**Consumer Law – Summary of discussion 26/11/13**

Attendees:

Bridget Burton – Caxton Legal Centre

Kellie Garden – Cairns CLC

1.       Service delivery models and scope of service

Consumer law is delivered partly by generalist services all over Queensland and partly by specialist practices (one lawyer each in Cairns and Brisbane).  The specialist practices have relationships with regulators, non-legal service providers such as financial counsellors and ombudsmen and support the generalist practices where possible.  Law reform is generally provided in a very limited way by the specialist practices.

Provision of legal services in consumer law to remote communities (including indigenous communities) is difficult and inadequate because of resourcing and other barriers.  Provision of services to regional areas is mostly stymied by resources, as clients from mainstream backgrounds living in regional areas do seem to be accessing the specialist services but in small numbers in line with the availability of appointments (which are very restricted).

2.       Key opportunities for improvement through collaboration

Improved relationships with financial counsellors to resource those services to assist clients more extensively.

Working more extensively with services working on the ground in remote communities (QIFVLS, ICAN, ATSILS etc) to promote referrals for advice.

A more formal network of generalist and specialist CLCs doing consumer and consumer credit work to facilitate skill sharing and promote best practice in these areas of law.

3.       Resourcing

Within the sector, there needs to be an increase to the number of positions for specialist consumer (particularly credit) lawyers to develop a critical mass from which other opportunities can be leveraged.  Currently, with only two practitioners even basic efficiencies like improving access for financial counsellors are problematic because if an FC has to wait four or five days for a call back they are unlikely to bother to try and access the specialist services on an individual client basis.  Likewise improving referral pathways for indigenous clients is important but maintaining relationships with communities that do access our service depends on having done a good job on the first referrals (which normally means having some casework capacity).

Externally, better regulation of some particular industries would assist – such as car dealers.  The newly developed regulator forums at which both specialist services have a place, along with financial counsellors, legal aid, OFT, ACCC, ASIC, QPS etc will assist in the feed of information up from on-the-ground to the regulators but resourcing to undertake casework and law reform work would also assist in pressuring certain industries to improve.