

SRA BOARD

14 July 2020

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This paper will be published

Review of the SRA's Compensation Fund

Purpose

- 1 The purpose of this paper is to ask the Board to make final decisions following two consultations proposing reforms to the operation of the Compensation Fund (the Fund). The second consultation closed on 21 April 2020.

Recommendations

- 2 The Board is asked to agree to:
 - a) limit claims to:
 - people for whom legal services has been provided
 - parties on the other side of a legal matter where the solicitor had failed to use funds for the purpose intended to complete a transaction for their benefit, or to make a settlement or other payment to them (see paragraphs 25 to 37)
 - b) cap multiple claims arising out of single or connected events above a £5m threshold and note that we will:
 - fix the total level of the cap for each single or connected event at £5m
 - decide on a case by case basis, depending on the circumstances how we apportion the £5m across the multiple applications (see annex 1 paragraphs 1 to 14)
 - c) remove any financial or hardship tests for eligible applicants beyond a discretion to refuse or reduce payments when we consider the loss to be immaterial or appropriately compensated elsewhere (see annex 1 paragraphs 15 to 20)
 - d) to apply the single claim limit of £500,000 to each individual applicant receiving a payment (see annex 1 paragraphs 21 to 25)
 - e) minor amendments to the Fund's purpose statement
- 3 The Board is asked to confirm that it is content to proceed with the following decisions it made after the 2018 consultation:
 - f) exclude large charities with annual income net of tax and trusts with assets of over £2m from eligibility to apply to the Fund (see paragraphs 38 to 50)

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- g) no longer pay for any costs associated with making an application to the Fund (see paragraphs 51 to 61)
 - h) lower the single claim limit from £2m to £500,000 (paying higher only in exceptional circumstances) (see annex 1 paragraphs 27 to 35)
 - i) exclude litigation costs other than in exceptional circumstances (see annex 1 paragraphs 36 to 38)
 - j) clarify our expectations around the conduct and behaviour of applicants and how we take this into account when deciding whether to refuse or reduce a payment (see annex 1 paragraphs 39 to 41)
 - k) to limit the circumstances the Fund can make a payment where a firm does not have insurance in place (see annex 1 paragraphs 42 to 44)
- 4 The Board is asked to make the SRA Compensation Fund Rules [2020]

Next steps

- 5 We will proceed with:
- the necessary formal application to the Legal Services Board to approve rule changes as necessary
 - plans to develop guidance, and
 - make the operational changes necessary to implement these reforms.

If you have any questions about this paper please contact: Chris Handford – chris.handford@sra.org.uk

Equality, Diversity and Inclusion considerations

Consideration	Paragraphs
<p><u>Consumers</u></p> <p>Maximum payment level</p> <p>We received feedback that there could be consumers in vulnerable groups who will be particularly affected by the reduction in the single claims limit, as well as concerns about the reduction on those who have lost large personal injury settlements.</p> <p>We will pay higher amounts in exceptional circumstances and where it is in the public interest to do so. We are more likely to find</p>	<p>Annex 1 paragraphs 32 to 35</p>

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<p>exceptional circumstances where the loss has a potentially catastrophic impact on the claimant's quality of life.</p> <p>Our data shows that the claims limit would have covered at over 99% of all historic applications. The data clearly shows that most claims above the new limit have been for losses arising out of conveyancing and probate work. Tracker survey data¹ suggests that non-white British ethnic groups are less likely to use the types of legal services that give rise to the most frequent and high value claims (conveyancing and probate).</p> <p>Not paying towards application costs</p> <p>We received feedback that withdrawing financial support for those that who seek professional support in making an application may particularly affect vulnerable consumers who might otherwise struggle to make applications without assistance. This includes people with disabilities who and those who do not have English as their first language</p> <p>We have set out suggestions for how we will improve our support to applicants during the application process to mitigate this risk. For example, we will carry out research with people who have previously received grants for application costs to better understand how guidance and support should be targeted.</p> <p>Exclusion of large charities and trusts</p> <p>We received feedback that our change to exclude large charities and trusts could disadvantage the ultimate beneficiaries of charities and, given the work charities do, that a large proportion of their beneficiaries could have protected characteristics.</p> <p>We receive very few claims from large charities and trusts. We have set out evidence to support our view that they are able to manage both the risks of using legal services and they are better able to manage the impact should a legacy donation goes missing.</p>	<p>paragraphs 51 to 61</p> <p>paragraphs 38 to 50</p>
<p><u>SRA regulated firms and individuals:</u></p> <p>Impact on small firms</p> <p>We received feedback that any reduction in the ability of the Compensation Fund to provide redress would have greatest impact on sole practitioners and small firms. This is because the Fund is most likely to be used by the clients of smaller firms.</p> <p>We have explored this issue in detail and our analysis is set out in this paper and in our Impact Assessment. In particular, we have assessed the likelihood that small firms will be doing work that could result in a claim above the limit and conclude this is low.</p>	<p>Annex 1 paragraph 32</p>

¹ <https://www.legalservicesconsumerpanel.org.uk/what-we-do/research-and-reports#2019>

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<p>Managing contributions from the profession The reforms will help make sure that the Fund is maintained at a proportionate and stable cost to the profession.</p> <p>Controlling the cost on contributions is beneficial to all firms and particularly those with low levels of financial resilience. This is more likely to be small firms. More than half of firms we regulate meet our definition of a small firm and BAME and older lawyers are more highly represented amongst lawyers practising in such firms. We do not hold the same data in relation to the level of representation of lawyers with other protected characteristics.</p>	<p>Annex 1 paragraphs 11 to 12</p>
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Review of the SRA's Compensation Fund

Background

- 7 The second Compensation Fund consultation closed on 21 April 2020. We have reviewed the responses, engaged further with stakeholders, and updated our evidence base and assessment of the impacts of the proposals.
- 8 In a workshop on 22 June the Board considered this information and discussed how to proceed on the key issues. The Board indicated that there were three issues that they would like to return to and consider again in detail at this meeting:
 - a. **Excluding the loss of money by the solicitor on the other side of a legal matter.** This was a new proposal and respondents have raised concerns that the Board had not fully considered in developing this proposal
 - b. **Excluding large charities and trusts from eligibility.** The Board wanted further information about how charities may protect themselves against the loss of legacy donations
 - c. **Excluding claims for seeking professional help to make an application from scope.** The Board asked for further information about how we will make the application process straightforward and the support that we will provide to applicants.
- 9 We are now asking the Board to reach final positions on these issues, considering the information and analysis set out in this paper.
- 10 We are also asking the Board to confirm that it wishes to proceed with the other proposals and positions that were set out in the consultation document. We provide a summary of these issues at annex 1. This includes the two areas that the Board discussed at length at the June workshop:
 - a. **Reducing the maximum individual claim level from £2m to £500,000**
 - b. **The mechanism for capping the amount that we might pay out for high-value connected claims**

The Consultations

- 11 We have now completed two consultations on proposals designed to make sure that:
 - the Fund has a clear purpose and priorities
 - funds are prioritised and are focused where they are most needed, and

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- the Fund is operated in a transparent way with decisions being made consistently and against clear, objective criteria.
- 12 Responses to both consultations highlighted on-going friction between:
- The SRA's regulatory aim to provide proportionate consumer protection, prioritising the discretionary fund and managing its liability to make sure it remains viable at a fair and stable cost to the profession. This includes taking steps to control and manage the Fund's liability from high value claims following the need to make some significant increases in contribution levels in recent years.
 - The majority view from respondents that the Fund should meet every loss caused by a solicitor where there is no other redress available. And therefore, objecting to any change that would see a reduction in the protection that is currently available, both in terms of who is eligible to claim and the level of redress available.
- 13 We are clear that the Fund cannot be and was never "*...intended or required to assume an open ended-ended liability to meet any unsatisfied loss by any party caused by the dishonesty of a solicitor...*"². The SRA as a matter of regulatory best practice must make prioritisation decisions.

The first consultation

- 14 The first consultation concluded in 2018. There were 160 responses from representatives of consumers, members of the public, representatives of the profession, individual solicitors, law firms of different types and others. A summary of responses was [published](#) in January 2020.
- 15 There was support, in principle, for taking steps to protect the viability of the Fund and the stability of contributions from the profession. This was particularly with reference to high value investment schemes.
- 16 However, the responses were mainly negative. There was strong opposition to our proposal to define the Fund as a hardship fund - excluding from eligibility any claims from people in households with net financial assets of more than £250,000 and all claims from small businesses, charities and trusts being subject to a hardship assessment. There was also strong opposition to the proposal to reduce the maximum level of a single claim from £2m to £500,000.
- 17 Having considered the views put forward, the Board reviewed the purpose of the Fund from first principles in a series of workshops in 2019 and developed a purpose statement and revised set of proposals for a second consultation.

² R v Law Society ex p Mortgage Express [1997] 2 All ER 348, Lord Bingham CJ delivered the judgement to the Court

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The second consultation

- 18 We confirmed in the second consultation that we **intended to proceed** with some of the proposals on which we had previously consulted. These were:
- excluding large charities and trusts from eligibility in line with our approach to large businesses
 - no longer paying for costs associated with making an application to the Fund or litigation costs (other than litigation costs in exceptional circumstances)
 - no longer covering the unpaid fees of barristers and other professional experts
 - reducing the maximum payment for a single grant from £2m per claim to £500,000 per claim (paying higher only in exceptional circumstances)
 - clarifying our expectations around the conduct and behaviour of applicants and how we take this into account when deciding whether to refuse or reduce a payment, and
 - limiting the circumstances where a payment can be made where insurance is not in place.
- 19 We also proposed the following **new proposals**:
- remove any financial or hardship tests for eligible applicants beyond a discretion to refuse or reduce payments when we consider the loss to be immaterial or substantively compensated elsewhere
 - to narrow eligibility to applicants for whom the legal service has been provided, meaning that redress would not be provided when a loss is caused by the solicitor on the other side of a transaction
 - manage the potential liability presented by high value, connected applications by introducing a capping mechanism for multiple connected claims.

Responses to the consultation

- 20 We received fifteen responses to this second consultation from stakeholders, including consumer groups and professional bodies, such as the Law Society and local law societies.

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- 21 There was some in principle support for the new proposals set out in the first and third bullets in paragraph 19 above. There were differing views about the detail of these proposals and how they might work in practise.
- 22 However, many of the responses were negative. In line with its response to the first consultation, the Legal Services Consumer Panel was highly critical of the entire package of proposals on the basis that they reduce the protection there is currently and place more risk on the consumers of legal services. Other respondents including the Law Society and the Legal Ombudsman had mixed views. The Law Society reiterated its view that the Fund should, as far as possible, mirror the protections provided by solicitors' professional indemnity insurance (PII). This is so that people are guaranteed the same redress whether or not their loss is covered by the solicitor's insurance policy. This is not the purpose of the Fund which has a different statutory purpose, legal basis and funding arrangements than PII. The Fund's purpose is not, and never has been, to cover all possible losses caused by a solicitor that PII does not meet.
- 23 The Legal Services Consumer Panel and the Law Society also questioned whether it was right that the cost of intervening into and closing down firms should come from the Fund. And if it was, whether focusing on reducing those costs might reduce the need to introduce our proposed reforms.
- 24 We also explored themes emerging from our review of the Fund in a consumer focus group. This revealed a divergent understanding of the existence and purpose of the Fund.

Discussion: areas for further consideration following the June workshop

- **Limiting scope to people for whom the legal service is provided**

What was the consultation proposal?

- 25 This was a new proposal in the second consultation, building on proposals in the first consultation to remove claims from barristers and professional experts from scope. We proposed to further to narrow who could make a claim to only accept claims from those for whom the legal service is being or had been provided. Beneficiaries and others who are not under client retainers but are receiving the legal service in question would remain within scope.

Rationale set out in the consultation paper

- 26 We wanted to tightly focus on losses to consumers of legal services and move away from an assumption that any party who has lost out due to the actions of a solicitor or firm can claim against the Fund if they are unable to get alternative redress, irrespective of their relationship with that solicitor or firm.
- 27 We provided examples in the consultation of applicants that would no longer be eligible to claim on the Fund. The scenarios included:

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- Third parties in personal injury/medical negligence claims such as credit hire or vehicle repair companies where the solicitor has not paid their costs out of damages received because they have been lost or stolen.
- The opposing party in a legal proceeding such as spouses in a divorce matter where the other solicitor is holding and then steals the money set aside for a financial settlement.
- Buyers who have lost money because of the dishonesty of the seller's solicitor in a conveyancing transaction.

Responses to the consultation

- 28 All the respondents, with one partial exception, were against this proposal. This was on the basis that being able to rely on the other side's solicitor is fundamental to the successful running of the legal system and you have very little control, if any, over the choice of and actions of the other side's solicitor. Therefore, the proposal may lead to unjust outcomes.
- 29 We received feedback that potential impacts could include:
- **Consumer detriment:** for core legal work such as conveyancing this will leave people buying property not properly protected and unable to claim on the Fund in situations where loss of their money was the fault of SRA regulated solicitors/firms acting on the other side. The proposal removes the relative certainty provided by the current arrangements about clients on both sides being protected.
 - **Damage to the reputation of the profession:** that this proposal could be particularly damaging to public confidence where the legal process relies on the regulated solicitors on both sides of the transaction for example to buy a house and there is no redress if the other side's solicitor steals the money.
 - **Detriment to small firms:** this may disincentivise some from dealing with a sole practitioner in a conveyancing or other matter involving the handling of money. This is because there is a greater likelihood such a firm's insurer may disclaim where there is dishonesty on the basis that there is no innocent partner in a sole practice, leaving no avenue of redress other than pursuing the individual or firm directly.
- 30 We included a question in the consultation about including a right for the direct client of the solicitor whose actions have caused the loss to claim on the Fund in circumstances where they:
- have been held personally responsible for the loss to a third party, and
 - cannot recover the money from their solicitor or insurance.

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- 31 Whilst respondents supported this element of the proposal and it could potentially assist in some cases, respondents including the Legal Services Consumer Panel thought this was a convoluted and complicated route to providing someone with redress.
- 32 The Westminster & Holborn Law Society agreed that in general terms with our proposal. However they also suggested that we may wish to allow claims from a party who is not the direct client of the defaulting practitioner but on whose behalf the defaulting practitioner held the money in accordance with an undertaking given to them or their solicitor or on their authority.

Further information

- 33 We do not collect data in a way that allows us to quantify the precise impact of the proposal. However, the examples we set out where an applicant would no longer have access to the Fund were based on real cases.

Our experience suggests that these claims have been rare but when they are received, they are for a high value. The most common claims we have paid arise where the buyer has lost out because the seller's solicitor has been dishonest or has been the victim of imposter fraud. There have been 6 interventions where there were cases of imposter fraud in the firm.

Our view

- 34 We have considered the feedback we received and think we should amend this proposal to allow claims from non-clients in certain circumstances. This is so that we recognise that effective operation of the legal system requires mutual reliance and trust between solicitors on each side of a transaction or dispute.
- 35 Reflecting the Holborn and Westminster suggestion this may be for example where the solicitor is holding money in accordance with an undertaking given to them or their solicitor (as is common in conveyancing) or where the third party relied on the solicitor to transmit damages in a personal injury case. This amendment recognises that effective operation of the legal system requires mutual reliance and trust between solicitors on each side of a transaction or dispute.
- 36 As now, we would refuse claims where we think that the third party should explore an alternative remedy (e.g. against insurers). We would also refuse claims where the solicitor was not directly involved in the transaction, for example where a solicitor's name is associated with an investment transaction to provide credibility but there is no underlying legal work involved.
- 37 This position reflects the steer that the Board provided at the 22 June workshop. If the Board accepts this recommendation, we will not need the provision for a direct client of the solicitor whose actions have caused the loss to claim on the Fund when they have been personally pursued by a third party.

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Recommendation: that we limit claims to:

- **people for whom the legal service has been provided, and**
 - **parties on the other side of a legal matter where the solicitor had failed to use funds for the purpose intended to complete a transaction for their benefit, or to make a settlement or other payment to them.**
-
- **Excluding large charities and trusts from eligibility**

What was the consultation proposal?

- 38 The SRA confirmed in the January 2020 consultation that we intended to proceed with the proposal consulted on in 2018 to exclude claims on the Fund from any charity with an income net of tax in the last financial year of £2m or above, or from a trust with an asset value of £2m or more.

Rationale set out in consultation

- 39 We should take an approach on eligibility for large charities and trusts consistent with that we take for large businesses, which are excluded from making a claim. We argued that large charities and trusts have strong governance arrangements and share many of the same characteristics as a business. They are therefore likely to be regular users of legal services and in a position to make sophisticated purchasing decisions, understand the risks involved and be able to put safeguards and controls in place.

Responses to the consultation

- 40 While no specific question was asked in the second consultation, the Law Society took the opportunity to reiterate their objection to this proposal. The Law Society argued that:
- Charities cannot hold substantial reserves so whilst they may have income above the threshold this does not necessarily mean they have assets available to cover losses or mitigate the impact of a loss.
 - That ultimate beneficiaries of charities could be disadvantaged and that given the work charities do a large proportion of their beneficiaries could have protected characteristics.
- 41 The views echo similar concerns raised by other respondents to the 2018 consultation. Some respondents suggested that we should not align commercial enterprises generating income for their shareholders with charities and trusts that are non-profit organisations who often directly spending income

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to helping those in hardship. Some respondents suggested that charity income is immediately spent on furthering its objectives. The recent objections to the proposal have focused on the position of charities rather than of trusts.

Further information

- 42 Larger charities with incomes of more than £2m are likely to have a structured governance regime and will most likely be registered as a company or operate like one³. Many large charities will have trading arms set up to carry on discrete work or projects and will have large and sophisticated marketing operations. Like businesses, some will compete against similar bodies. Many charities will enter into commercial partnerships to raise funds and profile.
- 43 Large charities and trusts, like businesses will often face complex legal problems for example around drawing up contracts, reviewing a trust deed or being involved in a commercial dispute. When deciding to instruct an external lawyer, the charity is likely to have in-house lawyers. The Charity Commission has provided guidance on what charity trustees need to know when thinking about taking or defending legal action generally, and when the Charity Commission needs to be involved⁴.
- 44 Charities will often be left gifts or legacies in a person's will. Unlike when purchasing legal services, the charity will have limited, or no, influence over the choice or actions of the probate solicitor. This puts them in a different position than when purchasing a legal service. There is a particular risk where the solicitor is the sole executor and there are no other executors that could have influenced how the matter was handled. Our data shows that we have made payments to large charities such as Cancer Research and the NSPCC for missing legacies when they have made a claim to the Fund as the 'residual' beneficiary of the estate. These payments have been as high as £146,000.
- 45 Where there are other individual executors of an estate, or other beneficiaries, they will continue to be eligible to make an application to the Fund and they could make a payment to the charity or trust on receipt of a payment. We do not have data on how many claims we receive from individual estates where probate money includes legacy donations.
- 46 The Charity or trust will also be able to take legal action themselves to recover any missing legacies from the defaulting solicitor or firm.
- 47 This risk and potential impact of lost legacies on the financial position of the charity is one of many factors that will need to be considered as part of the financial management of the charity and their reserves policy. There is no requirement for, or restriction on, a charity to have a particular level of

³ The [guidance](#) for charities with a gross income exceeding £1 million confirms that an annual return, trustees' annual report and audited accounts must be filed with the Charity Commission

⁴ <https://www.gov.uk/government/publications/charities-and-litigation-a-guide-for-trustees-cc38>

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reserves. In their guidance⁵, the Charity Commission suggests that each charity should assess this after considering its income, outgoings and risk so any target level of reserves should depend on individual circumstances. Trustees of large charities are often experienced professionals who oversee their charity's reserves policy.

- 48 Finally, income received from legacies will form part of the £2m cut off for eligibility to claim from the Fund. Lost legacies, without other redress, will not usually count towards the income calculation

Our view

- 49 We remain of the view that large charities and trusts should be subject to the same eligibility criteria as large businesses for the reasons set out in the consultation.
- 50 A large charity is also likely to possess the expertise necessary to put in place, monitor and review a reserve policy that builds the financial resilience to manage the risk and or impact of missing legacy donations and have the resources and know how to seek to recover these losses in other ways where possible.

Recommendation: to confirm that we will exclude large charities with annual income net of tax and trusts with assets of over £2m from eligibility to apply to the Fund

- **Excluding application costs**

What was the consultation proposal?

- 51 We said in the second consultation that we would proceed with the proposal to exclude payments associated with the cost of making an application to the Fund.

Rationale

- 52 The Fund's core purpose is to make good the direct financial loss caused by the actions of the solicitor or law firm. We stated that it was our view that it should not be necessary for an applicant to seek professional help to make an application to the Fund. We said that we would make sure the application process is made as simple as possible and that we have appropriate support available to help applicants through the application process.

Response to consultation

⁵ Charities reserves: building resilience (CC19) <https://www.gov.uk/government/publications/charities-and-reserves-cc19/charities-and-reserves>

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- 53 The Legal Services Consumer Panel and others repeated concerns raised by many respondents in the first consultation that this proposal would negatively affect vulnerable consumers. Their view was that some consumers will need independent and paid for support, especially at a time when free advice services and support is dwindling and overstretched. The Law Society also felt that the proposal might discourage applications from consumers who for reasons of poverty, lack of ability or literacy skills, or because of another, would be unable to make an application without professional assistance.

Further information

- 54 Our approach will be to help the applicant to present the facts that we need to make a fair and robust decision.
- 55 We will review our online guidance to make sure it clearly sets out: who is able to claim, what types of claim we will consider, what information we will need, how to complete the application form, top tips for common issues.
- 56 Through our modernising IT work, work is underway to simplify the application form and provide assistance to applicants as they fill out the form. This work also includes simplifying the process for applicants to submit a claim form and how we communicate with them at different stages of the process.
- 57 We will develop new guidance and training for staff around supporting the applicant through the process and advising them on the information needed to help establish the facts of a case and ways to obtain that information. We may also seek further information ourselves, including from the relevant solicitor or firm to inform our decision making. It is for us to make a judgement based on the facts, not for the applicant to “prove” that we must grant the application.
- 58 Updated guidance and training will also make sure teams have the appropriate tools to help for example, those applicants with disabilities and where reasonable adjustments might be needed.
- 59 We also plan to continue to explore with charities and other organisations people may turn to for advice when they suffer a loss at the hands of a solicitor and how we can provide guidance and support to help them.
- 60 The applicant will have the option of challenging any decisions that we may reach on the merits of a case. We will advise them of their options in relation to this, including seeking independent legal advice and different funding arrangements that may be available e.g. contingency fee arrangements.
- 61 Historically, most applicants do not instruct professionals to assist them in making their claim. We intend to undertake some consumer research with some that have so that their insights may inform our work programme.

Our view

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- 62 We remain of the view that the Fund should be focused on providing redress for direct financial losses and it should not be necessary to seek professional help to apply to the Fund. We are confident that the work programme set out above will make the process as straightforward as possible and will support applicants, and particularly, vulnerable applicants.

Recommendation: to confirm that we will no longer pay for any costs associated with making an application to the Fund

Next Steps

- 63 We will proceed to publish our responses document, final impact assessment and final draft rules. We will then prepare and submit the SRA's formal application to Legal Services Board for approval of changes to our regulatory arrangements.
- 64 We will also continue our work to prepare draft new guidance and to identify the changes required to our systems and business processes to implement the reforms. Through our engagement with stakeholders we will check drafts of guidance with them and discuss process changes we are making that might be of interest.

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Supporting information

Links to the Corporate Strategy and/or Business Plan

65 This work relates principally to our second strategic objective:

We will make sure our regulatory requirements are proportionate, providing solicitors and firms with the flexibility to innovate and better meet the needs of members of the public and businesses, while maintaining appropriate levels of public protection.

How the issues support the regulatory objectives and best regulatory practice

66 We anticipate that the proposals will continue to protect the interests of those consumers who need protecting. Consumers and the public will have confidence that we operate a transparent and fair fund. We are acting in a way that is targeted, transparent and proportionate, in line with the better regulation principles.

Public and consumer impact

67 The Fund is a key consumer protection for people accessing regulated legal services because it is available to people with no other avenue of redress. But it is important to remember it is also a discretionary fund, it is financed by the profession, and we therefore need to make sure we prioritise payments fairly and transparently. The final package of reforms makes sure we are fair and consistent in our approach, and transparent about how we prioritise payments from a finite fund and at a proportionate cost to the profession.

What engagement approach has been used to inform the work and what further communication and engagement is needed

68 To inform all our consultation proposals and the likely effects of each proposal on consumers, SRA authorised firms, and the wider regulated community we have looked closely at the responses to the first consultation and undertaken targeted engagement to help inform the proposals that we have consulted on. This has involved speaking at events and meeting with key stakeholders that have an interest and specialism in this area of work. We also undertook target engagement with the Consumer Panel and the Law Society to understand their response in more detail before making our final recommendations.

69 We will continue to work with stakeholders as we look to implement changes. We will work on our communications package that will support our plans for implementation.

What equality and diversity considerations relate to this issue?

70 See table above at paragraph 6. We also set this out EDI considerations in more detail in an Impact Assessment.

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How the work will be evaluated

71 The evaluation framework that has been developed for our Looking to the Future reforms will be adapted to consider and review the impacts of this key element of our reform programme

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