



# Prices of Individual Consumer Legal Services in England and Wales 2020:

Wave 3 of a survey of prices for commonly used legal services

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## Summary

### Impact of price transparency measures

- 1.1. New regulatory requirements on price transparency in certain parts of the market covered by this study came into force in December 2018. While a full assessment of the impact of these changes requires the triangulation of a range of data sources, our research suggests the reforms appear to be having limited impact on competition so far. However, the reforms remain relatively recent and it may be too early for them to have influenced consumer behaviour in the market.
- 1.2. The research found a **wide dispersion of prices**. While a range of prices is expected when differing service quality is available, over time we would expect to see a narrowing of price range for similar scenarios, which was not evident in this study. We found no consistent pattern on the spread of prices, as was the case in the 2017 or 2015 waves of this research. We also found no trend between 2017 and 2020, with some spreads barely changing but others increasing or decreasing.
- 1.3. **There are more indications of price increases than decreases since 2017.** Many factors drive changes in price, making it difficult to assess the impact of transparency remedies (indeed, it is possible prices may have gone up further without them):
  - The average inflation-adjusted mean prices increased in eight scenarios and did not significantly change in the other seven, while average median prices increased in 12 scenarios, decreased in two and did not change significantly in the one other scenario
  - Providers were much more likely to have increased their prices than decreased them in the 12 months before the survey; 36% in conveyancing had increased and 4% decreased, 30% in the divorce scenarios had increased and 1% decreased; and 33% had increased prices in the wills, trusts and probate scenarios while 3% had decreased
  - In some scenarios, there was evidence of providers increasing their prices in response to their competitors doing so. This was the reason given most often by conveyancing providers. As expected, cost of getting work and increases in costs were the other common factors
  - Providers who published prices on their websites were no cheaper than those who did not.
- 1.4. However, there were some positive signs of change. **Price transparency has improved in areas of law that were not covered by the new rules.** For example, 52% of divorce providers display prices on their websites in 2020 compared to 22% in the 2017 wave. The spread of prices is slightly narrower among providers who display their prices for most scenarios. As expected, transparency has also improved in parts of the market that are subject to the new requirements, although the data suggests there remains some ongoing non-compliance. Another positive finding was that **only a handful of providers cited regulation as a reason explaining their decision to increase prices.**

## The relationship between quality and price

- 1.5. **We found a relationship between higher service quality and higher prices.** Providers whose service is entirely bespoke and/ or who compete entirely on service were on average 18% more expensive than providers whose service is entirely standardised and/ or who compete entirely on price.
- 1.6. However, in the absence of quality indicators it is not obvious to consumers where individual providers are on these quality scales and other factors are linked to more variation in price.
- 1.7. There are quality marks, for example those offered by the Law Society, for quality practice, family law and conveyancing. However, **those with a quality mark were not, on average, more expensive than those without.**

## Key factors explaining variation in price

- 1.8. **The region where the provider is located accounts for much of the variation in prices.** Firms based in the North of England were 20% cheaper than firms based elsewhere, and firms in Wales were 17% cheaper. We did not find any significant price differences between firms delivering services remotely rather than face to face, but it is possible that Covid-19 and developments in technology will mean more consumers are willing to access legal services in parts of the country outside where they live.
- 1.9. **Providers who offered fixed prices were on average 35% cheaper than those using estimates.** This may partly be influenced by the fact that some providers prefer to give a range rather than a single price and when prompted to do so tended to settle towards the top of the range. We also found that providers who used estimates were more likely to have cases costing the customer more than originally anticipated. For example, in divorce, 34% of those using fixed fees rarely or never experienced this compared to 26% using estimates or hourly rates.
- 1.10. While we found no overall link between provider size and price, **one-person providers were on average 33% cheaper than larger providers.**

## Online divorce and probate services

- 1.11. The Ministry of Justice included questions in the survey designed to explore the likely effect of HMCTS reforms to online divorce and online probate on fees charged to consumers by legal professionals.
- 1.12. At the time of the survey few providers had used either service. **Most thought that the reforms will not affect prices**, between 12% and 20% thought they will decrease prices and hardly any that they will increase prices.

## Introduction and aims

- 2.1 This is the third wave of research on the prices of legal services commonly purchased by individual consumers. The first wave, conducted in 2015, found significant variation in prices and that firms who display prices on their websites are generally cheaper.<sup>1</sup> It was a key piece of evidence in the CMA's legal services market study. In particular, the CMA concluded that price dispersion, coupled with the limited proportion of consumers who are comparing providers, suggested limited competition in the sector and that 'the legal services sector is not working well for individual consumers and small businesses'<sup>2</sup>. It recommended:

*Regulators should revise their regulatory requirements to set a new minimum standard for disclosures on price and the service provided and develop and disseminate best practice guidance. Importantly, this should include a requirement for providers to publish relevant information about the prices consumers are likely to pay for legal services.*<sup>3</sup>

- 2.2 The second wave of the research, conducted in 2017, found a similar picture to 2015, with wide variation in prices, the same level of price transparency and a similar proportion of firms increasing prices.<sup>4</sup> However, when the fieldwork was carried out the changes to rules on price transparency following the CMA's market study had not been implemented.
- 2.3 New requirements on price transparency for some legal businesses came into effect in December 2018. Therefore, this third wave of the research, conducted a year later, provides the first opportunity to assess the early impacts of these changes. This work has been a joint project between the LSB, CMA and MoJ, managed by the LSB. Watermelon Research were contracted to carry out data collection, after a competitive tendering process hosted by the Crown Commercial Service. The LSB then led on analysis and reporting.
- 2.4 The final stages of the fieldwork were completed at the beginning of the lockdown following the Covid-19 outbreak. The long-term impact of the pandemic, if any, on prices is unknown, but, given the pandemic was at its earliest stages in the UK, it should not skew the findings of this wave of research. Some elements of the survey, for example the proportion of firms offering services remotely, will have changed since the fieldwork was conducted, and, indeed, these changes may be permanent.
- 2.5 The aim of this third wave of research is to identify any trends from waves one and two in terms of how prices vary and how transparent those prices are. It asks in particular:

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<sup>1</sup> P. 3. OMB Research. April 2016. "Prices of Individual Consumer Legal Services: Research Report".

<sup>2</sup> P.6. CMA. 15 December 2016. "Legal services market study: final report". Available at: <https://www.gov.uk/cma-cases/legal-services-market-study>

<sup>3</sup> P.15 *ibid*

<sup>4</sup> P. 7. LSB. November 2017. "Prices of Individual Consumer Legal Services: Main Report"

- Have the spreads of prices increased or decreased? (We consider price spread to be the most instructive indicator of the impact of increased price transparency. - a range of prices is expected when differing service quality is available but over time, we would expect to see a narrowing of price change for similar scenarios)
  - Have average (mean or median) prices increased or decreased?
  - Are there differences in prices by different provider characteristics (location, size, structure, customer offer etc.)?
    - Which characteristics account for most variation in price?
  - Are more providers displaying the prices of their services on their websites and is this linked to price spread or an average price?
- 2.6 The survey also included new questions designed to explore the likely effect of HMCTS reforms to online divorce and online probate on prices in these areas.
- 2.7 There are many reasons for changing prices from increasing costs to deliver a service to shifts in demand. This project does not try to attribute cause to every price change. Instead we identify the changes and note the reasons given for changing prices generally in the previous 12 months.

## Approach

- 2.8 This and previous waves are based on collecting prices from legal services providers for three sets ('blocks') of tightly defined scenarios (see the box below). These are designed to be typical of the cases providers in these blocks will deal with and are intended to be straightforward. Between waves, the values of houses in the conveyancing and wills trusts and probate scenarios and salaries in the divorce scenarios have been updated so that they remain average values but otherwise the details remain the same. This provides a standardised set of questions designed to elicit comparable answers, by clearly defining the services required. More detail on the scenarios is available in the annex.



#### *Conveyancing scenarios*

1. Sale of a freehold property
2. Sale of a leasehold property
3. Purchase of a freehold property
4. Purchase of a leasehold property
5. Sale and purchase of freehold properties

#### *Divorce scenarios*

1. An uncontested divorce requiring a full legal service
2. An uncontested divorce responding to a petition for divorce
3. An uncontested divorce requiring arrangements for dependent children
4. A more complex divorce requiring mediation and advisory services
5. A more complex divorce involving disagreement over assets

#### *Wills, Trusts and Probate scenarios*

1. An individual standard will
2. An individual complex will
3. Lasting power of attorney
4. Assistance for obtaining Grant of Probate
5. Estate administration

- 2.9 These scenarios and other questions were primarily asked via telephone interviews. Providers were selected for interview from commercial market research sample providers and public registers. Telephone interviews are preferred as participants can be given clarifications if they are not sure about the questions. We can also confirm their answers, if, for example, it appears they have included VAT when it should be excluded. Having an interviewer can also encourage them to complete what can be a relatively long survey.
- 2.10 When asking providers how they priced for the scenarios, if this was a fixed fee price or estimate, we took that figure. If it was based on an hourly rate, we took the rate and multiplied it by the number of hours they expected it would take. Some providers gave an estimated range. In these cases, the interviewers asked them to give a single figure. This is consistent with previous survey waves. Interviewers observed that providers would often choose a figure from the top of the given range, rather than from the middle or bottom. In these circumstances it is possible that in the real world the consumer would end up paying slightly less. While we asked how often providers had cases costing the client more than anticipated, we can only compare on the prices quoted to us.
- 2.11 Interview length is the biggest challenge of this survey. To limit call time and therefore increase completion rates each participant is only asked about one set of scenarios.

Even so, interview length was on average over 20 minutes. In order to increase interview completions during the fieldwork we removed scenario 4 from the family scenarios and scenario 5 from the wills, trusts and probate scenarios. These removed scenarios were then offered to participants in those scenario blocks via an online survey. Though removing these scenarios has increased responses overall, it means we have a much lower number of responses for these two scenarios. Consequently, for some questions we have too few responses to make robust comparisons – this is indicated by a red triangle.

- 2.12 In total we collected 1,500 responses, split across the three blocks. There are also quotas to ensure responses are spread across different provider types, as well as geographically. Interviewing started with a small pilot on 16<sup>th</sup> December 2019 and was completed on 30<sup>th</sup> March 2020. The sample composition of those we surveyed in 2020 is similar to 2017, in terms of regional spread of firms, firm age and the number of 1 person providers<sup>5</sup>.
- 2.13 To make comparisons with the responses from waves 1 and 2, the prices in these waves have been inflated using the consumer price index, then combined into a single dataset of 4,498 responses. This means that the prices given for 2015 and 2017 appear higher than those in previous reports.
- 2.14 Normally extreme values (outliers) are excluded for analysis. However, in keeping with the approach used for the previous waves and given that extreme values were checked with interview participants when interviewed, we have kept them in the dataset. There are a couple of very extreme outliers, which we have removed from the reporting of some values. Where this has been done, we have made this clear.
- 2.15 Due to the range of legal business types that can provide these services, there is no single register of legal providers that can be used to randomly sample this population. The lack of suitable sampling frame meant that a quota sample was used. As a result, the findings of this research may not be fully representative of the wider population of legal professionals in England and Wales. Additionally, using a quota sample reflects the methodology used in the 2015 and 2017 waves, and therefore ensures a consistent approach for comparisons across time.
- 2.16 We have statistically analysed the data, primarily using ANOVAs, t-tests, Mann-Whitney U test and Chi-Squared tests. We have also used regression analysis to identify the relationships between different characteristics. More detail on the methodology, including the scenarios and statistical analysis is available in the annex.

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<sup>5</sup> More detail on the sample composition is available in the Annex.

# Findings

## Conveyancing

### Headlines:

#### 3.1 Price changes

- The spread of prices, indicated by the range of the middle half of prices (inter quartile range) has increased in three scenarios and decreased in two scenarios since 2017
- Average (mean) 2020 prices are significantly higher in real terms than both 2017 and 2015 prices in four of the five scenarios
- 36% of providers have increased their prices within the 12 months prior to the survey, 4% have decreased their prices
- Fixed fee prices are significantly cheaper than estimates across all five scenarios and providers using them are significantly less likely to have cases costing more than anticipated
- There are no significant differences by firm size, Alternative Business Structures versus other business structures, or whether firms are located in an urban or rural area
- Firms based in London charge higher prices compared to firms based elsewhere

#### 3.2 Price transparency

- It is now mandatory for firms offering conveyancing services to publish their prices. Accordingly, there has been a dramatic improvement in transparency, although 6% do not and do not plan to, which suggests there is some non-compliance with these rules
- 73% of providers say they display their prices on their websites – an increase of 62 percentage points since 2017
- There are no significant differences in the average prices of those who display their prices on their websites and those who do not though the spread of prices is slightly narrower among those who do display their prices

#### 3.3 Quality measures

- Firms holding quality marks are no more expensive than those without
- There is no overall link between the extent to which providers compete mainly on price or service and the prices they offer for these scenarios
- However, providers identifying themselves as delivering a highly bespoke service and who compete primarily on these terms are somewhat more expensive.

#### *Conveyancing scenarios*

1. Sale of a freehold property
2. Sale of a leasehold property
3. Purchase of a freehold property
4. Purchase of a leasehold property
5. Sale and purchase of freehold properties

## Spread of Prices

- 3.4 As the average price of a scenario increases, so does the range of prices in the middle two quartiles (inter-quartile range - IQR<sup>6</sup>). So, scenario 5 has a larger IQR than scenario 1. Figure 1, below, also shows that the range has varied between scenarios and over time with no clear pattern. This may indicate random variation or other factors that we do not know about.

*Fig. 1: Spread of prices - Interquartile range for conveyancing scenarios (£)*

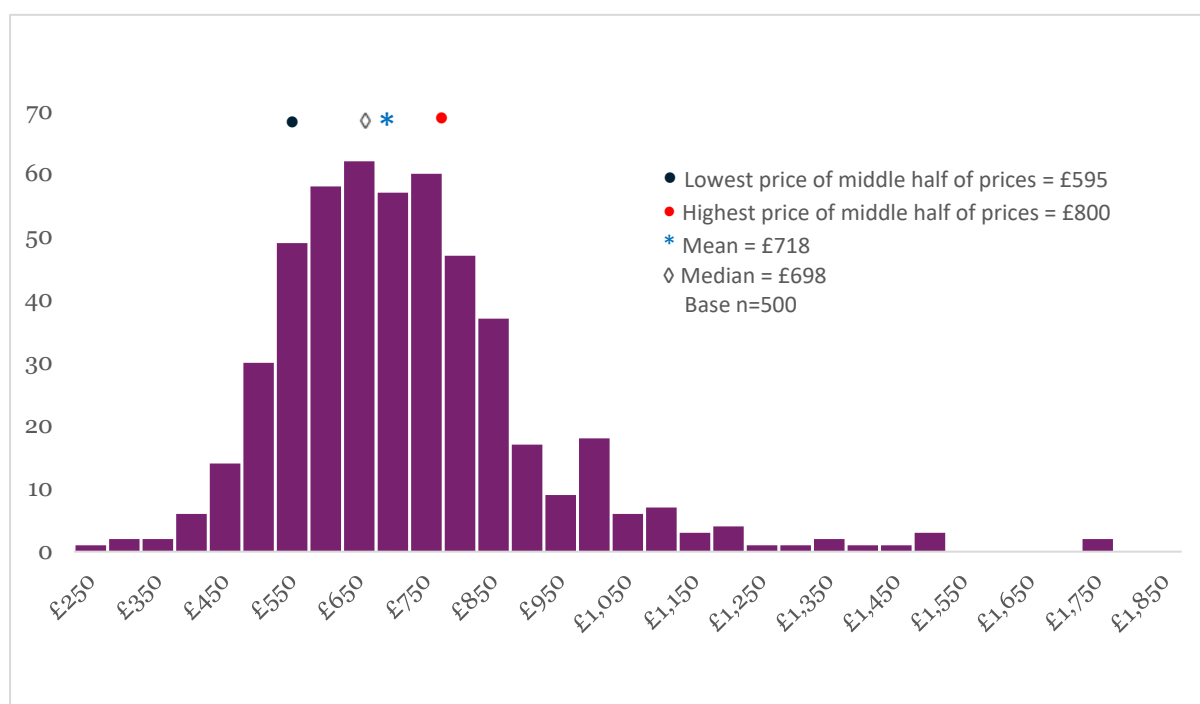
	1. Sale of a freehold property	2. Sale of a leasehold property	3. Purchase of a freehold property	4. Purchase of a leasehold property	5. Sale and purchase of freehold properties
<b>IQR 2020</b>	£205 <i>n</i> =500	£275 <i>n</i> =499	£300 <i>n</i> =493	£325 <i>n</i> =493	£500 <i>n</i> =493
<b>IQR 2017</b>	£262 <i>n</i> =498	£266 <i>n</i> =495	£266 <i>n</i> =484	£273 <i>n</i> =482	£532 <i>n</i> =484
<b>IQR 2015</b>	£218 <i>n</i> =504	£235 <i>n</i> =505	£273 <i>n</i> =501	£300 <i>n</i> =500	£569 <i>n</i> =502

Note: The 2015 and 2017 prices have been adjusted for inflation using the consumer price index.

- 3.5 Box and whisker plots, available in the accompanying spreadsheets, show the interquartile ranges graphically ('box'), alongside the lower and upper quarters (quartiles) of prices ('whiskers'). These also show a pattern of increasing prices. Additionally, they show decreasing spreads, since 2015, for scenarios 1, 2 and 5.
- 3.6 The following five figures show the price distributions for each scenario. Each column represents a range of £50 and each price has been rounded to the nearest £50. Some figures have more bars which are narrower, as there is a wider distribution of prices. The height of each column indicates the number of providers charging that price.
- 3.7 For scenario 1 fig. 2 shows that half of the prices charged are between £595 and £800. The cheapest price is £250, the most expensive is £1,750. While roughly normally distributed (bell curve shaped) there is a long tail of higher prices. This ranges from a small spike of 18 providers charging around £1,000 up to two charging around £1,750.

<sup>6</sup> The IQR is a measure of statistical dispersion, being equal to the difference between the upper and lower quartiles (quartiles divide a rank-ordered data set into four equal parts). Therefore the IQR tells how spread out the "middle" values are. In this exercise we use the IQR to show the range of prices.

Fig. 2: Conveyancing scenario 1. Sale of a freehold property, spread of prices 2020 (freq.)



Scenario 2 (fig. 3) has a slightly wider distribution but also a tail of higher prices.

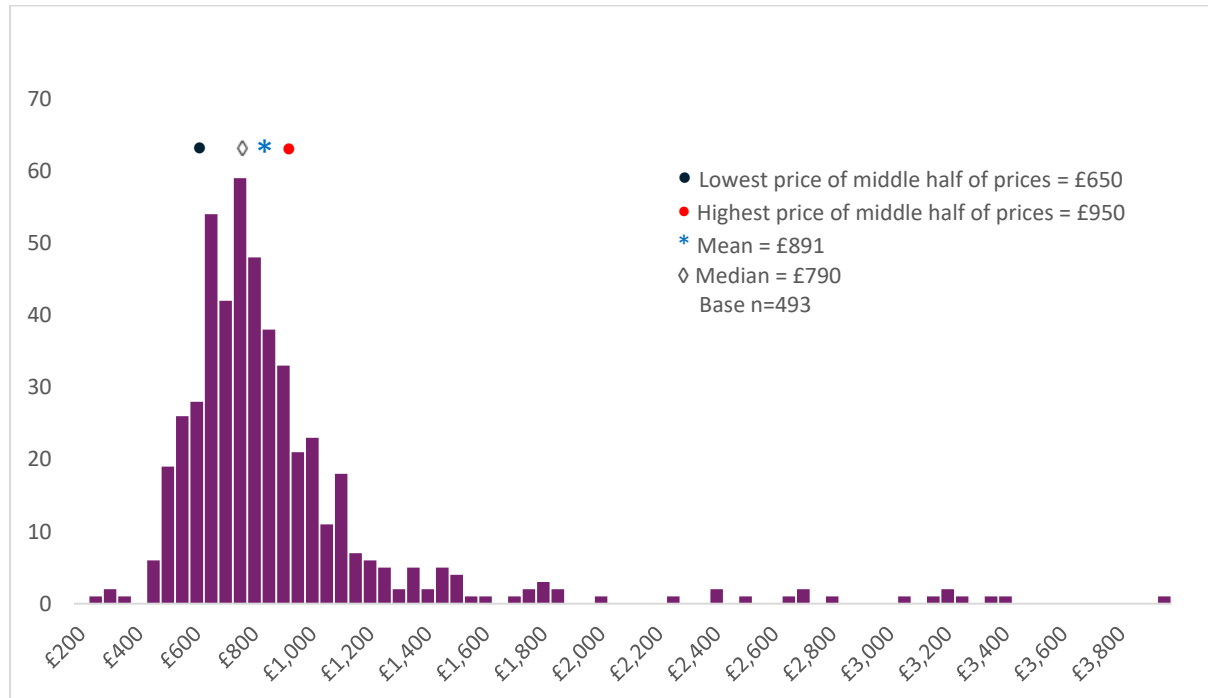
Fig. 3: Conveyancing scenario 2. Sale of a leasehold property, spread of prices 2020 (freq.)



3.8 The overall range of prices for scenario 3 is almost double that of scenario 1, with an even longer tail which include the outliers (Fig. 4); although half of the prices are between £650 and £950. There are spikes around £650, £750 and £800. One provider

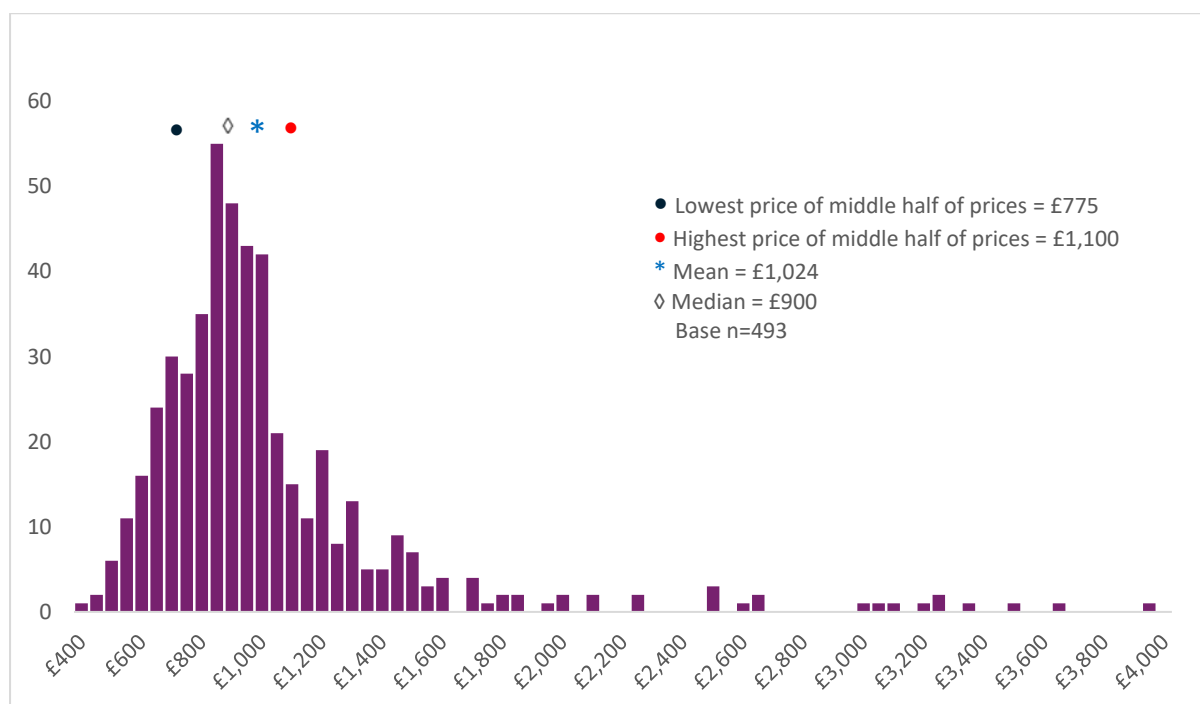
would only charge £250, the most expensive would charge nearly 16 times more at £3,950.

*Fig. 4: Conveyancing scenario 3. Purchase of a freehold property, spread of prices 2020 (freq.)*



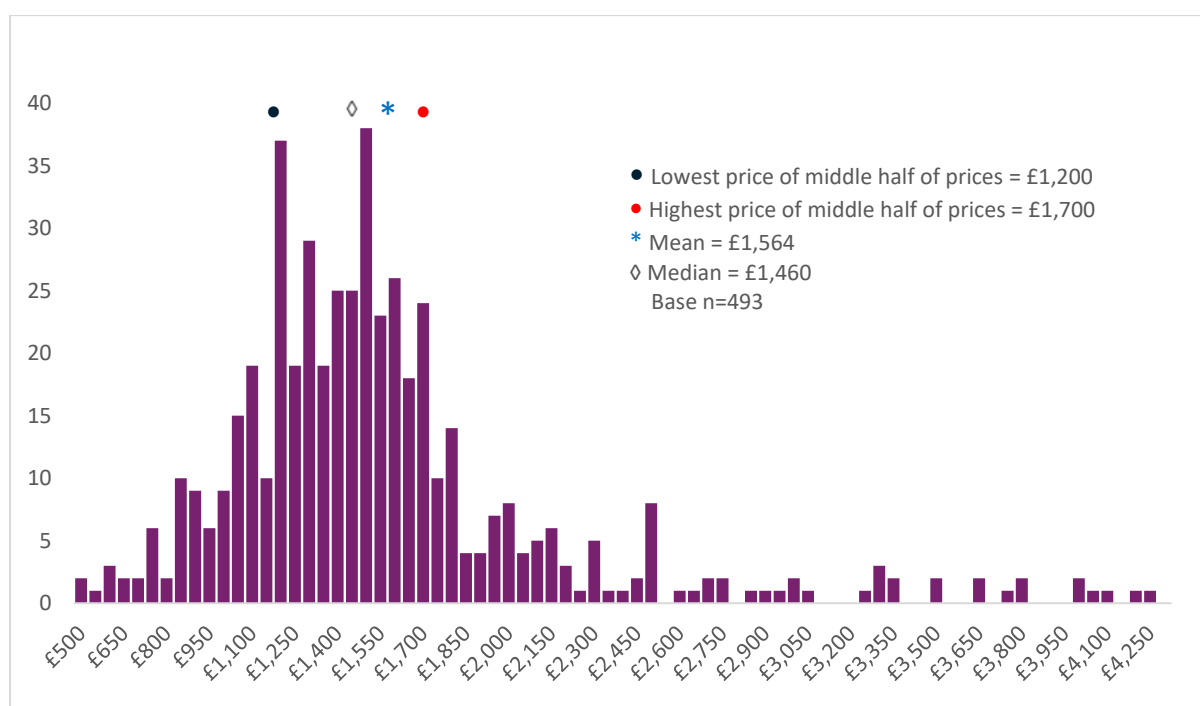
3.9 For Scenario 4 the most frequent price is £850 and half the prices charged are between £775 and £1,100 though there is a sharp drop in the number of providers charging more than £1,000 (fig. 5). Beyond this and the £3,000 point there are small number which might be regarded as outliers, but these are nevertheless the prices that these providers gave. The cheapest price is £400 and the most expensive is £3,950.

Fig. 5: Conveyancing scenario 4. Purchase of a leasehold property, spread of prices 2020 (freq.)



3.10 Scenario 5 has the widest distribution of the five conveyancing scenarios, from £500 to £4,250 (fig. 6). There are a number of spikes where prices cluster, for example 37 providers charge between £1,175 and £1,222. This might suggest that providers are anchoring around specific price points, however, it might also be the result of random variation.

Fig. 6: Conveyancing scenario 5. Sale and purchase of freehold properties, spread of prices 2020 (freq.)



3.11 For these five scenarios most providers use fixed fees. In each scenario fewer than 100 use estimates and so we should be cautious in making comparisons between prices charged as fixed fees and prices given as estimates. Given this caveat, the differences in IQRs between fixed fees and estimates for scenarios 1 and 2 are less than £30. In scenarios 3 and 4 the IQRs for fixed fees are around £100 narrower and for scenario 5 fixed fee IQRs are £330 narrower.

## Average Prices

3.12 Below we examine changes in price between the waves. There are plenty of reasons for increases in average prices, such as increasing costs or increasing demand compared to supply, so increasing prices do not necessarily reflect a reduction in competition.

3.13 The average (mean) price for conveyancing services has increased in real terms since both 2017 and 2015 for four out of the five scenarios. Only the simplest scenario (1) has not significantly changed. These increases range from approximately £50 for scenario 2 and £100 for scenario 3 to over £100 for scenario 4 and over £150 for scenario 5. A comparison of mean prices between 2017 and 2020 within each country/region also shows widespread increases. This indicates that this is a real change and not due to different numbers of responses by country/region between waves.

*Fig. 7: Mean prices for conveyancing scenarios (£)*

	1. Sale of a freehold property	2. Sale of a leasehold property	3. Purchase of a freehold property	4. Purchase of a leasehold property	5. Sale and purchase of freehold properties
<b>Mean price 2020</b>	£718 <i>n</i> =500	£840 <sup>i a</sup> <i>n</i> =499	£891 <sup>ii a</sup> <i>n</i> =493	£1,024 <sup>iii a</sup> <i>n</i> =493	£1,564 <sup>iv a</sup> <i>n</i> =493
<b>Mean price 2017 (Inflated - CPI)</b>	£692 <i>n</i> =498	£785 <i>n</i> =495	£750 <i>n</i> =484	£854 <i>n</i> =482	£1,360 <i>n</i> =484
<b>Mean price 2015 (Inflated - CPI)</b>	£699 <i>n</i> =504	£792 <i>n</i> =505	£788 <i>n</i> =501	£890 <i>n</i> =500	£1,399 <i>n</i> =502

<sup>a</sup> = statistically significant compared to 2017 and 2015. Note: the number of responses (*n*) vary between scenarios and waves depending on the number participants interviewed, missing values are not included.

3.14 The average (median) prices show a similar pattern in figure 8 to figure 1. The average prices here are lower as the median is not affected by high priced outliers to the same extent as the mean.



Fig. 8: Median prices for conveyancing scenarios (£)

	1. Sale of a freehold property	2. Sale of a leasehold property	3. Purchase of a freehold property	4. Purchase of a leasehold property	5. Sale and purchase of freehold properties
<b>Median price 2020</b>	£698 <i>n</i> =500	£825 <i>n</i> =499	£790 <i>n</i> =493	£900 <i>n</i> =493	£1,460 <i>n</i> =493
<b>Median price 2017 (Inflated - CPI)</b>	£686 <i>n</i> =498	£750 <i>n</i> =495	£713 <i>n</i> =484	£798 <i>n</i> =482	£1,328 <i>n</i> =484
<b>Median price 2015 (Inflated - CPI)</b>	£658 <i>n</i> =504	£764 <i>n</i> =505	£709 <i>n</i> =501	£819 <i>n</i> =500	£1,364 <i>n</i> =502

## Country and regional differences

3.15 While this is a national study, we have enough responses to make some comparisons between England and Wales and between the North of England, Midlands, the South East, London and the South West. The average (mean) price is significantly higher in the South West than in every other English region, except London, which has the highest prices of all English regions. In contrast, mean prices are significantly cheaper in Wales, than England, for scenarios 1 and 2 (fig. 9).

Fig. 9: Mean conveyancing prices between Wales and English regions (£)

	1. Sale of a freehold property	2. Sale of a leasehold property	3. Purchase of a freehold property	4. Purchase of a leasehold property	5. Sale and purchase of freehold properties
<b>North</b>	£596 <i>n</i> =116	£692 <i>n</i> =116	£801 <i>n</i> =115	£907 <i>n</i> =115	£1,375 <i>n</i> =115
<b>Midlands</b>	£663 <i>n</i> =93	£789 <i>n</i> =92	£806 <i>n</i> =93	£953 <i>n</i> =92	£1,450 <i>n</i> =93
<b>South West</b>	£798 <i>n</i> =66	£925* <i>n</i> =66	£980* <i>n</i> =66	£1,121* <i>n</i> =66	£1,742* <i>n</i> =65
<b>South East</b>	£788 <i>n</i> =123	£928 <i>n</i> =123	£899 <i>n</i> =119	£1,054* <i>n</i> =119	£1,593 <i>n</i> =119
<b>London</b>	£923 <sup>v</sup> + <i>n</i> =52	£1,062 <sup>vi</sup> + <i>n</i> =52	£1,119 <sup>vii</sup> + <i>n</i> =51	£1,235 <sup>viii</sup> + <i>n</i> =51	£1,945 <sup>ix</sup> + <i>n</i> =51
<b>Wales</b>	£614* <i>n</i> =50	£718* <i>n</i> =50	£890 <i>n</i> =50	£1,012 <i>n</i> =50	£1,526 <i>n</i> =50

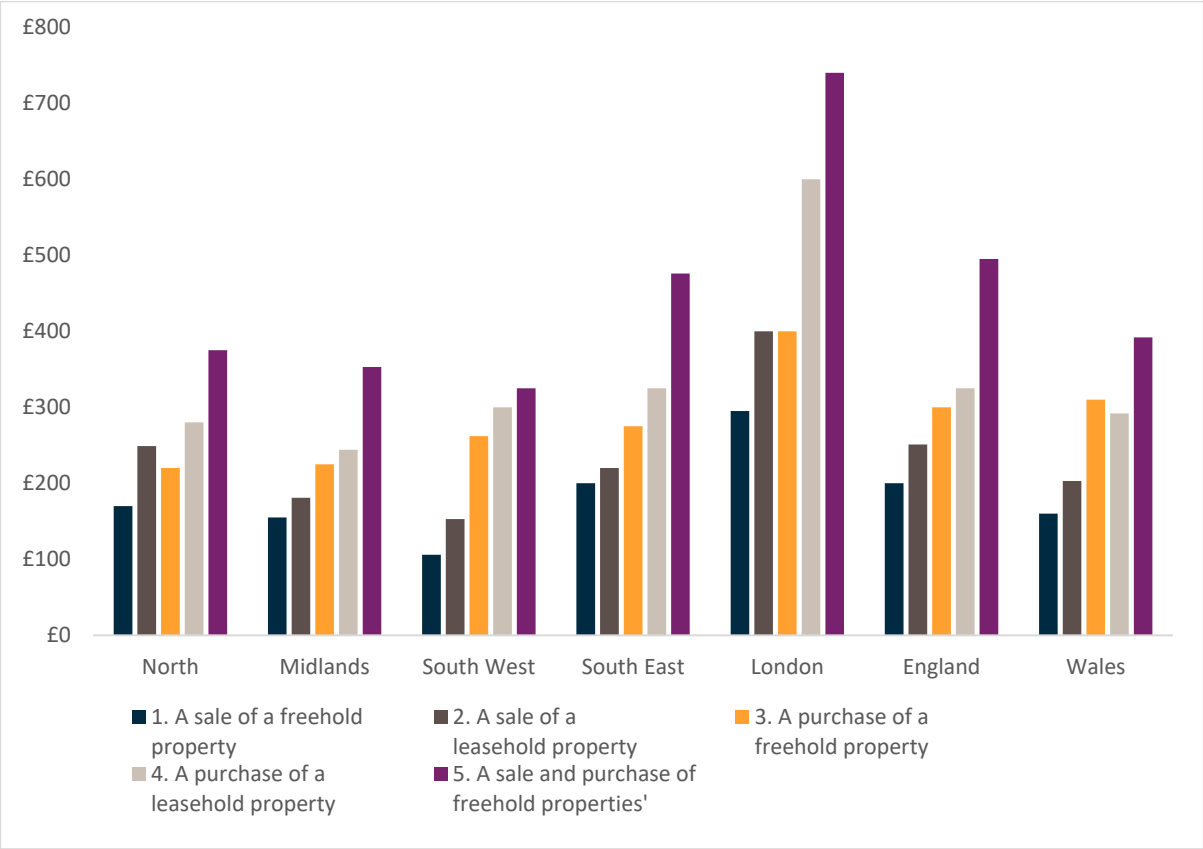
\* = statistically significant compared to other English regions.

3.16 The spread of prices varies between scenarios and different geographical areas, with IQRs from just over £100 to over £3,000 (fig. 10). London, as well as being among the

most expensive for conveyancing services, also has the largest spread of prices, across all five scenarios. It is also clear from figure 10 below that, except for the South West, there is a notable increase in the spread for scenario 5 compared to the scenarios with the next largest spreads of prices. This may be down to some providers simply adding what they would charge for a sale to what they would charge for a purchase, whereas others discount for a combined sale and purchase, which is less work than two separate transactions with separate clients.

3.17 A statistical regression<sup>7</sup> of price against region across these scenarios shows that region accounts for significant proportion of the variation in prices. Overall, geography accounts for 16% of the variation in prices across all five scenarios, although the effect is stronger or weaker in different regions. Providers based in London are 20% more expensive than those based elsewhere in England and Wales. Conversely, providers based in the North of England are 21% cheaper than providers based elsewhere. Providers in the Midlands are 8% cheaper than those based elsewhere. Regression outputs are in the accompanying spreadsheets.

Fig. 10: Spread of conveyancing prices - Interquartile range - between Wales and English regions (freq.)



<sup>7</sup> A statistical regression is an equation which shows how much one characteristic changes in value with any change in another characteristic’s value.

## Transparency

- 3.18 Both the Solicitors Regulation Authority (SRA) and the Council for Licensed Conveyancers (CLC) require the firms they regulate to display cost information on a prominent place on their websites across conveyancing work<sup>8</sup>.
- 3.19 As the *n* values in fig. 11 show, most providers display their prices on their websites. There has been a striking change since the last survey wave in 2017 (we did not ask about this in the first wave). In 2017 only 11% displayed their prices on their websites, nearly three quarters (74%) did not and were not planning to. This has reversed by 2020 when now nearly three quarters (73%) display prices on their websites whereas only 6% do not and are not planning to. It is also notable that 5% of providers do not know if their firms' prices are displayed on their websites and another 7% say their firm doesn't have a website.

Fig. 11: Conveyancing providers displaying prices on their websites (%)

	2020 (a)	2017 (b)
Yes	73% <sup>x b</sup>	11%
No – but planning to	9%	9%
No - Firm does not display prices on website and has no plans to	6% <sup>xi b</sup>	74%
Do not have a website	7%	5%
Don't know	5% <sup>xii b</sup>	1%
<i>n</i>	500	498

<sup>b</sup> = statistically significant compared to 2017

- 3.20 We also asked providers which pieces of information they provide to prospective clients before signing up to a service (fig. 12). The survey does not allow us to tell whether this information was published on the provider's website (which consumers might see when shopping around) or in a client care letter (when they have selected a provider and are in the process of instructing them). However, sometimes this distinction will be blurred since our experience is that when contacted by a prospective client for a quote, providers often respond with a draft client care letter. For some of the categories of information (such as some disbursements), it will only be possible for the provider to include this in a client care letter because it will vary depending on the client's circumstances.
- 3.21 Almost all give an estimate of the total cost and the likely scale of disbursements (payments made to third parties on the client's behalf, then claimed back from the client) (99%). 93% describe the services to be provided. 86% give indicative timings for completing work, which is significantly higher than in 2017. 84% provide information about their regulatory status. The pieces of information provided least often are on add-on options (49%), (though this has increased since 2017) and unbundling options.

<sup>8</sup> Rules 1.1, 1.5, 1.5. SRA. 2019. "SRA Transparency Rules". Available at:

<https://www.sra.org.uk/solicitors/standards-regulations/transparency-rules/#rule-1>

Principle 1q.CLC. "Handbook". Available at: <https://www.clc-uk.org/handbook/the-handbook/>

Unbundling options allow the client to carry out certain tasks themselves, this then can reduce the work of the provider and the cost the client pays. Just a fifth (21%) provided this information, although not all firms will offer unbundling as an option.

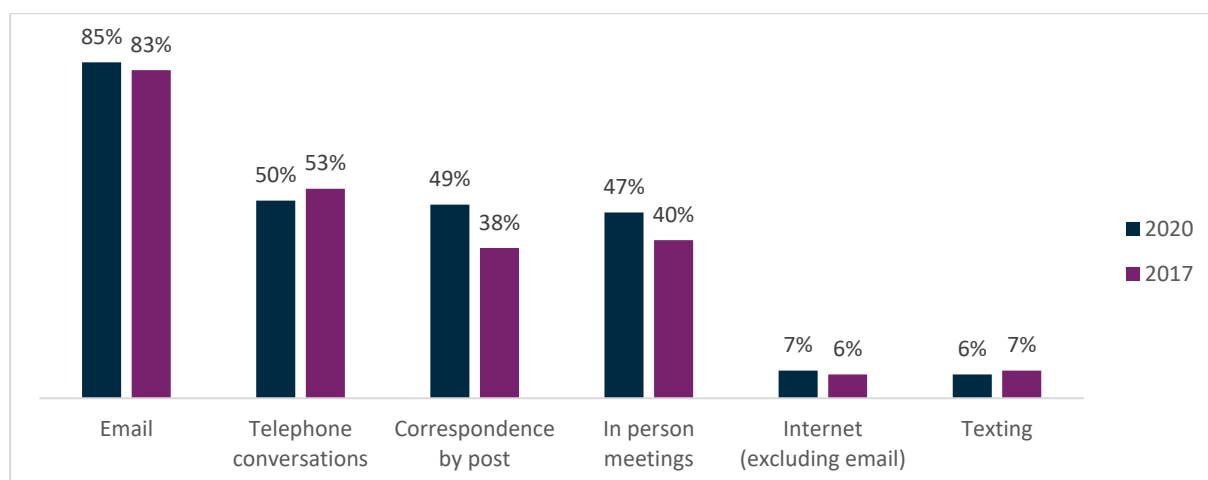
*Fig. 12: Information provided to prospective clients before they sign up to a service, for conveyancing scenarios (%)*

	2020	2017
An estimate of the total cost of the service	99%	99%
The scale of likely disbursements	99%	99%
A description of the services that will be provided	93%	93%
The grade of staff who will deal with the case	89%	91%
Complaints process and access to ADR (Alternative Dispute Resolution) services	88%	88%
Indicative timings for completing the work	86% <sup>xiii b</sup>	80%
Regulatory status and details	84%	86%
Professional Indemnity Insurance cover	74%	75%
The frequency of billing and payment milestones	71%	71%
Add-on options	49% <sup>xiv b</sup>	42%
Unbundling options	21%	21%
<i>n</i>	1,501	1,491

<sup>b</sup> = statistically significant compared to 2017

3.22 Providers were asked the main way that they provide information to prospective clients, though they were allowed to select more than one option if necessary. The most common way of communicating with prospective clients for conveyancing is by email (85%), followed by telephone (50%) (fig. 13). There are only two significant differences between 2020 and 2017: both use of post and face to face meetings have significantly increased<sup>xv</sup>.

Fig. 13: Main means of providing information to prospective clients, for conveyancing scenarios 2020 and 2017 (%)



2020 n=500, 2017 n=498

3.23 We are interested to see if there is any link between transparency and average price. Figure 14 below, however, shows there is no significant difference in the average price charged by those who do display their prices and those who do not.

Fig. 14: Mean conveyancing prices by whether providers display their prices on their websites (£)

	1. Sale of a freehold property	2. Sale of a leasehold property	3. Purchase of a freehold property	4. Purchase of a leasehold property	5. Sale and purchase of freehold properties
Display prices on website	£713 n=364	£833 n=363	£906 n=359	£1,020 n=359	£1,588 n=359
Do not display prices	731 n=136	843 n=136	£886 n=134	£1,026 n=134	£1,555 n=134

\* = statistically significant compared to other groups

3.24 However, we do see some difference in the spread of prices (fig 15). Providers who do not display their prices on their websites, overall have a wider spread (IQR) than those who do display their prices. The differences are £50 or less for scenarios 1, 2 and 3. The biggest differences are for scenarios 4 (£173) and 5 (£110).

Fig. 15: Spread (IQR) of conveyancing prices by whether providers display their prices on their websites (£)

	1. Sale of a freehold property	2. Sale of a leasehold property	3. Purchase of a freehold property	4. Purchase of a leasehold property	5. Sale and purchase of freehold properties
Display prices on website	£205 n=364	£254 n=363	£300 n=359	£277 n=359	£490 n=359
Do not display prices	£254 n=136	£300 n=136	£350 n=134	£450 n=134	£600 n=134

## Charging approach

3.25 There are different ways that providers can charge for the service they provide. In conveyancing, fixed fees predominate followed by estimates per job as a distant second (fig. 16). We found other approaches that can be used, such as a fixed percentage of the sale value or an hourly rate. However, we do not have enough responses containing these other approaches to be able to identify statistically significant differences in prices. In conveyancing we found that fixed fees are not only more commonly used but are also significantly cheaper. A statistical regression shows that providers who charge fixed fees are 12% cheaper than those who do not. This factor accounts for 13% of the variation in conveyancing prices. Regression outputs are in the accompanying spreadsheets. We did not ask providers if they vary their charging approach between higher and lower value clients.

3.26 This price difference between fixed fees and estimates may be down to the fact that providers giving estimates would often prefer to give a range. When asked for a single price, the interviewers found that they would typically take a price from the top end of that range.

Fig. 16: Mean conveyancing prices by charging approach (£)

	1. Sale of a freehold property	2. Sale of a leasehold property	3. Purchase of a freehold property	4. Purchase of a leasehold property	5. Sale and purchase of freehold properties
Estimate	£788 <sup>xvi</sup> + n=65	£931 <sup>xvii</sup> + n=66	£1,083 <sup>xviii</sup> + n=70	£1,214 <sup>xix</sup> + n=75	£1,824 <sup>xx</sup> + n=79
Fixed fee	£705 <sup>+</sup> n=415	£820 <sup>+</sup> n=415	£847 <sup>+</sup> n=406	£977 <sup>+</sup> n=403	£1,505 <sup>+</sup> n=399

\* = statistically significant compared to other groups

3.27 We found that providers offering fixed fees, for at least one scenario, are significantly less likely to have cases that cost the customer more than originally anticipated compared to those offering estimates (for all scenarios they priced for) (fig. 17). So, while a third offering fixed fees occasionally have cases costing more than anticipated,

nearly two thirds rarely or never do. In contrast, less than half offering estimates rarely or never have cases costing more than anticipated and more than half have this happening occasionally.

*Fig. 17: Frequency of conveyancing cases costing the customer more originally anticipated by charging approach in 2020 (%)*

	Very often/often	Occasionally	Rarely/never	Don't know	Total
<b>Estimate</b> (for all scenarios priced for) (n=78) <sup>xxi</sup>	1% <sup>+</sup>	54% <sup>+</sup>	45% <sup>+</sup>	0% <sup>+</sup>	100%
<b>Fixed fee</b> (for at least 1 scenario) (n=422)	2%	34%	64%	1%	100%
<b>All</b> (n=500)	2%	36%	61%	1%	100%

<sup>+</sup> = statistically significant compared to other groups

3.28 We have also asked if conveyancing providers vary their prices in different circumstances (fig. 18). The most common reason was to vary prices based on the value of the assets in the case (over two thirds). This may explain some of the higher price tails seen in the above distributions. The findings suggest there may often be scope for consumers to negotiate on the advertised price. Two thirds would reduce their prices for regular clients. Just under half would reduce prices for clients buying other services. Here there is a significant difference between solicitors, half of whom will do this, compared to just over a third of other providers. This difference may be explained by the fact that other providers are less likely to offer other services (see the accompanying spreadsheets). Overall, a fifth would vary prices based on their client's financial circumstances. Again, solicitors and other providers vary significantly, with only 9% of the latter offering this.

*Fig. 18: Percentage of conveyancing providers varying prices for consumers in 2020 (%)*

	Vary your prices based on the value of assets involved in the case	Reduce your prices for regular clients	Reduce your prices for clients who are buying other services from your firm	Vary your prices based on a client's financial circumstances	Vary your prices based on a client's location
<b>Solicitors</b> (n=433)	70%	66%	50% <sup>xxii</sup> <sup>+</sup>	20% <sup>xxiii</sup> <sup>+</sup>	11%
<b>Others</b> (n=65)	60%	75%	35%	10%	6%
<b>All</b> (n=498)	69%	67%	48%	19%	10%

<sup>+</sup> = statistically significant compared to other groups

## Prices and quality indicators

3.29 The Law Society offers accreditation to their ‘Conveyancing Quality Scheme’ (CQS)<sup>9</sup>. 84% of the providers in the survey were accredited to the CQS. There are no significant differences in the average prices charged by accredited and non-accredited providers. The Law Society also offers the Lexcel Legal Practice Quality Mark for practice management and client care<sup>10</sup>. 44% of the providers we talked to had this quality mark. There is only one significant difference, in average price, across the five scenarios. This is in Scenario 1 where prices are significantly cheaper among those holding the Lexcel mark. Average prices between accredited and unaccredited providers, for either CQS or the Quality Mark, are within £100 difference for each scenario (see the accompanying spreadsheets). This indicates that providers with quality accreditations are not more expensive.

3.30 We also asked providers to identify the extent to which they tailored their approach to each of their clients. We did this by using a ten-point scale, where 1 is an entirely standardised approach and 10 is an entirely bespoke approach. Around 180 rated their firms as 8, 9, or 10 (fig. 19) despite conveyancing often perceived as being a largely commoditised service. For every scenario this group charged significantly higher average prices than those who put themselves 7 or lower on this scale. A statistical regression shows that for every 1 point increase in the scale, the price increases by 1%. This means that on average providers rating themselves as 10 (entirely bespoke) are 9% more expensive than providers rating themselves as 1 (entirely standardised). This factor accounts for 6% of the variation in conveyancing prices.

*Fig. 19: Mean conveyancing prices by bespoke or standardised approach to each client (£)*

	1. Sale of a freehold property	2. Sale of a leasehold property	3. Purchase of a freehold property	4. Purchase of a leasehold property	5. Sale and purchase of freehold properties
<b>Bespoke (8-10)</b>	£760 <sup>xxiv</sup> + n=183	£884 <sup>xxv</sup> + n=182	£960 <sup>xxvi</sup> + n=180	£1,083 <sup>xxvii</sup> + n=179	£1,671 <sup>xxviii</sup> + n=79
<b>Standardised (1-7)</b>	£696 <sup>+</sup> n=311	£817 <sup>+</sup> n=311	£853 <sup>+</sup> n=307	£985 <sup>+</sup> n=308	£1,506 <sup>+</sup> n=399

<sup>+</sup> = statistically significant compared to other groups

3.31 To follow up, we also asked for each scenario if their approach was to compete more on price or more on service. Providers could rate their approach on a seven-point scale from “1. Entirely on Price”, via “4. Equally on Price and Service” to “7. Entirely on service”. Over half compete either entirely or mainly on service. A third said they compete equally on price and service. Just over one in ten said they compete slightly more on service. A very small minority compete entirely or mainly on price. Those competing primarily on service are significantly more expensive only for scenarios 1 and 2; the difference is less than £100<sup>xxix</sup>.

<sup>9</sup> The Law Society. 2020. “Apply for the Conveyancing Quality Scheme”. Webpage available at: <https://www.lawsociety.org.uk/support-services/accreditation/conveyancing-quality-scheme/apply/#>

<sup>10</sup> The Law Society. 2020. “Lexcel – excellence in legal practice management and client care”. Webpage available at: <https://www.lawsociety.org.uk/support-services/accreditation/lexcel/>



- 3.32 In summary, there is no overall link between the extent to which providers compete mainly on price or service and the prices they offer for these scenarios. However, providers identifying themselves as delivering a highly bespoke service and who compete primarily on these terms are somewhat more expensive.

### Other differences by different provider characteristics

- 3.33 We have also checked for differences by other characteristics. For three of the five scenarios there is no significant difference in the average prices charged by solicitors or licensed conveyancers' firms. Though for scenarios 4 and 5 the average prices charged by licensed conveyancers (£1,193 and £1,714) are significantly higher than those charged by solicitors (£1,003 and £1,547); though this is based on just 53 responses from licensed conveyancers and should be treated with caution. A statistical regression comparing licensed conveyancers against other providers shows that licensed conveyancers are 12% more expensive. This factor accounts for 9% of the variation in conveyancing prices. Regression outputs are in the accompanying spreadsheets.
- 3.34 There are no significant differences between firms structured as partnerships or as Alternative Business Structures. There are also no significant differences between firms located in urban or rural areas. There is marginal difference by firm size, where if the number of employees double, the price increases by 3%. This factor explains 12% of the variation in conveyancing prices.
- 3.35 The proportion who would provide conveyancing services remotely for the scenarios we asked about is unchanged from 2015; just over half would offer such services remotely, rather than requiring any face to face meetings (fig. 20). It should be noted that fieldwork was concluded just as the UK lockdown came into effect during the Coronavirus pandemic. Only in scenario 1 are legal providers offering the service remotely significantly cheaper than those offering the service face to face (£702 compared to £737)<sup>xxx</sup>.

*Fig. 20: Proportion who provide conveyancing services remotely or face to face, over time (%)*

	2020	2017	2015
Yes - would provide this service remotely	52% <sup>b</sup>	44%	52%
No – would require face to face contact	48% <sup>b</sup>	56%	48%
<i>n</i>	500	499	507

a = statistically significant compared to 2017 and 2015

b = statistically significant compared to 2017

### Changing prices

- 3.36 In each wave we have asked if the firm has changed their prices for conveyancing in the last 12 months. Figure 21 shows little change, in response to this question, between waves. Around six in ten have kept their prices about the same, slightly under four in ten have increased them and fewer than one in twenty have decreased them.

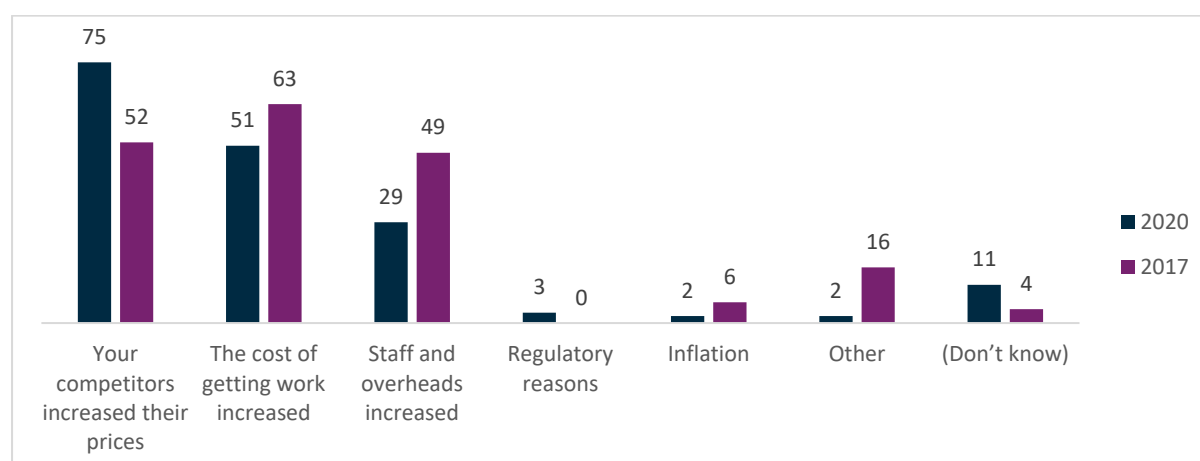
There is a small, though statistically significant, increase in the percentage who have decreased prices, doubling from 2% in 2015.

*Fig. 21: Proportions of conveyancing firms who have changed their prices in the last 12 months (%)*

	Increased	Stayed about the same	Decreased	Total
<b>2020<sup>xxxi</sup></b> (n=490)	36%	60%	4%	100%
<b>2017</b> (n=497)	38%	58%	4%	100%
<b>2015</b> (n=505)	38%	60%	2%	100%

3.37 The reasons given by the 36% (173 firms) who increased their prices in 2019/20 are in figure 22 below. Given the small numbers for some of the reasons, these are shown as the actual number rather than as percentages. 75 said they had increased prices because their competitors had, 51 because the costs of getting work had increased and 29 due to staff or overheads. Only three providers identified regulatory reasons for increasing prices. There is variation between 2020 and 2017 but the top three categories remain the same.

*Fig. 22: Conveyancing providers' reasons for increasing prices in 2020 and 2017 (freq.)*



2020 n=173, 2017n = 190

3.38 Of the handful of providers (21) who decreased their prices, two leading reasons were that competitors had decreased their prices, or that they wanted more work.

# Divorce

## Headlines:

### 4.1 Price changes

- The spread of prices, indicated by the range of the middle half of prices (inter quartile range), has increased in three scenarios and decreased in two scenarios since 2017
- Average (mean) 2020 prices are significantly higher than 2017 and 2015 prices in two of the five scenarios, the prices of the other three scenarios are not significantly different from 2017 prices
- 30% of providers have increased their prices within the 12 months prior to the survey, 1% have decreased their prices
- Fixed fee prices are significantly cheaper than prices based on estimates or hourly rates for three of the five scenarios (there are too few responses to compare scenario 4)
- There are no significant differences by firm size, or whether they are located in an urban or rural area
- Firms based in London charge higher prices compared to firms based elsewhere for four of the five scenarios (the fifth having too few responses to compare)

### 4.2 Price transparency

- 52% of providers say they display their prices on their websites – an increase of 30 percentage points since 2017
- There are no significant differences in the average prices of those who display their prices on their websites and those who do not, except for scenario 1 (an uncontested divorce requiring a full legal service) where those displaying prices were on average £50 cheaper.
- The spread of prices, of those displaying their prices, is slightly narrower for scenarios 1, 2 and 3 but are wider for scenario 5

### 4.3 Quality measures

- Firms holding quality marks are no more expensive than those without
- There is no significant difference in average price between providers who say they offer a more bespoke service and those who offer a more standardised service and only one difference between those who compete more on service than on price

### 4.4 Online and remote services

- 32% would offer services for scenarios 1 and 2 remotely, dropping to 25% and 20% for scenarios 3 and 5.
- A fifth (21%) of providers had registered for HMCTS Online Divorce service and 6% (29 out of 500) had used the service to complete a divorce on behalf of a client.
- 20% thought online divorce would decrease fees and 1% thought it would increase them for an uncontested divorce, 12% thought it would decrease and

1% increase fees for a more complex divorce involving a disagreement over assets

#### *Divorce scenarios*

1. An uncontested divorce requiring a full legal service
2. An uncontested divorce responding to a petition for divorce
3. An uncontested divorce requiring arrangements for dependent children
4. A more complex divorce requiring mediation and advisory services
5. A more complex divorce involving disagreement over assets

## **Spread of Prices**

- 4.5 The spread of prices, indicated by the inter quartile range, shows a mixed picture (fig. 23). It has changed little for scenario 1 and has decreased over time in scenario 2. The range in scenario 5 has decreased by over £300 but still remains at over £1,800. The change in range for scenario 4 is most notable though. It has increased in spread by nearly £1,000 since 2015; most (nearly £600) of this increase has been since 2017.
- 4.6 Feedback from the interviewing team suggest that many of the providers interviewed for this scenario found it difficult to estimate the likely cost of mediation, as they were not familiar with its use. This may offer some explanation for the range in costs. Another potential explanation for the much higher spread of prices for scenarios 4 and 5 is that the complexity may lead to unexpected issues and therefore require more of the provider's time; i.e. pricing for the risk of the unknown.

*Fig. 23: Spread of prices - Interquartile range, for divorce scenarios (£)*

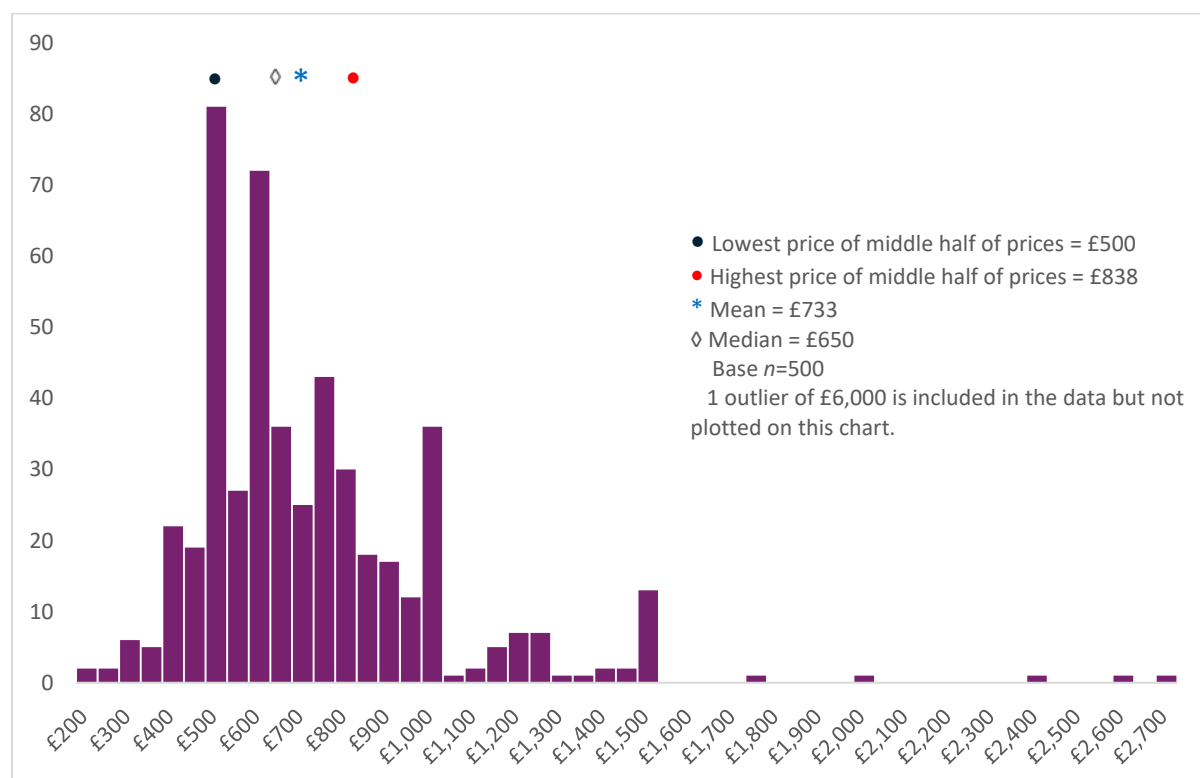
	1. An uncontested divorce requiring a full legal service	2. An uncontested divorce responding to a petition for divorce	3. An uncontested divorce requiring arrangements for dependent children	4. A more complex divorce requiring mediation and advisory services	5. A more complex divorce involving disagreement over assets
<b>IQR 2020</b>	£338 <i>n</i> =500	£201 <i>n</i> =499	£790 <i>n</i> =487	£1,950 <i>n</i> =112	£1,858 <i>n</i> =480
<b>IQR 2017</b>	£319 <i>n</i> =493	£266 <i>n</i> =493	£639 <i>n</i> =487	£1,330 <i>n</i> =358	£2,027 <i>n</i> =462
<b>IQR 2015</b>	£333 <i>n</i> =499	£273 <i>n</i> =495	£525 <i>n</i> =490	£928 <i>n</i> =380	£2,183 <i>n</i> =481

Note: The 2015 and 2017 prices have been adjusted for inflation using the consumer price index.

- 4.7 Box and whisker plots, available in the accompanying spreadsheets, show the distributions without the outlier values. These show no clear pattern. Scenario 1 has decreased in spread. Scenario 2 shows little change. Prices in scenarios 3 and 4 have increased slightly and their spreads have varied.

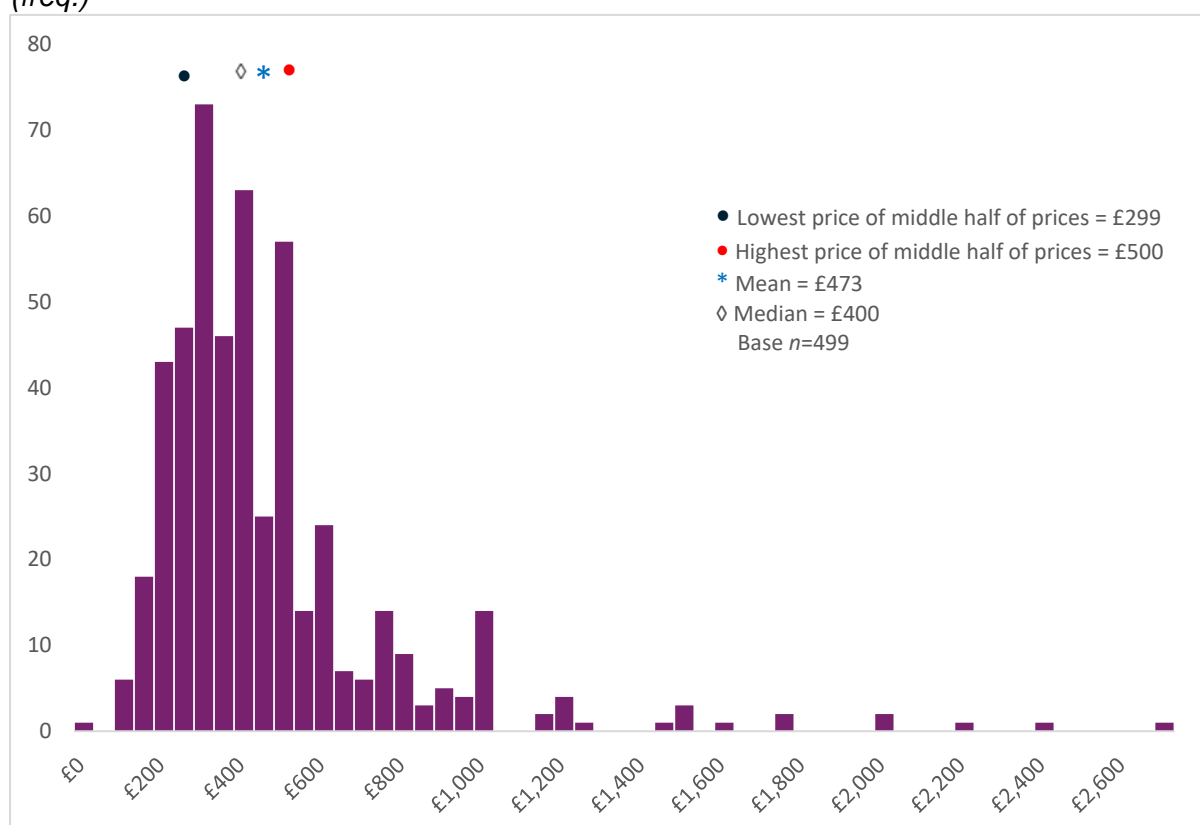
- 4.8 The following figures show the distribution of prices, which have been grouped to the nearest £50 (£100 for scenario 5). As we have seen among the conveyancing scenarios, there are clusters of specific prices. For example, in scenario 1 there are distinct peaks where multiple providers (fig. 24) are charging approximately either £500, or £600, or £750, or £1,000. This may be either random variation or providers anchoring around specific price points, but we cannot confirm either possibility using statistical analysis alone. There are also outliers of approximately £1,750, £2,000, £2,400, £2,600 and £2,700. The cheapest given price is £200.

*Fig. 24: Divorce scenario 1. uncontested divorce requiring a full legal service 2020 (freq.)*



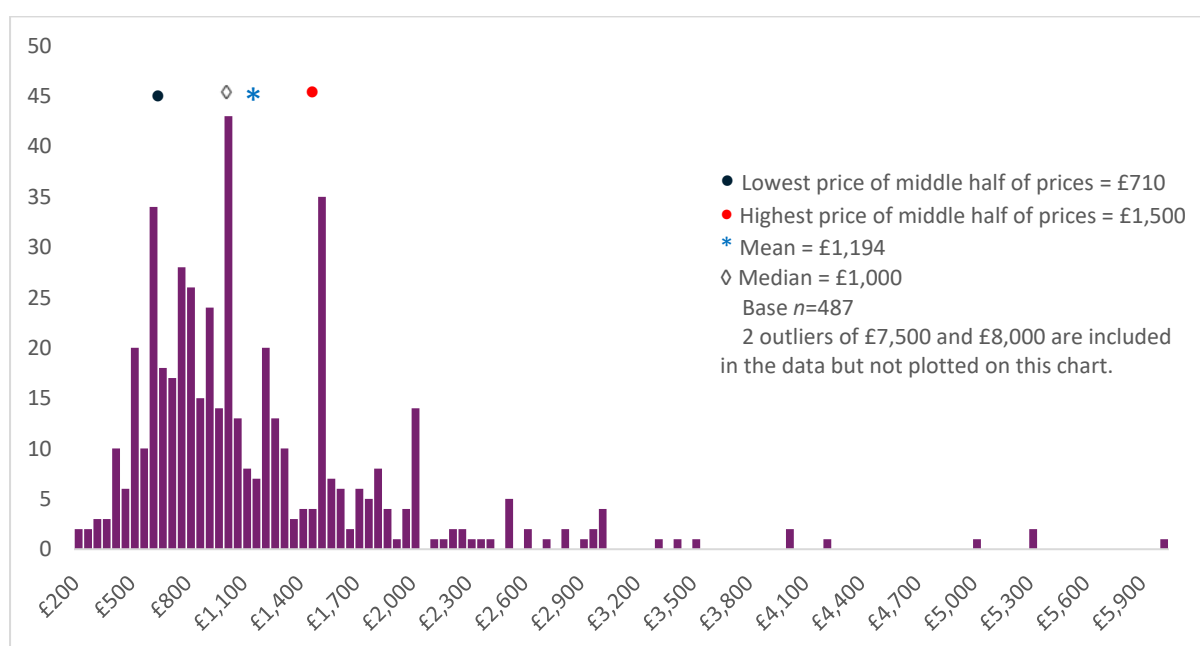
- 4.9 The spread is narrower in scenario 2 with a smaller IQR, compared to scenario 1. Though still, we see peaks around certain price points (£300, £400, £500) (fig. 25). Almost all are around £1,000 or below, though there are also a handful of prices above this up to £2,700. It is notable that one price given is £0, this may appear to be an error, but the interviewer confirmed with the provider who would provide the service for free on the expectation of charging the customer for other work.
- 4.10 For both scenario 1 and 2 fixed fees are most common. The IQR for these appear slightly lower than the IQRs for estimates or hourly rates though the differences are around £100 or less.

Fig. 25: Divorce scenario 2. uncontested divorce responding to a petition for divorce 2020 (freq.)



4.11 In scenario 3 there are three distinct peaks around £600, £1,000 and £1,500 with lower peaks around £750 and £800 (fig. 26). There is also a longer tail of outlying higher prices, up to £6,000. Here, hourly rates are more commonly used by providers than estimates or fixed fees. The IQR for those using fixed fees is over £300 narrower.

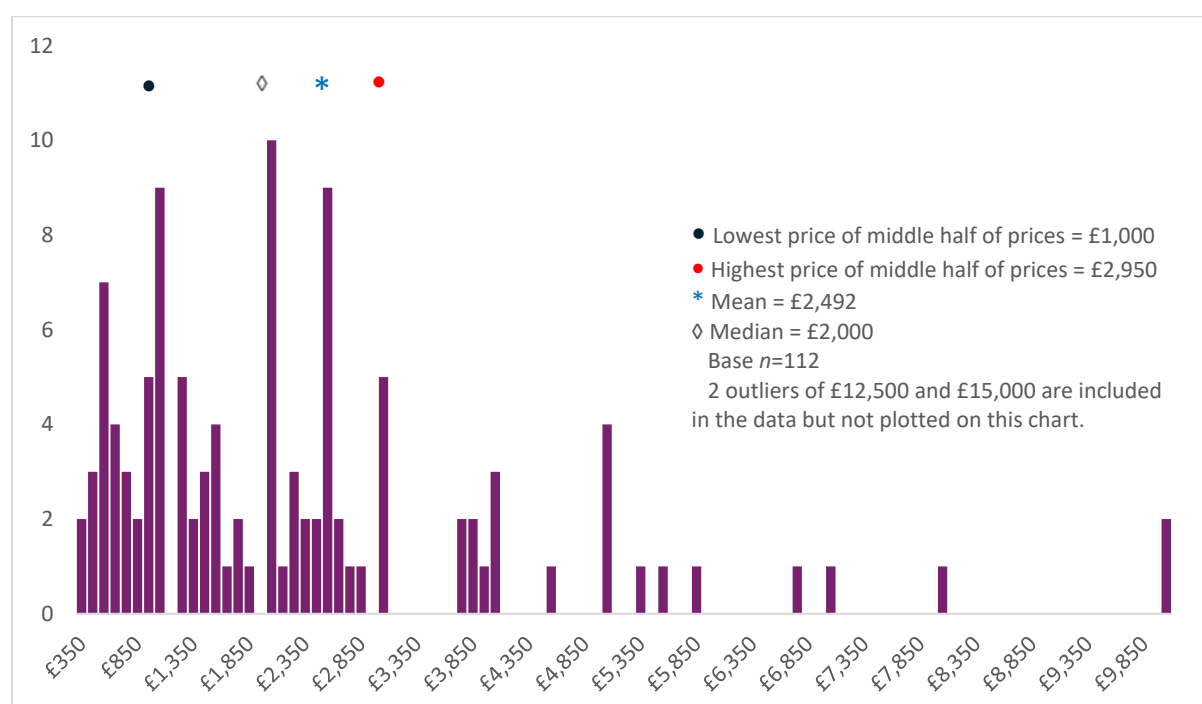
Fig. 26: Divorce scenario 3. uncontested divorce requiring arrangements for dependent children 2020 (freq.)



4.12 There are fewer prices for scenario 4 (this was removed from the telephone interview, during fieldwork, to shorten interview length and increase responses to the survey). So the 112 prices in figure 27 need to be treated with some caution. Nonetheless the overall range of prices from the cheapest at approximately £350 to the most expensive outliers at around £10,050 is clear.

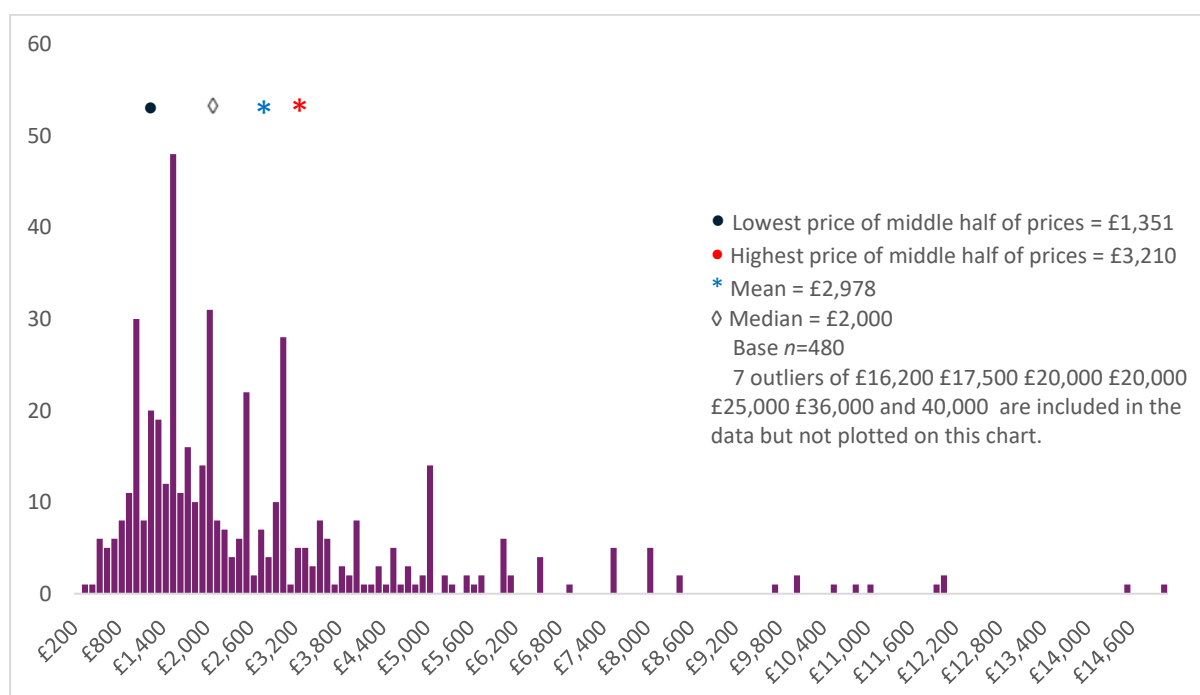
4.13 As with scenario 3, hourly rates are the most common method used and only 74 providers used fixed fee prices. While there are only 74 fixed fee prices, these have an IQR around £1,400 narrower than the IQRs for estimates or hourly rates.

*Fig. 27: Divorce scenario 4. Complex divorce requiring mediation and advisory services 2020 (freq.)*



4.14 Scenario 5, being the most complex, has a wider range than the first 3 scenarios. It too has peaks around certain price points (£1,000, £1,500, £2,000, £3,000) (fig. 28). The most expensive of the outliers is £15,000, which is fifty times more expensive than the cheapest price given of £300.

Fig 28: Divorce scenario 5. complex divorce involving disagreement over assets 2020 (freq.)



## Average Prices

4.15 The average (mean) price for divorce services has increased in real terms for the three most complex, and therefore expensive, scenarios (3,4,5) (fig. 29). The prices of the two simple uncontested divorce scenarios (1 and 2) have not significantly changed since 2017 or 2015. The price of scenario 4 has increased by nearly £800 since 2015 and by nearly £600 since 2017. For scenario 5 the price has increased by over £200 since 2015. A comparison of mean prices between 2017 and 2020 within each country/region also shows widespread increases for scenarios 3 and 4 (though these are not statistically significant). This indicates that these increases are unlikely to be due to different numbers of responses by country/region between waves.



Fig. 29: Mean prices for divorce scenarios (£)

	1. An uncontested divorce requiring a full legal service	2. An uncontested divorce responding to a petition for divorce	3. An uncontested divorce requiring arrangements for dependent children	4. A more complex divorce requiring mediation and advisory services	5. A more complex divorce involving disagreement over assets
<b>Mean price 2020</b>	£733 <i>n</i> =500	£473 <i>n</i> =499	£1,194 <sup>xxxii a</sup> <i>n</i> =487	£2,492 <sup>xxxiii a</sup> <i>n</i> =112	£2,978 <sup>xxxiv c</sup> <i>n</i> =480
<b>Mean price 2017 (Inflated - CPI)</b>	£767 <i>n</i> =493	£489 <i>n</i> =493	£1,112 <sup>xxxv c</sup> <i>n</i> =487	£1,764 <sup>xxxvi c</sup> <i>n</i> =358	£3,097 <sup>xxxvii c</sup> <i>n</i> =462
<b>Mean price 2015 (Inflated - CPI)</b>	£781 <i>n</i> =499	£490 <i>n</i> =495	£998 <sup>b</sup> <i>n</i> =490	£1,547 <i>n</i> =380	£2,634 <i>n</i> =481

<sup>a</sup> = statistically significant compared to 2017 and 2015. <sup>b</sup> = statistically significant compared to 2017. <sup>c</sup> = statistically significant compared to 2015. Note: the number of responses (*n*) vary between scenarios and waves depending on the number participants interviewed, missing values are not included.

4.16 The average (median) prices for the divorce scenarios (fig. 30) show a similar pattern to those of the mean prices in figure 29.

Fig. 30: Median prices for divorce scenarios (£)

	1. An uncontested divorce requiring a full legal service	2. An uncontested divorce responding to a petition for divorce	3. An uncontested divorce requiring arrangements for dependent children	4. A more complex divorce requiring mediation and advisory services	5. A more complex divorce involving disagreement over assets
<b>Median price 2020</b>	£650 <i>n</i> =500	£400 <i>n</i> =499	£1,000 <i>n</i> =487	£2,000 <i>n</i> =112	£2,000 <i>n</i> =480
<b>Median price 2017 (Inflated - CPI)</b>	£654 <i>n</i> =493	£383 <i>n</i> =493	£851 <i>n</i> =487	£1,277 <i>n</i> =358	£2,128 <i>n</i> =462
<b>Median price 2015 (Inflated - CPI)</b>	£655 <i>n</i> =499	£382 <i>n</i> =495	£819 <i>n</i> =490	£1,092 <i>n</i> =380	£1,910 <i>n</i> =481

4.17 As with prices for conveyancing, increasing prices do not necessarily mean a lack of competition. Though again, there is also no obvious change in average price that might be associated with the new transparency requirements.

## Country and regional differences

4.18 When looking for variations in average prices between Wales and the English regions, only London stands out as being significantly more expensive than anywhere else (fig. 31). The South East also appears to be more expensive than other regions, for scenario 1, but this is not statistically significant at the 95% confidence interval, though it is at the 90% confidence interval. We have not included figures from scenario four as the 74 responses are too few to be able to make robust comparisons.

Fig. 31: Mean prices between Wales and English regions, for divorce scenarios (£)

	1. An uncontested divorce requiring a full legal service	2. An uncontested divorce responding to a petition for divorce	3. An uncontested divorce requiring arrangements for dependent children	4. A more complex divorce requiring mediation and advisory services	5. A more complex divorce involving disagreement over assets
<b>North</b>	£605 <i>n</i> =122	£392 <i>n</i> =122	£1,002 <i>n</i> =119	<i>n</i> =18	£2,397 <i>n</i> =118
<b>Midlands</b>	£760 <i>n</i> =90	£528 <i>n</i> =90	£1,212 <i>n</i> =87	<i>n</i> =23	£2,993 <i>n</i> =86
<b>South West</b>	£667 <i>n</i> =50	£375 <i>n</i> =50	£1,203 <i>n</i> =49	<i>n</i> =9	£3,156 <sup>+</sup> <i>n</i> =50
<b>South East</b>	£808 <sup>+</sup> <i>n</i> =114	£464 <i>n</i> =113	£1,250 <i>n</i> =112	<i>n</i> =35	£3,040 <sup>+</sup> <i>n</i> =106
<b>London</b>	£908 <sup>xxxviii</sup> <sup>+</sup> <i>n</i> =74	£634 <sup>xxxix</sup> <sup>+</sup> <i>n</i> =74	£1,538 <sup>xl</sup> <sup>+</sup> <i>n</i> =70	<i>n</i> =27	£4,395 <sup>xli</sup> <sup>+</sup> <i>n</i> =70
<b>Wales</b>	£629 <i>n</i> =50	£453 <i>n</i> =50	£1,004 <i>n</i> =50	<i>n</i> =0	£2,032 <i>n</i> =50

<sup>+</sup> = statistically significant compared to other regions

4.19 A statistical regression of country and region against prices shows that providers based in London are 26% more expensive than providers based elsewhere. This factor accounts for 13% of the variation in prices for these divorce scenarios. Conversely, providers based in the North of England are 19% cheaper than providers based elsewhere in England and Wales. This factor accounts for 14% of the variation in prices. Regression outputs are in the accompanying spreadsheets.

4.20 There is not an immediately obvious pattern by country or region for the interquartile ranges of each scenario (Fig. 32, again scenario 4 is omitted, due to the low number of responses). Wales has the least spread for three of the scenarios, while London has the widest spread for two of them.

Fig. 32: Spread of prices - Interquartile range - between Wales and English regions, for divorce scenarios (£)

	1. An uncontested divorce requiring a full legal service	2. An uncontested divorce responding to a petition for divorce	3. An uncontested divorce requiring arrangements for dependent children	4. A more complex divorce requiring mediation and advisory services	5. A more complex divorce involving disagreement over assets
North	£150 <i>n</i> =122	£200 <i>n</i> =122	£540 <i>n</i> =119	<i>n</i> =18	£1,500 <i>n</i> =118
Midlands	£300 <i>n</i> =90	£245 <i>n</i> =90	£850 <i>n</i> =87	<i>n</i> =23	£1,969 <i>n</i> =86
South West	£313 <i>n</i> =50	£175 <i>n</i> =50	£675 <i>n</i> =49	<i>n</i> =9	£2,609 <i>n</i> =50
South East	£360 <i>n</i> =114	£250 <i>n</i> =113	£750 <i>n</i> =112	<i>n</i> =35	£2,006 <i>n</i> =106
London	£250 <i>n</i> =74	£463 <i>n</i> =74	£685 <i>n</i> =70	<i>n</i> =27	£3,056 <i>n</i> =70
England	£350 <i>n</i> =450	£223 <i>n</i> =449	£800 <i>n</i> =437	<i>n</i> =112	£1,981 <i>n</i> =430
Wales	£285 <i>n</i> =50	£200 <i>n</i> =50	£395 <i>n</i> =50	<i>n</i> =0	£1,293 <i>n</i> =50

## Transparency

4.21 As mentioned for conveyancing, showing cost information on providers' websites is an important aspect of price transparency. We find only significant differences for scenario 1, where those who display their prices on their websites are significantly cheaper than those who do not (fig. 33).

Fig. 33: Mean prices by whether providers display their prices on their websites for divorce scenarios (£)

	1. An uncontested divorce requiring a full legal service	2. An uncontested divorce responding to a petition for divorce	3. An uncontested divorce requiring arrangements for dependent children	4. A more complex divorce requiring mediation and advisory services	5. A more complex divorce involving disagreement over assets
Display prices on website	£708 <sup>xlii</sup> + n=261	£462 n=261	£1,194 n=255	£2,567 n=57	£2,942 n=253
Do not display prices	£759 n=239	£486 n=238	£1,194 n=232	£2,415 n=55	£3,018 n=227

+ = statistically significant compared to other groups

4.22 Providers who display their prices have a narrower spread (IQR) of prices than providers who do not (fig. 34) for scenarios 1, 2 and 3. Although the differences vary from just £13 for scenario 2 to £110 and £116 for scenarios 1 and 3 respectively. However, for scenario 5 those displaying prices have a wider spread than those who do not, by £175. (We have too few responses for scenario 4 to compare.)

Fig. 34: Spread (IQR) of divorce prices by whether providers display their prices on their websites for divorce scenarios (£)

	1. An uncontested divorce requiring a full legal service	2. An uncontested divorce responding to a petition for divorce	3. An uncontested divorce requiring arrangements for dependent children	4. A more complex divorce requiring mediation and advisory services	5. A more complex divorce involving disagreement over assets
Display prices on website	£250 n=261	£230 n=261	£680 n=255	n=57	£1,915 n=253
Do not display prices	£360 n=239	£243 n=238	£796 n=232	n=55	£1,740 n=227

4.23 Divorce is often more complex than conveyancing and it is not mandatory for firms to publish prices. This is reflected in the lower proportion of providers who display prices on their websites. However, there are signs that regulatory changes applying to conveyancing and other areas have influenced positive change in the divorce market. While in 2017 the majority did not display prices on their website and did not intend to, by 2020 most firms do so (fig. 35). Just over half (52%) told us that they do display prices while a fifth do not and do not plan to. Eight percent in 2020 told us that they did not know if their website displayed the prices of their divorce services or not.

Fig. 35: Providers displaying prices on their websites, for divorce scenarios (%)

	2020 (a)	2017 (b)
Yes	52% <sup>xliii b</sup>	22%
No – but planning to	15%	15%
No - Firm does not display prices on website and has no plans to	20% <sup>xliv b</sup>	58%
Do not have a website	5% <sup>xlv b</sup>	3%
Don't know	8% <sup>xlvi b</sup>	3%
<i>n</i>	500	495

<sup>b</sup>= statistically significant compared to 2017

4.24 For divorce, how often providers gave clients specific information to prospective clients is little changed from 2017 (fig. 36). The two significant changes are slight decreases, regarding the grade of staff dealing with the case and regulatory status and details. The least often communicated pieces of information are on add-on options (51%) and unbundling options (58%). The latter can potentially reduce the cost by allowing the client to do tasks that they would otherwise have to pay their provider to do. Not all firms will offer consumers this option, however.

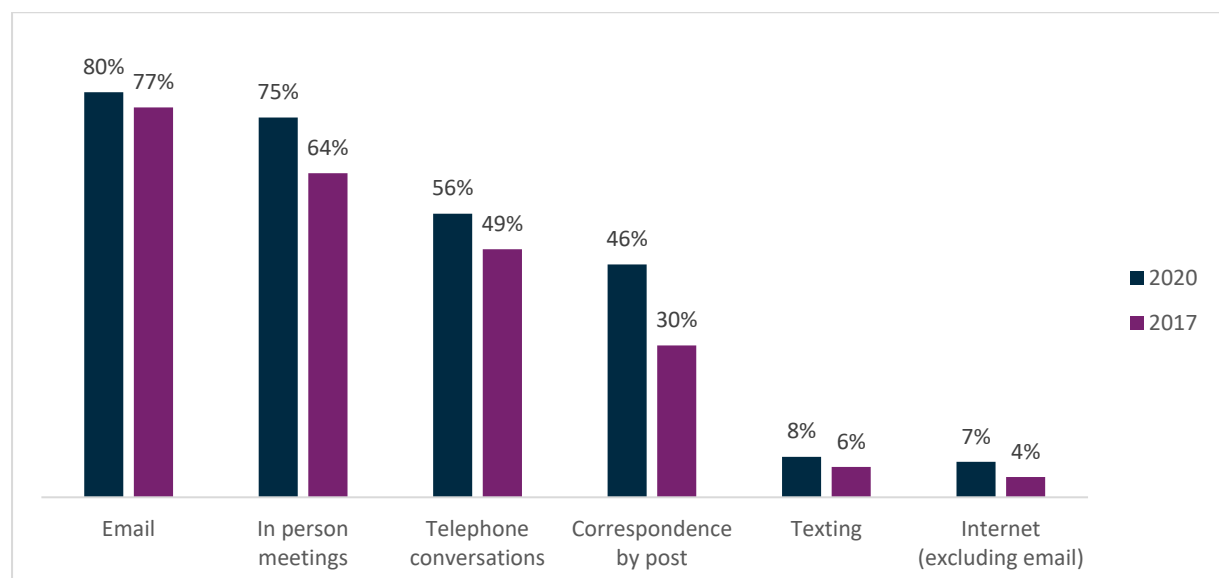
Fig. 36: Information provided to clients before they sign up to a service, for divorce scenarios (%)

	2020	2017
An estimate of the total cost of the service	98%	97%
A description of the services that will be provided	98%	98%
The scale of likely disbursements	97%	96%
Indicative timings for completing the work	94%	96%
The grade of staff who will deal with the case	93% <sup>xlvii b</sup>	97%
The frequency of billing and payment milestones	93%	92%
Complaints process and access to ADR (Alternative Dispute Resolution) services	92%	94%
Regulatory status and details	87% <sup>xlviii b</sup>	92%
Professional Indemnity Insurance cover	82%	77%
Unbundling options	58%	57%
Add-on options	51%	52%
<i>n</i>	501	495

<sup>b</sup> = statistically significant compared to 2017

4.25 Email is the primary means of providing information to prospective clients (Fig. 37). Eighty percent told us that they mainly communicate with their prospective clients by email. The second most common method is in person meetings (75%), followed by telephone conversations (56%). The pattern is unchanged from 2017, through it is interesting that the use of post has significantly increased by such a margin. The use of internet other than email has also significantly increased, though it remains less than 10%. Providers whose main means of communicating is email are 15% more expensive than those who primarily use other methods. This factor accounts for 10% of the variation in prices in these scenarios. This may seem counterintuitive as email may be seen as an efficient means of communicating. Though this indicates association rather than causation and it may be that those not using email are also associated with other factors that mean their prices are cheaper.

*Fig. 37: Main means of providing information to prospective clients, for divorce scenarios 2020 and 2017 (%)*



2020 n=501, 2017 n=495

## Charging approach

4.26 Fixed fees are the dominant charging approach for the first three scenarios and they also have the lowest average prices in two of them (fig. 38). Scenario 5 is the most complex and here only a minority of providers are willing to offer a fixed fee and take on the risk of unforeseen complications and additional costs. So, charging by hourly rate is most common, followed by estimates. Both approaches have average costs that are more than double that of the fixed fee. A statistical regression shows that providers charging fixed fees are 9% cheaper than those using other charging approaches. This accounts for 7% of the variation in prices for these scenarios. Regression outputs are in the accompanying spreadsheets.

Fig. 38: Mean price by charging approach, for divorce scenarios (£)

	1. An uncontested divorce requiring a full legal service	2. An uncontested divorce responding to a petition for divorce	3. An uncontested divorce requiring arrangements for dependent children	4. A more complex divorce requiring mediation and advisory services	5. A more complex divorce involving disagreement over assets
<b>Estimate</b>	£827 <i>n</i> =60	£543 <i>n</i> =72	£1,299 <i>n</i> =84	<i>n</i> =23	£3,548 <i>n</i> =100
<b>Hourly rate</b>	£877 <i>n</i> =79	£521 <i>n</i> =123	£1,335 <i>n</i> =223	<i>n</i> =50	£3,083 <i>n</i> =271
<b>Fixed fee</b>	£682 <sup>li</sup> + <i>n</i> =349	£445 <i>n</i> =294	£1053 <sup>lii</sup> + <i>n</i> =268	<i>n</i> =32	£2,227 <sup>liii</sup> + <i>n</i> =192

4.27 The spread of prices is narrower among providers offering fixed fee prices. For scenarios 1 and 2 the difference is slight but for scenario 3 the IQR is narrower by over £300 and for scenario 5 by approximately £1,400.

4.28 Those offering fixed fees, for at least one scenario, appear less likely to often or very often have cases costing the customer more than originally anticipated, compared to estimates or hourly rates (fig. 39). They also appear more likely to rarely or never have such unanticipated costs for a third of providers, compared to around a quarter of those using estimates or hourly rates.

Fig. 39: Frequency of divorce cases costing the customer more originally anticipated by charging approach in 2020 (%)

	Very often/often	Occasionally	Rarely/never	Don't know	Total
<b>Fixed fee</b> (for at least 1 scenario) ( <i>n</i> =349) <sup>liv</sup>	8% <sup>+</sup>	57% <sup>+</sup>	34% <sup>+</sup>	1%	100%
<b>Estimate or hourly rate</b> (for all scenarios priced for) ( <i>n</i> =139)	15%	58%	26%	1%	100%
<b>All</b> ( <i>n</i> =501)	9%	59%	31%	1%	100%

<sup>+</sup> = statistically significant compared to other groups

4.29 Providers will vary their prices, most commonly (half) based on their client's financial circumstances (fig. 40). Nearly four in ten reduce prices for regular clients and for clients buying other services. The proportions varying prices in these situations has significantly decreased since 2017. A statistical regression shows that providers who reduce their prices for regular clients are 16% more expensive than those who do not. This factor accounts for 12% of the variation in prices for these divorce scenarios.

4.30 Unlike in conveyancing, there were no significant differences by provider type.

Fig. 40: Frequency of varying prices for consumers in 2020, for divorce scenarios (%)

	Vary your prices based on a client's financial circumstances	Reduce your prices for regular clients	Reduce your prices for clients who are buying other services from your firm	Vary your prices based on the value of assets involved in the case	Vary your prices based on a client's location
2020 (n=498)	50% <sup>lv +</sup>	39% <sup>lvi +</sup>	38%	32%	7%
2017 (n=495)	60%	46%	42%	33%	11%

<sup>+</sup>= Significantly different compared to 2017.

## Prices and quality indicators

4.31 The Law Society offers a number of quality marks for family law practitioners:

- Family Law Accreditation<sup>11</sup> held by 36% we talked to about these scenarios
- Advanced Family Law Accreditation<sup>12</sup> held by 19%
- Family Mediation Accreditation<sup>13</sup> held by 14%
- Children Law Accreditation<sup>14</sup> held by 26%

4.32 The Lexcel quality mark for practice management and client care (described in the previous section) was held by just under half (49%).

4.33 As with conveyancing there is no consistent evidence that those holding quality marks are cheaper or more expensive than those who do not (see the accompanying spreadsheets). Looking at prices across the four scenarios we can compare (1,2,3,5), there are just two significant differences among the five quality marks compared. The first is in scenario 2, where those with the Family Mediation Accreditation are on average around £100 more expensive than those without. The second is in scenario 5, where the average prices of those holding the Advanced Family Law accreditation are approximately £300 cheaper than those who did not. A statistical regression shows that providers with Family Mediation Accreditation are 25% more expensive than those without. This factor accounts for 12% of the variation in prices. Regression outputs are in the accompanying spreadsheets.

4.34 Comparing average prices, between those who consider that they provide a more bespoke service (8-10) and those who provide a more standardised service (1-7), shows no significant differences (fig. 41). However, looking at the whole scale (instead

<sup>11</sup> The Law Society. 2020. "Family Law Accreditation". Webpage available at: <https://www.lawsociety.org.uk/support-services/accreditation/family-law/#>

<sup>12</sup> The Law Society. 2020. "Family Law Advanced Accreditation". Webpage available at: <https://www.lawsociety.org.uk/support-services/accreditation/family-law-advanced/>

<sup>13</sup> The law Society. 2020. "Family Mediation Accreditation". Webpage available at: <https://www.lawsociety.org.uk/support-services/accreditation/family-mediation/>

<sup>14</sup> The law Society. 2020. "Children Law Accreditation". Webpage available at: <https://www.lawsociety.org.uk/support-services/accreditation/children-law/>



of splitting it into two groups) through a statistical regression does show a link. The regression shows that a 1 point increase in the scale is associated with a 2% increase in price. This means that providers rating themselves as 10 (entirely bespoke) are on average 18% more expensive than those rating themselves as 1 (entirely standardized). This accounts for 7% of the variation in prices for these divorce scenarios. Regression outputs are in the accompanying spreadsheets.

*Fig. 41: Mean family scenario prices by bespoke or standardised approach to each client, for divorce scenarios (£)*

	1. An uncontested divorce requiring a full legal service	2. An uncontested divorce responding to a petition for divorce	3. An uncontested divorce requiring arrangements for dependent children	4. A more complex divorce requiring mediation and advisory services	5. A more complex divorce involving disagreement over assets
Bespoke (8-10)	£757 <i>n</i> =265	£487 <i>n</i> =265	£1,217 <i>n</i> =256	£3,183 <i>n</i> =59	£3,183 <i>n</i> =256
Standardised (1-7)	£705 <i>n</i> =227	£458 <i>n</i> =226	£1,174 <i>n</i> =224	£2,783 <i>n</i> =51	£2,784 <i>n</i> =216

\* = statistically significant compared to other groups

- 4.35 To follow up, we also asked for each scenario if their approach was to compete more on price or more on service. As with conveyancing, providers could identify their approach on a seven-point scale from “1. Entirely on Price”, via “4. Equally on Price and Service” to “7. Entirely on service”. Only a handful (six) told us that they compete primarily on price. Across scenarios 1,2 and 4 over half compete primarily on service (seven in ten do for scenario 2). Over a third (except scenario 2 with 10%-15%) compete equally on price and service. This leaves 10%-15% who compete slightly more on service.
- 4.36 On this measure there is a significant difference in average price in only one scenario. In scenario 5, those competing equally on price and service (with an average of £2,753) are significantly cheaper than those who compete primarily on service (averaging £3,155). Overall for these scenarios, there is no statistical link between the price offered and whether the provider competes on price or service (see the accompanying spreadsheets).

## Other differences by characteristics

- 4.37 We have also checked for differences by other characteristics. We only have five responses from providers who were not solicitors; these are too few to test for statistically significant differences. We have 45 responses from firms structured as Alternative Business Structures and so need to be cautious when making comparisons with traditional firms. It appears though that non-ABS firms are significantly cheaper on average for scenario 2 (ABS: £643, non-ABS: £454<sup>lvii</sup>) and scenario 3 (ABS: £1,580, non-ABS: £1,140<sup>lviii</sup>). A statistical regression shows that ABS firms are 20% more expensive than non-ABS firms. This accounts for 9% of the variation in prices.

However, we cannot tell whether these differences relate to the unique external ownership model of ABS, or other factors that are typically associated with being an ABS.

- 4.38 There are no significant differences by firm size, or whether they are located in an urban or rural area. However, firms established 10 to 20 years ago are 12% more expensive than firms that are older or younger. This accounts for another 7% of the variation in prices.
- 4.39 Up to a third of providers, in the two simple scenarios, would provide the services remotely (fig. 42). This drops to a fifth for the more complex scenarios 4 and 5. For all scenarios, there are no significant differences in prices between providers offering the service remotely and those offering face to face only. We cannot tell by statistical analysis alone whether this is because the costs of doing business face-to-face or remotely are about the same, or savings in the cost of doing business are not passed on to consumers through lower prices. In fact, a further statistical regression shows that providers delivering services face to face are 10% cheaper than those providing them remotely. This accounts for an additional 7% of the variation in prices. Regression outputs are in the accompanying spreadsheets.

*Fig. 42: Proportion who provide divorce services remotely or face to face (%)*

	1. An uncontested divorce requiring a full legal service	2. An uncontested divorce responding to a petition for divorce	3. An uncontested divorce requiring arrangements for dependent children	4. A more complex divorce requiring mediation and advisory services	5. A more complex divorce involving disagreement over assets
Yes - would provide this service remotely	32%	32%	25%	20%	20%
No – would require face to face contact	68%	68%	73%	74%	78%
(Don't know)	0%	0%	2%	6%	2%
<i>n</i>	501	501	501	112	501

- 4.40 The proportion of providers who would offer divorce services remotely has fluctuated, so while it appears higher in 2020 compared to 2017, in some scenarios it is similar to and in others it is lower than in 2015. More detail is available in the accompanying spreadsheets.

## Changing prices

4.41 In 2020 slightly under a third of providers have increased their prices for divorce services in the previous 12 months (fig. 43). Unchanged from 2017, it remains higher than in 2015. Also, fewer (1%) have decreased their prices in 2020 compared to 2017 (4%) or 2015 (6%).

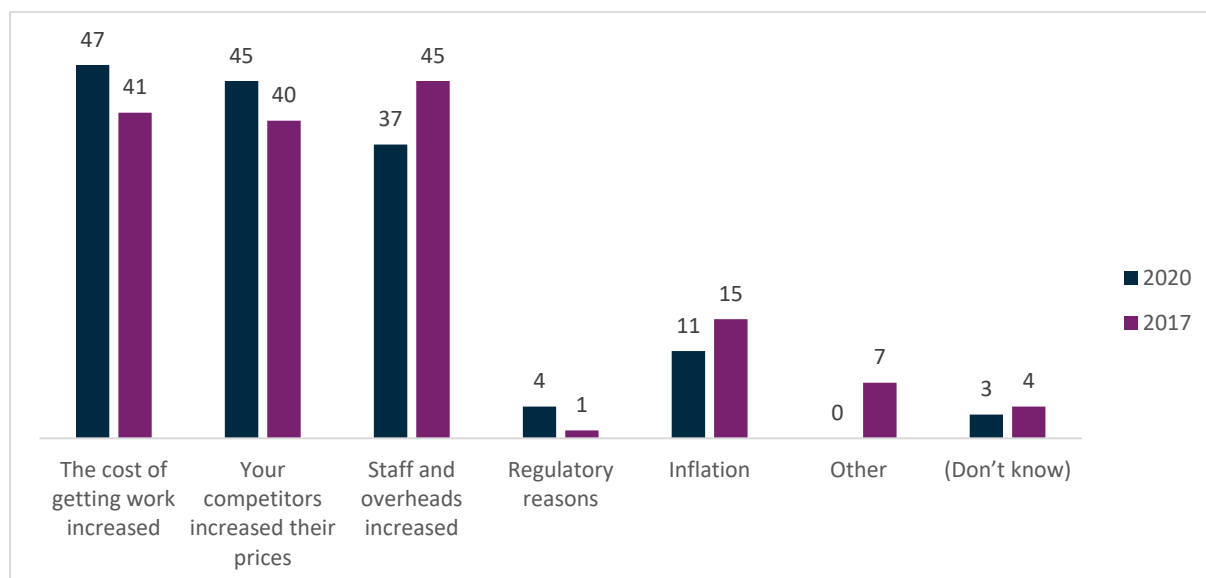
*Fig. 43: Proportions of firms who have changed their prices in the last 12 months, for divorce scenarios (%)*

	Increased	Stayed about the same	Decreased	Total
<b>2020<sup>lix</sup></b> (n=494)	30% <sup>+</sup>	69% <sup>+</sup>	1% <sup>+</sup>	100%
<b>2017</b> (n=491)	31%	65% <sup>c</sup>	4%	100%
<b>2015</b> (n=495)	22%	73% <sup>b</sup>	6%	100%

<sup>+</sup> = statistically significant compared to other groups

4.42 The 30% who increased their prices equates to 147 responses. The most common reasons (two thirds) relate to costs, either of getting work (47) or of staff or overheads (36). Ten had increased their prices in response to inflation (fig. 44). Slightly under a third (41) told us that they have increased prices because their competitors have done so. Only four identified regulatory reasons. The most common three reasons given are the same for 2020 and 2017. Only six providers had decreased their prices, four of those because their competitors had decreased their prices.

*Fig 44: Reasons for changing prices in 2020 and 2017, for divorce scenarios (freq.)*



2020 n=147, 2017 n=153

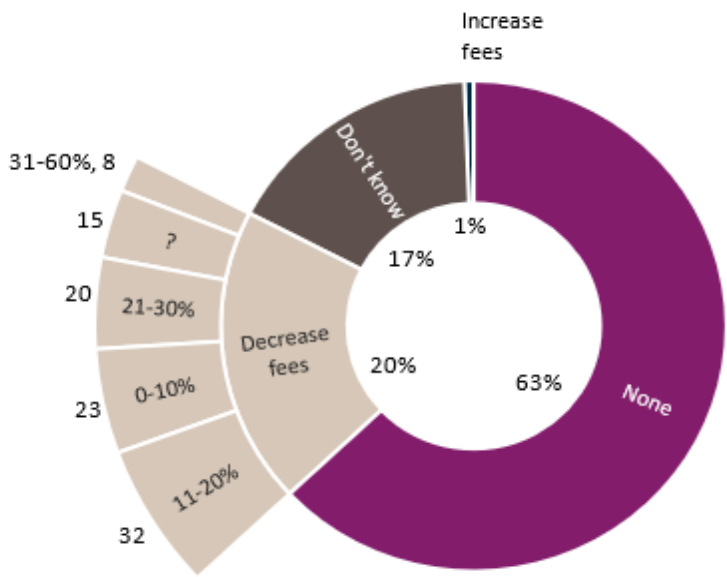
## Online divorce

4.43 An online divorce service was introduced as part of HM Courts and Tribunals Service's courts reform programme. This enables legal representatives to start, progress and

manage a divorce case online<sup>15</sup>. Users can also upload documents and get feedback online rather than by post. They can apply for a decree *nisi* or decree absolute, as well as apply for their Financial Remedy consent order and contested applications online<sup>16</sup>.

- 4.44 A fifth (21%) of the 500 providers we talked to for divorce had registered for the online divorce service, three quarters (74%) had not and 5% did not know. Of those 21% (107), a quarter (29) had used the online divorce service to complete a divorce, 75 had not, three did not know.
- 4.45 We asked everybody we talked to, about these divorce scenarios, what impact, if any, they would expect the online service to have on their fees. Six in ten, thought it would not make a difference to their fees for an uncontested divorce (fig. 45). A fifth (20%) expected that online divorce would reduce their fees in this scenario. Views on by how much fees would decrease were split, though most thought that they would reduce by up to 20%. Others thought it would decrease by more or did not know how much they thought the decrease would be. A sixth (17%) did not know if the online service would make any difference to fees. Just 1% thought it would lead to an increase in fees, although we did not explore the reasons why in this research.

Fig. 45: Providers' expected impact on fees of the new online divorce service for managing an uncontested divorce requiring a full legal service (% , freq.)



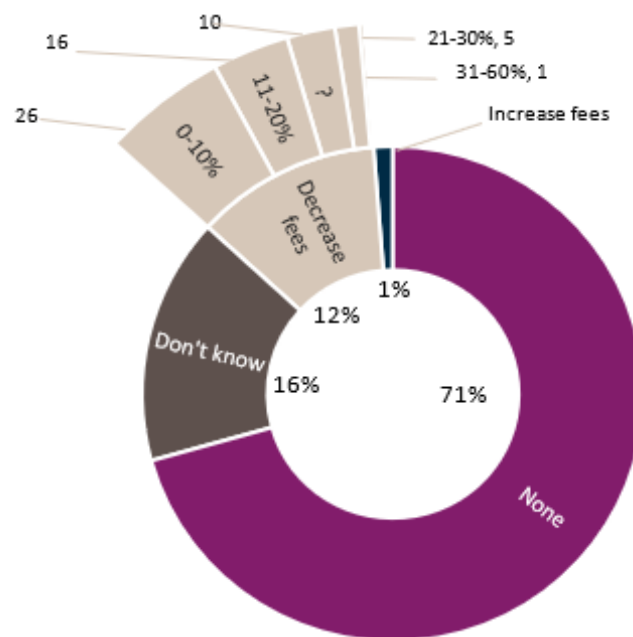
n=500

<sup>15</sup> Although not covered in this survey, the divorce service can also be used by individuals, along with legal professionals.

<sup>16</sup> HMCTS. 2020. "Guidance: HMCTS online services for legal professionals". Available at: <https://www.gov.uk/guidance/hmcts-online-services-for-legal-professionals>

We also asked what effect they would expect the online divorce service to have on fees for a more complex divorce (fig. 46). A higher proportion (71%) thought it would have no effect. Similar proportions did not know or thought it would increase fees. Correspondingly, a smaller proportion (12%) thought it would decrease fees. Most of those thought it would decrease fees by up to 10% to 20% though for the complex divorce scenario, more indicated a reduction in fees of 10% than between 11-20%

*Fig. 46: Provider's expected impact on fees of the new online divorce service for managing more complex divorce involving disagreement over assets (% , freq.)*



n=484

## Wills, trusts and probate

### Headlines:

#### 5.1 Price changes

- The spread of prices, indicated by the range of the middle half of prices (inter quartile range) has increased in three scenarios and decreased in two scenarios since 2017
- Between 2015 and 2020 prices within wills, trusts and probate services have increased in scenarios 1. An individual standard will (+19%), 4. Assistance for obtaining Grant of Probate (+42%) and 5. Estate Administration (+24%), prices have remained steady in scenario 2. An individual complex will and have gone down in 3. Lasting power of attorney (-16%)
- 33% of providers have increased their prices within the 12 months prior to the survey, with the most common reasons given being increased costs and competitors increasing their prices, 3% have decreased their prices
- Small numbers limit comparisons but indicate that fixed fee prices are cheaper than estimates for the two scenarios that can be compared
- Firms based in cities are significantly more expensive than those based in a town or a village in at least three out of five scenarios
- There is some evidence that will-writing firms may be a third cheaper than solicitors' firms
- One-person providers are significantly cheaper on average than providers who have two or more staff for two scenarios (1 and 3); overall, one person providers are a third cheaper (33%) than larger providers
- Firms based in London charge higher prices in four scenarios

#### 5.2 Price transparency

- 59% of providers say they display their prices on their websites – an increase of 38 percentage points since 2017
- Those displaying their prices on their websites were statistically significantly more expensive than those who don't for 2 of the 5 scenarios (though by less than £50)
- The spread of prices is slightly narrower amongst providers displaying their prices for scenarios 1, 2, 3 and 4
- Before the client signs up to a wills, trust or probate service, almost all providers give information on 'estimate of the total cost (98%), a description of the services that will be provided (97%), the scale of likely disbursements (95%) and indicative timings (94%).

#### 5.3 Quality measures

- Only in the lasting power of attorney scenario are firms holding the Law Society's Lexcel legal practice quality mark more expensive than those without, there are no significant differences in the other four scenarios
- Providers who say they compete more on service than price and those who offer a more bespoke service have significantly higher average prices for some, though not all, scenarios

## 5.4 Online and remote services

- 21% of firms providing wills, trusts or probate services also provide online probate services, out of those, just over a quarter (24 providers) had used the online service to complete a probate application on behalf of a client.
- 14% of all firms providing wills, trusts or probate services said that online probate services would decrease fees.

<i>Wills, Trusts and Probate scenarios</i>	
1.	An individual standard will
2.	An individual complex will
3.	Lasting power of attorney
4.	Assistance for obtaining Grant of Probate
5.	Estate administration

## Spread of Prices

5.5 The spread of prices, indicated by the interquartile range also shows a mixed picture (fig. 47). The spread of prices has narrowed over time for scenario 3 and slightly for scenario 2. Conversely it has widened slightly for scenario 1. The spread for scenario 4 has widened slightly in 2020 compared to 2015, but is narrower than in 2017. In scenario 5 the 2020 spread is slightly wider than in 2015 and is wider still when compared to 2017. Again figure 48 excludes the extreme cost quote given for scenario 4, though if it were included the IQR would increase by only £4.

*Fig. 47: Spread of prices for wills, trusts and probate scenarios - Interquartile range (£)*

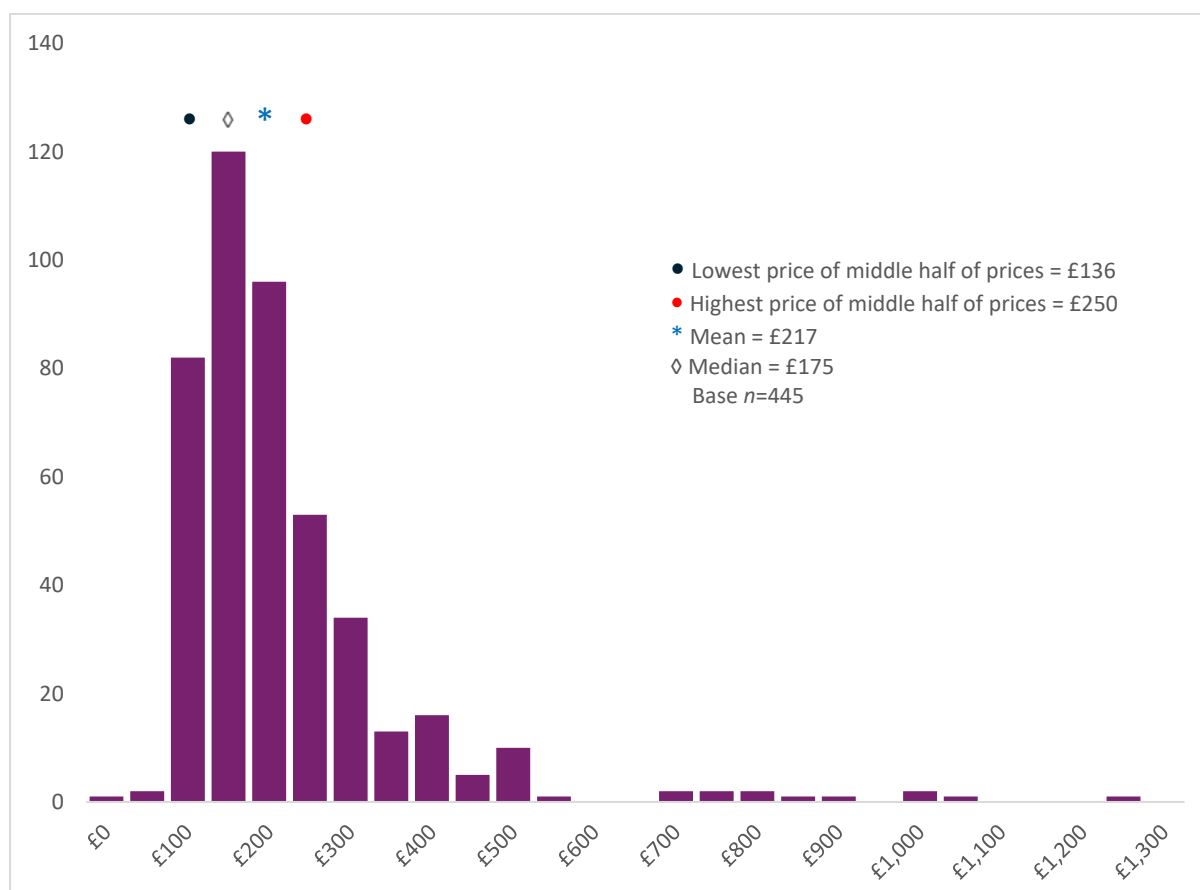
	1. An individual standard will	2. A complex will	3. A lasting power of attorney	4. Assistance for obtaining Grant of Probate	5. Estate administration
<b>IQR 2020</b>	£114 <i>n</i> =445	£120 <i>n</i> =439	£163 <i>n</i> =430	£664 <i>n</i> =434	£1,775 <i>n</i> =137
<b>IQR 2017</b>	£85 <i>n</i> =486	£133 <i>n</i> =483	£198 <i>n</i> =456	£535 <i>n</i> =376	£1,597 <i>n</i> =333
<b>IQR 2015</b>	£98 <i>n</i> =485	£142 <i>n</i> =482	£213 <i>n</i> =459	£491 <i>n</i> =423	£1,451 <i>n</i> =393

Note: The 2015 and 2017 prices have been adjusted for inflation using the consumer price index.

5.6 Box and whisker plots, available in the accompanying spreadsheets, show the distributions without the outlier values. These show no clear pattern. The middle band of prices in scenarios 1 and 2 have increased slightly while the spread has fluctuated. In scenario 3 prices and their spread have decreased. The spread of prices have broadly decreased in scenario 4, while the middle band of prices have increased.

- 5.7 The following figures show the distribution of prices which have been grouped to the nearest £50 (and the nearest £100 for scenario 5). Prices for scenario 1 are closely clustered between £100 and £200, peaking at around £150 (fig. 48). There is then a declining number of providers charging between approximately £250 and £500. The most expensive outlier at the end of the tail is £1,250. It is notable that the cheapest price is apparently £0, in this case the interviewer confirmed with the provider that the provider would have provided this service for free, while charging the customer for other work.

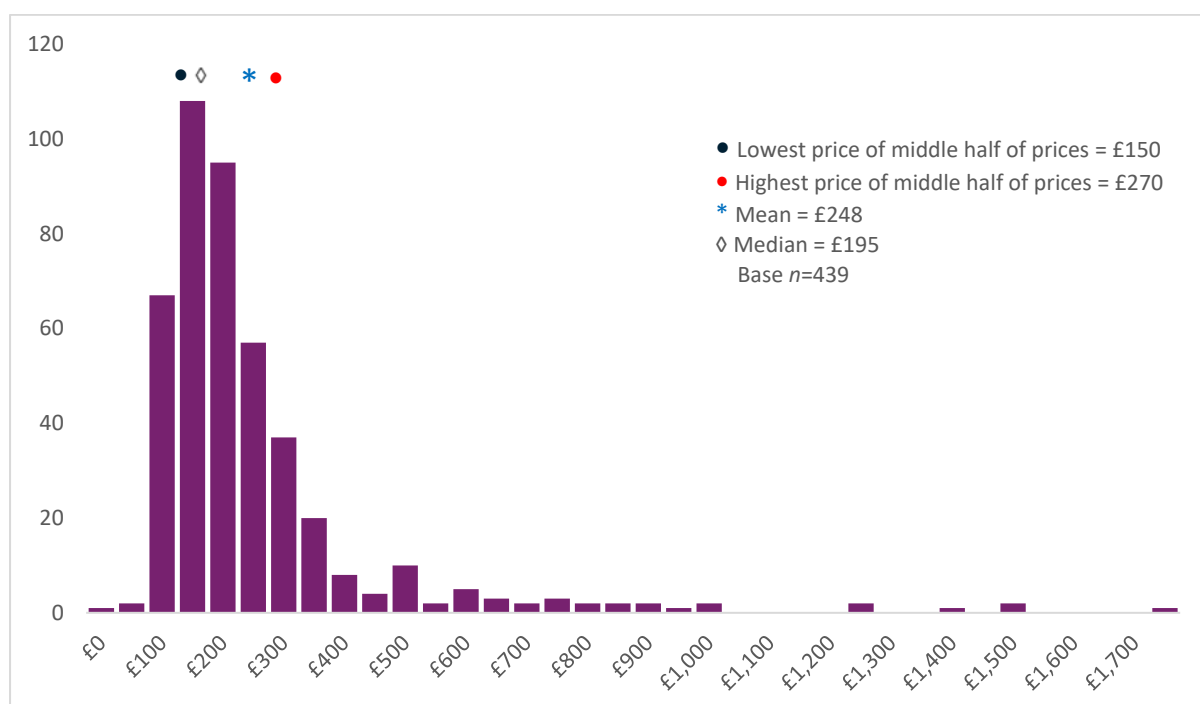
*Fig. 48: Wills, trusts and probate scenario 1. Individual standard will, spread of prices 2020 (freq.)*



- 5.8 The spread of prices for scenario 2 follows a similar distribution to scenario 1 (fig. 49). The most frequent price is around £150 and the second most frequent is around £200. The tail of higher prices pulls the average mean price up towards £250, the tail reaches to £1,000 with outliers up to £1,750. The cheapest price is also apparently £0, again the interviewer confirmed with the provider that they would have provided this service for free, while charging the customer for other work.

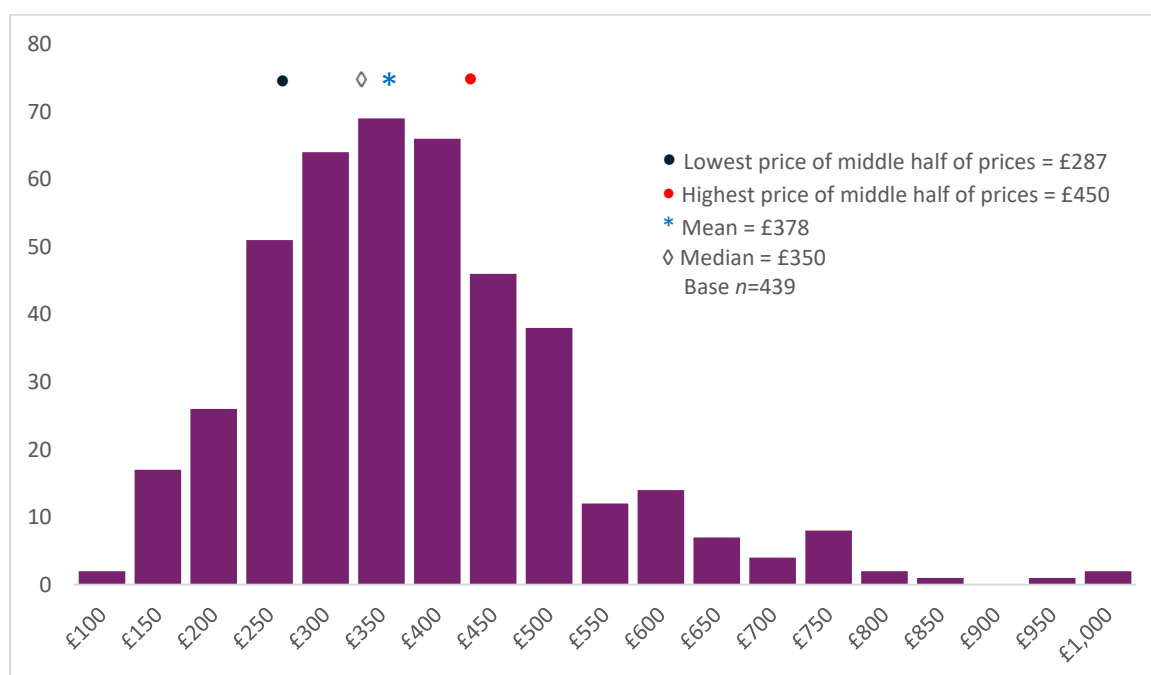


Fig. 49: Wills, trusts and probate scenario 2. Complex will, spread of prices 2020 (freq.)



5.9 Out of all the scenarios across the three blocks, the distribution of price frequencies for scenario 3 is the closest to a normal ('bell curve') distribution (fig. 50). This is indicated by the most frequent price (£350) being close to the mean price and approximately half-way between the lowest and highest of the middle of prices. The cheapest price is £100, the most expensive leads from a tail of around £550 up to £1,000.

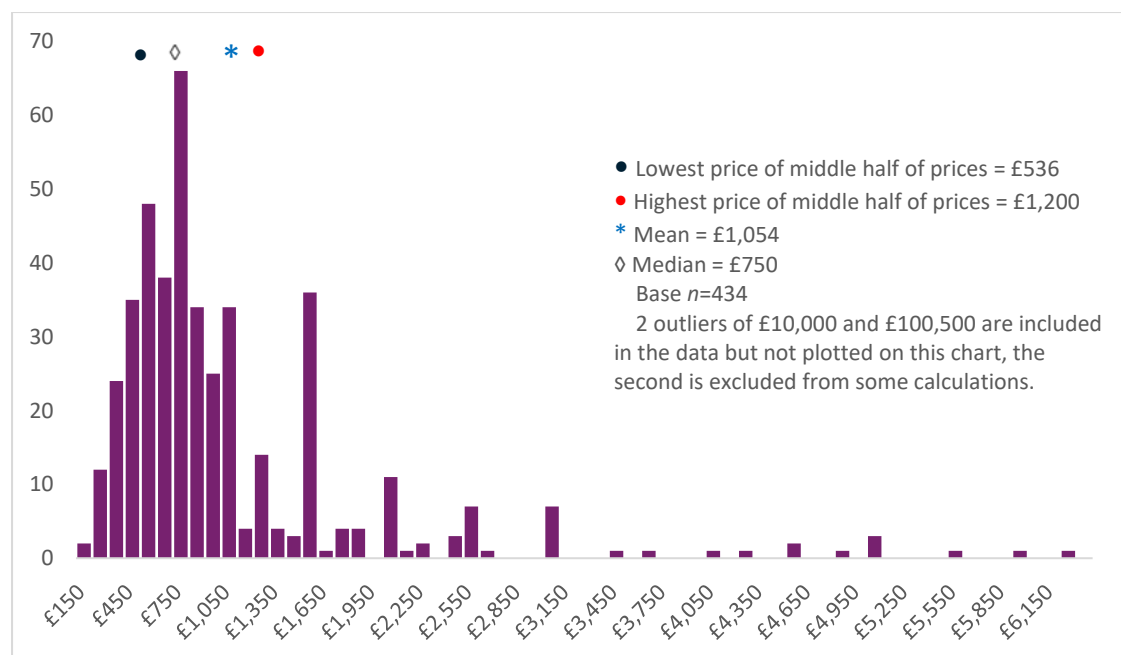
Fig. 50: Wills, trusts and probate scenario 3. Lasting power of attorney, spread of prices 2020 (freq.)



5.10 The most frequent price in scenario 4 is around £750, with most prices being between £350 and £1,050 (fig. 51). The cheapest price given is £150 and the most expensive end of the tail is £6,250. There are notable peaks at £1,050 and £1,650.

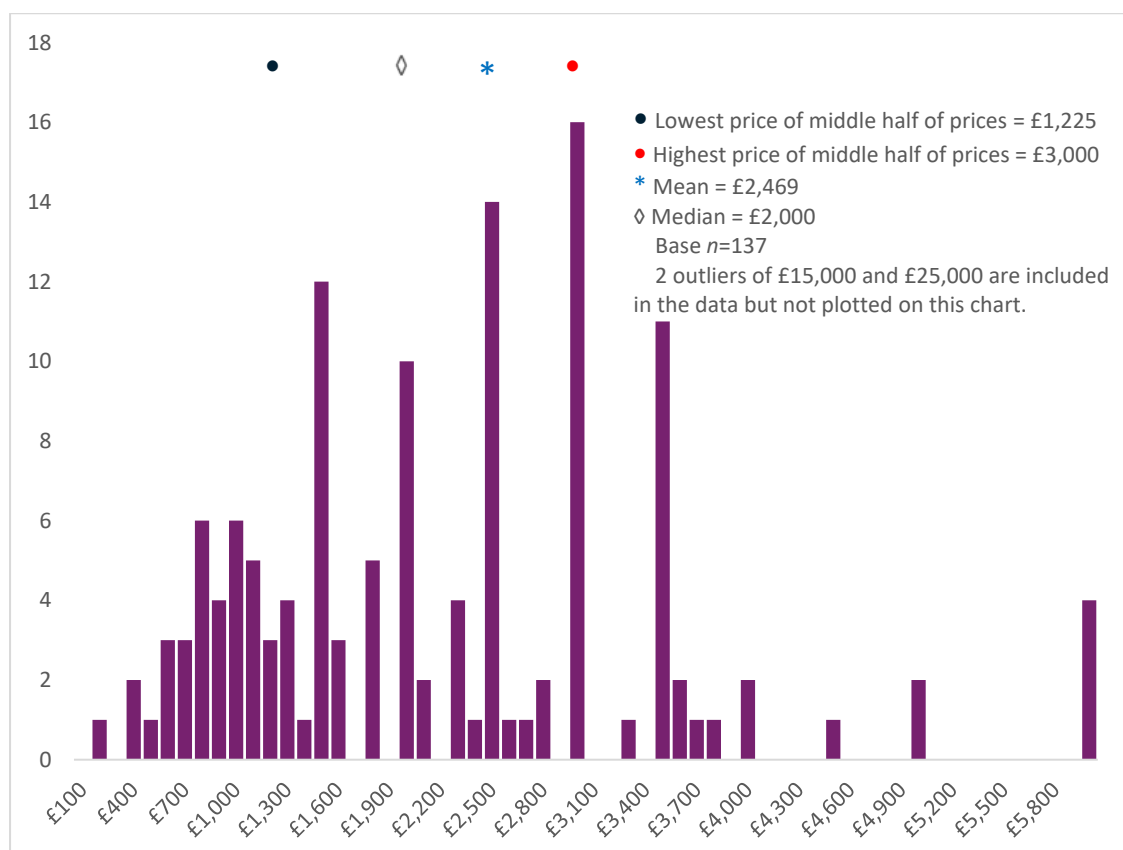
5.11 In most of the scenarios, most providers offer fixed prices, only a handful use estimates and so there are not enough to compare, with the exception of scenario 4. While there are only 65 estimates to compare and we need to be cautious, there is a clear difference in spread. Those providers using fixed fees had a spread (IQR) of prices £450 narrower than those offering estimates.

*Fig. 51: Wills, trusts and probate scenario 4. Assistance for obtaining Grant of Probate, spread of prices 2020 (freq.)*



5.12 For scenario 5, there are fewer prices to compare (137) and so we need to be more cautious in making inferences from fig. 52. Prices here are clustered to the nearest £100. The cheapest price is £200 and the most expensive price is £6,000.

Fig. 52: Wills, trusts and probate scenario 5. Estate Administration, spread of prices 2020 (freq.)



## Average Prices

5.13 The average (mean) prices for the different wills, trusts and probate scenarios in 2020 have either increased or remained the same (fig. 53). The average price of scenario 2 has not significantly changed from 2015 or 2017. Both scenario 1 and 3 have increased in average price since 2015 but remain very close to the average 2017 prices. The average price for scenario 4 is much more expensive compared to the first three scenarios but this has also significantly increased since 2015 and 2017. There was one price given for this scenario (4) that was extremely high (over £100,000<sup>17</sup>) the table below shows the average with that value removed. Including the value increases the average for this scenario in 2020 to £1,283.

5.14 The average 2020 price for scenario 5 appears to have increased over time. However, the difference from 2015 is not statistically significant at the standard threshold of 95% confidence interval. It is significant at a 90% confidence interval, accepting a one in ten probability that the difference is down to chance compared to a one in 20 probability at a 95% confidence interval. A comparison of mean prices between 2017 and 2020 within each country/region also shows a mixed picture of increases and decreases, though other than for the Midlands they are not significant.

<sup>17</sup> The provider was using an hourly rate but struggled to estimate the number of hours, on the assumption that the Probate Court might require time to chase and so had selected 500 hours to make the point.

Fig. 53: Mean prices for wills, trusts and probate scenarios (£)

	1. An individual standard will	2. A complex will	3. A lasting power of attorney	4. Assistance for obtaining Grant of Probate	5. Estate administration
<b>Mean price 2020</b>	£217 <sup>lx c</sup> n=445	£249 n=439	£378 <sup>lxi c</sup> n=430	£1,054 <sup>lxii a</sup> n=434	£2,469 n=137
<b>Mean price 2017 (Inflated - CPI)</b>	£207 n=486	£252 n=483	£387 <sup>c</sup> n=456	£945 n=376	£1,957 n=333
<b>Mean price 2015 (Inflated - CPI)</b>	£182 n=485	£224 n=482	£452 n=459	£903 n=423	£1,976 n=393

<sup>a</sup> = statistically significant compared to 2017 and 2015. <sup>b</sup> = statistically significant compared to 2017. <sup>c</sup> = statistically significant compared to 2015. Note: the number of responses (n) vary between scenarios and waves depending on the number participants interviewed, missing values are not included.

5.15 The average (median) prices are also higher in 2020 than in 2015. Though median prices have decreased between 2015 and 2017 (for scenarios 1,2,3 and 4) while mean prices have increased. Mean prices are influenced by expensive outliers and so are higher than the median prices.

Fig. 54: Median prices for wills, trusts and probate scenarios (£)

	1. An individual standard will	2. A complex will	3. A lasting power of attorney	4. Assistance for obtaining Grant of Probate	5. Estate administration
<b>Median price 2020</b>	£175 n=445	£195 n=439	£350 n=430	£750 n=435	£2,000 n=137
<b>Median price 2017 (Inflated - CPI)</b>	£160 n=486	£170 n=483	£372 n=456	£692 n=376	£1,698 n=333
<b>Median price 2015 (Inflated - CPI)</b>	£164 n=485	£177 n=482	£415 n=459	£710 n=423	£1,525 n=393

5.16 As with prices for conveyancing and divorce, increasing prices do not necessarily mean a lack of competition. Though again, there is also no obvious change in average prices between 2017 and 2020 that might be associated with the new transparency requirements.

## Country and regional differences

5.17 When looking for variations in average prices between Wales and the English regions, London stands out, as being significantly more expensive than anywhere else for scenarios 1 to 4 (fig. 55). The average price in Wales is significantly lower for

scenarios 1 and 2 compared to England as a whole and the South West (and London). The average price for scenario 4 is significantly cheaper in Wales compared to the South East (and London). We have not included figures from scenario 4 as the 87 responses are too few to be able to make robust comparisons when split by country/region. A statistical regression shows that providers based in London are 58% more expensive than providers based elsewhere. This factor accounts for 21% of the variation in the prices of these scenarios. Conversely, providers based in the North of England are 15% cheaper than providers elsewhere. This accounts for 9% of the variation in prices.

*Fig. 55: Mean prices between Wales and English regions for wills, trusts and probate scenarios (£)*

	1. An individual standard will	2. A complex will	3. A lasting power of attorney	4. Assistance for obtaining Grant of Probate	5. Estate administration
<b>North</b>	£163 <i>n</i> =113	£194 <i>n</i> =112	£353 <i>n</i> =108	£782 <i>n</i> =108	<i>n</i> =29
<b>Midlands</b>	£197 <i>n</i> =70	£217 <i>n</i> =69	£360 <i>n</i> =63	£867 <i>n</i> =60	<i>n</i> =21
<b>South West</b>	£212 <i>n</i> =55	£241 <i>n</i> =55	£378 <i>n</i> =55	£1,071 <i>n</i> =55	<i>n</i> =21
<b>South East</b>	£214 <i>n</i> =102	£242 <i>n</i> =100	£369 <i>n</i> =103	£1,167 <i>n</i> =103	<i>n</i> =38
<b>London</b>	£408 <sup>lxiii</sup> + <i>n</i> =58	£477 <sup>lxiv</sup> ** <i>n</i> =58	£500 <sup>lxv</sup> + <i>n</i> =54	£1,722 <sup>lxvi</sup> + <i>n</i> =64	<i>n</i> =26
<b>Wales</b>	£150 <i>n</i> =47 <span style="color: red;">▲</span>	£162 <i>n</i> =45 <span style="color: red;">▲</span>	£340 <i>n</i> =47 <span style="color: red;">▲</span>	£718 <i>n</i> =44 <span style="color: red;">▲</span>	<i>n</i> =2

\* = statistically significant compared to other regions. Note: There is one outlier (£100,500) that has been removed from scenario 4

5.18 Across the simpler scenarios of 1 to 3, the spread of prices, indicated by the interquartile range across Wales, England and the English regions varies from £55 in Wales to around £260 in London (fig. 56). For scenario 4 the ranges are much greater but are typically around £400 with the exception of London and the South East. We have not included scenario 5 as there not enough responses to split by country and region.

Fig. 56: Spread of prices - Interquartile range - between Wales and English regions for wills, trusts and probate scenarios (£)

	1. An individual standard will	2. A complex will	3. A lasting power of attorney	4. Assistance for obtaining Grant of Probate	5. Estate administration
North	£100 n=113	£129 n=112	£104 n=108	£425 n=109	n=29
Midlands	£96 n=70	£93 n=69	£200 n=63	£431 n=60	n=21
South West	£100 n=55	£75 n=55	£158 n=55	£450 n=55	n=21
South East	£100 n=102	£100 n=100	£175 n=103	£605 n=103	n=38
London	£211 n=58	£238 n=58	£263 n=54	£1,080 n=64	n=26
England	£101 n=398	£128 n=394	£155 n=383	£700 n=391	n=135
Wales	£67 n=47 <span style="color: red;">▲</span>	£55 n=45 <span style="color: red;">▲</span>	£150 n=47 <span style="color: red;">▲</span>	£425 n=44 <span style="color: red;">▲</span>	n=2

## Transparency

5.19 The SRA requires the solicitors they regulate to publish cost information on their websites, if they offer services for, ‘the collection and distribution of assets belonging to a person following their death, where these are within the UK and the matters are not contested’.<sup>18</sup> Probate work regulated by the CLC is captured by its transparency rules. ICAEW has issued non-mandatory best practice guidelines for transparency for the probate practitioners it regulates<sup>19</sup>.

5.20 In three of the five scenarios, those displaying their prices on their websites are more expensive than those who do not. However, the difference in price for two of them (scenarios 1 and 3) is less than £50. The difference in scenario 5 appears much larger. However, there are only 36 providers who do not and so we should be very cautious before putting much emphasis on this difference. In the remaining two scenarios (2 and 4) there is no significant difference.

<sup>18</sup> Rules 1.1, 1.5, 1.5, 2, 4. SRA. 2019. “SRA Transparency Rules”. Available at:

<https://www.sra.org.uk/solicitors/standards-regulations/transparency-rules/#rule-1>

<sup>19</sup> ICAEW. 2019. “Transparency: best practice guide to price and service transparency”. Available at:

<https://www.icaew.com/technical/legal-and-regulatory/probate-services/information-for-consumers/icaews-best-practice-guide-to-price-and-service-transparency>

*Fig. 57: Mean prices by whether providers display their prices on their websites for wills, trusts and probate scenarios (£)*

	1. An individual standard will	2. A complex will	3. A lasting power of attorney	4. Assistance for obtaining Grant of Probate	5. Estate administration
Display prices on website	£224 <sup>lxvii</sup> + n=286	£251 n=284	£392 <sup>lxviii</sup> + n=283	£1,391 n=266	£2,704 <sup>lxix</sup> + n=101
Do not display prices	£204 n=159	£244 n=155	£351 n=147	£1,112 n=169	£1,810 n=36

+ = statistically significant compared to other groups

5.21 As with conveyancing and some of the divorce scenarios, providers who display their prices on their websites have a narrower spread (IQR) of prices than those who do not (fig 58). Although for scenarios 1, 2 and 3 the difference is £50 or less. For scenario 4 the spread is £177 less for providers displaying their prices. (We have too few responses to scenario 5 to compare.)

*Fig. 58: Spread (IQR) of wills, trusts and probate prices by whether providers display their prices on their websites for wills, trusts and probate scenarios (£)*

	1. An individual standard will	2. A complex will	3. A lasting power of attorney	4. Assistance for obtaining Grant of Probate	5. Estate administration
Display prices on website	£100 n=286	£108 n=284	£150 n=283	£563 n=266	n=101
Do not display prices	£128 n=159	£150 n=155	£200 n=147	£740 n=169	n=36

5.22 The move to displaying prices on websites seen in conveyancing and divorce is also evident among providers of wills, trusts and probate services. Nearly six in ten (59%) did not display prices on their websites and had no plans to in 2017. By 2020, 59% told us that they do. In contrast, two in ten (21%) did display their prices in 2017 which is the same proportion (18%) who do not in 2020. It appears that a slightly higher percentage do not have a website. This may reflect the number of individual practitioners, such as unregulated will-writers, who do not have their own website.

*Fig. 59: Providers displaying prices on their websites for wills, trusts and probate scenarios (%)*

	2020 (a)	2017 (b)
<b>Yes</b>	59% <sup>lxx b</sup>	21%
<b>No – but planning to</b>	10%	11%
<b>No - Firm does not display prices on website and has no plans to</b>	18% <sup>lxxi b</sup>	59%
<b>Do not have a website</b>	7%	6%
<b>Don't know</b>	4%	3%
<b><i>n</i></b>	494	499

<sup>b</sup>= statistically significant compared to 2017

5.23 As in the other blocks, we asked providers for the wills, trusts and probate scenarios how often they provided different pieces of information to clients, before they sign up (fig. 60). The most commonly communicated pieces of information in 2020 are estimates of total cost (98%), description of services provided (97%), scale of likely disbursements (payments made on behalf of and claimed back from the client) (95%), indicative timings (94%) and complaints process (93%). The proportion of providers providing information on likely disbursements has increased from 2017 by 5 percentage points.

5.24 The least often communicated pieces of information are on add-on options (57%) and unbundling options (38%) (which is not available for will writing but is for estate administration). The latter can potentially reduce the cost by allowing the client to do tasks that they would otherwise have to pay their provider to do. The percentage saying they inform their clients about add-on options has dropped slightly but significantly from 65% in 2017.



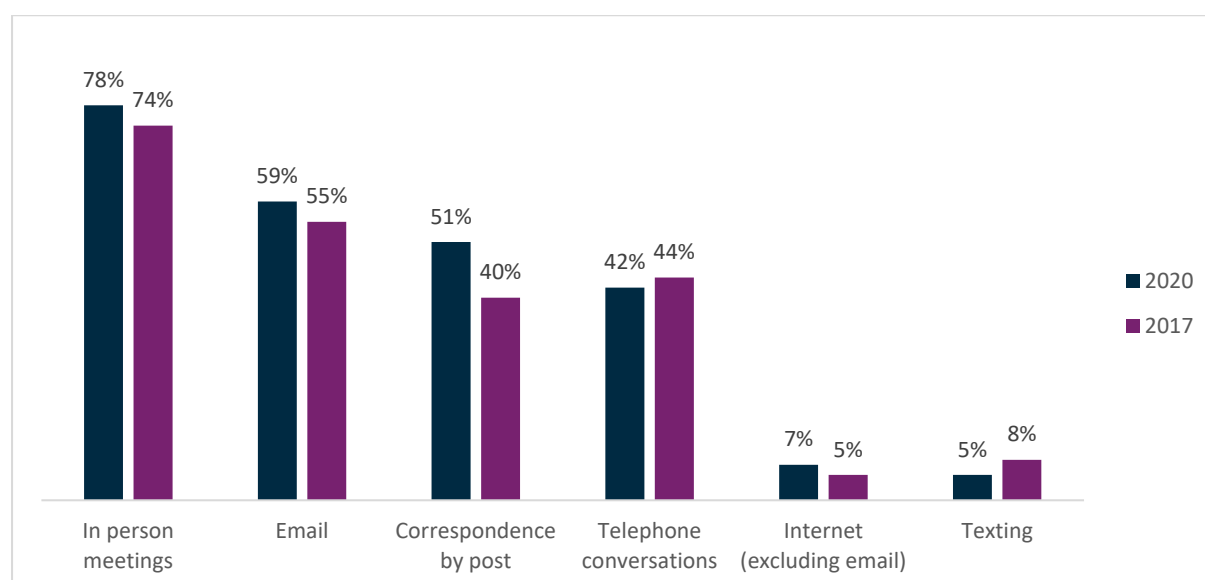
*Fig. 60: Information provided to clients before they sign up to a service for wills, trusts and probate scenarios (%)*

	2020	2017
An estimate of the total cost of the service	98%	97%
A description of the services that will be provided	97%	97%
The scale of likely disbursements	95% <sup>lxxii b</sup>	90%
Indicative timings for completing the work	94%	93%
Complaints process and access to ADR (Alternative Dispute Resolution) services	93%	92%
The grade of staff who will deal with the case	88%	89%
The frequency of billing and payment milestones	86%	85%
Regulatory status and details	85%	87%
Professional Indemnity Insurance cover	84%	83%
Add-on options	57% <sup>lxxiii b</sup>	65%
Unbundling options	38%	41%
<i>n</i>	499	494

<sup>b</sup> = statistically significant compared to 2017

5.25 Across the wills, trusts and probate scenarios in person meetings is the primary means of providing information (fig.61). 78% told us that they mainly communicate with their prospective clients by face to face meetings. The second most common method is email (59%), followed by in person post (51%). Where necessary, providers could choose more than one option. This is similar to 2017. A statistical regression shows that providers whose main means of communicating is via in person meetings are 13% cheaper than those using other methods. This accounts for 7% of the variation in prices. Regression outputs are in the accompanying spreadsheets. It may be that those using face to face meetings are also associated with another factor that makes for cheaper prices.

Fig. 61: Main means of providing information to prospective clients for wills, trusts and probate scenarios 2020 and 2017 (%)



2020 n=498, 2017 n=494

## Charging approach

5.26 Fixed fees are the dominant charging approach for the scenarios in this area of law and only a small minority use estimates (fig. 62). This limits the comparisons we can make but where we can make cautious comparisons estimates appear to be more expensive. A statistical regression indicates that providers charging fixed fees are 46% cheaper than those who do not. This accounts for 24% of the variation in prices. While these differences shouldn't be taken as an absolute indication, it is consistent with the findings for the conveyancing and family blocks.

Fig. 62: Mean price by charging approach for wills, trusts and probate scenarios for wills, trusts and probate scenarios (£)

	1. An individual standard will	2. A complex will	3. A lasting power of attorney	4. Assistance for obtaining Grant of Probate	5. Estate administration
<b>Estimate</b>	n=26	£368 <sup>lxxiv</sup> n=40 <span style="color: red;">▲</span>	n=20	£1,264 <sup>lxxv</sup> n=65	n=40
<b>Fixed fee</b>	n=405	£226 n=380	n=394	£867 n=266	n=27

Note: numbers in brackets are significantly different but should be treated with caution as they rely on small sample sizes.

5.27 Those offering fixed fees, for at least one scenario, are significantly less likely to occasionally have cases that cost the customer more than originally anticipated and significantly more likely to rarely or never have such cases (compared to those who used estimates for all the scenarios they priced for) (fig. 63). While we only have 81 responses from those offering estimates the differences are so stark that they are

statistically significant. Over time, there has been a slight but significant shift from those saying they rarely or never to occasionally have cases costing more than anticipated. In 2015 37% selected occasionally compared to 41% in 2020 and 60% selected rarely/never in 2015 compared to 56% in 2020.

*Fig. 63: Frequency of wills, trusts or probate cases costing the customer more originally anticipated by charging approach in 2020 (%)*

	Very often/often	Occasionally	Rarely/never	Don't know	Total
<b>Fixed fees</b> (for at least 1 scenario) <sup>lxxvi</sup> (n=447)	2% <sup>+</sup>	39% <sup>+</sup>	58% <sup>+</sup>	1% <sup>+</sup>	100%
<b>Estimate</b> (for all scenarios priced for) (n=81)	1%	62%	35%	0%	100%

<sup>+</sup> = statistically significant compared to other groups

5.28 The providers we spoke to for these scenarios were most likely to vary their prices if their clients were also buying other services from them (six in ten). This is followed by just over half who reduce their prices for regular clients. Four in ten will vary prices depending on their client's financial circumstances, while just under a sixth will vary prices depending on their client's location. Compared to 2017 significantly fewer providers would vary their prices based on their client's financial circumstances or for regular clients.

*Fig. 64: Frequency of varying prices for consumers in 2020 for wills, trusts and probate scenarios*

	Reduce your prices for clients who are buying other services from your firm	Reduce your prices for regular clients	Vary your prices based on the value of assets involved in the case	Vary your prices based on a client's financial circumstances	Vary your prices based on a client's location
<b>2020</b> (n=495)	60%	54% <sup>lxxvii +</sup>	50%	40% <sup>lxxviii +</sup>	16%
<b>2017</b> (n=494)	65%	63%	47%	46%	20%

<sup>+</sup> = Significantly different compared to 2017.

## Prices and quality indicators

5.29 Members of the Law Society can apply for its Lexcel quality mark for practice management and client care (described in the section on conveyancing). 44% of the 312 solicitors we talked to (of the 500 providers) for these wills, trusts and probate scenarios held the Lexcel quality mark. There is only one significant difference in average price. Those holding the Lexcel mark have significantly higher average prices for scenario 3 (£419) than those who do not (£377).

5.30 We also asked all the providers we talked to for this block whether they provide a more standardised or a more bespoke service, on a scale from 1 (completely standardised) to 10 (completely bespoke). Those who provide a more bespoke service (8-10) are significantly more expensive for three scenarios. For wills, the difference is around £50 or less but for scenario 4 it is over £300. A statistical regression shows that for each 1 point increase in the scale, prices increase by 2%. This means that providers rating themselves as 10 (entirely bespoke) are on average 18% more expensive than those rating themselves as 1 (entirely standardised). This accounts for 7% of the variation in prices for these scenarios. Regression outputs are in the accompanying spreadsheets.

*Fig. 65: Mean scenario prices by bespoke or standardised approach to each client, for wills, trusts and probate scenarios (£)*

	1. An individual standard will	2. A complex will	3. A lasting power of attorney	4. Assistance for obtaining Grant of Probate	5. Estate administration
<b>Bespoke (8-10)</b>	£234 <sup>lxxix +</sup> n=207	£277 <sup>lxxx +</sup> n=205	£379 n=205	£1,227 <sup>lxxxi +</sup> n=207	£2,634 n=64
<b>Standardised (1-7)</b>	£203 n=225	£226 n=221	£376 n=212	£906 n=216	£2,284 n=66

+ = statistically significant compared to other groups

5.31 To follow up, we also asked if their approach was to compete more on price or more on service by rating their approach on a seven-point scale from “1. Entirely on Price”, via “4. Equally on Price and Service” to “7. Entirely on service”. Only 12 providers told us that they compete primarily on prices. Across the scenarios over half compete primarily on services. Roughly 30% compete equally on service and price and around a sixth compete slightly more on services. Among the numbers that we can compare, those competing equally on price and service are significantly cheaper, on average, than those competing more on service for scenarios 1, 3 and 4. A statistical regression shows that for each 1 point increase in the scale, the price increases by 4%. This means that those rating themselves as 7 (competing primarily on service) are 24% more expensive than those rating themselves as 1 (competing primarily on price). This accounts for 7% in the variation in prices.

Fig. 66: Mean scenario prices by competing primarily on prices or primarily on services for wills, trusts and probate scenarios (£)

	1. An individual standard will	2. A complex will	3. A lasting power of attorney	4. Assistance for obtaining Grant of Probate	5. Estate administration
1. Compete primarily on prices	n=12	n=12	n=12	n=15	n=7
2. Slightly more on prices	n=5	n=5	n=6	n=6	n=3
3. Equally on price and service	£180 <sup>lxxxii</sup> + n=129	£198 n=126	£341 <sup>lxxxiii</sup> + n=123	£808 <sup>lxxxiv</sup> + n=130	n=27
4. Compete slightly more on services	£207 n=73	£223 n=72	£407 n=72	£1,003 n=70	n=25
5. Compete primarily on services	£243 n=219	£289 n=217	£396 n=212	£1,244 n=211	n=7

+ = statistically significant compared to other groups

## Other differences by characteristics

- 5.32 Will writing firms appear to be cheaper than solicitors' firms with lower mean prices for the first three scenarios. However, in each case we have made comparisons with fewer than 50 responses from will writing firms, so we must be cautious in putting too much emphasis on these differences. A statistical regression indicates that will writing firms are 32% cheaper than other types of provider. This factor explains 15% in the variation of prices in these scenarios. Regression outputs are in the accompanying spreadsheets. For obtaining grant of probate (scenario 4) accountancy firms appeared to have a significantly higher average price (£1,638) compared to solicitors' firms (£1,275). Though again this relies on only 62 responses from accountancy firms and so should also be treated with some caution.
- 5.33 There is some indication that firms structured as ABS have higher average prices for will writing (scenarios 1 and 2) and for scenario 4, though again these are using 50 or fewer responses and so should only be treated as an indication, not a clear finding.
- 5.34 The average prices given by firms based in cities are significantly more expensive than those from towns or rural areas for wills, lasting power of attorney (scenarios 1, 2 and 3) (fig. 67). If the outlier in scenario 4 (£100,500) is removed, it is also significantly more expensive in cities. Scenario 5, estate administration, appears to follow the same pattern, but has too few responses to be definitive.

Fig. 67: Mean price by urban or rural area (£) for wills, trusts and probate scenarios

	1. An individual standard will	2. A complex will	3. A lasting power of attorney	4. Assistance for obtaining Grant of Probate	5. Estate administration
Village/ rural	£180 <i>n</i> =60	£196 <i>n</i> =59	£328 <i>n</i> =56	£1,006 <i>n</i> =54	£3,250 <i>n</i> =21
Town	£189 <i>n</i> =255	£213 <i>n</i> =251	£363 <i>n</i> =250	£1,342 <i>n</i> =248	£2,086 <i>n</i> =70
City	£291 <sup>lxxxv +</sup> <i>n</i> =128	£345 <sup>lxxxvi +</sup> <i>n</i> =127	£436 <sup>lxxxvii +</sup> <i>n</i> =121	£1,300 <i>n</i> =130	£2,732 <i>n</i> =45
Total	£217 <i>n</i> =445	£249 <i>n</i> =439	£378 <i>n</i> =430	£1,054 <i>n</i> =432	£2,327 <i>n</i> =136

- 5.35 A statistical regression shows that larger firms are more expensive. Doubling the number of staff is associated with a 6% price increase. This factor accounts for 11% of the variation in prices for these scenarios. A further statistical regression shows that lone person providers (whether structured as sole traders or differently) are on average a third (33%) cheaper than providers with two or more members of staff. This accounts for 14% of the variation in prices in these scenarios. Regression outputs are in the accompanying spreadsheets.
- 5.36 As with the scenarios for conveyancing and divorce, face to face meetings dominate as the preferred way to deliver services for wills, trusts and probate (fig. 68). There is little difference for standard or complex wills at around 15% who would deliver this service remotely. The figures are closer to a fifth (remotely) versus three quarters (face to face), for scenario 4. Again, it should be noted that fieldwork was concluded just as the UK lockdown came into effect during the Coronavirus pandemic.

Fig. 68: Proportion who provide services remotely or face to face, over time (%) for wills, trusts and probate scenarios

	1. An individual standard will	2. A complex will	3. A lasting power of attorney	4. Assistance for obtaining Grant of Probate	5. Estate administration
Yes - would provide this service remotely	15%	13%	8%	20%	26%
No – would require face to face contact	83%	84%	90%	76%	73%
(Don't know)	2%	3%	1%	4%	1%
Total	100%	100%	100%	100%	100%
n	455	455	436	473	137

5.37 As we have seen in divorce, significantly more providers would provide services for these scenarios remotely in 2020 than in 2017. Though again, there is little difference from 2015 (see the accompanying spreadsheets).

### Changing prices

5.38 In 2020 a third of providers have increased their prices for wills, trusts and probate services, in the previous 12 months. This is significantly higher than in 2015. Correspondingly just under two thirds (64%) have kept their prices about the same, which is significantly lower than in 2015. In 2020 just 3% have decreased their prices. As we have seen in conveyancing and divorce, the three most common reasons are the same for 2020 and 2017.

Fig. 69: Proportions of firms who have changed their prices in the last 12 months for wills, trusts and probate scenarios (%)

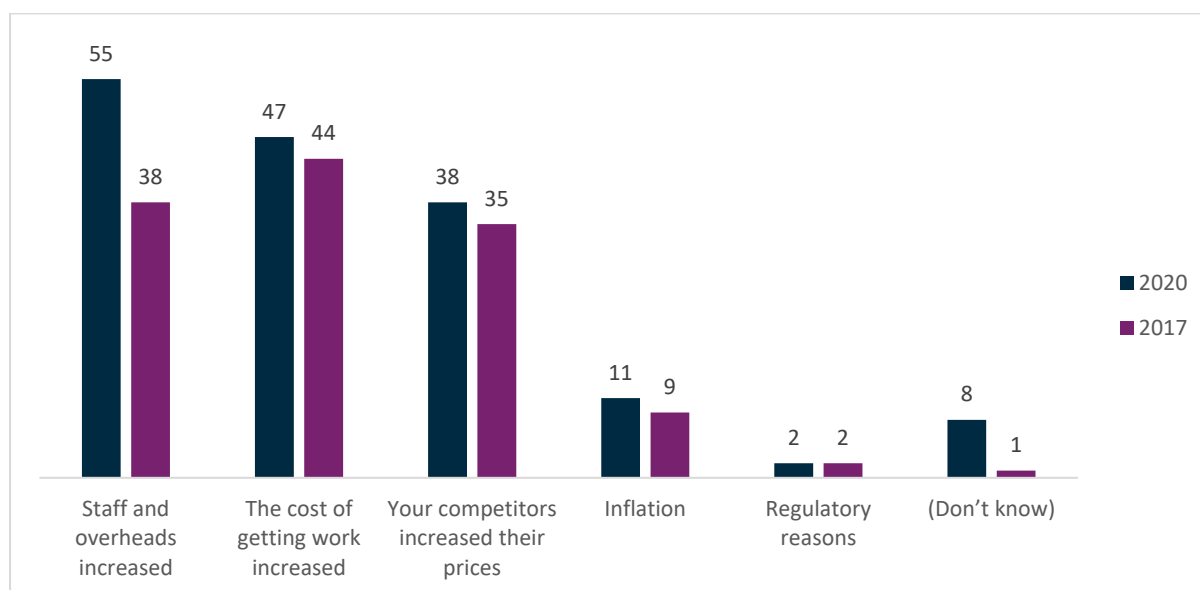
	Increased	Stayed about the same	Decreased	Total
2020 <sup>lxxxviii</sup> (n=488)	33% <sup>+</sup>	64% <sup>+</sup>	3% <sup>+</sup>	100%
2017 (n=491)	28%	68%	4%	100%
2015 (n=499)	27%	70%	3%	100%

<sup>+</sup> = statistically significant compared to other groups

5.39 The 33% who increased their prices equates to 141 responses. The most common reasons (two thirds) relate to costs, either of staff or overheads (55), or getting work (47) (fig. 70). Eleven had increased their prices in response to inflation. Just under a

quarter (38) told us that they have increased prices in response to their competitors doing the same.

*Fig. 70: Reasons for changing prices in 2020 and 2017 for wills, trusts and probate scenarios (freq.)*



2020  $n=161$ , 2017  $n=137$

5.40 Only 13 providers had decreased their prices. The reasons are spread across competitors decreasing their prices (2), wanting to grow the business or not having enough work (6), reduced costs (1) or other reasons (4).

## Online probate

5.41 As part of the HM Courts and Tribunals Service's courts reform programme, they have introduced an online probate service. This enables legal representatives to make an online application for a grant of probate, intestacy or a grant of letters of administration, with will-annexed. They can also monitor progress online and manage correspondence online rather than using post. They can also complete a Statement of Truth online instead of drafting an oath<sup>20</sup>.

5.42 Just over a fifth (21%) of the providers we talked to for wills, trusts and probate services had registered for online probate. Slightly under three quarters (72%) had not and a further 7% did not know. Of those 21% (93) just over a quarter (24) providers had used it to complete a probate application, nearly two thirds had not (60), leaving eight who did not know.

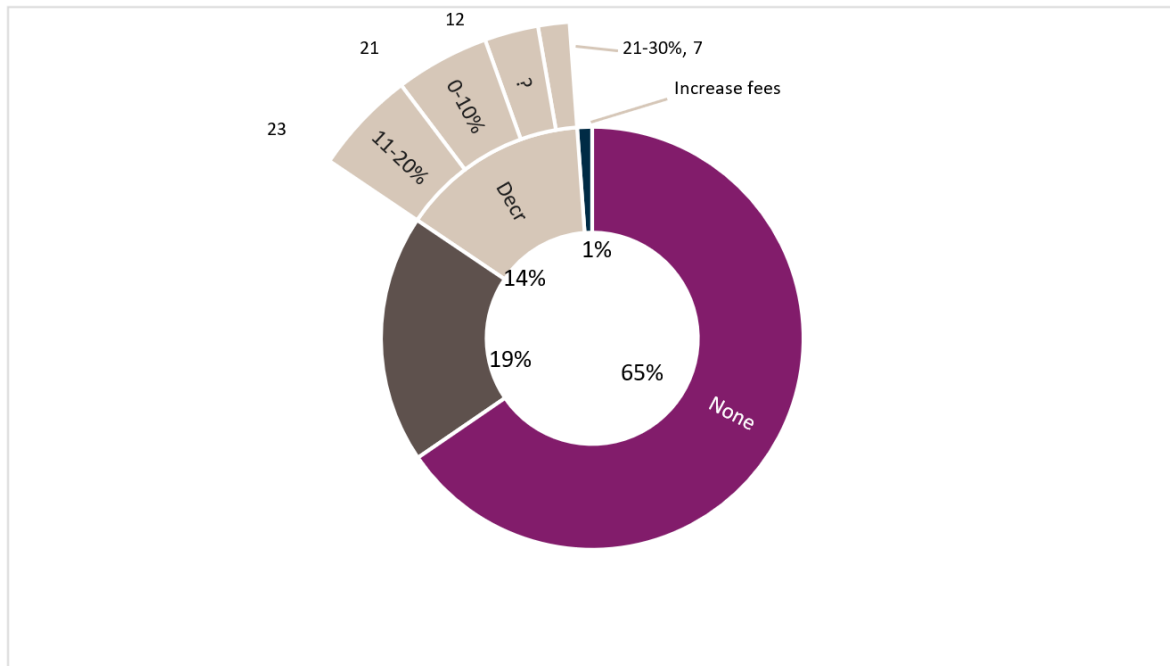
5.43 We asked everybody we talked to, about these wills, trusts and probate scenarios, what impact, if any, they would expect the online service to have on their fees. Nearly two thirds (65%) thought it would not make a difference to the fees (fig. 71). 14% expected that online probate would reduce the fees in this scenario. Views on how much fees would decrease by were split, though most thought that they would reduce by up to 20%. Others thought it would decrease by more or did not know how much

<sup>20</sup> HMCTS. 2020. "Guidance: HMCTS online services for legal professionals". Available at: <https://www.gov.uk/guidance/hmcts-online-services-for-legal-professionals>



they thought the decrease would be. Nearly a fifth (19%) did not know if the online service would make any difference to fees. Just 1% thought it would lead to an increase in fees, we did not ask why they thought that. We did not explore the reasons for respondents' predictions in this research.

*Fig. 71: Provider's expected impact on fees of the new online probate service for assistance for obtaining grant of probate (% , freq.)*



*n=437*



## Themes

- 6.1 We have already started to see patterns, of certain characteristics being associated with higher or lower prices, across the results for these three blocks. We have also identified the links between different characteristics and average prices, through statistical regressions, within each of the three blocks of scenarios. We can take this further by applying a statistical regression across all the scenarios, to see more widely which characteristics are associated with higher or lower prices. It also shows us how much variation in prices is accounted for by individual characteristics. Conversely it also shows which characteristics have no significant link with price. Regression outputs are in the accompanying spreadsheets.
- 6.2 Overall, the model explains around 25% of the variation in prices. This means that three quarters of the variation in prices remains unexplained and may be down to other factors we have not identified. Nonetheless the characteristics linked with variation in price are:
- Country and region
  - Fixed fees
  - One person providers
  - Frequency of unanticipated costs
  - Using a menu of outline prices rather than pricing on a case by case basis
  - Competing more on price or more on service

### Country and region

- 6.3 A large proportion of the variation in prices is linked to geography. Firms based in London are 33% more expensive than firms based elsewhere. Firms based in the North of England are 20% cheaper and firms in Wales are 17% cheaper on average than firms based elsewhere. Overall, these differences account for 32% of the variation in prices explained by the regression.

### Charging approaches

- 6.4 Overall, providers that use fixed fees rather than other charging approaches are on average 35% cheaper, across the three blocks. This accounts for 24% of the variation in prices explained by the regression.
- 6.5 Across most of the scenarios, those offering fixed fee prices have a narrower spread of prices than those using estimates or hourly rates. Though some of these differences are slight and based on relatively small numbers of prices.
- 6.6 The main alternative to fixed fees is estimates, usually generated by multiplying an hourly rate by an estimated number of hours to complete the work. A case may involve extra (or less) work than anticipated, which may be reflected in the final bill. This is likely to explain why interviewers found that providers often preferred to give a range of prices rather than commit to a single figure. When asked to give a single figure, providers would respond conservatively by tending to settle towards the top of the range. This may explain some of the price difference between fixed fees and estimates.

## **One person providers**

- 6.7 Single individuals offering legal services (through whatever company structure) are on average significantly cheaper than larger firms, by 33%. This accounts for 14% of the variation in prices explained by the regression.

## **Frequency of unanticipated costs**

- 6.8 Providers which rarely or never have cases that cost more than anticipated are on average 16% cheaper than those who often or very often have cases costing more than they had anticipated. Conversely, providers who often or very often have cases costing more than they had anticipated are on average 20% more expensive. This accounts for 12% of the variation in prices explained by the regression. It is not immediately obvious why this should link to lower prices but may be associated with a third factor, such as how efficiently the firm is run, which in turn influences prices.

## **Using a menu of outline prices**

- 6.9 We asked providers overall if they use a menu of prices or not. Providers who use a charging menu of outline prices are, on average, 12% cheaper than providers who price on a case by case basis. This accounts for 8% of the variation in prices explained by the regression.

## **Competing more on price or more on service**

- 6.10 Competing more on price or more on service is only significantly linked in the wills, trusts and probate block – any link is not statistically significant in the conveyancing or divorce scenarios. However, this characteristic does become statistically significant within the overall regression model. This means a one point increase, on the seven point scale we used, is linked to a 3% increase in price. This means the average prices of providers rating themselves as 7 (competing completely on service) are 18% higher than those rating themselves as 1 (competing completely on price). Although this only accounts for 5% of the variation in prices explained by the regression.

## **Offering a more bespoke or more standardised service**

- 6.11 As we have highlighted in reporting the findings for each block, providers who offer a more standardised service are on average cheaper than those who offer a more bespoke service. Although when included as a ten point scale in the overall regression model, the link is not significant. Grouping 1, 2 and 3 of the 'standardised' end of the scale and grouping 8, 9, 10 of the 'bespoke' end of the scale, then regressing each group against prices shows a statistically significant link with more bespoke services being on average 10% more expensive.

## **Characteristics not associated with price variation**

- 6.12 There are a number of characteristics that we might expect to be associated with higher or lower prices. However, in our modelling they are not significantly linked to price. These are:
- Displaying prices on providers' websites
  - Providing services mainly remotely rather than face to face
  - Having quality marks
  - The type of information provided before clients sign up to a service

- 6.13 The lack of link between displaying prices on providers' websites and prices indicates that, across all the scenarios, just displaying prices does not make them cheaper. We did not verify whether prices were published or ask or check how prominent or clear the information is. Although it is positive to see that, in most but not all scenarios, the spread of prices was narrower among providers who display their prices and is consistent with what we would expect from greater transparency (albeit the difference was typically around £100 or less).
- 6.14 We might logically expect that providing services remotely rather than face to face would be more efficient and lead to cheaper prices. Though again the lack of statistical link to price shows that remote delivery alone is not enough to reduce prices. As mentioned earlier this may be because the costs of doing business face-to-face or remotely are about the same, or that the savings in the cost of doing business are not passed on to consumers through lower prices.
- 6.15 While we have found some significant differences in price among the 15 scenarios by whether the provider holds a quality mark or not, this does not appear at an overall level. This indicates that generally, while a quality mark may indicate higher quality services it does not necessarily mean higher prices.
- 6.16 There is also no link between providing information in advance of the prospective client signing up to a service and the average price charged. However, looking across the three blocks at the information that we tested, we see that, while many proportions are very high, there is still a notable minority of providers not providing important information (fig. 70). For example, the percentages of providers not providing information on complaints processes and ADR services are between 7% and 12% - roughly one in ten. Similar percentages of providers do not provide information on the grade of staff dealing with their case, which potential clients could use as an indication of quality.
- 6.17 Information on unbundling options stands out both in the data and from the experience of the interviewers who talked to the providers in this wave of the survey. Unbundling options allow clients to carry out some tasks of the legal process. These are typically administrative in nature and do not require legal expertise but take up lawyers' time and therefore add to the cost of providing the service. Therefore, unbundling can reduce the price that the consumer pays. It was the least often communicated piece of information that we asked about, although it is not an option in all the scenarios we tested. Notably a number of providers asked the interviewers to explain unbundling indicating low awareness among, at least some, providers.

*Fig. 72: Information provided to clients before they sign up to a service, for conveyancing, divorce and wills, trusts and probate scenarios 2020(%)*

	Conveyancing	Divorce	Wills etc.
An estimate of the total cost of the service	99%	98%	98%
The scale of likely disbursements	99%	97%	95%
A description of the services that will be provided	93%	98%	97%
The grade of staff who will deal with the case	89%	93%	88%
Complaints process and access to ADR (Alternative Dispute Resolution) services	88%	92%	93%
Indicative timings for completing the work	86%	94%	94%
Regulatory status and details	84%	87%	85%
Professional Indemnity Insurance cover	74%	82%	84%
The frequency of billing and payment milestones	71%	93%	86%
Add-on options	49%	51%	57%
Unbundling options	21%	58%	38%
<i>n</i>	500	501	499

- 6.18 There are no significant widespread differences by the type of provider and while there are some differences by whether providers are located in more urban or rural settings this does not hold overall (see accompanying spreadsheets).

## Statistical reporting

<sup>i</sup>  $F(2, 1499) = 9.62$ ,  $p < 0.001$ . Post hoc comparisons using the Tukey HSD test indicated that the mean price in 2020 ( $M = £840.01$ ,  $SD = 243.73$ ) was significantly different than mean prices in 2017 ( $M = £785.35$ ,  $SD = 236.50$ ) and 2015 ( $M = £792.14$ ,  $SD = 261.79$ ). No other statistically significant differences were found.

<sup>ii</sup>  $F(2, 1499) = 9.62$ ,  $p < 0.001$ . Post hoc comparisons using the Tukey HSD test indicated that the mean price in 2020 ( $M = £891.29$ ,  $SD = 459.84$ ) was significantly different than mean prices in 2017 ( $M = £749.81$ ,  $SD = 247.63$ ) and 2015 ( $M = £788.47$ ,  $SD = 324.38$ ). No other statistically significant differences were found.

<sup>iii</sup>  $F(2, 1472) = 31.88$ ,  $p < 0.001$ . Post hoc comparisons using the Tukey HSD test indicated that the mean price in 2020 ( $M = £1024.34$ ,  $SD = 475.72$ ) was significantly different than mean prices in 2017 ( $M = £854.27$ ,  $SD = 287.47$ ) and 2015 ( $M = £890.01$ ,  $SD = 377.40$ ). No other statistically significant differences were found.

<sup>iv</sup>  $F(2, 1476) = 21.50$ ,  $p < 0.001$ . Post hoc comparisons using the Tukey HSD test indicated that the mean price in 2020 ( $M = £1564.45$ ,  $SD = 605.73$ ) was significantly different than mean prices in 2017 ( $M = £1360.45$ ,  $SD = 466.92$ ) and 2015 ( $M = £1398.57$ ,  $SD = 578.28$ ). No other statistically significant differences were found.

<sup>v</sup>  $F(5, 494) = 41.29$ ,  $p < .001$ . Post hoc comparisons using the Tukey HSD test indicated that the 2020 mean price in London ( $M = £922.90$ ,  $SD = 230.09$ ) was significantly different than mean price in any other region.

<sup>vi</sup>  $F(5, 493) = 39.50$ ,  $p < .001$ . Post hoc comparisons using the Tukey HSD test indicated that the 2020 mean price in London ( $M = £1061.63$ ,  $SD = 288.43$ ) and South West ( $M = £925.35$ ,  $SD = 158.42$ ) was significantly different than mean price in any other region.

<sup>vii</sup>  $F(5, 487) = 11.83$ ,  $p < .001$ . Post hoc comparisons using the Tukey HSD test indicated that the 2020 mean price in London ( $M = £1119.14$ ,  $SD = 424.73$ ) and South West ( $M = £979.77$ ,  $SD = 461.27$ ) was significantly different than mean price in any other region.

<sup>viii</sup>  $F(5, 487) = 11.52$ ,  $p < .001$ . Post hoc comparisons using the Tukey HSD test indicated that the 2020 mean price in London ( $M = £1234.51$ ,  $SD = 426.60$ ), South West ( $M = £1120.76$ ,  $SD = 469.62$ ) and South East ( $M = £1054.48$ ,  $SD = 373.41$ ) was significantly higher than mean price in any other region.

<sup>ix</sup>  $F(5, 487) = 10.44$ ,  $p < .001$ . Post hoc comparisons using the Tukey HSD test indicated that the 2020 mean price in London ( $M = £1119.14$ ,  $SD = 424.73$ ) and South West ( $M = £1742.35$ ,  $SD = 614.65$ ) was significantly different than mean price in any other region.

$\chi^2(1, N = 998) = 390.56$ ,  $p < .001$

<sup>xi</sup>  $\chi^2(1, N = 998) = 487.84$ ,  $p < .001$

<sup>xii</sup>  $\chi^2(1, N = 998) = 11.94$ ,  $p < .001$

<sup>xiii</sup> Chi-square:  $\chi^2(1, N = 998) = 7.48$ ,  $p = .007$

<sup>xiv</sup> Chi-square:  $\chi^2(1, N = 998) = 6.18$ ,  $p = .013$

<sup>xv</sup> Post:  $\chi^2(1, N = 998) = 11.50$ ,  $p < .001$  Face to face:  $\chi^2(1, N = 998) = 4.76$ ,  $p = .017$

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<sup>xvi</sup>  $t(478) = 3.21, p = .001$

<sup>xvii</sup>  $t(477) = 3.68, p < .001$

<sup>xviii</sup>  $t(472) = 2.69, p = .009$

<sup>xix</sup>  $t(472) = 3.33, p = .001$

<sup>xx</sup>  $t(472) = 2.95, p = .004$

<sup>xxi</sup> A Mann-Whitney test indicated that differences are statistically significant by charging approach  $U = 10766.50, z = 3.07, p = .002$

<sup>xxii</sup>  $\chi^2(1, N = 492) = 4.74, p = .032$

<sup>xxiii</sup>  $\chi^2(1, N = 486) = 3.18, p = .049$

<sup>xxiv</sup>  $t(492) = 3.67, p < .001$

<sup>xxv</sup>  $t(491) = 3.06, p = .002$

<sup>xxvi</sup>  $t(485) = 3.05, p = .002$

<sup>xxvii</sup>  $t(485) = 2.87, p = .004$

<sup>xxviii</sup>  $t(485) = 3.28, p = .001$

<sup>xxix</sup> Scenario1:  $F(2,480)=7.08, p = 0.001$ . Post hoc comparisons using the Tukey HSD test indicated that the mean price for those competing primarily on service ( $M = £751.81, SD = 213.67$ ) was significantly different than mean prices of those competing slightly more on service ( $M = £689.30, SD = 144.27$ ) and those competing equally on price and service ( $M = £680.28, SD = 184.06$ ).

Scenario 2:  $F(2,479)=11.29, p < .001$ . Post hoc comparisons using the Tukey HSD test indicated that the mean price for those competing primarily on service ( $M = £889.28, SD = 263.18$ ) was significantly different than mean prices of those competing slightly more on service ( $M = £794.55, SD = 168.36$ ) and those competing equally on price and service ( $M = £784.96, SD = 225.84$ ).

<sup>xxx</sup>  $t(497) = 1.99, p = .047$

<sup>xxxi</sup> A Kruskal-Wallis H test showed that there were no statistically significant differences by year,  $\chi^2(2) = 1.17, p = 0.558$

<sup>xxxii</sup>  $F(2,1461)=14.83, p < .001$ . Post hoc comparisons using the Tukey HSD test indicated that the mean price in 2020 ( $M = £1194.07, SD = 841.15$ ) was significantly different than mean prices in 2017 ( $M = £1112.00, SD = 1000.44$ ) and 2015 ( $M = £997.51, SD = 1014.00$ ).

<sup>xxxiii</sup>  $F(2,1420)=9.06, p < .001$ . Post hoc comparisons using the Tukey HSD test indicated that the mean price in 2020 ( $M = £2492.41, SD = 2414.21$ ) was significantly different than mean prices in 2017 ( $M = £1763.91, SD = 1883.40$ ) and 2015 ( $M = £1547.33, SD = 1633.06$ ).

<sup>xxxiv</sup>  $F(2,1420)=9.06, p < .001$ . Post hoc comparisons using the Tukey HSD test indicated that the mean price in 2020 ( $M = £2978.20, SD = 3562.92$ ) was significantly different than mean prices in 2017 ( $M = £3097.46, SD = 3381.06$ ) and 2015 ( $M = £2634.01, SD = 2788.44$ ).

<sup>xxxv</sup>  $F(2,1461)= 14.83, p < .001$ . Post hoc comparisons using the Tukey HSD test indicated that the mean price in 2017 ( $M = £1112.00, SD = 1000.44$ ) was significantly different than mean price in 2015 ( $M = £997.51, SD = 1014.00$ ).



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xxxvi  $F(2, 1420) = 15.18, p < .001$ . Post hoc comparisons using the Tukey HSD test indicated that the mean price in 2017 ( $M = £1763.91, SD = 1883.40$ ) was significantly different than mean price in 2015 ( $M = £1547.33, SD = 1633.06$ ).

xxxvii  $F(2, 1420) = 9.06, p < .001$ . Post hoc comparisons using the Tukey HSD test indicated that the mean price in 2017 ( $M = £3097.46, SD = 3381.06$ ) was significantly different than mean price in 2015 ( $M = £2634.01, SD = 2788.44$ ).

xxxviii  $F(5, 494) = 16.60, p < .001$ . Post hoc comparisons using the Tukey HSD test indicated that the 2020 mean prices in London ( $M = 908.90, SD = 230.09$ ) and South East of England ( $M = £808.08, SD = 348.56$ ) were significantly different than mean price in any other region.

xxxix  $F(5, 492) = 7.66, p < .001$ . Post hoc comparisons using the Tukey HSD test indicated that the 2020 mean prices in London ( $M = £633.51, SD = 345.51$ ) was significantly different than mean price in any other region.

xl  $F(5, 481) = 8.14, p < .001$ . Post hoc comparisons using the Tukey HSD test indicated that the 2020 mean prices in London ( $M = £1538.31, SD = 843.79$ ) was significantly different than mean price in any other region.

xli  $F(5, 474) = 3.68, p = .003$ . Post hoc comparisons using the Tukey HSD test indicated that the 2020 mean prices in London ( $M = £4395.36, SD = 5358.91$ ), South East ( $M = £3040.00, SD = 2925.58$ ) and South West ( $M = £3155.84, SD = 3365.41$ ) was significantly different than mean price in any other region.

xlvi  $t(498) = 2.47, p = .014$

xlvi  $\chi^2(1, N = 996) = 100.48, p < .001$

xlvii  $\chi^2(1, N = 996) = 152.04, p < .001$

xlviii  $\chi^2(1, N = 996) = 4.93, p = .019$

xlvix  $\chi^2(1, N = 996) = 8.80, p = .002$

l  $\chi^2(1, N = 996) = 7.82, p = .004$

li  $\chi^2(1, N = 996) = 5.33, p = .023$

lii  $\chi^2(1, N = 996) = 29.89, p < .001$

lii  $\chi^2(3, N = 996) = 3.99, p = .046$

lii  $F(2, 477) = 10.50, p < .001$ . Post hoc comparisons using the Tukey HSD test indicated that the 2020 mean prices when the charging approach was via fixed fees ( $M = £682.41, SD = 244.28$ ) was significantly different than mean prices where charging approaches were via estimates ( $M = £826.33, SD = 738.53$ ) or hourly rate ( $M = £876.73, SD = 457.69$ ).

lii  $F(2, 448) = 24.77, p < .001$ . Post hoc comparisons using the Tukey HSD test indicated that the 2020 mean prices when the charging approach was via fixed fees ( $M = £1053.38, SD = 597.00$ ) was significantly different than mean prices where charging approaches were via estimates ( $M = £1298.92, SD = 1056.95$ ) or hourly rate ( $M = £1334.99, SD = 909.38$ ).

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<sup>liii</sup>  $F(2, 442) = 26.14$ ,  $p < .001$ . Post hoc comparisons using the Tukey HSD test indicated that the 2020 mean prices when the charging approach was via fixed fees ( $M = £2226.80$ ,  $SD = 1926.80$ ) was significantly different than mean prices where charging approaches were via estimates ( $M = £3548.55$ ,  $SD = 4808.43$ ) or hourly rate ( $M = £3082.79$ ,  $SD = 3421.06$ )

<sup>liv</sup> A Mann-Whitney test indicated that differences are statistically significant by charging approach  $U = 20933.00$ ,  $z = 2.28$ ,  $p = .023$

<sup>lv</sup>  $\chi^2(1, N = 986) = 11.51$ ,  $p < .001$

<sup>lvi</sup>  $\chi^2(1, N = 983) = 5.13$ ,  $p < .014$

<sup>lvii</sup> t-tests:  $t(442) = 2.91$ ,  $p = .004$

<sup>lviii</sup> t-tests:  $t(418) = 3.12$ ,  $p = .002$

<sup>lix</sup> A Kruskal-Wallis H test showed that there was a statistically significant difference by year,  $\chi^2(2) = 17.90$ ,  $p < .001$ . Further, post-hoc comparison indicated that all differences by years are statistically significant except those between 2020 and 2017

<sup>lx</sup>  $F(2, 1412) = 10.25$ ,  $p < .001$ . Post hoc comparisons using the Tukey HSD test indicated that the mean price in 2020 ( $M = £216.73$ ,  $SD = 146.93$ ) was significantly different than mean prices in 2017 ( $M = £207.22$ ,  $SD = 265.81$ ).

<sup>lxi</sup>  $F(2, 1412) = 10.25$ ,  $p < .001$ . Post hoc comparisons using the Tukey HSD test indicated that the mean price in 2020 ( $M = £377.95$ ,  $SD = 143.06$ ) and 2017 ( $M = £386.55$ ,  $SD = 226.04$ ) were significantly different than mean prices in 2015 ( $M = £451.72$ ,  $SD = 238.63$ ).

<sup>lxii</sup>  $F(2, 1229) = 5.73$ ,  $p = .003$ . Post hoc comparisons using the Tukey HSD test indicated that the mean price in 2020 ( $M = £1053.70$ ,  $SD = 970.47$ ) was significantly different than mean prices in 2017 ( $M = £945.32$ ,  $SD = 861.17$ ) and 2015 ( $M = £903.25$ ,  $SD = 819.94$ )

<sup>lxiii</sup>  $F(5, 437) = 34.94$ ,  $p < .001$ . Post hoc comparisons using the Tukey HSD test indicated that the 2020 mean prices in London ( $M = £633.51$ ,  $SD = 345.51$ ) was significantly different than mean price in any other region.

<sup>lxiv</sup>  $F(5, 431) = 29.44$ ,  $p < .001$ . Post hoc comparisons using the Tukey HSD test indicated that the 2020 mean prices in London ( $M = £477.07$ ,  $SD = 337.45$ ) was significantly different than mean price in any other region.

<sup>lxv</sup>  $F(5, 423) = 6.85$ ,  $p < .001$ . Post hoc comparisons using the Tukey HSD test indicated that the 2020 mean prices in London ( $M = £499.60$ ,  $SD = 198.22$ ) was significantly different than mean price in any other region.

<sup>lxvi</sup>  $F(5, 437) = 15.49$ ,  $p < .001$ . Post hoc comparisons using the Tukey HSD test indicated that the 2020 mean prices in London ( $M = £1721.56$ ,  $SD = 1240.09$ ) was significantly different than mean price in any other region.

<sup>lxvii</sup> t-tests:  $t(442) = 2.78$ ,  $p = .006$

<sup>lxviii</sup> t-tests:  $t(428) = 3.45$ ,  $p < .001$

<sup>lxix</sup> t-tests:  $t(135) = 2.58$ ,  $p = .011$

<sup>lxx</sup>  $\chi^2(1, N = 993) = 149.39$ ,  $p < .001$

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lxxi  $\chi^2 (1, N = 993) = 170.05, p < .001$

lxxii  $\chi^2 (1, N = 993) = 8.07, p = .003$

lxxiii  $\chi^2 (1, N = 993) = 6.80, p = .005$

lxxiv  $t(418) = 3.91, p = .004$

lxxv  $t(329) = 3.96, p < .001$

lxxvi A Mann-Whitney test indicated that differences are statistically significant by charging approach  $U = 3470.00, z = 3.36, p = .001$

lxxvii  $\chi^2 (1, N = 978) = 7.74, p = .006$

lxxviii  $\chi^2 (1, N = 981) = 3.92, p = .048$

lxxix  $t(365) = 2.18, p = .030$

lxxx  $t(362) = 2.47, p = .014$

lxxxi  $t(392) = 3.65, p < .001$

lxxxii  $F(2,418)=10.16, p < .001$ . Post hoc comparisons using the Tukey HSD test indicated that the mean price for 'equally on price and services' ( $M = £179.94, SD = 117.78$ ) was significantly different than mean prices for 'compete primarily on services' ( $M = £242.85, SD = 169.28$ ) and for 'competes slightly more on services' ( $M = £206.72, SD = 90.35$ ). No other statistically significant differences were found.

lxxxiii  $F(2,404)=6.05, p = .003$ . Post hoc comparisons using the Tukey HSD test indicated that the mean price for 'equally on price and services' ( $M = £341.31, SD = 112.78$ ) was significantly different than mean prices for 'compete primarily on services' ( $M = £395.44, SD = 154.75$ ) and for 'competes slightly more on services' ( $M = £406.82, SD = 140.59$ ). No other statistically significant differences were found.

lxxxiv  $F(2,409)=10.51, p < .001$ . Post hoc comparisons using the Tukey HSD test indicated that the mean price for 'equally on price and services' ( $M = £807.96, SD = 537.84$ ) was significantly different than mean prices for 'compete primarily on services' ( $M = £1002.86, SD = 611.81$ ) and for 'competes slightly more on services' ( $M = £1002.86, SD = 611.81$ ). No other statistically significant differences were found.

lxxxv  $F(2,439)=24.87, p < .001$ . Post hoc comparisons using the Tukey HSD test indicated that the mean price for providers based in cities ( $M = £290.81, SD = 207.38$ ) was significantly different than mean prices for providers based in villages ( $M = £179.55, SD = 92.68$ ) and for providers based in towns ( $M = £1342.30, SD = 6382.23$ ) No other statistically significant differences were found.

lxxxvi  $F(2,433)=23.70, p < .001$ . Post hoc comparisons using the Tukey HSD test indicated that the mean price for providers based in cities ( $M = £344.92, SD = 290.25$ ) was significantly different than mean prices for providers based in villages ( $M = £195.80, SD = 108.71$ ) and for providers based in towns ( $M = £212.72, SD = 157.59$ ) No other statistically significant differences were found.

lxxxvii  $F(2,424)=12.86, p < .001$ . Post hoc comparisons using the Tukey HSD test indicated that the mean price for providers based in cities ( $M = £436.40, SD = 165.61$ ) was significantly different than mean prices for providers based in villages ( $M = £328.39, SD = 109.76$ ) and for providers based in towns ( $M = £362.70, SD = 128.76$ ) No other statistically significant differences were found.

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<sup>lxxxviii</sup> A Kruskal-Wallis H test showed that there was a statistically significant difference by year,  $\chi^2(2) = 6.36$ ,  $p < .042$ . Further, post-hoc comparison indicated that all differences by years are statistically significant except those between 2017 and 2015