

The Power of YOU

Diversity, Equity and Inclusion Report



Welcome

Welcome to our 2023 Diversity, Equity and Inclusion (DEI) Report.

This report sets out how we are championing DEI for our people, our clients and consumers, and communities.

It covers activities and performance for the financial year from 1 April 2022 to 31 March 2023.



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Welcome

At Experian we are proud of our inclusive, collaborative and diverse culture. It is a key foundation of our strategy and underpins our purpose to create a better tomorrow for consumers, for businesses, our people and communities.

This is evident in how we foster a workplace where our colleagues can thrive and be their true selves, as well as in how we empower our clients and consumers to improve their financial health and support our communities to help transform their lives for the better.

I am pleased with the progress that we have made so far and delighted to share that we have made some big strides forward over the past year.

We have further increased the number of women both in senior leadership positions and on our Board and accelerated our efforts to increase ethnic and racial minority representation across our organisation. Through our Employee Resource Groups, we continue to encourage our employees to bring their whole selves to work, creating a culture where everyone feels like they belong. Our most recent Great Place to Work survey results have reflected that, with over 92% of our people agreeing that they are treated fairly regardless of their age, sexual orientation, race and gender.

We are committed to driving financial inclusion and to supporting diverse communities. Through initiatives such as Inclusion Forward™, we are harnessing the power of Experian's data, analytics and technology to help financial institutions better understand the challenges that underserved consumers from diverse backgrounds may face, and offer more inclusive solutions.

We are also investing in development programmes focused on advancing talent from under-represented groups. In Brazil, for example, our Transforme-SE programme offers free scholarships for people with economic or social vulnerability so they can develop the skills they need to pursue careers in tech.



Our Support Hub, developed through our Social Innovation programme, enables consumers in the UK to share their support needs with multiple organisations all at once in a transparent, standardised and consented way. And in Colombia, we are developing a social innovation solution to drive financial inclusion for more than one million Venezuelan migrants living in the country by enabling financial and educational institutions to validate their identities.

Finally, I want to take this opportunity to thank my Experian colleagues, who are not only helping us to build a more diverse, equitable and inclusive workplace, but also to make a significant difference to our clients, consumers and communities across the world. We could not do it without their hard work and dedication. I strongly believe that for as long as we continue to work together and put our purpose at the centre of everything we do, we will continue to move forward.

Brian Cassin (he/him)
Chief Executive Officer

Positive change starts with us

To make a positive change in the communities we live in, at Experian we start from us. That's why we're committed to continue building a truly diverse, inclusive and caring environment where all our people can belong, wherever they're based around the world.

When I reflect on the past 12 months, I feel truly proud of the progress we've made towards this commitment. We focused on listening and understanding how we can create sustainable change and offer a truly inclusive experience to all. And then we took action.

We're proud to have improved representation of colleagues from under-represented communities to reflect the communities we live and work and drive diversity of thought and innovation across our business - representation in our US business of Black employees increased to 8.6% and Hispanic/Latino employees increased to 8.9% this year.

Launched for the first time globally, our self-id campaign which invited our people to share their diversity data and help us build the true picture of our diversity. We've already started using our data to identify ways to best support our people and define our future goals.

Listening to our people's feedback helps keep us on track and we're energised by our shared progress. Our people told us we're a Great Place to Work in 22 countries across the world and we've been awarded recognitions for our inclusive approach to gender, wellbeing, families, and more.



We continue to take steps to foster a culture of belonging where everyone can bring their true self to work. Our new global multi-language ERG portal is created with everyone in mind and will soon be launched as a place for everyone to find their community, celebrate cultures and identities, and become allies.

Positive change starts with us. The progress you'll read about in this report is thanks to everyone's commitment to create a better tomorrow, together, for each other, our clients and consumers, and communities.

Jacky Simmonds (she/her)
Chief People Officer

DEI drives our business



Experian has been on a diversity, equity and inclusion journey led by our Group Operating Committee. Building on that foundation, we introduced our DEI strategy last year with a focus on launching solutions that help our teammates support consumers, and help our customers achieve their DEI goals. We also sought to expand our work in underserved communities to drive financial inclusion efforts forward.

I'm happy to share we have made progress on all fronts this year.

In the United Kingdom, we've launched the Support Hub, which gives disabled people and those with additional support needs an easy, one-stop portal to tell organisations what they need to access essential services. It also helps organisations meet their obligations to better identify and support vulnerable customers.

In the US, consumers now have the ability to add their positive rent payment history to Experian Boost™. We also introduced a service to help consumers compare costs for auto insurance. These new offerings empower consumers with the opportunity to actively participate in improving their credit and save money.

Through collaborations with our nonprofit partners, we reached more than 18 million consumers through live and virtual events, and specialised multilingual content and resources. For example, our work to address mental health and inclusion issues in Colombia was honoured by Foro Incluye, a group of organisations committed to social transformation within the diversity and inclusion space in Mexico and Colombia.

Our flexible work environment is fueling innovations in talent acquisition. For example, in Brazil, we launched Transforme-se, a proprietary IT and data career-training scholarship programme for women and young people in economically vulnerable positions. More than 50% of participants saw improvements in their income and employment in the first month of the programme. We hired many of them or facilitated meaningful connections to other companies.

We are proud to be an employer of choice. Our inclusion index increased since last year, up 3% to 80% and our global wellbeing index also improved 3% to 79%. Some of that improvement may be credited to the launch of our global mental health campaign that includes support for our colleagues, from teammates who are mental health first aiders. Colleagues across all our regions are helping each other in their native language.

As we look ahead, we will leverage our culture of belonging to bring new products and services that lead to financial inclusion. We'll make communities stronger through partnerships alongside our Environmental, Sustainability and Governance teams. We will accomplish this by:

- providing DEI learning for every teammate around the globe to further develop talent and ensure they understand why DEI is integral to all we do,
- advancing our commitment to the disability community by enhancing accessibility throughout our organisation, and through our consumer and customer offerings, and
- ensuring that financial inclusion is integrated throughout our suite of products and services.

I hope you'll join me in reading this report to understand why our efforts around inclusion and belonging make Experian a Great Place to Work. You'll gain an appreciation for our ongoing focus to support the communities in which we work and understand our dedication to helping consumers achieve their financial goals.

Wil Lewis (he/him)
Global Chief Diversity, Equity, Inclusion and Talent Acquisition Officer

Putting DEI at the heart of our business

Our commitment to DEI supports our purpose to create a better tomorrow for consumers, for businesses, our people and communities.



DEI is central to several elements of our sustainable business strategy, including:

- 1 Our sustainable business priority to improve financial health for all through our core products, Social Innovation programme and community investment
- 2 Our focus on inclusion as one of five Global Data Principles for treating data, and those it belongs to, with respect
- 3 Our efforts to inspire and support our people, which includes specific goals to improve gender diversity at all levels of our business (refer to page 18).

Refer to our **Annual Report** for more on the development, implementation and governance of this strategy.

DEI in our sustainable business strategy and goals

Our purpose
Creating a better tomorrow for consumers, for businesses, our people and communities.

Our sustainable business strategic priority

Improving financial health for all
through our

Core Products Social Innovation Community Investment

Contributing to the

UN Sustainability Development Goals



1.4



8.10



9.3

Enabled by

Treating data with respect

Security

Accuracy

Fairness

Transparency

Inclusion

Supported by

Inspiring and supporting our people

Working with integrity

Protecting the environment



The Experian Way

DEI is central to the way we value each other, treating each other with respect, trust and integrity. This is one of the core tenets of The Experian Way, our global way of working that informs how our people act and behave, and shapes our culture.

Delight Customers

Innovate to grow

Collaborate to win

Safeguard our future

Value each other

Find out what each of these means to us in the full version of **The Experian Way**.

Our DEI strategy

At Experian, our core philosophy on DEI is that it is essential to our purpose of creating a better tomorrow, together, by making positive change in the world and supporting efforts to close the financial wealth gap of underserved communities.

We actively support the potential of all expressions of diversity, including but not limited to gender identity and/or expression, sexual orientation, race, ethnicity, culture, religious beliefs, disability, veteran status, parental status, thought or style.

Our [DEI Key Principles](#) guide us in everything we do. These align with and reinforce our commitment to the International Labour Organization conventions, the Universal Declaration of Human Rights, the UN Guiding Principles on Business and Human Rights, and the UN Women's Empowerment Principles ([refer to page 21](#)).

We aim to embed DEI into our processes, programmes and products, and create a culture of belonging for our own people and for individuals in communities.

What we mean by diversity, equity, inclusion and belonging:



Diversity – the presence of differences that may include gender identity and/or expression, sexual orientation, race, ethnicity, culture, religious beliefs, disability, veteran status, parental status, thought or style.



Equity – promoting justice, impartiality and fairness within the procedures, processes and distribution of resources by institutions or systems.



Inclusion – an outcome to ensure those who self-identify as diverse feel welcome and actually are welcomed. You meet your inclusion outcomes when you, your institution and your programmes are truly inviting to all.



Belonging – a sense of fitting in or feeling you are an important member of a group.



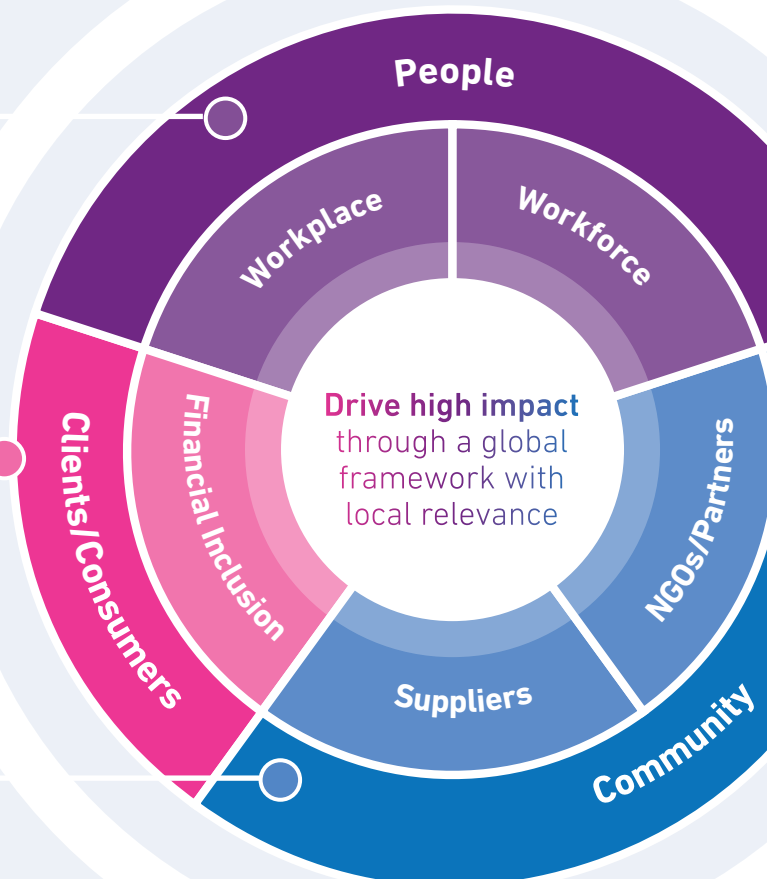
People – Evolve and develop processes and programmes that will increase the diversity of our people at all levels of the Workforce. Create an all-inclusive Workplace and support a culture of belonging that enables our people to speak their truth, feel valued and bring their whole selves to work.



Clients/Consumers – Develop products for Clients and Consumers that set a standard of equity and financial inclusion and improve financial health for all.



Community – Work with NGOs and other Partners on programmes to empower diverse communities through financial education. Support diverse businesses by promoting diversity among our own Suppliers.



Strategy in action: People

Creating a culture of belonging through employee resource groups



Run by employees, for employees, our local and global [Employee Resource Groups](#) (ERGs) enhance a sense of belonging at Experian by giving people a space to celebrate and embrace their identities, affiliations and interests with their colleagues.

We have begun work to create global forums for our ERGs that will enable them to collaborate across borders and to strengthen their role in the development of our people and products.

A new multi-language global portal will showcase all our ERGs and associated events, provide access to a comprehensive resource library and enable employees to join an ERG with the click of the button. In the coming year, we aim to significantly increase membership of our ERGs, connect them with more development opportunities and enable volunteering to support specific communities.

ERGs will also make a core contribution to our product strategy by providing insights from diverse perspectives to support the development of new products before we take them to market.



I'm excited about how our ERGs are evolving at Experian. We have an incredible opportunity to meet the needs of our teammates. We're finding nuances that are the same, and honouring those that are different in each region. It's not one size fits all; it's finding the right size for everyone and staying true to their regional needs."

Shannon Snowden (she/her)
Global Head of ERGs and Wellness



A selection of our many ERGs across the globe

Asian American

The Asian American ERG is committed to cultural education, community service and empowerment of Asian American employees in North America with a focus on cultures, families and communities.



ASPIRE

ASPIRE is building a supportive community in North America, Brazil, and EMEA/Asia Pacific that addresses and advocates for those with physical challenges or mental health concerns in several of our regions. In the UK and Ireland, our disAbility ERG provides a safe space for people to share experiences and learn about disabilities and workplace accessibility.



Black at Experian

A community for Black colleagues and allies in the UK and Ireland to come together to acknowledge and tackle issues related to race and unconscious bias within our workplace, helping create a fairer and more equal Experian.



Juntos

Juntos, the North America Hispanic and Latino ERG, celebrates a vibrant culture, provides education on the distinct and unique backgrounds within the Latino culture, and finds ways to give back to the local community.



Karibu

Karibu, the North America African-American ERG, seeks to increase awareness of a rich culture through special events celebrating history and heritage, as well as past and future leaders.



Menopause Community

A community in UK and Ireland for anyone who wants to know more about menopause, for themselves or to support anyone going through it, in their personal lives or at work. The aim is to support each other and have fun along the way.



Military Veterans & Patriots

The Military Veterans & Patriots ERG in North America and the UK and Ireland is a source of inspiration and pride for colleagues who have served in the Armed Forces and those who support them, celebrating service and promoting our commitment to hire our heroes.



Namaste

Namaste, our North America Asian-Indian ERG, celebrates and raises awareness of the diverse culture of the Indian subcontinent by sharing the culture of food, entertainment and traditions with their worldwide team members at Experian.



Pride

Pride in North America and UK and Ireland aims to enable LGBTQ+ employees to feel the support of our entire organisation, reinforcing the importance of our employees bringing their full selves to work.



Ubuntu

Ubuntu, our Afro-Brazilian ERG, discusses racial issues and seeks to empower our employees to build their careers.



Women in Experian

Our first global ERG, hosts dynamic speaker events, establishes mentoring relationships and drives support for women across the business with the mission of empowering employees to achieve their highest potential.



Working Families

A support network in UK and Ireland is open to all types of families to access resources and information on family-focused benefits, join events, share ideas and support one another in finding the very best work-life balance.



Strategy in action: Clients and Consumers

Inclusion Forward: Experian empowering opportunities™

INCLUSIONFORWARD
EXPERIAN EMPOWERING OPPORTUNITIES



Our Inclusion Forward™ initiative, launched initially in North America, harnesses Experian's data, analytics and technology to help clients deliver better outcomes for underserved consumers and small businesses.

Around 28 million consumers are credit invisible and an additional 21 million consumers have “unscorable” credit files, meaning they have what’s considered a thin credit file or limited credit history. This prevents them from accessing mainstream credit at affordable rates and they must rely instead on costly alternative financial services.

Almost a third of mainstream financial institutions say they don’t have the right data, strategy and technology to reach underserved consumers.

By using the power of Experian analytics and data – including expanded data from alternative sources that look beyond traditional credit lines – financial institutions can better understand the challenges that underserved consumers from diverse backgrounds may face, and offer more inclusive solutions.

This year, more than 450 Experian North America sales leaders completed training to help them engage clients on ways to evaluate and advance their approach to financial inclusion. We hosted several webinars and created a series of new tools, including white papers, infographics, blog articles and videos, to share best practices and data-driven insights with clients. These resources raise awareness of Experian products they can use to make their services more inclusive, and emphasise the importance of getting the messaging right to ensure underserved communities feel seen and included.

We also teamed up with Inclusiv, one of the leading US associations of community development credit unions, to promote financial inclusion specifically among Hispanic and Latino consumers. This enabled us to amplify the reach of our Inclusion Forward™ initiative among its 500 credit union members – including [Raiz Federal Credit Union](#) (refer to quote) – and Inclusiv’s network of more than 18.7 million consumers.



Many people who are credit invisible are being forced to find alternative platforms that are not in their best interest. Through our partnership [with Experian], we are working to utilise a variety of tools that will enable us to develop more robust lending optimised decision strategies. This assists us in identifying both non-traditional risks and non-traditional opportunities. This allows us to better serve more populations quicker and more efficiently, while keeping our personal risk appetite in line.”



Max Villaronga (he/him)
President and Chief Executive Officer, Raiz Federal Credit Union

Strategy in action: Community

Transforming lives with tech training

ransforme • se



Our Transforme-SE programme in Brazil aims to help people in vulnerable situations transform their lives for the better by developing the skills they need to pursue careers in tech.

Diverse groups are under-represented in tech roles in Brazil. Just 25% of IT professionals are women, 22% are Black, and 15% are from low-income families – despite each of these groups representing around half the national population. Less than 2% of jobs in IT are open to people with disabilities.

Transforme-SE ('transform yourself') offers free scholarships for people with economic or social vulnerability to complete over 250 hours of training in IT and data skills, delivered by recognised external partners with support from more than 150 Experian employee volunteers.

Launched last year, Transforme-SE initially focused on women and young people from public schools. Six months after graduation, two thirds of the first 104 students have already got a job or increased their income. This year, we expanded the programme to offer 160 scholarships specifically for people with disabilities and over 800 scholarships for people living in the favelas of seven cities.

With an estimated 800,000 new IT roles to be filled across Brazil in the next five years, Transforme-SE will help to develop a pool of people from under-represented groups with the right skills to meet this increasing demand – as well as creating a diverse tech talent pipeline for our own business. We have already welcomed 40 Transforme-SE graduates to Experian as apprentices.

[Transforme-SE Chapter 1](#)
[Transforme-SE Chapter 2](#)



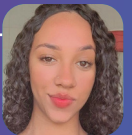
I was unemployed, my father was unemployed, and we didn't have a good outlook for the future. Transforme-SE gave me a North Star."

Hedenilson Ávila Filho (he/him)
Transforme-SE participant



I had never thought about working in technology. I didn't have the basics. The part I got the most out of was databases. I also learned how to build websites."

Ana Pessoa (she/her)
Transforme-SE participant



Governing our DEI strategy

Our DEI strategy is led by our Global Chief Diversity, Equity, Inclusion and Talent Acquisition Officer.

Each member of the Group Operating Committee – including regional chief executive officers and business leaders – is accountable for the development and implementation of a diversity action plan for their region or business. The diversity action plans include metrics and actions to drive progress on our DEI strategy, and provide snapshots of DEI efforts in each region and business that are reviewed by the Chief Executive Officer at quarterly business reviews.

We also support wider commitments to DEI in the regions where we operate, such as the UK Tech Talent Charter that we signed up to this year (refer to quote below).



Being a Tech Talent Charter signatory supports our goals of increasing diversity at every level of our business. We've made good progress over recent years, but we must go further, both to create equitable career paths for people in the workplace today, and to create a pipeline of future talent for tomorrow. Working together we can create a fairer, more diverse, more inclusive industry for everyone. We are excited to be part of the journey."

Conor Whelan (he/him)
Chief Information and Operations Officer

Great British Businesswoman Awards' Male Advocate of the Year



DEI is part of our sustainable business strategy and our wider environmental, social and governance (ESG) agenda that are driven by our executive-level ESG Steering Committee. Refer to our [Annual Report](#) for more on our ESG governance.

To implement our DEI strategy, we are guided by our commitments to:

1

Active sponsorship – Group Operating Committee members act as sponsors for under-represented populations

2

Better understand our opportunities and challenges – through surveys of our people and consumers

3

Measure progress against specific goals – we have set targets on gender diversity ([refer to page 19](#))

4

Ensure accountability – through strong governance and open engagement with stakeholders

5

Support our people – through programmes to ensure they understand the importance of DEI.

We work with external partners to support implementation of our DEI strategy. Examples are included throughout this report.

We also strive to support diverse suppliers. This year, we launched a new [Supplier Diversity Website](#) that informs potential suppliers in North America of our approach to supplier diversity and invites diverse suppliers to register with us. We also work with organisations such as Disability:IN, the US National Minority Supplier Development Council, the US National LGBT Chamber of Commerce, the US National Veteran-Owned Business Association, the US Small Business Association and the US Women's Business Enterprise National Council to grow our pool of registered diverse and small business suppliers.

Engaging our people

A key part of our DEI strategy is engaging with our employees.



Training

We provide training to ensure all our people share our commitment to DEI, and understand how to put this into practice.

All employees are required to confirm they have read and understood our Global Code of Conduct, which includes our core philosophy on DEI, as part of their induction when they join Experian, and then review and confirm their commitment to the Global Code of Conduct every year thereafter. Inclusive leadership is also a core element of our new leadership exchange development programme.

This year, we launched a global DEI learning experience that aims to connect employees with concepts such as conscious inclusion and help them champion DEI to support product innovation, financial inclusion and an inclusive workplace culture that promotes a feeling of belonging. More than 325 regional and business unit leaders and human resources colleagues have already begun their DEI learning experience and all people leaders will be offered DEI learning in the coming year.

We also integrate DEI into our [career website](#) for prospective employees.

Getting involved

Our employee-led ERGs channel support for diverse communities inside and outside Experian, and help our people feel a sense of belonging through affinity-based networks. [Refer to page 8](#) for more on our global and regional ERGs. Examples of their activities throughout this report show how they are helping us drive our DEI agenda.

Many of our people volunteer their time and skills to support our community investment programmes, including our United for Financial Health partnerships designed to deliver financial education to diverse and underserved communities. This year, employees volunteered over 47,000 hours.

We also ask our people to come up with ideas to support our business priorities, including DEI, through our global hackathons. Around 3,500 employees took part in each of the two hackathons we held this year, working in teams to submit more than 200 ideas – 37 of which related to our social purpose, including DEI and financial inclusion. Examples include an idea that aims to improve accessibility for digital financial services ([refer to page 28](#)) and another that seeks to help migrant workers and others establish a credit profile in the UK ([refer to page 35](#)).

Listening to our people

We check in with our people as part of our annual Great Place to Work global survey and regular pulse surveys to understand how they feel we're doing on DEI and identify ways to further improve and strengthen our culture of belonging. More than 13,000 (65%) of our employees responded to the annual Great Place to Work survey this year. We share some of the key findings for DEI on [page 16](#).

Count Me In

We invited employees to take part in our Count Me In self-identification programme this year to help us build a better understanding of diversity in our workforce. Those opting in could choose to share as much or as little as they wanted about their diversity profile – such as ethnicity, gender identity/expression and disability status – on a confidential basis.

We will use the information gathered in an aggregated and confidential way to identify opportunities to support all our people better, improve representation of under-represented groups and evolve our diversity programmes globally.

How we're doing

Snapshot of our workforce

22,000 employees

32 countries

operating across...

North America
40%

United Kingdom and Ireland
16%

Latin America
23%

EMEA/
Asia Pacific
21%

Gender

Women
44%

Men
56%

Demographics

<1%
Silent Generation
1928-1945

6%
Baby Boomers
1946-1964

29%
Gen X
1965-1979

56%
Gen Y
1980-2000

9%
Gen Z
(2001+)

We currently report legal gender externally, however gender identity is asked as a part of our self-identification options.

Ethnicity (USA only)

55% White

20% Asian

9% Hispanic or Latino

9% Black

3% Other Groups

4% Not disclosed



How we're doing

Snapshot of our recognition and feedback

External recognition

Certified

as a Great Place to Work in 22 countries



Fortune

Top 100 Companies to Work For in North America 2023



Glassdoor

scores continued to improve overall and DEI was our top metric globally



Fortune

America's Most Innovative Companies 2023



US Mortgage

Bankers Association 2022 Residential DEI Leadership Award for Market Outreach Strategies



Awards

in recognition of our efforts in relation to specific aspects of DEI are included in the relevant sections of this report

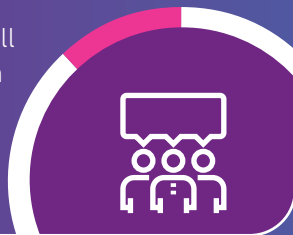


Employee feedback

*Results from our Great Place to Work annual global survey 2022.

88%

of employees are proud to tell others they work at Experian



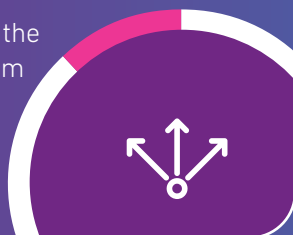
87%

agree they can be themselves at Experian



89%

believe that Experian makes the workplace accessible for them



Almost all

agree that people at Experian are treated fairly regardless of their:

96%
sexual orientation

95%
race

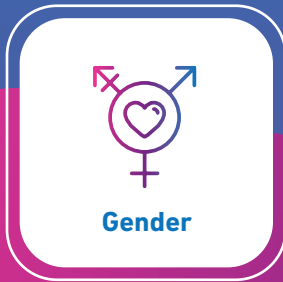
93%
gender

92%
age



Putting our strategy into practice

We're putting our DEI strategy into practice for our people, clients and consumers, and community, with a strong focus on five specific areas of diversity:



Gender



Mental Health



Disability



LGBTQ+



Ethnicity

Each area is sponsored by a member of our Group Operating Committee. These executive sponsors act as role models and allies, listen, support, advocate and drive impact.

Here they introduce highlights from the year in each of these areas. We also share some examples of how our wider focus on financial inclusion supports other diverse groups and financial health for all.



Gender



We can do our best work, and be most effective serving our communities, when we have diverse voices and perspectives.

I'm proud to share that in the area of gender, we're making tangible progress towards our goal to have a balance in leadership and across the business. We welcomed three new women to the Experian plc Board, three of our five regions are led by women and, at the global level, women are now leading sustainability, information security and internal audit. Our representation of women in Senior Leader roles has increased from 33% to 34%.

This year, our Women in Experian ambassadors worked with regional and global leaders to continue to our work towards gender balance including sponsoring celebrations for International Women's Day. I'm especially proud, as the Women in Experian (WiE) global ambassador, that two of our regional programmes are lead by men – elevating the visibility and importance of allyship. Understanding that responsibilities aren't gender specific, we've enhanced our family-friendly working policies and benefits to include expanded paternity, fertility and caregiving leave in various regions.

We're committed to continue our support of women through financial inclusion programmes, and we'll focus on attracting and developing more women in technology roles in the coming year. We're proud that our progress to date has been recognised from organizations including Equileap, Working Families and Great Places to Work. These honoured inspire our path forward.

Jennifer Schulz (she/her)
Chief Executive Officer, North America, Global Ambassador, Women in Experian



Equileap Top 100 Globally for Gender Equality 2023 – 2nd in the USA and 21st globally



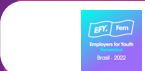
Women Impact Tech 100 2023 list of progressive companies for women in Tech in North America



Great Place to Work Best Workplace for Women 2022 in Argentina and the UK



Employers for Youth Female in Brazil 2022



Ranking PAR Top Companies 2022 from 200 to 1,000 employees in Colombia



Committed to being a **menopause friendly** employer in the UK

Advancing Women in Technology awards 2022 – three Experian employees recognised



1

Developing women in leadership

Development is key as we work towards our targets to have more women in leadership roles ([refer to chart](#)).

The Women in Experian ERG across our regions support women in developing their careers with us. In North America and the UK and Ireland, they created a flipbook this year to help women set their ambition, think through their career goals and define a suitable development plan. The Women in Experian ERG supports women across our regions in developing their careers with us.

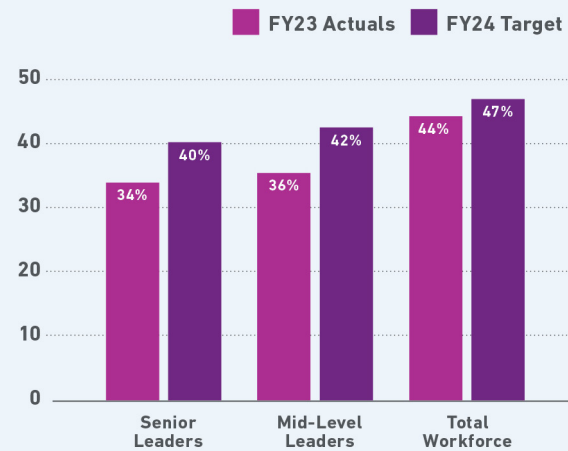
In Colombia, 35 emerging women leaders joined a two-day Women in Experian Bootcamp designed to create a collaborative and supportive community that helps women achieve their goals, learn from others and advance their careers.

In Brazil, the ERG partnered with training specialists to offer coaching for ten women leaders and launched a digital platform, in partnership with Todas Group, to reach women across the business with career development support – more than 650 of our nearly 2,000 women in Brazil had signed up within 20 days of launching the app.

In the UK and Ireland, our Accelerate development programme is building a pipeline of women ready to become future leaders, and senior leaders are mentoring ten Experian women and ten women from other organisations through our nine-month Mission Gender Equity mentoring programme.

Our Women in Leadership #DivelIn programme in Asia Pacific won the 2022 Brandon Hall Group Excellence Award for Best Advance in Leadership Development for Women.

Representation of Women (%)



2

Recruiting women in technology

To increase the pipeline of women talent for tech roles, we support early careers, graduate and technical training programmes, as well as joining recruitment events for women in technology. Experian leaders addressed challenges faced by women in technology and highlighted Experian's support at the LaboratoriaTalentFest we sponsored in Colombia.

We received AnitaB.org's Top Company for Women Technologists Leader award for the fourth year in a row. By taking part in its Grace Hopper conference for women and non-binary technologists in the USA, we added 576 women to our community of talent expressing interest in working with us and reached 400 through virtual information sessions.



We have also enhanced our focus on gender diversity in our recruitment processes globally. For example in our Global Experian IT Services organisation, we are including a woman panellist in every interview process and ensuring shortlists in every selection process are gender balanced.

3

Getting more women into data and coding in the UK

Our recent research found that just one in five women students in the UK are considering a career in the data industry and almost half (48%) say it's because they lack confidence in science or maths. To raise awareness of the opportunities available to students of all backgrounds, we are partnering with The Data Inspiration Group to support its Digdata initiative, a programme of bite-sized, virtual work-experience challenges, live online career panels and classroom resources.

Separately, through our partnership with Code First Girls, ten Experian volunteers mentored 180 women in the UK this year as part of an eight-week foundation course to gain coding skills to start or build their careers in tech. Many of the participants are from under-represented ethnicities. Four of the trainees who are doing the next stage of this training, Code First Girls' Nanodegrees, have joined us as paid interns and we are sponsoring ten more women through their Nanodegrees, with the aim of recruiting them into our Software Engineering graduate programme.



4

Supporting working parents

We strive to offer a great work–life balance to all our employees by offering flexible and family-friendly working policies, and supporting them and their families through significant moments in their lives. This year, we enhanced the parental leave and benefits we offer in several countries, including in Brazil, the UK and the USA – our three largest markets (covering nearly 80% of our people).

In the USA, where we have doubled the time off for new parents (including birth parents, non-birth parents and parents of adopted or foster children), 11% of our employees have taken parental leave in the past four years. Over half (58%) of this leave was taken by fathers and more than 90% of the women taking maternity leave have returned to work, compared with the national average of 50%.

In 2022, Experian was named one of Great Place to Work's Best Workplaces for Parents in the USA and a Top 30 Employer for Working Families in the UK.

5

Celebrating men and women

Employees across the globe celebrated International Men's Day in November 2022 and International Women's Day in March 2023.

International Men's Day campaigns celebrated the positive value men bring to the world, their families and communities, and raised awareness of men's mental and physical health through a #KnowYourManFacts quiz and webinars with senior people openly sharing their mental health stories.

On International Women's Day, we ran a series of webinars and campaigns across our regions inviting women to share their stories and help them build their careers, as well as highlighting colleagues who #EmbraceEquity and have helped us make progress towards our goal to achieve gender balance throughout the organisation. We also sponsored the Dress for Success Your Hour, Her Power event during Women's History Month in the USA.

We plan to celebrate International Non-Binary People's Day in July 2023 to be inclusive of those who do not identify as a man or a woman.

6

Supporting women through menopause

Our Menopause Community in the UK and Ireland has championed a range of new resources to support women at Experian through menopause. We have launched a company-paid menopause health plan for all employees in the UK experiencing symptoms of menopause, with access to trained medical professionals and a 24/7 Healthline. We have also introduced online training available to all employees and managers to raise awareness around menopause and how to support affected employees.

7

Improving financial literacy for women in India

Through our United for Financial Health community investment programme, we have launched a new partnership with Srujna Charitable Trust in India to help women affected by poverty improve their quality of life. Together, we aim to connect women with resources to enhance their financial education and access to financial services. The goal is to help them save money for their children's education, their retirement and unplanned events such as sudden hospitalisations.

8

Supporting the UN Women’s Empowerment Principles

We are signatories to the [UN Women’s Empowerment Principles](#) and support their aims to promote gender equality and women’s empowerment in the workplace, marketplace and community. The table below shows how our own [DEI Key Principles](#) align with the UN Principles, and includes highlights of our efforts this year.

UN Women’s Empowerment Principle	Most relevant Experian DEI Key Principle	Highlights this year
1. High-level corporate leadership	We are committed to creating and supporting a diverse workforce. We have DEI executive sponsors from our Group Operating Committee who drive key areas of our DEI strategy: gender, ethnicity, LGBTQ+, disability and mental health.	<p>Strong commitment from Experian leaders including our Chief Executive Officer, Chief People Officer and Global Chief DEI Officer (refer to page 5)</p> <p>Jennifer Schulz – who became our first woman Chief Executive Officer, North America in April 2022 – is our dedicated executive sponsor for gender and the global ambassador for our Women in Experian ERG (refer to page 18)</p> <p>Three women appointed as new non-executive directors on the Experian plc Board, which now has a total of five women members (refer to page 18)</p> <p>Conor Whelan, Chief Information and Operations Officer, UK and Ireland, named Male Advocate of the Year at the Great British Businesswoman Awards (refer to page 13)</p>
2. Treat all women and men fairly at work without discrimination	We work to create an environment where everyone is treated fairly, with respect, and has equal access to opportunities and resources, regardless of their gender identity and/or expression, sexual orientation, race, ethnicity, culture, religious beliefs, disability, veteran status, parental status, parental leave, thought or style.	Refreshed and recommitted to our DEI Key Principles
3. Employee health, wellbeing and safety	We are committed to ‘good work’ principles, to support better work and working lives for our people including: DEI, professional development, fair pay and financial wellbeing, flexible work arrangements, and the absence of bullying and harassment.	<p>Enhanced our focus on mental health awareness and resources for all employees (refer to page 23)</p> <p>Expanded employee benefits and leave to support working parents in several regions (refer to page 20)</p> <p>Dedicated menopause health plan and awareness training in the UK (refer to page 20)</p>

4. Education and training for career development

We are committed to equal opportunities for training and career development. We provide training, career and leadership development, coaching, mentoring and promotion opportunities to all employees.

Provided resources and events, led by the Women in Experian ERG across our regions, to support women in developing their careers with us ([refer to page 8](#))

Trained women to take up careers in technology in partnership with Code First Girls in the UK ([refer to page 19](#))

5. Enterprise development, supply chain and marketing practices

We are committed to supplier diversity. We're developing our supplier diversity programme including increasing the use of diverse suppliers and suppliers that share similar principles, and drive positive behaviours around DEI.

Launched a new [Supplier Diversity Website](#) that informs potential suppliers in North America of our approach and invites diverse suppliers, including businesses that are owned or operated by women, to register with us ([refer to Annual Report](#))

6. Community initiatives and advocacy

We are committed to improving financial health and driving financial inclusion. Our products and services help to close the financial wealth gap of marginalised communities. We also support and partner with non-profit and diversity organisations around the world.

Sponsored Dress for Success Your Hour Her Power ([refer to page 20](#))

Launched a new partnership with Srujna Charitable Trust in India to help women affected by poverty improve their quality of life ([refer to page 20](#))

Supported financial inclusion for all through our core products, Social Innovation programme and community investment ([refer to examples throughout this report and our \[Improving Financial Health Report\]\(#\)](#))

7. Measurement and reporting

We are committed to improving gender diversity. We have set ambitious goals and measure progress against these during our quarterly business reviews.

Continued to drive, monitor and report progress towards our gender diversity targets ([refer to page 19](#)) as part of our diversity action plans ([refer to page 13](#))



Mental Health



The wellbeing of our people is essential to our success as a company, and we recognise that good wellbeing is key to employee personal growth and business performance.

At Experian, we are committed to providing a psychologically safe and healthy environment where our people can achieve good mental wellbeing.

Our new global approach to Mental Health and Wellbeing sets out how we strive to provide support to improve people's mental health and wellbeing and create conditions where everyone can thrive, whilst fostering a preventative and open culture around mental health, raising awareness and reducing stigma.

We trained over 400 Mental Health First Aiders across the business this year to support our commitment, and achieved 2% which is double our target to train 1% of our people."

Lloyd Pitchford (he/him)
Chief Financial Officer & Executive Sponsor,
Mental Health



Great Place to Work's Best Workplaces for Wellbeing in the UK 2023



This Can Happen 2022 Multinational Implementation Award for Best Mental Health in the Workplace Strategy



Gold Award in **Mind's Workplace Wellbeing Index 2022**



INclude Award for Best Practices 2022 in DEI for our mental health strategy in Spanish Latin America



1

Committing to a holistic mental health approach

We published our [Global Approach to Mental Health and Wellbeing](#) this year which sets out our commitment to make mental health and wellbeing a priority for all. Our holistic approach aims to:

- **Educate** – raise awareness, reduce stigma, and foster a preventative and open culture around mental health
- **Equip** – equip our people with tools and resources needed to proactively support their wellbeing
- **Empathise** – offer consistent and empathetic support for all people

Our new Global Wellbeing Hub supports this approach by bringing together all the mental health resources available in each region in a user-friendly way. More than 1,000 employees have visited the site since launch, with over 2,000 views.



2

Training Mental Health First Aiders

We trained more than 400 Mental Health First Aiders across the business this year. The training equipped them to spot the early signs and symptoms of mental ill health, start a supportive conversation with a colleague who may be experiencing a mental health issue or emotional distress, listen to the person non-judgmentally and encourage the person to access appropriate professional support or self-help strategies. They have invested over 1,400 hours into their roles.



I have become more aware of the struggles that we face on a daily basis, and that it is OK not to be OK. When somebody may be going through a hard time, having an open conversation with someone they can trust can take away a lot of worry and stress. As a Mental Health First Aider, I have learned to be open and approachable, and understanding of other people's situations."

Sinead Galloway (she/her)
Customer Success Manager
Data Quality, Australia & Mental Health First Aider



3

Raising awareness during Your Mind Matters Week

Our annual mental health awareness campaign, Your Mind Matters Week, which takes place during the week of World Mental Health Day, reached more than 4,000 colleagues and included around 60 activities across our regions in October 2022, championed by our network of Mental Health First Aiders.

For example, more than 1,700 people in our EMEA/Asia Pacific region joined a series of six Connect & Learn Mental Health Education sessions, rating them 4.5/5 for helpfulness on average.

To further support our people, in April 2022 more than 210 employees in Experian Asia Pacific took part in a webinar on making the most of your energy to avoid risk of burnout, with 98% finding it helpful.



4

Taking a pause for mental health in Brazil

We started a new movement as part of our holistic 'Respire' ('Breathe') physical and mental wellbeing programme in Brazil this year. The Pause movement invites employees to take breaks from their routine during the day to connect with themselves.

We took steps to create an environment to facilitate this for the 2,000 employees working in our offices, who represent almost half our workforce in Brazil. More than 280 employees paused for one of the quick massage sessions we offered in October 2022, around 1,500 people joined a talk on the importance of self-care and 985 took part in a session on coping strategies, mental health, empathy and emotional intelligence.



5

Partnering to channel kindness

Our United for Financial Health community partnership with the Born This Way Foundation in North America aims to promote mental health among young adults. We are supporting the Foundation's storytelling platform called [Channel Kindness](#) that enables young people to share their experiences around economic resilience, access, opportunity and mental wellness – all under the umbrella of kindness. Our goal is to reach over 500,000 young adults aged 16-27, who are applying to or continuing college, starting entry-level jobs or first learning about financial literacy. The platform has already exceeded its target goal.

Disability



We need to consider our people beyond the obvious and in a manner that acknowledges and respects differences. As Experian's executive sponsor for disability, my aim is to drive global progress in all regions towards a concerted effort to remove physical and digital barriers that people with disabilities, whether visible or invisible, face in the workplace.

I am pleased to bring discussions, events, and actions to the table to discover the barriers people with disabilities face in our business. This will allow regions to create a personalised, barrier-free journey – and enable us to develop diverse talent, innovate and offer solutions to our clients and consumers.

Additionally, we are helping people with disabilities, among other diverse communities, to acquire tech skills and transform their lives through our Transforme-SE programme in Brazil.”

Valdemir Bertolo (he/him)
President, Brazil & Executive Sponsor, Disability



Disability:IN's Disability Equality Index 2022 – Experian North America achieved a perfect score



American Association of People with Disabilities Best Place to Work for Disability Inclusion 2022 in the USA



1

Driving progress towards a barrier-free Experian

We launched a campaign this year to drive progress on our journey towards inclusive and barrier-free workplaces and solutions for our people, clients and consumers with visible or non-visible disabilities. It includes three new commitments, each supported by a series of specific actions, to:

- **Drive** digital accessibility as a standard across the group, internally and externally
- **Establish** office accessibility standards globally
- **Empower** connection and sense of belonging with our ASPIRE ERG

Feedback from colleagues lets us know we're heading in the right direction ([refer to page 28](#)).

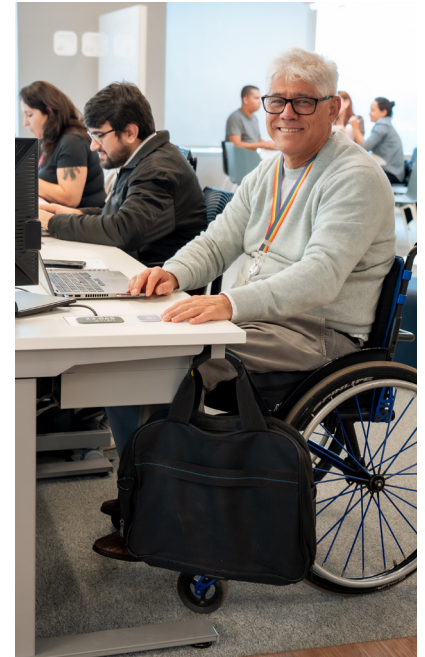
2

Raising awareness of workplace inclusion

To mark International Day of Persons with Disabilities, we launched our barrier-free campaign and Experian leaders across the globe shared what this campaign means for them personally and for the regions and business they support. We also raised awareness of the resources available to overcome barriers, including flexible working options, and to help other employees be a better ally to people with disabilities.

On the day and throughout the year, our ASPIRE ERG helped raise awareness of the challenges colleagues face, provide training opportunities and attract members of the disability community to our workforce. In Brazil, 715 employees took part in a live session about assistive technologies run by ASPIRE.

As a board member of the US National Disability Institute, our Global Chief DEI Officer, Wil Lewis, supported its National Disability Employment Awareness Month in October 2022 by creating a [video](#) presenting tips on how to be a more inclusive employer.



3

Diversifying our talent pool

We took part in Disability:IN's Virtual Career Fair in the USA to network with people with disabilities. We shared information on Experian, our DEI initiatives and our open positions with more than 750 people and we interacted with 72 candidates during the career fair.

As a lead sponsor of the 2022 Global Disability:IN Conference, we had an opportunity to further Experian's employer brand among the 4,000 attendees, share our commitment to financial inclusion with almost 2,000 people visiting our exhibit booth and speak directly to an audience of 400 attendees by participating in panel discussions.

We increased our score from 90% to 100% this year in the North America Disability:IN Disability Equality Index, a comprehensive benchmark for disability inclusion in the workplace, and Experian was named a 2022 Best Place to Work for Disability Inclusion ([refer to global disability representation on page 39](#)).

4

Building financial resilience in the USA

We teamed up with the US National Disability Institute to support its Financial Resilience Centre that provides information and resources to help people with disabilities and chronic health conditions build their financial resilience.

Experian provided content for a new section of the online hub on What You Need to Know About Credit, which answers questions about building credit and paying off debt. It's available in both English and Spanish to reach a broader audience.

We ran a webinar together with the US National Disability Institute and Disability:IN to explore how financial service providers can better support equal access to financial opportunities. We also moderated a separate panel discussion on the importance of credit as part of the National Disability Institute's Convening on Accessing Capital for Business Growth.

5

Helping vulnerable consumers share their support needs in the UK

Our new [Support Hub](#), developed through our Social Innovation programme, is helping vulnerable consumers in the UK share their support needs with multiple organisations all at once in a transparent, standardised and consented way. It's free and takes just a few minutes, eliminating the frustrating and time-consuming process of letting each service provider know individually.

Consumers have complete control of their information and can easily add or remove support needs or organisations on their account dashboard. Support Hub is underpinned by the [Support List](#) of needs that has been designed by leading disability and accessibility specialists.

Launched in April 2023 following a trial with 16 consumer-facing brands, the solution initially focuses on sight, hearing, communication, mental health and dementia support needs. In future, it will be extended to cover the full range of needs identified on the Support List.



Across the UK, millions of people will have accessibility or support needs that their banking provider can help with, but only if they know about them. The Support Hub makes the process of registering those needs really easy, and something that customers will only have to do once – rather than having to tell every company individually. Firms want to support their customers, and Support Hub makes it easier to tell firms about what support is needed. This is about making a customer-centric, simplified solution. I'm delighted that Nationwide has been able to participate in the pilot and it's really exciting to see it coming to life."

Kathryn Townsend
Head of Customer Vulnerability at Nationwide Building Society and UK Government Disability and Access Ambassador for the banking sector



As disabled people, it's bad enough dealing with a world that isn't set up for you and has these disabling barriers so to have to keep wrestling with different companies and services to keep advocating and asking for what you need can be incredibly disabling in itself. There's a lot of stress so anything that makes life easier on a day to day business is a massive win. It sounds simple, but sometimes the simple things have the most impact."

Sarah Stephenson-Hunter
Disability Advisor, Oxford University & Support Hub contributor



It's a fabulous opportunity for our organisation. Vulnerability and dealing with customers who have needs is really important and this is going to support what we want to do. We want to get better, we want to grow. We want to know what our customers need in terms of support are and this helps us to do that."

Jo Pearson
Head of Customer Outcomes, New Day

6

Making digital financial services more accessible in Brazil

An estimated 46 million people with disabilities in Brazil find it difficult to use websites or apps. As more banking and financial services move online, there is an increasing risk that this digital exclusion could lead to financial exclusion.

Based on an idea submitted at one of our global hackathons this year, our team in Brazil is developing a solution to make digital financial services more accessible. It's designed to enable visually impaired people to digitally capture biometric data and documents, such as those needed to open new bank accounts.

Through vibration and audio feedback, users will know the exact position where their mobile phone needs to be, and for how long they need to hold the device in place, to take a photo or capture information – without being dependent on others.

7

Sharing expertise to support people with cognitive disabilities in Colombia

We partnered with Best Buddies, an organisation that promotes social and labour inclusion for people with cognitive disabilities, to carry out awareness and learning activities in Colombia.

At a workshop for 55 people from across the country, Experian volunteers talked about disability and how we can contribute to the creation of more inclusive environments where everyone feels valued and has the confidence to achieve their full potential. We shared practical guidance and tools to support management of personal finances, personal branding, resumé building and working life, as well as emphasising the importance of taking active breaks in our daily lives.



I identify myself as Filipino-American and hearing impaired. At Experian, I feel like I have been welcomed and I have been accepted. Diversity and inclusion is so important in all companies because it really brings the many differences of all these people to the table no matter their disability, their colour, their gender, it doesn't matter. At the end of the day, they are human."

Roselyn Mangali (she/her)
Senior HR Operations Analyst, North America



LGBTQ+



We want to build an inclusive workplace that embraces our people and ensures everyone is able to bring their whole selves to work – without exception.

Our commitment to LGBTQ+ equality continues to be recognised externally with awards from the Human Rights Campaign Foundation in North America and Stonewall in the UK and Ireland.

These awards reflect our great work and partnerships to advocate for and create a truly inclusive workplace for everyone, regardless of sexual orientation, gender identity or gender expression. We are now working to further embed LGBTQ+ inclusion at Experian as a Stonewall Global Diversity Champion.

Dedicated ERGs support LGBTQ+ colleagues across the business and came together for the first time this year to celebrate Pride Month across our regions, taking the opportunity to reflect on the progress that has been made and the work there is still to do for LGBTQ+ equality around the world.

We also continued to reach out to LGBTQ+ consumers with financial education, including advice for transgender and non-binary consumers in North America on how to change their name on their Experian credit report without losing their credit and financial history.”

José Luiz Rossi (he/him)
Managing Director, UK and Ireland & Executive Sponsor, LGBTQ+



Best Place to Work for LGBTQ+ Equality 2022 in North America, with a 100% rating in the Human Rights Campaign Foundation's Corporate Equality Index



Stonewall Silver Award 2022 for commitment to inclusion of LGBTQ+ people in the workplace in the UK and Ireland



1

Celebrating Pride around the world

Colleagues around the world celebrated Pride Month in June 2022, led by our LGBTQ+ executive sponsor José Luiz Rossi.

More than 330 people in our EMEA/Asia Pacific region attended a panel discussion where employees shared their personal experiences as members of, or supporting loved ones in, the LGBTQ+ community. Virtual educational sessions and panels in North America highlighted the theme of 'Together We Make Progress'.

In Brazil, the ERG shared Pride kits and tips for those who want to be an ally of the LGBTQ+ community, and ran dialogue events with senior leaders that were attended by more than 620 people. In Colombia, colleagues took part in the Bogotá Pride march together with the Colombian LGBT Chamber of Commerce.

During Pride Month, we launched new healthcare access for those experiencing gender dysphoria as part of our medical plan in the UK and Ireland.

2

Supporting LGBTQ+ consumers

During Pride Month, our weekly Twitter #CreditChat addressed important financial topics such as Financial Tips for Same Sex Couples and the LGBTQ+ Community. We also raised awareness of the process we introduced last year to help transgender and non-binary consumers change their name – and remove their 'deadname' – on their Experian credit report without losing their credit and financial history.

3

Partnering with Out & Equal

We're partnering with Out & Equal to empower the LGBTQ+ community through financial education and resources. The annual [Out & Equal Workplace Summit](#) is the largest LGBTQ+ conference in the world, bringing together more than 5,000 executives, ERG leaders and members, and human resources and DEI professionals and experts – all working for LGBTQ+ equality.

At the three-day Summit in October 2022, we led or spoke at seven sessions, providing a total of around 3,700 hours of learning for participants. Topics included innovation and purpose, belonging, building an ERG, Queer Money Matters and Financial Glow Up: A Glam Course on Credit.

Funded through our United for Financial Health community investment programme and led by our DEI team, our three-year Sustaining Titanium Out & Equal sponsorship is a great example of how we are bringing together our financial health and DEI agendas. It has achieved 11,000 connections so far.

Workplace summit for 40+ Experian representatives was a great learning opportunity. This year, some of the leaders of our Pride ERG also joined the annual Out & Equal Executive Forum to gain a deeper understanding of cutting-edge practices and knowledge to address the most pressing challenges and opportunities in LGBTQ+ workforce equity, inclusion and belonging.

4

Connecting with the wider LGBTQ+ community

We partnered with American pop artist Jake Wesley Rogers, a queer storyteller known for his bold style in music, fashion and expression, to raise financial health awareness among his social media followers.

Jake created a series of Financial Glow Up creative videos that share financial aspects of his career and highlight how managing everyday financial decisions can empower consumers. The videos on Jake's Instagram and TikTok (#JWRExperian) have achieved 475,000 connections, helping us amplify key messages and share useful tools that can help underserved populations, including the LGBTQ+ community.



Ethnicity



Embracing a truly inclusive culture, where everyone feels a real sense of belonging, is critical to building a diverse workforce and fostering innovation.

Our ERGs and employee networks have once again done us proud this year with a host of great events and activities to drive cultural diversity throughout Experian.

I'm proud that our employees serve as partners in the development of products and initiatives that drive financial inclusion. Many of our United for Financial Health programmes are making a positive impact in diverse communities through financial education and it makes me extremely proud that our people also get involved in community outreach across the globe.

We have also continued efforts to strengthen representation of ethnic minorities in our own workforce, particularly in our UK and US businesses. For example, in our US business this year, representation of Black employees increased to 8.6% and Hispanic/Latino increased to 8.9%.

Ethnic diversity is an important part of our efforts to contribute to a more equitable society within our Experian family, the communities we operate in and among the consumers we serve.

Craig Boundy (he/him)
Chief Operating Officer & Executive Sponsor,
Ethnicity



External Partnerships making an impact in our diverse communities

National Urban League (African Americans and other underserved urban communities), USA



UnidosUS (Hispanic) member, USA



AfroTech Black Community member, USA



Ascend Pan Asian Leaders, USA



Investing in Ethnicity, UK



Race at Work Charter, Business in the Community signatory, UK



1

Enhancing ethnic diversity in our workforce

To build a diverse talent pool for our business, our talent acquisition teams and other Experian representatives join targeted recruitment events to increase awareness among ethnic minorities of the opportunities we offer and emphasise our strong commitment to DEI.

This year, representatives of our US business took part in career fairs held by the National Association of Asian American Professionals and we sponsored two of its annual conventions focused on Asian American Pacific Islanders. Eighteen employees attended AfroTech, the largest Black tech conference in the USA, to network and promote careers opportunities at Experian, with 76 attendees expressing interest in pursuing a job with us.

In the UK, we are partnering with Investing in Ethnicity, an organisation that works with businesses to progress the ethnicity agenda within their workforces. We're using their framework for success to assess our approach and explore opportunities to enhance ethnic diversity throughout the employee lifecycle, which starts with recruitment.



2

Championing Black culture in the UK

The Black at Experian ERG led engagement with members and allies of the Black community within and outside Experian throughout the year, including outreach in schools to offer financial education and careers advice for around 600 young people.

The highlight was [Black History Month](#) in October 2022, which included a strong focus on financial inclusion and why it matters in the Black community. Experian employees joined events at our offices to see the History of Black Britain Timeline presented by the Black Cultural Archives, hear from external speakers and Experian leaders, including our Global Chief DEI Officer Wil Lewis, and enjoy tasty Caribbean and African food prepared from recipes collated in a Black at Experian Cookbook.



Black History Month is about education and reflecting on our history, but also celebrating and uplifting Black culture. It's been great to see people coming together to see the timeline, enjoying great food and listening to an incredible talk about Black British history in our offices.

Leanna Hay (she/her)
Black at Experian ERG Lead



3

Sharing stories of Hispanic-Latino culture in the USA

A series of events hosted by our Juntos ERG during Hispanic Heritage Month from mid-September to mid-October 2022 saw guest speakers and Hispanic-Latino Experian leaders share their personal stories of treasures, traditions and identity with more than 200 employees in the USA.



It's not often we get to listen to these truths and life stories in a work setting. I appreciate that so much!"

Renata Souza (she/her)
Senior HR Business Partner
North America



4

Celebrating diverse cultures

With support from our ERGs, we encouraged people to come together to mark special dates on our cultural calendar and create a sense of belonging. In October 2022, more than 200 employees in the UK took part in dancing, crafts and storytelling to celebrate and learn about Diwali and Bandi Chhor Divas, and raise awareness of our REACH (Recognising ethnic and cultural heritage) ERG.

In the USA, Experian volunteers mentored young people on their resumes and careers, and put together meals and hygiene kits for diverse communities as part of the Martin Luther King Jr. Day of Service organised by the Karibu ERG in January 2023 to support racial justice. In May 2022, we celebrated Asian American and Pacific Islander Heritage Month across our offices in the USA and in January and February 2023, the Asian American ERG held celebratory events for employees and their families to kick off the [Lunar New Year](#).

We also launched the first of a series of videos with employees sharing stories of faith, starting with a video to help people support Muslim employees during Ramadan.

[Watch Faith Stories](#) >

5

Training credit knowledge ambassadors at historically Black colleges and universities in the USA

Almost half of all American college students say money management is a bigger challenge than any other they may face. To empower students as they embark on their higher education journeys, we partnered with HomeFree-USA's Center for Financial Advancement® (CFA) to launch the [CFA Credit Academy](#).

More than 250 students from 14 historically Black colleges and universities embarked on the six-month credit education programme this year to learn from Experian's credit experts about finance, credit education and leadership.

The goal is for graduates of the CFA Credit Academy to become credit knowledge ambassadors, expanding the reach of the programme by sharing what they have learned with their peers, families and communities.



Experian is a committed innovative partner. Understanding and mastering credit is of significant importance to the CFA scholars. The CFA Credit Academy provides the training, tools, coaching and mentoring in a clear relevant manner that will enable the scholars to achieve their personal goals."

Gwen Garnett (she/her)
HomeFree-USA Center for Financial Advancement® Executive Director



The academy is an important step in bridging the gap to credit education, inclusion and overall financial health for CFA scholars. We are teaching these students how to use credit as a tool to achieve their financial goals and build wealth, and we are encouraging them to share their knowledge with their friends, family members and communities."

Christina Roman (she/her)
Consumer Education and Advocacy Manager, North America



6

Supporting financial education for Black and Hispanic Americans

Several of our United for Financial Health community programmes in the USA aim to support financial education among Black and Hispanic communities.

A three-part video series created with artist Coco Jones and influencer Freddie Ransome garnered 6.6 million connections through relatable stories and practical steps to improve financial health through [budgeting for holidays](#), [saving regularly](#) and [building credit scores](#). The videos aimed to connect, inspire and inform BIPOC (Black, Indigenous and People of Colour) communities, young people and those in the justice system who are eligible for second chance opportunities.

Our partnership with Grammy Award-winning recording artist Lecrae won the Americas Community Involvement Programme of the Year category at the 2022 Sustainable Company Awards. What started last year as the 'Protect the Bag' YouTube video series presented by Lecrae transformed into a live forum on financial education at the National Urban League's conference this year. Together, the videos and [live forum](#) made more than 1.8 million connections this year.

We also worked with DIFFvelopment to provide culturally-specific, action-oriented credit education content to empower Black college students to build generational wealth, and with the Hispanic Alliance for Career Enhancement to launch a university leadership cohort programme for the Latino community.

Financial inclusion for all

In addition to our five key diversity focus areas, we support [financial inclusion](#) for other diverse communities as we strive to improve financial health for all.



Experian is leading this conversation in such a bold way because it speaks to the importance of creating allyship from people who are not from the Black community. There's no way Britain is going to shift towards being more inclusive without having allies."

Lisa Anderson (she/her)
Interim Managing Director, Black Cultural Archives

1

Support for military personnel and veterans

We worked with the Support the Enlisted Project (STEP), one of our United for Financial Health partners, to offer credit education and expand its outreach activities to build financial self-sufficiency and awareness among military personnel aged 18-25, and their families, in the USA.

Our dedicated ERGs in the USA and in the UK and Ireland ran various activities to raise awareness and funds for veterans. The UK and Ireland group also offered support to help veterans transition their careers, and plans to focus on credit awareness next year.



2

Support for people without a home

Two of our United for Financial Health programmes target support on vulnerable people who don't have a home or have experience of homelessness.

Our partnership with [The Big Issue](#) in the UK is providing support for the vendors of its magazine, many of whom are homeless or highly vulnerable, as well as making almost 674,000 connections with practical guidance on financial health in the cost-of-living crisis disseminated through The Big Issue's magazine and digital channels.

In the USA, the resources we created with [True Colors United](#) on financial literacy and inclusion for young people with lived experience of homelessness made over 2.9 million connections, targeting particularly LGBTQ+ and BIPOC communities.



3

Support for migrant domestic workers

We developed a social innovation solution this year that aims to enhance financial inclusion for Venezuelan migrants living in Colombia by making it possible for organisations such as financial and educational institutions to validate their identity.

Another social innovation solution we are piloting is designed to help migrants to establish a financial profile and start building a credit history within three months of arriving in the UK – and could also benefit the 4-5 million 'credit invisibles' across the country.

In Hong Kong, we worked with our United for Financial Health charity partner Enrich to promote economic empowerment of migrant domestic workers through a financial literacy online quiz and social media campaign.



Financial health for all

Find out more about how we are improving financial health for all through our core products, Social Innovation programme and community investment.

[Refer to Improving Financial Health Report >](#)



Progress and commitments



People

FY23 commitments

Partner with our employee-led groups to communicate and catalyse our culture

Launch our global learning offering to all employees

Accelerate our efforts to increase ethnic/racial minority representation across the workforce

Launch a global mental health strategy on the heels of our Mental Health First Aiders approach

Progress in FY23

Worked with ERGs to raise awareness of DEI and our Count Me In campaign, and promote allyship opportunities through events that celebrated diverse groups

Launched our DEI learning experience and began rolling it out, starting with more than 325 region and business unit leaders, and human resources colleagues

Further embedded DEI in our hiring processes, actively recruited ethnic/racial minority candidates through engagement with our community partners and targeted recruitment fairs, increased representation of Black employees to 8.6% and Hispanic/Latino employees to 8.9% in our US business, and reinforced our culture of inclusion and belonging among our Asian American employees who make up 20.4% of our people in the USA

Published our Global Approach to Mental Health and Wellbeing statement supported by a new Global Wellbeing Hub, and trained over 400 employees to be Mental Health First Aiders

FY24 commitments

- Launch global ERG portal, increase ERG membership, and leverage ERGs in the development of our people and products, and support for communities

- Roll out DEI learning experience to all our 22,000 employees and make it part of our onboarding processes

- Foster diverse representation across the organisation, including increasing the proportion of women in our senior leaders to 40%, in our mid-level leaders to 42% and in our total workforce to 47%

- Drive progress towards a barrier-free Experian with a focus on accessibility in onboarding, offices and internal websites

- Further embed our global mental health and wellbeing strategy, and increase awareness and utilisation of our Mental Health First Aiders globally



Clients and consumers

Create a global external partnership strategy that supports:

1. Diverse recruitment
2. Financial and consumer inclusion
3. Diverse talent development
4. Empowering consumers

Reach our clients and consumers in a meaningful way by launching out-of-the-box tools and solutions that our partners can use immediately

Continued to partner with external organisations, such as Out & Equal, Disability:IN and AfroTech, to further our efforts in relation to diverse recruitment, financial and consumer inclusion, diverse talent development and consumer empowerment – other examples are included throughout this report

Launched social innovation and core products that support financial inclusion for all, including products targeting specific diverse communities such as the Support Hub in the UK – other examples are included throughout this report and our Improving Financial Health Report

- Raise awareness of financial inclusion products among employees

- Extend our Inclusion Forward™ initiative to our UK and Ireland region

- Establish a standard for accessibility for consumer products and internal software

- Develop and launch further social innovation products to support financial health and increase financial inclusion for diverse consumers



FY23 commitments

Launch a new supplier-diversity framework globally to ensure any vendor we work with has diverse suppliers or supports a diverse customer base

Seamlessly integrate our DEI efforts with corporate responsibility efforts and our sustainability commitment

Progress in FY23

Launched new supplier diversity website in North America to share our approach to supplier diversity and invite potential suppliers to register with us

Integrated efforts led by our DEI and sustainability teams to further financial health in diverse communities through joint programmes, external partnerships and volunteer efforts supported by our ERGs

Made millions more connections in diverse communities through our United for Financial Health community investment partnerships – highlights included partnerships with Out & Equal, Lecrae and Born this Way in North America, and The Big Issue in the UK

Created the Center for Financial Advancement® Credit Academy with HomeFree-USA to train students at historically Black colleges and universities to become credit ambassadors

Launched our Transforme-SE programme in Brazil to help vulnerable people transform themselves and develop a pipeline of diverse tech talent

FY24 commitments

- Continue to develop our supplier diversity programme
- Launch a community counsellor/ ambassador training programme focused on decreasing the homeownership gap for People of Colour in North America
- Develop and launch a community inclusion framework in North America to strengthen relationships and partnerships with diverse communities while promoting new products and financial education
- Drive further connections in underserved communities by delivering financial education through our United for Financial Health partnerships
- Reach more students at historically Black colleges and universities through the HomeFree-USA Center for Financial Advancement® Credit Academy
- Extend our Transforme-SE model to other regions to help more vulnerable people transform themselves and develop a pipeline of diverse tech talent



Diversity in our workforce



Global gender representation 2022-2023

Gender diversity by level	Unit	2023	2022
Board	% women	45	36
Group Operating Committee + DRs*	% women	27	27
Senior leaders	% women	34	33
Mid-level leaders	% women	36	36
Total workforce	% women	44	44

*Direct reports excludes administrative and support functions. 2023 and 2022 figures as at 31 March

Global age representation 2022-2023

Age diversity	Unit	2023	2022
16-24	%	6.4	6.4
25-34	%	34.2	34.4
35-44	%	31.7	31.6
45-54	%	18.4	18.5
55-64	%	8.3	8.1
65+	%	1.0	1.0

Global age total workforce representation 2023

Age diversity by region	Unit	Total	North America	Latin America	UK & Ireland	EMEA/ APAC
16-24	%	6.4	4.1	11.6	6.0	4.9
25-34	%	34.2	27.8	43.5	29.1	39.5
35-44	%	31.7	28.3	32.3	32.5	36.6
45-54	%	18.4	23.2	10.2	23.5	14.8
55-64	%	8.3	14.4	2.3	8.5	4.0
65+	%	1.0	2.2	0.1	0.4	0.2



UK Ethnicity representation 2022-2023

Racial and Ethnic diversity in UK by year	Unit	2023	2022
Asian or Asian British	%	6.0	3.5
Black, African, Caribbean or Black British	%	1.5	1.1
Mixed or Multiple ethnic groups	%	1.7	1.1
White	%	37.5	23.6
Prefer not to say	%	1.1	0.3
Other	%	0.5	0.2
Not disclosed	%	51.7	70.2

USA Ethnicity representation 2022-2023

Racial and Ethnic diversity in USA by year	Unit	2023	2022
Asian	%	20.4	19.2
Black or African American	%	8.6	8.2
Hispanic or Latino	%	8.9	8.7
White	%	55.1	56.7
Other	%	2.3	2.0
Not disclosed	%	4.7	5.2

USA Ethnicity leader representation 2023

Racial and Ethnic diversity in USA by level	Unit	Asian	Black or African American	Hispanic or Latino	White	Other	Not disclosed
Senior leaders	%	15.7	1.8	4.0	72.8	1.7	4.0
Mid-level leaders	%	31.2	3.8	6.8	52.1	1.8	4.3
Total workforce	%	20.4	8.6	8.9	55.1	2.3	4.7

Global Disability representation 2023

Disability representation	Unit	2023
Disabled	%	3.1
Not disabled	%	42.6
I prefer not to say	%	3.8
Not disclosed	%	50.4

*Data from employees in countries comprising 87% of Experian's global headcount

Visit Experian Resources

Improving Financial Health

For more information about Improving Financial Health.



[Visit report](#) >

Annual Report

Visit our Annual Report to find out how DEI fits into our wider strategy and the role of inclusion in our Global Data Principles.



[Visit report](#) >

ESG Performance Data

Visit our ESG Performance Data for detailed year on year data on our workforce diversity and other employee metrics.



[Visit data](#) >

Visit Experian Resources

- [Experian Diversity](#) >
- [Inclusion Forward™](#) >
- [Small Business Matters - Podcasts](#) >
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