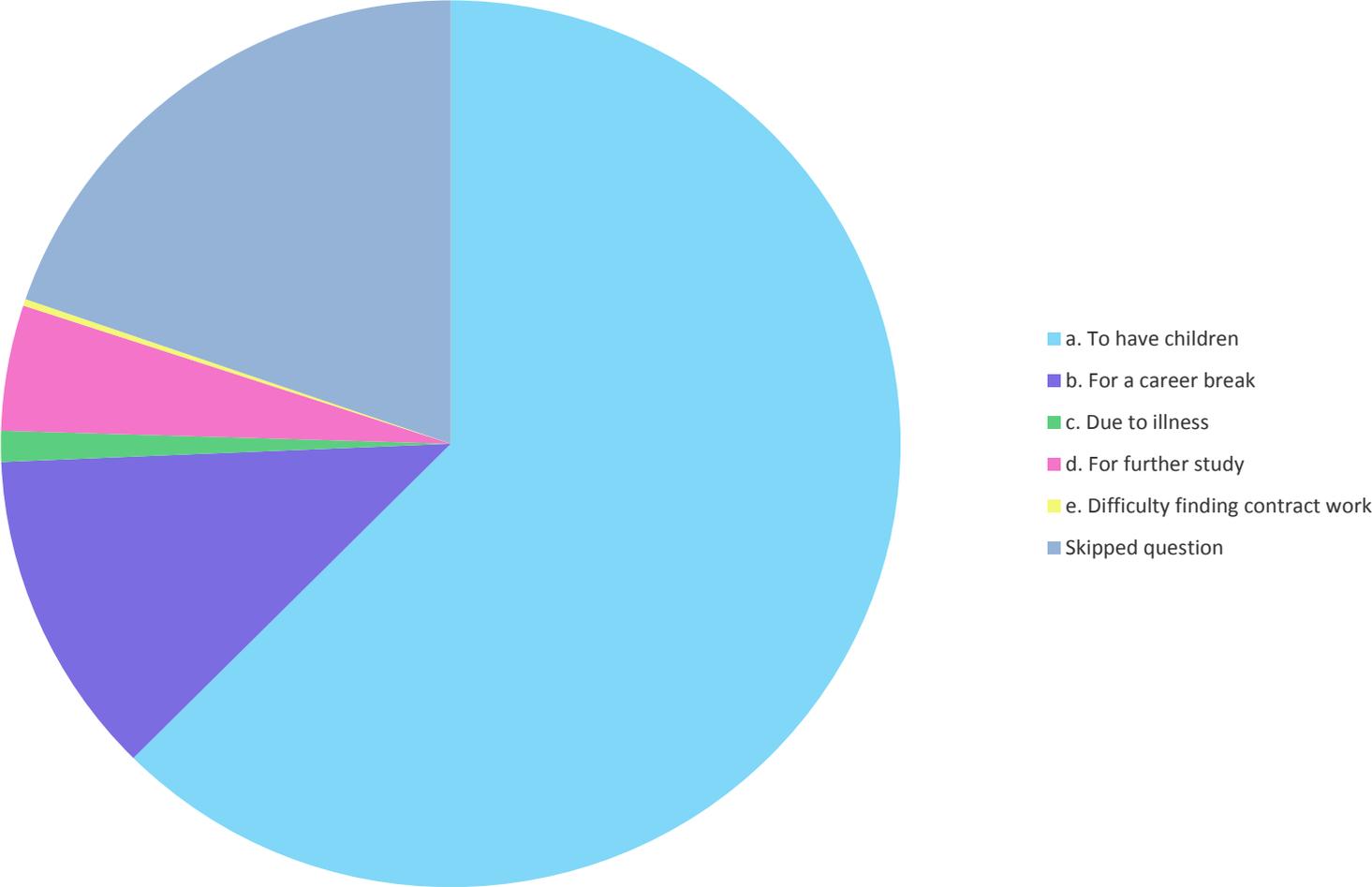
Men



Answered: 108
Skipped: 898

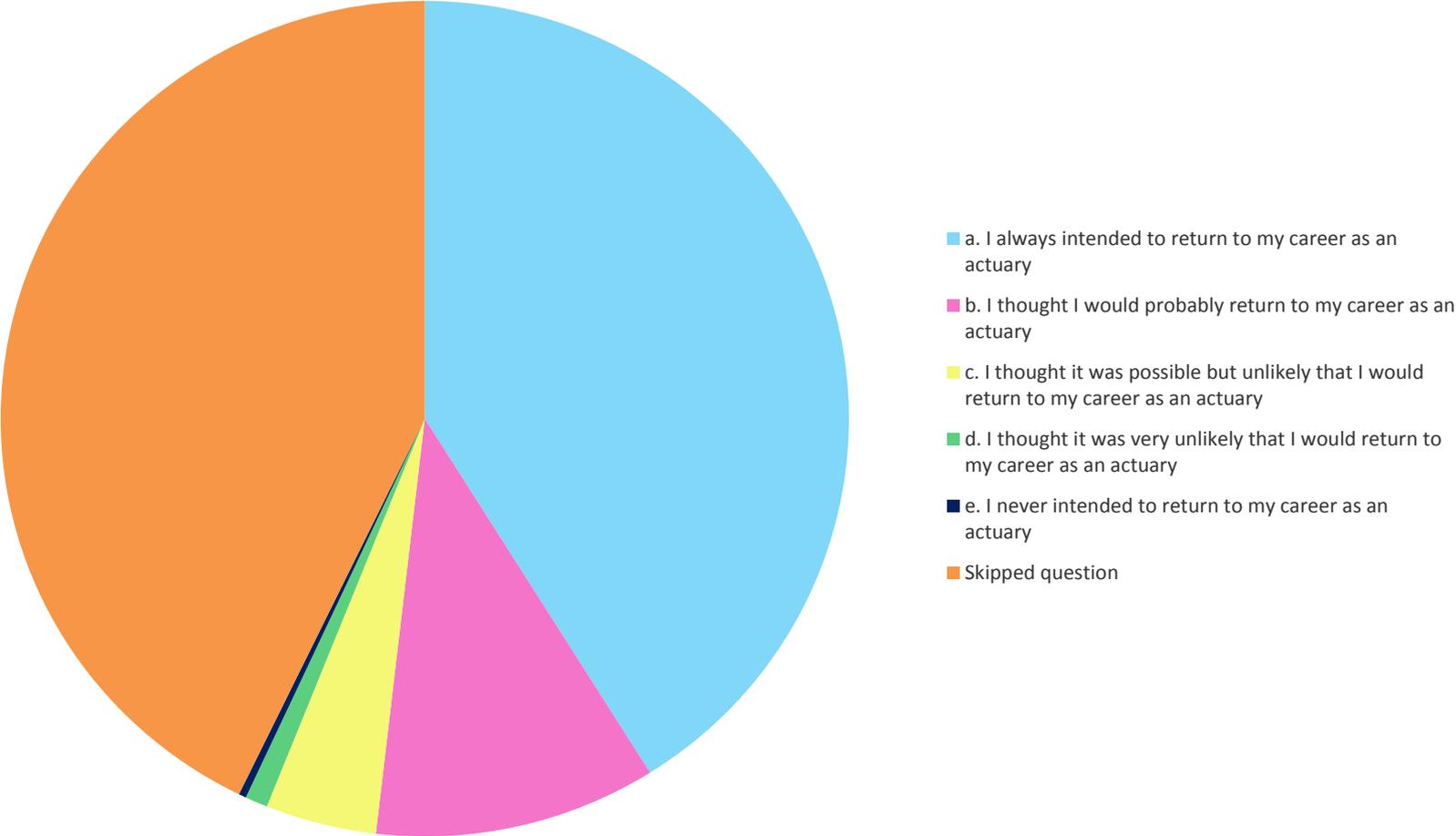
Q.6 Why did you take time out of your career as an actuary?

Women



Answered: 351
Skipped: 579

Q.7 Which of these statements best describes your situation when you decided to take a career break?



Q.8 How much do you agree with the following statements?

Men

0% 20% 40% 60% 80% 100%

a. I expected to receive as much support as I needed from my employer during my career break



b. I expected to receive as much support as I needed from the IFoA during my career break



c. The IFoA could do more to make it easier for women to take career breaks to have children



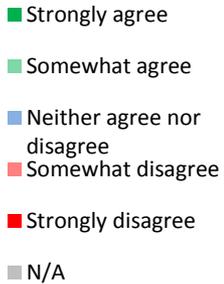
d. The IFoA could not do more to make it easy for women to take career breaks to have children



e. I did receive as much support as I needed from my employer during my career break



f. I did receive as much support as I needed from the IFoA during my career break



Q.8 How much do you agree with the following statements?

Women

0% 20% 40% 60% 80% 100%

a. I expected to receive as much support as I needed from my employer during my career break



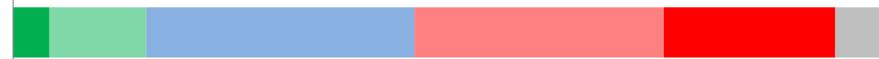
b. I expected to receive as much support as I needed from the IFoA during my career break



c. The IFoA could do more to make it easier for women to take career breaks to have children



d. The IFoA could not do more to make it easy for women to take career breaks to have children



e. I did receive as much support as I needed from my employer during my career break



f. I did receive as much support as I needed from the IFoA during my career break



Q.9 What additional support from the IFoA would you have found useful?

"I can't think of anything. I'm not sure if it is the IFoA that should be supporting women in this position. I found it hard that when I did a little bit of part time work (so marking with ActEd or volunteering in a financial role) I had to complete the full amount of CPD. But, I do agree the CPD can't be "part-time". I just often found it costly. The move to "free" CPD on-line is excellent."

“I think the CPD requirements could have more allowance for people who are on a career break. I was told one year that because I was technically still employed by my employer I had to do CPD even though I did not go into the office or give any actuarial advice during that CPD year. While I certainly agree that CPD is important, being able to defer the requirements to the time of my return to the office, or to just before my return to the office, would have been easier for me. This would also have made more sense as I would have been focusing on the most up to date materials for my return, rather doing CPD during my absence which could have been out of date by the time of my return.”

“Support in getting back up to speed technically and with changes to legislation/regulation during career break.”

“Networking events for women to discuss how to return to work after having children and the challenges you will face. The bit I found difficult is that I had no idea how to cope when my children were sick, or that how much harder it would be once they were in school.”

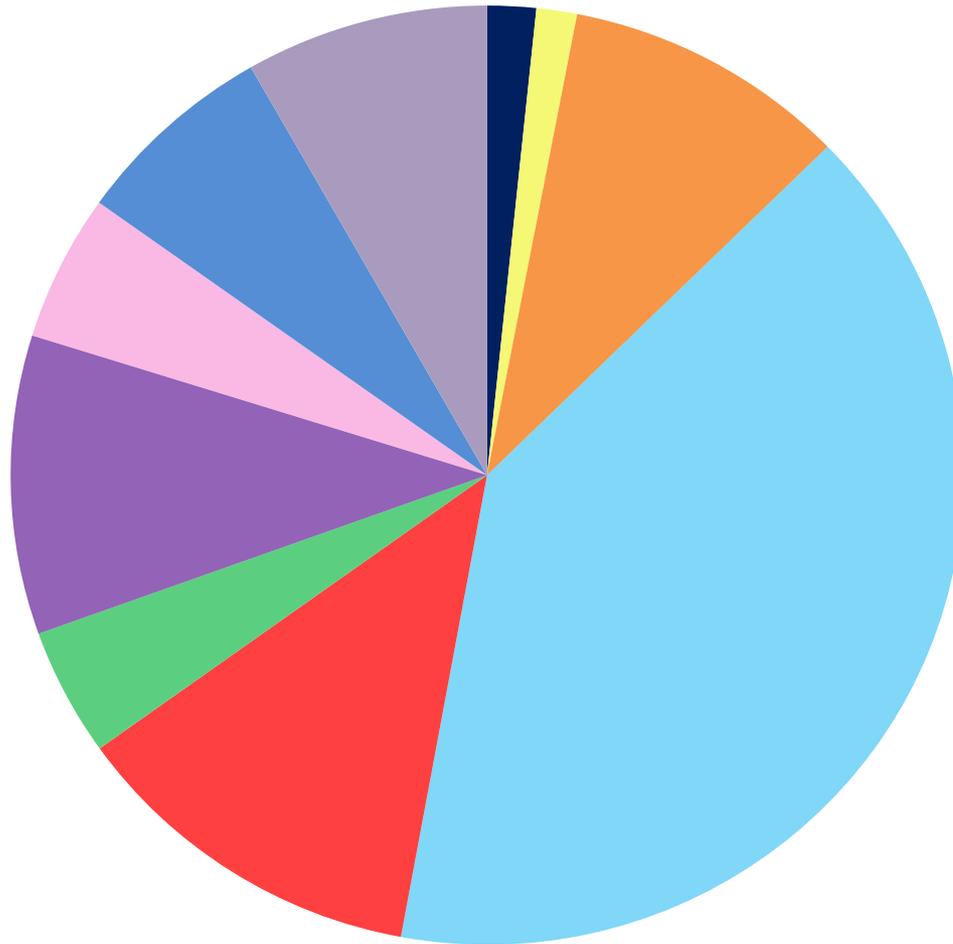
Q.10 If you did not return to employment or your previous employer after a career break, please specify why not.

“I returned to employment but not to my previous employer. I felt that the work life balance offered by my previous employer (a top consultancy) was incompatible with family life so I sought a more family friendly job.”

“I also felt increasingly side-lined by my employer - if I'm honest I felt that as soon as I announced my pregnancy I was viewed as "game over", not committed. There was no reason that working part-time should not have worked - fewer clients over fewer days and less pay, but it didn't. I couldn't face going back a second time.”

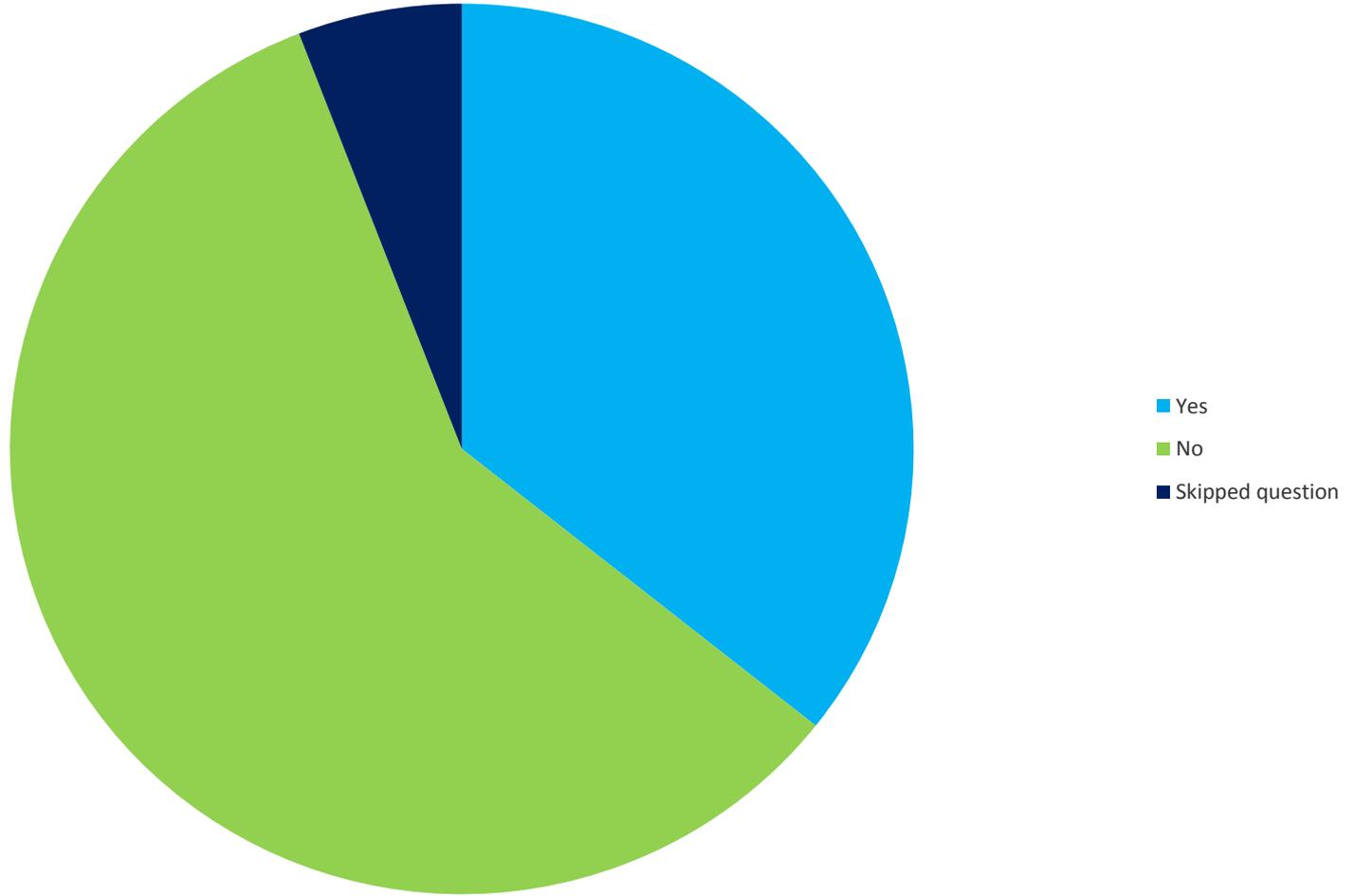
“Harassment experienced whilst pregnant dissuaded me from returning. When raised in private with a senior female colleague she shared her experience of being made redundant whilst on maternity leave - in the spirit of breaking it to me that this was what to expect...the climate out there in industry is very much a case of 'expect this, if you choose to get pregnant’”

Q.11 Are you able to work flexibly?

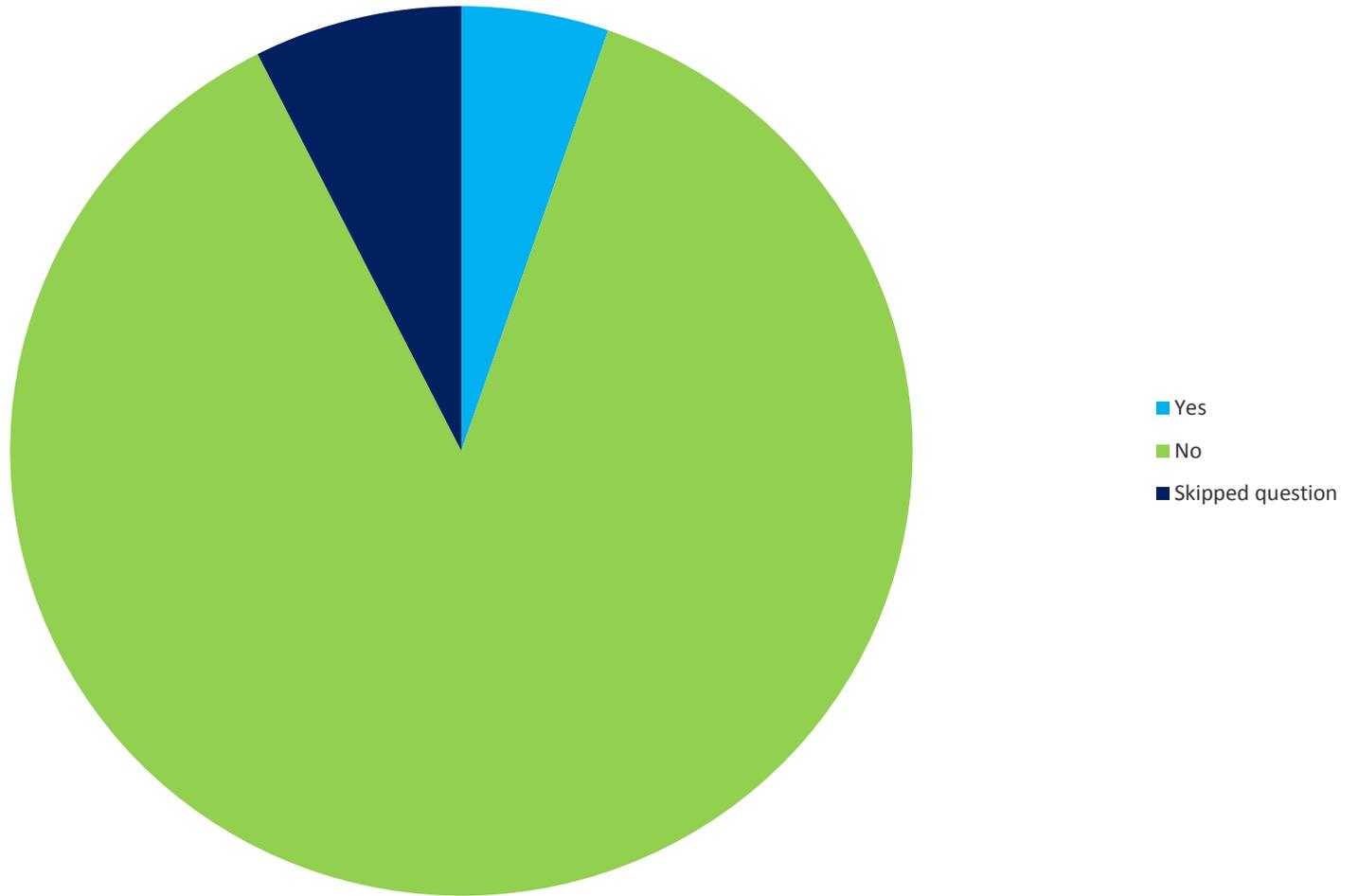


- a. I work compressed hours
- b. I work part-time – five days a week but shorter hours
- c. I work part-time – fewer than five days a week
- d. I work full-time and my employer is flexible
- e. I work full-time and my employer is not flexible
- f. I work from home on a regular basis
- g. I work from home on an ad hoc basis
- h. I want to work flexibly but I am not able to
- i. I do not want to work flexibly
- Skipped question

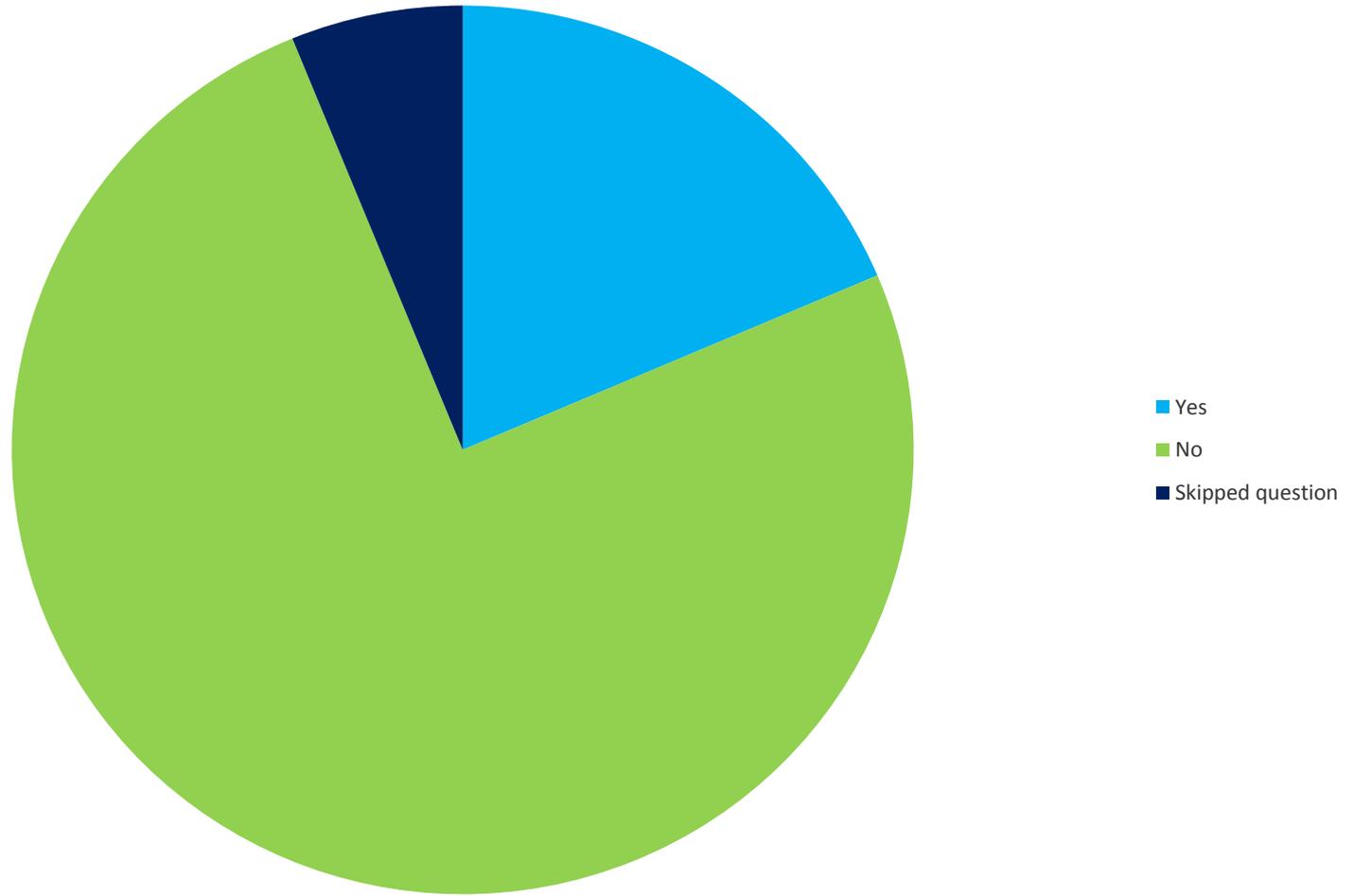
Q.12 Are you a working parent?



Q.13 Are you the sole provider of childcare in your family?



Q.14 Do you have other caring or family responsibilities?



Q.15 How much do you agree with the following statements?

0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%

a. The IFoA is supportive of working mothers



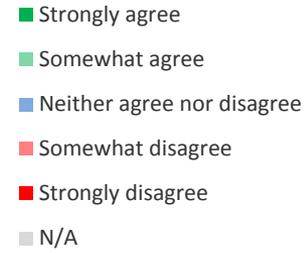
b. My employer is supportive of working mothers



c. It is possible to work full-time as an actuary and raise a family

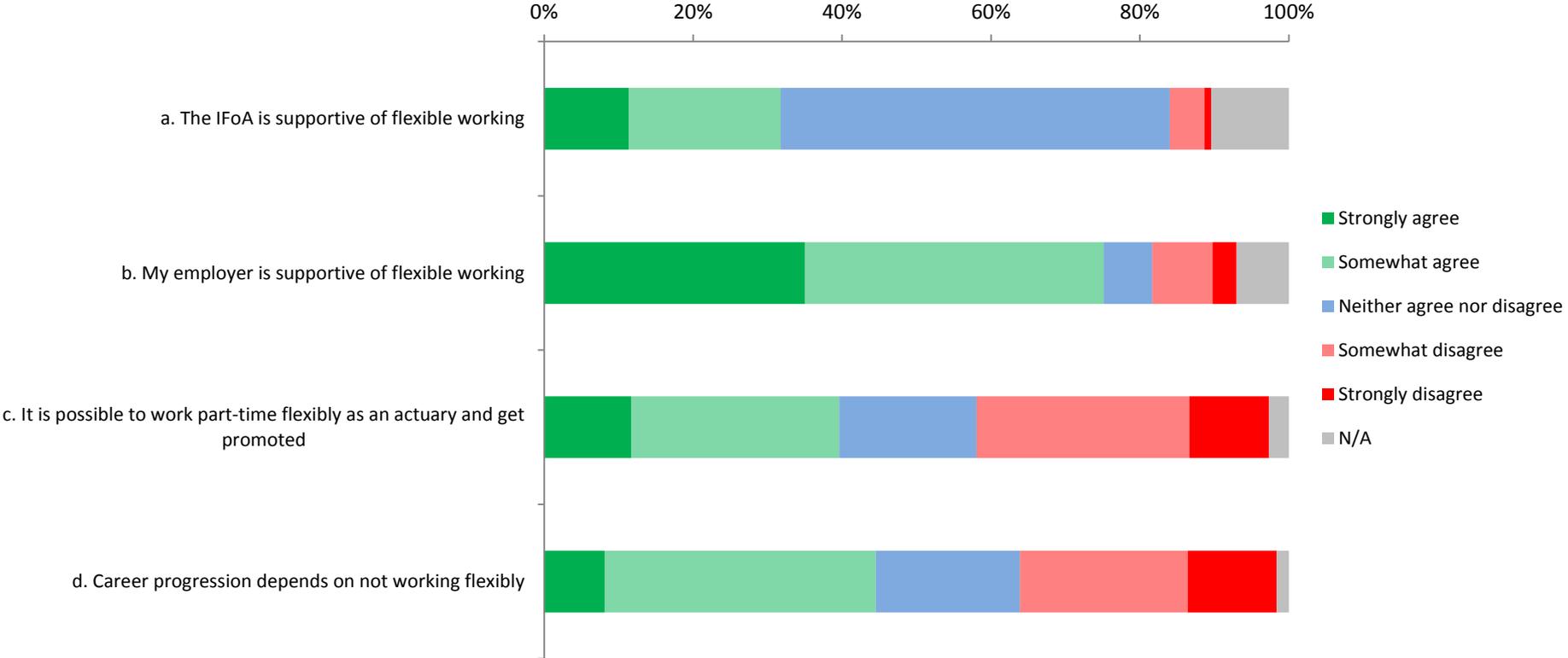


d. The demands of actuarial jobs make being a working mother difficult

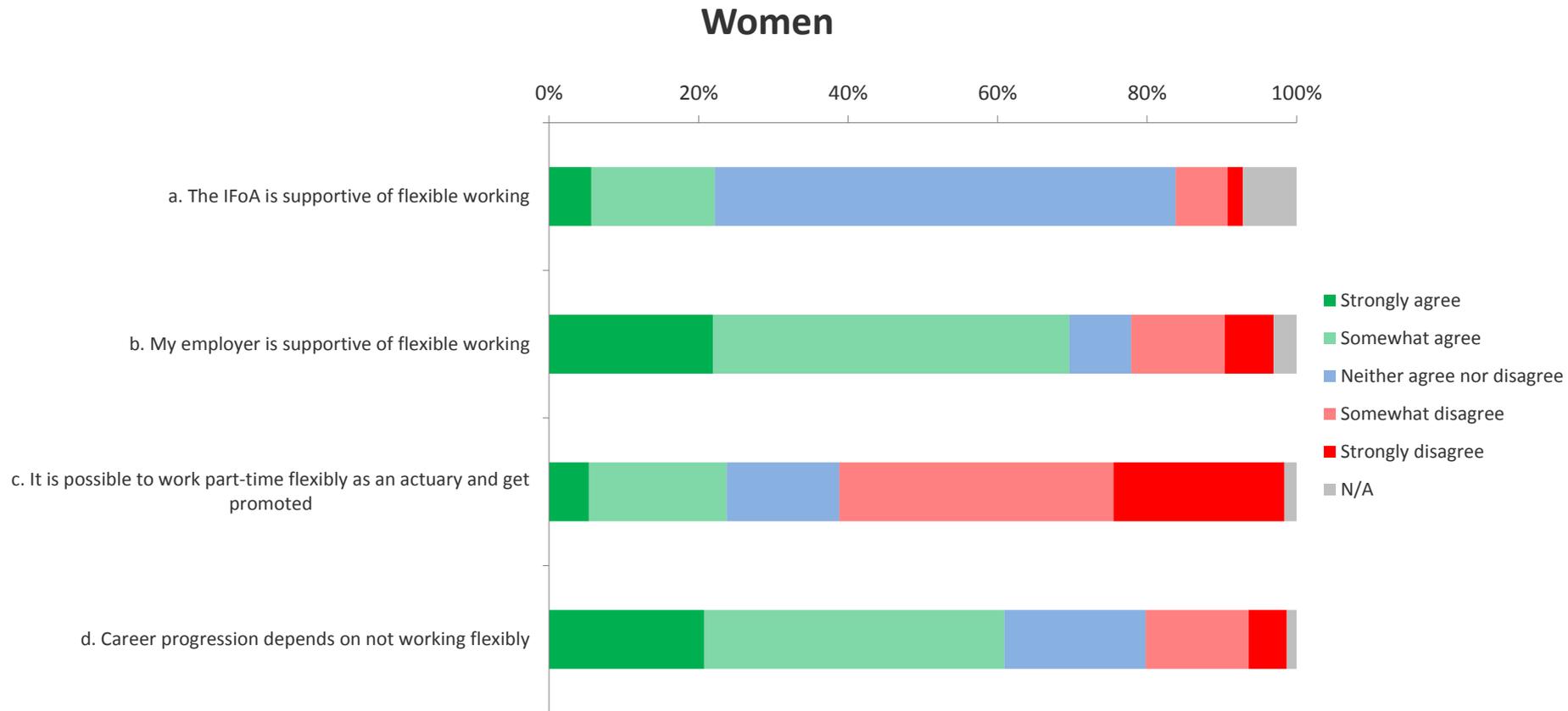


Q.16 How much do you agree with the following statements?

Men



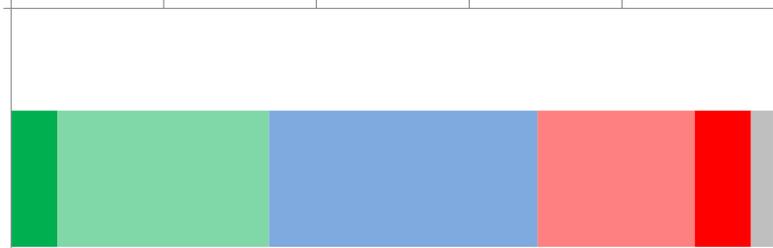
Q.16 How much do you agree with the following statements?



Q.17 How much do you agree with the following statements?

0% 20% 40% 60% 80% 100%

a. It is easier to work in a way that suits family needs as an actuary than it is in other professions



b. It is neither easier nor more difficult to work in a way that suits family needs as an actuary than it is in other professions



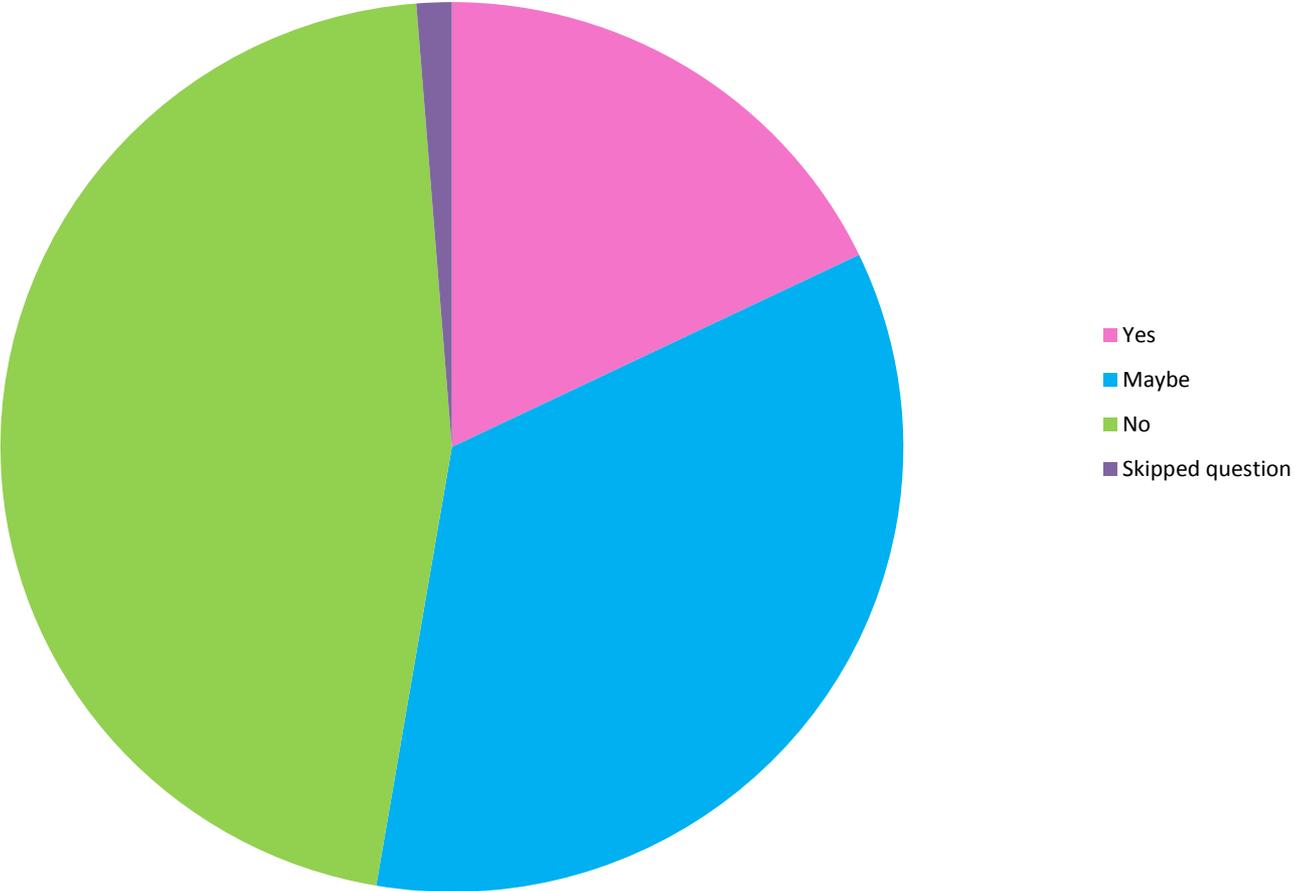
c. It is more difficult to work in a way that suits family needs as an actuary than it is in other professions



- Strongly agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree
- N/A

Q.18 Would you consider leaving your work as an actuary in order to make it easier to meet family obligations?

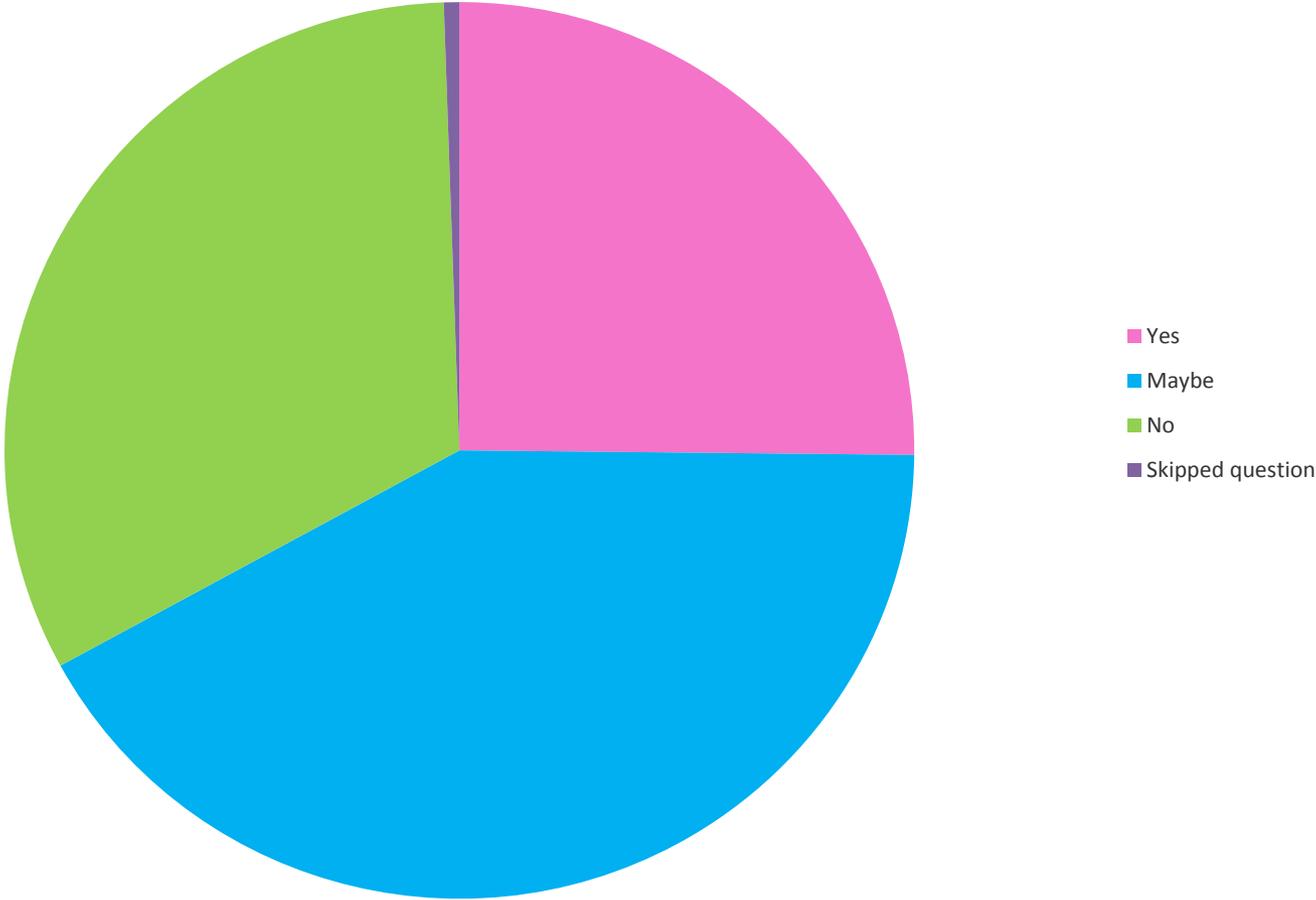
Men



Answered: 976
Skipped: 30

Q.18 Would you consider leaving your work as an actuary in order to make it easier to meet family obligations?

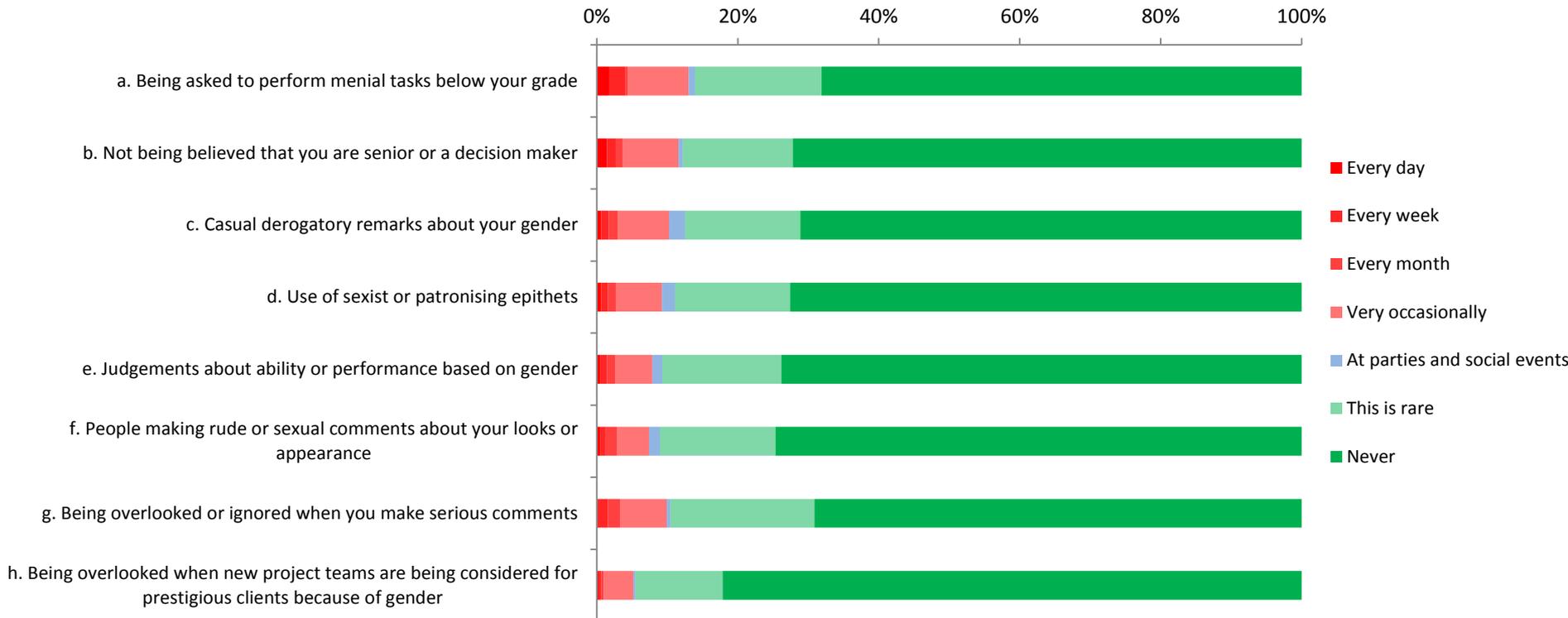
Women



Answered: 917
Skipped: 13

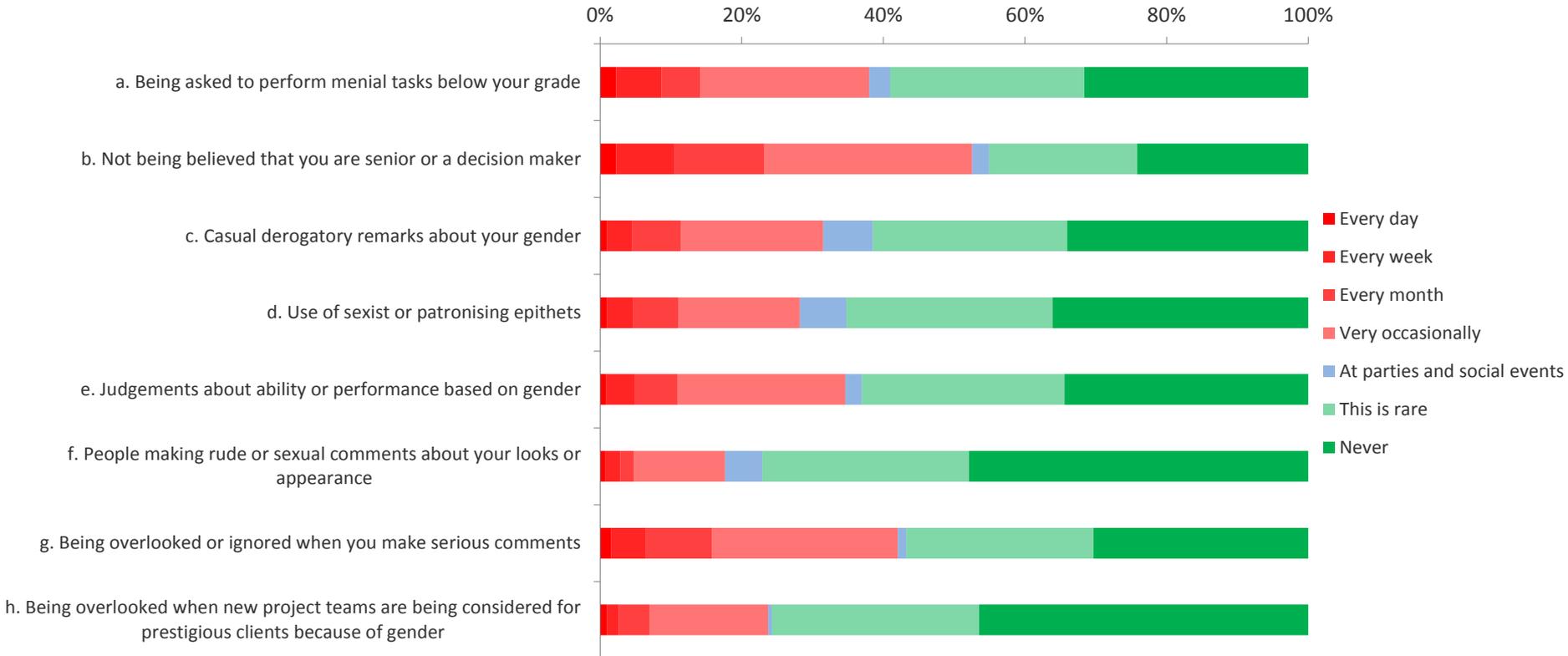
Q.19 How often do you experience the following incidents yourself because of your gender?

Men



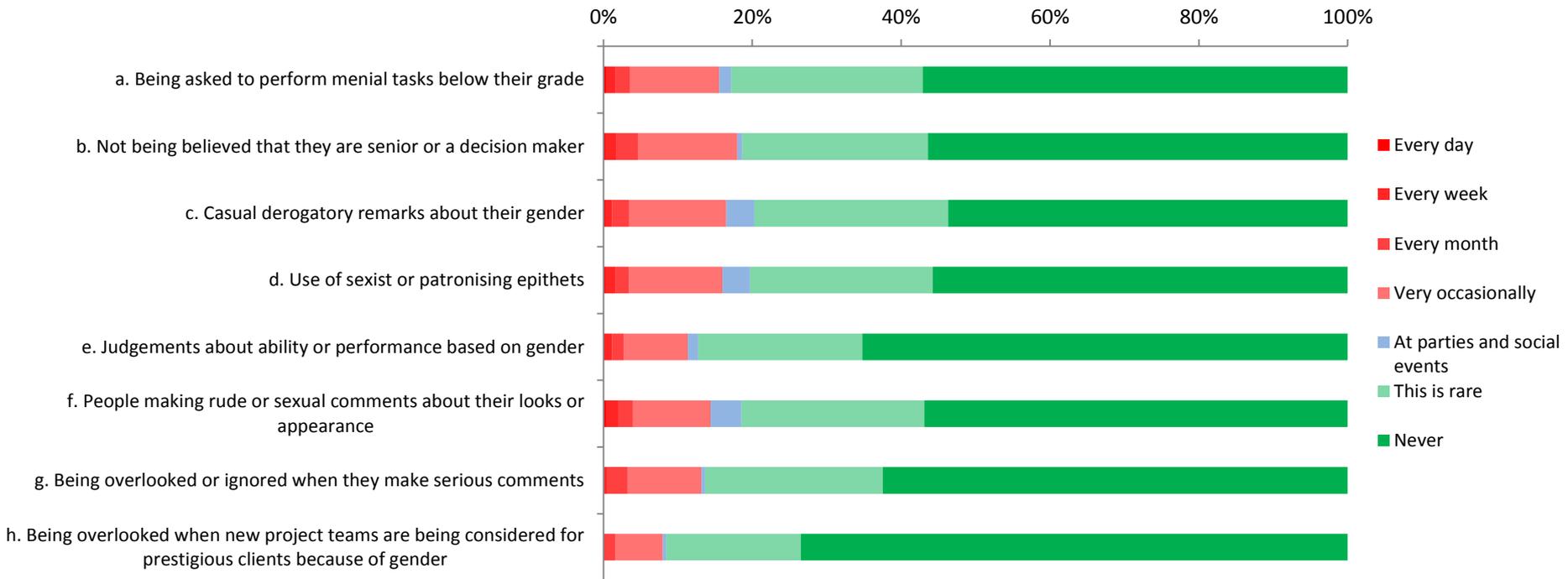
Q.19 How often do you experience the following incidents yourself because of your gender?

Women



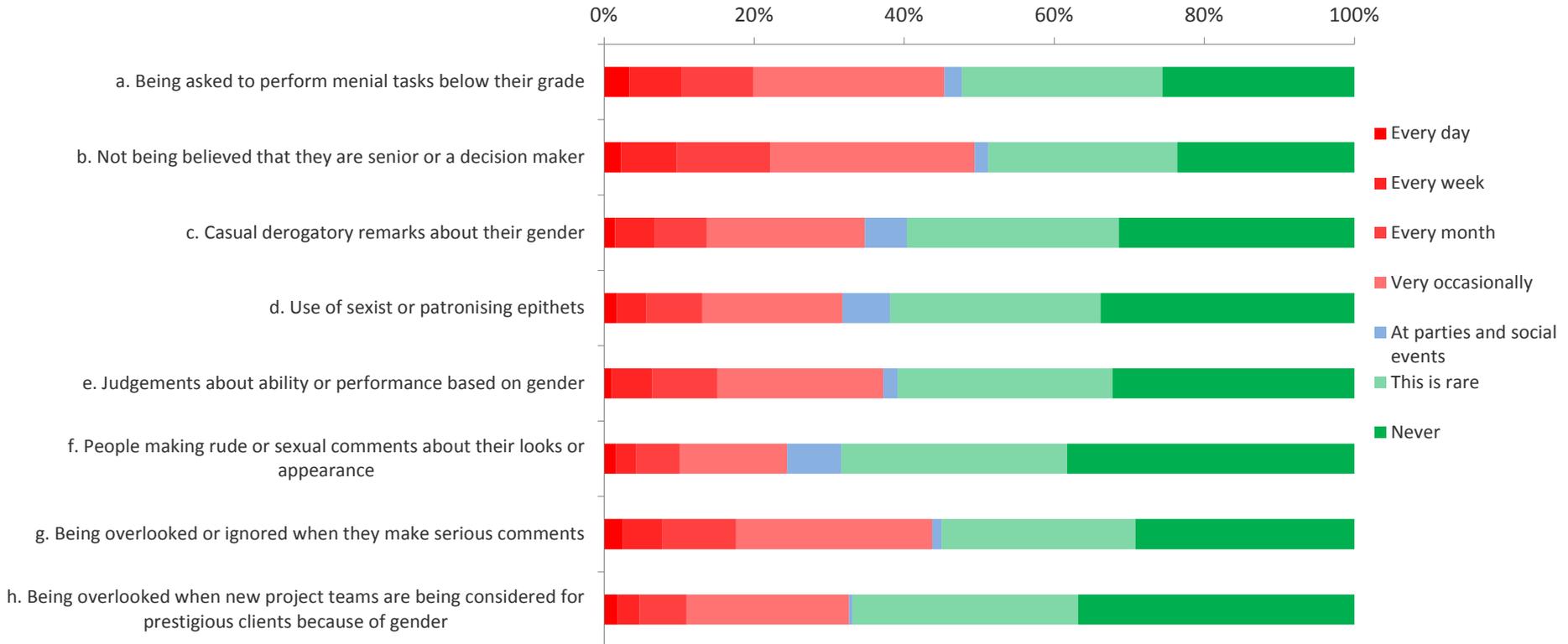
Q.20 How often do you observe the following incidents happening to women in your office?

Men

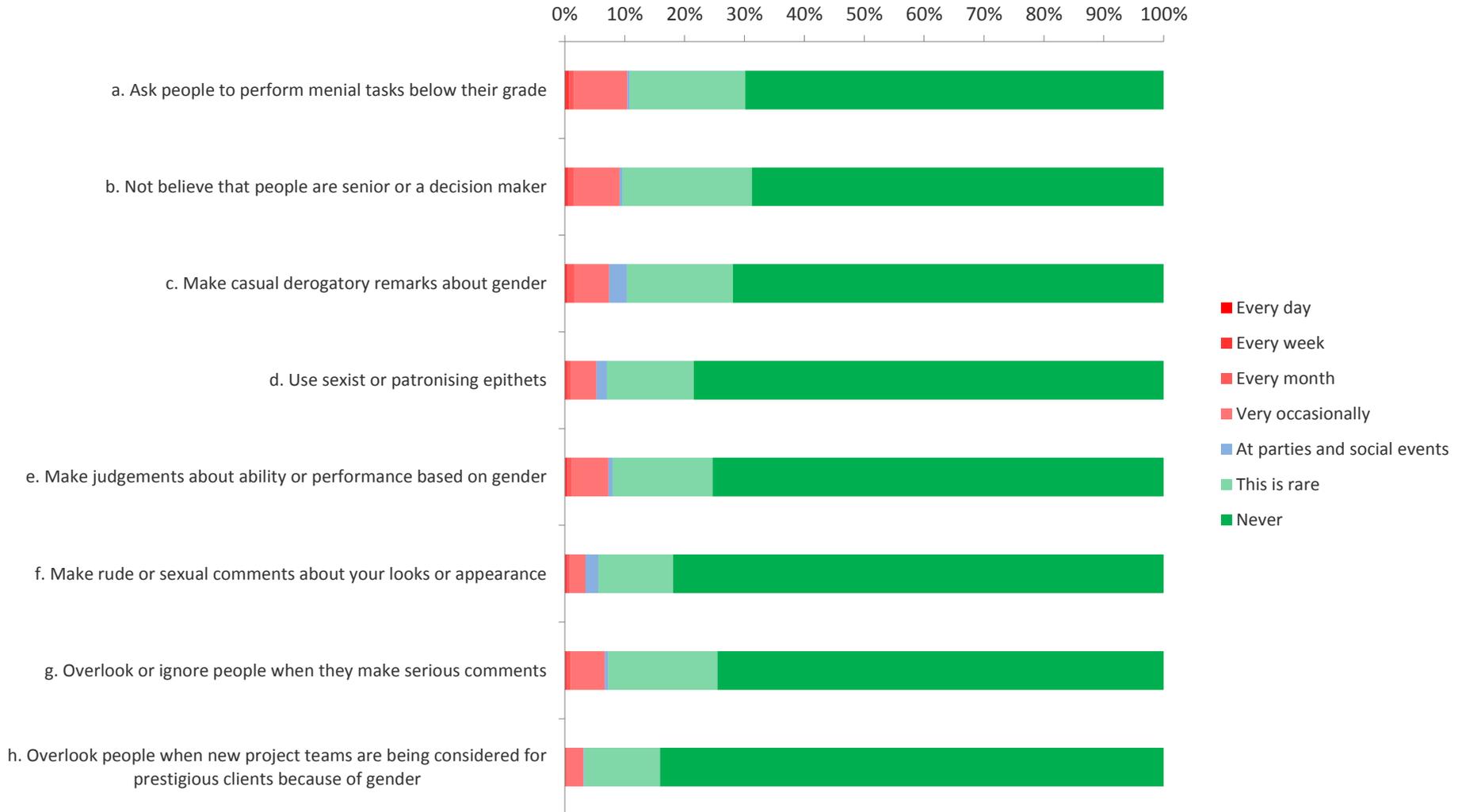


Q.20 How often do you observe the following incidents happening to women in your office?

Women



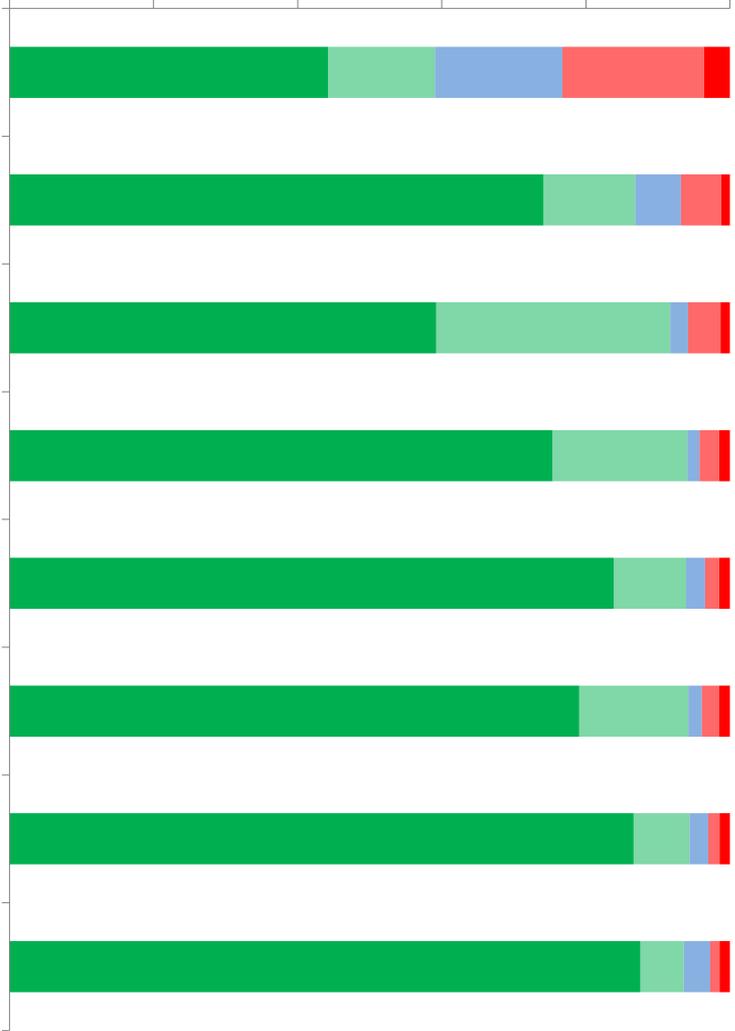
Q.21 How often do you think you inadvertently do any of the following things yourself to people of the opposite gender?



Q.22 How offensive do you think each of these behaviours is?

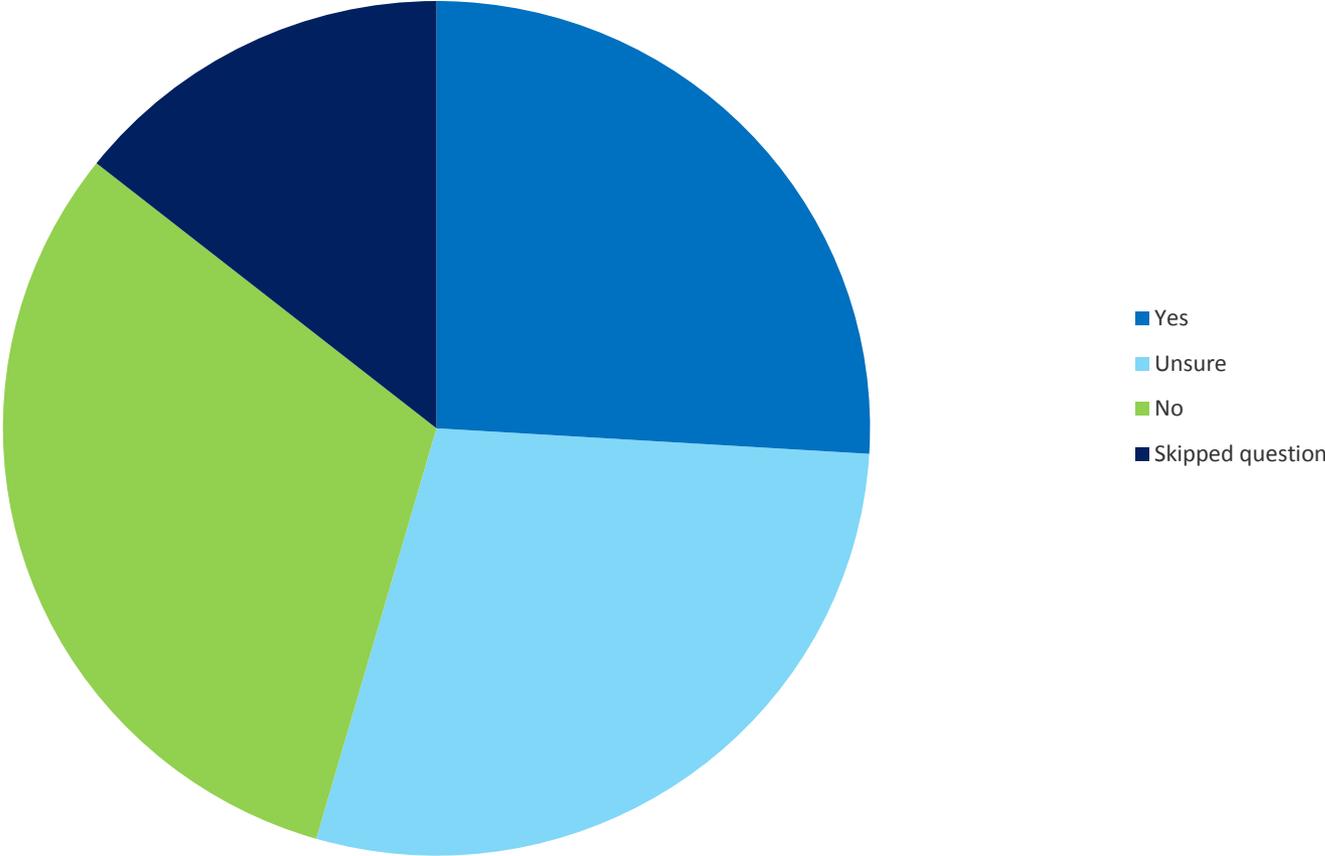
0% 20% 40% 60% 80% 100%

- a. Asking people of the opposite gender to perform menial tasks below their grade
- b. Disbelieving that someone of the opposite gender is a decision maker
- c. Making casual derogatory remarks about gender
- d. Using sexist or patronising epithets
- e. Making judgements about ability or performance based on gender
- f. People making rude or sexual comments about looks or appearance
- g. Overlooking or ignoring people when they make serious comments because of gender
- h. Being overlooked when new project teams are being considered for prestigious clients because of gender

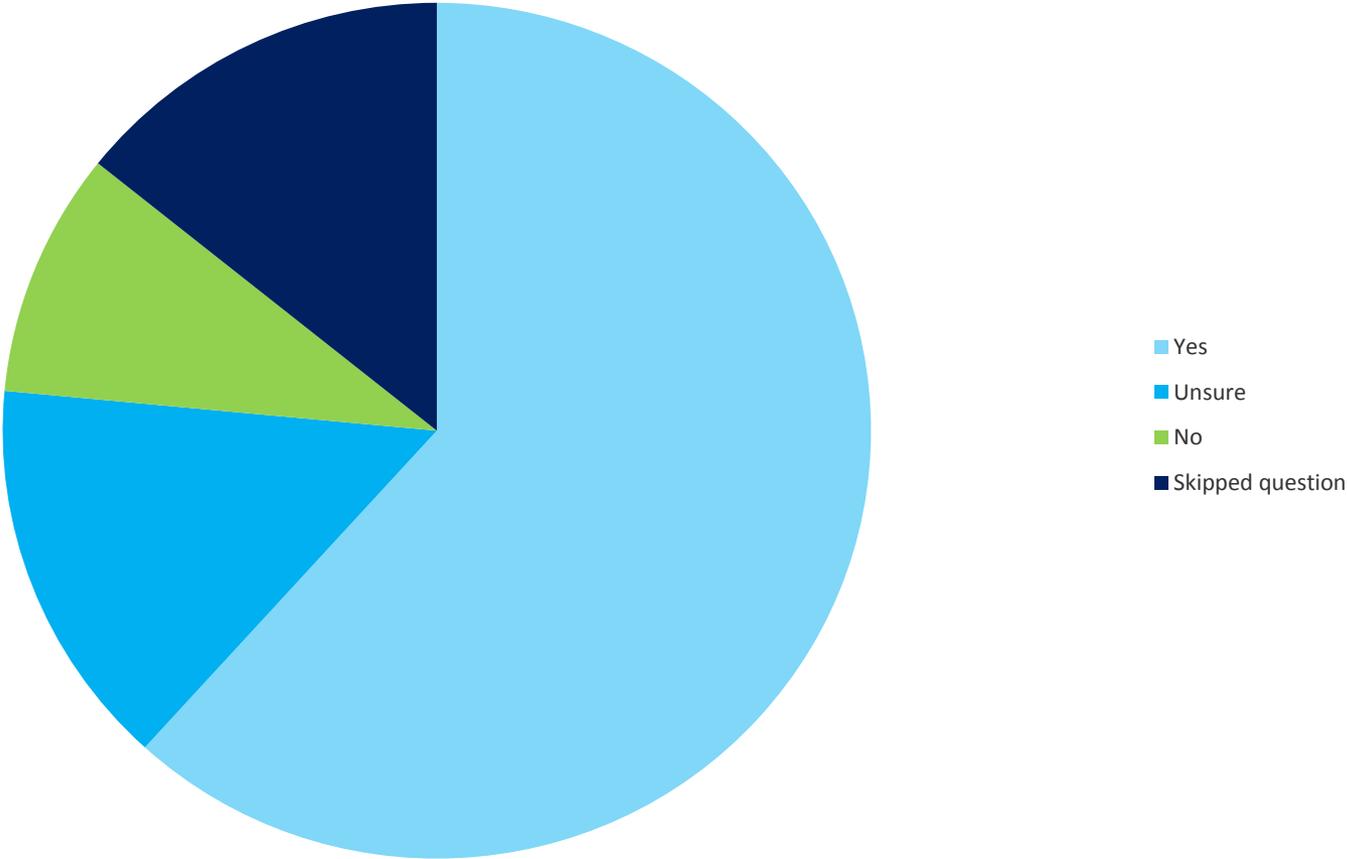


- Very offensive - this is never appropriate
- Somewhat offensive - this may be appropriate if humorous
- Neither offensive nor inoffensive
- Somewhat inoffensive - this is only offensive if meant viciously
- Always inoffensive - this is not an issue

Q.23 Do you have access to training on unconscious bias?



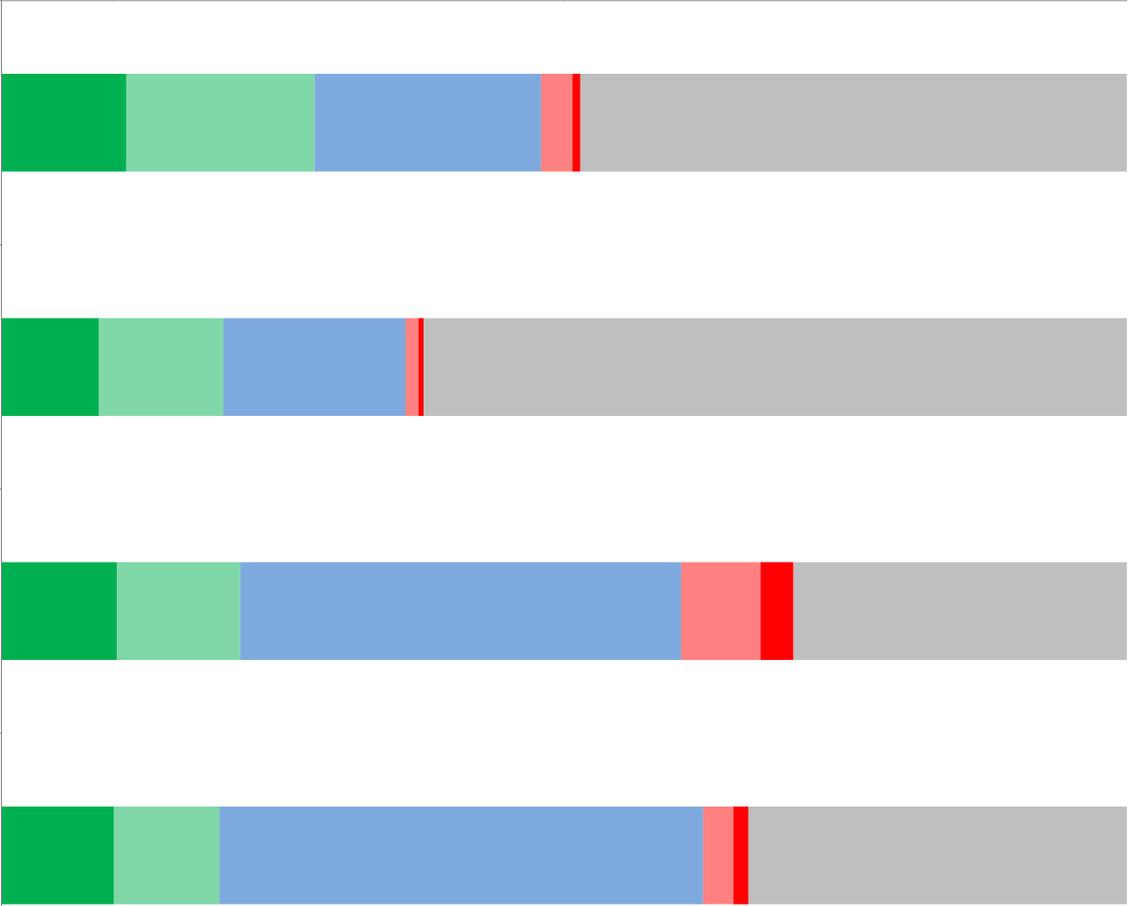
Q.24 Do you think it should be the role of the IFoA to support gender diversity within the actuarial profession?



Q.25 How supportive of gender diversity within the profession are the following IFoA activities?

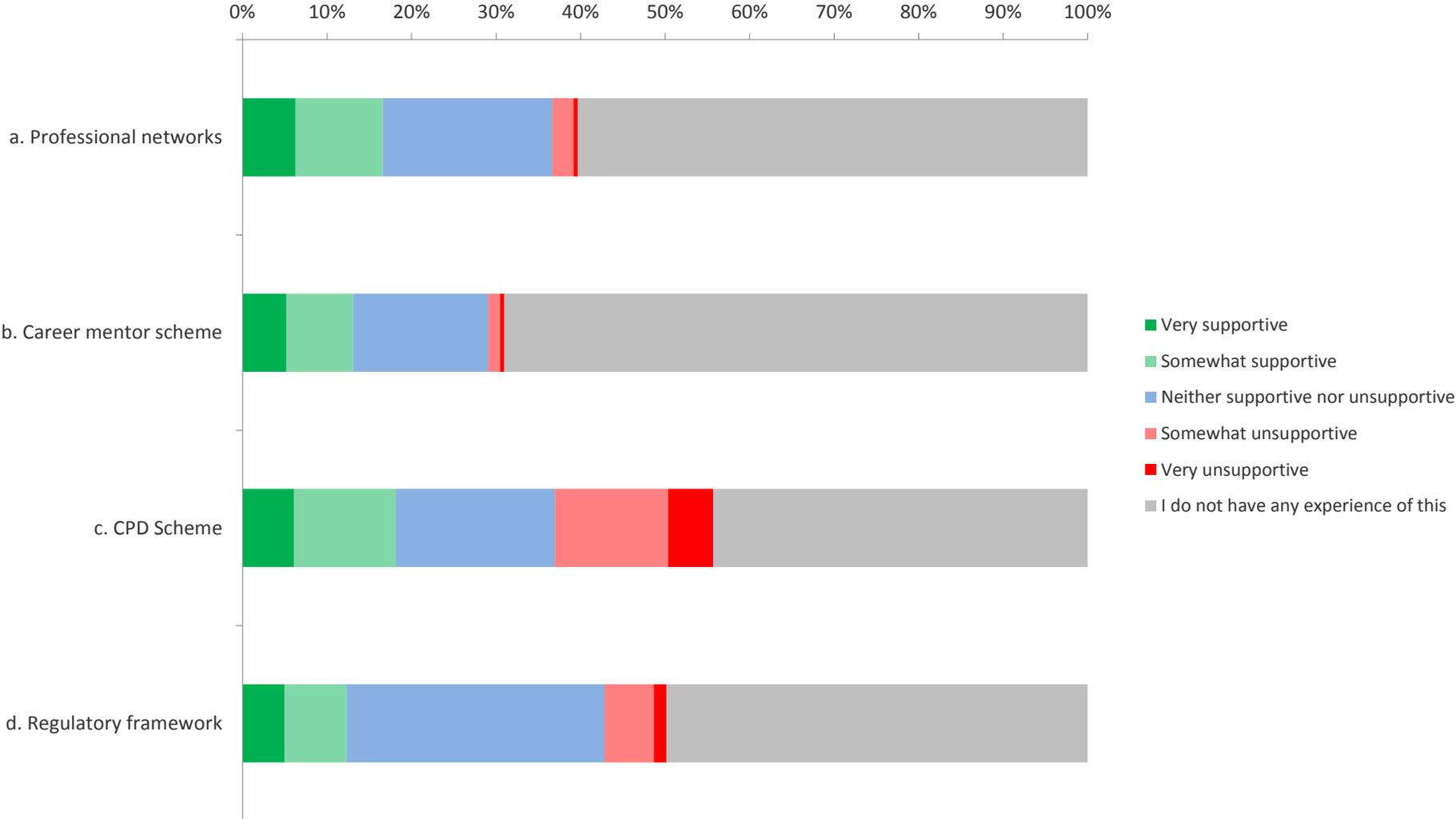
0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%

- a. Professional networks
- b. Career mentor scheme
- c. CPD Scheme
- d. Regulatory framework



- Very supportive
- Somewhat supportive
- Neither supportive nor unsupportive
- Somewhat unsupportive
- Very unsupportive
- I do not have any experience of this

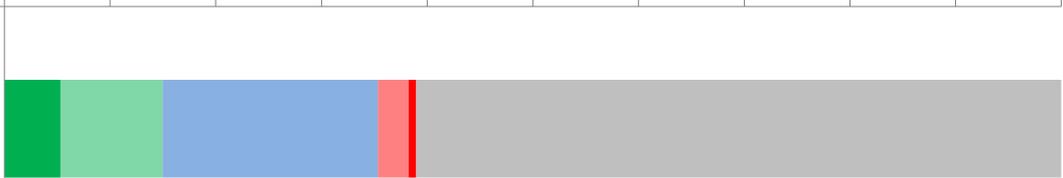
Q.26 How supportive of career breaks for personal development are the following IFoA activities?



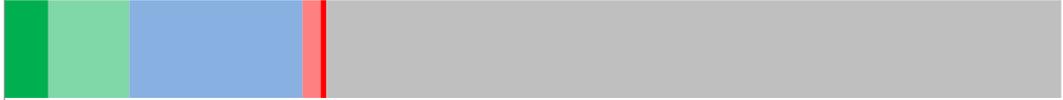
Q.27 How supportive of career breaks for family reasons are the following IFoA activities?

0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%

a. Professional networks



b. Career mentor scheme



c. CPD Scheme

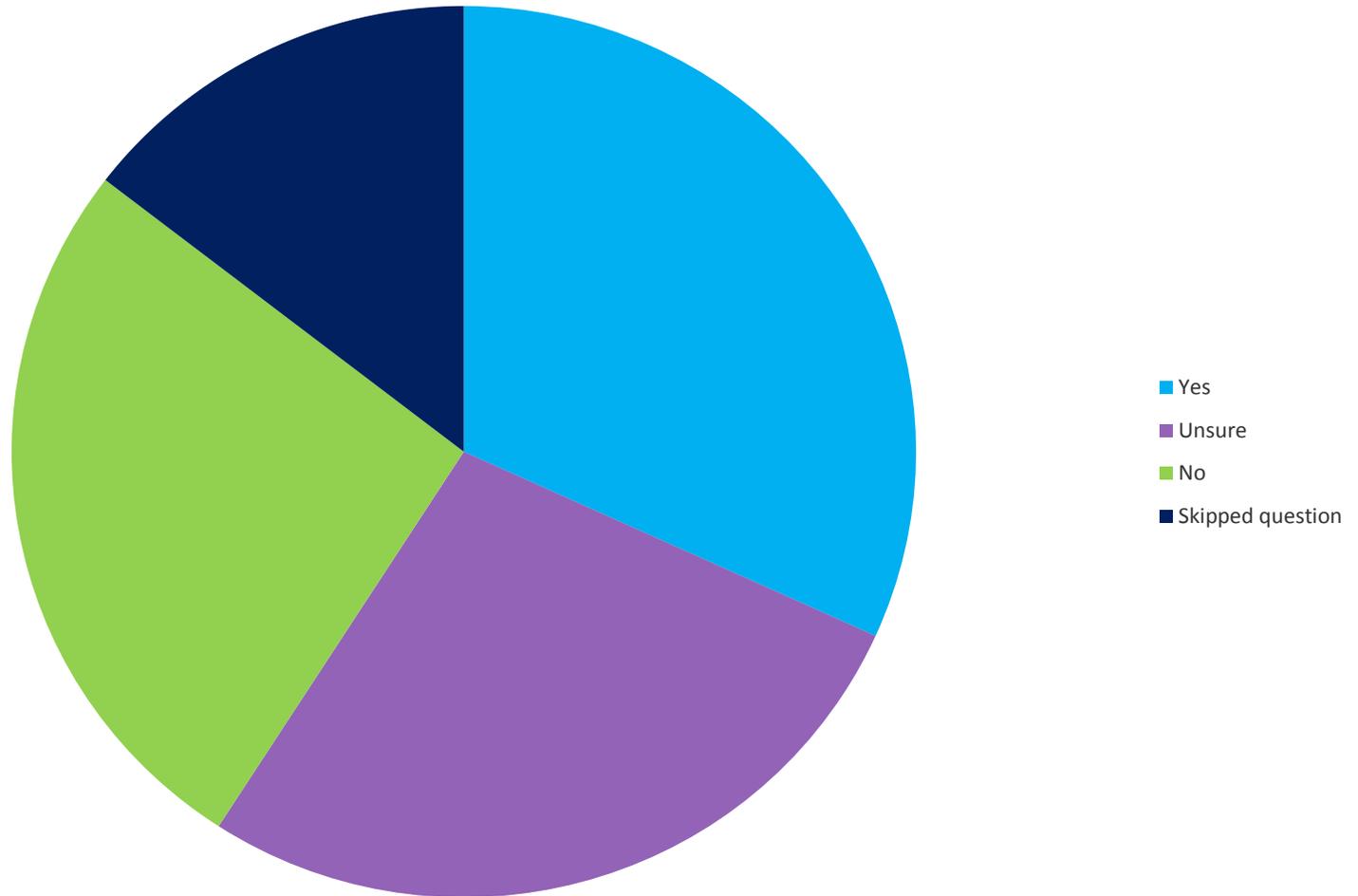


d. Regulatory framework



- Very supportive
- Somewhat supportive
- Neither supportive nor unsupportive
- Somewhat unsupportive
- Very unsupportive
- I do not have any experience of this

Q.28 Would you consider joining one of the IFoA's Boards of Committees?



Q.29 Have you been put off by any of the following things?

0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%

Procedures

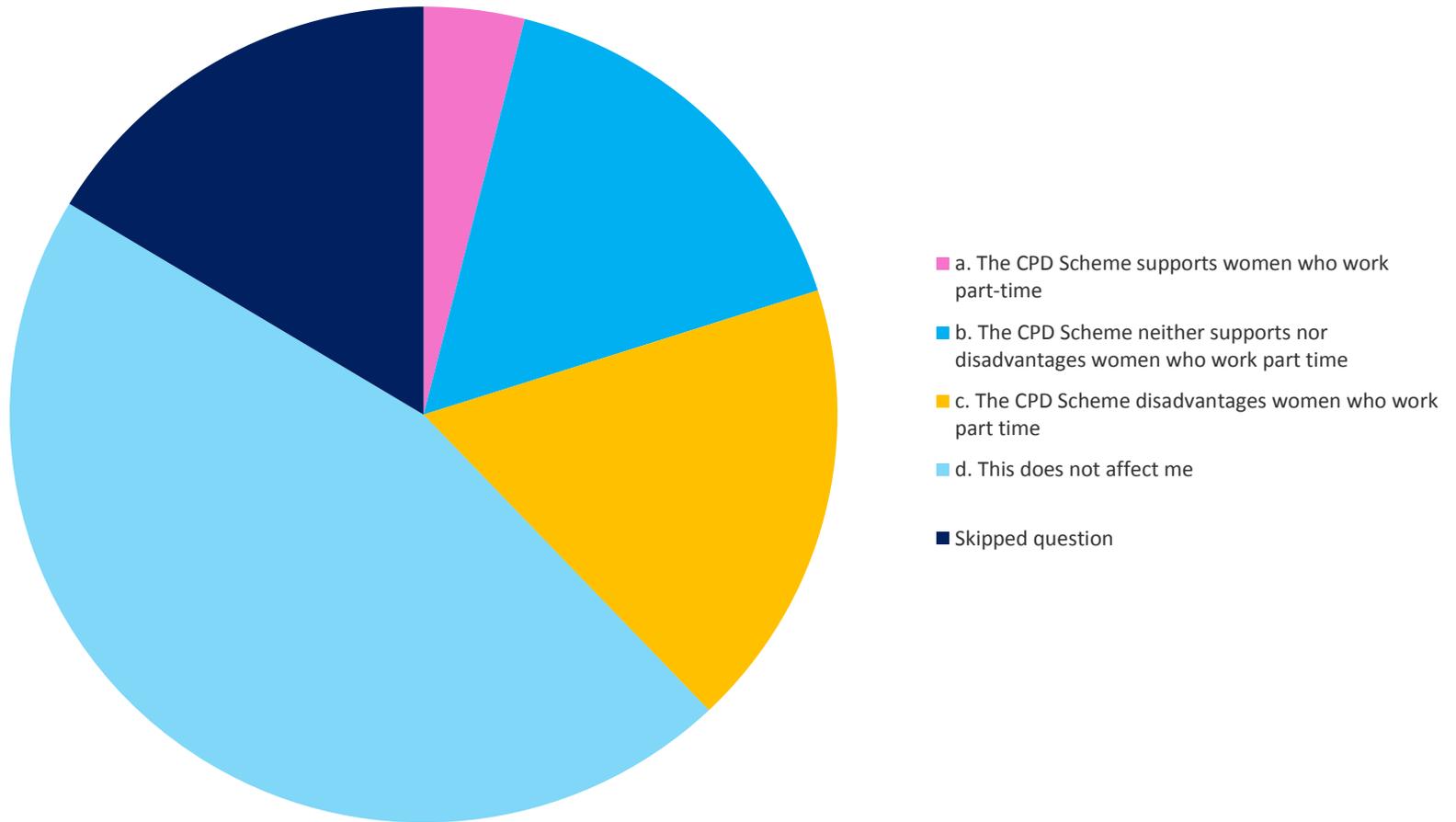
Selection processes

Ways of working



Answered: 440
Skipped: 1918

Q.30 Which of the following statements best describes your views about how the CPD Scheme affects actuaries who work part-time?



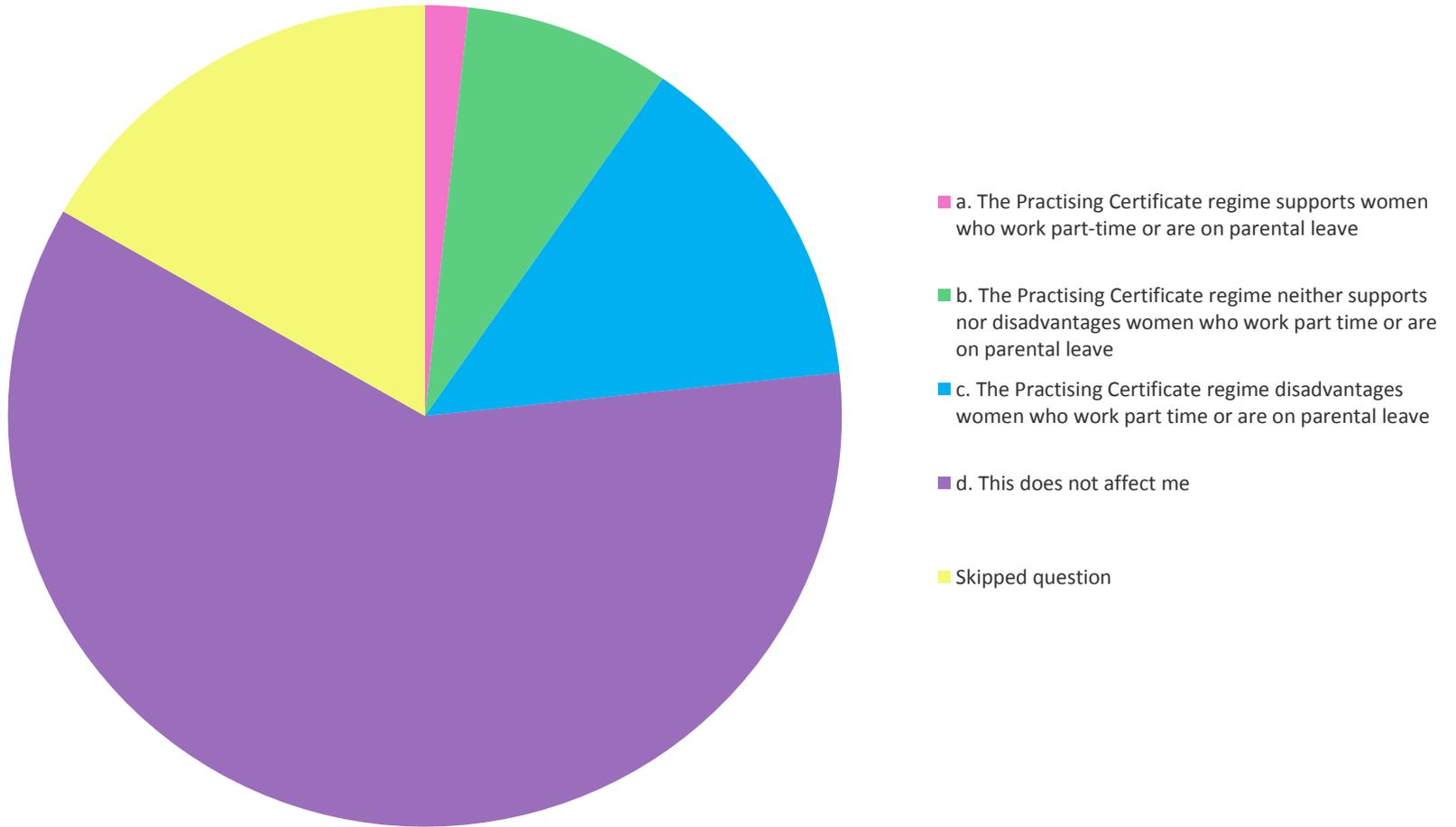
Q.31 Which of the following statements best describes your views about how the CPD Scheme affects actuaries on parental leave?



- a. The CPD Scheme supports women who are on parental leave
- b. The CPD Scheme neither supports nor disadvantages women who are on parental leave
- c. The CPD Scheme disadvantages women who or are on parental leave
- d. This does not affect me

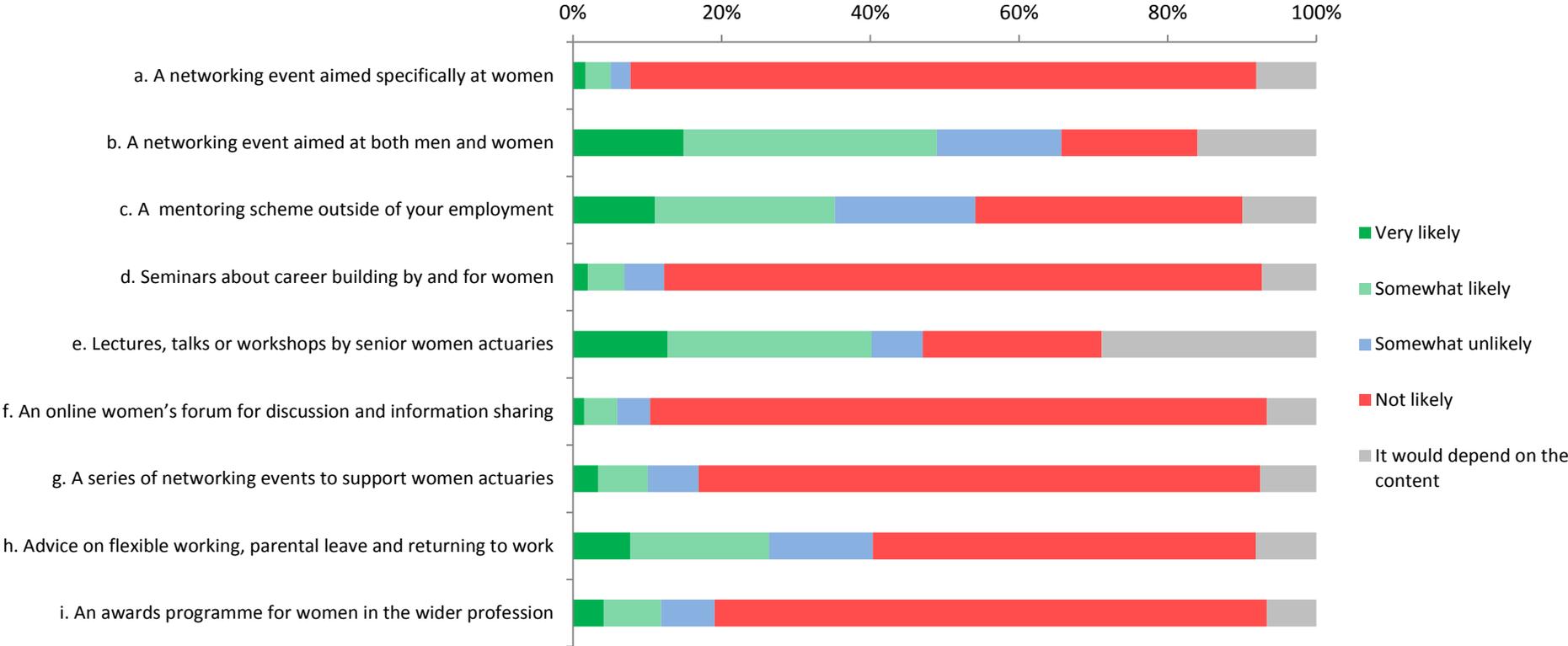
- Skipped question

Q.32 Which of the following statements best describes your views about how the Practising Certificate regime affects actuaries who work part-time or actuaries on parental leave?



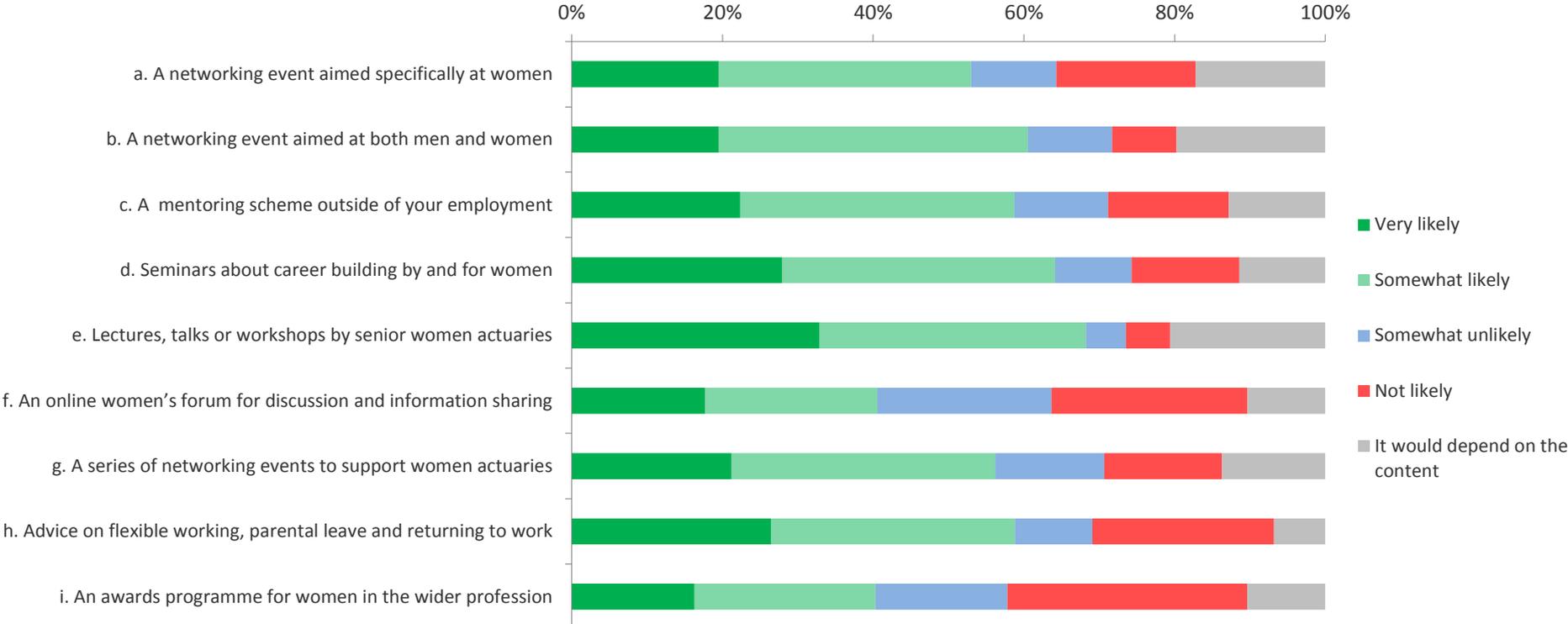
Q.33 How likely is it that you would attend or make use of the following things if they were organised by the IFoA?

Men



Q.33 How likely is it that you would attend or make use of the following things if they were organised by the IFoA?

Women



Q.34 What other timings and formats would you find useful?

“Anything not run during family time, i.e. breakfast or early evening.”

“Evenings are ideal. Presentations, followed by Q&As are usually informative and can be thought-provoking.”

“Any format appropriate for actuaries working/living overseas, e.g. online forums or webinars.”

“A professional blog for women in the profession - sharing experiences and how we have overcome challenges.”

“I think the idea is to have more inclusive event which involve men with the gender diversity issue and prevent the formation of "boys clubs". Also successful women need course in how to help mentor other women developing through their careers. Often women do not make successful role models for other because they lack skills on how to help other women develop and how to help support them.”

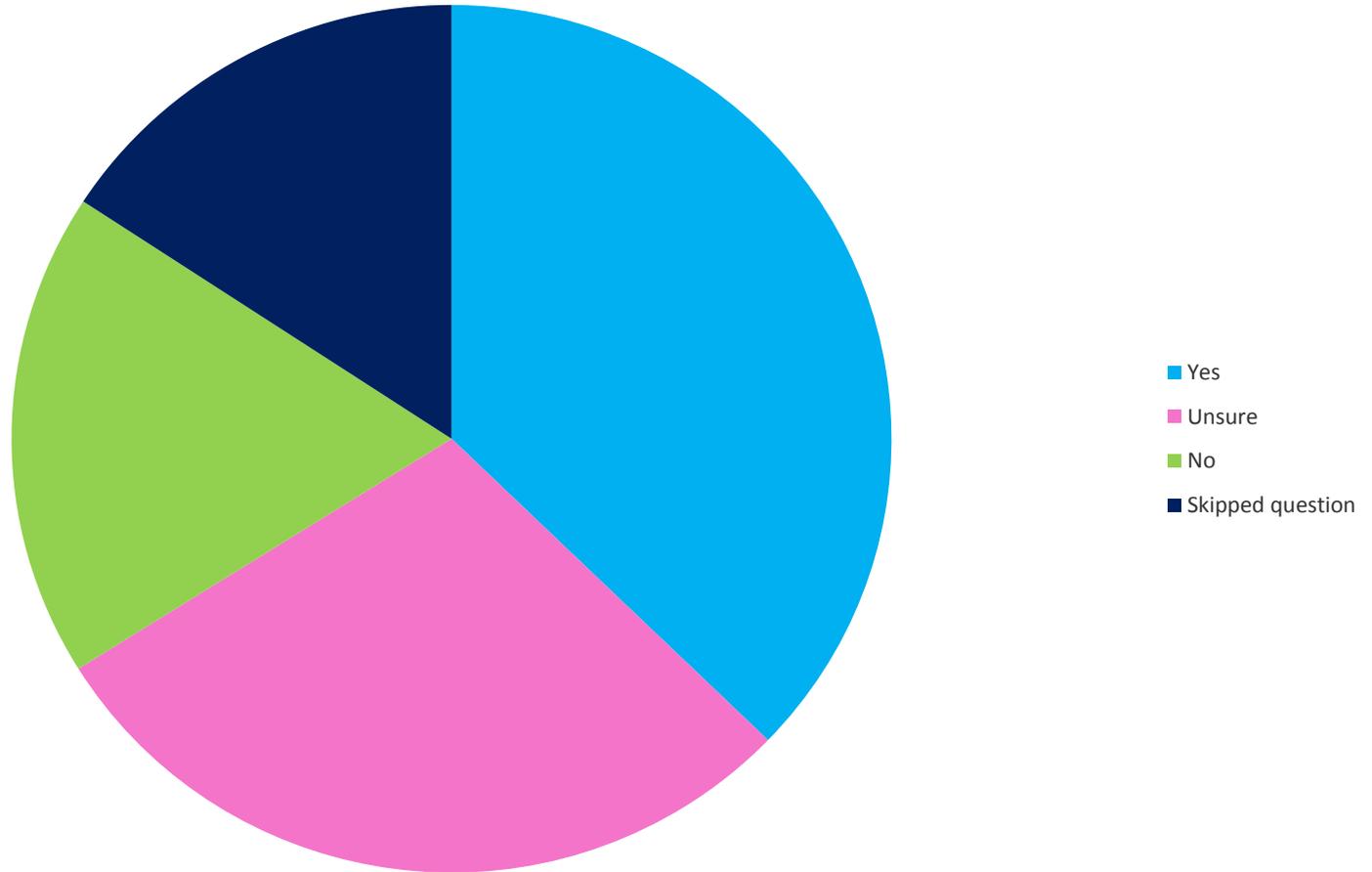
“As a woman I am not looking for the profession to organise women only events - these tend to come across as patronising to me. Women do not need career advice, networking advice, or "woman-to-woman" events any more than we need pink buses. We need the senior members of the profession to change their views and enter the 21st century - and the majority of these people are men, not women, who do not go to these events.”

“I'm not sure about these women focussed events. The idea is that a woman is treated exactly the same as a man, and in an actuarial context that would mean they don't get special treatment because they are a woman, but rather they are included in all possible events and formats.”

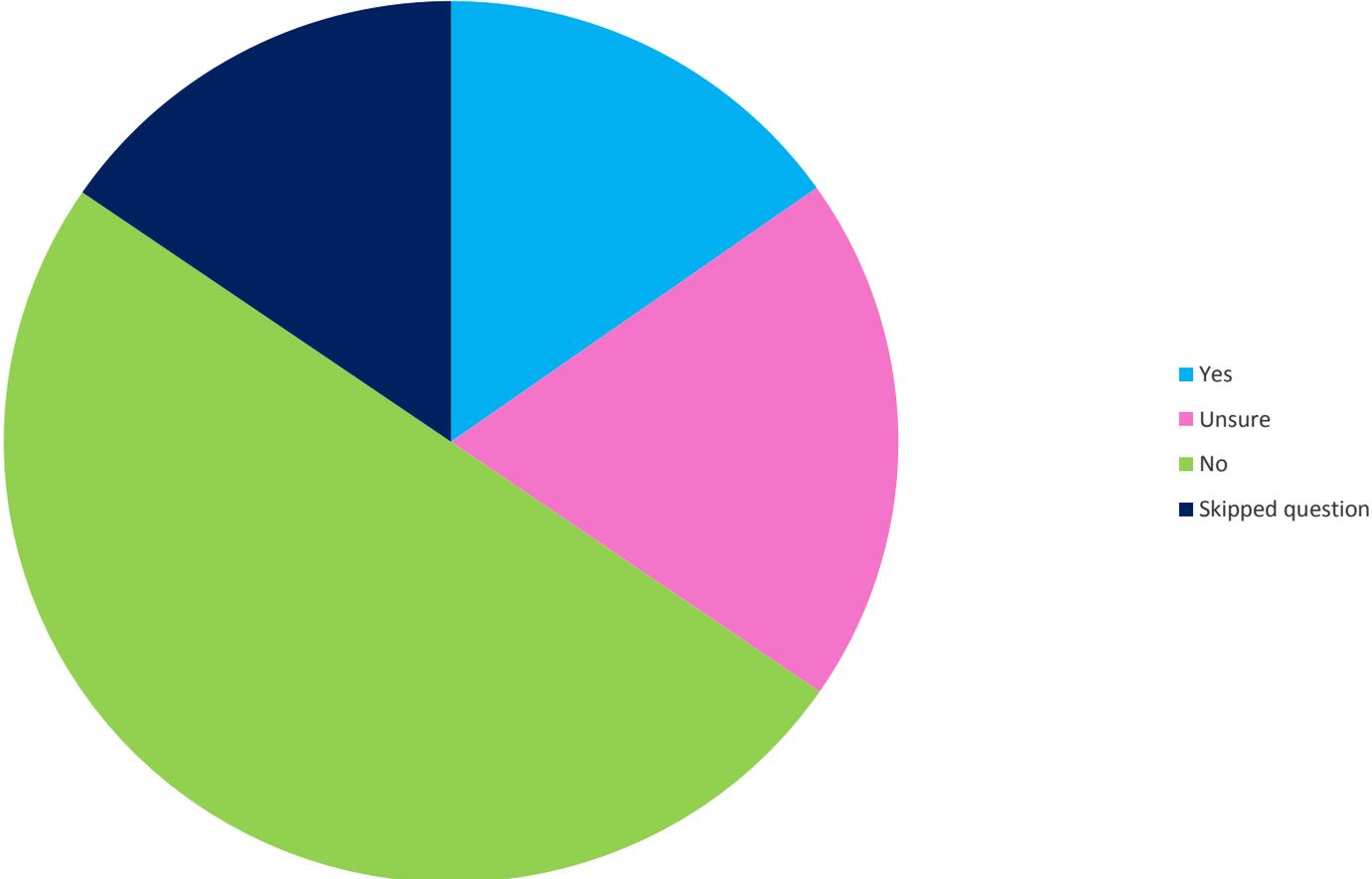
“Women are already very aware of the problems they face of being subtly overlooked and put down - how about some seminars for men about how to recognise when they are doing this and how they can stop.”

“For me it is a personal struggle because I am not limited by my gender alone but also by my race.”

Q.35 Do you think training on unconscious bias ought to be part of the IFoA's offering?

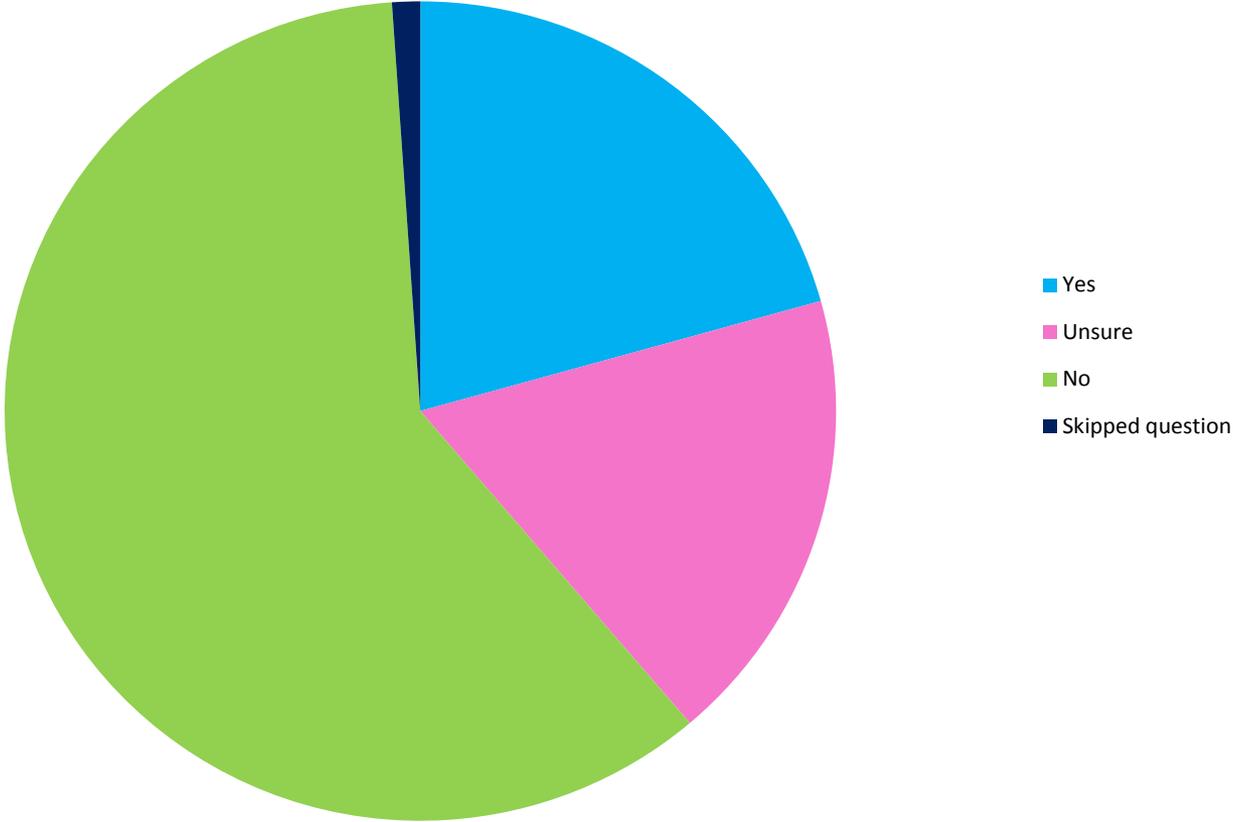


Q.36 Should the IFoA set a target to increase the number of women entering the profession?



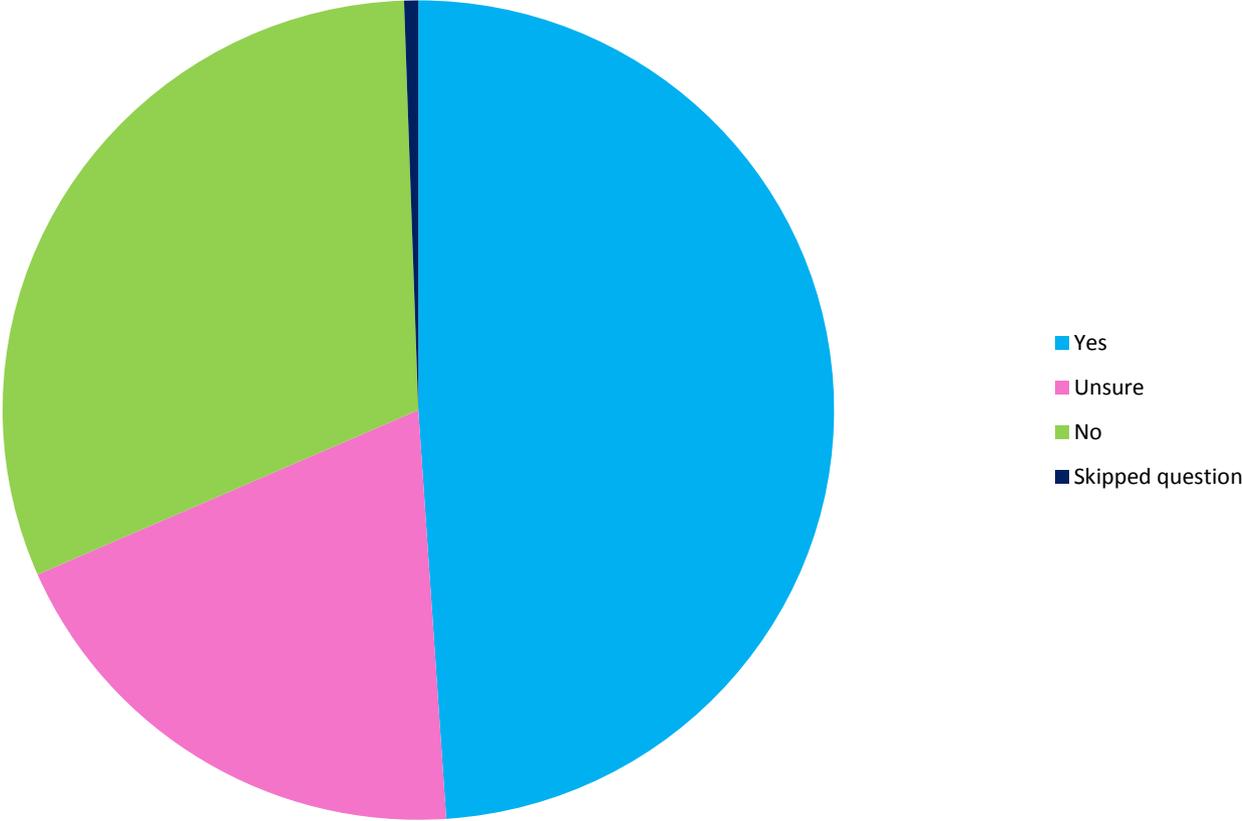
Q.37 Should the IFoA set a target to increase the number of senior actuaries who are women?

Men



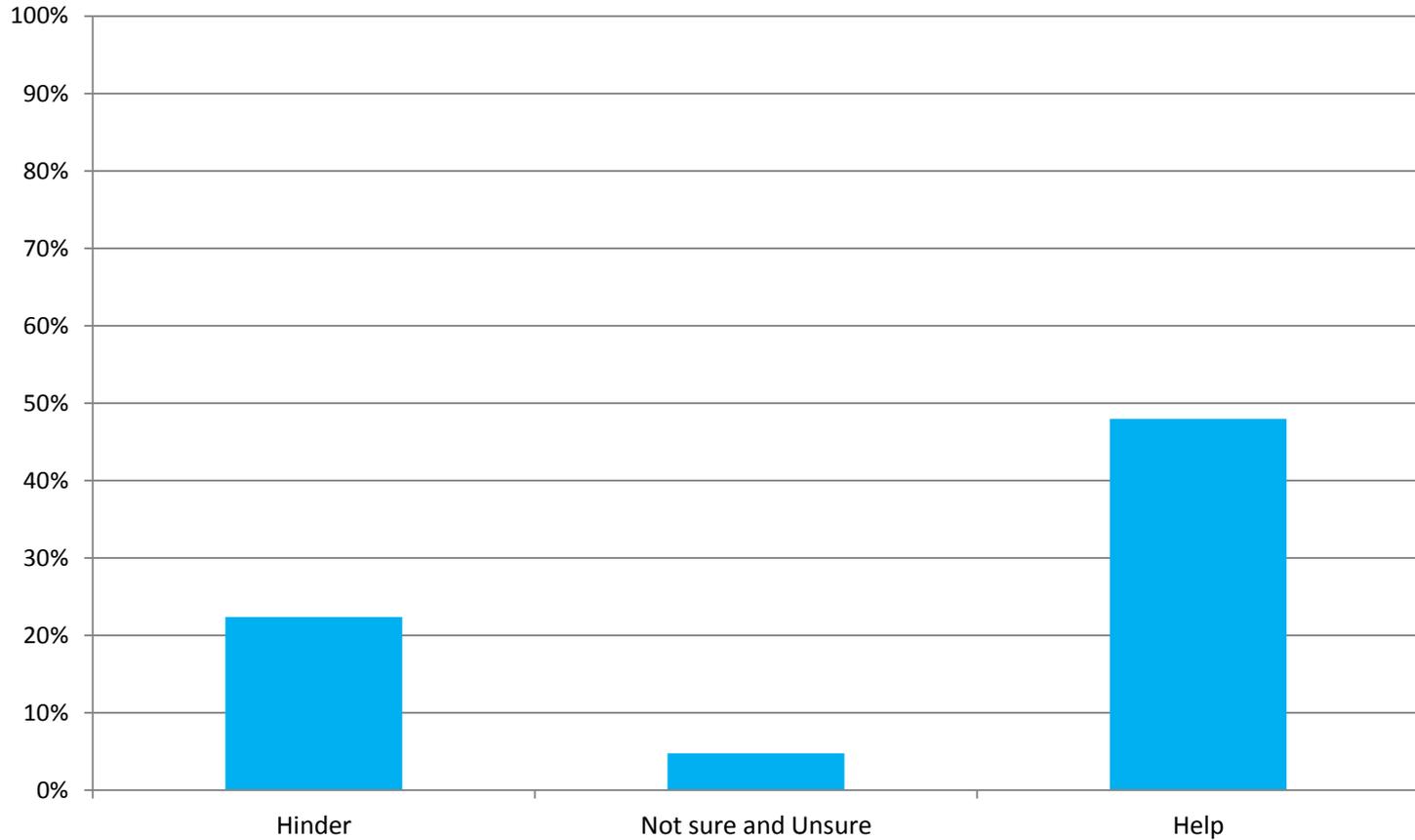
Q.37 Should the IFoA set a target to increase the number of senior actuaries who are women?

Women



Answered: 917
Skipped: 13

Q.38 On balance do you think that diversity campaigns help or hinder professional women?



“Help. Many people think there is no issue and if there is one, they are not part of the problem. And yet there are real issues, perhaps unconscious so they need to be addressed. I would add that women also can be part of the problem in that they may need to be persuaded of what is possible and not accept the status quo.”

“It will help but only if a culture change is adopted by both men and women.”

“On balance they help , but I think it's a fairly close run thing. My view is that by far the most helpful thing is to have role models - the profession can do more to encourage women to speak at IFoA events, write articles and generally be more prominent.”

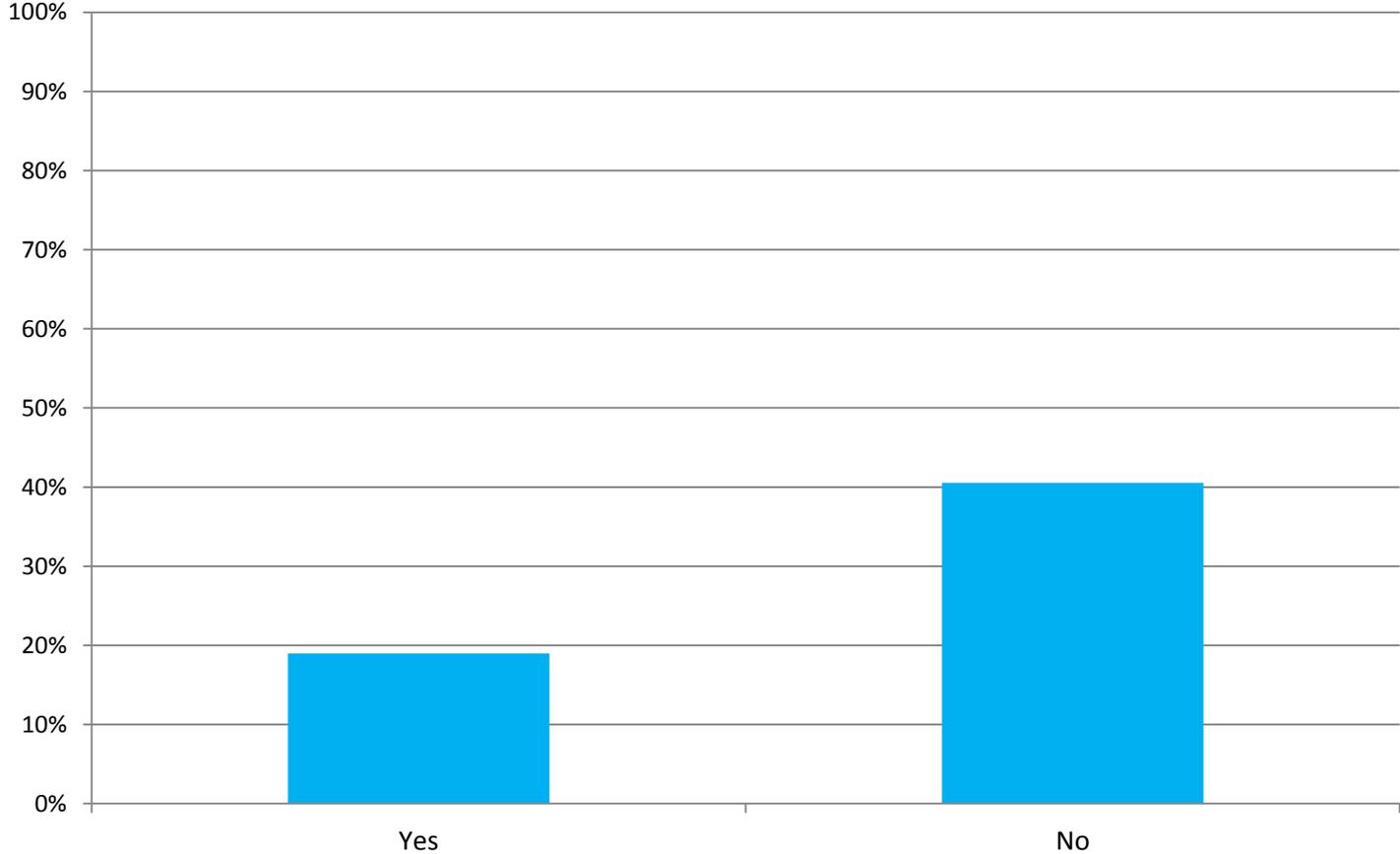
"I would not support targets for x number of senior women actuaries, as the best person for the job should always be appointed."

"Depends what is done. If things can be done to help women (or men) get back into workplace after career break then that is positive. Treating women at work as in need of special help if they are to become senior is, I believe, counterproductive."

"Hinder. I think the potential resentment caused by forced " tokenism " can offset the advantages of more opportunities. People should get the job, and be seen."

"Hinders because it questions whether someone is employed, promoted or qualified based on merit or gender. We should seek to avoid any bias whatsoever."

Q.39 Is the diversity of the wider actuarial profession reflected in the senior positions in companies where actuaries work? If not, why not?



“No. There is indirect discrimination which is part of a wider problem with work-life balance. Companies don't necessarily discriminate based on gender but if you're not prepared to work 14+ hour days and at weekends, then you'll not be promoted.”

“Profession is diverse until around age 35 and then becomes male dominated. This has many reasons. Partly it is historical because more men have entered the profession in the past. But this is also related to the way things operate such as the CPD and practicing certificate regime which negatively impacts the careers of those who work part-time or take career breaks, and these are disproportionately women.”

“In my company, there is a good proportion of senior women, although the majority of the most senior are childless.”

“Yes - senior positions are diverse where I work.” (United Kingdom, General Insurance sector)

“Yes. The mix of gender within senior positions is roughly equal the gender split of actuaries in that age group. (aged 35+) as more women enter the profession.”

“Yes , but there will always be more men at the senior levels because of the breaks that many women take for maternity. Speaking as a single childless woman I think this is fair, as those who take career breaks lose experience and dare I say it, a bit of drive in many cases.”

Q.40 What else would you like the IFoA to do to promote diversity within the profession?

“Not just focus on gender, but also recognise that other forms of diversity are equally important.”

“Considering diversity in an ethnic sense, the black community is very much under-represented within the UK actuarial profession. The IFoA should address this, at least looking at why this has happened.”

“I think that treating the members simply as members regardless of gender is enough. Diversity will happen when everyone is treated equally and support is offered wherever needed. I don't think there is any need for specific actions or quotas.”

“I think raising awareness of unconscious bias would help. Often people are not aware that they are showing bias, and it is not intentional or malicious. It is important for people to know that they are potentially behaving this way.”

“Please, please, think beyond gender. Diversity means diversity of background, race, thought process, personality type... It is much more than just male / female.”

“Nothing. Within my company the actuarial students are a good mix of male and female. Probably more female! Over time they will qualify and move up through the ranks. In due course we will have more female actuaries in senior positions. However, it will take time. You cannot appoint a female to a senior actuarial position if at the next level down there are no females or if the females that are there have far less experience than the males (due to career breaks and part-time working).”

Q.41 We are interested in your views about cultural challenges you think women members of the IFoA face in the country you work in. How do those challenges affect their career progression?

“On the whole women are still responsible for the majority of childcare. Flexible/part-time working to achieve a desired family/work balance are the biggest challenges. Greater working flexibility for men as well as women would help to overcome this.”

“Apart from the underlying sexism the main issue is to do with having a family (and being the main carer), not with being a woman. Not having had children has I think significantly helped my career.”

“In the South-east Asian general insurance actuarial profession, there is a prevalence of expat senior actuaries (who tend to be white males) and young local actuarial students (who tend to be more male than female). This is reflective of a developing actuarial profession - however it can potentially cause issues where actuarial students are not promoted after gaining sufficient experience/qualification - where companies prefer to appoint an expat actuary (likely to be male) from the country which their company is headquartered in. This is not necessarily just an issue of gender diversity but cultural diversity as well - which poses even greater challenges for local women actuaries to rise to senior management levels.”

“Culturally in Zimbabwe, women are not expected to speak first or head up meetings and conversations or projects - this makes getting promoted or handling a big client there almost impossible. In South Africa, there are white boys clubs, boys clubs, then the token women. In that order of hierarchy. Gender/Race biases in the profession are the crumbs of the legacy which was supposedly eradicated 20 years ago. Affirmative action has made the few of us who manage to get far, look like tokens and although we are grateful and it is necessary - it undermines our pure capabilities on the job.”

“Here in India, which is a traditionally male-dominated society, working women, however efficient and well-trained and professionally upward they may be, they are also expected to all the household chores expected of them. This definitely puts a brake on their career advancement mostly for married women. Talented Single women though move upwards in their career, though some married women with strong will-power are also in this profession.”

Q.42 How can the IFoA best promote gender diversity in the industry you work in?

“Don't go on about it.”

“Stop making it a big issue.”

“Remind us of diversity occasionally.”

“I think the IFoA is doing a good job in general. The issue of gender diversity needs to be addressed at a deeper level, e.g. considering the whole insurance industry, where gender inequality is far more prevalent.”

“This is best addressed at grass roots by encouraging more women into mathematics and science.”

“There is a wider issue about encouraging school-age girls to stick with maths to A level (and thus consider maths-related industries) - this is indirectly being addressed with initiatives like the UK government's Your Life campaign and STEMNet. Perhaps a long-term goal would be a campaign to promote mathematics in schools, though I appreciate the IFoA's primary concern is its current members.”

“Advertise the profession in a way that appeals to both genders.”

“Encourage clearer salary scales within the workplace; Make it clearer how women can get promoted if they work part-time or flexibly.”

“Greater visibility of senior women, especially on decision making tables.”

Q.43 Are there any other issues you would like to raise?

“I wish it was easier to raise unconscious bias as an issue at work - I feel that by talking about it with my (entirely male) management and mentoring team, I would be penalised for raising it as an issue. I have never raised unconscious bias as an issue in the workplace because of this.”

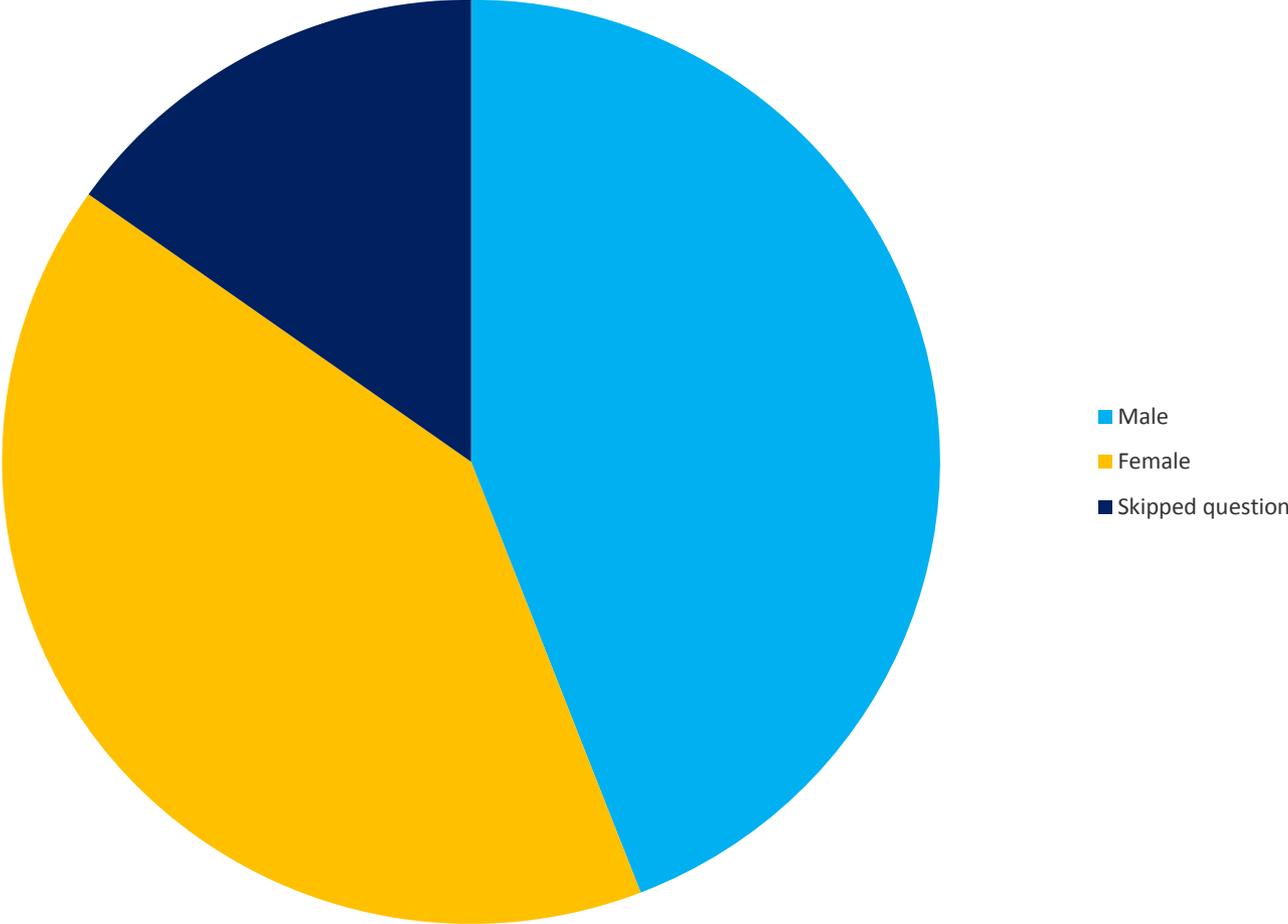
“I think the career step-back and views of a working mother in the office are particular demeaning. I feel like career progression is hugely hindered, despite coming back to work full-time.”

“It is encouraging to see this survey - please do not stop at gender diversity alone. Please also consider issues of ethnicity, sexual orientation and social class.”

“I would like the issue of men not being taken seriously when they say they have childcare commitments picked up at the same time, as I feel the prospects complement each other - men and women should be recognised as equals always, including both in the workplace and at home.”

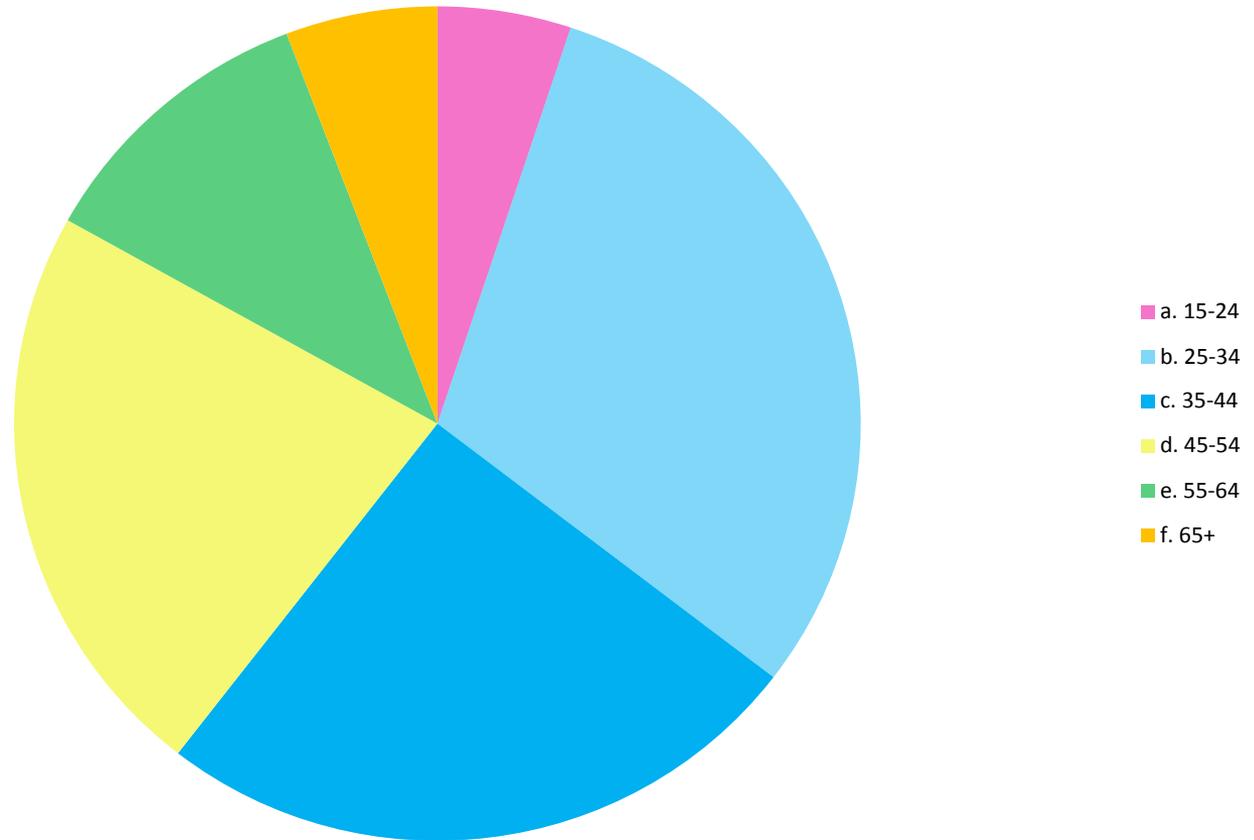
“I genuinely don't believe we women will ever get the respect we deserve until men are on board and prepared to pull up other men on their behaviour - they might not say sexist derogatory things to us but they certainly do when they're alone and it's other men who are part of such conversations who need to tackle it.”

Q.44 Please tell us your gender



Q.45 Please tell us which age bracket you fall within

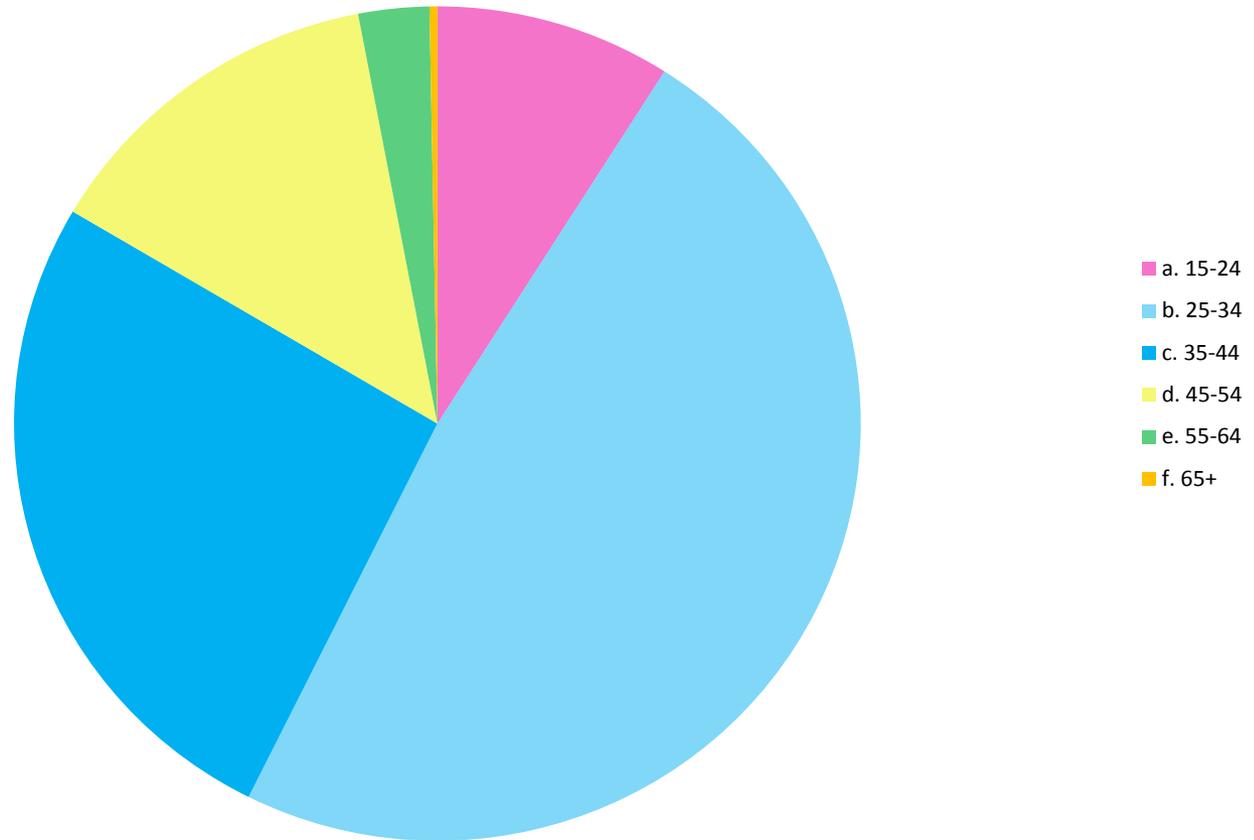
Men



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Q.45 Please tell us which age bracket you fall within

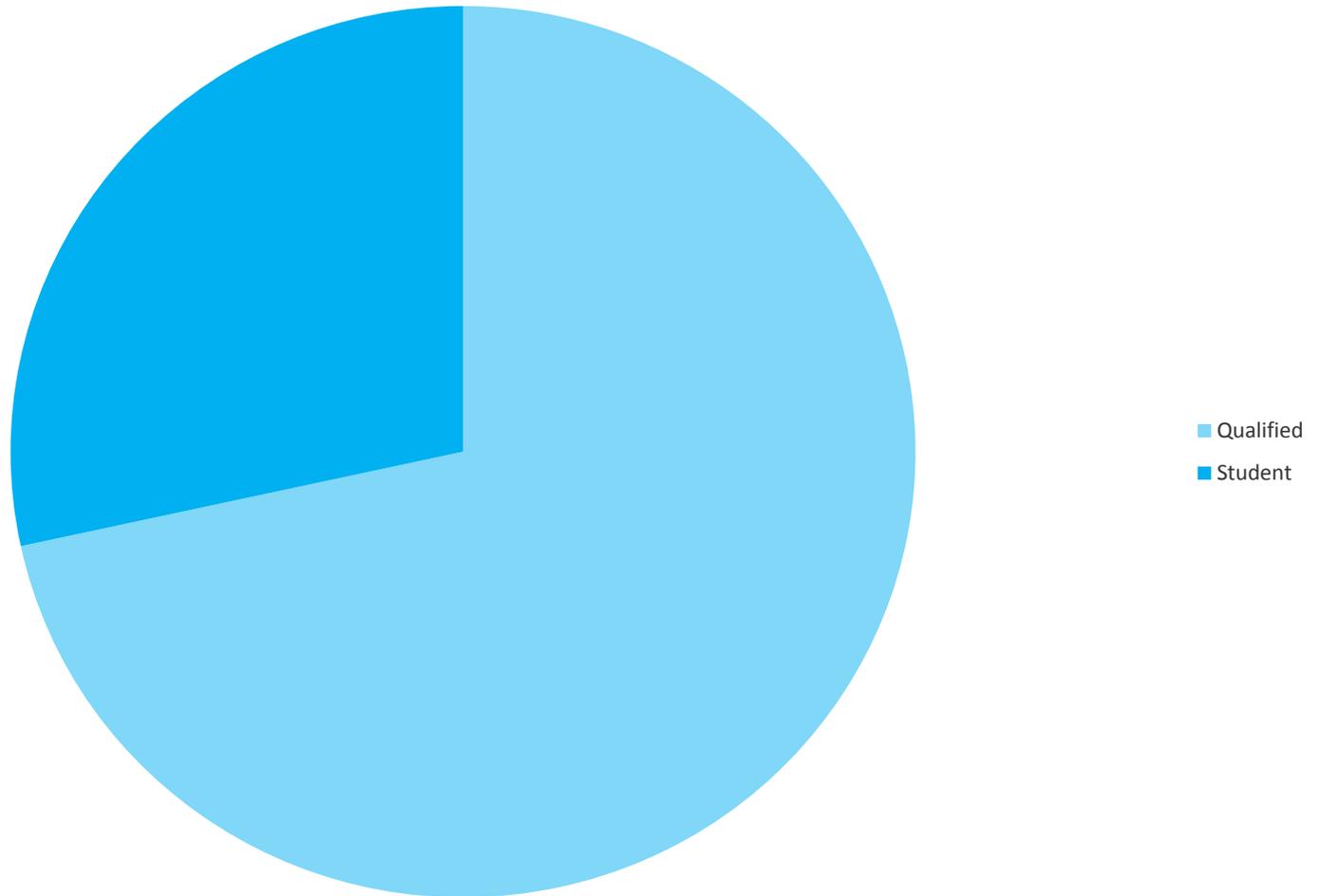
Women



Answered: 930

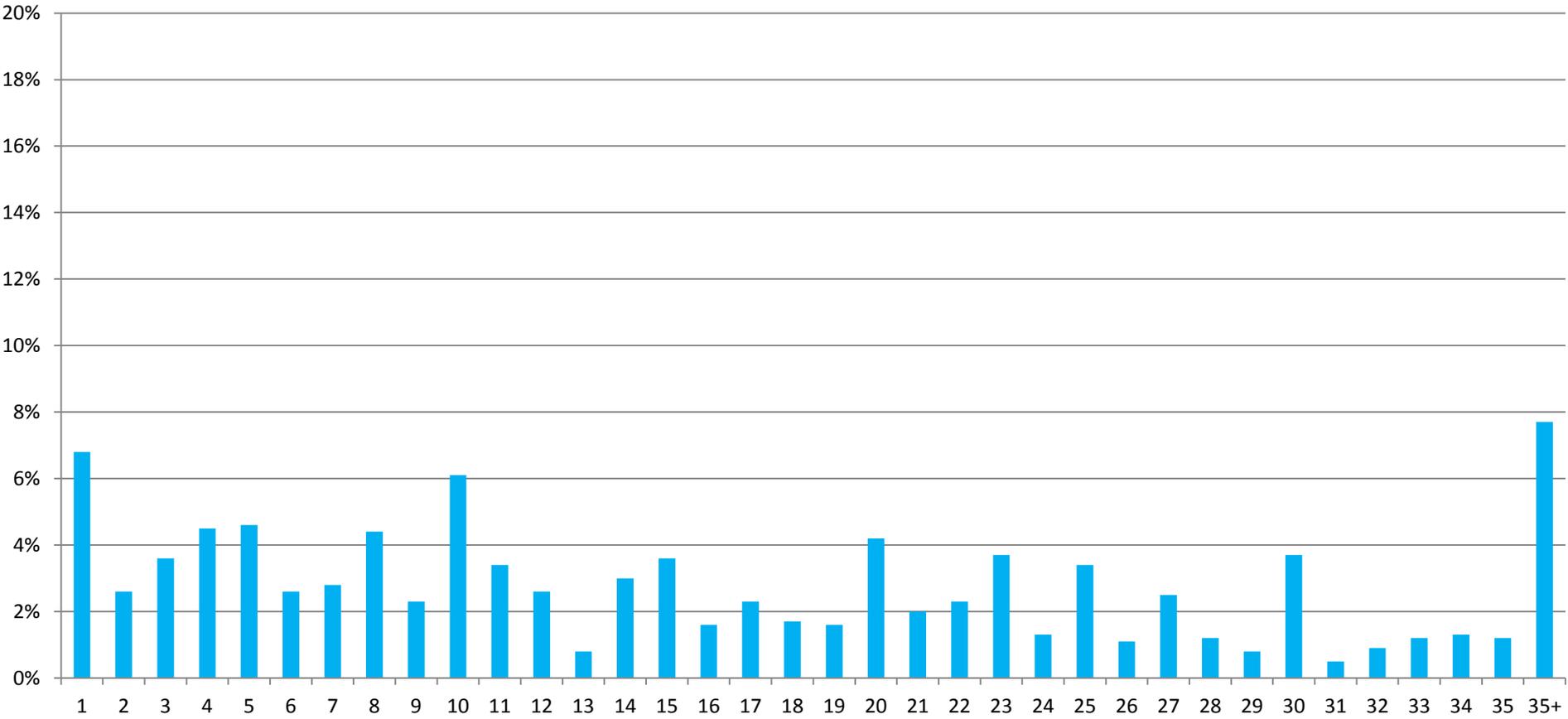
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Q.46 Are you a qualified or student actuary?



Q.47 How many years have you worked as a qualified actuary?

Men

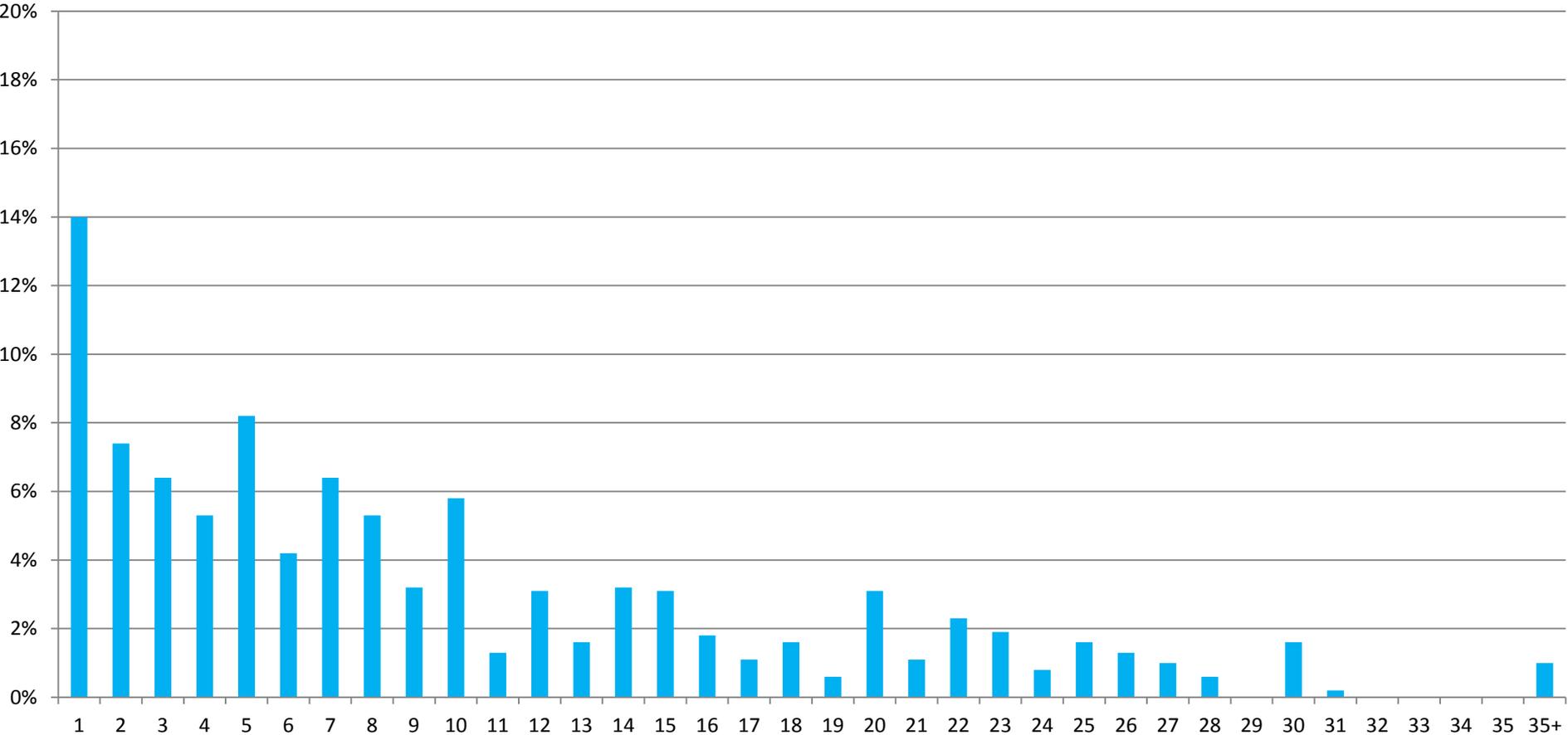


Answered: 755

Skipped: 251

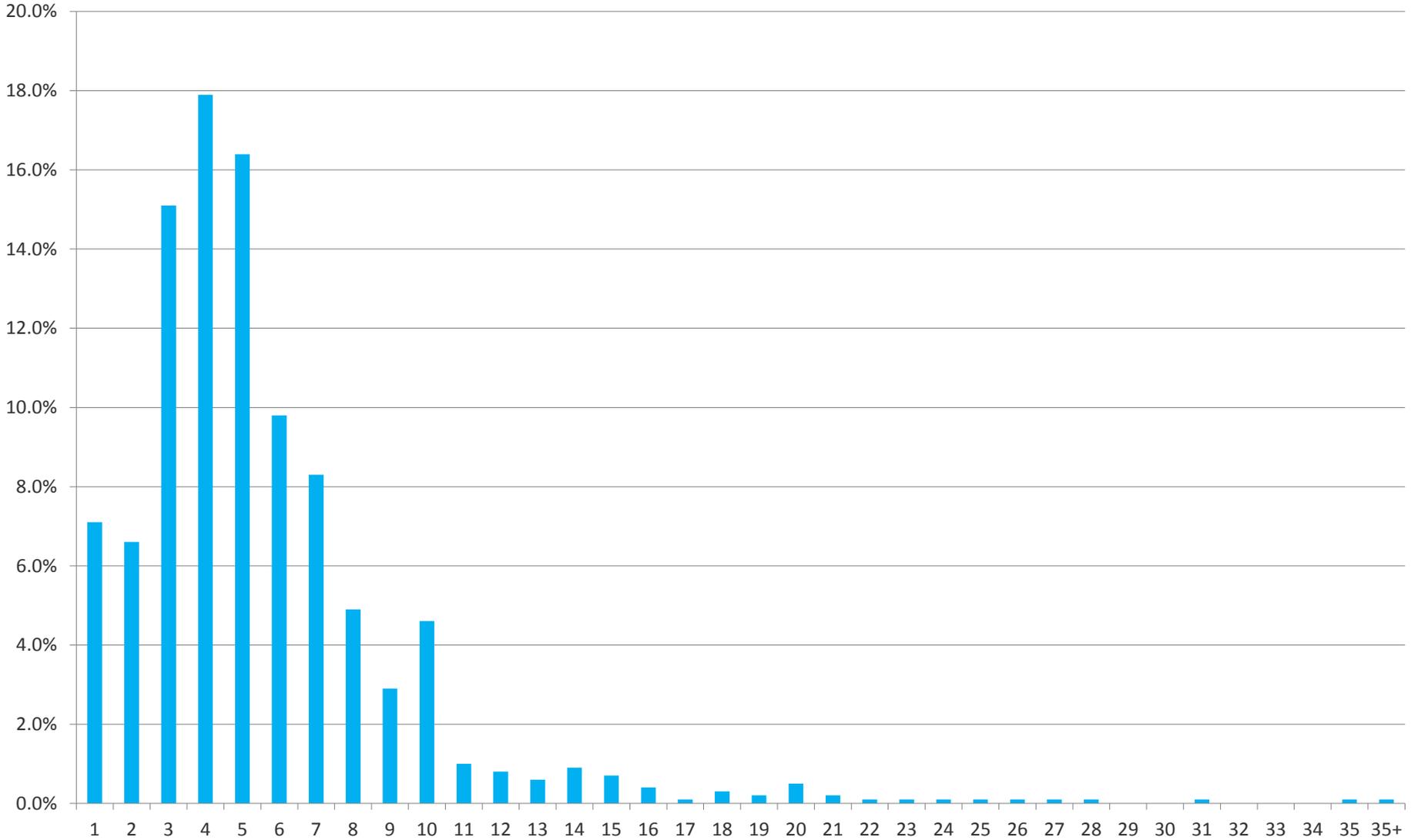
Q.47 How many years have you worked as a qualified actuary?

Women

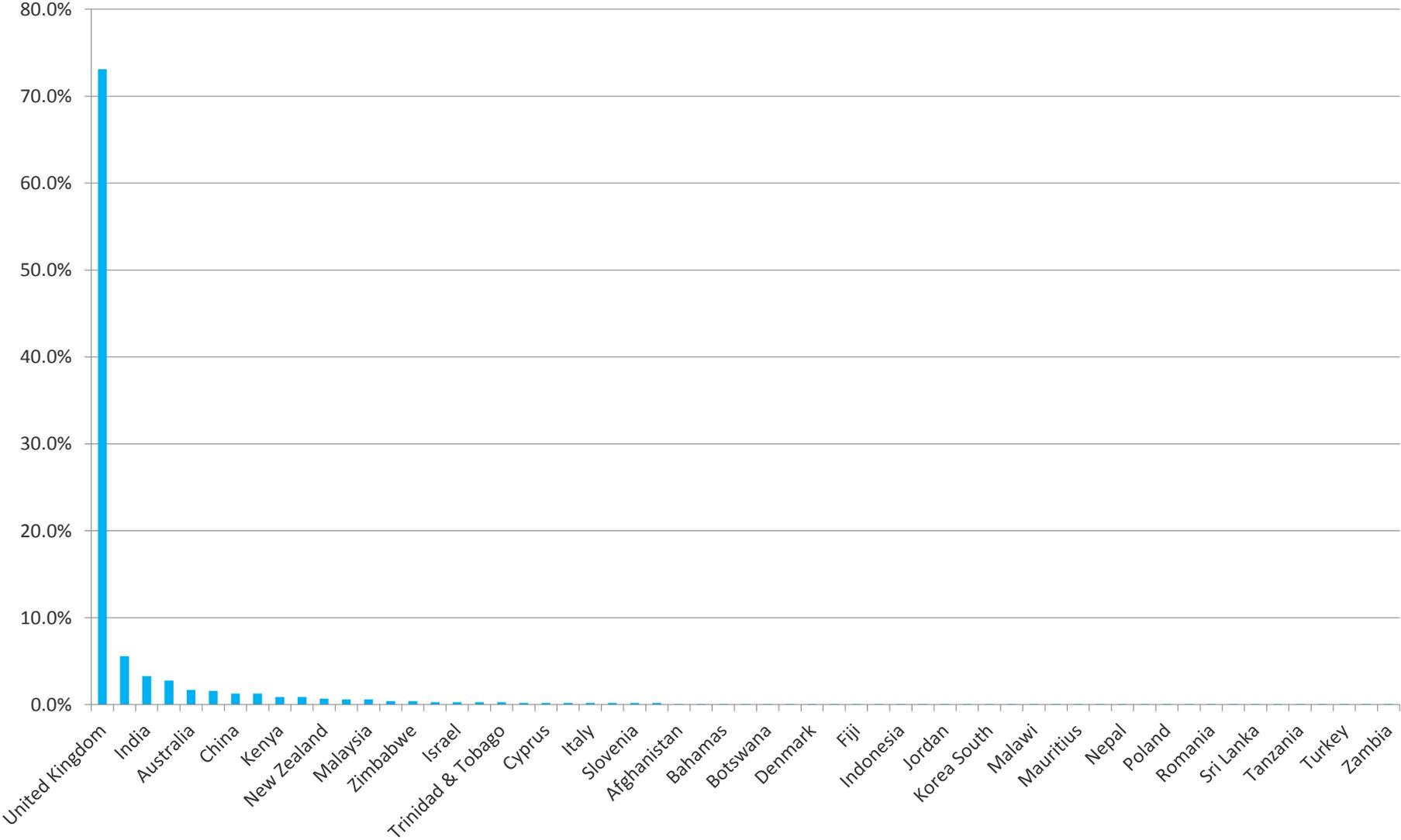


Answered: 622
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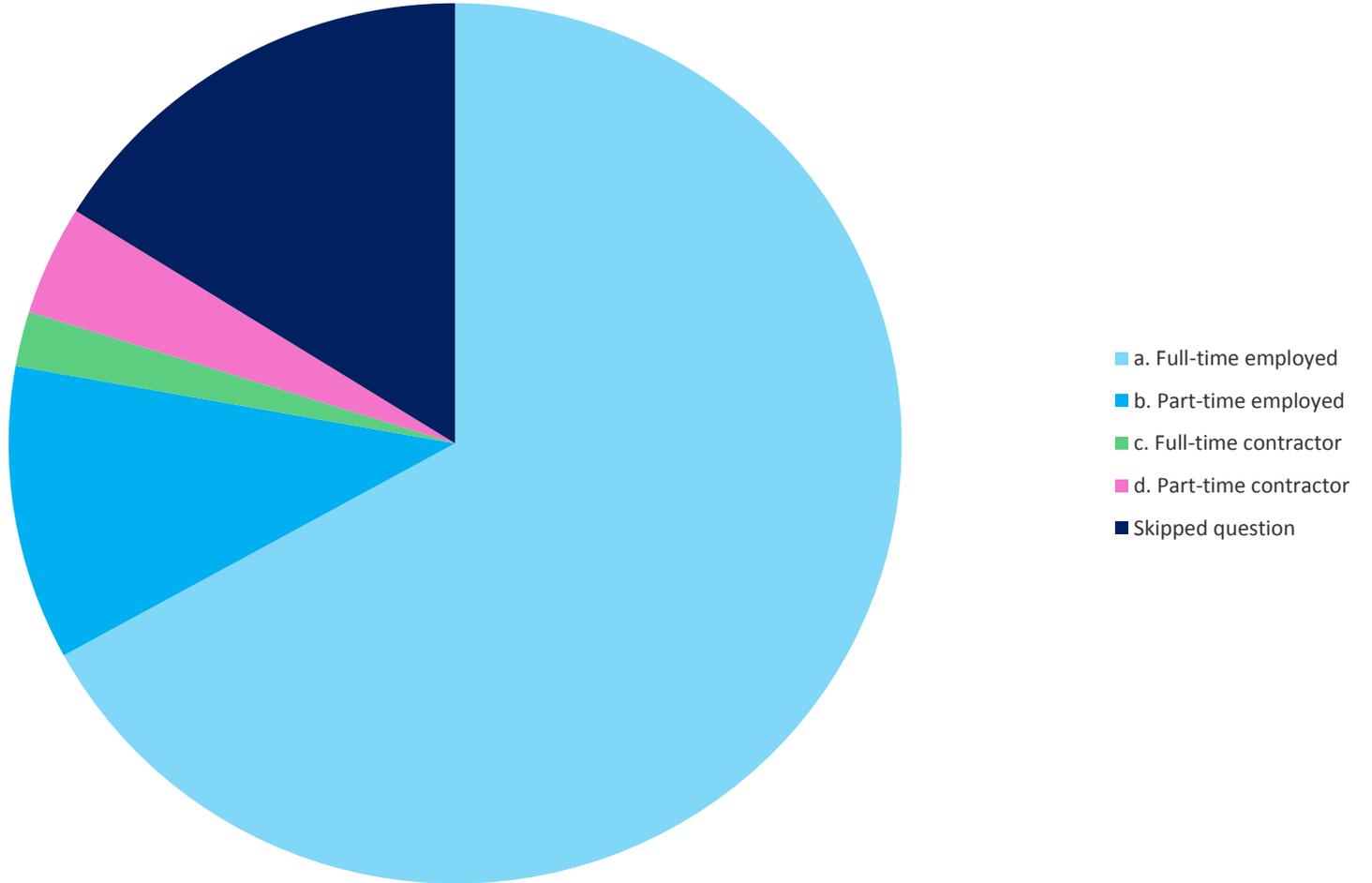
Q.48 How many years have you worked as a student actuary?



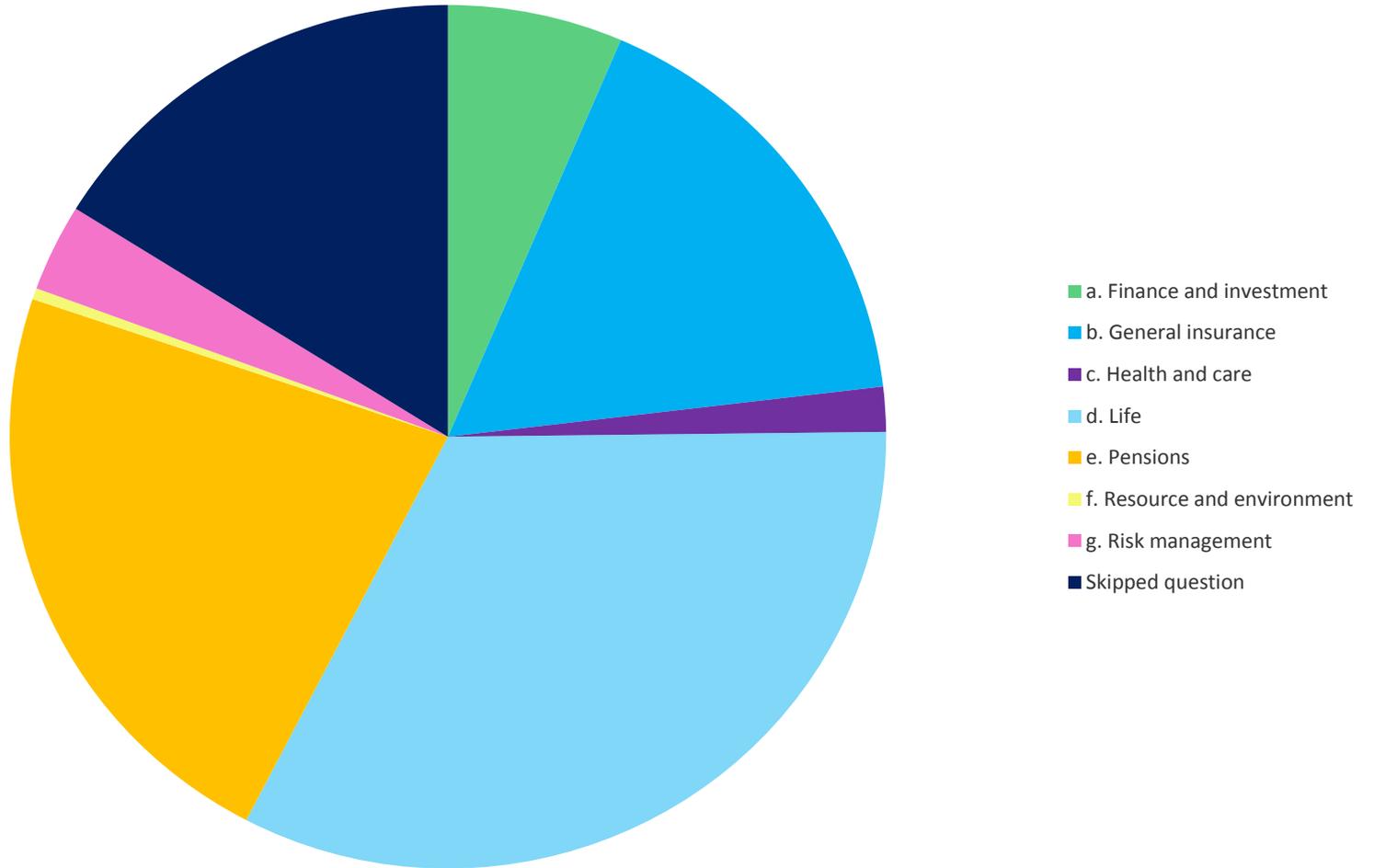
Q.49 What country do you practice in?



Q.50 Do you work full-time or part-time?



Q.51 What industry do you work in?



Q.52 Please tell us your membership status

