

Analysis of claimed rates data gathered by

the Civil Justice Council Working Group's on Guideline Hourly Rates

March 2021

Introduction

FOCIS will shortly be responding to the CJC Working Group's consultation on Guideline Hourly Rates. In advance of doing so we would like to share with other stakeholders some additional data which we requested and the CJC then released to us.

The CJC working party and Professors Fenn and Rickman are to be commended for successfully gathering a credible body of data on rates claimed and assessed, and then reviewing and reporting on the assessed claim data. However, FOCIS would have liked to have seen an analysis of the rates claimed from the same data set. That would have given valuable insight into what the market rate is. As referred to above, and acknowledged over the years by no lesser authorities than Lord Phillips, Lord Justice Dyson and Lord Justice Jackson, the guidelines are intended to be broad approximations of actual rates in the market.

To illustrate this issue, let's take a simplified example of 10 cases for assessment, with grade A charge rates for cases 1 to 10 rising in £10 increments from £300-£390, all assessed by a judge who never allowed more than £340. The mean for the claimed rate would be £345, but the mean for the allowed rate would be £330. The former would be the average market rate, but the latter would not. So, the average of assessed rates will inevitably drag down the outcome and will not then give you a fair figure to reflect prevailing market rates. If required, there are statistical techniques to weed out any extreme outliers, both high and low, that might otherwise warp the results.

While the working group's report suggests evidence on market rates is elusive, for this review they did gather both claimed and assessed data for the same 754 cases. This point is directly relevant to the circularity arguments, as assessed rates are influenced by the historic GHR which it is now widely acknowledged had fallen behind. The fact grade D rates (aside from London 1) have only had modest rises based on assessed rates, well below the level of any of the potential measures of inflation, perhaps illustrates the suspicion that assessed rates are some way out of line with the real market rates that litigants pay.

To look only at the rates allowed, without considering the rates claimed, would effectively be a decision to curtate a distribution without first looking at the full spread. That would be an approach, which, as we understand it, most statisticians would consider to create an inherent bias and breach a fundamental principle of distribution theory. Only once you have considered the full spread can an informed decision be made on whether it is appropriate to curtate on one basis or another.

We wrote to the CJC and to, their credit, they responded providing tables (8a-c¹) for the claimed data which equivalent to the published assessed rate tables (1a-c). Unfortunately, they were not able to provide equivalents to tables 5c and 6 and so it was not possible to directly compare the claimed and assessed rates for London 1 and London 2. However, such claimed rates data as there was for London 1 and London 2 indicated a comparable differential between claimed and assessed rate to those applicable to London 3, National 1 and 2.

Working with Mat Knight of Harmans, we produced the following comparison table:-

¹ Set out in full form as received from the CJC at p4 onwards below. Note 12 is a new comment from Professors Fenn and Rickman relating to the new tables 8(a-c). The remainder replicates what is Appendix H in the CJC working group report.

Means of assessed/agreed rates and claimed rates by grade and region band (Pooled data)

Band	GHR	2010		R 2010 + (23.5%)	GH + SP (349		GH proj (202	posed	% variance from GHR 2010	Tab clain rates		% variance from GHR 2010
London 3												
Grade A	£	248	£	306	£	332	£	282	13.6%	£	329	32.8%
Grade B	£	201	£	248	£	269	£	232	15.5%	£	263	31.1%
Grade C	£	165	£	204	£	221	£	185	11.8%	£	211	27.6%
Grade D	£	121	£	149	£	162	£	129	7.0%	£	146	21.0%
Av. all grades	£	184	£	227	£	246	£	207	12.6%	£	237	29.2%
National 1												
Grade A	£	217	£	268	£	291	£	261	20.2%	£	300	38.3%
Grade B	£	192	£	237	£	257	£	218	12.7%	£	255	32.9%
Grade C	£	161	£	199	£	216	£	178	10.7%	£	206	27.8%
Grade D	£	118	£	146	£	158	£	126	6.8%	£	141	19.8%
Av. all grades	£	172	£	212	£	230	£	196	13.6%	£	226	31.2%
National 2/3												
Grade A	£	201	£	248	£	269	£	255	26.8%	£	287	42.6%
Grade B	£	177	£	219	£	237	£	218	24.5%	£	256	44.6%
Grade C	£	146	£	180	£	196	£	177	21.3%	£	204	39.4%
Grade D	£	111	£	137	£	149	£	126	13.5%	£	146	31.2%
Av. all grades	£	159	£	196	£	213	£	194	22.6%	£	223	40.5%

Colour coding:-

Red = less than CPI Amber = more than CPI but less than SPPI Legal Green = more than SPPI Legal This comparison shows that the:-

- 1. allowed rates for all 3 bands and virtually all grades represent less than CPI inflation on GHR 2010 which was in itself probably below real market rates back in 2010;
- 2. claimed rates for London 3 and National 1 are a better match for inflation than allowed rates, as at most grades they are between CPI and SPPI Legal;
- 3. claimed rates for National 2 show the highest level of inflation, running a little above SPPI Legal, but that may simply reflect a catching up on the 2010 GHR which was likely less than the average of claimed rates back in 2010;
- 4. claimed rates corroborate the closing of the gap between National 1 and 2, but with a few minor anomalies.

Further analysis of the data gathered by the CJC revealed that:-

- 1. there were 681 cases after excluding any where there was a miss match of data claimed and allowed;
- 2. rates claimed were allowed/agreed in full in just 123 (18%) of these cases, but reduced in 82% of cases;
- 3. 38 of those 123 cases were claimed at GHR, so 87% of non-GHR cases were reduced on assessment.

This further analysis demonstrates that most judges reduce rates allowed, even if they are below the average market rate paid by the average litigant.

The working group's current methodology, based on allowed rates, leads to proposed GHR that are 15% lower than average claimed rates. They are also lower than CPI, let alone SPPI Legal, in most bands and grades. That strongly suggests that judicial moderation² influenced by the legacy of GHR 2010 is out of step with market inflation. Consequently, the methodology for the currently proposed rates materially understates the average market rate and so does not, in our opinion, meet the core aim of the GHR. If it remains then the average successful litigant, who reasonably chooses to instruct a solicitor who charges the average market rate, will be left with a cost shortfall for every hour worked. However, it is easily fixed; using the same data set the average claimed rates provide a more reliable proxy for market rates that is in line with the closest matching inflationary measure, SPPI Legal.³

² From the FOCIS data set the average hourly rates allowed were 87-90% of those claimed, suggesting the rates as claimed by FOCIS member firms were not excessive. However only 2 of the 49 cases had rates allowed as claimed at all grades.

³ If the limited London 1 and 2 dataset is inadequate to adopt this approach then we suggest the 15 % differential for the other bands be carried across. Alternatively SPPI Legal simply be applied to GHR 2010, as we know from the analysis of London 3 and National 1 and 2 that provides a reasonably close match. It is implausible that inflation has been lower in London 1 and 2 and if anything the opposite is likely to apply. As set out in this response, our impression is the London 1 data gathered significantly understates the average market rates for that heavy weight work.

Review of Guideline Hourly Rates: Data Analyses

Professor Paul Fenn, University of Nottingham

Professor Neil Rickman, University of Surrey

- Data provided to us came from two spreadsheets, which compiled case level data collected from the professions and from the judiciary respectively. The information collected on each case included the hourly rates claimed and agreed/assessed by grade of fee-earner, the location of the solicitors, and other features of the claim including claim value, case type and type of assessment.
- 2. There were very few cases from solicitors with London 2 postcodes (indeed zero in relation to grades B, C and D in the professional dataset), and for that reason we have omitted the London 2 band from the tables until more data are available. Also, given that the National 2 and National 3 bands currently have identical GHRs, and that the data showed very similar distributions for these bands, we have chosen to merge these together initially to maximise the sample sizes. This can be reviewed if the committee feels it desirable to have a distinction between these two location bands in future.
- 3. Our initial analyses of these data seek to establish whether the sample sizes are sufficient to capture the mean assessed/agreed rates across fee-earner grades and location bands with sufficient precision, and to compare these with the current GHRs.
- 4. We summarise the results for three different samples: professionals (N=578), judiciary (N=176) and a combined pool (N=754).
- 5. Tables 1a to 1c show the sample means by fee-earner grades and location bands for these three samples, together with the standard deviations (a measure of the range of assessed/agreed hourly rates around those means) and sample sizes within each grade/band combination. Figures 1a to 1c illustrate the spread of the data through histogram plots of the relevant distributions. It is clear that there is a range of assessments around the mean, but the sample sizes are sufficient in most grade/band combinations to ensure that the sample means are reasonably precise estimates of the population means. By "reasonably precise" we mean that they have sufficient statistical power to determine whether they differ from the current GHRs with conventional levels of confidence (i.e. 95%).
- 6. Tables 2a to 2c compare the sample mean assessed/agreed hourly rates with the current GHRs for all grade/band combinations. It shows the mean percentage differences across grade/band combinations. For most of these combinations, and for all three samples, the mean assessments are significantly higher than the current GHRs, although that is not true for the London 1 band.
- 7. To assess the statistical confidence in these differences, Figures 2a to 2c show the 95% confidence intervals as error bars around the assessed means and compare these with the current GHRs. Using the professional and pooled samples, it can be seen that for grades A, B and C outside London 1, the mean assessed hourly rates are significantly higher than the current GHRs, with at least 95% confidence. For grade D, the mean assessed/agreed rates are quite close to the current GHRs in all bands.

- 8. Preliminary multivariate analysis of the data suggests that the assessed/agreed hourly rates are significantly lower for cases with provisional assessment by comparison with cases with detailed assessment (there were too few cases with summary assessment for separate analysis).
- 9. We were provided with a separate sample of cases by a national costs management firm (DWF). These cases were predominantly PI/CN claims where the defendant was a liability insurer, and in virtually all cases the hourly rates in the final settlement were determined by agreement between the parties (in contrast to the data on hourly rates compiled by the CJC from professional and judicial sources, which were predominantly determined by judicial assessment). Tables 3 and 4 summarise these data: it can be seen that in most cases outside London, the agreed hourly rates are very close to the current GHRs.
- 10. Table 5a shows the mean assessed hourly rates from a revised professionals dataset in which certain firms located in the London 1 area, yet known to claim London 2 rates, have had their cases recoded from London 1 to London 2. The effect is to increase the London 1 means somewhat from the previous estimates, and to provide sufficient numbers of London 2 cases to allow estimates for that band. Table 5b extends this further by recoding the London 1 cases provided by FOCIS to London 2, and finally, Table 5c combines the recoded professional data with the judiciary data to further increase the overall sample sizes, particularly in respect of the London 2 band.
- 11. We were also asked to summarise separately two subsets of cases within the pooled data supplied to the CJC. These subsets relate to the data provided by FOCIS (Forum of Complex Injury Solicitors), and to the cases heard at Business Property Courts (BPC). In both of these subsets (summarised in Table 6) the hourly rates were substantially higher than those reported above for the aggregate datasets, but in most grade/band combinations the sample sizes were too small to identify the true means with much confidence. A possible exception to this are the BPC cases in London 1. Table 7 summarises the 95% lower and upper confidence limits around the estimated mean assessed hourly rates. We can be 95% confident that the true population mean assessed hourly rates lie between these two limits.
- 12. While the committee's methodology was based on the presumption that the best guide to the underlying market rates were those arrived at by assessment or agreement, for comparison purposes Tables 8a to 8c replicate the results using data on rates <u>claimed</u>, which were also collected in the professionals and judicial spreadsheets. These tables are directly comparable with Tables 1a to 1c described above (para 5). Note that the sample sizes are different because not all cases with claimed rates for a given band also had assessed rates for that band.

						Re	gion					
	London 1			London 3			National 1			National 2/3		
Grade	Mean(£)	s.d.	Ν	Mean(£)	s.d.	Ν	Mean(£)	s.d.	N	Mean(£)	s.d.	N
Α	359.35	130.14	79	287.02	77.45	98	258.96	42.60	164	256.30	46.43	115
В	285.53	46.86	47	237.97	54.74	76	219.82	35.14	120	223.25	34.48	76
С	227.90	51.43	64	189.63	38.82	85	178.47	27.09	146	178.51	29.37	86
D	139.97	30.21	78	132.34	13.15	94	126.64	12.73	157	126.64	13.76	115

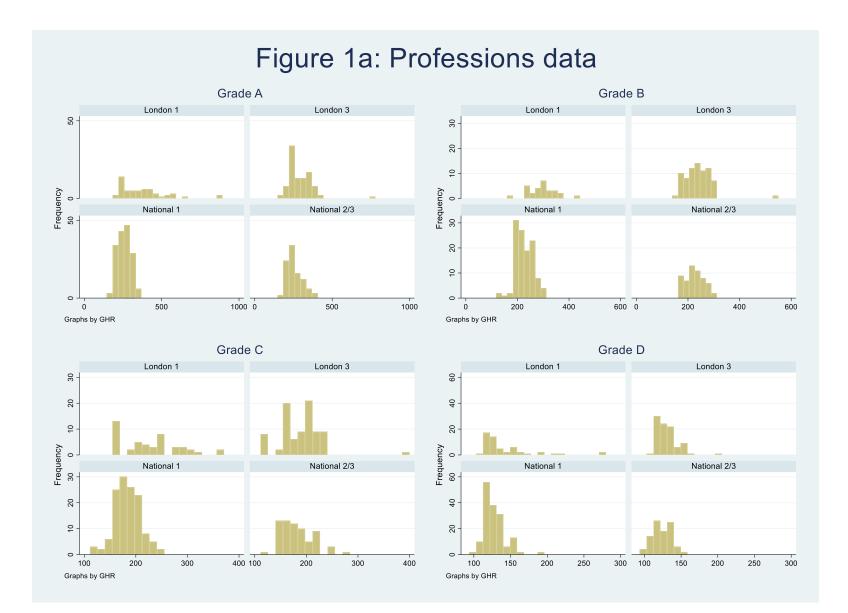
Table 1a: Means, standard deviations and sample sizes of assessed/agreed rates by grade and regional band [Professionals data only]

Table 1b: Means, standard deviations and sample sizes of assessed/agreed rates by grade and regional band [Judiciary data only]

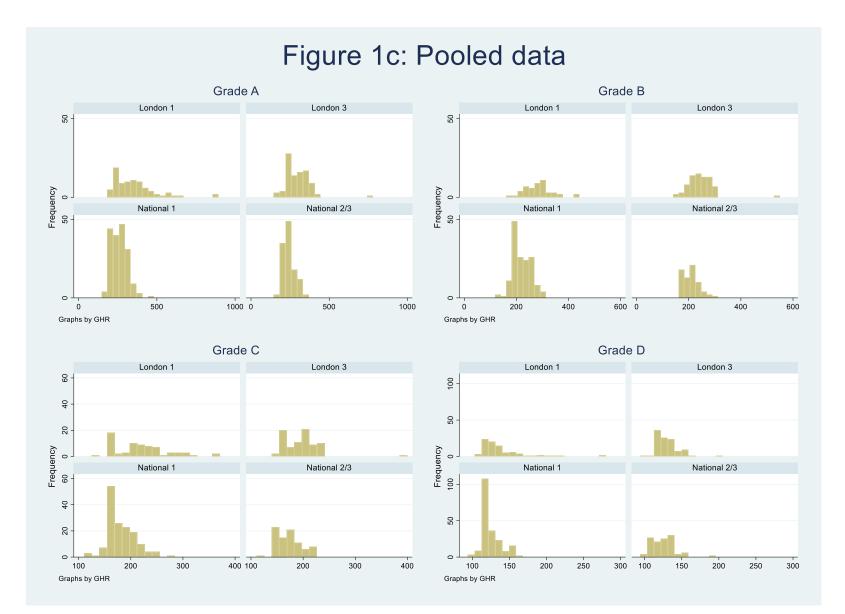
						Re	gion					
	Lor	ndon 1		London 3			National 1			National 2/3		
Grade	Mean(£)	s.d.	Ν	Mean(£)	s.d.	Ν	Mean(£)	s.d.	N	Mean(£)	s.d.	Ν
Α	388.32	155.75	28	259.59	44.90	23	270.00	49.24	31	246.62	33.15	21
В	298.00	99.22	20	213.59	21.33	27	204.41	24.53	34	206.94	19.49	16
С	226.44	57.53	25	167.73	19.02	26	176.79	19.89	29	170.18	15.27	17
D	149.04	38.72	27	123.01	7.26	42	123.80	11.44	45	123.31	12.27	26

Table 1c: Means, standard deviations and sample sizes of assessed/agreed rates by grade and regional band [Pooled data]

						Reg	ion					
	Lo	ndon 1		London 3			National 1			National 2/3		
Grade	Mean(£)	s.d.	N	Mean(£)	s.d.	N	Mean(£)	s.d.	N	Mean(£)	s.d.	Ν
А	366.93	137.13	107	281.80	73.05	121	260.72	43.77	195	254.80	44.67	136
В	289.25	66.32	67	231.58	49.35	103	216.42	33.64	154	220.42	32.88	92
С	227.49	52.88	89	184.50	36.33	111	178.19	25.99	175	177.14	27.66	103
D	142.30	32.65	105	129.46	12.40	136	126.01	12.49	202	126.03	13.52	141







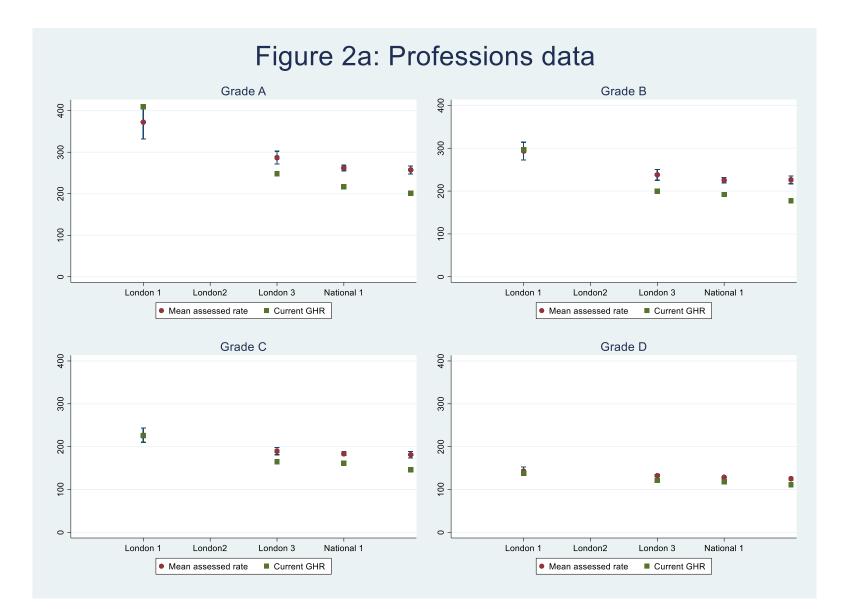
	(Grade A		(Grade B		(Grade C		(Grade D	
Profs	Mean	Current	Mean %	Mean	Current	Mean	Mean	Current	Mean	Mean	Current	Mean
	assessment	GHR	diff	assessment	GHR	% diff	assessment	GHR	% diff	assessment	GHR	% diff
London 1	£359.35	409	-12.14%	£285.53	296	-3.54%	£227.90	226	0.84%	£139.97	138	1.42%
London 3	£287.02	248	15.73%	£237.97	200	18.98%	£189.63	165	14.93%	£132.34	121	9.37%
National 1	£258.96	217	19.34%	£219.82	192	14.49%	£178.47	161	10.85%	£126.64	118	7.32%
National 2/3	£256.30	201	27.51%	£223.25	177	26.13%	£178.51	146	22.27%	£126.64	111	14.09%

Table 2b: Mean assessed/agreed rates by comparison with current GHRs [Judiciary data only]

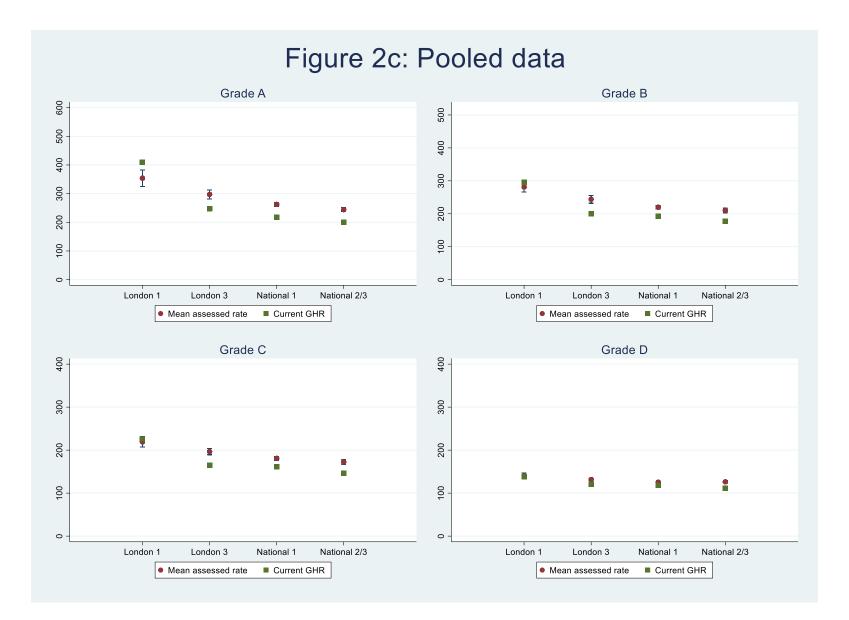
	(Grade A		(Grade B		(Grade C		(Grade D	
Judiciary	Mean	Current	Mean %	Mean	Current	Mean	Mean	Current	Mean	Mean	Current	Mean
	assessment	GHR	diff	assessment	GHR	% diff	assessment	GHR	% diff	assessment	GHR	% diff
London 1	£388.32	£409	-5.06%	£298.00	£296	0.68%	£226.44	£226	0.19%	£149.04	£138	8.00%
London 3	£259.59	£248	4.67%	£213.59	£200	6.80%	£167.73	£165	1.66%	£123.01	£121	1.66%
National 1	£270.00	£217	24.42%	£204.41	£192	6.46%	£176.79	£161	9.81%	£123.80	£118	4.92%
National 2/3	£246.62	£201	22.70%	£206.94	£177	16.91%	£170.18	£146	16.56%	£123.31	£111	11.09%

Table 2c: Mean assessed/agreed rates by comparison with current GHRs [Pooled data]

	(Grade A		(Grade B		(Grade C		(Grade D	
Pooled	Mean	Current	Mean %	Mean	Current	Mean	Mean	Current	Mean	Mean	Current	Mean
	assessment	GHR	diff	assessment	GHR	% diff	assessment	GHR	% diff	assessment	GHR	% diff
London 1	£366.93	£409	-10.29%	£289.25	£296	-2.28%	£227.49	£226	0.66%	£142.30	£138	3.11%
London 3	£281.80	£248	13.63%	£231.58	£200	15.79%	£184.50	£165	11.82%	£129.46	£121	6.99%
National 1	£260.72	£217	20.15%	£216.42	£192	12.72%	£178.19	£161	10.68%	£126.01	£118	6.78%
National 2/3	£254.80	£201	26.77%	£220.42	£177	24.53%	£177.14	£146	21.33%	£126.03	£111	13.54%







						Reg	ion						
	Lon	idon 1		Lor	London 3			National 1			National 2/3		
Grade	Mean(£)	s.d.	Ν	Mean(£)	s.d.	Ν	Mean(£)	s.d.	N	Mean(£)	s.d.	N	
Α	£275.62	74.23	17	£242.24	64.16	23	£212.80	41.62	100	£198.94	42.68	155	
В	£238.71	42.39	8	£218.22	36.66	9	£192.89	27.33	42	£184.81	35.00	66	
С	£180.31	37.61	13	£177.40	26.83	15	£162.39	21.18	60	£151.25	22.97	122	
D	£125.38	16.21	16	£128.55	14.97	22	£121.36	18.20	89	£118.57	15.65	120	

Table 3: Means, standard deviations and sample sizes of assessed/agreed rates by grade and regional band [DWF data*]

Table 4: Mean assessed/agreed rates by comparison with current GHRs [DWF data*]

	(Grade A		Grade B			Grade C			Grade D		
	Mean	Current	Mean %	Mean	Current	Mean %	Mean	Current	Mean %	Mean	Current	Mean %
	assessment	GHR	diff	assessment	GHR	diff	assessment	GHR	diff	assessment	GHR	diff
London 1	£275.62	409	-32.61%	£238.71	296	-19.36%	£180.31	226	-20.22%	£125.38	138	-9.15%
London 3	£242.24	248	-2.32%	£218.22	200	9.11%	£177.40	165	7.52%	£128.55	121	6.24%
National 1	£212.80	217	-1.93%	£192.89	192	0.47%	£162.39	161	0.86%	£121.36	118	2.85%
National 2/3	£198.94	201	-1.02%	£184.81	177	4.41%	£151.25	146	3.60%	£118.57	111	6.82%

* Note: these are claims from a database of predominantly PI/CN claims where the defendant was a liability insurer. In virtually all of these claims (96% of the total), the parties agreed the hourly rates in the settlement – only 4% went to assessment.

Band	Grade	Mean assessed hourly rate	Current GHR	Mean % difference	Ν
London1	A	£372.30	409	-8.97%	55
	В	£293.32	296	-0.90%	28
	C	£226.77	226	0.34%	46
	D	£142.65	138	3.37%	54
London2	A	£349.52	317	10.26%	27
	В	£277.60	242	14.71%	20
	С	£236.20	196	20.51%	20
	D	£136.26	126	8.14%	27
London3	A	£287.02	248	15.73%	98
	В	£237.97	200	18.98%	76
	C	£189.63	165	14.93%	85
	D	£132.34	121	9.37%	94
National1	A	£258.96	217	19.34%	164
	В	£219.82	192	14.49%	120
	С	£178.47	161	10.85%	146
	D	£126.64	118	7.32%	157
National2/3	A	£256.30	201	27.51%	115
	В	£223.25	177	26.13%	76
	С	£178.51	146	22.27%	86
	D	£126.64	111	14.09%	115

Table 5a: Professionals data revised to switch some City law firm cases from London 1 to London 2

Band	Grade	Mean assessed hourly rate	Current GHR	Mean % difference	Ν
London1	А	£366.77	409	-10.32%	46
	В	£288.05	296	-2.68%	19
	С	£217.48	226	-3.77%	37
	D	£142.76	138	3.45%	45
London2	A	£362.28	317	14.28%	36
	В	£285.93	242	18.15%	29
	C	£245.14	196	25.07%	29
	D	£137.72	126	9.30%	36
London3	A	£287.02	248	15.73%	98
	В	£237.97	200	18.98%	76
	С	£189.63	165	14.93%	85
	D	£132.34	121	9.37%	94
National1	A	£258.96	217	19.34%	164
	В	£219.82	192	14.49%	120
	C	£178.47	161	10.85%	146
	D	£126.64	118	7.32%	157
National2/3	A	£256.30	201	27.51%	115
	В	£223.25	177	26.13%	76
	С	£178.51	146	22.27%	86
	D	£126.64	111	14.09%	115

Table 5b: Professionals data revised to switch some City law firm cases and FOCIS cases from London 1 to London 2

Band	Grade	Mean assessed hourly rate	Current GHR	Mean % difference	N
1		6274.02	400	0.220/	74
London1	A	£374.93	409	-8.33%	74
	В	£293.15	296	-0.96%	39
	C	£221.09	226	-2.17%	62
	D	£145.12	138	5.16%	72
London2	A	£373.42	317	17.80%	43
	В	£289.15	242	19.48%	33
	С	£244.41	196	24.70%	34
	D	£139.12	126	10.41%	41
London3	A	£281.80	248	13.63%	121
	В	£231.58	200	15.79%	103
	С	£184.50	165	11.82%	111
	D	£129.46	121	6.99%	136
National1	A	£260.72	217	20.15%	195
	В	£216.42	192	12.72%	154
	С	£178.19	161	10.68%	175
	D	£126.01	118	6.78%	202
National2/3	A	£254.80	201	26.77%	136
-	В	£220.42	177	24.53%	92
	С	£177.14	146	21.33%	103
	D	£126.03	111	13.54%	141

Table 5c: Pooled data revised to switch some City law firm cases and FOCIS cases from London 1 to London 2

Table 6: Subsets of pooled data¹; (a) FOCIS cases; (b) BPC cases

		FO	CIS	BP	C
Band	Grade	Mean	Ν	Mean	N
London1	А	£400.56	9	£511.78	25
	В	£304.44	9	£348.47	16
	С	£265.00	9	£269.53	22
	D	£142.11	9	£185.80	21
London2	А			£531.25	4
	В			£372.50	2
	С			£281.67	3
	D			£155.00	3
London3	А	£341.67	9	£449.00	3
	В	£274.17	6	£405.00	2
	С	£210.00	9	£282.50	2
	D	£139.44	9	£153.67	3
National1	А	£293.10	21	£287.44	9
	В	£249.33	15	£218.40	5
	С	£198.63	19	£174.20	5
	D	£131.89	19	£114.80	5
National2/3	А	£337.00	10	£213.00	2
	В	£262.22	9		0
	С	£223.75	8		0
	D	£122.60	10	£111.00	1

¹ Note: some of these means are based on very small samples in each cell, and therefore should not be used to infer information about the true value of the population mean

Table 7: 95% confidence intervals around the mean assessed hourly rates, BPC cases in the London 1 band

Grade	Mean	Standard Error of Mean	Lower 95% confidence limit	Upper 95% confidence limit	N
А	511.78	34.81	443.55	580.01	25
В	348.47	24.01	301.42	395.52	16
С	269.53	12.34	245.34	293.72	22
D	185.80	10.94	164.36	207.24	21

		Region											
	London 1			London 3			National 1			National 2/3			
Grade	Mean(£)	s.d.	Ν	Mean(£)	s.d.	Ν	Mean(£)	s.d.	N	Mean(£)	s.d.	Ν	
А	450.21	104.31	119	340.81	92.94	100	303.30	51.49	192	288.83	62.27	131	
В	315.46	52.50	82	267.67	53.68	77	259.66	38.04	133	258.94	50.88	75	
С	260.95	43.06	98	218.32	58.71	83	207.55	32.27	155	206.22	44.09	82	
D	173.84	37.74	113	152.42	33.38	99	142.30	23.78	174	146.16	32.58	119	

Table 8a: Means, standard deviations and sample sizes of claimed rates by grade and regional band [Professionals data only]

Table 8b: Means, standard deviations and sample sizes of claimed rates by grade and regional band [Judiciary data only]

		Region												
	London 1			London 3			National 1			National 2/3				
Grade	Mean(£)	s.d.	Ν	Mean(£)	s.d.	Ν	Mean(£)	s.d.	N	Mean(£)	s.d.	Ν		
Α	419.54	131.90	26	301.30	58.89	41	287.00	67.36	48	276.37	54.06	27		
В	316.13	83.65	15	240.47	23.87	17	235.70	51.90	30	241.07	45.55	15		
С	237.48	58.45	21	185.73	32.41	26	197.13	48.60	31	191.56	30.06	18		
D	157.83	35.95	24	132.24	16.53	42	137.78	45.46	45	143.08	26.96	25		

Table 8c: Means, standard deviations and sample sizes of claimed rates by grade and regional band [Pooled data]

		Region												
	London 1			London 3			National 1			National 2/3				
Grade	Mean(£)	s.d.	Ν	Mean(£)	s.d.	N	Mean(£)	s.d.	N	Mean(£)	s.d.	N		
А	444.71	109.89	145	329.32	86.16	141	300.04	55.26	240	286.70	60.97	158		
В	315.57	57.85	97	262.75	50.64	94	255.25	41.81	163	255.96	50.24	90		
С	256.81	46.73	119	210.55	55.27	109	205.81	35.57	186	203.58	42.16	100		
D	171.03	37.80	137	146.41	30.75	141	141.37	29.48	219	145.62	31.61	144		