

Reading a Quote Properly: Why the Cheapest Number Rarely Wins

There's a particular kind of confidence that comes from finding the lowest price. You've made three calls, jotted down three figures, and one of them is comfortably below the others. Job done. Except that a fortnight later you're staring at an invoice that bears only a passing resemblance to the number you wrote down, and wondering where exactly it all went wrong.

This isn't usually about anyone being dishonest. It's about the fact that quotes for the same job are frequently built on completely different foundations — and a headline figure, stripped of its context, is one of the least informative pieces of data you can collect. One provider charges by the hour with a minimum. Another quotes a fixed price for the whole job. A third gives you a day rate that sounds expensive until you realise it includes two people, a larger vehicle and no clock-watching. Comparing those three numbers directly is a bit like comparing a price per kilo with a price per punnet and declaring a winner.

The problem compounds because most of us only buy these services occasionally. With roughly 1.1 million residential property transactions taking place across the UK in a typical year — around 100,000 in a busy month — moving is something most households do once every several years at most. Moving house, clearing a garage, shifting a sofa across town — these aren't weekly purchases where you develop an instinct for what's reasonable. You're working from a standing start, often under time pressure, and the cheapest number offers the comforting illusion of a decision already made.

The stakes aren't trivial, either. Industry cost guides put average UK house removals at around £1,300 for a one- to two-bedroom home and £1,700 for a three-bedroom property, with smaller one-bed flat moves starting nearer £400 to £600 — and [that sits inside a total moving bill that has been estimated at just over £13,000](#) when buying and selling an averagely priced UK home of around £292,000.

What follows is a practical guide to reading quotes properly. We'll start by unpicking what a quoted price is actually measuring, then move on to the charges that live beneath the headline figure. From there, we'll cover a straightforward method for making mismatched quotes genuinely comparable — and finally, why the smartest choice sometimes involves paying more on purpose. By the end, you should be able to look at three prices and work out which one is telling you the truth.

The Number You're Given Isn't the Number You'll Pay

Every quote answers a question. The trouble is that different providers are answering different questions, and none of them tell you which one they've chosen.

Broadly, UK service pricing falls into four shapes. An hourly rate charges you for time, usually with a minimum booking of two or three hours to make short jobs worth turning out for. A fixed job price puts a single figure on the whole task, with the provider absorbing the risk of it taking longer than expected. A day rate books a vehicle and crew for a defined block – often eight hours – regardless of whether you fill it. And per-item pricing, common for single pieces of furniture or appliance deliveries, charges by what's being moved rather than how long it takes.

Each structure prices something genuinely different. The hourly rate sells you *time*. The fixed price sells you an *outcome*. The day rate sells you *capacity*. Per-item pricing sells you a *task*. Once you see that distinction, the reason three quotes can vary by seventy per cent starts to make a lot more sense.

The missing multiplier

Here's the part that catches most people. A £35 hourly rate isn't a price. It's half a price. It's a unit cost waiting for a multiplier, and that multiplier – how many hours, how many trips, how many pairs of hands – is where the entire cost of the job actually lives.

A **man with a van** is the clearest illustration of this. The typical quote is an hourly figure plus a minimum charge, sometimes with a mileage element bolted on. UK cost guides put single-operator rates from around £35 an hour, with the broader market spanning roughly £30 to £60 an hour and averages often quoted nearer £50 depending on location and the number of movers. It's transparent, it's easy to compare against other hourly figures, and it tells you almost nothing about your final bill. Two identical hourly rates can produce wildly different invoices depending on whether your flat has a lift, whether there's parking outside, and whether you've packed properly or are still taping boxes shut when the driver arrives.

Fixed prices work the other way round. The multiplier has already been calculated – someone has looked at your inventory, made assumptions about access and timing, added a margin for the bits that go wrong, and given you one number. You're paying a small premium for that certainty. Whether it's worth paying is a question we'll come back to.

Quotes, estimates, and numbers plucked from the air

In everyday British usage the words get thrown around interchangeably, but they mean different things and the difference matters.

An estimate is an informed guess. It can move. A quote is a firmer commitment to a price for a defined scope of work — and the phrase "defined scope" is doing a lot of heavy lifting there. If nobody has asked you what you're moving, where from, what floor, and whether there's a van-sized space outside, then whatever you've been given is neither. It's a conversational figure designed to keep you on the phone.

This is the single most useful test you can apply early on. Count the questions. A provider who asks about lift access, doorway widths, parking restrictions and whether that wardrobe comes apart is building a price around your actual job. One who quotes in eleven seconds flat is building a price around getting the booking — and the shortfall will surface later, itemised.

The Charges That Live Below the Headline Figure

If the headline number is half a price, the other half is assembled from a collection of smaller charges that rarely make it into the initial conversation. None of them are unreasonable on their own. Collectively, they're the difference between the figure you wrote down and the figure you pay.

When does the clock actually start?

Time-based extras are the most common source of surprise, largely because customers and providers measure time differently. You're thinking about the job. They're thinking about the working day.

Ask specifically whether billing starts when the van arrives at your door or when it leaves the depot. Portal-to-portal charging is entirely standard in some quarters and completely absent in others, and on a cross-city job it can add an hour before a single box has been lifted. The same applies at the far end: does the clock stop when the last item is inside, or when the van gets back?

Then there's waiting time. Delays at collection, hunting for a parking space on a residential street with a permit scheme, or a lift that's out of service and turns a ten-minute unload into forty. Stairs are the quiet budget-killer here. A second-floor flat with no lift doesn't just make the job harder — it multiplies every single carry, and if you're paying by the hour, you're paying for every one of those journeys up and down. Cost guides consistently list stairs, restricted access and the absence of a working lift among the main factors that push man-and-van pricing upwards, often by prompting the addition of a second mover. In older housing stock, access can dominate a quote entirely — in [the converted Victorian terraces](#)

[that make up much of South London's shared housing](#), a tight half-landing turn and a self-closing communal door are routinely what turn an hour's job into three.

Distance is never just distance

Mileage sounds like the most straightforward charge going. It isn't.

Some providers include a set radius and charge beyond it. Others use mileage bands, so a job that tips two miles over a threshold jumps a whole bracket. Then there are the fixed costs of moving through British cities, and they add up quickly:

- The London Congestion Charge, which rose to £18 a day from 2 January 2026 – £21 if you pay within three days of travel
- ULEZ, at £12.50 a day for non-compliant vans up to 3.5 tonnes anywhere in Greater London
- Clean air zone charges outside the capital, including £8 a day for non-compliant vans inside Birmingham's A4540 Middleway ring road and £9 a day in Sheffield's city centre zone
- Tolls such as the Dartford Crossing, which since September 2025 has charged £4.20 for a two-axle goods vehicle paying as you go, or £3.60 on a pre-pay account
- Council parking bay suspensions, which require advance notice and a fee that lands on your bill, not theirs

The most frequently overlooked element is the return leg. If a van drives 40 miles to deliver your belongings, someone is paying for the 40 miles back. On a fixed quote, that's already baked in. On an hourly or mileage-based booking, it may not be, and it's worth one direct question rather than one expensive assumption.

Muscle, materials and the meaning of "help"

The third category covers the physical business of protecting and handling your things. Blankets, straps, trolleys and wardrobe boxes may be included, offered as paid extras, or simply not available – in which case you're expected to bring your own.

Dismantling matters more than people expect. Bed frames, flat-pack wardrobes and dining tables often have to come apart to leave the room at all, and reassembly at the other end is a separate task again. A [man with a van](#) prices this in the most visible way of anyone, because a single operator working an hourly rate converts physical effort directly into billable time. Twenty minutes with an Allen key is twenty minutes on the invoice. A larger crew on a fixed price absorbs that same work into a number already agreed.

Which brings us to the most important three words in this entire discussion: what does "help" mean? "Help loading" and "we load everything" are separated by a considerable

amount of lifting. Get that clarified before the van arrives, not while you're standing in the rain holding one end of a sofa.

Making Three Mismatched Prices Speak the Same Language

You can't compare quotes that were built from different information. So the first job isn't comparison at all — it's making sure every provider is pricing the same job.

Write the brief once, send it to everyone

Most people describe their move slightly differently on each call, usually because they're refining the description as they go. By the third conversation you've remembered the awkward stairwell you forgot to mention on the first. That alone can account for a chunk of the variation between your quotes.

Write it down instead. A single paragraph, sent identically to everyone, covering:

- Parking at both ends: a driveway, a permit street, double yellows, or a fifty-metre walk to the door — [the stretch between the kerb and the threshold](#) shapes a quote far more than the mileage between the two addresses

That last point is worth stating explicitly, because it changes prices more than almost anything else. Now every quote answers the same question, and the differences between them start to mean something.

Converting an hourly rate into a real total

An hourly figure and a fixed price can't be compared until you've turned the first one into a total. The method is simple, and slightly uncomfortable, because it requires you to be honest about how long things take.

Estimate the working time, then add a buffer. Loading a one-bedroom flat with reasonable access and everything already boxed is realistically two to three hours, not one. Add the drive. Add the unload — usually a little quicker than the load, unless the stairs are worse at the new place. Then add thirty to fifty per cent, because moves overrun, and the overrun is charged at the same rate as everything else.

An example makes the point. A **man with a van** at £40 an hour — comfortably inside the £30 to £60 band that UK guides quote for a single mover — looks decisively cheaper than a £320 fixed quote from a two-person team. But five billable hours plus mileage and a congestion charge lands somewhere near £250 — and if the job runs to seven hours because one

person is carrying everything up two flights, you're above the fixed price with none of its certainty. Meanwhile self-drive hire at £75 for the day looks cheapest of all until you add fuel, insurance excess, and the fact that you're the labour — and bear in mind that daily hire on a long-wheelbase van typically starts nearer £80 to £100 before any of those extras.

Convert all three to realistic totals and the ranking frequently reverses. That's the whole exercise.

What a suspiciously low number is telling you

A quote well below the others isn't automatically a bargain. It's information, and it usually means one of a handful of things: a smaller vehicle than the job needs, fewer people, a tighter time allowance, thinner goods-in-transit cover, or a slot squeezed between two other bookings.

Three questions expose most of it. What size is the van, in cubic metres or load length? How many people are coming? And what's the goods-in-transit cover per load? Goods-in-transit policies [are sold in tiers that can start as low as £1,000 of cover and run up to £75,000](#), so "we're insured" on its own tells you very little about whether your belongings are adequately protected.

The answers are rarely evasive — they're just not volunteered. And if the outlier turns out to be a smaller van with one driver and a two-hour window for a job that plainly needs four, you haven't found a cheaper option. You've found a different, smaller job priced accurately.

Paying More on Purpose: When the Higher Quote Is the Rational One

There's a version of this conversation that treats price as the only variable worth optimising. Get the number down, congratulate yourself, move on. But a quote isn't just a cost — it's a description of how much risk you're taking on, and sometimes the higher figure is the one that removes it.

Certainty has a price, and occasionally it's worth paying

An open hourly arrangement transfers all the timing risk to you. If the job takes three hours, brilliant. If it takes six because the previous tenant hasn't cleared out or the lift is being serviced, that's your problem, financially speaking.

A fixed or capped total flips that. The provider has taken a view on how long it'll take and priced accordingly, and if they've underestimated, that's on them. You're buying a ceiling.

Whether that ceiling is worth its premium depends almost entirely on how hard your deadline is. If you're moving on a completion day with keys changing hands at a fixed hour, or vacating a rental where the check-out inspection is booked, an open-ended clock is a genuine financial exposure. If it's a Saturday afternoon and nothing bad happens should the job run long, the exposure is theoretical and you may as well take the cheaper rate.

The second trip that eats the saving

Capacity is the most expensive thing people get wrong, and it barely features in most quote comparisons.

Vans are not interchangeable. A small van gives you roughly three to four cubic metres of load space. A long-wheelbase Transit, Sprinter or Movano typically offers up to around 11.3 cubic metres, so the step up is far larger than the badge suggests. A 3.5-tonne Luton with a tail lift is a different proposition again, averaging close to 19 cubic metres of load volume. The gap between "nearly enough" and "enough" is the gap between one trip and two.

And a second trip is brutal on the arithmetic. Another load, another drive across town, another unload — often another hour or two, plus fuel, plus whatever congestion charge you've already paid once. A booking won on a £30 saving disappears entirely the moment someone says the words "we'll come back for the rest."

Undersizing is rarely deliberate. It happens because the inventory was described loosely, or because nobody accounted for the fact that a three-seater sofa occupies an absurd proportion of a small van's floor. If you're within a whisker of a vehicle's capacity, go up a size. The margin costs less than the return journey.

Match the model to the job, not to the budget

The most useful reframe here: pricing structures aren't cheap or expensive in themselves. They're well-matched or badly matched to a particular task.

An hourly arrangement works in your favour when the job is small, well-defined and genuinely low-risk — a single item collected from a marketplace seller, a run to a storage unit, a studio flat where everything is boxed and the parking is easy. In those circumstances a **man with a van** is not merely the budget option; it's the correct one, because you're paying for exactly the time you use and there's very little that can go sideways.

A fixed price earns its premium when the variables multiply: a full house, awkward access at both ends, a hard deadline, or valuable items that need proper handling. The [jump in average removals costs from around £1,300 for a one- to two-bedroom home to £1,700 for a three-bedroom property](#) reflects exactly that accumulation of volume, labour and complexity. And when you do go fixed, get the scope in writing — what's included, what

triggers an extra charge, and what happens if the day runs long. A fixed price with a vague scope isn't fixed at all.

The Cheapest Quote and the Cheapest Job Are Rarely the Same Thing

The uncomfortable truth about comparing prices is that it takes about twenty minutes of work to do properly, and almost nobody does it. We collect three numbers, pick the smallest, and outsource the arithmetic to future us — who will be standing in a hallway at four in the afternoon, watching a clock we no longer control.

The fix is unglamorous but genuinely effective. Write your brief once and send it to everyone unchanged, so all your quotes are answering the same question. Ask which pricing structure you're being given and what the multiplier is. Establish when the clock starts and stops. Check the van size in cubic metres rather than adjectives. Confirm what "help" means, in words, before anyone arrives. Then convert every quote into a realistic total — buffer included — and compare those figures rather than the headlines.

What tends to emerge from that exercise isn't a single right answer. It's clarity about what each option is actually selling you. Sometimes the hourly rate is genuinely the best value, particularly for small, contained jobs where nothing much can go wrong. Sometimes the fixed price is worth every penny of its premium because your deadline is immovable and your stairwell is a nightmare. The point isn't that cheap is bad. It's that "cheap" is a claim about a number, not about a job.

So the question worth sitting with is this: when you chose the lowest quote, were you buying a better price — or were you buying a smaller service and hoping it would stretch?

Read the quote properly and you stop guessing. You may well still pick the cheapest option, and you might be entirely right to. The difference is that you'll know why it's cheaper, what you're giving up in exchange, and precisely what it will cost when the van pulls away.