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## **Research on Consumers' Attitudes towards the Purchase of Legal Services**

**A research report for: Solicitors Regulation Authority**

**Provided by:** GfK NOP Social Research

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# 1 Executive Summary

GfK NOP was commissioned by the Solicitors Regulation Authority to undertake qualitative research to explore consumer attitudes and knowledge levels towards the purchase of legal services. The overall aim of the research was as follows:

**To identify likelihood of consumer confusion about the nature of providers of legal services, particularly in relation to regulatory oversight**

The research took place in three locations during September and October 2010 in England and Wales and included:

- 20 face to face in-depth interviews with those who have recently purchased legal services (within the last 12 months).
- 20 face to face in-depth interviews with those who are intending to purchase legal services within the next two years.

**The findings of the research are summarised below.**

Approach to purchasing legal services	<ul style="list-style-type: none"> <li>▪ Consumers' approach to the purchase of legal services is characterised by low knowledge and awareness of the market, combined with high trust in the legal profession and in the individuals employed within it.</li> <li>▪ Recommendation by word of mouth plays a key role in decision-making, and most had chosen their provider following a recommendation from a trusted source. Recommendations came either from family, friends, and personal networks, or alternatively from other trusted professionals.</li> <li>▪ There is a high degree of loyalty within the market; consumers tend to go back to the same provider for subsequent purchases of legal services. Shopping around and price comparison were very rare, and researching a specific provider prior to purchase was also minimal.</li> <li>▪ There were one or two exceptions to the above, amongst those with a greater depth of experience of purchasing legal services.</li> </ul>
Considerations when choosing a provider	<ul style="list-style-type: none"> <li>▪ There are indications that consumers look for providers of legal services with certain attributes: established and experienced, recommended from a trusted source, good communication and customer service skills, and specialist expertise within a specific area.</li> <li>▪ When choosing a provider of legal services, consumers are generally making an assumption that the provider will have appropriate expertise and qualifications, ensuring that they are able to offer a professional service. Whilst protection is not actively considered, basic consumer protection appears to be assumed at some level. Price appears to be less important for many, but clearly does play a key role for some.</li> <li>▪ Little or no research into providers is actively being conducted, however certain cues are used by consumers (generally post purchase) to reach judgements about the legitimacy and professionalism of providers.</li> </ul>

Understanding of marketing and signage	<ul style="list-style-type: none"> <li>▪ Indications that consumers find it hard to assess different providers and to differentiate between them based on qualifications and experience. However, company names with ‘solicitor’ in the title tended to be considered better qualified and more trustworthy. Other than this, judgements are based on gut feel and brand name associations.</li> <li>▪ There appears to be a general assumption that all providers employ appropriately qualified staff, and employ solicitors to some extent.</li> <li>▪ There is general familiarity and confidence in the term ‘solicitor’, and solicitors were generally regarded as better qualified than other job roles within the sector. Familiarity with other job roles/titles was very mixed, and all employees were viewed as appropriately qualified in their area.</li> </ul>
Understanding of regulation and protection	<ul style="list-style-type: none"> <li>▪ There is a general expectation amongst consumers that the legal services sector is regulated in some way, as per their experience of other consumer sectors. Whilst consumers do not have specific expectations with regard to protection, there is nevertheless an expectation that some form of consumer protection will apply.</li> <li>▪ Information about the current regulatory system surprised and concerned participants. The regulatory system for regulated providers is very much as per participants’ expectations. However, there is general surprise and concern that some providers are not regulated.</li> <li>▪ Participants are not aware of a specific procedure for complaints regarding legal services. If the need arises, participants anticipate that they would approach complaints regarding a legal service in the same way that they approach complaints generally – by first seeking redress from the provider, and if this fails approaching the appropriate authoritative body.</li> <li>▪ Awareness of terms and conditions relating to purchasing legal services was very low, and very few participants appeared to be accessing or using them.</li> </ul>

## 2 Introduction

### 2.1 Background

The Solicitors Regulation Authority (SRA) is the independent regulatory body of the Law Society in England and Wales. The SRA is developing the regulatory requirements for alternative business structures (ABSs) in order to protect the public. It aims to become the preferred regulator for all providers of legal services.

The SRA is in the process of transforming its approach to regulation and moving towards a risk-based and outcomes-focused system, designed to bring about better outcomes for consumers and to improve access to justice.

The regulation of legal services is based on the concept of “reserved” and “non-reserved” legal services<sup>1</sup>, and most transactions involve a mix of reserved and non-reserved services. ABSs

would need to be authorised by a licensing authority to allow firms to conduct these activities. The SRA intends to apply to be a licensing authority for ABSs offering reserved legal services from October 2011.

Currently, individual solicitors and firms of solicitors are restricted from offering non-reserved legal services by the SRA code's "separate business rule". This is because the SRA wishes to restrict firms from evading regulatory oversight by transferring their non-reserved legal services into an unregulated body. The SRA believes that the risks to consumers would significantly increase if this rule was removed. Potential risks include the quality of the service delivered, the likelihood for consumer confusion and the risks to clients' assets. The SRA has consulted on a proposal to apply the separate business rule to ABSs, when these come into being in October 2011.

The Legal Services Board has asked the SRA to justify the imposition of the separate business rule. Research was therefore needed to identify the likelihood of consumer confusion as a result of removal of the separate business rule. This project forms the first part of an extensive programme of research being conducted by the SRA.

<sup>1</sup> Reserved legal services are defined Section 12 and Schedule 2 of the Legal Services Act as:  
The exercise of rights of audience (i.e. appearing as an advocate before a court);  
The conduct of litigation (i.e. managing a case through its court processes);  
Reserved instrument activities (i.e. dealing with the transfer of land or property under specific legal provisions);  
Probate activities (i.e. handling probate matters for clients);  
Notarial activities (i.e. work governed by the Public Notaries Act 1801); and  
The administration of oaths (i.e. taking oaths, swearing affidavits etc).

## 2.2 Objectives

The overall objective for the research was as follows:

<b>To identify likelihood of consumer confusion about the nature of providers of legal services, particularly in relation to regulatory oversight</b>
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Within this, there were additional specific research objectives:

- To test understanding of services and providers
  - Consumer understanding of marketing and signage
  - Consumer awareness, understanding and expectations of different categories of legal advisors
  - Understand drivers of choice of legal provider
- To examine consumer understanding of regulation
  - Expectations and preferences regarding the regulation of services and providers
  - Awareness / expectations of who regulates legal providers
  - Consumer expectations in terms of the level and nature of protection provided by regulation
- To examine consumer understanding of protection

- Awareness and understanding of terms and conditions for purchasing legal services, likelihood of accessing
- Awareness and implications of unregulated firms
- Expectations regarding complaints processes

## 2.3 Method

The research was carried out using a qualitative approach of face to face in-depth interviews amongst **recent purchasers** and **those intending to purchase**.

In-depth interviews were carried out with recent purchasers and those intending to purchase. All depth interviews were face to face and on a one-to-one basis with the respondent, lasting approximately 1 hour each. Depth interviews took place in central venues such as hotels. In-depth interviews enabled researchers to develop a detailed understanding of participants' attitudes and knowledge levels, without the influence of other participants. For recent purchasers, depth interviews enabled researchers to understand their purchase and decision-making journey step by step.

## 2.4 Interview process

The first part of the interview differed for recent purchasers and for those intending to purchase:

- Those intending to purchase: ascertain the stage that they are at in the journey, existing attitudes and knowledge levels, and how they anticipate finding and choosing a legal services provider, rating consideration factors and trading them off against one another.
- Recent purchasers: talk step by step through their most recent purchase experience, the information-seeking process, gathering an understanding the attitudes and knowledge that influenced their journey, rating consideration factors and trading them off against one another.

Rating consideration factors:

- Local to you
- Qualifications of staff
- Price
- Expertise
- Protection (if something goes wrong)
- Other

After gathering information on experiences and intentions to date, interviews for both recent purchasers and those intending to purchase followed the same process. All participants were asked their perceptions of a range of organisation names and job titles (detailed in appendix), and they were asked how they would differentiate between them in a purchase scenario. This enabled us to establish participants' understanding of different services and providers. Finally participants' expectations in terms of regulation and complaints were discussed, before

presenting them with showcard 2 (below) which informed them about current regulation and protection. Views and attitudes on current regulation and protection were then discussed.

## SHOWCARD 2

- Organisations that provide certain legal services, or which employ solicitors must be regulated by the Solicitors Regulation Authority (or the Council of Licensed Conveyancers).
- If you receive a legal service from a regulated organisation, you have the right to claim compensation if you receive a poor service, or to complain to the Legal Services Ombudsman
- Some organisations who provide legal advice, dispute resolution or dealing with legal services on your behalf, are not regulated
- People who get their services from these types of providers are not protected by the compensation scheme of either the Solicitors Regulation Authority or the Council for Licensed Conveyancers
- People who get their services from an unregulated firm (e.g. a non-solicitor will writer) are not protected by compulsory professional indemnity insurance
- People who get their services from an unregulated firm (e.g. a non-solicitor will writer) cannot complain to the Legal Complaints Service

The above interview process enabled spontaneous views and expectations to be fully explored, before gathering informed opinions on the current situation.

The full discussion guide is provided in the appendix.

## 2.5 Sample overview

The sample consisted of 40 in-depth interviews conducted in three locations across England and Wales as follows.

### Sample 1: 20 x interviews recent purchasers

Location	London	Leeds / North Yorkshire	Bridgend, Wales
<b>Age</b>	- 1 x 18-24 - 4 x 25-44 - 5 x 45-64	- 1 x 25-44 - 2 x 45-64 - 2 x 65+	- 1 x 18-24 - 2 x 25-44 - 2 x 45-64
<b>Socio-economic grade (SEG)</b>	- 4 x B - 4 x C1 - 2 x C2	- 1 x B - 2 x C1 - 1 x C2 - 1 x DE	- 1 x B - 1 x C1 - 1 x C2 - 2 x DE
<b>Total</b>	<b>10 depth interviews</b>	<b>5 depth interviews</b>	<b>5 depth interviews</b>

## Sample 2: 20 x interviews with those intending to use legal services

Location	London	Leeds / North Yorkshire	Bridgend, Wales
<b>Age</b>	- 1 x 18-24 - 5 x 25-44 - 4 x 45-64	- 2 x 18-25 - 1 x 25-44 - 2 x 45-65	- 1 x 18-25 - 2 x 25-44 - 1 x 45-64 - 1 x 65+
<b>Socio-economic grade (SEG)</b>	- 5 x B - 4 x C1 - 1 x DE	- 2 x B - 2 x C1 - 1 x C2	- 1 x B - 1 x C1 - 2 x C2 - 1 x DE
<b>Total</b>	<b>10 depth interviews</b>	<b>5 depth interviews</b>	<b>5 depth interviews</b>

### 3 Research findings

The following chapters detail the findings of the research, exploring consumer attitudes, experience and expectations towards the purchase of legal services. Respondents' experiences and views as expressed in the research are reported, and this data is taken as indicative of consumer views and attitudes towards the purchase of legal services generally. Consumer views and attitudes towards the subject matter were generally fairly consistent, however variations within the sample are highlighted.

### 4 Approach to purchasing legal services

#### Chapter summary

- Consumers' approach to the purchase of legal services is characterised by low knowledge and awareness of the market, combined with high trust in the legal profession and in the individuals employed within it.
- Recommendation by word of mouth plays a key role in decision-making, and most had chosen their provider following a recommendation from a trusted source. Recommendations came either from family, friends, and personal networks, or alternatively from other trusted professionals.
- There is a high degree of loyalty within the market; consumers tend to go back to the same provider for subsequent purchases of legal services. Shopping around and price comparison were very rare, and researching a specific provider prior to purchase was also minimal.
- There were one or two exceptions to the above, amongst those with a greater depth of experience of purchasing legal services.

The research explored the ways in which participants had either approached the purchase of legal services, or were planning to approach the purchase of legal services, depending upon their current levels of experience.



## 4.1 Attitudes towards the purchase of legal services

Overall, participants were not particularly well-informed or knowledgeable about legal services, and as a result they lacked confidence about the purchase of legal services. This was particularly the case amongst those intending to purchase, who were less familiar with the terminology, but was also the case for many of those who had purchased legal services recently.

Legal services were generally regarded as a very technical and somewhat complex area, involving terminology, knowledge and jargon with which participants were not usually familiar, and therefore would not understand. For this reason, there was almost an acceptance that legal services would be somewhat inaccessible and incomprehensible to the lay person who was not versed in the law, and who needed a professional to assist them and guide them through legal processes and procedures.

Participants regarded individuals providing legal services as professionals, and as such they tended to place very high levels of trust in them, and expected them to navigate the complex area of the law for them and to protect their interests. Legal processes and procedures were often regarded as somewhat of a “black box”, a service or process that is purchased without fully understanding exactly what is being provided, and what is involved in the service. The purchase of legal services is therefore approached with some trepidation, although recommendation tends to provide reassurance. There is also a general perception that legal services are expensive, and therefore concerns about cost and affordability.

*It's a bit of a minefield when looking for any sort of legal advice to know who to go with and...I got quite intimidated by thinking that I was going to end up with quite a big bill. [Current, Female, London]*

*They [shouldn't use] legal jargon; they [should break] it down into basic terminology for the average public person. [Experienced, Male, Bridgend]*

## 4.2 The role of recommendation

Personal recommendation was the starting point for most participants when looking for a legal services provider. There seemed to be a number of reasons for this:

- The nature of the need for a legal services provider was a major life event which was naturally discussed with close friends and family, for example a house purchase, divorce, or personal accident.
- For those who had never used legal services before, they found the topic somewhat daunting and confusing, and thus they naturally asked the opinion of friends and family with experience of that particular life event or purchase.

*I'd probably be driven by referral, if it's a good referral from someone I trust. [Intender, Male, London]*

- Participants sought security and peace of mind by using a provider – often an individual – who was personally known to them and their family, and whom they believed they could trust to act in their interests for this reason.

*This chap had done a number of police [colleagues] divorces so he came highly recommended to me ...I thought I'm better off going to someone who knows my circumstances rather than trying to explain to somebody fresh [Experienced, Male, London].*

Finding a provider for a legal service via a recommendation appears to reassure consumers and give them greater confidence about an area in which they otherwise seem to lack confidence.

### 4.3 Sources of recommendation

Recommendations for a legal services provider came from a range of different sources, but all were familiar and trusted. In many cases, the recommendation was from someone who had used the provider for the same or similar purpose, however in other cases the recommendation was for a 'family solicitor' and therefore there was a perception that they could help with a range of legal issues.

Sources of recommendation used were as follows:

- A recommendation from a related professional, such as an Independent Financial Advisor or an Estate Agent. There were examples of an IFA recommending a will writer, and of estate agents having an in-house conveyancing service. First time buyers in particular seemed quite likely to intend to use the in-house conveyancing service. This was because they expected it to be reputable, and also because they felt that it would help to simplify and streamline an otherwise complex and confusing process for them.

*I found it fairly easy; we just took advice from the estate agent and solicitor, and did what they asked us to do. It was one that was linked to the estate agent. [Experienced, Male, Leeds]*

*I would feel happy going to the estate agents, and almost letting the estate agents coordinate everything, maybe we pay a little bit more for the solicitor, I don't know how it works, but I'd feel happier knowing that everything is in the same building if that makes sense. [Intender, Female, Leeds]*

- Some participants referred to their 'family solicitor'. This tended to imply a local firm of solicitors that they had used for a range of different legal services over the years. Family solicitors often seemed to have been found by recommendation originally, or alternatively had been satisfied with their service on one occasion (e.g. conveyancing) and had subsequently returned to them for further services.

*I trust my solicitor; I wouldn't trust most solicitors [Experienced, Male, Bridgend]*

- Similarly, those intending to access legal services claimed that they would ask for a recommendation, and most were confident that they knew a friend or relative who had used a similar service, and who could provide a recommendation for a suitable provider.

*It was a family recommendation [and] as it worked out it was absolutely tremendous ... [Experienced, Male, Leeds]*

*I think I just went for it straight away to be honest, because I was quite happy with what they said and my friend recommended them. So I think I just said 'okay, there's my money – bye!' It was a bloke, he seemed to know what he was talking about, and made you feel really comfortable, and I instantly trusted him. [Experienced, Female, Leeds]*

#### **4.4 Alternatives to personal recommendation**

As indicated above, there were one or two examples where a respondent had not used a personal recommendation as a source for a legal services provider. There were a couple of reasons for this.

On occasion, this was because an individual did not have a recommendation for a solicitor, and in this case they tended to opt for a local firm of solicitors, getting some reassurance from the fact that the firm is local, and it will therefore be in their interests to provide a good service.

*I didn't really know where to go or who to use and I thought if I went into town to a solicitor I didn't really know which one to trust. [Experienced, Female, Bridgend]*

However, there was also an example of a respondent opting for a cheaper service over and above a recommended provider, thus illustrating that a lower price does play an influential role for some people.

Additionally, there were a couple of examples where participants were already fairly experienced in using legal services providers, having used providers several times in the past, and where they had specific or more specialist requirements. The need for litigation often prompted participants to seek out a legal services provider who was specialised in a specific area of law. In this situation, participants wanted to give themselves the best chance of winning their case, and therefore saw it as essential to use a specialist solicitor with a good track record of winning similar cases. The approach to finding a specialist solicitor also differed, and in one example the participant had approached the Law Society for further information.

#### **4.5 Information seeking process**

As indicated above, recent purchasers generally found a legal services provider via personal recommendation, and went ahead with the service on the strength of this. Therefore, there tended to be very little evidence of additional information seeking into their choice of provider. Additionally, there was no real evidence of participants choosing between two alternative providers, thus little or no evidence of consumers proactively 'shopping around' and comparing the market.

There were several reasons for the lack of information-seeking activity. Participants tended to have a great deal of faith in the professionalism of legal services providers, with little or no sense that anything could go wrong. In some cases, the nature of the personal recommendation (trusted friend or family member) meant that very strong faith was placed in that particular individual to provide the best service in the interests of the purchaser.

*We had an expectation...of what we thought the fees would come to and, we didn't expect the hidden charges. We didn't put enough research into the fact of the additional searches that were going to get done, the statutory searches that had to be completed.... [Current, Male, London]*

In addition, there was a poor understanding of what is involved in the provision of legal services, and the expertise required. This meant that participants found it difficult to make any valid comparison between two alternative services providers, as a) they did not know what skills/experience to look for in a legal services provider and b) they did not know how to go about finding out what their skills and experience were. In this absence of information, participants tended to assume that all providers offering to provide a legal service would

therefore have the necessary expertise and appropriate skills. This appeared to be based on a belief that providers would not be allowed to offer services that they were not qualified to provide – and thus an underlying assumption of regulation of the sector at some level.

In contrast with the experience of recent purchasers, a few intenders claimed that they would research the market and compare alternative providers when they came to need legal services. This tended to be on the basis that they regarded the requirement for legal services as part of major life event (e.g. house purchase), which they claimed they would research and weigh up carefully before going ahead. This intention to choose a provider carefully, however, was not borne out in the experience of recent purchasers, who seemed to have gone with the first recommendation.

## **4.6 Customer journey**

The customer journey tended to be very simple and straight-forward, with very little research, information-seeking or comparisons as outlined above. The typical customer journey was therefore as follows:

### **Stage 1: Identification of need for legal service:**

In response to a life event, such as a property purchase, divorce, change in circumstances giving rise to a will or amends to a will etc. In some cases, the identification of a need for a legal service came from a third party (for example, a suggestion from a friend or family member to make a will etc.)

### **Stage 2: Discussion of needs**

General discussion of the situation and the process required with friends and family, receiving advice and tips (a specific recommendation for a legal services provider may also occur at this stage).

### **Stage 3: Recommendation**

Asking for a recommendation / receiving a recommendation from friends, family members and trusted professionals. This may be a discrete stage, or it may be combined with stage 2 above.

### **Stage 4: Approach to legal services provider**

Following a recommendation as above, the next stage in the process was to approach the legal services provider to quote for the work. This was generally done by telephone, with a quote being received in the post (or in some cases by telephone or email). Generally participants seemed happy with the quote received and would go ahead on this basis, however in one or two cases participants had sought alternative quotes, and this generally seemed to be driven by cost.

### **Stage 5: Post-purchase reassurance**

As indicated, participants rarely conducted any checks on the providers that they intended to use prior to going ahead. However, it was clear that participants did nevertheless observe certain details about the providers they selected which confirmed their choice (or in some cases may have raised concerns). This included taking note of offices, dress, manner, language etc. of the service provider.

Variations from the above customer journey included those who were looking for a specialist provider of legal services (and therefore contacted the Law Society for a list), or conducted further research.

A few participants seemed to have been more vulnerable at the time that they had contracted a legal services provider. This seemed to impact upon confidence levels, and also on attention to detail at the time of purchase (checking contracts and prices for instance), however otherwise the customer journey was broadly the same. They may additionally have been in a hurry to choose a legal services provider, and thus less likely to check credentials etc. (although evidence of any other participants checking credentials was also minimal).

Those identified as vulnerable at the time of purchase were so as a result of their situation and circumstance, for example because they were going through a divorce, probate, or because their claim related to an injury.

There were a few indications of differences based on ethnicity. Although our sample included people from ethnic minorities, it was not sufficient for a robust examination of attitudes amongst ethnic minorities. However, one participant from an African background explained that taboos in his culture meant that discussing death with other family members was problematic. This had the result that accessing recommendations of providers of probate services was more difficult for him. Another participant described his strong preference for accessing a provider who understood his culture, and that this would be likely to drive his selection of a suitable provider. Finally, there was evidence that those who had English as a second language were called on to act as interpreters for other family members who did not speak English, and were seeking to access legal services. The research did not identify specific issues resulting from having English as a second language, although it should be noted that our sample was too small to draw robust conclusions.

## 5 Consideration factors for provider choice

### Chapter summary

- There are indications that consumers look for providers of legal services with certain attributes: established and experienced, recommended from a trusted source, good communication and customer service skills, and specialist expertise within a specific area.
- When choosing a provider of legal services, consumers are generally making an assumption that the provider will have appropriate expertise and qualifications, ensuring that they are able to offer a professional service. Whilst protection is not actively considered, basic consumer protection appears to be assumed at some level. Price appears to be less important for many, but clearly does play a key role for some.
- Little or no research into providers is actively being conducted, however certain cues are used by consumers (generally post purchase) to reach judgements about the legitimacy and professionalism of providers.

Participants were first asked spontaneously for the factors that they would take into consideration in choosing a legal provider. They were then prompted with a showcard including five factors. Participants were asked to rate all factors discussed, including both

spontaneous and prompted factors. Additionally, participants were challenged to consider which factors they would be prepared to compromise on if offered a cheaper price, in order to understand their flexibility in considering these factors.

It is interesting to consider the difference between the spontaneous and prompted factors. However, certain factors that were not mentioned spontaneously were later rated very highly. This would seem to indicate that consumers assume that these factors apply to all providers of legal services, and thus they do not feel the need to assess providers on these factors. Additionally, participants did later admit that they had taken these factors for granted.

### 5.1 Spontaneous factors for provider choice

At the spontaneous level, participants identified certain factors as being influential in their choice of provider. It is worth noting, however, as outlined above, that participants rarely made a deliberate choice between alternative providers, and therefore these factors relate to consumer perceptions of the qualities and attributes that they would like from a provider of legal services.

Factors identified spontaneously as important in a provider of legal services included the following:

- **Established and experienced:** participants generally felt it was very important for providers to have a long track record, and a good reputation for providing similar services. This consistently emerged as the key spontaneous factor in provider choice, along with recommendation. It is interesting to note that participants felt that they would be able to tell, or find out easily, whether a provider was established and experienced or not. For example, participants tended to be aware of firms of local solicitors, and would have a rough idea as to whether they had been established in the local area over a longer or shorter period of time. This is in contrast with other factors, which participants viewed as less tangible and accessible to them (notably qualifications and expertise), and therefore harder for them to reach any judgement.

*It's a comfort thing if someone has been around for quite a long while... [Intender, Female, Leeds]*

*I'd rather someone who has proved themselves at work rather than someone straight out of university. So for qualifications, as long as he's got a proven track record in what he's done that's fine. [Intender, Female, Leeds]*

*That they are trustworthy and looking out for my interests...their reputation and if they are thorough in the job...I'd want someone who when they say they are going to do something, they do it. [Intender, Female, Leeds]*

- **Recommended:** participants all agreed that personal recommendation provided reassurance, and represented a very powerful driver to choice of provider. As above, most felt little need to conduct any independent research if using a firm that had been recommended to them by a trusted source. Additionally, recommendation may be seen as a 'short cut' to find an appropriate supplier in what is an otherwise confusing and unfamiliar sector for participants. There was also some evidence that positive recommendation could lead consumers to make further assumptions about a provider's qualifications and expertise.

*You almost get like a personal citation. Someone's used him before, knows what he can do. [He] knows your circumstances...I just felt comfortable that he'd dealt with people in my circumstances before.* [Current, Male, London]

*I knew they were qualified staff, I had a recommendation so I took it for granted I was protected* [Experienced, Female, Bridgend]

- **Good communication and customer service skills:** many participants highlighted good communication and customer service skills as really important, and again something that they themselves could use to make a judgement about the suitability of an individual or company offering legal services. Good communication encompassed a range of communication channels. When meeting face to face, participants appreciated a personable, friendly and approachable service, and additionally consumer-friendly language and a willingness to explain any terms that they did not understand. Good communication also included being responsive and proactive by both telephone and email, and keeping the client informed and updated with any progress (or lack of it). Negative service experience reported by recent purchasers often stemmed from poor communication from suppliers, with claims that they failed to return calls and provide updates.

*I wouldn't mind paying for someone I could comfortably talk to and spoke in my language and communicated with me often.* [Intender, Male, London].

*I feel comfortable [with her], it's terrible where she is, her office...but she's nice and she tells you how it is.* [Experienced, Female, London]

*It would be good if they actually used email....I've never really had a solicitor that emails and I've always put that down to the fact that they can't bill you for an email, they can bill you for a letter.* [Intender, Male, London]

*I think they [solicitors] dawdle along a little bit more, and from this experience that I have had, I haven't been as happy with this one. I remember a couple of weeks ago I tried to get hold of her, and she didn't call me back, and then I got a letter saying 'please get in touch', and I thought 'you want to listen to your messages'. They love letters, they love letters. I tried to get in contact with her six times and in the end I had to go through reception and put a bit of a complaint in.* [Experienced, Female, Leeds]

*Most solicitors are stuffy and boring but she's not like that...she's nice.* [Experienced, Female, London]

*Everything that went wrong is because somebody wasn't talking to somebody and we didn't know what was actually going on.* [Experienced, Male, London]

- **Specialist expertise:** many participants claimed that they would prefer to use a provider with particular knowledge and expertise in the specific area of law in which they sought assistance. There was a general perception that legal professionals often specialise in specific areas of law, and that this enables them to offer a better service in this area. Specialist expertise was viewed as closely linked with experience and expertise, which was prompted during fieldwork, and is discussed below.

Factors mentioned spontaneously indicate the way in which consumers perceive and approach legal service providers currently. Participants believed they were in a position to judge various providers on the basis of the above factors.

## 5.2 Overall rating of factors for provider choice

Participants were prompted with a list of factors that they might consider, and asked to prioritise these. Expertise, qualifications and protection were generally rated the highest, and thus considered very important. Locality was generally rated lower than these factors, and participants were more prepared to compromise on this when confronted with the prospect of a cheaper price.

Participants commented that they had taken many of these factors for granted in choosing a provider of legal services, and had naturally assumed that all providers would possess these attributes as standard. This indicated an inherent trust in the professional status of legal services providers, and as a consequence participants were unlikely to question expertise or qualifications. Similarly, many participants admitted that they had assumed that they would be protected if something went wrong with the legal service they were buying.

Overall, expertise emerged as the most important factor, closely followed by qualifications, protection, and price and location tended to be rated lower.

The role and importance of each factor is discussed in turn below, along with the consumer rationale for the importance with which it is viewed:

### **Expertise**

Expertise tended to emerge as the most important factor overall, and was rated slightly above qualifications and experience. However, all three factors were regarded as very closely linked, in consumer perceptions of what constituted a capable and trustworthy provider. Expertise was perceived to imply experience and having a good track record (both of which were mentioned spontaneously). Therefore expertise was seen as an absolutely essential factor, without which most participants claimed they would not use a provider.

*They've got to know the law inside out. [Experienced, Female, London]*

### **Qualifications**

Most viewed qualifications as similar in importance to expertise, however they were rated slightly lower when looking at overall responses. This was because some participants felt that it was possible for a provider to have qualifications, but not expertise (for example, if they have just left university, but have not yet practiced law). Conversely, there were those who felt that the specific qualifications were less important than actually having experience and expertise, and who felt that it was possible for a provider to offer a good service without having certain qualifications.

Consumer views on the importance of qualifications were somewhat contradictory. On the one hand they were viewed as essential, on the other hand they seemed more prepared to compromise on them. This seemed to be because participants did not know which qualifications to look for (although a few did mention a legal degree), and thus whilst a basic level of qualifications was assumed for all providers, some participants felt that they did not necessarily need their provider to be qualified to the highest level.

*I would assume qualifications; it's like going to a doctor. [Experienced, Male, London]*

*I thought they were qualified being that they were recommended; that's why I went to them [Experienced, Female, Bridgend]*



*Arguably you could be qualified, and have no expertise and no experience [Current, Female, London]*

*That's [qualifications] an obvious one really isn't it? To be honest I wouldn't even know what qualifications solicitors should have. You could walk in and they've have all these qualifications on the wall, and it would look impressive, but it could be anything couldn't it? Before it wouldn't even have crossed my mind... [Intender, Female, Leeds]*

*"I wouldn't know what qualifications a solicitor would have...I know they have to be a member of the Law Society." [Experienced, Female, London]*

### **Protection**

Protection was generally rated highly and viewed as very important, just below expertise and qualifications as outlined above. However, it was clear that many participants were unsure as to what protection implied and what it would give them as a consumer. Many participants struggled to grasp what they would need protection against, and what would actually be protected if they did have this feature. Many felt that protection referred to their assets rather than the services themselves (e.g. the property being purchased for conveyancing, or their estate, in the case of willing writing). Some legal services were thought to involve more risk than others, and will writing was considered to be very low risk (as some participants anticipated that any risk would be to the will document, rather than to their estate).

Although many participants struggled with the concept of risk and protection, few wanted to be without protection in reference to buying a legal service, as it was often linked with an important decision or process.

*I can't understand what would go wrong other than the solicitors going bust or something...so to me I haven't got a lot to say about that...it doesn't mean anything to me. I'd rate that quite low. [Intender, Female, Leeds]*

*A will's a will, so I'm already protected. [Intender, Male, London]*

*I just didn't think of it [...] I probably should have done, but I just assumed that because they're sort of qualified, and they've been recommended to me, then I'd be protected. [Experienced, Female, London]*

*...if someone is selling you legal advice it's just a massive jump in my mind that someone who knows what they can and can't [legally] do is choosing to be illegal and present themselves in a way that gets them in to trouble...and even if you did do it I don't see how long you can keep it going. [Intender, Male, London].*

*"If something goes wrong you need assurance they're going to sort it out for you." [Intender, Male, London]*

### **Price**

Whilst few participants claimed that price would drive their decision, some did mention that they wanted to feel that they were paying the 'going rate' and not being over-charged for the service they received.

However, there was some evidence from recent purchasers that price did in fact play an important part in the choice of provider, especially for services that were considered to be 'commoditised' and lower risk, which applied most to will-writing, but also to conveyancing to some extent (excluding first time buyers). There were indications that participants were

struggling to distinguish between alternative providers on the basis of factors other than price, and thus it is likely that price does play a more influential role than participants admitted.

There was also some evidence of price affecting perceptions of quality. One exercise asked participants to state what they would be willing to compromise for a 60% discount, and many said that they would be highly suspicious of such an offer.

When asked which factors they would be willing to sacrifice for a lower price, most felt that they would not be prepared to compromise on expertise, qualifications or protection, all of which were considered essential. Additionally there was no evidence of recent purchasers comparing alternative providers and opting for the cheaper provider. However, it is possible that affordability of services could play a greater role in reality, when faced with a specific price tag.

*For me, that is the first thing you think of when you need legal help...it doesn't come cheap.* [Current, Female, London]

*Well I think the same things that you think really when buying anything. If it's unbelievably cheap, then why is it really cheap – I think you do question if it's really cheap why it's so cheap.* [Intender, Female, 24, Leeds]

*Price I think is very important in this day and age, but it's not about the cheapest, it's about value for money. Someone can say £400 and someone else can say £50 but if I'm getting better value for £100 then I'll pay that.* [Intender, Male, Leeds]

*They [solicitors] were crap, but we're still using them...only until they've finished what they're doing...We decided to go for cheap rather than good.* [Current, Male, London]

### **Location**

For most, location was considered as the least important factor, in comparison with those discussed above. However, many said that they would ideally *prefer* to deal with a provider who was local to them for a number of reasons. The convenience and reassurance of face to face meetings was seen as a key benefit for many, however some also felt they would know how long a local provider had been established in the local area, and therefore check their reputation more easily.

However, many also claimed that they would be happy to deal with a provider who was a short distance away if they were the most suitable provider, which tended to mean with appropriate expertise and recommended to them. A few looking for more specialist providers for litigation were prepared to travel much further if needed (to London, for example).

Location was considered more important in a few cases, and a few were less willing to compromise on this factor. This included participants with mobility impairments (which could relate to an injury claim), and additionally for whom face-to-face customer service was most important (some first time buyers).

*"Most people would want to see them or speak to them personally rather than over the phone, so that's why 'local' is quite important; I found that also asking around, that people find that locality is quite important".* [Experienced, Male, Bridgend]

*"This [location] has nothing to do with the detail of my contract. "Everything else is very important."* [Current, Female, London]

### 5.3 Assessment of providers against decision factors

As indicated above, participants said that they would find it difficult to assess potential providers against certain factors, and particularly the three most important factors: expertise, qualifications and protection as these factors did not seem to be immediately visible and additionally they would not know what to look for.

Cues used by recent purchasers, or that those intending to purchase claimed that they would use were as follows:

- Letters after the name, e.g. on a business card. However it was clear that participants did not know which letters specifically to look for, but rather that the presence of letters gave reassurance.

*"I just assumed that they'd got the little letters after their name". [Experienced, Female, London]*

- A good address, i.e. city centre, and smart exterior building and internal offices indicating that a company is established.

*He is based in Sloane Square so I guess I made some assumptions, in that; [he was] well qualified, probably making some good money to be based there. [Experienced, Male, London]*

- A polished website indicating legitimacy, with basic information about the company, the services provided, and clients.

*The website looked nice, nice typography [Intender, Male, London]*

- Certificates on the wall, which participants had assumed indicated the qualifications held by employees. However as per letters after the name, it was clear that participants would not necessarily know which certificates to look for.
- Personal appearance and manner of staff, i.e. dress, accent and physical appearance

*I'm quite sold by posh English people with grey hair and briefcases. [Intender, Male, London]*

*I just trusted her completely because we've used her before...and she seemed honest. [Experienced, Female, London]*

However, it was clear from recent purchasers that they had used certain cues to reach a judgement regarding their choice of legal services provider. However, these cues seemed to provide post-purchase reassurance (as indicated above), rather than being used to help make a choice.

This assessment was usually made following a recommendation, or selection of a provider through advertising, and in most cases participants had all but decided to use the provider by this stage. Most did not seek any specific information at this point, but simply hoped to gain an impression that the business was legitimate. Only a few of the more experienced participants claimed that they would look for any accreditation from a professional body. Where mentioned, this was most likely to be the Law Society.

## 6 Understanding of marketing and signage

### Chapter summary

- Indications that consumers find it hard to assess different providers and to differentiate between them based on qualifications and experience. However, company names with 'solicitor' in the title tended to be considered better qualified and more trustworthy. Other than this, judgements are based on gut feel and brand name associations.
- There appears to be a general assumption that all providers employ appropriately qualified staff, and employ solicitors to some extent.
- There is general familiarity and confidence in the term 'solicitor', and solicitors were generally regarded as better qualified than other job roles within the sector. Familiarity with other job roles/titles was very mixed, and all employees viewed as appropriately qualified in their area.

This chapter covers participants' reactions to, and interpretations of, both provider names and job titles within the legal sector. In discussions, participants were prompted with a list of company names of actual providers of legal services, and similarly for job titles of legal advisors. They were additionally asked to rank both lists in order of the extent to which they perceived them as trustworthy and well-qualified.

Participants were asked to rank providers against each of the attributes of 'trustworthy', and 'well-qualified' separately, however the rankings did not differ a great deal between these two attributes. This appeared to be primarily because the attributes of 'trustworthy' and 'well-qualified' were viewed as very closely linked, and additionally judgements were often based on gut feel and instinct rather than on any rational basis.

### 6.1 Interpretation of provider names and descriptors

Perceptions of the different provider names evaluated during the discussion varied greatly, as participants clearly found it difficult to assess which providers were more qualified or trustworthy on the basis of the provider name.

Therefore, participant ranking did not follow a very consistent pattern, as the same provider might be ranked highest on a particular attribute by some participants, and lowest by others against the same attribute. Despite the lack of consistency across the sample during the exercise, nevertheless some useful themes emerged in terms of cues that were interpreted by the respondent as bestowing a quality or attribute on the provider.

The **key themes** that emerged were as follows:

- **Inclusion of the word 'solicitor' or 'lawyer'** was clearly noted by participants, and in general it did serve to increase perceptions of 'trustworthy' and 'well-qualified' when they were otherwise in doubt. Most participants did not appear to differentiate between 'solicitor' and 'lawyer', although solicitor was regarded as the more usual term for legal professionals. However, one or two respondents did mention that 'lawyer' was the American term for a solicitor.

*If they were solicitors I think they'd say they were solicitors [Experienced, Male, London].*

*"[Lawyers] will just handle your paperwork. You wouldn't go to court with a lawyer, would you; that's a solicitor or barrister. Lawyers, they deal with legal contracts as well, don't they".*  
[Experienced, Male, Bridgend]

*"The solicitor is the most senior and the most important...the one I would respect the most."*  
[Experienced/Intender, Male, London]

- Certain provider names appeared to bestow an overall impression that the provider is **established, trustworthy or prestigious**. Cues for this included words such as 'heritage', with associations of well-established, and additionally certain names appeared to have a more heavy-weight and credible feel. Certain words and phrases also appeared to have the opposite effect, giving an impression of a less reputable organisation.

*X you think of something that goes back – and that they've been doing it a long time. And you think that they specialise in writing wills only and so they should know what they are doing, you read it that that's the only thing that they do.* [Experienced, Female, Leeds]

*I've never heard of Y, but it does conjure up a family name that's been around for a long time. It almost sounds warming in a funny kind of way.* [Intender, Female, Leeds]

*If it's got to tell you that it's ..., then maybe it isn't such good ....* [Experienced, Male, Leeds]

*If you're trying to tell me they are quality solicitors that's not going to put confidence in me*  
[Experienced, Male, London]

- **Familiarity with the brand name** immediately bestowed a sense that it was well-established, national and a household name. It also meant that existing perceptions of that brand were applied to a legal provision offer, varying in accordance with brand preference.
- Certain provider names appeared to be linked with a specific branch of area of law, which was taken as an indication that the company had **specialist expertise** in that specific area – an attribute that was very highly valued as described above. Other provider names by contrast did not specify an area of expertise, and thus were perceived as generalist, and having less expertise.

*"They have more experience in will writing, so you'd be willing to...pay a little bit extra for that expertise."* [Experienced, Male, Leeds]

Even the most savvy and experienced participants did not appear to consider that some of the providers of legal services might not be staffed by qualified solicitors, until they were prompted to do so. There was some evidence of a distinction being made based on qualification, as some participants ranked based on inclusion of the words 'solicitor' or 'lawyer' in the name. However, the majority of participants tended to assume that all providers would employ qualified solicitors, and only on prompting did they begin to consider that they might not.

On consideration, the provider names that included the words 'advisers', or 'helpline' were viewed as being less well-qualified, and as those that were less likely to employ solicitors. The perception was that they would provide general legal advice, before signposting customers on to a solicitor, or alternatively that you would not liaise directly with a solicitor when dealing with these organisations, but that there would be a solicitor available 'in the background'. On consideration, some participants also queried whether a will writing provider would employ

highly qualified staff, stemming from a general view that 'anyone can write a will', and awareness that will templates can be purchased from the high street for a small fee.

*I don't get the impression that they're fully qualified because they're will writers, they're not solicitors, they're not lawyers, they're not covering the whole gambit* [Current, Male, London]

## 6.2 Knowledge and awareness of categories of legal adviser

Participants struggled to describe the roles of various legal job titles, and found it difficult to rank the job titles against the attributes of 'trustworthy' and 'well-qualified'. Again, for this reason, the resultant rankings were fairly inconsistent. This was indicative of a general lack of knowledge and understanding of what the various job roles involved, and the levels of qualification required. Very few were familiar with the term 'paralegal', and 'licensed conveyancers' was an unfamiliar term for a few, although most were aware that this related to the process of buying a property.

A few themes emerged from the exercise, and these are summarised below:

- **Solicitors were consistently ranked highly**, as being the most qualified and trustworthy professionals. Solicitors were generally regarded as having an unquestionable professional status, similar to that of medical doctors. Unsurprisingly, all were very familiar with the term 'solicitor', and there was a general tendency for recent purchasers to describe providers that they had used as solicitors, as a 'catch all' term for those providing legal services. In many cases, it seemed clear that purchasers had used a firm of solicitors; in other cases they appeared to be licensed conveyancers or other providers.

*"The solicitor is the most senior and the most important...the one I would respect the most."*  
[Experienced, Male, London]

*A solicitor, that to me is someone who is really qualified to give you the advice you are looking for. That's someone that's been and studied and can give you the right advice. If you've got big problems you should not be going to someone advertising on the TV, but a proper solicitor.*  
[Experienced, Male, Leeds]

*You mention 'solicitor', the first thing people think is 'money drain'.* [Experienced, Male, Bridgend]

- **The terms 'professional' and 'licensed'** appeared to hold a certain weight, which meant that licensed conveyancer and professional will-writer were sometimes ranked more highly than other job roles (and occasionally appeared above or equal to a solicitor).
- **Indicators of specialism** such as 'will writer' and 'conveyancing' were regarded as denoting a greater level of expertise – and thus experience and higher qualifications for some. A few perceived these job roles as solicitors who had then gone on to specialise in other areas.

*Professional will writer, that's not very hard - I could do that.* [Experienced, Female, London]

*The will man, he's a solicitor; he's passed his exams* [Experienced, Female, Bridgend].

*I have no knowledge of a professional will writer and once it's written whether they then have to get it underwritten by a paralegal or if they have the power to write a legal will which I*

*imagine they would be a professional will writer... I wouldn't go to anyone else to write a will, I'd go to a will writer. [Experienced, Male, London]*

- The term '**paralegal**' was not well understood, and in fact most had never heard of the term. This generally led to 'paralegal' being ranked lower on the basis that participants had not heard of them, and thus they were likely to be well-qualified. Some thought that a paralegal might be a trainee solicitor, however one or two thought that 'paralegal' might be a specialist area of the law, for example, criminal law (and thus, occasionally better qualified than a solicitor).

*"Paralegal I think are like nearly-qualified solicitors"* [Experienced, Female, London]

*"I think they're [paralegal/legal advisor] just unqualified solicitors, to me".* [Experienced, Female, London]

*I just generally believed that they are more trained in criminal law* [Experienced, Male, London]

- Inclusion of the word '**adviser**' led people to regard this as a general job role and thus 'legal adviser' was generally ranked lower (often at or near the bottom of the pack). They were perceived as someone with experience and expertise in law, but perhaps with limited qualifications. Additionally the term 'adviser' indicated that they might only be able to give advice, and were not qualified to actually carry out the legal work themselves, and thus they might pass you on to a more qualified colleague.

*If they were a solicitor they would just say they were a solicitor not a legal adviser* [Experienced, Male, London]

*They can give you advice about anything, like an advice board* [Experienced, Female, Bridgend]

Overall, solicitors were generally viewed as the most highly qualified of the various legal job titles. However many expected that legal advisers, licensed conveyancers, and professional will-writers would also need to have some form of legal qualification in order to be allowed to practise within their field.

Attitudes and perceptions with regard to both overall price and value for money varied somewhat. Generally, the most highly qualified professionals (and thus generally solicitors) were perceived to charge higher prices for their services. However, for some a higher price could also mean better value for money, and participants generally claimed that they would be happy to pay a little more to receive a better service from more highly qualified professionals.

Conversely, the other categories (legal advisers, licensed conveyancers, and professional will-writers) were expected to offer a more competitively priced service. Some regarded this as potentially providing better value for money, whereas others felt that cheaper might not mean better value (and thus preferred to stick with a solicitor). Additionally a service specialised in one specific area was viewed by some as more commoditised, and therefore potentially requiring less skill.

In general, recent purchasers did not seem particularly aware of the job titles and job roles of the various legal professionals that they had used in the past. No participants mentioned that they would avoid using one of these professionals for any reason. Indeed there was a general impression that all would be qualified and sufficiently experienced to provide the services that they would be providing. It was also clear that in the context of a recommendation being

provided, participants would consider approaching any of these legal professionals to meet their needs.

The exceptions to this were those who felt that their legal services requirements were highly specialised, as in the case of those hiring a solicitor for litigation purposes. In these cases, participants seemed more conscious of different job titles, and of levels of seniority in particular, to ensure that they received the very best service possible. In this context, the terms ‘partner’ and ‘associate’ were mentioned as denoting seniority.

*“I got access to the partner so that was important to me because I wasn’t getting access to someone who was training or was not quite as well qualified so I felt confident in that he was a partner in the business.”* [Current, Male, London]

## 7 Understanding of Regulation and Protection

### Chapter summary

- There is a general expectation amongst consumers that the legal services sector is regulated in some way, as per their experience of other consumer sectors. Whilst consumers do not have specific expectations with regard to protection, there is nevertheless an expectation that some form of consumer protection will apply.
- Information about the current regulatory system surprised and concerned participants. The regulatory system for regulated providers is very much as per participants’ expectations. However, there is general surprise and concern that some providers are not regulated.
- Participants are not aware of a specific procedure for complaints regarding legal services. If the need arises, participants anticipate that they would approach complaints regarding a legal service in the same way that they approach complaints generally – by first seeking redress from the provider, and if this fails approaching the appropriate authoritative body.
- Awareness of terms and conditions relating to the purchase of legal services was very low, and very few participants appeared to be accessing or using them.

This chapter covers awareness and perceptions of regulation, and consumer expectations in terms of being able to complain about legal services that they have received if they are not satisfied, perceptions of a process for gaining redress, and awareness of terms and conditions.

During discussions, spontaneous perceptions and expectations were initially explored with participants (7.1), prior to informing them about the current regulatory provision. Attitudes towards regulation were then explored fully (7.2).

### 7.1 Spontaneous perceptions of regulation

Participants had not previously considered the issue of regulation in relation to the legal services industry. As discussed earlier, there was very limited perception and understanding of the risks of receiving unsatisfactory legal services, and participants initially struggled to understand how regulation might be relevant for them.



On consideration, there was a general assumption and expectation that the legal services industry would nevertheless be regulated in some way. Participants thought that a regulatory body would be authoritative and irrefutable, and that it would regulate all providers of legal services. Therefore, participants expected that all legal providers mentioned in discussions would be regulated.

*I'd expect it to cover everything, it should be alike a governing body type of thing. There should be – you should be able to go to this company that oversees all legal services. Like for insurance they've got an ombudsman, so you'd expect there to be the same for legal services.*  
[Experienced, Female, Leeds]

*I'd imagine there's a legal board that oversee the legal industry to make sure everything is kosher...if there isn't that's a bit shocking.* [Experienced, Male, London]

*I think they should all be regulated because I think there's a lot of cowboys out there*  
[Experienced, Female, London]

*"There will be some sort of governing body and they have some sort of process where they get inspected I imagine, certainly, if they don't conduct themselves properly they could be struck off...from whatever their institute is."* [Current, Male, London]

Expectations regarding regulation seemed to arise from the following factors:

- A **high level of trust in the professionalism** of legal services providers prevailed, as outlined above. Many could not believe that providers lacking the appropriate qualifications or experienced would be able to operate and provide legal services. There was an inherent trust in the professional conduct of legal services providers, which meant that it would be impossible, or highly unlikely, that they would act improperly.
- **Professional qualifications** seemed to be **perceptually linked with regulation**, insofar as participants expected that if a provider has given the impression that they are well-qualified, then it is assumed that they will also be regulated.

*They must be audited by someone, mustn't they?* [Experienced, Female, London]

*There will be some sort of governing body and they have some sort of process where they get inspected I imagine, certainly, if they don't conduct themselves properly they could be struck off...from whatever their institute is.* [Experienced, Female, London]

*I would have thought they'd be like a board that you could obviously complain to, or if you weren't happy with your service. And they'd probably have to keep in check and make sure that they were up to standard. Companies would have to go through exams every so often...*  
[Intender, Female, Leeds]

- A **general expectation that the legal sector will be regulated, in parallel with other sectors** of which participants were familiar. Many were aware that there were numerous regulatory bodies or authorities operating in other consumer sectors (for example, Ofcom or Ofgem were referred to by regulatory role, rather than by name), although they could not always name them directly. A few said that they would expect there to be an ombudsman to oversee providers and protect consumer interests.

Findings generally indicated that most participants associated regulatory status with the provider organisation that they might be dealing with, and a general expectation that all providers within the sector would be regulated (in parallel with other sectors). A few

participants, as highlighted previously, additionally expected that qualified professionals would need to adhere to professional standards and codes of practice, or risk being suspended or excluded from the appropriate professional body. This perception, where it existed, seemed to be linked with the professional status of the legal services sector, and beyond expectations for other sectors.

Whilst most participants had only a very general expectation that a regulatory body would exist, a few more experienced participants could name legal bodies. The Law Society was named most frequently, and one or two also mentioned the Solicitors Regulation Authority. However, participants who named these organisations generally admitted that they would not check whether a specific provider was affiliated to this regulator, but rather that they would make this assumption about all providers, especially when recommended to them.

*...I know they have to be a member of the Law Society. [Experienced, Female, London]*

## **7.2 Reactions to existing regulation provision**

There was general surprise, and a degree of concern amongst participants, once they were informed that both regulated and unregulated providers of legal services are operating. This position clearly conflicted with their spontaneous expectations that all providers of legal services would be regulated in some way, providing consumers with a degree of protection.

*"That surprises me. In my naïveté I assumed they have to be regulated to be able to provide advice." [Experienced, Male, London]*

*Every single company involved in the process of a legal matter should all be regulated [Intender, Male, London]*

*That's very worrying...there's no redress...what kinds of advice am I getting in the first place? [Experienced, Male, London]*

*I can't get over that you're not covered with having your will done...I'm surprised by that [Experienced, Female, Bridgend]*

Participants' concerns regarding current regulation of the legal sector seemed to arise from two key factors:

- Firstly, the idea that non-regulated providers of legal services maybe be providing a substandard service which is not fit for purpose.
- Secondly, the belief that most consumers (like themselves) would be not be aware of this fact, and therefore could potentially use an unregulated provider without realising that they are not regulated (and thus the consumer is not protected).

*How do you know if they're regulated or not? [...] Is there a database somewhere on the internet? I hope so. [Experienced, Female, London]*

*Anybody that offers legal service should be covered ... [they should] report to a governing body. [Experienced, Male, Bridgend]*

However, whilst participants were concerned about the operations of unregulated providers, the general expectation was that such providers would be operating a somewhat 'backstreet' operation which would not look the same as a regulated provider. The perception was

generally that non-regulated providers would be lacking legitimacy, and the appearance of legitimacy in some way, and that this would therefore be apparent to consumers and, thus, easy to avoid.

*You shouldn't go to an unregulated firm anyway. Because people who are not regulated shouldn't be allowed to do anything to do with it – they shouldn't be practising if they are not regulated. I don't know! [looks worried] [Experienced, Female, Leeds]*

Participants therefore felt quite confident that the providers that they had used for their legal services were regulated. In many cases, this was because they had used a firm of solicitors, and they subsequently understood from the information provided that firms of solicitors are regulated. For others, however, their own satisfaction with the provider that they had used was sufficient to convince them this was the case, in addition perhaps to the initial recommendation. (It is possible that there may also have been an element of reluctance to admit to having used an unregulated provider unwittingly, which could be viewed as naive in a social context.)

Once participants were made aware that there are non-regulated providers operating in the sector, they found it hard to differentiate between the two, and to identify those that might not be regulated. However, they tended to approach this by instinct and gut feel, rather than having a strategy for differentiating between them. The result was that the providers previously viewed as trustworthy and well qualified were now assumed to be regulated. Providers that appeared less trustworthy and well qualified to them were consequently more likely to now be regarded as not regulated.

*I'd be shocked if they weren't regulated - you'd just assume that they would be. [Intender, Female, Leeds]*

*A legal service involves a lot of money whatever you're doing, so you'd expect them all to be regulated. I'd have said...all those trustworthy ones as being regulated. [Intender, Female, Leeds]*

In many other respects, the information given to participants about the regulatory system seemed to reflect their expectations. For example, they had expected some form of ombudsman or authoritative body, and they expected that they would be able to bring a complaint to them. The key difference between participants' expectations of regulation and the regulatory system was that it did not apply to all providers of all legal services.

However, although participants claimed to understand the information provided, it was clear that some struggled to absorb the details regarding which providers are regulated and which are not. Primarily, it seemed to inform them that not all providers of legal services are regulated, but it seemed to leave many unsure as to which providers would be regulated and which would not be. Not all participants picked up on the fact that organisations employing solicitors would be regulated (as stated in the information), and instead started to doubt whether all firms of solicitors would in fact be regulated. This appears to highlight the confusion and difficulty surrounding this topic.

None had previously considered the potential consequences of using an unregulated provider, and this was clearly something that now concerned them. Many participants claimed that since they had been made aware that not all providers are regulated, that they would check in the future to ensure that they were using a regulated provider. They anticipated that they would be able to do this by checking for a sign of symbol (such as the SRA logo) on a website, certificate or letterhead.

*“Next time I see a solicitor I will wait to see documentation...not just go on recommendation.”*  
[Intender, Male, London]

Therefore, it was clear that participants were not looking specifically for a regulated provider, and additionally that price was a key driver for many in the purchase decision, and especially the more price-conscious. Therefore, whilst no participants claimed that they would intentionally use an unregulated provider to save money, there are indications that some might choose an unregulated provider without realising that they were doing so (and whilst not covered by the regulatory system).

## **7.2 Expectations regarding complaints and complaints procedures**

In general, participants had not previously considered a) that something might go wrong with using a legal service, and b) what would happen in this situation. In particular, the idea of receiving poor advice or having a poor decision made on their behalf was an unfamiliar one. Most found it difficult to envisage a scenario where this might happen, and where they would be able to identify a problem with the legal service.

Participants were not aware that there is a complaints procedure unique to the legal services industry. For this reason, participants anticipated that they would approach a complaint about a legal service in the same way as any consumer complaint. In general, the first course of action considered was raising the complaint directly with the provider, in the hope that they will put things right directly.

*There’s not much protection for you really; you can complain to the Chambers or stuff like that, but I don’t think there’s much you can do* [Experienced, Male, Bridgend]

*“I didn’t realise you could complain to the firm; because if you complain to the firm, what are they going to do about it?”* [Experienced, Female, London]

If not satisfied with the response of the legal services provider, there were various suggestions for the next course of action:

- Approaching general consumer body, such as Citizens Advice Bureau, or Consumer Focus, either to ask for help with the specific complaint, or to ask for a referral to the appropriate organisation legal body.

*I would go on the internet and have a look, go to my MP...or even speak to my Council.*  
[Current, Female, London]

*I’d probably go to the Citizens Advice Bureau* [Experienced, Female, London].

- Approaching a legal organisation directly: a few were aware of the Law Society, and thus anticipated that they would be able to assist with a complaint.
- Approaching ‘the ombudsman’: Whilst none could name the appropriate ombudsman for the legal services industry, there was a general expectation that such a body would exist, and therefore they anticipated that it would be the best place to go with a complaint.. Although none mentioned the legal services ombudsman directly, they assumed that the industry must be served by an ombudsman.

*I’d expect to see on the documentation who they’re accredited by, who they’re affiliated to, who they’re overseen by so I’d expect to see those sort of quality marks within any literature...that’s where I’d look for reassurance about if anything went wrong who I would complain to.* [Current, Male, London]

- Approaching a solicitor: some anticipated that they could raise their complaint with another firm of solicitors, who could consequently take appropriate legal action on their behalf if required.

*Everybody's covered really, because if you get advice off someone, and that's wrong, then you sue them.* [Experienced, Male, Bridgend]

Whilst participants claimed that they would take the above actions, there was minimal knowledge of the redress available in response to a complaint about a legal service. Responses were therefore based on generalised assumptions, and expectations for redress were generally low.

There were one or two exceptions to this amongst those who were generally more experienced in using legal services, or who had experienced a problem with a legal service in the past. These participants were more confident that they would be able to claim compensation, and that the professional involved would be held responsible, and thus it could have a negative impact upon their career.

### **7.3 Awareness and attitudes towards terms and conditions**

Awareness and recall of receiving terms and conditions of legal services was very limited across the sample. Many of those intending to purchase legal services claimed that they would check the terms and conditions very thoroughly, as for any major purchase. However, there was very little evidence amongst recent purchasers that they had actually done this.

Most recent purchasers could not actually recall having received any terms and conditions when they purchased their legal service, and they were not aware of what it might include – although perceptions were generally that it would be focused on the costs of using the service.

However, there were a couple who said that they had checked through all the paperwork received from their legal services provider very carefully, including the terms and conditions. Participants struggled to recall the details, however it seemed that a couple had sought clarification about certain terms used in the terms and conditions verbally with their provider.

The focus of checks and queries tended to be around clarifying the cost of the service, to ensure that they knew exactly what was included within the cost quoted, and to ensure against receiving 'a nasty shock' as a result of any hidden costs when the invoice came through. Participants questioned their provider to ensure costs quoted were fully inclusive and that there were no hidden charges. There was little indication that participants had considered insurance indemnity or transfer of funds, and no evidence of either having being discussed with their legal services provider.

## **8 Conclusions and recommendations**

Findings indicated that there are low levels of knowledge and understanding amongst consumers with regard to the purchase of legal services. Consumers appear to have limited knowledge of the market for legal services, which includes the different types of providers working with the sector, job roles and qualifications, and of what the legal processes themselves involve.

Consumers therefore appear to struggle to differentiate between different providers, and seem to view all providers offering a specific legal service (i.e. conveyancing, will writing) offering a

similar service to any other provider. Presented with a choice, it is likely that consumers would find it difficult to choose between alternative providers quoting for the same legal service.

However, there was little evidence that consumers do in fact research their choice of provider prior to going ahead with a legal service. Instead, findings indicated that consumers tended to rely upon recommendations received from trusted sources (such as friends, family and other professionals).

Once a provider or individual has been recommended to them, there is an assumption that they have the necessary attributes to carry out the service, and therefore there is generally little or no research done to check the suitability of the provider. Findings indicated that typical assumptions made related to the qualifications, experience, expertise and specialism of providers being used. More generic attributes such as how long a provider had been established, location, and customer service skills could be more easily ascertained and taken into consideration.

There were clear indications that consumers viewed those working within the legal services sector as qualified professionals, often regardless of job title. Provider companies were also viewed as having professional status. It was clear that consumers placed a great deal of trust in the professionalism of both individuals and organisations, and were unlikely to question the credentials of providers (qualifications, expertise, experience). Additionally, they did not consider the possibility that the legal service that they received might not be fit for purpose, and the potential implications of this.

Despite the lack of research and information seeking into the choice of provider, there seemed to be little evidence of dissatisfaction with the legal services received. Causes of dissatisfaction were more likely to be as a result of poor communication, lack of progress, and the service taking a long time to complete – rather than with the outcome of the service per se.

However, findings indicate a risk of consumers making ill-informed decisions. Consumers are not aware that both regulated and non-regulated providers will be offering the same service. There is therefore a risk of consumers choosing a non-regulated provider unwittingly, and assuming that they have the same level of regulation and protection as with any other provider. There are also indications that consumers may be making false assumptions about levels of expertise and specialism of providers, as there is confusion about marketing and signage.

Findings indicate that consumers do not consider the issue of regulation in choosing a provider for legal services. However, there is a clearly an expectation on behalf of consumers that all providers of legal services are regulated in some way. Also, because of the perception that individuals within the sector are professionals, there is an expectation that all staff providing any legal services on behalf of consumers will be working in line with professional standards (and by implication, some expectation that staff will be reprimanded if they do not adhere to these standards).

Consumers do not consider the issue of protection when choosing legal service. However, protection is important to them, and many consumers would choose the provider offering greater protection if they were aware that this option was available. However, there are indications that consumers are not aware that certain providers will give them greater protection, and also they are not aware of the potential consequences of receiving a poor legal service or poor advice.

Making a complaint is seldom considered, even when dissatisfied with the service, and there was no awareness of a complaints process for legal services. However, there does appear to be a general expectation that some form of consumer protection will apply to legal services, as per any other area of consumer activity.

There was widespread surprise amongst participants that some providers are regulated, and others are not. The fact that unregulated providers could offer legal services was a key source of concern. There was a general claim that awareness of this fact would prompt consumers to ensure that they choose a regulated provider, and indications of consumer interest in receiving information about the regulatory status of specific providers at the point of sale (e.g. via a clearly recognisable symbol on letterheads, websites).

Whilst it is likely that participants in a research setting would overstate their likelihood of checking a firm's regulatory status, this nevertheless indicates that consumer awareness of information about regulation could change the way that consumers approach finding a provider of legal services. Awareness of this issue may prompt greater consumer research and comparison of the market prior to choosing a provider of legal services.

Overall, therefore, there are indications that consumers decisions about the choice of provider are based on low knowledge and understanding about legal services. In particular, there is no or low awareness of regulation, consumer protection and complaints processes. There are indications that consumers might approach decisions differently if armed with greater knowledge and awareness (particularly regarding regulation). Greater awareness of consumer protection and of a specific complaints process for legal services may also stimulate consumer interest and thus greater take up.

Overall, the findings suggest that there would be considerable value in further research to supplement and broaden understanding of some key issues. An objective assessment of provider behaviour would help ascertain whether providers are adequately informing their customers about their services, particularly on complaints and regulation. This research suggests that customers are not informed, but conducting research that directly assesses provider behaviour would provide an understanding as to whether this is driven more by a lack of quality, accessibility or provision of information on behalf of the provider, or the behaviour of consumers.

The findings suggest an appetite for information about the potential dangers from unregulated providers, and of the regulatory system in general. Participants were surprised by the idea that some providers are unregulated, and further research could help identify consumer information needs in terms of the content of that information, from whom they wish to receive it, and in what form.

Finally, findings from this research indicate that there are differences in the customer journey, needs, and behaviour of certain groups. These included those who are emotionally vulnerable at the time of purchase, those with more complex needs from their legal service, and people from ethnic minorities. The sample was not sufficiently large to draw conclusions from this research, but future research should examine this in greater depth.

## 9 Appendix

### 9.1 Sample

The sample consisted of a total of **40 face to face in-depth interviews**, comprising:

- 20 interviews with recent purchasers, who purchased legal services within the last 12 months
- 20 interviews with those intending to purchase legal services within the next two years

#### Sample 1: 20 x interviews recent purchasers

Location	London	Leeds / North Yorkshire	Bridgend, Wales
<b>Age</b>	- 1 x 18-24 - 4 x 25-44 - 5 x 45-64	- 1 x 25-44 - 2 x 45-64 - 2 x 65+	- 1 x 18-24 - 2 x 25-44 - 2 x 45-64
<b>Socio-economic grade (SEG)</b>	- 4 x B - 4 x C1 - 2 x C2	- 1 x B - 2 x C1 - 1 x C2 - 1 x DE	- 1 x B - 1 x C1 - 1 x C2 - 2 x DE
<b>Total</b>	<b>10 depth interviews</b>	<b>5 depth interviews</b>	<b>5 depth interviews</b>

#### Sample 2: 20 x interviews with those intending to use legal services

Location	London	Leeds / North Yorkshire	Bridgend, Wales
<b>Age</b>	- 1 x 18-24 - 5 x 25-44 - 4 x 45-64	- 2 x 18-25 - 1 x 25-44 - 2 x 45-65	- 1 x 18-25 - 2 x 25-44 - 1 x 45-64 - 1 x 65+
<b>Socio-economic grade (SEG)</b>	- 5 x B - 4 x C1 - 1 x DE	- 2 x B - 2 x C1 - 1 x C2	- 1 x B - 1 x C1 - 2 x C2 - 1 x DE
<b>Total</b>	<b>10 depth interviews</b>	<b>5 depth interviews</b>	<b>5 depth interviews</b>

Additional criteria were applied to the recruitment process as follows:

- All participants to be those responsible for arranging all aspects of the legal services
  - For recent purchasers, to be the person who arranged all aspects
  - For those intending to purchase, to be the person who will be responsible for arranging all aspects
- Legal services used / planning to use included a mix of the following:
  - Conveyancing, winding up the estate of a deceased person, obtaining a divorce, making a will, making or defending an accident or injury claim, making or defending an employment law claim
- A mix of service providers used to be included across the research:
  - Some to have used one of: solicitor, notary or licensed conveyance
  - Some to have used one of: will writer, Citizen's Advice Bureau, Financial Advisor, Community Legal Advice Centre, Trade Union, Estate Agent
  - Including a few who used a will writer for will writing only



### *Demographics*

- A spread of marital status and home situation
- Mix of those with /without children at home/left home
- Mix of occupation and income brackets, in addition to SEG as outlined above
- Including at least 2 respondents who did not have English as their first language
- Including a balance of ethnicity to reflect the ethnic make-up of each location

### *Exclusions*

- None to work in advertising, market research, public relations, journalism or marketing, or have close friends/family in those professions
- Additionally, none to work in legal services, as an IFA, an estate agent, solicitor or other legal professional, or to be a business owner, and non to have close friends/family in those professions
- None to deal regularly with legal professionals as part of their job
- None to be regularly involved in dispute resolution as part of their job role

## **9.2 Discussion guide & stimulus materials**

### **SRA – Consumer attitudes to the purchase of legal services**

To assess customer understanding of legal services providers and regulation

- Examine consumer decision-making criteria for legal advice
  - Understanding of different categories of provider, willingness to trade off consumer protection and quality against price
- Assess extent to which consumers understand regulation and complaints
  - In relation to different categories of provider and service provided
- Gauge reactions to availability of unregulated non-reserved legal services

### **1. Introduction**

**5 mins**

#### **Moderator**

- Introduce self, GfK NOP, explain research: *The topic is legal services, I'll be asking you a bit about that and showing you some materials to get your opinions.*
- Explain: confidentiality, audio recording, interview will last 1 hour
- Explain importance of being honest and saying what you think, no right or wrong answers
- Any questions?

#### **Participants**

- Please tell me your first name, a bit about you, family, how you spend your time etc.

**Moderator note:**

- **Reflect consumer language throughout, for e.g. ‘company’, ‘provider’, ‘lawyer’, ‘solicitor’ etc.**
- **Questions should relate to the legal service that the participant has recently purchased, or is intending to purchase.**

**2. Drivers in choice of legal services provider 20 mins**

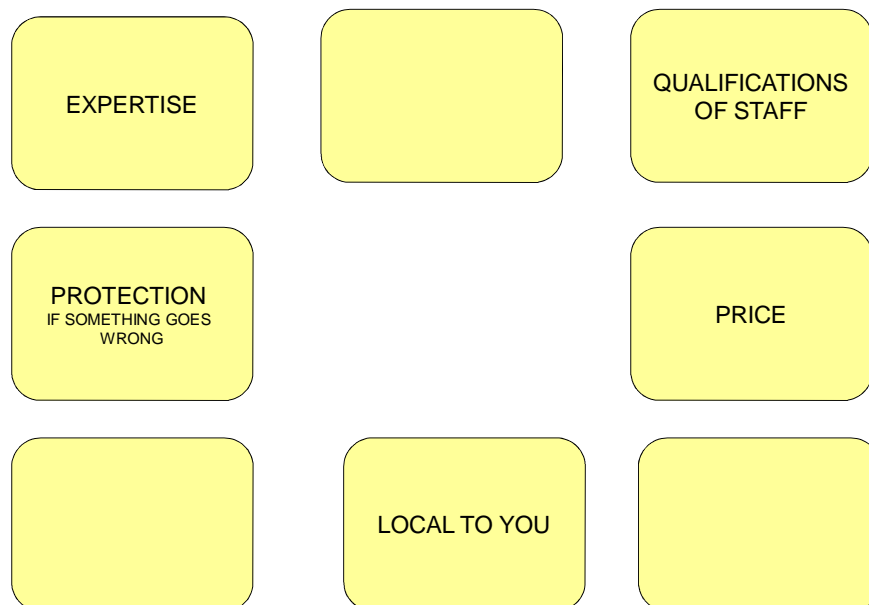
***Ask ‘experienced’ respondents:***

- I understand you needed to access a legal service recently, can you tell me a bit about why you needed to do this?

***Brief background, assess ‘vulnerability’***

- How satisfied were you with the service you received? Why / why not?
- When did you first realise you would need to find someone to provide legal services?
- Thinking back to the time when you first realised you would need this ...
  - Did you know in advance how you would go about arranging this? How?
  - Did you discuss / get advice from anyone about how to go about it?
- What did you do first? What happened after that?
  - Which options did you consider?
- How did you decide on whom to approach to help you with this?
  - What were you looking for in a provider? What else?
  - Allow all spontaneous then probe:

- **[SHOWCARD 1]<sup>2</sup>**
  - Price
  - Expertise
  - Qualifications of staff
  - Local to you
  - Protection if something was to go wrong
  - What else (write in)?
- How important would you say each of these is to you in choosing a provider?
- Were any of them not important at all? Why not?
- Give a score from 1-10 where 1 is not at all important, and 10 is very important
- If you found that another provider was offering this for 30% less cost, but you had to sacrifice one of these factors **[SHOWCARD 1]**, which (if any) would you be willing to compromise on? Rank in order of which you would sacrifice first.
  - Would you sacrifice staff qualifications? What about if it was 60% cheaper?
  - Would you sacrifice protection of your assets if something went wrong? What about if it was 60% cheaper?
- What did you know about your provider before you decided to go ahead?
  - Allow spontaneous, then prompt **[SHOWCARD 1]**
  - Did you know about all of these aspects of your provider before you went ahead?
  - How did you get this information?



- Was there anything in particular you needed to know? Did you look for this information? Did you find it?
  - How easy or difficult was it to get the information you needed?
- Were there things you didn't know about the provider before you went ahead?
  - Did this concern you? Why / why not?
- Some people don't really check whether they are protected if something were to go wrong with their provider – was that the case for you? Why?
- Some people don't check the qualifications of the staff of their provider – was that the case for you? Why?
- What assumptions did you make about your provider? Why did you assume this?

**Ask 'intenders' – (can also ask about previous experience):**

- I understand you intend to / are in the process of accessing a legal service, can you tell me a bit about why you need to do this?

*Brief background, assess 'vulnerability'*

- When did you first realise you would need to find someone to provide legal services?
  - Do you know how you will go about arranging this? How do you know this?
  - Did you / will you discuss / get advice from anyone about how to go about it? Who?
  - What options will you consider?
- What do you look for in a provider? What else?

Allow all spontaneous then probe:

**[SHOWCARD 1]**

- Price
- Expertise
- Qualifications of staff
- Local to you
- Protection if something was to go wrong
- What else (write in)?
- How important would you say each of these is to you in choosing a provider?
- Are any of them not important at all? Why not?
- Give a score from 1-10 where 1 is not at all important, and 10 is very important
- If you found that another provider was offering this for 30% less cost, but you had to sacrifice one of these factors **[SHOWCARD 1]**, which (if any) would you be willing to compromise on? Rank in order of which you would sacrifice first.
  - Would you sacrifice staff qualifications? What about if it was 60% cheaper?
  - Would you sacrifice protection of your assets if something went wrong? What about if it was 60% cheaper?

- How will you know whether your provider offers these things when you choose them?
  - How do you expect to get this information?
    - How easy or difficult will it be to find out?
  - Some people don't really check whether they are protected if something were to go wrong with their provider – do you think you would check?
  - Some people don't check the qualifications of the staff of their provider – do you think you would check?
  - How will you know these things about your provider? Will you make assumptions?

### **3. Marketing and signage, providers of legal services 15 mins**

- I'd like to show you some different organisation names:

#### **[SEPARATE SHOWCARDS A - I]**

- ORGANISATION NAMES

For each of these, please tell me:

- What do you think each of these organisations does? What sorts of qualifications are held by the people who work there?
- Can you group them into different categories? What are the categories you have identified?
- Order the cards in terms of most -> least:
  - Qualified
  - Trustworthy
  - Value for money
- Which of these would have solicitors working in them? Which wouldn't? Why do you say this?

- I'd like to show you some job titles of people who provide legal services:

#### **[SEPARATE SHOWCARDS V - Z]**

- Solicitor
- Paralegal
- Licensed conveyancer
- Legal adviser
- Professional will writer

For each of these, please tell me:

- Can you group them into different categories? What are the categories you have identified?
- What do you think each of these people does? What sorts of qualifications do they have?
- Order the cards in terms of most -> least
  - Qualified

- Trustworthy
- Value for money

#### **4. Understanding of regulation & complaints 15mins**

***Probe for all questions: if don't know the answer, what would you expect? What would lead you to expect this?***

- As far as you know, is there a system in place to ensure that people who provide legal services are doing their job professionally, and being fair to their customers?
- How are people protected if something goes wrong?
  - Who provides this protection?
  - What form does it take?
- What remedy would you be offered if:
  - You discovered that you had been given the wrong legal advice, or there was a problem with the service received?
  - You paid the money, but then didn't receive the service and couldn't contact the company?
- Is this the case for **all providers**, or just some?
  - Which types of providers give you this protection, which do not?
  - For those that don't offer a remedy, what happens if you have a problem?
- Is this the case for **all legal services**, or just some?
  - Which services are you protected for, and which are you not?
- If you wanted to **make a complaint** about your service, how would you go about doing this?
  - To whom / where would you go?
  - What would you expect could be done about your complaint?
- Is this the case for **all providers**, or just some?
  - Which providers are different?
  - For those that don't offer a complaints procedure, what happens if you have a problem?
- Is this the case for **all legal services**, or just some?
  - Which services are different?
- What would you look for in your provider's terms and conditions?
- (Experienced) did you discuss terms and conditions with your provider?
  - What was discussed (check for understanding)
    - All spontaneous then:
      - Insurance / indemnity if something goes wrong
      - How your money is handled
      - Costs
      - What's included, what's extra

## **[SHOWCARD 2]**

- Organisations that provide certain legal services, or which are run by solicitors must be regulated by the Solicitors Regulation Authority (or the Council for Licensed Conveyancers).
- If you receive a legal service from a regulated organisation and you get a poor service, you have the right to complain to the firm and, if you are not satisfied, claim compensation/redress via the regulator, and if still not satisfied, to complain to the Legal Services Ombudsman
- Some organisations which provide legal advice, dispute resolution or deal with legal services on your behalf, are not regulated
- People who get their services from these types of providers are not protected by the compensation/redress scheme of either the Solicitors Regulation Authority/ the Legal Complaints Service or the Council for Licensed Conveyancers
- People who get their services from an unregulated firm (e.g. a non-solicitor will writer) are not protected by compulsory professional indemnity insurance
- People who get their services from an unregulated firm (e.g. a non-solicitor will writer) cannot complain to the Legal Complaints Service
- Look again at **[SHOWCARDS A-E & W-Z]**. Which of these would you say is
  - Regulated / unregulated? Why?

### **Experienced customers:**

- Do you know if you used a regulated or unregulated provider?
  - How do you know this?
  - What would you assume?
  - Why?

## **5. Summary**

**5mins**

- Are you surprised by anything we have discussed today? Why?
- How well-informed are people in general about legal services and providers? Why do you think this is?
- What information should people have about regulation of providers?
- Who should supply this?

### **Thank and close**

### **SRA contact details for signposting participants for further assistance:**

#### Main contact centre:

0870 606 2555 (inside the UK) 09.00 to 17.00, Monday to Friday