



Challenge and Change

Strategy 2015-18 and
Work Programme 2015-16

March 2015

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Foreword

Challenge and Change

Challenge and change is a fitting title for this document – these are the two words that go to the heart of both the context for this strategy and the role of the Panel as we all move to this next implementation stage of the reforms.

Liberalisation, advances in technology, changes to legal aid and litigation funding, along with a strengthened consumer rights regime, are among the many forces that are changing the face of legal services. Some of these developments give hope for making legal services more accessible and strengthening the consumer's hand. But they are also creating new and complex challenges, ones that already require regulators to adapt to the changing pattern of risks and work out a nuanced policy response, including to the growing unregulated sector.

The size of the access to justice gap means it will only be reduced through new ways of working in partnership and this is a theme that runs deep throughout this strategy. Our role is to hold to account the Legal Services Board, the Legal Ombudsman, the approved regulators and other stakeholders. We expect them to tackle the key issues of consumer concern, expand their evidence base and put consumers at the heart of the regulatory system. But our role is also to offer solutions that support the delivery of a strong legal sector that is so vital for consumers.

Over the last twelve months we've had to make difficult judgement calls that require us to balance increasing access whilst maintaining consumer protections. Simply adding to the stock of regulation every time there's a new risk is easy to call for, but it won't always serve the interests of consumers as a whole. These difficult dilemmas will continue to confront all of us in the coming years. When they arise, the Panel will show the leadership, insight and sound analysis that's needed to find the right answers. And where possible we will offer solutions and practical remedies to help the sector more fully understand the needs of their consumers.

Sometimes our solutions won't be popular but they will always be about putting the consumer first – reflecting the title of the white paper that underpinned the Legal Services Act reforms. It's incredible to think this document was published ten years ago this year. The sector has come a long way since then, but there's still much more to do before its aims will have been achieved. As a Consumer Panel it's right that we are impatient to see further progress. We won't judge the reforms a success until real and genuine headway has been made in addressing the core challenge of reducing unmet legal need. While things are gradually getting better, consumers are still not using their purchasing power to make the market work in their interests as they do in other sectors. And many lack the confidence to complain about poor service when things go wrong – as a result providers can be slow to learn and improve.

Over our short history we've punched well above our weight in putting the language of consumer interest at the heart of regulation and in gaining policy change for consumers. This Strategic Plan sets out the next stage of our journey, what we are aiming for and the contribution we will make.



Elisabeth Davies
Chair

About the Panel

Our purpose

The Legal Services Consumer Panel is a central feature of a regulatory framework in England and Wales which is designed to transform the legal services market around the needs of its users.

Created by the Legal Services Act 2007 we are an independent arm of the Legal Services Board. As a permanent, discrete champion for consumers we have an essential responsibility to ensure that regulators are able to consider and act on the user perspective, putting the consumer interest at the heart of regulation.

Our vision

A market where everyone can access high quality and affordable legal services that meet their needs:

- Responsive services
- High quality advice
- A diverse workforce that serves its diverse clients
- Quick, fair and cost-effective complaints handling
- Consumers placed at the heart of regulation

Our remit is to represent the interests of the many different consumers of legal services, including small businesses and charities. A core emphasis is on the needs of vulnerable consumers.

How we work

The Panel provides high quality, evidenced-based advice on the consumer interest in legal services regulation issues. We aim to help the Legal Services Board and others to make regulatory decisions that are shaped around the needs of users.

Who we are

The Panel is made up of eight lay members whose appointments are approved by the Lord Chancellor. Our members' varied experience and expertise includes: charitable, private and public sectors, advice provision, trading standards and complaints handling. The Panel members are not able to be practising lawyers. You can find out more information about the Panel members at the back of this document.

Our approach to regulation

Our core challenge is finding the right balance between access to justice and consumer protection. We seek to find the right amount of regulation to enable consumers to truly benefit from open and fair markets.

Both too much and too little regulation harms consumers. We want to remove unnecessary restrictions that impede innovation and increase the price of legal services. Yet consumers will have the confidence to drive competition only if they think regulation will protect them, so a strong and effective consumer protection framework is also needed.

Overview

Strategic aim	What we want to see during 2015-18	The Panel's contribution in 2015-16
<p>Extending access to justice to those who currently cannot obtain the services they need to resolve legal problems or are poorly served by the market</p>	<p>Reduced levels of unmet need for legal services</p> <p>All sections of the population benefit from the liberalisation reforms</p> <p>Effective responses to the implications of the rise in self-lawyering</p> <p>Regulators equipped to recognise and respond well to consumer vulnerability</p> <p>Improved understanding of the needs and experience of different groups of consumers</p>	<p>Engage with and drive forward policy debates on the regulatory implications of litigants in person</p> <p>Complete our joint research with the LSB on unbundled legal services and inform the shaping of a regulatory framework</p> <p>Undertake the LSB commission on which areas of law should be priorities for the LSB's work on enabling the demand for legal services to be met</p> <p>Undertake secondary analysis of the LSB's forthcoming legal needs survey</p> <p>Explore the feasibility of conducting the first ever quantitative survey on litigants in person</p> <p>Participate in and respond to the LSB's project on the affordability of legal services</p> <p>Maximise the impact of our consumer vulnerability toolkit with regulators</p>
<p>Improving the regulatory and complaints system so that it adequately protects consumers and keeps pace with changing market risks</p>	<p>Regulators equipped to deal with the commercial practices and digital detriments that are likely to be a feature of the modern market</p> <p>Improvements to regulatory arrangements which serve to enhance protection for consumers</p> <p>The Legal Ombudsman enhancing the service that it provides to its users</p> <p>An improved evidence base about the quality of legal work</p>	<p>Collaborate with the LSB on its project on trading behaviour risk</p> <p>Research perceptions of fairness by those who use the Legal Ombudsman</p> <p>Research, with Queen Margaret University, good practice by consumer redress schemes in using complaints data to raise standards in the market</p> <p>Engage with initiatives to review regulators' regulatory arrangements</p> <p>Continue training the regulators on our consumer principles toolkit</p>

Strategic aim	What we want to see during 2015-18	The Panel's contribution in 2015-16
Equipping consumers with the information and tools they need to choose and use legal services effectively	<p>Consumers given better tools to compare the quality of providers</p> <p>The fostering and development of information and public legal education to build public confidence and enable consumers to use the market effectively</p> <p>It made easier for consumers to understand their rights, protections and routes to redress</p> <p>Policy advanced on the opportunities and limitations of digital delivery as a solution to the access to justice challenge</p>	<p>Undertake the LSB commission on what kind of information regulators could collect from firms to aid consumer choice</p> <p>Support the various planned initiatives to empower consumers</p> <p>Participate in the LSB's research study on the availability of quality and price information</p> <p>Engage with the LSB's review of complaints signposting rules</p> <p>Seek funding for research on the 'jagged edge' settlement and understanding the unique risks for consumers in Wales of legal information websites</p>
Ensuring unregulated providers raise standards and offer access to redress	<p>A better understanding of the whole legal services ecosystem including the unregulated market</p> <p>Action to raise standards among unregulated providers</p> <p>Access to redress for consumers across the entire legal services market</p> <p>A review of the reserved activities in a future legislative reform programme</p>	<p>Continue to push the Legal Ombudsman to establish a voluntary scheme without further delay</p> <p>Maximise use of the ADR Directive as an opportunity to extend access to redress</p> <p>Participate in and be ready to respond to the LSB's research study to map unregulated providers</p> <p>Engage with the CILEx Paralegal Enquiry</p> <p>Engage as appropriate with self-regulation initiatives in specific markets</p>
Securing legislative reforms to modernise the wider regulatory framework	<p>Options for legislative change presented to the next government for a simpler regulatory and redress landscape based on a sound consumer protection rationale</p> <p>Regulatory arrangements harmonised and/or new ways found for regulators to deliver common functions, for example disciplinary arrangements and compensation systems</p>	<p>Support the work on developing options for legislative change</p> <p>Engage with relevant LSB thematic reviews</p> <p>Participate in the LSB's research study on the benefits of regulation</p>

Our future focus

Context for our next strategy

The pace of change is accelerating in response to the liberalisation reforms. The impact of wider policy changes to legal aid and litigation funding are becoming clearer. And we are on the eve of a general election amid growing calls for the next government to redesign the regulatory framework so that it is suitable for the modern market place.

This is the context for our next three year strategy. In these uncertain times our challenge is to create a relevant programme of work that is targeted on the key areas of consumer concern and which will enable us to make a positive difference to individuals and small businesses who require high quality and affordable legal services at critical life moments.

Two recent major reports leave us well placed to do just that. The third edition of our Consumer Impact Report drew on five years of evidence and commentary to assess the strengths and weaknesses of the legal services market from a consumer perspective. In our 2020 Legal Services report we looked forward to identify the key trends that are likely to shape the market over the next five years and set out how regulators should prepare for the future.

Our data tells us that consumers are benefiting from the Legal Services Act reforms. Consumers are saying they are happier with the choice available, shop around to a greater extent and are more satisfied with value for money. However, some key and persistent problems still need addressing. For example, consumers lack reliable information to assess the quality of providers, far too many people suffer in silence rather than complain about poor service, and there remain significant gaps in trust, confidence and satisfaction with legal services among different population groups.

Condensing all the challenges and change that we see around us into a series of key points is a near impossible task – others will come up with equally valid lists. However, looking at things through our uniquely consumer lens, we see the key challenges and issues over the next three years as follows:

- The access challenges of reducing unmet need, redesigning the justice system around litigants in person and narrowing inequalities in people's experience of using legal services
- Liberalisation has led to innovation and consumers have gradually become more empowered, but consumers lack the information and tools to really drive competition
- Working through the consequences of the impact of technology on changing the way that legal services are delivered, the rise of self-lawyering and unbundling, and dispute resolution
- The changing pattern of risks as a result of commercialisation and technology and the need to equip regulators with the skills, tools and relationships to deal with the new environment
- A growing unregulated sector and the need to raise standards, extend access to redress and minimise the scope for consumer confusion in a more fragmented landscape
- The existing legislative framework coming under greater strain and the Legal Services Board tasked with presenting options for reform to Ministers following the general election

Our approach

The Panel has identified five strategic aims that will provide the underpinning framework for our research and policy agenda over the next three years, as illustrated in the diagram below.

Our primary and overarching aim will be extending access to justice. This will be supported by three further aims; we will then maintain our aim of supporting legislative reform.

1	Access		
	Extending access to justice for those who cannot obtain the services they need to resolve legal problems or are poorly served by the market		
3	Unregulated Providers Ensuring unregulated providers raise standards and offer access to redress	Consumers Equipping consumers with the information and tools they need to choose and use legal services effectively	Regulated Providers Improving the regulatory and complaints system so that it protects consumers and keeps pace with changing market risks
1	Legislative Reforms Securing legislative reforms to modernise the regulatory framework		

1

We see improving access as the central challenge facing the sector. This starts with making legal services a viable option for those who currently do not use them due to cost and other barriers to access. However, our data also tells us that levels of confidence and the service experience can vary to a large extent across population groups so we will also focus on consumers who are poorly served by the market. In seeking to improve access, our starting point is meeting the needs of consumers through a range of appropriate routes. Often consumer needs will be served by accessing expert help from a lawyer, but alternatives such as self-lawyering or unregulated providers may also be appropriate. Improving access to justice requires looking at the entire legal services ecosystem.

+3

The primary strategic aim of improving access is supported by three secondary aims. A focus on improving the regulatory and complaints system that serves the majority of legal services consumers will be a continual priority for us. As the pace of market change accelerates and raises novel issues, regulators will need to respond quickly and effectively to maintain public confidence. We also want consumers to have the information and tools to become more active in managing their legal affairs, exercise choice by making informed decisions and help protect themselves from poor practices. These two strategic aims are closely linked: the more empowered consumers get, then the easier the task of regulators becomes to maintain standards of competence, service and ethics.

Our strategy is explicit about the need to raise standards in the unregulated sector. Providers of legal services who operate outside the framework of the Legal Services Act or other regulatory regimes already account for a significant minority of provision. Most observers expect the influence of this sector to grow still further. Our longer term aim is a framework where the scope of regulation is based on a clear consumer protection rationale. There are, of course, constraints on the ability of the Panel and the regulators to influence bodies that operate outside our statutory boundaries. However, where appropriate, there will be opportunities to nudge, encourage or facilitate action to raise standards and extend access to redress in this part of the market.

+1

The final strategic aim is to secure legislative reforms to modernise the regulatory framework. This aim is very important to us but largely lies outside our control. Our 2020 Legal Services report highlighted how market trends will put the existing system under even greater strain than before. The problems caused by the present arrangements have implications for delivering the improved outcomes set out in our four other strategic aims.

Maximising our impact

Our ability to make an impact for consumers of legal services during the next three years will depend largely upon the quality of our evidence and our relationships.

The Panel has carefully built its reputation on evidence-based policy, bringing data and consumer insight where others often can contribute only anecdote. We will soon receive the results from the fifth run of our annual tracker survey, which provides a unique resource for measuring the success of the reforms and changing patterns in consumer attitudes and behaviour. In addition to the Tracker Survey, over our five year history we have commissioned ten research studies, either alone or in partnership with others, which have informed policy development in a range of areas.

Our commitment to the Tracker Survey will continue over the lifetime of this strategy. We have limited additional financial resources to commission research. We are therefore enthusiastic about working with organisations who would like to partner with us and for the first time this year we intend to make grant applications to external funding bodies. In a departure from previous years, our work programme identifies a series of areas where we would like to conduct research and we invite prospective partners to contact us. We already have two innovative projects lined up in the area of redress, working in partnership with the Legal Ombudsman and Queen Margaret University.

Maintaining and enhancing our ability to influence effectively decision-makers will remain at the heart of our strategy. As an advisory body embedded within the Legal Services Board, our value stems from being able to work collaboratively with colleagues whilst absolutely maintaining our independence. Similarly, we have a close relationship with the Legal Ombudsman – sometimes working jointly and other times providing external commentary, but always giving constructive challenge.

We will maintain strong relationships with a range of other stakeholders including the approved regulators, representative bodies, academia, fellow consumer organisations, the voluntary sector and others. We will continue to engage with these organisations through a variety of mechanisms both across our work and in support of individual projects. In particular, we look forward to making an ongoing contribution to the Regulators' Forum that we helped to establish two years

ago as an informal space for the regulators to discuss consumer issues. Similarly, an informal network of chairs of the various sectoral consumer panels is proving an invaluable forum for sharing information and views on working styles and consumer issues which are common to a range of markets.

Finally, the Panel's geographic remit is England and Wales. We have always been clear that we serve consumers based in Wales just as much as we do those in England, and we are proactive in seeking to understand any differences in needs and tailoring our policy advice accordingly. For example, our Tracker Survey contains a booster sample for Wales and last year we launched a report in Cardiff, and attended and spoke at events across Wales. We are committed to monitoring the so-called 'jagged edge' settlement where differences in law between Wales and England mean that lawyers and legal websites have to take care to ensure they are providing the correct information and advice. Subject to attracting funding, this is an area we wish to explore in more detail in 2015-16.

Our plans

Strategic aim 1:

Extending access to justice to those who currently cannot obtain the services they need to resolve legal problems or who are poorly served by the market

Legal services are crucial to our society and economy, but affordability and other barriers prevent many individuals and small businesses from accessing expert help. Our evidence shows a social divide with lower levels of consumer confidence and satisfaction among certain population groups. Competition can widen access, but the reforms cannot be judged a success if they leave vulnerable consumers behind. A need for regulators to improve the way they identify and deal with consumer vulnerability has been a common theme over the first five years of the Panel's work.

- Over a three-year period, about half of citizens experienced at least one legal problem, but one in three did not get the legal help that they needed
- Last year 80% of online lasting power of attorney applications had no input by a lawyer
- In the last twelve month reporting period, three-quarters of private law cases involved at least one litigant in person

Over the next three years the Panel would like to see:

- Reduced levels of unmet need for legal services
- All sections of the population benefit from the liberalisation reforms
- Effective responses to the implications of the rise in self-lawyering
- Regulators equipped to recognise and respond well to consumer vulnerability
- Improved understanding of the needs and experience of different groups of consumers

During 2015-16, the Panel will:

- Engage with and drive forward policy debates on the regulatory implications of litigants in person, in particular ongoing discussions following our report on McKenzie Friends
- Complete our joint research with the LSB on unbundled legal services and inform the shaping of a regulatory framework which supports this essential form of delivery. We will start this process by holding a seminar to launch the research in June
- Undertake the LSB commission on which areas of law should be priorities for the LSB's work on enabling the demand for legal services to be met
- Undertake secondary analysis of the LSB's forthcoming legal needs survey to investigate the underlying reasons why some people fail to resolve their legal problems successfully
- Explore the feasibility of conducting the first ever quantitative survey on litigants in person
- Participate in and respond to the LSB's project on the affordability of legal services
- Continue training the regulators on our consumer principles toolkit

Strategic aim 2:**Improving the regulatory and complaints system so that it adequately protects consumers and keeps pace with changing market risks**

Our research shows consumers feel vulnerable when using legal services and value the protection that regulation offers them. However, they lack the confidence to complain about poor service and many discover significant gaps in redress when they try. Competition and technology are changing the way legal services are delivered. This change is mainly for the better, but these market forces are also presenting new types of risks which regulators must keep pace with. There is pressure on regulators to reduce regulatory burdens and modernise. Change is necessary, but in doing so, they must take care to strike the right balance between access to justice and consumer protection.

- The Panel's 2014 Tracker Survey data shows 44% of dissatisfied consumers – so called 'silent sufferers' - did not complain to their provider about poor service
- In the same survey, 46% of respondents said they were confident their consumers rights would be protected when using lawyers
- 1,812 allegations of fraud, dishonesty or money laundering were made against solicitors in 2013-14

Over the next three years the Panel would like to see:

- Regulators equipped to deal with the commercial practices and digital detriments that are likely to be a feature of the modern market
- Improvements to regulatory arrangements which serve to enhance protection for consumers
- The Legal Ombudsman enhancing the service that it provides to its users
- An improved evidence base about the quality of legal work

During 2015-16, the Panel will:

- Collaborate with the LSB on its project on trading behaviour risk
- Conduct joint research with the Legal Ombudsman on perceptions of fairness of its decisions
- Seek funding in collaboration with Queen Margaret University's Consumer Insight Centre for a study on good practice by consumer redress schemes in using complaints data to raise standards in the market
- Engage with initiatives by the regulators to review their regulatory arrangements
- Offer refresher training to regulators on our consumer principles toolkit

Strategic aim 3:**Equipping consumers with the information and tools they need to choose and use legal services effectively**

Through exercising choice, consumers can exert pressure on providers to improve their services and drive competition. In legal services there are signs, such as increased levels of shopping around, that consumers are gradually becoming more empowered. However, a lack of information about the quality of different providers, and few tools to enable easy comparisons, are holding consumers back. Moreover, often people do not understand how the law could help to resolve common life problems or know where to turn for help. Technology can help to overcome these barriers, but difficult issues to address include ensuring access for those not online, the suitability of online provision in various situations, and concerns about the reliability of some legal information websites.

- According to our 2014 Tracker Survey, 24% of consumers shopped around for legal services, compared to 19% four years ago
- In the same survey, just 1% of respondents said they used a comparison website to choose their legal services provider
- Over a three-year period 15% of citizens did nothing when faced with a severe legal problem

Over the next three years the Panel would like to see:

- Consumers given better tools to compare the quality of providers
- The fostering and development of information and public legal education to build public confidence and enable consumers to use the market effectively
- It made easier for consumers to understand their rights, protections and routes to redress
- Policy advanced on the opportunities and limitations of digital delivery as a solution to the access to justice challenge

During 2015-16, the Panel will:

- Undertake the LSB commission on what kind of information regulators could collect from firms to aid consumer choice, building on the significant progress we have made on publishing regulatory datasets in a reusable format
- Support the various planned initiatives by the approved regulators to empower consumers
- Seek funding for research on the accuracy of legal information websites in relation to 'jagged edge' issues where there are differences in law between England and Wales
- Participate in the LSB's research study on the availability of quality and price information
- Engage with the LSB's review of complaints signposting rules in light of the ADR Directive

Strategic aim 4:**Ensuring unregulated providers raise standards and offer access to redress**

Although consumers tend to assume all legal services are regulated, in fact, unregulated providers deliver a significant minority of work. The size of the unregulated sector is likely to grow further, particularly with the emergence of online services. The reserved activities are not based on a consumer protection rationale, but the scope of these is unlikely to change soon. While consumer rights are being strengthened, the ability of trading standards services to enforce against general law infringements in our sector will be limited. In this context, it is essential to encourage use of voluntary mechanisms to enhance consumer protection and extend access to redress.

- Unregulated providers are estimated to account for 20-30% of the sector's turnover
- Research in 2011 found only two-thirds of wills are prepared by solicitors
- There are an estimated 200,000 paralegals working in England and Wales

Over the next three years the Panel would like to see:

- A better understanding of the whole legal services ecosystem including the unregulated market
- Action to raise standards among unregulated providers
- Access to redress for consumers across the entire legal services market
- A review of the reserved activities in a future legislative reform programme

During 2015-16, the Panel will:

- Continue to push the Legal Ombudsman to establish a voluntary scheme without further delay and accept third party complaints in certain circumstances
- Maximise use of the ADR Directive as an opportunity to extend access to redress
- Participate in the LSB's research study to map unregulated providers of legal services
- Engage with the CILEx Paralegal Enquiry and specific self-regulation initiatives as appropriate

Strategic aim 5:**Securing legislative reforms to modernise the wider regulatory framework**

The Panel's submission to the Simplification Review argued that the existing regulatory framework does not provide a sustainable model in the long term to offer consumers the best system of consumer protection or support a competitive market place. And our 2020 report suggested that developments in the next five years will place this framework under even greater strain than it is today. The LSB has been working with the other legal services regulators to develop options for reform with the possibility that there will be greater appetite for legislative change in the next parliament. In the meantime, there is a pressing need for initiatives to reduce duplication, inconsistency and waste within the current arrangements.

- The combined cost of the regulatory bodies and Legal Ombudsman is almost £90 million
- The Legal Services Act consists of 400 pages, 214 clauses and 24 schedules
- Only six narrowly defined legal activities actually require regulation

Over the next three years the sector needs to focus on:

- Options for legislative change presented to the next government for a simpler regulatory and redress landscape based on a sound consumer protection rationale
- Regulatory arrangements harmonised and/or new ways found for regulators to deliver common functions, for example disciplinary arrangements and compensation systems

During 2015-16, the Panel will:

- Support the work on developing options for legislative change
- Engage with relevant LSB thematic reviews
- Participate in the LSB's research study on the benefits of regulation

Measuring our success

Focused on impact

The Legal Services Consumer Panel has as its overriding purpose the goal of improving outcomes for consumers of legal services. From the time we were established we have consistently and rigorously assessed the effectiveness of our contribution towards the delivery of these outcomes.

Our bi-annual Consumer Impact Report measures the impact of policy decisions towards improving consumer outcomes. This is a shared responsibility across all partners in the regulatory system, including the Consumer Panel.

Armed with the Consumer Impact Report and our annual tracker survey, each year we ask the critical questions: What has changed for consumers? What has the Panel done? What should we do next? Our success depends on the quality of our advice, the effectiveness of our partnerships and on how we use statutory and other tools to influence those who make change happen.

An effective Consumer Panel

The Consumer Panel uses six success factors as indicators of our effectiveness:

- We have intelligence that keeps us in touch with the consumer experience
- We are respected for the quality of our advice which is timely, constructive and evidenced-based
- We can demonstrate that our recommendations have influenced policy decisions
- We are the first place that people go to learn the consumer perspective on legal services
- We operate transparently by publishing our activities and involving stakeholders in setting our priorities
- We deliver value for money

The Consumer Panel has also put in place a series of measures to assess whether we are delivering against these criteria.

- For each project, we clearly identify the outputs, impact and outcomes that we want to achieve for consumers
- We account for our activities in an annual report, which includes a record of policy and practice that has changed as a result of our work
- A record of our meetings with stakeholders is maintained along with invitations to address key audiences, for example in board meetings and on public platforms
- We conduct regular surveys to test the usefulness of our advice and conduct occasional reputation audits with selected stakeholders

Biographies

Consumer Panel Members

Elisabeth Davies (Chair)

Elisabeth Davies became the Legal Services Consumer Panel's second Chair in the summer of 2011. Elisabeth's career, combining professional and voluntary commitments, has centred on consumer engagement and a deep-seated belief in developing services that are truly consumer-focussed. She has worked across the charitable and public sectors with a particular focus on the needs of health and social care users. She is currently a Deputy Chief Executive at Arthritis Care. Former roles include at Carers UK, Age UK, the World Cancer Research Fund and as the founding Chief Executive of the UK Breast Cancer Coalition.

Within the NHS, Elisabeth has combined executive and non-executive roles. She was Head of Policy, Planning and Partnerships at the NHS National Patient Safety Agency, leading on patient and public reporting. Non-Executive roles include former Deputy Chair of Wandsworth Primary Care Trust and prior to this Joint Chair of South West London Community NHS Trust.

Elisabeth has also worked across the advice giving sector. She was previously Director of Policy and Development at the Refugee Council and is a former Trustee of the Immigration Advisory Service. She is also a former Chair of Wandsworth Citizens Advice Bureaux.

Andy Foster

Andy is currently Director of Regulatory Services for Capita plc, where he leads Capita's regulatory offering, developing growth for their consumer protection portfolio.

A trading standards officer by profession, Andy has over 20 years of experience delivering local, national and international consumer protection strategies for government agencies. Andy is a regular advisor to the UK government on consumer matters and played a key role in recent institutional reforms of the consumer protection landscape in the UK and during the horsemeat investigation of 2013. Andy also has extensive international experience having represented the UK on European food law enforcement matters and has worked extensively with emerging European Union candidate nations as they implement and review their own regulatory regimes.

Previously Andy was Director of the Consumer Codes Approval Board and a member of the British Board of Film Classification Consultative Committee.

Cathy Gallagher

Cathy is a Development Consultant for the Law Centres Network. Cathy has worked in Law Centres and managed Legal Aid and local authority contracts in services for people who cannot afford to pay for legal advice. She specialised in representing those subject to discrimination and harassment, moving to work in the (then) Commission for Racial Equality and Commission for Equal Opportunities. As a non-practicing solicitor, she has provided facilitation and development consultancy through the New South Wales Legal Assistance Forum and the Law Centres Network.

Dr Michelle Goddard

Michelle is currently Director of Policy and Standards at the Market Research Society responsible for promoting and protecting the research sector's quality standards.

With experience in consumer market regulation gained in a range of academic, policy and enforcement roles over the last 20 years, Michelle most recently led on consumer advocacy in postal services policy and research at Consumer Futures, the statutory consumer body. She was the first Chief Executive of the Barbados Fair Trading Commission and held several senior public policy advisory roles with Caribbean governments and agencies. A unregistered barrister, Michelle also spent time as a consumer lawyer at Which? and as an Inquiry Secretary at the UK Competition Commission.

Frances Harrison

Frances is a specialist in consumer affairs. She sits on the Finance and Leasing Association's Code of Practice Monitoring Group and the Registry Trust's Consumer Panel. In addition to paid employment, Frances is Vice Chair of Brighton and Hove Citizens Advice Bureau and is a policy adviser to the training organisation, Developing Youth Practice. Her career spans policy analysis with a number of national bodies as well as management of front line services for young people and consumer advice services. Her past roles include leading training and support in consumer law and practice for the National Association of Citizens Advice Bureaux, Consumer Editor of the Adviser Magazine, and Head of Policy Research and Development at the National Consumer Council. She has extensive experience in representing the interests of consumers on regulatory bodies, government working groups, and trade associations; and has been the elected Chair of both Consumer Congress and the Institute of Consumer Affairs.

Dr Philip Marsden

Philip is Deputy Chairman of the Competition and Markets Authority, and Professor at the College of Europe, Bruges. He is also Non-Executive Director of the Channel Islands Competition and Regulatory Authorities. He is General Editor of the European Competition Journal and of the Oxford Competition Law series. He advises various governments on effective enforcement of competition and consumer protection regimes, and has written extensively on consumer detriment. Previously a competition lawyer and official, he has a particular interest in abuse of dominance, innovation incentives, and consumer welfare issues.

Marlene Winfield OBE

Marlene has spent her career giving a voice to users of public services. She advises the London-wide end of life care programme, Coordinate My Care, and the Royal College of Physicians on patient and carer policy. She is a Trustee of the Thalidomide Trust, chairing its Health and Welfare Committee, and is a Non-executive Director of the Professional Record Standards Body for Health and Social Care. She was previously Director for Patients and Public in the Department of Health Informatics Directorate and Head of Policy Research and Strategy at the National Consumer Council. She was a member of the Civil Justice Council, the British and Irish Ombudsman Association Executive, and the National Information Governance Board. For 15 years she ran a support group that helped thousands of British women obtain compensation for injuries from the faulty Dalkon Shield contraceptive device. In 2000, she was made an OBE for services to civil justice reform.

Catherine Wolthuizen

Catherine has extensive experience in consumer and legal policy and casework in the UK and Australia. She is currently Head of Market Affairs at the Financial Ombudsman Service, and was previously an Ombudsman. Catherine has been Chief Executive of the whistleblowing charity Public Concern at Work, the human rights charity Fair Trials International and the Consumer Law Centre, Victoria. She has held numerous roles advising government and industry on consumers' interests and is a former Chair of the Consumers' Federation of Australia, the national representative body for consumer organisations.

Secretariat**Steve Brooker**

Steve was formerly Head of Fair Markets at Consumer Focus where he managed a policy and public affairs team working on a wide range of issues including financial services, the digital economy, consumer law and sustainable consumption. Prior to that, he led the National Consumer Council's policy work on regulation and civil justice. His previous career was in university administration with roles at Keele and the London School of Economics.

Stephanie Chapman

Stephanie was previously a Policy Adviser at the Financial Ombudsman Service, where her responsibilities included liaison with the Financial Conduct Authority and the Claims Management Regulator, and supporting the Service's work in implementing the European Alternative Dispute Resolution Directive. Before joining the policy team at the ombudsman service she managed operational relationships with claims management companies, and worked as an adjudicator resolving individual disputes.



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