

Understanding consumer needs from legal information sources

FINAL REPORT



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1. LSB Foreword

We welcome this report as a valuable contribution to the evidence, supporting consumers' access to justice. When the LSB was set up in 2009 we knew that improving access to justice was one of the great challenges on which we would be judged. We have always taken the view that it is not simply a matter of ensuring the retention of traditional legal service providers or traditional channels to deliver the advice. If legal advice is to become more accessible and, by implication, more affordable then legal services must engage more constructively with alternative forms of distribution beyond the traditional.

Expanding access to justice must also reach beyond simply looking for new lower cost ways to deliver legal advice. It must empower consumers to help them become more able to identify and address the legal problems they face. This is not a question of expecting the consumer to play the role of a legal advisor, rather helping the consumer become a more intelligent and active customer of legal services.

The LSB commissioned this research as we were keen to explore with consumers whether and how they would like the Internet to provide them with greater support to help their engagement with legal services. In particular we were keen to understand whether the existing evidence base could be put to better use in helping consumers identify the legal problems they face. Data from the Civil and Social Justice Survey for example, which identifies problem clusters, we believed could help consumers take a wider view of their legal needs. Equally it is possible that analysis by personal characteristics could highlight common legal problems and their potential solutions.

The report provides a useful commentary on the potential benefits of the Internet to support consumers. While consumers were unconvinced that they would ever look for a legal-health check they were keen to get more support from the Internet as a first point of contact for legal problems. Some of the stakeholders interviewed highlighted their own websites as providing the services that the consumers professed to want. Yet, whether through lack of awareness or in practice the existing sites falling short of consumer expectations, consumers see the Internet still as failing to meet their needs. A recent paper by Roger Smith "The Internet and the provision of legal advice"¹ tends to suggest the problem may be that further development is needed for existing sites to meet consumer expectations.

We believe that the Internet will in future provide a valuable resource for consumers looking to engage with legal services. We hope that this report will provide an addition to the evidence base to help this development.

Alex Roy

Head of Development and Research

¹ <http://lawyerwatch.wordpress.com/2012/03/20/internet-legal-advice-worthy-but-dull-guest-post/>

2. Executive summary

Levels of consumer confidence and knowledge are low

This research was commissioned to explore the types of information consumers would like to help them address legal issues the legal issues they face in their lives.

Possibly unsurprisingly, the research found that consumer confidence around engaging with the legal services market, and the decisions needed to do so, is low. In two other areas we discussed, both of which involve consumers facing the choice of engaging professional help or making their own arrangements (holiday bookings and home improvements), consumers knew more about the options available to them, the benefits of each, and felt much more confident about their abilities to make the right decisions. Whether it was to guarantee a higher standard of work, because they felt they needed expert advice, or because the risks involved in doing the work themselves was too high, they saw getting professional help as a positive decision that they were happy to make.

In comparison, engaging with the legal services market was characterised as a much less positive, confident choice. This reflects a number of familiar issues. The most common reasons to engage a solicitor are conveyancing, divorce or separation, and will writing, each of which by their nature are relatively rare events. As a result consumers are unable to build up experience and confidence in making those decisions. In addition, the legal sector can be seen as shrouded in a degree of mystery and aloofness, making it inaccessible to consumers (deliberately so, to some minds), and the language used is described as jargon and legalese. But whereas in other areas, such as travel booking or insurance, the internet has helped democratise markets to some extent, increasing consumer confidence and knowledge, this change is not seen to have reached legal services yet.

As a result, consumers' engagement with legal services was seen as much less empowered and much less informed than one might hope for. We heard examples of consumers setting out to write their own wills or apply for their own grants of probate, only to give up halfway through once they became swamped by the process; and other consumers who had *no idea* that you could, for instance, write your own will, or complete your own divorce, without the need for a solicitor. Relatively few consumers though relied on online sources to help gain reassurance or information. Among those that did look online, searches often resulted in *too much* information and choice; there was a common view that the law is very precise, can turn on the smallest detail, and therefore the risks involved in trying to build up your own knowledge based on the *wild west* of the internet was too great. In comparison, with health issues – another area where consumers regularly rely on expert professional advice – consumers knew you could refer to NHS Direct online, and 'it wouldn't lie to you'.

Engaging with legal services is often a reluctant rather than positive option

In this context of low levels of consumer knowledge and confidence, we discussed consumers' options in a number of different situations (such as problems with neighbours, or landlords, or a contested redundancy) all of which could be addressed through legal solutions. The traditional legal issues of wills, divorces and conveyancing were all usually seen as such – legal issues where you invariably use a solicitor. Elsewhere, approaching a solicitor, or initiating other legal options, was generally seen as a reluctant choice to be avoided wherever possible. A fear of

escalating the problem, the expense involved with solicitors, a sense that engaging a solicitor is often an open-ended, uncontrolled commitment, and a belief that other options would often simply be more effective at resolving the issue, all contributed to consumers usually saying they would look to explore other options rather than 'legal' ones to resolve the issue. Solicitors were often seen by consumers as a last resort or a reluctant choice, an expense to be avoided wherever possible rather than a service to be used for your own benefit.

Consumers jump at the thought of a website for legal information

The concept presented of a website that could help provide consumers with legal information, support and advice was warmly received. They felt it could offer:

- a reliable, independent and trustworthy one-stop shop for legal information;
- a basic level of information, on which consumers could make more confident decisions and have more informed conversations (with solicitors for instance);
- information about more sensitive issues such as family law and divorce, which consumers could access without needing to discuss them in person;
- help with the perennial problem of how to choose a good solicitor;
- the chance to save money, by not approaching solicitors unnecessarily.

The common and underlying concern though was that such a website would be run on a commercial basis, and that consumers would get biased advice, or be swamped by adverts for solicitors at every turn (or click). This unease fed through discussions around willingness to enter personal details on the site. While most were happy to share general information such as age, gender, occupation etc, the discussion around more personal information usually hit a wall of suspicion – *why* do they need it? Income – will I be forwarded to solicitors who charge more? Name or address – will it be shared with solicitors who will send spam or junk mail? The website was seen as a chance for consumers to take a degree of control in the area of legal services, and sharing too much personal information was seen by many as surrendering some of that control. Thus while few were happy to share addresses, the first part of a postcode (e.g. EX2) was seen as OK as it still protected the consumer as an individual.

There was also a balance sought between directly providing information and advice, and signposting consumers to other sources. The latter was accepted to some extent, but too much of it would be seen to defeat the point of a website in the first place. If it just directed consumers to places they could have gone themselves, they would question its value.

The value lies in helping resolve issues, not anticipate them

The concept presented to consumers to some extent outlined two roles – helping people identify the types of problem they face based on personal criteria, and linking to sources of legal information, guidance and advice. It is the latter role that consumers were seen to value, and with the caveat that such a site *provided* rather than just *linked to* information. The consumer view was that they had little need to explore what legal problems they *might* face, and would prefer help with the problems they *did*.

Stakeholders also see value in online information, but do raise issues

The stakeholders we spoke to represented a number of perspectives, from organisations that focus on providing legal help and support, through those that do so as just one of their many services, through to those who provide information in distinctly different areas. A common view was that since consumer knowledge around legal issues was low, any online service that helps inform consumers around the important legal decisions they face is in principle a good thing. But a number of issues were also raised:

- in some stakeholders' minds, existing websites (namely Advice Now and Advice Guide) already offer online legal advice, though the research did not cover the degree to which these specific sites match general consumers' current needs.
- as with consumers, stakeholders saw less value in the identification and anticipation of *possible* legal problems, rather than helping to resolve existing ones that consumers were already aware of;
- those consumers *most in need* of legal support and help – the lowest income groups, those facing language barriers, those without proper accommodation etc – would be unlikely to use such an online service;
- and lastly, that in an era of austerity, where funding for Legal Aid and other support services is being reduced, and where hard choices need to be made, developing such a service is an arguable priority for funding.

Recommendations

The overall sense from the research we believe suggests:

- Consumers see less value in the database/problem identifier element of the portal concept than the general advice and informational element;
- Some websites already provide general advice and information to some extent (e.g. www.adviceguide.org.uk and www.advicenow.org.uk);
- Awareness of existing websites among consumers is relatively low.

We would suggest that there is limited consumer appetite for a site that helps them identify the types of problems they *might* be likely to experience. Consumers though do see real potential in a more valuable, official and independent 'legal advice and guidance site', which they could recognise as the 'go to' site for legal advice. But any development of this type of service would benefit from closer discussions with a range of stakeholders on the most effective way to develop and publicise such a site.

3. Research Background and Approach

Background

The Legal Services Board (LSB) was set up to reform and modernise the legal services market in the interests of consumers, enhancing quality, ensuring value for money and improving access to justice across England and Wales. The LSB will achieve this pursuing its regulatory objectives and providing regulatory oversight for the eight approved frontline regulators².

In the early years, the LSB focused their efforts on the delivery of three particular reforms to the legal services market that support their Regulatory Objectives:

- Ensuring regulation is independent of legal services professional bodies and vested interests
- The introduction of Alternative Business Structures (ABS) to open up legal services firms to investment and ideas from non-lawyers.
- Improving consumer redress when things go wrong by improving first tier complaints handling and introducing a new independent legal complaints ombudsman.

They are now looking to consider how they can support consumers and help deliver the objective to ‘increase public understanding of citizen’s legal rights and duties’. Consumers face a range of challenges dealing with the legal problems they face, from the most immediate being recognising that the problem they face has a legal solution³. Challenges also include identifying and engaging appropriate and affordable legal support. Legal services differ from most services consumers buy; they are often needed at a time of great distress (divorce for example) or swamped by another purchase (such as conveyancing). Most consumers will have little experience of buying legal services.

In the LSB’s view, many consumers face a significant problem in firstly identifying that the problem they face is capable of legal resolution and then knowing where to find the sources of information and support that they might approach.

Some of the previous work Vanilla Research has been involved in for the Legal Services Consumer Panel, as well as some of the other work the LSB and Consumer Panel have commissioned, has focused on those consumers already engaging with legal services providers. This research addresses the need to take a step back, and consider how consumers arrive at the point of engagement in the first place. How do they decide whether they have a need for legal services, and if they decide they do, what they do – and what they would *like* to do – next?

² The Law Society, General Council of the Bar, Council for Licensed Conveyancers, The Institute of Legal Executives, The Chartered Institute of Patent Attorneys, The Institute of Trade Mark Attorneys, Association of Law Costs Draftsmen, Master of the Faculties, Association of Certified and Chartered Accountants, Institute of Chartered Accountants of Scotland

³ Recent research by BDRC Continental for LSB found 30% of people felt that they’d had a legal need in the past three years. A further 19% mentioned a need when given a list of potential legal needs.

Specifically the research explored the following issues:

- How consumers would like to be supported to assist their engagement with legal services.
- What support consumers would like to help them engage with legal services.

The research also tested with consumers what types of intervention would help address the problems they face, namely whether an online portal would be something they would consider useful, what would they look for from such a portal and what sort of information would they like to receive.

Research approach

A total of ten discussion groups with consumers and eight interviews with stakeholders were conducted. The ten consumer groups were structured as follows:

Location	Rurality	Socio-economic Group	Age
London	Urban	ABC1	18-34
London	Urban	C2DE	55-75
Cardiff	Urban	ABC1	35-54
Cardiff	Urban	C2DE	18-34
North West England	Urban	ABC1	55-75
North West England	Urban	C2DE	35-54
South West England	Rural	ABC1	18-34
South West England	Rural	C2DE	55-75
South Midlands	Rural	ABC1	35-54
South Midlands	Rural	C2DE	35-54

Each group was mixed gender. In each group at least 3 respondents had used legal services within the past 3 years or were very likely to within the next 12 months, and at least 2 had never used legal services. A minimum of six respondents across the groups were from Black and Ethnic Minorities.

In addition we carried out eight in-depth interviews with individuals from organisations involved in providing advice or information services to consumers. The majority of these dealt at least in part with providing legal advice, but one or two solely provided advice in other areas. Research was also carried out, via published reports and blogs, into the Government's redevelopment of the Directgov service towards a new single Government domain (Gov.uk).

Main findings

4. The decision to engage (or not) with legal services

Levels of confidence around legal services are relatively low

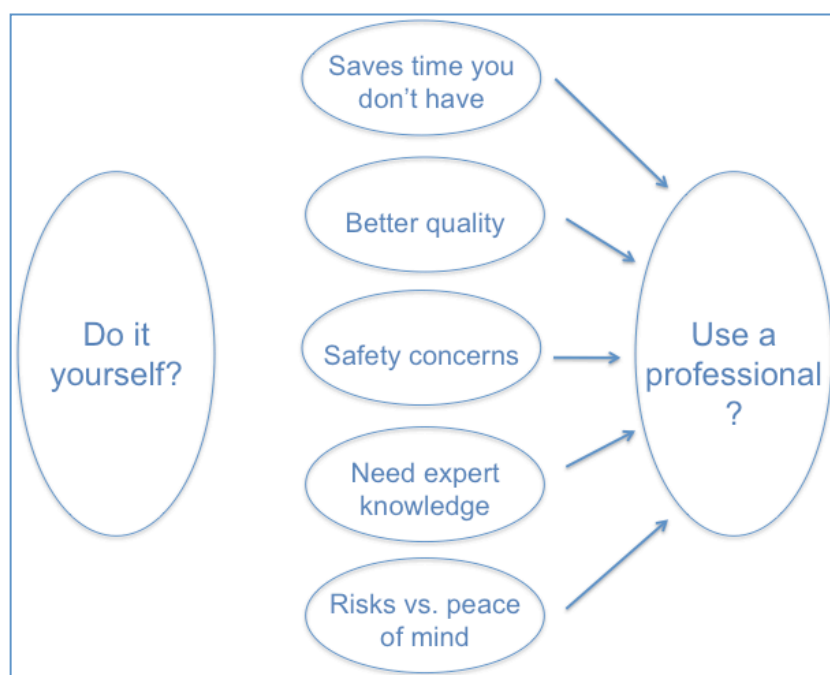
Perhaps unsurprisingly, legal services is an area consumers feel less confident or informed about compared to other areas, such as home improvements, travel plans and health issues. With home improvements and travel plans, although the take-up of professional advice varied by individuals, most people felt pretty confident about what they could do themselves, and what they needed professional help with.

The advent of the worldwide web has brought easy travel planning within reach of most consumers, and many were happy to plan their own itinerary for even quite adventurous trips without the need for a traditional travel agent. Although there were regular grumbles about online bookings (e.g. final prices often being higher than anticipated), many consumers felt empowered to do their own research, confident about knowing which sites were reliable and trustworthy, and were able to integrate online feedback from sites such as *Tripadvisor*.

With many consumers describing how they enjoyed doing their own travel planning, and enjoyed researching these decisions, analogies were made with DIY – as well as being cheaper than using professional tradespeople, people took enjoyment from improving their home and took pride in their own DIY abilities.

In both spheres though decisions were made on an individual basis; consumers usually knew when to take on tasks themselves and when to bring in professionals. The latter was framed as an informed, conscious, deliberate decision, that consumers were usually happy with, as they recognised the benefits of doing so.

Figure 1: Factors steering consumers towards professional help



“I’m happy ripping everything out, like taking out the bath and toilet, demolish certain walls. But the electrics I wasn’t going to touch – I could be electrocuted.” ABC1 35-54

“It’s the same with booking holidays online or going to a travel agent, you weigh up which is cheapest and more convenient. It’s not just cost, it’s convenience too, if doing it yourself will save you money but take you an extra twenty hours to get there then it isn’t worth it.” C2DE 18-34

Even with health issues, where levels of knowledge are clearly lower – in that we might know how to book a train ticket to Glasgow, but we aren’t always able to diagnose troublesome gallstones – many people generally felt relatively confident about when they would need professional medical advice and when they felt able to manage the issue themselves (even if these decisions obviously varied by individual).

In contrast, when talking about engaging with the legal services market, consumers described much lower levels of confidence, knowledge and empowerment, an observation echoed by one of the stakeholders.

*“People I have worked with throughout my career really don’t know when they have a legal problem to start off with, and when they do they don’t know where to go for help or what to do – not everyone is fortunate enough to have a nice middle class family who’ve got a family lawyer.”
Stakeholder*

There are a number of reasons behind this:

- The most commonly perceived legal ‘events’ – buying a house, writing a will and separating from a spouse or partner - are usually rare occurrences in people’s lives and so there is little scope to build up experience.
- There remains an element of mystery and aloofness around legal services – it is in many ways seen as another world that is inaccessible to the general public.

“It’s not made to be accessible, the law.” ABC1 35-54

- This inaccessibility is partly built upon the use of jargon and legalese, that some feel is designed to keep consumers at a distance. The legal world is generally perceived as hugely detailed and expert, but one where knowledge is hoarded rather than shared. Solicitors are recognised as holders of special knowledge without which things can go seriously against you. Consumers suspect this knowledge is often not as specialised as solicitors would have us believe, but it is still special enough to trip up any consumer who tries to access this world themselves.

“If the law was simple you wouldn’t need lawyers.” ABC1 18-34

“Reading a legal document can be like reading Chaucer, can’t it? It doesn’t matter about the expense, you need to have someone who knows what they’re talking about.” C2DE 18-34

- The current scope for online research is limited, as there are few if any acknowledged ‘safe havens’ where consumers feel they can go for *reliable* advice (and the law is an area they would need reassurance on – consumers do not feel it is an area where ‘close is good enough’).

The market is not one of empowered consumers making informed decisions

The difficulty consumers face when choosing between individual firms of solicitors has been described in earlier research for the Legal Services Consumer Panel⁴. We did not re-cover that ground in this research, but did spend time discussing earlier stages of engagement with legal services, such as the decision whether to use a solicitor in the first place, or which, if any, legal tasks can largely be done by consumers themselves.

“There are low levels of capability about what is law, and what is capable of a legal remedy as opposed to say an administrative solution.”
Stakeholder

“I’ve never even seen a Will to know what it looks like. If it just listed who gets what and you get two people to sign it then I’d do it myself, but if there’s a process you have to go through, I don’t know....” C2DE 18-34

The discussion groups described a marketplace that, although not characterised by confusion and chaos, was certainly marked by decisions being made with less than perfect information. We are clearly not in a position to judge whether any consumer’s individual decisions were ‘wrong’, but many of the stories we heard certainly suggest that with better, clearer information some consumers would make better decisions, or at least stand a better chance of making a better decision.

- The consumers who were simply unaware that you could file for your own divorce with forms obtained from the Courts.
- The consumers who were simply unaware that you could make out your own will, and that there are websites that claim to make the process simple and painless.
- The consumer who decided to start applying for a grant of probate themselves, only to feel overwhelmed by all the forms they faced, and consequently appointed a solicitor.

“A friend of mine, whose husband died last July, they tried to do the probate, and they’ve just given it now to a solicitor. They just don’t understand the reams and reams of paperwork, and why? Why do they want to know certain questions? She got to the point where it was just making her ill, so she just handed it over. £800 seemed worth it.” C2DE 55-75

- The consumer who tried to do their own will from a pack, when their situation arguably meant they were always going to need specialist help.

“I tried to do a will from a pack, it got a bit too complicated. I was reading through it and thinking ‘my son is disabled. I want a trust so he has it when he needs it’. But going through the pack, I needed someone to help. I really didn’t understand how to go about it.” ABC1 35-54

- The businessman who was faced with a substantial tax bill, tried to resolve the issue themselves, but then decided to appoint a solicitor to resolve it for them and wished they had done so from the start.

⁴ Quality in Legal Services, September 2010, Vanilla Research

- The consumer who faced prosecution for a travel card offence and when they went online for help or advice just faced a deluge of different sites to the point where they could not see the wood from the trees.

Participants in the research demonstrated both the difficulty of identifying the options they faced in dealing with legal problems and the most appropriate route to address them.

The internet is playing a limited role in consumer decisions

The role (or lack of a role) the internet was seen to play in legal services was interesting. In so many other areas of life the internet has helped empower consumers, help us make more informed decisions, and opened up access to products and services. This revolution though, at least on the evidence of our group discussions, had yet to reach legal services.

“You can look at the internet for holidays, and it’s a bit more straightforward, and you can look at people’s reviews and everything online. Whereas for a solicitor your experience is going to be different to everyone else’s.” ABC1 18-34

The preferred route to choosing a solicitor was still on the basis of personal experience or personal recommendation, and online searches were usually felt to simply widen rather than help narrow the decision-making process.

In terms of using the internet to help research legal issues, again experiences were far from satisfactory. Whether it was looking for information on how to fight a parking ticket, how to resolve a log-jam with sale of a shared-ownership property or the aforementioned travel card prosecution, the internet was found to be far less help than consumers have come to expect.

“It’s probably not as productive (researching legal issues) because it’s very hard to pin-point exactly what you want, whereas if you put in ‘flights to Santander’ or something you can get the information quite quickly.” ABC1 18-34

“The amount of websites I’ve been on for legal matters ... I’ve been banging my head against a brick wall.” C2DE 35-54

“Legal issues are a minefield, there is too much information. I went to the internet trying to search, and there were pages and pages and pages of official information. For me that’s the reason lawyers are specialist, because law is very complicated.” ABC1 18-35

Consumers deem legal services a complex area you can’t really ‘do yourself’. This belief is partly based on received wisdom and partly on anecdotal and personal experience of things getting complicated / bogged down / turning on a small technicality. There is a sense that even a confident internet user might miss something if they try to research a legal problem online.

“I read an article about doing your own Will on the BBC website and there were some horror stories. Incorrect use of legal terms led to people not getting things.” C2DE 18-34

The wariness for some is compounded by the contrast between the nature of the internet – universal information, borderless – and the law, which is very country

specific. So a search might yield information which on the surface is useful, but which consumers would doubt if the source of it was, for instance, Scotland.

Indeed, although the issue is discussed in much more detail later in the report, a number of consumers spontaneously wished for a single, reliable, independent source of online legal advice and support – unaware of those referenced in the stakeholder interviews (namely <http://www.adviceguide.org.uk> and <http://www.advicenow.org.uk>) and so unable to comment on the extent to which these sites met their needs.

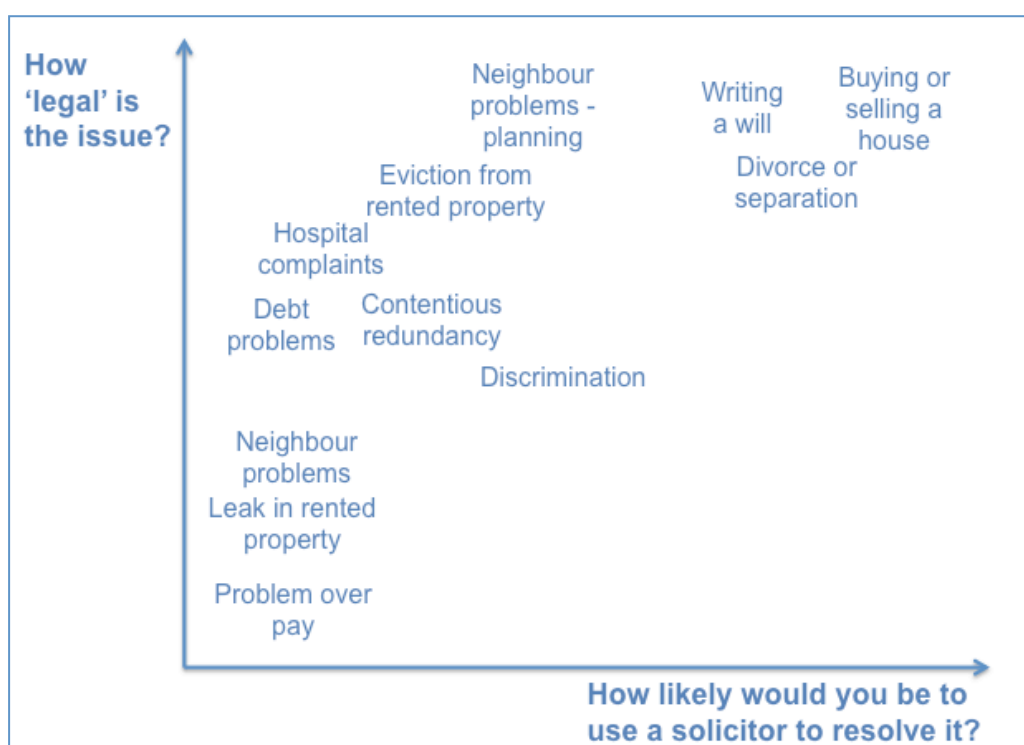
Engaging with legal services though can be more clear-cut

Although we saw a market where consumers lack confidence, knowledge and empowerment, in many cases they saw the decision as to whether to engage with legal services as relatively clear-cut. In many of the possible ‘legal’ problems we presented, there was a good degree of unanimity over whether they were actually seen as legal problems, and if they were, whether using a solicitor was an obvious step to take.

The traditional three issues emerged as those most associated with solicitors – wills, divorce and conveyancing. People associate these situations with solicitors through cultural knowledge and assumptions about what solicitors do, rather than through any rationally thought-through comprehensive analysis of solicitors. Knowledge and interest in the full range of solicitors’ services is poor and little thought about.

We illustrate the range of views on each issue below, plotting the degree to which consumers saw the problem as a ‘legal’ one or not, and the likelihood of their seeing using a solicitor as an appropriate step to take to resolve it.

Figure 2: legality of problems vs relevance of solicitors



Firstly there was the issue of whether a problem was seen in a legal context or not, and secondly whether solicitors were seen as a relevant solution to the problem or not. There was a high degree of consensus behind opinions, both across age and socio-economic groups. Below we explain some of the underlying factors behind people's opinions, before considering each of the issues on its own.

- Engaging a solicitor was usually regarded as an 'escalation' of a dispute, and an aggressive move. As a result people argued they would do all they could to avoid it (e.g. in discussions with an employer over pay).

"You don't want to get the lawyers involved – it's sending in the heavies, sending in lawyers with baseball bats!" ABC1 18-34

- Using a solicitor is still seen as an expensive step, and so there was usually a preference to use alternative free resources where they existed – such as Citizens Advice, a debt advice centre or a trade (or student) union.

"Solicitors are £60 before you walk in the door ... so you're almost pushed to do everything you possibly can through friends and family and the Internet... you've got to be in a really serious position before you engage a solicitor cos it costs a lot of money." ABC1 35-54

- Engaging a solicitor was seen as an open-ended (and therefore expensive) commitment. While a service such as will-writing could be seen in the context of a set fee, the sense was that involving a solicitor in something such as a neighbourly dispute is akin to writing a blank cheque.

"The cost could be the main issue. A dispute with a neighbour could go on for five years and at the end I'll have a bill for five years of legal fees, there'll be an impact." C2DE 18-34

"So you say, 'I'd like to make a will. What are your charges?' and it's one thing, isn't it? Whereas a dispute with a neighbour, or anything else, you just don't know how long it's going to go on for. I think it's that fear of the costs." C2DE 55-75

- Other steps were often seen to be more finite and effective than engaging in a legal battle. For instance with a landlord refusing to repair a leak people said they would just not pay the next months rent, or just move somewhere else, and with a dispute over pay many would prefer to just look for another job.

"I would go directly to the police for noise abuse. Land, I would go to the Council. I wouldn't consider a solicitor with any of these. I don't know how to approach a solicitor, what to approach them about. What can a solicitor do about abuse? While they're doing the work, you're still being abused. The police can do it straight away." ABC1 35-54

"It's really annoying, and this is embarrassing to me, but I'd probably just end up getting a plumber and getting the leak fixed; because, I'd think, 'Going to a solicitor, how long's it going to take?' " ABC1 18-34

- There was also a sense in some cases that people did not feel they should have to pay to be justified, that if they felt they were in the right they would resist having to pay to prove themselves right.

“In these situations, you feel you’re in the right, so you feel that you’re in the position to fight your own battles and begrudge spending money on that.” C2DE 18-34

“Why should I incur that legal expense when the old guy was just being belligerent?” C2DE 55-75

These factors fed into opinions across the issues discussed, although each individual problem was also put into further context by participants.

Firstly there were the issues that were seen as legal, and for whom most people would consider a solicitor the natural option.

Conveyancing – the issue most synonymous with using solicitors, despite the common criticisms of the service consumers receive. No-one in the groups had done their own conveyancing – the closest was the one person who felt they *might* next time round.

Divorce/separation – while there was an acknowledgement that in very simple separation cases (i.e. not a formal divorce) involving few assets and no children solicitors were unnecessary, in most cases they were seen to be part and parcel of the process. We did come across isolated cases of people effecting their divorce themselves with forms obtained from the Court, but there was also surprise among others that this was even possible.

“I went to the magistrates court, got the divorce papers, filled them in, sent them to my daughter (who is a solicitor). I said ‘Is there anything wrong?’ and she wrote back and said, ‘Do you want a job as a solicitor?’ So it worked out alright.” C2DE 55-75

Will writing – another instance where solicitors were seen to be the solution for a vast majority of consumers (both those that had written their will and those that hadn’t). A large number of people were aware that you could effectively write your own will – with help from a pack from WH Smith for instance – but far fewer had actually followed this route. In part this was because of a common nervousness that wills could be undermined by the smallest of errors, and that writing your own will would make it significantly more liable to being contested.

“I used a solicitor, because I was frightened of getting the legal stuff wrong, a comma wrong, or a full stop in the wrong place or whatever. You know, it can be misconstrued quite easily. I know it sounds unlikely, but it can happen.” C2DE 55-75

“I went to a solicitor for my will, just because I was advised that the ones you can get online, if something is wrong, it’s really wrong. You don’t want to make a mistake.” ABC1 35-54

“My Grandad has just been diagnosed with cancer and he’s done his own will and he did it himself. He just bought a pack. But now he’s worried that there might be issues with one of his children contesting the Will so he’s

now considering going back to a professional, so it's therefore set in stone and it has more back-up in a way." ABC1 18-34

Furthermore, as described earlier in the report, there were a number of people who were simply unaware that you could write your own will, and who therefore assumed that going to a solicitor was more or less the only viable option.

Secondly there were issues that may well have been seen as legal in some way, but where many consumers would seek non-legal solutions if possible.

Discrimination – this was one of the few issues (alongside traditional activities such as conveyancing) that was considered 'legal' and appropriate to use a solicitor for, although this was not always the default option. Although in the case of an employer discriminating the first option would be to try to resolve it without the involvement of external parties, it was acknowledged that legal support *might* be required, partly as it is an area that few people felt they would know much about in terms of legal details, and partly because the upside in terms of damages or compensation could justify the legal expense. Others though would seek a more direct non-legal resolution.

"I know in an economic climate like we've got now, it's more difficult to find a job, but if you're really not happy and you are being picked on at work, it's best just to get out, because it can cause all sorts of illness and stuff."
ABC1 18-34

Redundancy or pay disputes – both issues struck consumers are more appropriate to resolve via Human Resources department, unions or the CAB, on the basis that involving solicitors would be seen by an employer as an aggressive act. Even in times of recession people were nervous about word of mouth spreading between firms or a sector, and would worry that their reputation might be affected if they took an employer to court. In many cases the view was that changing jobs might be a more practical (and beneficial) solution than staying and fighting.

Complaints against a landlord – as with disputes with neighbours, it was felt that problems with issues such as damp or an unrepaired leak would be best dealt with personally rather than indirectly via the legal services market. So consumers suggested they would withhold rent, fix the repair themselves (or get a plumber to) and dock it off the next month's rent, or even just move. More formal legal solutions such as solicitors were seen as an expensive and open-ended commitment, regarding a problem that needed a more immediate solution.

Eviction by a landlord – while it was felt you might need a solicitor to help here, the more natural ports of call to consumers were the Council or Citizens Advice⁵ (both free, and possibly considered more capable of immediate action than a solicitor).

Lastly, there were issues that consumers did not really see in a 'legal' context, and for whom solicitors were simply not considered a practical solution.

Problems with neighbours – in general, problems with neighbours were not seen as naturally 'legal' problems. Everyone could relate to the issue – from neighbours consistently complaining about crying babies, through overgrown Leylandii to unbearable and persistent smells – but few considered using solicitors to resolve

⁵ Many consumers regarded seeing Citizens Advice as distinct from seeing a solicitor, even though in many cases Citizens Advice does refer clients to solicitors for help.

them. This reflected a host of the factors described above. Engaging solicitors was seen as expensive, open-ended, an escalation that would be likely to aggravate the complaint rather than resolve it, and, importantly, the perception was that since the law was not black and white around these issues, it would be uncertain whether a solicitor could actually resolve it in the first place.

“People identify neighbour disputes as a major thing they would like legal help on, but the law doesn’t really provide easy solutions for neighbour disputes.” Stakeholder

“Even though it’s a legal thing (the perception that wooden flooring in upper floor flats is illegal) you can’t really do anything about it. Apparently no-one has any success stopping it happening because the Landlords will get more rent for having wooden floors.” ABC1 18-34

Other solutions were seen as much more relevant, and likely to have much more immediate results, namely calling in the Police, the Council, or taking things into your own hands:

“(Regarding overgrown Leylandii trees) In the end I thought, well, it’s growing into my side. He isn’t cutting it. So rather than do anything else about it, I decided I would hack at it myself from my side, and I did..... As soon as they saw me hacking on it they were knocking on my front door saying ‘Don’t do it, don’t do it. If we agree to cut it down...’ And I said, ‘I’ve been asking you and asking you, and this is what it takes?’ ”

The exceptions were planning issues (disputes over boundaries etc), where the law (and the dispute) were considered to be more likely to be black and white, and other options such as calling the Environmental Health officer were not available.

Debt problems – consumers were mixed over whether they saw this as a legal problem. They were unanimous though in that they did not see it as a ‘solicitor’ issue – if you couldn’t pay your existing debts you would be unlikely to be able to afford a solicitor.

“If you’ve not got the money to cover your debts, you’re not going to go to a solicitor, are you?” C2DE 35-54

But alongside contacting Citizens Advice or a Debt Advisory Centre, many were aware of companies’ legal obligations to offer some compromise when customers faced payment difficulties, and there was also a level of awareness of Debt Relief Orders – awareness generated over the past couple of years both by word of mouth and media coverage.

“It’s something that happens on a regular basis in society. You always know someone who’s been through the experience.” ABC1 35-54

Hospital complaints – a general reference to a health ombudsman was the most common response to disputes over hospital treatment (one respondent cited a view that the British are still too deferential to Doctors, and are often reluctant to challenge the medical profession). Solicitors were considered an option though, but in the specific instance where proof of clinical negligence might result in compensation – fuelled by a sense of no win no fee lawyers obtaining substantial damages.

Overall there was to some extent a herd mentality among consumers, where received wisdom means engaging with solicitors is a relatively black and white choice - in some situations you do, and in others you don't - rather than a more personal and informed choice, where the decision on whether to engage with legal services is an individual one, made afresh in each situation, with solicitors at least seen as a valid *option* in most cases.

The much researched and accepted view of the legal services market underpins this view – solicitors are often seen by consumers as a last resort or a reluctant choice, an expense to be avoided where possible rather than a service to be used for your own benefit.

*"I'd have a problem going to a solicitor anyway ... they always seem stuck up and talk to you in language you don't understand. I'm a simple person."
C2DE 35-54*

"If you prove unfair dismissal and you get money back, you'd pay your solicitor's fees with that. A lot of the other issues, there is no money involved, there'd be no compensation; so you would pay out the legal fees to what end?" ABC1 18-34

We should say here that the nature of the research - qualitative research among the general public - was not designed to cover consumers with direct experience of resolving such problems as redundancy or eviction. So although thousands of consumers each year do look to formal legal options when looking to resolve such issues, the real-life incidence of these across the public as a whole is too low to have been naturally covered in this research. As a result we put forward the argument that *on the whole* consumers in the groups did not necessarily see formal legal solutions as a natural port of call for issues such as redundancy or disputes with landlords, while at the same time acknowledging that many *individual* consumers do indeed look to formal legal solutions in such cases.

5. Reactions to the website concept

Consumers see a website as a great idea

After discussing with consumers their engagement (or lack of it) with the legal services market, we outlined the concept of an online portal for legal information. The core of the description was provided by the Legal Services Board, and was expanded upon by Vanilla Research in order to apply it for use in a discussion group.

Legal Information website

A website that can help you identify the types of legal problems you might face, based upon personal criteria, such as age, whether you're married or not, whether you rent or not, have children or not etc. The website could link you to the kind of legal problems likely to be experienced by people in your circumstances. Equally it could allow searching on specific legal issues themselves. This would be linked to sources of information, guidance and advice that could help you deal with the legal services market and your problem.

For instance, If you were renting your house from a private landlord, it could highlight issues some tenants face such as landlords being slow to organize repairs to vital services such as heating and water, summarise what your rights are as tenants, and explain what steps you might take to legally force the landlord to sort the problem out.

In some ways it might be described as NHS Direct, but for legal rather than health problems.

There were positive reactions across the majority of consumers, with few differences by age or socio-economic group. Consumers spontaneously saw value in the idea as presented, and spontaneously foresaw a number of areas it could help them in (though it is important to note that since the concept was at such an early stage, we did not specify whether it would actually aim to fulfill any of the roles mentioned):

- A reassuring, official one-stop shop on legal advice and information, something that people currently feel is scattered across many, often unofficial, websites.

"The information's out there at the moment but you don't know where to find it." ABC1 35-54

"When it comes to legal stuff I've got no idea where to go....I don't think there's a one-stop shop you can trust for advice, whereas you can go to NHS Direct and it's not going to lie to you." ABC1 18-34

*"What I said to you about this parking thing (a parking ticket she is contesting), I would have started at this website. I wasted quite a lot of time on Google trying to find the right thing, so this would be perfect."
ABC1 18-34*

- Providing a basic knowledge and understanding of legal processes and matters. Even if consumers consequently ended up engaging with the often intimidating legal services market, the website could provide an initial confidence boost and help the consumer engage with a solicitor on a relatively more equal footing. This issue was alluded to by one of the stakeholders as well, who mentioned that their online guides are frequently printed off and taken by consumers into their meetings with health professionals – having something in their hand boosts their confidence.

“I split up with a partner who I had a house with; it was very amicable so we didn’t need outside input but in the back of our heads we thought we should because we didn’t fully understand. If we had this website it might have given us the confidence to realise that we didn’t need help.” C2DE 18-34

“The more informed a consumer is when they interact with a legal service the better, both for that customer but also for the provider.” Stakeholder

“A lot of people look online and then ring up our helpline and ask for a hard copy in the post - people feel more confident (when seeing a professional) when they have something in their hand.” Stakeholder

- An anonymous, confidential or indirect alternative to personal approaches, either to Citizens Advice or an (often intimidating) solicitor. This was also referenced in the stakeholder interviews, where it was recognized that online information around sexual and mental health issues have proved very successful – issues people often feel uncomfortable discussing in person.

“I think this would be really good for people that are really reluctant to get involved with solicitors ... a lot of the public are frightened of solicitors.” ABC1 55-75

- Hand-holding through the process of choosing a solicitor, with some form of ‘official’ guidance through the unregulated maze of the internet towards good quality and specialized solicitors.
- Saving money through outlining less expensive, alternative approaches to using an ‘expensive’ solicitor.

“I think it’s a time-saver and a money-saver, which are two big problems in people’s lives now.” C2DE 18-34

Interestingly, and as mentioned earlier in the report, a frequent belief is that such a central source of legal advice does not currently exist online.

No-one in the groups referred specifically to either the Advice Services Alliance’s www.advicenow.org.uk or Citizens Advice’s online guide www.adviceguide.org.uk, which arguably fill some of that informational role, although some consumers may well have googled Citizens Advice if they needed online help (and the website itself does receive millions of hits a year). Little should be read into this low awareness though, since consumers in the groups were not recruited on the basis of their recent experience of online searches for legal advice and information. However, the general perception is that there isn’t yet one reliable source of legal advice with the power of a brand such as *NHS Direct* or *Tripadvisor*.

The immediate, common concern is one of commercial interests

Throughout the groups there was an underlying concern, often manifested as cynicism towards the concept, that the site would be run for profit, and would be biased by commercial interests. Whether it was a fear that the site would be overrun by adverts for legal firms, or a fear that advice or information would inevitably steer you towards solicitors.

This concern was relatively pronounced across the majority of the groups, to the point where if it was felt the site was run on explicitly commercial grounds, support of the concept would be undermined.

The appeal lies in resolving problems, not anticipating them

The main appeal of the concept lies in the potential for independent, trustworthy advice and information to help consumers resolve specific, immediate legal issues. There was limited, if any, interest in the element of the site that offered to link to legal problems 'likely to be experienced by people in your circumstances'. As one stakeholder commented:

"If only people did think 'I'm moving in with my partner, I should have a think about what this means legally'...but I'm not sure that people do anticipate." Stakeholder

Engagement with legal services is nearly always done on an 'as needs' basis, and consumers showed little appetite for finding out about legal problems they *might* face, at some point in the future.

Signposting is acceptable, but not as a primary role

We discussed with consumers the acceptability of otherwise of the potential website signposting them to third parties if those agents were better suited to help with that problem or issue. The consensus was that a degree of signposting was acceptable, if it was in the consumer's interest, but that if that was the prime purpose of the site, it defeated the object.

"It should be more specific in its signposting than just 'Citizens Advice' – it should be something you wouldn't think of." ABC1 18-34

"Why wouldn't they be able to give us that information, if that was what we needed? If they know what we want, why are they sending us to someone else?" C2DE 18-34

"If they can't give you the answer then we could just look up those companies ourselves." ABC1 18-34

This view echoed those of the stakeholders we spoke to. Many of them frequently referred consumers on to other parties, but only when necessary, rather than systematically. The core purpose was to provide a valuable service themselves, but accept that in some, even in many, cases they needed to involve other parties. In essence any signposting or referring usually occurred *after* the initial organisation had provided its core service (e.g. providing unbiased information) or fulfilled a triage role⁶, rather than straight away. In the cases where a stakeholder's organisation

⁶ We use 'triage' in the context of prioritising cases on the working assumption that not all cases can, or indeed, need to be met with the same level of resources.

simply provided a signposting service, it was in a niche area, and was a subsidiary role of the website rather than its primary role.

Any provider should be independent – and independent of solicitors

A number of hypothetical providers or hosts to the service were discussed – such as the Law Society, the Legal Services Board, the BBC, the Co-op, Citizens Advice or a private company. Since the selections were in many ways purely hypothetical, we were in effect more interested in the reasoning behind people's assessments than the assessments themselves. Within these, some valuable themes emerged:

- The provider needs to be recognised as legal experts. In this way, although most people trust the BBC as an organisation, there is less belief that they could provide expert legal advice. Similar questions were asked of the Co-op. Even if the intention would be for them to, for instance, just 'host' another party's content, the public would question the connection in the first place.
- The provider needs to be acknowledged as independent. Despite there being low levels of trust around *politicians*, the *civil service*, or at least public-facing services, are still largely seen as independent, and so consumers mostly felt they would trust the site if it were an official .gov site. As discussed earlier, this need for explicit independence means any site provided by a private company with commercial interests would immediately face a degree of cynicism from consumers.
- And this extends to being independent of solicitors. As a result, although awareness of the Law Society was relatively high, and it was acknowledged as rooted in legal expertise, many were suspicious that it would work towards solicitors' interests, and that it would be on the side of the profession rather than the public.

In this context the Legal Services Board was (on the basis of what we had told consumers) seen as independent and expert, although the lack of consumer awareness of its name and role would pose problems. Citizens Advice was generally trusted, and was seen to be independent, though it too was questioned by a minority over whether it had enough *legal* expertise to fulfil the role. In fact a couple of individuals in the groups happily described the potential website as 'Citizens Advice online', without knowing that the latter already exists (www.adviceguide.org.uk).

Entering personal data is acceptable – within reason

On the whole consumers said they would be perfectly willing to enter a fair amount of personal information on the website if there was a rationale for doing so. As one person commented, many people would be surprised the kinds of information they *do* enter online these days. *However*, although most consumers would be happy to enter some personal criteria or information online:

- There is a greater degree of reluctance and wariness among older consumers
- Much of the reluctance is premised on the question of 'why would they need that?'

Personal criteria	Consumer views around acceptability of entering it online
Age; Marital status; Household size and make-up; Renting vs. owner-occupied etc; Occupation.	All seen by the vast majority as acceptable, assuming usual reassurances about use and confidentiality apply.
Disabilities	Some wariness, unless there was a convincing reason for asking.
Income	Real reluctance, partly based on underlying objection to solicitors' fees – would you be charged more as a result? – but also on a natural sense of what is <i>personal</i> .
Name, address and phone number	Most would be reluctant (though some could be assuaged if there was a convincing rationale for asking). Concern that enquiries about divorce etc could put you in a compromising position if you have submitted your name, address or email.
First part of postcode e.g. EX2	For many of those wary of entering their address details, asking for the first part of the postcode would be an acceptable compromise. It might help target their search (in terms of delivering location-based data), without identifying them.

*“You only want a bit of legal advice, they don’t need to know my address.”
C2DE 18-34*

The lack of confidence, and overall sense of caution, with which many people treat the legal profession outlined throughout the report also permeates consumers’ reactions to entering personal information online. The appeal of the website lies in the idea that consumers could go to a trustworthy source, take what information or advice they need, and then step back, all while remaining *in control*. Such a site could still be seen as useful if it directed them to a list of suitable, relevant solicitors who might be able to help them with their problem, as long as the consumer remained in control of that information. The website could help them with their legal issue, without forcing them to step into the legal world of solicitors. Anything at that stage that would allow solicitors to intrude into the consumer’s world – e.g. as a result of providing names, addresses and telephone numbers – would be seen as

taking control out of the hands of the consumer, and as a result would, for many, set off alarm bells.

"The thing with going to a solicitor is you always think, 'Oh my God, how much is this going to cost me? Why am I bothering them?' You just want to dip your toe in the water." ABC1 55-75

The example of the LawAccess NSW was well received

In some of the groups we shared the home page of the legal information and advice site <http://www.lawaccess.nsw.gov.au/>. This is a 'free government telephone and online service that provides legal information, referrals and in some cases, advice for people who have a legal problem in New South Wales, Australia'.

The reaction from consumers was consistently positive, with the home page being seen as clear, accessible, with prominent and user-friendly search functions. If this had been presented in the groups as a prototype for how a potential LSB website might look, we believe it would have been warmly welcomed.

6. The stakeholder interviews

As part of the research we also undertook in-depth interviews to capture the views of eight⁷ relevant stakeholders – from organisations that offered consumer advice and information, mainly with a legal interest but not always.

Is it just reinventing the wheel?

The key finding to come out of the interviews was a common view – at least among those most familiar with the legal sector – that something similar exists already. Both the Advice Services Alliance www.advicenow.org.uk and Citizens Advice www.adviceguide.org.uk were referenced as existing central sources of online legal advice, as to a lesser extent was Directgov. These comments focused on the reactive information provision role of the concept, rather than the more predictive database element, but as with the consumer research some stakeholders had doubts about whether the latter would actually have many users, as already illustrated in an earlier comment:

“If only people did think ‘I’m moving in with my partner, I should have a think about what this means legally’...but I’m not sure that people do anticipate.” Stakeholder

There is of course an argument that even if it was felt to duplicate existing resources, it could still meet a need if it did so more effectively and with greater public awareness, but the view was that with public and third sector organisations facing reductions in funding and resources, there is doubt that compellingly high levels of consumer awareness could actually be achieved.

Those most in need would be least likely to use it

The concept at the heart of the research was not framed in the context of focusing on reaching those most in need – it was positioned as a tool for all. We have consequently looked to assess it in this light. However, a number of stakeholders commented that, in their view, those *most in need* of better access to justice and education around their rights and duties would be among the least likely to use such a website. Whether it was the homeless, those with English as a second language, those on lowest incomes, or other disenfranchised groups, they are regarded as less likely to, firstly, have easy access to the web, and secondly, have the confidence and personal skills to be able to take advantage of the information the site provided.

“I doubt the people who could use this website would be the same people who come to the advice sector.” Stakeholder

With these groups it is felt the priority should be face-to-face support and advice, something that is becoming increasingly rationed with the changing shape of Legal Aid provision.

In parallel to this though was a view that however good the service Citizens Advice actually provides is, they have, for some, been associated to a greater extent with helping lower income and lower socio-economic groups, and so some *stakeholders* felt their existing website might not feature as strongly on the radar of the public as a whole, in comparison to one provided by a more ‘neutral’ organisation.

⁷ In addition opinions around Direct.gov were provided via a series of reports and blogs published on the transition from Direct.gov to a new single Government website, Gov.uk

Something of this nature though is seen to be of value

We should say though that some form of central website providing legal advice and information is generally seen by stakeholders to be a good thing, and one which would be of benefit to consumers. While some feel such a site exists already, others feel such a site *should* exist. The aim is generally thought to be commendable; it is just that views differ on the best way to achieve it.

“If you Google legal services now you come up with a range of different sites trying to pitch a brand of ‘this is independent’ – there is confusion out there.” Stakeholder

“If it could be made to work it would be fantastic and it would help people identify that they need support or help.” Stakeholder

10 things worth thinking about

As well as the three issues outlined above that emerged across a number of interviews, a series of other points were made that would be worth considering if the idea is taken forward in some form. Some of these emerged in two or three interviews, others in just one, but we present them here in the spirit of valuable opinion rather than any underlying consensus (and, it should be said, are presented in no particular order).

1. Google is the homepage The Government’s Gov.uk team are developing the site within a belief that ‘[Google is the homepage](#)’. In their view the vast majority of consumers start a search for online information from Google, enter a short key phrase, and expect to land more or less at the answer. This was echoed in our research, with consumers giving very direct answers when asked what their search terms were – e.g. ‘make a will’ when they wanted to find out about making their own wills, or ‘tenancy agreements’ when looking into private rental agreements. With this in mind, the Gov.uk team are focusing more on feeding friendly urls to Google and other search engines (to take consumers directly to the page they need), than designing a friendly, comprehensive homepage layout that will help consumers get there themselves.
2. Make it personal Reflecting a number of comments, from the nature of people’s legal problems, to the evolving nature of the web, there were comments that any legal support website should not just be a static library of copious information available to all, but more a dynamic, intelligent source of information, tailored to the individual. In this world the website would reflect the key triggers to individuals needing advice (e.g. ‘just been evicted’) rather than a logical grouping of legal knowledge (e.g. ‘housing’). The spirit of this is mirrored in the potential for the website to ‘help people....based on personal criteria’, and stakeholders do value such an individualised approach.
3. Holistic problems rather than individual issues Especially in the case of lower-income families or individuals, it was pointed out that a specific legal need was often more reflective of a wider, more complex issue. Being evicted might reflect wider debt problems, which in turn might be a function of benefit claim complications. A breakdown of a relationship might actually be a function of stress caused by carer responsibilities – resolving the latter might help resolve the former. This approach was held up as the way forward by some of those

organisations offering wider support and advice services, but with a belief that any potential website should bear this in mind.

4. How do you translate legalese into English? ‘Lawyers think like lawyers’ was a comment from one of the stakeholders, but was one that reflected the feeling of many of the consumers we spoke to. The issue is that it would be a necessary challenge for any website to successfully translate legal jargon into plain English, and equally to translate legal processes and ways of thinking into a consumer’s way of living.

“One thing we’ve learnt is that consumers don’t automatically relate their practical problems to legal services.” Stakeholder

“If you’re worried that you’re about to lose your house you want to be able to Google ‘losing my house’ and for the response not to be 12 pages of legalese, you need to have ‘this is what you need to do now’.” Stakeholder

5. Don’t necessarily consider the environment before printing this information It was commented that it was crucial to give a lot of thought to online content rather than just ‘dump’ information online. The online content needs to reflect what it is likely to be used for, and specifically it should be accepted that a lot of online content will still be printed off and used in hard copy. The specific example given was a charity’s online guides frequently being requested in hard copy, so that people could take it into their appointment with a Doctor. This issue was echoed in our consumer groups, with one individual mentioning that the website could be brilliant in providing you with some basic knowledge on paper to take into a meeting with a solicitor, so that you felt less in the dark than you might otherwise.
6. Outreach is key The digital divide is a blurry thing, with some of the older consumers in the research saying that although they might not go online themselves, if they felt a legal website was useful, they would quite happily ask their sons or daughters to go online on their behalf. In this spirit, it could be argued that online publicity would not be sufficient to reach all potential user groups (even in the context of a web-only service). Many of the organisations we spoke to have special outreach activities to connect with those harder to reach groups such as the elderly or black and ethnic minorities, and they use relevant community groups to help publicise their services. Similar efforts would benefit any potential website – offline outreach to help publicise an online service.
7. Don’t advertise (in the traditional sense) There was a view that since mass-market advertising campaigns are often impractical within modest budgets, and with banner ads to some minds not working effectively enough, more than one stakeholder said that, as a result, they just don’t advertise in the traditional sense. Instead they work hard to raise awareness through other approaches – using word of mouth, social media, Search Engine Optimisation (SEO), outreach with community groups, PR etc. Active networking (both offline and online) can encourage other people do to your publicity for you.
“If you get your information right and you get signposting into your website right, people will share your information for you.” Stakeholder
8. Don’t be too precious about your content Both the NHS Direct and the Gov.uk development highlight the value of syndication and the use of APIs

(Application Programme Interfaces⁸) to help leverage a website's core purpose or content. In this way NHS Direct content can be syndicated (free of charge) to say *Lloyds Pharmacy*, while the Foreign and Commonwealth Office shares its formal Travel Advice service with numerous websites such as *Confused.com* through APIs.

9. Balance risk-aversion and user-friendliness In the health sector there is often a necessary trade-off between giving general advice, while acknowledging individual circumstances (e.g. a runny nose and a cough will often be the symptoms of a common cold, but can sometimes be something more serious such as swine flu). In this context stakeholders commented, and consumers echoed, that any legal content should not be so detailed and cover so many eventualities that user-friendliness is sacrificed in the process.

Linked to this is the issue of regulatory compliance. Two stakeholders commented that following regulatory requirements can often mean information and advice is far less helpful than it otherwise could be.

“Finding a way through all the regulatory systems without those systems becoming so burdensome that you no longer provide advice at particular levels is a challenge.”

While the above quote referred to in-person advice, the point is that ingenuity and imagination are often required to keep both consumers and regulators happy.

10. Work in partnership Whether it was the stakeholder advising you to work with the whole legal sector to avoid copycat websites, or the stakeholder concerned about funding being directed to the website at the expense of other causes, or the one simply questioning the rationale when something similar 'already exists', it is clear that there is potential for inadvertently treading on people's toes, or failing to harness the power and support of other groups. Although the phrase 'external stakeholders' can on occasion been used in ways that lack real meaning, it was clear in the course of the research that some of the organisations spoken to do indeed have a real and meaningful stake in how, or if, any concept is developed.

⁸ A set of programming instructions and standards that allows other developers to incorporate your online content or application into their website or application.