# Annual Equality, Diversity and Inclusion Report

(Including the Fair Pay Report)



L&Q



# Contents

O	verview	04
Pa	rt 1 – The workforce	
1	Workforce composition 2023	0
2	The Group Board	1
3	Recruitment	1
4	Joiners and leavers of the workforce 2023	1
5	Promotions	20
6	Non-mandatory training	2
Pa	rt 2 – Fair Pay	
In	troduction	2
7	Gender pay gap	30
8	Ethnicity pay gap	3
9	Disability pay gap data	30
10	Chief Executive pay ratio	3

# Overview

This report combines the Annual Diversity Report and the Fair Pay Report previously published as two separate documents.

Part 1 of this report covers the composition of the workforce and related issues. Part 2 examines fair pay issues including statutory gender pay gap reporting.

The Annual Equality, Diversity and Inclusion Report provides insights into different aspects of our workforce in terms of diversity and what we are doing to achieve greater diversity at all levels of our workforce. We publish this report both internally and externally to meet the requirements of the National Housing Federation (NHF) Code of Governance to publish data.

### The Data

The data covers L&Q/L&Q Living (LQL) employees for the period April 2022/March 2023.

The workforce composition is presented in terms of:

- Age
- DisabilityEthnicity
- \_ .. .
- Religion and Belief
- Sex
- Sexual Orientation



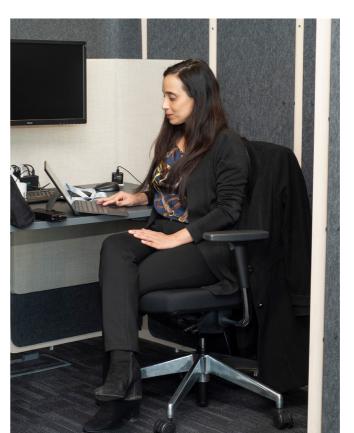
Data for part one of this report shows data for the year up to 31 March and does not currently include Trafford Housing Trust employees. Part two, fair pay data, is both a snapshot of the pay gaps on 6 April 2023 and data related to the previous 12 months in line with the methodology for statutory gender pay gap reporting and includes all former colleagues from Trafford Housing Trust.

The data contained in this report will be used to advance workforce equality across a range of protected characteristics and to reduce any pay gaps that exist.

### Our commitment to Equality, Diversity and Inclusion

Within L&Q we are committed to obtaining and maintaining a diverse workforce in all occupations and at all levels of the workforce. We value the diversity of our workforce and see it as a great strength and asset. We recognise that we still have work to do so that our workforce reflects this diversity at all levels and particularly at leadership level.

We have developed a programme of work to improve our workforce diversity. Elements of it are described on the following pages.







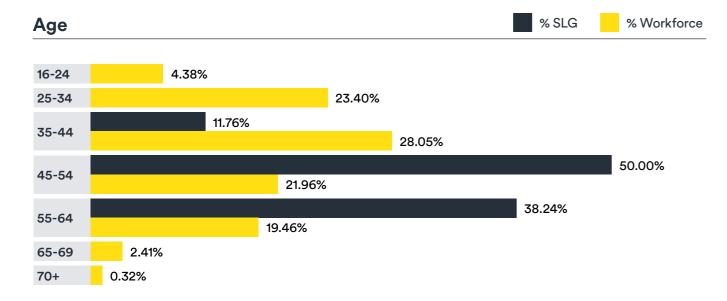
# Part 1

The workforce



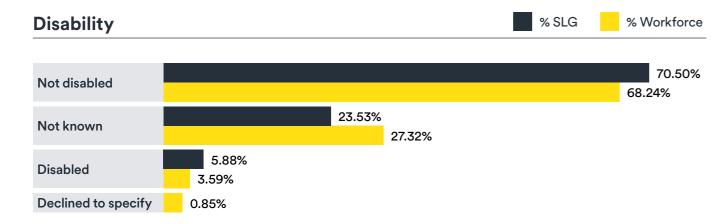
# 1. Workforce composition 2023

In this section, SLG percentages refers to senior leadership: these are the top two tiers of the workforce (i.e. Executive Directors and the leaders who report directly to them).



The above chart shows the composition of the workforce by age. It focuses on the workforce as a whole and senior leadership within L&Q. We have an age diverse workforce. There has been virtually no change in the age profile of workforce from the previous year.

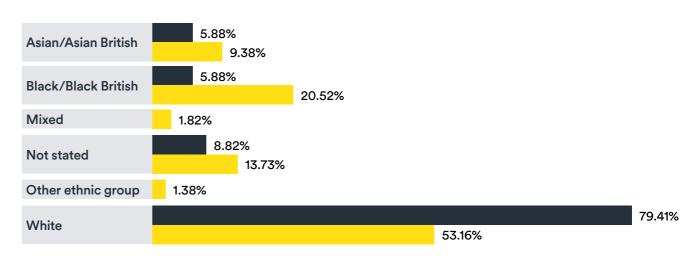
The largest age group within the workforce are aged 35-44 years. This age group makes up slightly more than a quarter of workforce. The smallest age group are the over 70s. This is as expected as most people no longer work when they have reached this age. 17-24 year-olds make up less than 5% of the workforce. The L&Q senior leadership is older than the workforce on average and again this is to be expected.



The above chart shows the workforce profile in terms of disability. We have a low proportion of colleagues who have stated that they have a disability (3.59%). This is an increase of 0.4% on the previous year. There is a significant number of colleagues whose disability status is not known (27.3%). This is more than a quarter of the workforce.

There is a higher proportion of colleagues with a recorded disability amongst the senior leaders compared to the workforce (5.88%). In other areas it is similar to the workforce. A campaign is being designed, aimed at L&Q colleagues, to reduce the number with no recorded disability status as well improving other aspect of workforce diversity data.



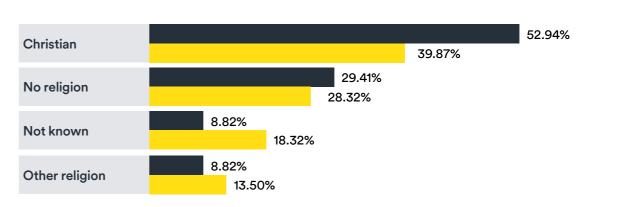


L&Q has an ethnically diverse workforce across a range of ethnicities. The largest ethnic group is White (53.1%). The largest ethnic minority group is Black/Black British (20.5%). There is 13.7% of the workforce without a recorded ethnicity. The total ethnic minority (all non-white ethnic groups) percentage is 33.1%. The ethnic profile of the leadership group does not reflect that of the workforce; 11.7% of the senior leadership are from an ethnic minority background, a difference of 21%.

We are taking action to increase the ethnic diversity of our leaders within L&Q. We have set a long-term target of 30% of leaders being from an ethnic minority background. We have signed up to the G15 (group of housing associations) Ethnicity Pledge. Ethnic minority colleagues have taken part in the first two cohorts of the G15 Accelerate Programme.

The majority of colleagues on our internal manager and leader development programmes have been from an ethnic minority background over the last two years. We are currently reviewing our recruitment and selection processes to ensure that they are free from any unfairness for ethnic minority job applicants. Further work is being developed to advance workforce race equality and will be rolled out during 2023/24.

# Religion and belief % SLG % Workforce



There is religion and belief diversity with the workforce. The largest faith group within the workforce is Christian. This is the same for the leadership though the percentage increases by 13%.

The second largest group is people of no faith in both workforce and amongst leaders. Again, there is a small increase in the percentage amongst leaders. People with non-Christian religions make up approximately 13.5% of the workforce and is around 4.5% higher than for the leadership.

We do not have a recorded faith for 18.3% of our workforce. As mentioned above, a campaign will be run aimed to encourage colleagues to provide their equality monitoring data so we can have a more complete picture.



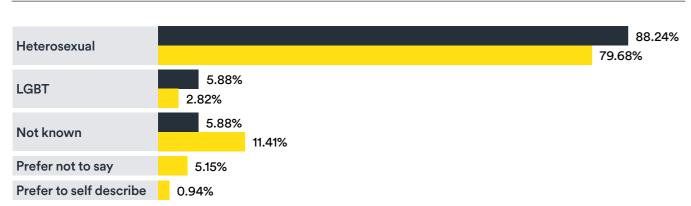


Women are the majority of the L&Q workforce (54%). Women make up 32.3% of the leadership. There is currently a gap of 21.5%.

Work is being planned to address this under-representation within the leadership. We have set a long-term target of 50% of women within our leadership. We will be undertaking listening events to understand what barriers exist for women to progress to more senior roles in L&Q.

We are also reviewing what other support we can provide to women in the workplace. Women have also been the majority participants on both our internal management and leadership development programmes.





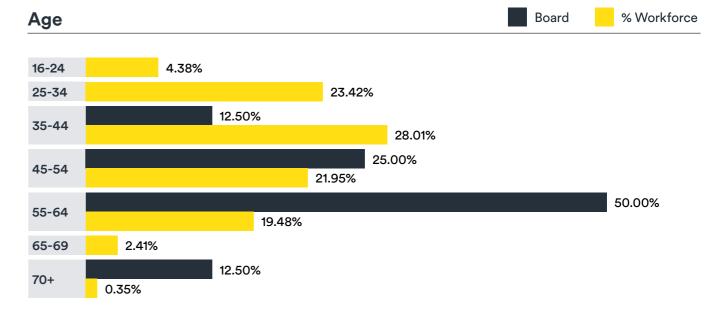
We employ a workforce with a diversity of sexual orientations. The majority of colleagues have stated their sexual orientation is heterosexual (79.2%). Colleagues who stated that their sexual orientation is either lesbian, gay or bi make up around 2.8% of the workforce.

This figure increases to 5.8% for our leaders. There are more than 13% of colleagues whose sexual orientation is not known. As stated earlier, work is planned to address under-recording of equality monitoring data.

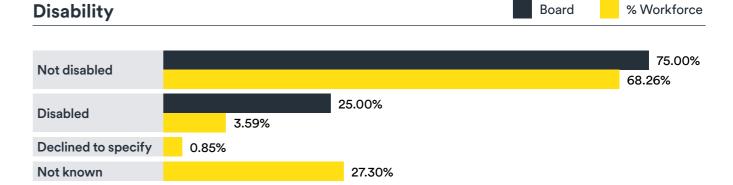
# 2. The Group Board

The Group Board Group data refers to the Non-Executive Directors who are part of the Group Board.

These Group Board members come from diverse backgrounds. The data relates to a small number of people and, as a result, can be subject to large fluctuations. The equality monitoring data is more complete than that of the workforce

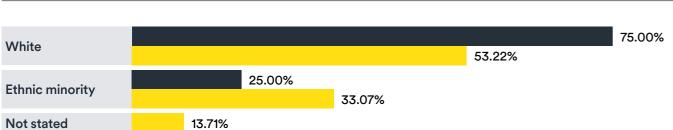


The Group is older compared to our workforce and there is nobody in the two youngest age groups. On average our Board is older than the workforce.



We have a clear picture of the disability status of board members compared to our workforce. There is a higher proportion of people with declared disabilities on the Group Board compared to the workforce. There is a higher proportion of people in the workforce who stated that they do not have a disability. The percentage of people with a disability on the Group Board (25%) is higher than the UK average (17.8%).





Board

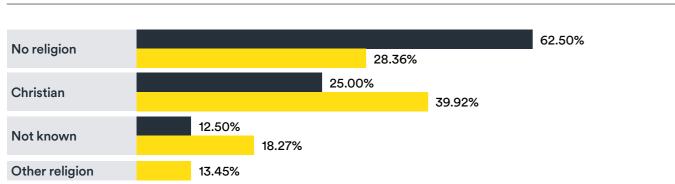
Board

% Workforce

% Workforce

The Group Board is ethnically diverse but slightly less ethnically diverse than the workforce.

# **Religion and Belief**



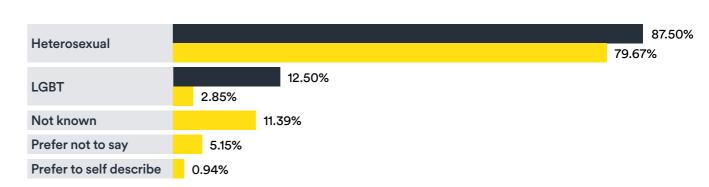
The Group Board has a different religion and belief profile to that of the workforce. The majority state they do not have a religion (62.5% compared to 28.3% within the workforce). No one on the Board has stated that they are of a non-Christian religion. The proportion of Christians on the Board is lower than the workforce (14.3% compared to 39.4%).





The Group Board is more male than the workforce (which is majority female). Women make up half the Group Board members (50.0%).

### **Sexual orientation**

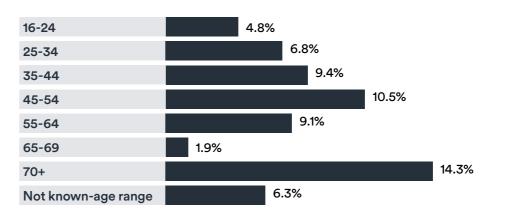


The Group Board is diverse in terms of sexual orientation. There is greater LGBT representation on the Board (12.5%) compared to the workforce.

## 3. Recruitment

The following graphs outline the job application success rates by the various categories. The average success rate is 7.3% - i.e. across all applicants for all roles, there was 7.3% average chance of being appointed to a role to which a person applied.

### Age

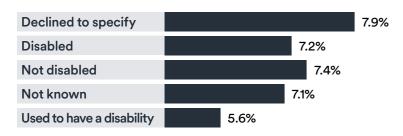


With the exception of the 70+ age group (which may be an anomaly due to the small number) 45-54 year-old applicants have the highest success rate by age when it comes to being recruited (10.5%). The lowest success rate was for 66-69 year-olds, but this a very small of group of job applicants. The next lowest success rate is for 16-24 year-olds. The groups that have a higher success rate than the average (7.3%) are the age groups 35 and above (with the exception of the 65-69 group).

% Workforce

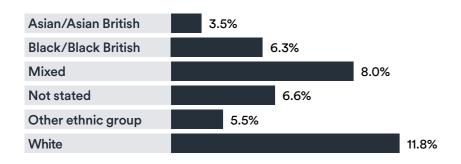
Board

### **Disability**



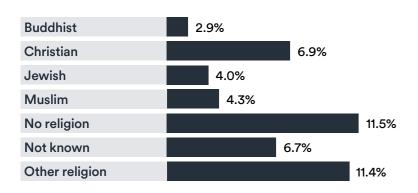
Disabled job applicants have a slightly lower success rate (7.2%) compared to that of applicants that stated they were not disabled (7.4%). Both groups are very close to the average success rate (7.3%).

### **Ethnicity**



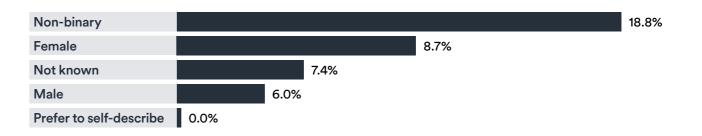
The ethnic group with the highest success rate is the White group (11.8%). This is 4.5% above the average success rates. The group with the lowest job application success rate is the Asian/Asian British Group (3.5%), just half that of the average success rate. All the ethnic minority groups except the Mixed group have a success rate below the average.

### Religion and belief



The group with the highest success rate is No religion (15.5%). This is 4.2% above the average success rate. This is closely followed by Other religion (11.4%). All the remaining religious groups have lower than the average success rates.

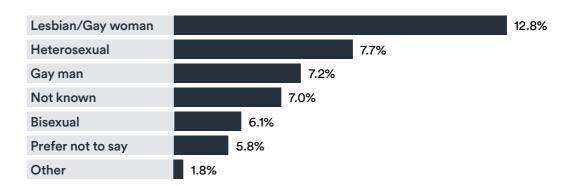
### Sex



Women have a higher success rate (8.7%) than men (6.0%). The women's success rate is above the average, while the men's success rate is lower than the average.

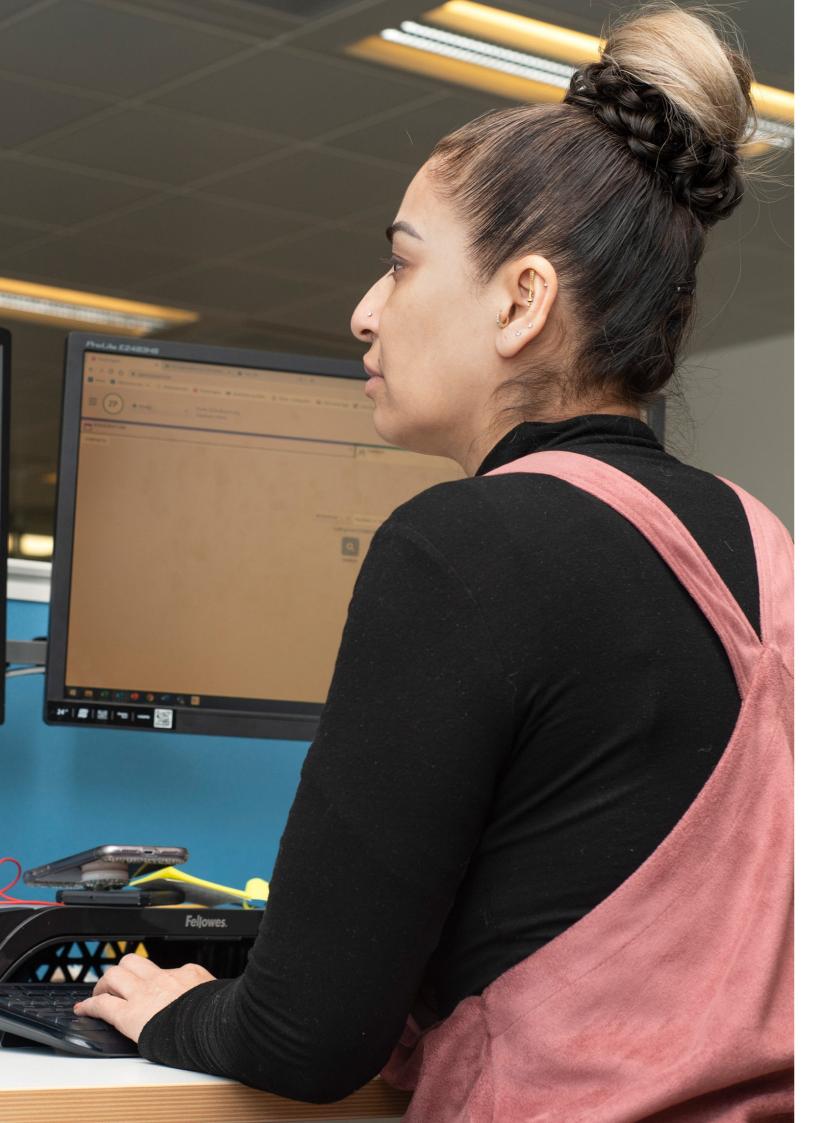
The success rate for the non-binary group is much higher than the rest (18.8%) but there were relatively few applicants in this group.

### Sex orientation



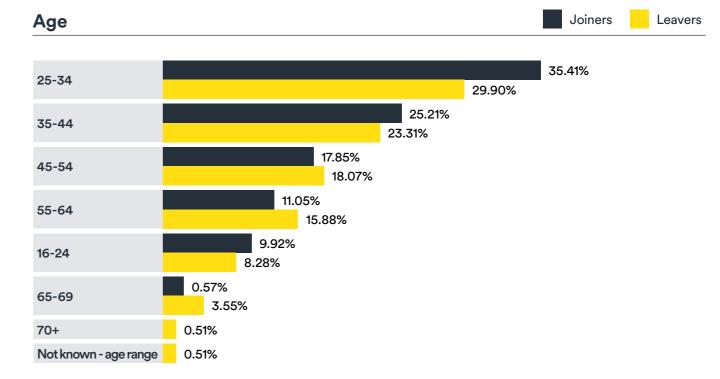
Lesbian/gay women have the highest success rate (12.8%) followed by heterosexual people (7.7%). Both groups are above the average success rate.

All other groups have lower than average success rates. Gay men are just below the average (7.2%).



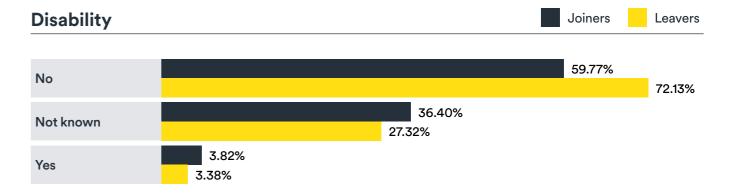
# 4. Joiners and leavers of the workforce 2023

There was a total of 706 new starters in L&Q and 592 people who left the workforce during 2022/2023. Below is a breakdown of those who joined and left the workforce.



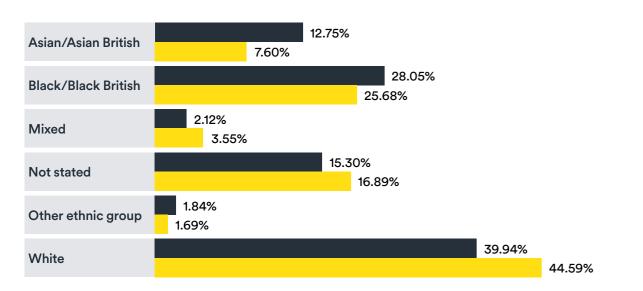
People from all ages joined and left the workforce during 2022/23. The largest group of joiners were in the 25-34 age group (35.4%). The same was true for leavers. This age group is the second largest within the workforce (23.4%). The smallest group of joiners are 65-69 year-olds.

The smallest group of leavers were the 70+ group (0.5%). This group is also the smallest within the workforce (0.3%). More people in the younger age ranges tend to join the workforce and more people in the older age ranges tend to leave the workforce.



A slightly higher percentage of disabled colleagues joined the workforce than left. A significant number of joiners did not declare their disability status (36.4%).



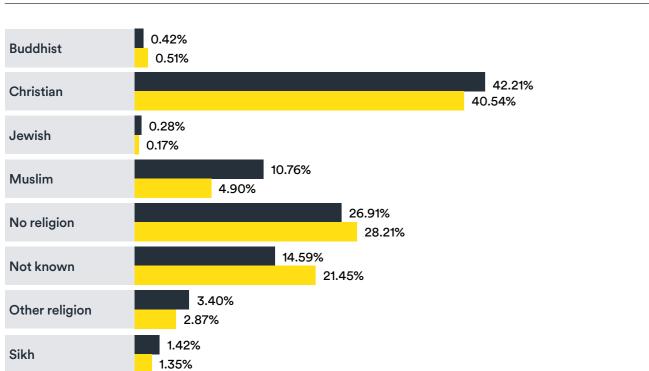


The largest group of joiners by ethnicity was White people (39.9%) followed by Black/Black British people (28%). The White group was also the largest group of leavers (44.5%) and were leaving at a higher rate than joining the workforce. Both Asian/Asian British and Black/Black British groups had more people join than leave.

Joiners

Leavers

# Religion and belief



People of a diverse range of religious backgrounds joined and left the workforce. The largest group of joiners and leavers were Christian, followed by people with no religion. The third largest group was Muslim. The overall trend of joiners and leavers by religion and belief reflects the composition of the workforce.

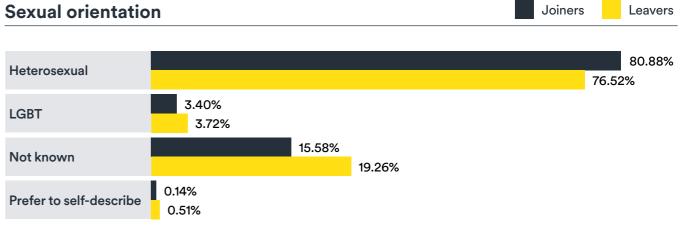




Women joined at a higher rate than men (57.6%), while men joined at a lower rate (42.3%) and left at a higher rate than joining.

### Sexual orientation

Sex



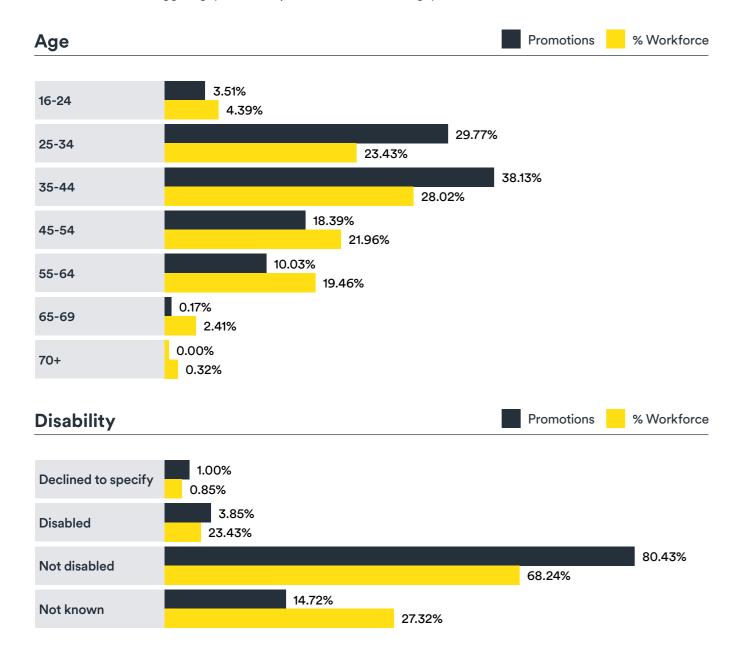
Heterosexuals were the largest group of joiners (80.9%) and the largest group of leavers but left in lower numbers. Joiners and leavers who identified as LGBT were roughly balanced in numbers.

Joiners Leavers

# 5. Promotions

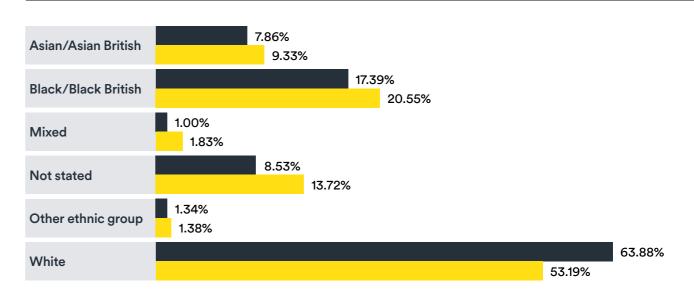
Colleagues are being promoted across all the age ranges within L&Q. The largest group of promotions by age are within the 35-44 group. This group has the biggest gap between promotions and representation with the workforce of +10.1%.

People in the 45 and above age groups are less likely to be promoted compared to their level of representation in the workforce. The biggest gap is 55-64-year-olds with a -9.4% gap.



The promotion rates are very similar for disabled colleagues compared to their representation within the workforce. For colleagues without a disability the promotion rate was +12% higher than their representation within the workforce. The reverse was true for people with an unknown disability status.

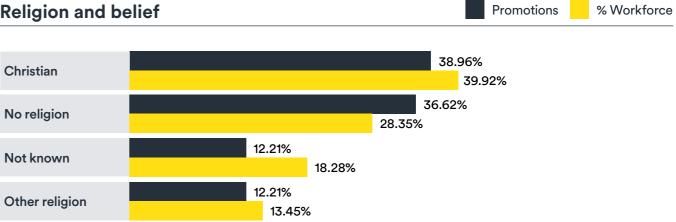




The largest group promotion by ethnicity were amongst the White ethnic group. The rate of promotion exceeded the level of representation within the workforce by 10%.

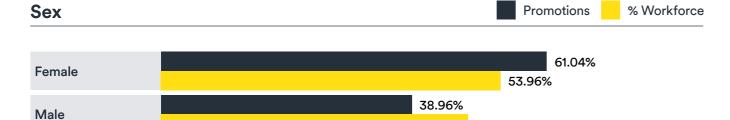
Both the Asian/British Asian and Black/British groups had lower rate of promotions compared with their levels of representation in the workforce.

### Religion and belief



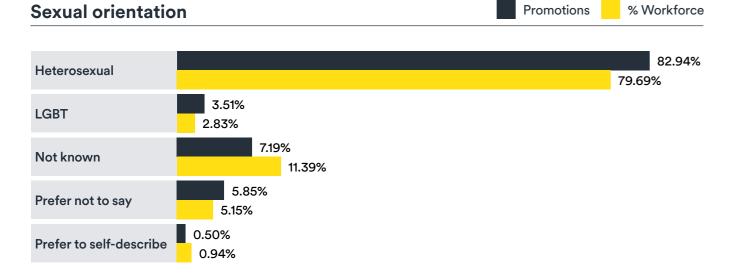
People with No Religion have the highest rate of promotion above their representation within the L&Q workforce (+8.2%). Christians are the largest group of people being promoted by religion and belief, but at a slightly lower rate than their representation within the workforce.

People with religions other than Christianity are being promoted at a slightly lower rate than their representation within the workforce.

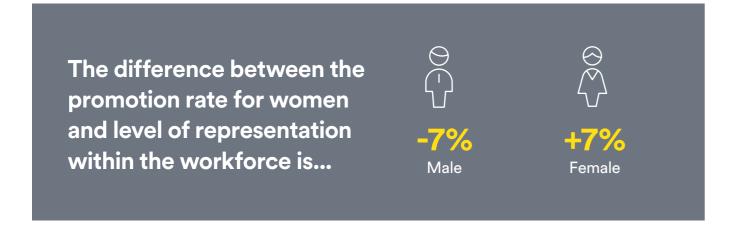


46.04%

Women are more likely to be promoted than men. The difference between the promotion rate for women and level of representation within the workforce is +7%. For men it is -7%.

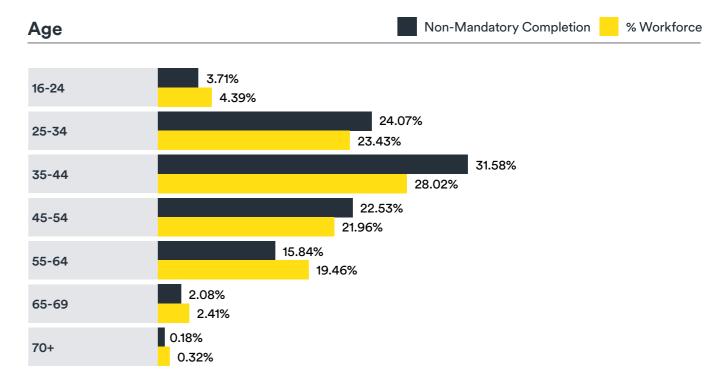


Heterosexuals are the largest group of people promoted in terms of sexual orientation. This is in line with their representation within the workforce. There is a slightly higher level of promotion for heterosexuals compared to their representation within the workforce.

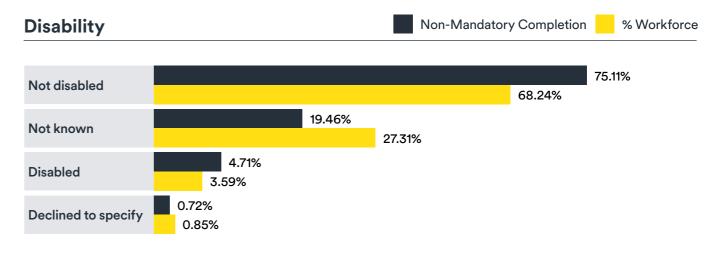


# 6. Non-mandatory training

This section outlines which colleagues have accessed non-mandatory training with the organisation.



The group that is most likely to undertake non-mandatory training is the 35-44 group (31.5%). This is slightly higher than their representation in the workforce (28%). The groups that were less likely to access non-mandatory training are at the younger and older ends of the workforce. All those groups access non-mandatory training in lower numbers than their representation in the workforce.

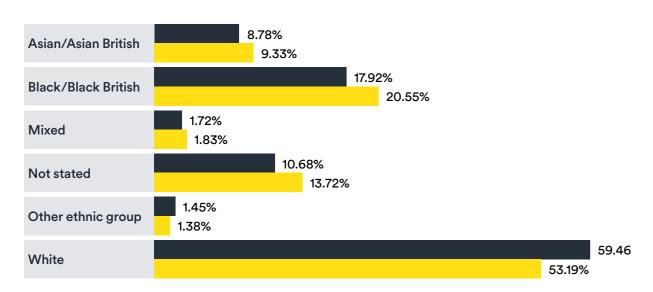


Disabled colleagues access non-mandatory training in a slightly higher proportion than their representation in the workforce. The same is true for non-disabled people.

Annual Equality, Diversity and Inclusion Report 2022/23

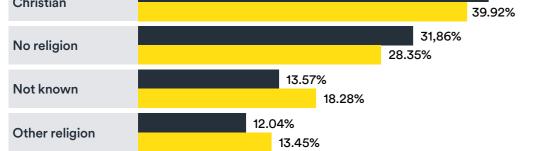
Annual Equality, Diversity and Inclusion Report 2022/23





The White ethnic group is the largest group that accesses non-mandatory training. This is also in a higher proportion than their representation within the workforce (59.4% and 53.1% respectively). Both Asian and Black groups have a lower rate of accessing non-mandatory training than their levels of representation in the workforce. Both the Mixed and Other ethnic groups have slight variances, but this might not be statistically significant.

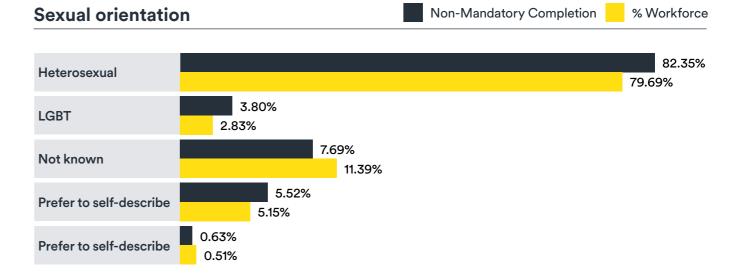




The Christian (42.5%) and No religion (31.8%) groups access non-mandatory training in higher numbers than their representation in the workforce. The Other Religion Group access non-mandatory training at a lower proportion than their numbers within the workforce.



Women access non-mandatory training in a higher proportion (56.5%) compared to their proportion in the workforce (53.9%). The opposite is true for men (43.4% and 46% respectively).



Both heterosexual people and those who identify as LGBT have higher rates of completion of non-mandatory training than their recorded percentages within the workforce; +2.6% and 1% respectively. Colleagues whose sexual orientation is not known have a lower rate of completing non-mandatory training (-3.7%).

# Part 2

Fair Pay



# Introduction

At L&Q we remain committed to ensuring that all colleagues are paid fairly for the work they do. This year we have reported on our CEO Pay Ratios amongst L&Q Housing Trust (LQHT) and L&Q Living (LQL) colleagues.

We are required to report on the gender pay gap based on a snapshot date of 5 April for each company within the group that has more than 250 employees. This means we report on LQHT and LQL separately. From 1 April 2023, Trafford Housing Trust colleagues fully integrated with L&Q and moved onto LQHT and LQL payrolls, therefore there is no 2023 data for Trafford Housing Trust.



It is important to note the limitations with data in relation to disability and ethnicity. In relation to disability, we do not know the disability status of 26.3% of our workforce and only 3.5% of our workforce has declared that they have a disability. With regards to ethnicity, we do not have a recorded ethnicity for 13.7% of our workforce.

We have not published pay data for sexual orientation. Our rationale is that due to the structure of our organisation and the number of LGB colleagues involved, there is a high probability of making the sexual orientation of the most senior members of our organisation known. Regardless of individual background, we will not publish data that may reveal sensitive information about individual colleagues.

We recognise the improvements that we have made. We also recognise that we have further work to do in this area to narrow our pay gaps and sustain any narrowing that we have achieved. Here we present our gender, ethnicity and disability pay gap for the year 2022/23.



# 7. Gender pay gap

This year's report shows a slight narrowing of the gender pay gap, but there are no significant shifts across the L&Q Group (L&Q Housing Trust (LQHT) and L&Q Living (LQL)). The LQHT average (mean) pay gap is 11.09% compared to 11.19% for 2021/22. The median pay is 6.41% compared to 7.12% for the previous year.

The LQL pay gap follows the same trend of a narrowing pay gap. In 2023 the LQL mean pay gap was 12.72%. This was a reduction on the previous year (18.51%).

The gender pay gap exists because the proportion of women is lower in the highest paid roles; the numbers of women gradually decrease from the lower to high pay quartiles.

The above figures show a continuing reduction in the gender pay gaps in LQHT and LQL and compare favourably with a national mean pay gap of 12.3% and national median pay gap of 9.4%.

### Gender pay gap data

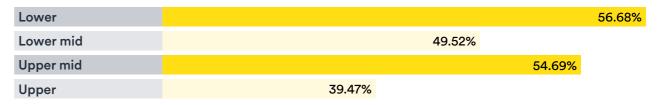
### 2023

LQHT mean	11.09%	
LQHT median	6.41%	
LQL mean		12.72%
LQL median	4.97%	

	LQHT mean	LQHT median	LQL mean	LQL median	THT mean	THT median
2022	11.19%	7.12%	18.51%	4.01%	9.89%	8.23%
2021	11.29%	9.56%	13.94%	8.10%	13.37%	11.43%
2020	12.20%	5.80%	15.10%	9.10%	8.48%	8.85%
2019	11.20%	1.30%	19.80%	0.80%	6.40%	11.20%
2018	15.90%	7.60%	15.40%	1.70%	7.70%	11.90%

# Percentage of women by quartile of the workforce

### **LQHT 2023**



LQHT	LQHT							
	Lower	Lower mid	Upper mid	Upper				
2022	60.12%	41.27%	53.32%	37.25%				
2021	56.45%	44.24%	46.57%	36.76%				
2020	54.10%	40.20%	50.90%	34.40%				
2019	49.60%	43.60%	56.30%	36.00%				
2018	49.60%	43.60%	56.30%	36.00%				

### **LQL 2023**

Lower		91.30%
Lower mid	76.09%	
Upper mid	75.00%	
Upper	68.48%	

LQL							
	Lower	Lower mid	Upper mid	Upper			
2022	89.55%	75.76%	85.85%	65.15%			
2021	56.45%	44.24%	46.57%	36.76%			
2020	54.10%	40.20%	50.90%	34.40%			
2019	49.60%	43.60%	56.30%	36.00%			
2018	51.90%	55.00%	53.70%	36.90%			

### Bonus pay gap

### 2023

LQHT mean	-43.17%
LQHT median	0.00%
LQL mean	15.84%
LQL median	40.00%

	LQHT mean	LQHT median	LQL mean	LQL median
2022	-73.54%	0.00%	20.74%	18.75%
2021	-134.03%	20.00%	31.03%	25.00%
2020	14.40%	-20.00%	48.30%	60.00%
2019	22.50%	0.00%	8.90%	0.00%
2018	-0.022%	7.90%	2.87%	0.00%

# Percentage of colleagues by sex receiving a bonus

### 2023

LQHT men	30.40%	
LQHT women		33.73%
LQL men	14.43%	
LQL women	18.56%	

	LQHT men	LQHT women	LQL men	LQL women
2022	33.73%	36.26%	41.18%	52.04%
2021	28.28%	26.95%	38.10%	27.61%
2020	18.90%	26.05%	18.30%	11.80%
2019	62.80%	76.00%	73.20%	74.80%
2018	80.5%	84.20%	64.60%	60.90%

# 8. Ethnicity pay gap data

The mean (average) ethnicity pay gap in LQHT persists and stood at 7.11% for 2023. However, the trend shows a narrowing gap and 2023 showed a slight reduction on the previous year.

The same is true for LQL with a smaller mean ethnicity pay gap of 0.07% in 2023.

# Pay gap

### 2023

LQHT mean			7.11%
LQHT median		2.80%	
LQL mean		0.07%	
LQL median	-3.46%		

	LQHT mean	LQHT median	LQL mean	LQL median	THT mean	THT median
2022	7.39%	1.26%	4.63%	-3.68%	18.34%	17.31%
2021	6.79%	-0.60%	6.79%	0.33%	18.66%	10.95%
2020	8.80%	0.90%	6.20%	-2.20%	9.75%	12.06%
2019	11.20%	2.30%	7.80%	0.00%	Not Available*	Not Available*
2018	9.70%	2.30%	8.50%	0.00%	Not Available*	Not Available*

<sup>\*</sup> Trafford Housing Trust began recording ethnicity pay gap data in 2020, therefore earlier information is unavailable.

# Ethnic minority colleagues by quartile

### **LQHT 2023**

Lower	33.94%
Lower mid	32.21%
Upper mid	32.93%
Upper	31.53%

LQHT				
	Lower	Lower mid	Upper mid	Upper
2022	33.85%	29.06%	36.32%	29.37%
2021	31.10%	28.66%	36.29%	27.57%
2020	31.50%	28.80%	36.40%	28.20%
2019	34.60%	31.10%	38.50%	27.90%
2018	38.10%	37.30%	40.10%	28.40%

### **LQL 2023**

Lower	27.17%	
Lower mid		53.26%
Upper mid	45.65%	
Upper	45.65%	

LQL					
	Lower	Lower mid	Upper mid	Upper	
2022	26.87%	74.24%	62.12%	51.52%	
2021	46.67%	62.67%	60.00%	46.67%	
2020	32.40%	72.90%	62.90%	46.50%	
2019	22.90%	78.30%	65.20%	37.70%	
2018	34.80%	72.10%	75.00%	54.40%	

### THT - Previous years

THT				
	Lower	Lower mid	Upper mid	Upper
2022	27.08%	16.67%	10.42%	9.72%
2021	20.20%	18.60%	11.60%	9.30%
2020	22.90%	18.80%	12.80%	9.40%
2019	26.90%	20.80%	14.20%	14.20%

Trafford Housing Trust began recording ethnicity pay gap data in 2020 therefore earlier information is unavailable.

# Bonus pay gap

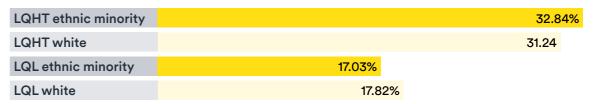
### 2023

LQHT mean		8.68%
LQHT median		0.00%
LQL mean	-4.63%	
LQL median		0.00%

	LQHT mean	LQHT median	LQL mean	LQL median
2022	2.98%	0.00%	20.89%	28.57%
2021	-1.19%	0.00%	11.83%	25.00%
2020	-64.70%	-22.50%	0.30%	-25%
2019	-2.05%	0.00%	3.30%	0.00%
2018	-4.70%	3.80%	29.30%	0.00%

# Percentage of colleagues by ethnicity receiving a bonus

### 2023



		LQHT ethnic minority	LQHT white	LQL ethnic minority	LQL white
20	022	32.51%	37.67%	31.32%	74.82%
20	021	28.62%	26.61%	26.09%	34.87%
20	020	22.70%	22.70%	8.50%	17.20%
20	019	69.40%	73.90%	80.90%	69.40%
20	018	78.70%	85.40%	56.70%	66.90%

# 9. Disability pay gap data

There is significant fluctuation in the disability pay gap data. The data is affected by the relatively small numbers of colleagues declaring that they have a disability (3.59% of the workforce).

In publishing our disability pay reporting, we have joined the minority of organisations that currently do so. We have not published the percentage of disabled colleagues in each quartile of pay because of the relatively low numbers involved.

# Disability pay gap data

### 2023



	LQHT mean	LQHT median	LQL mean	LQL median	THT mean	THT median
2022	1.05%	-7.21%	-28.86%	-7.26%	-7.80%	2.33%
2021	-2.80%	-4.28%	-24.49%	2.30%	-8.59%	6.16%
2020	1.10%	-6.70%	-6.30%	8.50%	-15.63%	0.49%
2019	-3.40%	-4.70%	-15.20%	5.20%	Not Available	Not Available

### Disability bonus pay gap

### 2023

LQHT mean			67.68%
LQHT median		20.00%	
LQL mean	-17.01%		
LQL median		0.00%	

	LQHT mean	LQHT mean LQL mean		LQL median
2022	65.92%	0.00%	-56.54%	-28.57%
2021	85.96%	20.00%	-58.27%	-166.67%
2020	84.60%	0.00%	6.50%	-100%
2019	7.20%	0.00%	-14.60%	0.00%

# Percentage of colleagues receiving a bonus by disability

### 2023

LQHT disabled			24.68%	
LQHT not disabled				32.55%
LQL disabled		20.83%		
LQL not disabled	14.29%			

	LQHT disabled	LQHT not disabled	LQL disabled	LQL not disabled
2022	32.56%	34.45%	37.50%	53.52%
2021	15.07%	27.50%	46.67%	31.11%
2020	22.40%	19.70%	14.10%	10.50%
2019	68.40%	67.70%	64.70%	46.20%

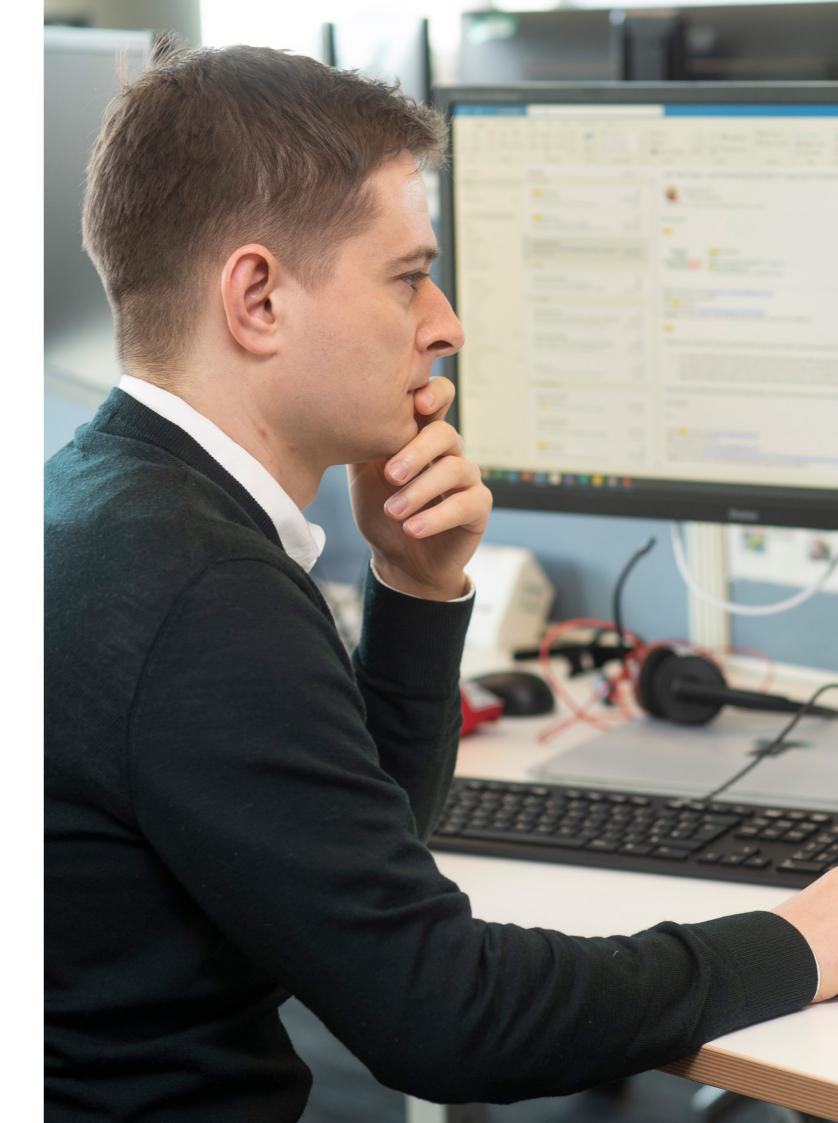


# 10. Chief Executive pay ratio

The Chief Executive pay ratio figures below are based on the comparison of CEO against all LQL and LQHT colleagues. The percentiles are calculated by ranking all colleagues by their salaries, from lowest to highest.

The 50th percentile (also called the median) is the middle-paid person, the 25th percentile is the person a quarter of the way from the lowest to the highest earner, and the 75th percentile is the person three quarters of the way from the lowest to the highest. The ratio shows the pay of the chief executive compared to each of those salaries.

L&Q, THT, LQL	25th percentile	50th percentile	75th percentile
Hourly rate	14.36	18.15	26.27
Ratio	1:13.80	1:10.91	1:7.54





For more information

L&Q Group T: 0300 456 9998 www.lqgroup.org.uk