

Work programme 2016-17

April 2016

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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 understands its diverse clients
- Quick, fair and cost-effective complaints-handling
- Consumers placed at the heart of regulation

Foreword

- 1.1. If I had to highlight just one thing that has struck me about the last year then it would be the emerging role of consumer segmentation. We might not have called it that, and it might not yet be a phrase that's common to legal services, but the Panel's work last year was all about recognising how access to justice solutions work for some consumers but not all. This was particularly apparent in our research on online divorce tools and unbundling.
- 1.2. There are a number of different ways you can respond to this. One is to accept that nuanced problems required nuanced solutions, and this is very much the approach the Panel has adopted in this year's work plan. We've previously talked about the legal services ecosystem - looking at the supply side and how this includes both regulated and unregulated providers.
- 1.3. Now we want to understand more about the demand side. We want to understand more about which services are meeting the needs of different sections of consumers. To help with this we'll learn from other sectors who have already sought to better understand the needs of their different consumers. But this consumer segmentation won't just be a standalone piece. It will also be a theme that runs deeply and explicitly through all of our work programme where we will give ourselves permission to reflect on and identify which groups of consumers may or may not benefit from different regulatory interventions. As with so many areas of the Panel's work, there's also an element of simply keeping up with what's happening anyway. Legal services users are already segmenting themselves; in our work programme for 2016/2017 we have to respond to this.
- 1.4. We are a Panel that thrives on the weight of the evidence we have collected over five years and the wide range of topics we have covered. It's this evidence that is now helping us with our focus and priorities, and where we need to concentrate our efforts this year. We want to build on much of what we have already done, for example repeating our annual tracker survey, and we also want to take some work to the next level. We have a valuable opportunity to move forward with our vital work on open data by looking at information remedies. It's this work that really has the potential to release consumer forces and we'll need to be very clear about who is and isn't being reached and what this therefore means for both consumer choice and behaviour.
- 1.5. There is a further approach in this year's work programme that won't change and that is about the value we place on the relationships we have established. We are a responsive challenge function to the regulators and the Legal Ombudsman but we are also sometimes part of the solution. In the last year we have drawn together our consumer principles and consumer vulnerability work to create a training package for the regulators, at both the

operational staff and Board level. In 2016/2017 we will make the most of the chance to embed a more deep seated understanding of consumer needs. It's this approach - seeking to mainstream this understanding - that will ultimately see the consumer outcomes at the heart of the Legal Services Act being delivered. Outcomes that were never going to be delivered by the Legal Services Consumer Panel alone.

Elisabeth Davies

A handwritten signature in cursive script, appearing to read 'Elisabeth Davies', followed by a horizontal line.

Chair

About the Panel

Our purpose

- 2.1. 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.
- 2.2. Created by the Legal Services Act 2007 (The Act) we are an independent arm of the Legal Services Board (LSB). 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

- 2.3. 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 understands its diverse clients
 - Quick, fair and cost-effective complaints handling
 - Consumers placed at the heart of regulation
- 2.4. 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

- 2.5. The Panel provides high quality, evidenced-based advice and challenge to the Legal Services Board, in order to help them make decisions that are shaped around the needs of users.

Who we are

- 2.6. The Panel is made up of eight lay¹ members whose appointments are approved by the Lord Chancellor. Our members' varied experience and expertise includes: charitable, private and public sectors, advice provision, consumer research, trading standards and complaints handling. The Panel members are not able to be practising lawyers. More information about the Panel members is at the back of this document.

Our approach to regulation

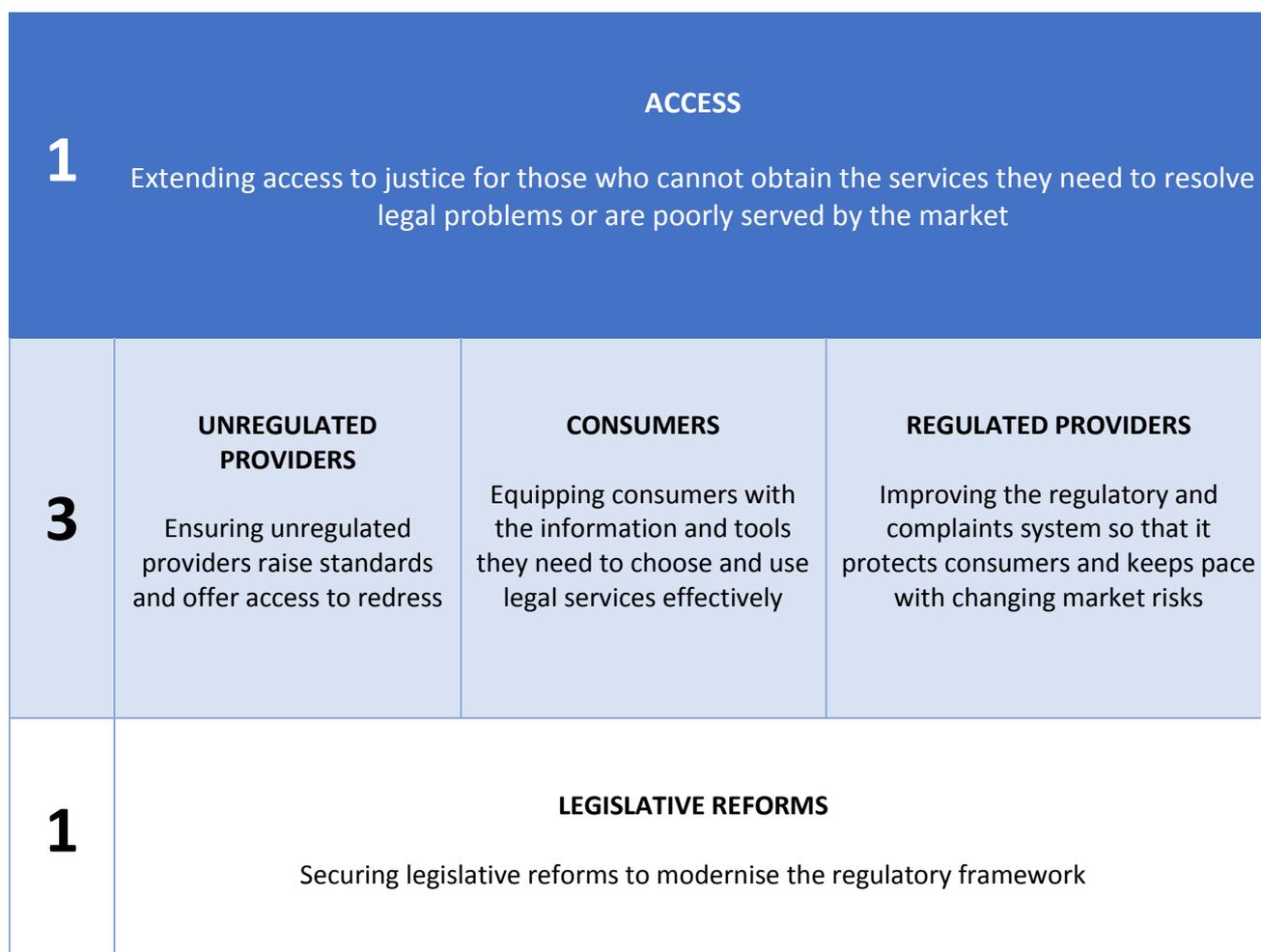
- 2.7. Our core challenge is finding the right balance between access to justice and consumer protection. We seek to find the right amount of regulation to enable consumers to truly benefit from open and fair markets. Both too much and too little regulation harms consumers. We want to remove unnecessary restrictions that impede innovation.

¹ There are currently 7 panel members with the departure of Catherine Wolthuizen in December 2015.

Overview

3.1. In 2015, the Panel identified five strategic aims (see diagram below) that will underpin the framework for our research and policy agenda over the next three years. We are in the second year of this three year strategy², and in 2016/17 our primary focus is to consolidate the work we started in 2015/16. We will do this by:

- Identifying tailored solutions to improve access to justice.
- Understanding the interdependencies with our workstreams and tightening our focus.
- Building on what we have started.
- Responding to external developments and risks.



² Link to 2015-18 strategy here

Identifying tailored solutions to improve access to justice

- 3.2. In 2016/17, we will continue to concentrate on our overarching theme of equality of access. However, our approach to understanding the problems, and our proposed solutions will consider more carefully the need to segment consumers of legal services in order to tailor effective solutions and highlight risks.
- 3.3. We know that legal services can be inaccessible for a variety of reasons. They can be unaffordable for part of the population; the use of jargon can confuse consumers and limit choice; access can be limited by the make-up of the senior ranks of the legal profession not reflecting those they serve; and some of the support previously available has been affected by the changes to legal aid, creating new gaps in availability.
- 3.4. The solutions to the access to justice problem are as diverse as the problems. In 2015/16 our joint research with the LSB on the provision of unbundled legal services and on online divorce showed that some solutions offered access to justice to some groups of consumers, but not all. In the absence of a one size fits all solution, it is inevitable that the answers will vary. The challenge is to ensure that no group is left behind.
- 3.5. Fragmented solutions should not be construed as a negative. In an environment where there are limited resources, varying risks and different needs, different solutions allow regulators or policy makers to target their interventions and focus on risk. Segmenting the market enables regulators to do this.
- 3.6. The Panel's annual Tracker Survey already shows that the benefits of market developments and

interventions may not necessarily apply to all consumers in equal measures. Our 2015 Tracker Survey showed an increase in consumers' ability to shop around, and a decrease in the number of consumers who find it difficult to compare providers (from 28% in 2011 to 12% in 2015). However, much of this improvement is confined to more knowledgeable groups of consumers. 52% amongst those who felt they had a lot of knowledge, against 36% among those who felt they had no knowledge. These findings are indicative of a fragmented demand side enjoying uneven benefits.

- 3.7. This is a challenge for regulators and consumer bodies who must ensure that no group is left behind. Consumer segmentation may be inevitable but we now have to be able to articulate what this fragmentation means for devising, targeting, and implementing solutions. This includes how these solutions are presented and communicated.
- 3.8. In 2016/17, the Panel will develop its thinking further on consumer segmentation. We will build on previous work and research to articulate the need and demonstrate its practical benefits for consumers and regulators.

Understanding interdependencies within our workstreams and tightening our focus

- 3.9. With limited resources, the Panel is always focussing on the impact our work is having. In order to maximise our impact we will focus on a smaller number of new projects.
- 3.10. Our three individual strategic themes are the right ones but there's a reason that access to justice remains our overarching theme. So much of what we do ultimately relates to this and in 2016/17 we will demonstrate, more explicitly, how our key priorities (those

initiated by the Panel) feed directly into our desire to see access to justice extended.

- 3.11. We're also keen to highlight the interrelationships between our different projects. For example, consumer segmentation is likely to be an underlying theme that runs across our different workstreams and we'll draw this out and reflect on what it means at every stage of our work.

Building on what we have started

- 3.12. Given that we are in the second year of a three year strategy, it naturally means that there will be a certain amount of continuation and follow on with the priorities set in 2015/16. The Panel is keen to build on what we have started and much of our focus in 2016/17 will be on following through with projects started in the last financial year.
- 3.13. We are pleased to see the trend of continuation in the LSB's commission to the Panel. The LSB's commission (still under consultation) proposes to ask the Panel to assess the use of information remedies in the legal services market. This is a welcome commission, not just because it builds on the Panel's 2015/16 Commission on open data, but it also empowers the Panel to assess whether there are consumer segmentation issues or insights around who is benefiting from information remedies.
- 3.14. In 2016/17 we will also seek to strengthen relationships with our key stakeholders. In 2015/16 the delivery of the Panel's training on our consumer vulnerability toolkit and consumer principles has been successful and effective. We therefore plan to continue this approach in 2016/17.

Responding to external developments and risks

- 3.15. The Panel is alive to market and political developments bound to shape the direction of the legal services market. Most notably, the Competition and Market Authority's study into the supply of legal services in England and Wales. But also the announcement by government that it would launch a consultation on removing barriers to entry for alternative business models in legal services, and on the independence of legal service regulators from their representative arm.
- 3.16. These are important and welcome developments which we intend to feed into. We will be vocal about the need to ensure that the interest of consumers are at the heart of options for change. Solutions to problems identified must produce good outcomes for consumers.
- 3.17. We are pleased to see running through both reviews the desire to see legal services innovate at a much faster rate than it currently is. We know that over-regulation stifles innovation which could open up legal services to more people. However, consumers are more likely to take advantage of innovation if there are effective protections in place. The Panel will be assertive about the need to strike the right balance between innovation and protection.

Strategic aim	What we want to see during 2015-18	The Panel's contribution in 2016-17
<p>1. 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>Understand the implications of and make the case for consumer segmentation in the legal services sector.</p> <p>Undertake secondary analysis of the LSB's forthcoming legal needs survey.</p> <p>Maximise the impact of our consumer vulnerability toolkit with regulators.</p> <p>Engage with and influence ongoing debates on the regulatory implications of litigants in person.</p>
<p>2. 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>Engage with initiatives to review regulatory arrangements.</p> <p>Produce the sixth Annual Tracker Survey.</p> <p>Continue training the regulators on our consumer principles toolkit.</p> <p>Train the Legal Ombudsman on our consumer principles toolkit.</p> <p>Review the Memorandum of Understanding between the Panel and the Legal Ombudsman.</p> <p>Support the Legal Ombudsman in finessing and honing its Key Performance Indicators.</p> <p>Support the development of the Legal Ombudsman's new service level principles.</p> <p>Encourage the Legal Ombudsman to adopt the recommendations set out in the Panel's Open Data Report.</p>
<p>3. Equipping consumers with the information and tools they need to choose and use legal services effectively.</p>	<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 the use of information remedies in legal services.</p> <p>Engage in the LSB's research study on the availability of quality and price information.</p> <p>Encourage Approved Regulators and the LSB to adopt the recommendations as set out in the Panel's Open Data Report.</p>

<p>4. Ensuring unregulated providers raise standards and offer access to redress.</p>	<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.</p> <p>Encourage the Legal Ombudsman to apply to become an Alternative Dispute Resolution entity.</p> <p>Respond to the LSB's research study to map unregulated providers</p> <p>Engage as appropriate with self-regulation initiatives such as the Professional Paralegal Register and McKenzie Friends.</p>
<p>5. Securing legislative reforms to modernise the wider regulatory framework.</p>	<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>Contribute to the Competition and Market Authority's review into Legal services.</p> <p>Engage with the Government's consultation on independence between regulators and their representative bodies.</p> <p>Respond to LSB work on legislative reform.</p>

Our work in 2016-17

Consumer Segmentation

- 4.1. Consumer segmentation offers the potential to differentiate consumers by using variables such as age, gender, occupation, income or education level. These characteristics can also combine with geographical disparities or behaviours in order to gauge the differing groups' knowledge, attitudes or responsiveness.
- 4.2. In the past, the Panel has described the legal services market as an ecosystem consisting of multiple players, regulated and unregulated, offering varying services. This ecosystem also consists of different consumers who may be affected differently by the crystallisation of risks, wrongdoing, etc.
- 4.3. In recent months the Panel has begun to reflect on its approach to identifying problems, offering solutions, advising and challenging conventional wisdom. It is becoming increasingly apparent that solutions to the access to justice gap are not often universal. Solutions work for some, but not necessarily all consumers.
- 4.4. As our research has focussed on more specific groups of consumers or methods of service provision, it has become increasingly clear that there is no single solution to increase access to justice. The focus must therefore be on which services are most likely to meet the needs of which groups of consumers. The Panel has long talked about nuanced problems requiring a nuanced solution.
- 4.5. Segmentation offers plenty of benefits to businesses. It reflects clearly the fact that consumers require different methods of service delivery at different

prices. Creating separate products for each segment makes sense. It also identifies the communication preferences of different segments, which supports a more direct and targeted approach.

- 4.6. Segmentation also offers potential benefits to regulators who would be in a better position to address risks or issues, target and evaluate solutions.
- 4.7. The Panel is convinced that there is a need to understand the demand side – those who choose a provider voluntarily and those who are forced to; those who rely on their overdraft to fund services and those who have more extensive resources at their fingertips; those whose employment allows them to use legal services within classic business hours, and those who are less able.

In 2016-17 we will:

- Publish a position paper on the subject articulating the need and identifying the regulatory and consumer benefits of consumer segmentation.
- Apply consumer segmentation to the commission on information remedy.

Open Data

- 4.8. In 2014/15 we warned that people are being left in the dark when choosing legal services because the information they need is either unavailable or scattered across different websites.
- 4.9. One area where we have made good progress is seeking to open up the professional registers so that comparison sites and others can easily access very basic information about who is regulated.

- 4.10. In 2015/16 we consolidated our learning and expanded the request for more useful information, as well as better presentation of available data.
- 4.11. Our advice to the LSB on the Open Data Commission highlights the challenges, trade-offs and the balance regulators have to strike when weighing the pros and cons of information provision. Overall, the legal services market is lagging behind other regulated sectors with regards to information provision. It remains the Panel's view that there is an urgent need for information on the following:
- complaint data,
 - price,
 - quality,
 - enforcement decisions,
 - information held by other players like the Legal Ombudsman.
- 4.12. We are committed to working with the Approved Regulators on how they might take our recommendations forward, in a way that delivers good outcomes for consumers.

In 2016/17 we will:

- Work with the Legal Ombudsman on how it might make more information available.
- Encourage the Approved Regulators to adopt the recommendations made in our Open Data report.

Information as a remedy

- 4.13. Once data is openly made available the natural next question is how it is packaged and made accessible and usable for consumers. The LSB, recently consulted on its business plan in which it said that it was minded to ask the Panel to provide advice on the effectiveness of current information

remedies in legal services regulation and how these could be improved. This proposal fits into the Panel's description of interrelation and continuity. It is a commission we will welcome.

- 4.14. Information provision can produce numerous benefits. For example, it can help to highlight good and bad practices, so that consumers can make an informed choice. Transparency, and exposure of firms to reputational risk, may also provide a greater incentive than more traditional regulatory techniques to the reduction of consumer detriment.
- 4.15. That said, our most recent report on Open Data also highlights that not all information is beneficial to consumers, and that some information may be counterproductive as well as inefficient. Our work on Open Data alludes to a number of research pieces that have identified successes and failures where information remedy is concerned, including the characteristics of the market itself, either because of the inherent complexity of its products or services. Information remedies are therefore only one of a range of interventions.
- 4.16. Equally important, our segmentation theme and emerging research suggests that different demographic groups may respond differently to information, leading to variable outcomes. Complex information may be a disincentive to engage and this may be accentuated for some groups. There may be cases where an intervention that merely mandates the provision of information to consumers will be inappropriate. Other regulatory rules and/or measures may be needed.

- 4.17. Where relevant and appropriate, the Panel is also keen to explore what insights emerging learnings from cognitive or social psychologists might be applied to the understanding of how consumers use or are likely to use information. It is also important to consider how information provision or remedy can be implemented and assessed, taking into account factors such as the target audience's needs; the potential effects of introducing new information; and consumers' likely responses.
- 4.18. The Panel's consideration of the issues and the outputs will be of benefit to regulators who are considering information remedies.

In 2016/17 the Panel will:

- Assess the nature of current information provision.
- Consider the extent to which consumers are likely to engage with information.
- Evaluate who is best placed to provide the information to consumers.

Better redress

- 4.19. The Legal Ombudsman is an independent and impartial service that users of legal services can access to resolve complaints about the service provided by their lawyer or firm.
- 4.20. The Legal Services Act 2007 gives the Consumer Panel a role in relation to the Legal Ombudsman. As such, the Legal Services Consumer panel and the Legal Ombudsman have a memorandum of understanding in place which provides a framework for the relationship between the legal ombudsman and the Legal Services Consumer Panel. This MOU sets out how both organisations will work

together in order to carry out their respective functions. The MOU has been in place since 2010. Its foundation and substance remains sound. However, in light of significant personnel changes, as well as outdated compensation limits referred to in the existing MOU, a review would be appropriate.

- 4.21. The Panel has had the opportunity to work closely with the Legal Ombudsman over the years in important areas. For example, we published a report which benchmarked the Legal Ombudsman's complaints handling performance against other dispute resolution schemes. We have provided advice and challenge where appropriate and wish to continue strengthening our relationship with the Legal Ombudsman.
- 4.22. We recognise that the Legal Ombudsman has faced a number of challenges in recent years, and that this has had an impact on one of its core objectives. Specifically, to use its data or intelligence to drive sectoral standards up. The Panel would like to see more focus on this aspect of the Legal Ombudsman's work. Likewise, we would like to see real advancement towards the Legal Ombudsman applying to become an Alternative Dispute Resolution entity in 2016/17.

In 2016/17 we want to:

- Review the current Memorandum of Understanding.
- Support the development of LeO's service level principles.
- Support LeO in finessing and honing its key Performance Indicators.
- Continue to encourage LeO to develop a voluntary scheme.

- Encourage LeO to apply to become an ADR entity.

Tracker Survey

4.23. The Panel's annual tracker survey forms part of the evidence base for the Panel's focus. It has been commissioned for 2016 and we expect it to continue to give us a great deal of insight into how users of legal services are experiencing the sector. The tracker survey is now in its sixth year of existence which makes it easier and more possible to carry out analysis of progress in the sector.

Any other business?

4.24. The Panel is committed to engaging, advising and challenging the LSB on its various projects. We have engaged with the LSB on the projects it started in 2015/16 and will continue to do so for the lifespan of these projects – some of which continue into 2016/17.

4.25. Likewise, the LSB's new research projects for 2016/17 will feature in our work plan, mostly as projects we plan to feed into, shape and influence. In this regard we will continue to provide appropriate advice and challenge to the LSB. Our objective will be to continue to seek to influence, from a consumer perspective, as early as possible.

Measuring success

Focused on impact

5.1. The Legal Services Consumer Panel has as its overriding purpose the goal of improving outcomes for consumers of legal services. As the discrete body created to champion the interests of consumers it is important that we measure the effectiveness of our contribution towards the delivery of these outcomes.

An effective Consumer Panel

5.2. 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.

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

- For each project, clearly identify the outputs, impact and outcomes that we want to achieve for consumers.
- Account for our activities in an annual report, which will include a record of policy and practice that has changed as a result of our work.
- Maintain a record of our meetings with stakeholders and invitations to address key audiences, for example in board meetings and on public platforms.
- Conduct regular surveys with colleagues at the Legal Services Board to test the usefulness of our advice.
- 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 Deputy Chief Executive of Arthritis Care and Chair of the Royal College of Physician's Patient and Carer Network.

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.

Cathy Gallagher

Cathy leads on the delivery of Solicitors Regulation and Pro Bono Service development for the Law Centres Network of England & Wales. Through roles in local and central government and in new and existing Law Centres, she is experienced in promoting improvement in the quality, delivery and extension of public legal services.

Cathy delivered the start-up strategic management for the New South Wales Legal Assistance Forum, Sydney and the Asylum Seeker Support programme, Rochdale Council. Formerly a practicing solicitor, she worked as Principal Litigation Officer in both Commissions for Equal Opportunities and for Racial Equality. Cathy has particular interest in the advantages of alternatives to the litigation

process and recently gained a Masters in Dispute Resolution. She is a Trustee of the North West Legal Support Trust.

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. She also serves as the European Research Federation (EFAMRO) Director of Policy & Communication.

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 non-practicing 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 Chair of Brighton and Hove Citizens Advice Bureau, a trustee of Brighton and Hove Emmaus and 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.



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