



Communities and Local Government Committee

Oral evidence: Appointment of the Housing Ombudsman, HC 877

Tuesday 16 December 2014

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Evidence from witnesses:

Panel 1 (Questions 1-50)

Watch the session

Members present: Mr Clive Betts (Chair); Simon Danczuk; Mrs Mary Glendon; Mark Pawsey; and John Stevenson.

Panel 1 Questions [1-50]

Witnesses: **Denise Fowler**, the Secretary of State's preferred candidate for the post of Housing Ombudsman, gave evidence.

Q1 Chair: This is a pre-appointment hearing with the Government's preferred candidate for the post of Housing Ombudsman. Welcome to Denise Fowler, who is that person before us today. Welcome and thank you very much for coming. Just tell us a bit about the recruitment process so far. What has it involved, briefly, and do you think it has been appropriate for the job?

Denise Fowler: The recruitment process so far has been that the post was advertised on the Civil Service website; then there was an interview with a panel, which consisted of the Director of Housing at DCLG, Terrie Alafat, the Finance Director, David Rossington, the social housing regulator, Matthew Bailes, and someone from OCPA—the Office of the Commissioner for Public Appointments. Following that there was a meeting with the Minister for Housing, Brandon Lewis, and again someone from OCPA was present at that meeting. Then after that there is this process. The first stage, of course, was that I submitted an application form, and that was sifted.

Q2 Chair: When did you submit the application?

Denise Fowler: I cannot remember the date, but it was very quick. It went on the website, and I think you had about seven days to submit the application.

Q3 Chair: Was it a job that when it appeared you thought, "That is the job for me; that is what I really want to do," or did someone say to you, "Why don't you apply?"

Denise Fowler: I knew that Mike Biles had resigned, and when I heard that he had resigned I knew that that was a job I was interested in, because I had previously worked at the Ombudsman and I had always retained an interest in the organisation. I was looking out for when the job was advertised. No one said to me, "Would you like to apply?" I was not headhunted.

Q4 Chair: That is helpful for us to understand your reasons. Just to press a little more in that area, effectively if you get the job—if you are confirmed—then you will simply resign from the Civil Service in a straightforward way, but then you only have two years, so you are giving up a nice, long-term secure job for a two-year appointment.

Denise Fowler: I am not sure whether or not I will just resign. I have not discussed that with the Treasury Solicitor's Department yet. It is possible that I might take a career break. What I will not do, though, is go back to DCLG, because I think that would be a conflict of interest. It is possible that I might take a long career break and come back to the Treasury Solicitor's Department and go somewhere else and advise somewhere completely different. But I have not myself decided whether that is something I would want to do.

Q5 Chair: Do you think that gives you the personal independence from Government if you effectively have a guarantee of another Government job?

Denise Fowler: I think it would as long as I was not anything to do with the sponsor Department for the Housing Ombudsman, because it is the sponsor Department that is involved in terms of housing complaints. It would be different if I was doing the Parliamentary and Health Service Ombudsman job, but because this is about the Housing Ombudsman and their accountability is to DCLG at the moment, that would be an issue. But I have not actually decided whether I want to do that. I only found out that I was the Government's preferred candidate at lunchtime on Thursday, so I literally have not had time to think it through.

Q6 John Stevenson: Am I correct in saying you are a qualified solicitor?

Denise Fowler: Yes.

John Stevenson: Are you on the roll?

Denise Fowler: Yes.

John Stevenson: So, you are bound by the SRA rules.

Denise Fowler: Yes, I am.

John Stevenson: Correct me if I am wrong—the reason I ask is because I am a solicitor myself—but isn't one of the rules about conflicts of interest?

Denise Fowler: Yes.

John Stevenson: It is that we must not, in any way, get into a situation where there is a conflict of interest.

Denise Fowler: No.

Q7 John Stevenson: Isn't there an inherent conflict of interest here if you remain, in any way, shape or form, linked with the Government? I am asking purely from a professional perspective.

Denise Fowler: Because I am bound by the code of conduct, I do not think I would have a direct conflict of interest. I would be acting as the Ombudsman, and I have to act impartially in that role. To be honest, if we thought it was a conflict, then I would resign from Government, and, as I said, I have not thought it through. I need to think about it and talk to the Treasury Solicitor about what he would think about it as well. But my role in Government at the moment as a solicitor means I often give very direct advice to Ministers, and I am bound by that role.

Q8 John Stevenson: I appreciate that, because that is acting as an in-house solicitor, which I understand. In this particular case, however, you are taking on an independent role, when technically you could be arguably still employed by a different client. Anyway, I raise that point.

Denise Fowler: Except that as an Ombudsman I am not acting as a solicitor.

Q9 John Stevenson: True, but you are a solicitor.

Denise Fowler: But that is not the role as the Ombudsman. At the Ombudsman, I am the Ombudsman. I am not practising as the Ombudsman. I am not acting as a solicitor during that time.

Q10 John Stevenson: But you are still governed by the SRA rules.

Denise Fowler: If I have a practising certificate and if I am acting as a solicitor in that role, which I would not be.

Q11 Chair: To ask the question in a different way, because I think you have just about answered it there, recognising that we have a fairly short period of time, if it was found by the Treasury Solicitor that there was a potential conflict of interest, would you still want to go ahead with this application for this job?

Denise Fowler: Yes.

Q12 John Stevenson: Moving on, given your skills and experience, why should you be the Housing Ombudsman?

Denise Fowler: This is almost the culmination of my career so far. I have both professional and personal reasons why this is absolutely the job for me. On a personal level, housing was my first love. It is where I started my career and it came from a personal commitment to do something around housing. My family circumstances were that I was homeless as a child, and when we got a council house when I was six, it really transformed my family's life. I was always interested in housing, and that is why I went into the voluntary sector and became a housing advice worker, trainer and consultant, and then ended up working in a legal aid practice in housing and in the voluntary sector in the housing advice resource unit. I ended up advising both the voluntary sector and Southwark Council about housing, so I advised both sides.

I then went into the Ombudsman, where I dealt with housing complaints, because I felt at that point that there was a limit to what I could do in the legal aid practice. You found yourself driven to deal with certain types of complaints because of the funding criteria. I was doing an awful lot of disrepair claims and there was a limit to what I could do around harassment and noise nuisance and allocations cases, which some of my clients felt a lot stronger about. I could do much more in the Ombudsman.

I then wanted to do more about wider policy issues, and that is why I went into Government initially around housing, and since then my career has gone into wider public service issues. But housing was where I started, and then the opportunity to go back and lead the Ombudsman is a fantastic opportunity, which is why I will take the risk of giving up a Civil Service career if have to, to do it.

Q13 John Stevenson: In your application, you talk a lot about collaborative working and collegiate-type working. The role to a certain extent will actually be adversarial, in that you will be making a decision; you will effectively be upsetting somebody. How do you balance the two?

Denise Fowler: That is very similar to being in Government. I sometimes have to upset the Secretary of State, which I can do, if necessary, but I also will have worked with all the relevant people beforehand, so I will have talked to the policy colleagues and other lawyers across Government. I will have thought about all the options and solutions that are possible and worked out the parameters for consideration in terms of a policy option. Here, in terms of working collegiately with the Local Government Ombudsman, the things you work collegiately about are the things that you need to do, and for the things where you need to take a decision on your own, you do that too.

The things for which I was talking about working collaboratively in this role might be cross-jurisdictional complaints, for example. In terms of the Local Government Ombudsman, allocations issues often fall across the boundary, and I understand there are issues at the moment. Complaints about social landlords, registered providers, who are dealing with adult social care are dealt with by the Local Government Ombudsman. Issues around that might fall on either side. We might need to do joint investigations. It is really important, therefore, that we have built good, strong working relationships together. That in no way cuts across the fact that we then need to make a clear decision on those issues.

Q14 John Stevenson: One last thing: management is part of the role, and understanding the housing and the rented sector, etc. Which do you see as being your primary role?

Denise Fowler: It is leading the organisation.

Q15 John Stevenson: You would say it is management.

Denise Fowler: You need to understand the law in order to do the leadership properly, but you also need to know who is responsible for which aspects of the legal knowledge, and you need to know enough to dive down onto the key issues when you need to. But if you are not leading and managing it and taking an overview, you are abandoning your team, basically.

Q16 Simon Danczuk: Forgive my ignorance, but who do you answer to as the Housing Ombudsman?

Denise Fowler: It depends what role you are talking about. As a corporation sole, I am personally responsible for the independent decisions on my complaints. In terms of a challenge, I am subject to

judicial review, but there is no right of appeal against my decisions. In terms of my role as an accounting officer, in terms of the management of the organisation, I am accountable to the principal accounting officer within DCLG and ultimately to Parliament. It important that I understand those two aspects of my role.

Q17 Simon Danczuk: From what you were saying earlier, you have not decided what you want: whether it is a career break from the Civil Service or whether you are going to cut yourself off completely from the Civil Service. What do you think housing tenants want from you in that regard?

Denise Fowler: They would probably want me to cut off completely from the Civil Service, wouldn't they? You are making my decision for me, aren't you? Yes. If it comes to it, I will have to make that decision.

Q18 Simon Danczuk: What will it take for you to get to it? What has to happen for you to get to that decision?

Denise Fowler: I need to talk to the Department. Can I just say that none of the decisions about the terms and conditions of my appointment have yet been sorted out? I have not had that conversation with the Department, so I need to have that conversation.

Q19 Simon Danczuk: I am just thinking of the tenants. Do you understand that?

Denise Fowler: I do understand that, and I also need to think about myself and my family, and what that position is, and I need to have that conversation with them.

Q20 Simon Danczuk: I make this point: Simon Ridley, a former high-flying civil servant, now runs the Planning Inspectorate. The Local Government Ombudsman has just moved into Marsham Street alongside the Department for Communities and Local Government. The acting law officer within DCLG has just been appointed. It suggests that DCLG is serving itself. That is another problem with this, and that is what tenants will see. How do you counter that argument, Denise?

Denise Fowler: I would turn to my experience before Government, and I was quite well known in the housing sector before I came into Government. There is also the fact that I have worked at the Ombudsman. I have quite clear motivation as to why I am going for this role.

Q21 Simon Danczuk: Do you think it will be difficult for us to make a decision and report without you having told us whether you are going to leave the Civil Service or not?

Denise Fowler: I can tell you that if that is the deal-breaker, then I will leave the Civil Service.

Q22 Mark Pawsey: You told us that you worked at the Housing Ombudsman before, and that was 2000 to 2002, I think. Is that right?

Denise Fowler: Yes.

Mark Pawsey: That is 12 years ago now.

Denise Fowler: Yes.

Q23 Mark Pawsey: Regarding what you know about the Housing Ombudsman now, how is it different from what it was when you were there before?

Denise Fowler: What it looks like is that they have done a lot of work to move towards early resolution of complaints and real-time resolution of complaints. From what I can see on the website, 87% of complaints are now resolved informally, which seems amazing.

Q24 Mark Pawsey: What would it have been previously?

Denise Fowler: I do not know what the exact figures were when I was there in 2000 to 2002.

Q25 Mark Pawsey: Was it significantly less than that?

Denise Fowler: Significantly less than that. We had an evaluation team that used to seek to try to work with landlords while issues were still going through the complaints procedure and try to resolve things earlier, and we had a procedure that had an informal and a formal determination, but it was a different procedure. That is one of the big changes.

Q26 Mark Pawsey: May I ask you about the change from being a body corporate to a corporation sole? That is a technical issue for me.

Denise Fowler: Sorry, that is a technical issue.

Mark Pawsey: To pick up Simon Danczuk's point, what difference does that make to a tenant who has a complaint?

Denise Fowler: There was a board that oversaw the Ombudsman at that point, and there was tenant representation on that board. If I am appointed, one of the things I will need to ensure is that there is

sufficient scrutiny and challenge for me within the organisation. The model is a corporation sole, but, for myself, I would want that scrutiny and challenge. One of the first things I would want to do would be to appoint an advisory panel. It is not the same as a board.

Q27 Mark Pawsey: Was that change a retrograde step, in your view?

Denise Fowler: There were different things. I do not know all the background as to why it was changed, but I think there were issues about it being a limited company. I think there were some issues about the company actually owning any money that was built up rather than that money necessarily coming back to the taxpayer, although I do not know because I do not know the circumstances under which it was returned. My own view about governance is that it is better if there is a board that oversees the work of an organisation. One of the things that the review of the single public-sector ombudsman or any future review is going to have to look at is governance arrangements. Corporation sole is a bit odd.

Q28 Mark Pawsey: The board no longer exists, but the alternative to that is a panel of advisers. Who will you select to be on your panel of advisers and why?

Denise Fowler: I do not know yet. I am going to have to go out and talk to people.

Q29 Mark Pawsey: What sorts of people? What backgrounds should the members of that panel have?

Denise Fowler: We definitely need tenant representation; we definitely need landlord representation. We need people who know the sector. Given the changes that might be coming, and given that the Government is currently undertaking a review of ombudsman services, it might be worth having someone from the Local Government Ombudsman and from the Parliamentary and Health Services Ombudsman. We might want someone from the regulator. I do not know. I need to go round and talk to people and see what other people think.

Q30 Mark Pawsey: Do you have a view about how many members should be on this panel?

Denise Fowler: I have not plucked a figure out of my head. I would probably want to see how many are on other ombudsman's panels or boards and what a reasonable figure is. It needs to be a workable

number. I do not want 20; equally, I would not want three or four. It could be eight or 10—something like that.

Q31 Chair: Have you looked at the Committee's inquiries and their findings into the Local Government Ombudsman that we did over the last couple of years?

Denise Fowler: Yes, I have.

Q32 Chair: Did you think of any things that came out of that that you might want to reflect on and think about if you got this role?

Denise Fowler: To be honest, I did look at it, but I have looked at so much I cannot remember all of the details. Let me think.

Q33 Chair: One of the issues that certainly came out was the length of time it was taking to resolve formal complaints. Have you had a look at what the Housing Ombudsman does in this regard, and would you want to address any issues there?

Denise Fowler: For the Local Government Ombudsman, some of them were over a year, weren't they?

Chair: They were.

Denise Fowler: In terms of the Housing Ombudsman, I think I saw in one of your Select Committee meetings some of them were taking about 40 weeks. That also seemed to me to be quite a long time. Looking at the business plan, I could not see details for this year about how long things were taking in terms of individual complaints, and one of my priorities would be to get a bit more transparency in our processes, so to look at at what stage complaints were being resolved and how long they were taking from start to finish. I would want to know how many complaints were being upheld, how many were not, and what types of complaints we were getting. Timeliness is really important. What the Housing Ombudsman has done in terms of early resolution should be helping in terms of speeding things through, but I do not have the evidence to know exactly how that is working at the moment. We need better data.

Q34 Chair: What about transparency?

Denise Fowler: That is exactly what I think should be happening. That is what I said about having that data and publishing it.

Q35 Chair: And publishing the results of investigations as well?

Denise Fowler: Yes. The results of investigations are done anonymously at the moment, aren't they? There is an argument certainly if we get into formal investigations. There is an argument about informal resolution that it is helpful, to encourage informal resolution, to keep those anonymous, but in terms of the formal resolution, I think there is an argument for making those public.

Q36 Chair: One of the things that came up with the Local Government Ombudsman was that, where things were done informally and there were precedents that came out of a resolution, if it was simply not published in any form, that could not be used as a precedent in other cases. Most people would not know about it. Is there not an issue here to be looked at as well?

Denise Fowler: I think that is different from naming names.

Chair: Yes.

Denise Fowler: In terms of whether or not we should be identifying themes in terms of complaints, that is absolutely something we should be doing. One of the things that really attracted me to the role now is that there has been a greater acknowledgment of the role the Ombudsman can have in acting as a catalyst for improving service delivery. One of the things that I am really interested in is collecting data and making that available to the sector so that it can be used to drive service delivery. At the moment, my impression—and this is only an impression based on the website and on the information that comes, and I need to talk to the team and landlords and tenants to check whether my impression is right—is that there is an awful lot done on a one-to-one basis with landlords to help them improve services, but what we need to do is take the next step and identify themes across the sector to see whether this is an issue across the board and publish themed reports, as the Local Government Ombudsman is already doing.

Q37 Mark Pawsey: Can I ask you about the financial framework? You told us that you were there 12 years ago, and I think perhaps the financial situation was rather different then from what it might be now. Things are rather tighter. What experience have you had in financial management of an organisation?

Denise Fowler: I was in partnership, so I managed a partnership, and the issue there was that my own house was at risk if I did not manage it properly. That was quite a good basis.

Q38 Mark Pawsey: Was that of a similar size to the Housing Ombudsman in terms of turnover, or bigger or smaller?

Denise Fowler: Probably a little bit smaller. Within Government, when I managed the DWP and Department of Health commercial and employment legal services budget, that was £9 million, so that was bigger. We were under significant financial constraints, because that was in 2010, when austerity first hit, and we really had to look at reducing budgets. I led a change programme and we significantly reduced the commercial legal services budget at DWP by about 30% within a year.

Q39 Mark Pawsey: Have you had an opportunity to read the Housing Ombudsman's accounts for the period 2013-14?

Denise Fowler: I have, yes.

Mark Pawsey: What is your assessment of them?

Denise Fowler: I was glad they were not qualified, and it is clear that the interim Ombudsman has taken some steps to deal with some of the issues that were identified. It was clear, however, that there were some fairly serious internal control issues during the year, particularly in relation to spend and about advertising for temporary staff. The most significant one was about redundancy. There were also some about some communications spend. It just looked as if people were not aware of the significance of complying with the Government's spending controls. It is really important that people within the organisation understand the importance that Parliament and the National Audit Office place on those controls in their policy.

Q40 Mark Pawsey: What steps would you take to ensure that, on your watch, those kinds of problems did not occur?

Denise Fowler: I would make sure we had clear guidance and procedures, that we had reports at each senior leadership team meeting, and that we had sufficient scrutiny and assurance within the organisation, so I would absolutely be relying on the audit and risk assurance committee. I understand that has been refreshed recently, so I would be absolutely ensuring that was done. I might, in light of that, have a conversation with the National Audit Office director who has recently done the report to check what is going on there, and look at some training really for all of us in the staff. In the past I have got people in to do training, just to make sure that everyone is aware and understands what is going on.

Q41 Mark Pawsey: Of course, in this role you are responsible for staff. How many staff would you be responsible for in the role here?

Denise Fowler: It is 44, plus any consultants, I think.

Q42 Mark Pawsey: That is 44 people responsible to you through a management pyramid. Have you managed that many staff in the past? How many have you had reporting to you previously?

Denise Fowler: When I was acting as legal director, it was 64. At DWP and the Department of Health, it was 44 as well, and that was a bit more of a management challenge because that was in a number of teams situated around the country. I had teams based in London, Warrington, Blackpool and Leeds.

Q43 Mark Pawsey: If appointed to this role, an early task would be to identify the skill-set of the people within the team. If you discovered that people were not up to the job, what steps would you take?

Denise Fowler: The steps that you normally take. You need clear performance management. You need to make it clear to people what they need to do to meet the mark, and you need to support them to try to get to that mark. If they are not, provide support and training, and support their line manager in order to support them to do that, and if it turns out to be a capability issue and they are not able to, you need to manage them out of the organisation. Most people, if supported and you give clear guidance, will come up to the mark, but you need to make it absolutely clear what they need to do.

Q44 Mark Pawsey: Have you any early impressions of the quality of the staff in the Housing Ombudsman?

Denise Fowler: I do not. I have not met any. I know people that were there previously, but I have no idea what they are like 12 years on. I need to check.

Q45 Mrs Glindon: What do you consider to be the biggest challenge facing the Housing Ombudsman over the next two years?

Denise Fowler: It is the potential for change. There is lots of potential change in the offing, and it seems to me that it has been quite a stable organisation for quite a long while, and people will be quite unsettled by the fact that Mike has gone. There is this review of the public sector ombudsman. There are other potential changes on the horizon like the EU ADR directive. There is a potential increase in complaints at the moment, just because people's expectations are higher. The lack of housing supply means that people are less likely to

move. They might be more dissatisfied with their accommodation and other things. There might be some uncertainty, and that might impact on how people are feeling within the organisation. I am going to need to make sure that I can support the organisation through those potential changes. There will also be financial constraints. The next spending review is going to be challenging for all public sector organisations, and just because the Ombudsman's finances are done on a subscription basis does not make any difference to that. Every penny that we have comes out of someone's rent, so we are going to need to make sure that we can account for every penny and that we are delivering value for money and efficiency. That is going to be a massive challenge.

Q46 Mrs Glendon: You mentioned the review. Would you welcome a unified ombudsman's service for England?

Denise Fowler: There are real benefits. The potential to look across the piece and ensure accessibility for complainants is really positive. The ombudsman landscape is quite confusing, and you can see that lots of complainants would welcome having one place to go to. I have already talked about cross-jurisdictional complaints. A single ombudsman would also have greater authority in driving up standards across the sector on complaints, because they could bring together data across the piece, particularly as public service delivery models change. Increasingly, particularly around things like health and social care, local government and health are working together. It is likely that housing providers will also be working together with health and social care providers to pick up those issues.

It gives us the potential to bring together skills across all the organisations and learn from best practice. There is the potential for efficiencies from sharing corporate services. Whichever of the organisations has the best corporate services, we can bring those together, and there is the potential for economies of scale, using IT, finance, HR and shared legal services, to review things like accountability and our powers and make sure we can pick the best of all of them. There are lots of things like that.

But there are some potential downsides, and we need to look at those as well. One of the things I would want to look at is whether having one single ombudsman would impact on the Housing Ombudsman's presence within the sector. The Housing Ombudsman has built up a lot of expertise around housing and has a presence within the housing sector. Any single ombudsman should try to maintain that. A standardised approach to investigations and complaints is not necessarily appropriate across them all. The thing about housing complaints is that they take effect within an ongoing relationship.

There is a mutual interest in trying to resolve complaints early, whereas, say, a health complaint might be a one-off action. Someone making a complaint about health might want a more in-depth, traditional investigation. You might want a different type of complaint. The funding arrangements are different. Subscription might be very sensible for the Housing Ombudsman but might not work in some of the others. Registered social landlords will not want to subsidise other areas. It is not yet clear how many are cross-jurisdictional; I suspect that it will be more, but I do not know that, so I will want the evidence.

Finally, on legislative change to bring together an organisation, I have done it. I led on the establishment of the Homes and Communities Agency and the Social Housing Regulator. That was something that I think should have been done and was really positive, but it causes upheaval when it is done. Staff get paralysed for a while when they are uncertain about their jobs, you have to restructure the organisation, you have new IT and you are moving into accommodation. You need to weigh up whether or not there are other ways in which you can get the benefits of collaboration and integration rather than legislative change. You need to do a cost-benefit analysis before you do it. In theory, yes, I really support it, but I do want to weigh it up.

Mrs Glindon: So, a lot for Robert Gordon to—

Denise Fowler: To think about, yes.

Q47 Mrs Glindon: Finally, how should we measure whether you have been a success or a failure after two years? How can we do that?

Denise Fowler: You should measure it by what the sector and landlords and tenants think of the service. Is it more accessible? It is more effective? In particular, are the most vulnerable tenants more able to access the service? Do they feel the service is more effective? Maybe I should not say this, but when I was last at the Ombudsman, I was very struck by the number of retired accountants and lawyers we had writing to us, and they seemed to be disproportionately represented in our complaints. That is one of the things I want to look at. Is that still the case? We need to develop some really clear performance indicators that take into account the things that we do in our service to provide a good service to tenants and landlords, and to support landlords and designated persons to resolve complaints effectively.

Q48 Mark Pawsey: You were a founder of a firm of solicitors. Is that firm still in existence?

Denise Fowler: It is, but it is not in the same name. Because it is a partnership, it changes. It is under a different name.

Q49 Mark Pawsey: You were involved in that, having started it off. You were there for three years. What prompted you to leave the partnership and move into the public sector in 2002?

Denise Fowler: Differences about how the partnership should go and also, as I said when I started this talk, I sensed that in working on individual complaints I was doing an awful lot of disrepair and some environmental health. I saw a lot of cockroaches.

Mark Pawsey: So, it was the nature of the work.

Denise Fowler: It was the nature of the work as well, whereas at the Ombudsman I could deal with complaints in the round. At the time, it was green-form advice. If you wanted to look at an allocations issue, you had two hours to deal with it, and they were some of the things that the people coming to see me cared about the most. People would come in and say, "I have this repair, but what I really want is a transfer." You could get almost unlimited legal aid to deal with the disrepair claim and two hours to deal with the transfer. In the Ombudsman, you could look holistically and work with the real issue. It was inquisitorial. It did not come down to who put the best case in court. It came down to looking into the issue and resolving it. It was not just about money and specific performance.

Q50 John Stevenson: It was about job satisfaction, essentially—feeling you could do a better job for somebody in an Ombudsman role than you could in a firm.

Denise Fowler: Yes. I did prefer it. It was also more than just individual case work. I preferred the inquisitorial approach of it, and then I have enjoyed doing the policy.

Chair: Thank you very much for coming in this afternoon and answering our questions. We now are going to give consideration to what we have heard from you. We will do that in private session, so thank you very much indeed.