

Vulnerability Commission biographies



Lord Whitty

Lord (Larry) Whitty had an early career in the aerospace industry, the civil service and with the GMB (then GMWU) trade union. He then became General Secretary of the Labour Party from 1985 to 1994. He became a peer in 1996 and served as junior Minister from 1997 – Minister of Transport in DETR and Minister for Agriculture, Energy Efficiency and Environment in Defra. After leaving the government in 2005 he became chair of the National Consumer Council (later Consumer Focus) from 2006-2012. He has also served on the Boards of the Environment Agency and Ofwat, and as chair of various charities on Fuel Poverty and on Road Safety. He is currently a member of the House of Lords EU Select Committee and Chair of the Sub Committee on the Internal Market. He is also honorary President of Environment Protection UK and Chair of the Smith Institute and a Vice President of the LGA and of the Chartered Trading standards Institute. His main interests are environment, consumer affairs, energy, housing, employment and Europe.



Joanna Elson

Joanna has been Chief Executive of the Money Advice Trust since 2006 and was awarded an OBE in 2010 for services to people in debt. The Trust helps over one million people a year manage their debts via National Debtline and Business Debtline, and via its training services branded Wiserdadviser. Previously, Joanna was Executive Director at the British Bankers' Association running their policy department for personal and small business customers. Before that she was a House of Commons researcher and prior to that a primary school teacher. Joanna is on the Board of UK Finance as the consumer representative, a member of the advisory panel of the Commission for Financial Inclusion, the ABCUL/Lloyds Banking Group Grants Committee, H M Treasury's Home Finance Forum, the Advisory Board at Birmingham University's Centre on Household Assets and Savings Management and served as the chair of the BBA's Financial Services Vulnerability Taskforce. She is also Vice-Chair of the Friends Provident Foundation and a Chartered Director.



Audrey Gallacher

Audrey is Director of Retail Energy Supply at Energy UK. Audrey has an extensive background in the energy sector, initially with the regulator Ofgem as Head of Consumer Affairs in Scotland. She moved into energy consumer advocacy in 2000 when she became National Director in Scotland for energywatch, before moving to lead its GB work on company performance, research and advice. More recently she has held Director of Energy positions with the statutory watchdog, Consumer Futures and at the charity Citizens Advice.



Simon Crine

Simon is currently a Director at the Money and Mental Health Policy Institute, having previously been at Ofgem where he was Director of Communications from 2014-2017, and the national TV switchover campaign (Director of Corporate Affairs from 2006-12). Simon's freelance work has included advising the board of the UK Statistics Authority and the Vice-Chancellor of the University of London. Simon has worked in the public, private and not for profit sectors and early in his career worked in a number of campaigning roles including the Fabian Society, the National Campaign for the Arts and the Low Pay Unit.



Caroline Wells

Caroline has over two decades of strategic and operational leadership, and a deep-rooted knowledge of the financial services sector and what makes for a good customer experience. Formerly head of outreach and customer insight at the Financial Ombudsman Service, in 2017 she set up her consultancy Different Petal and co-founded MeIncluded, a disabled access review website. Outside of that, Caroline also holds a number of advisory roles, including; National Centre for Diversity, Money and Mental Health Advisory Board, The Money Advice Trust and Kent Police and Crime Commissioner.



George McNamara

George leads the policy development, government relations, campaigns and wider external influencing activities at Independent Age. Prior to joining Independent Age, George held senior positions at Alzheimer's Society, British Red Cross and Action for Children. He was instrumental in the creation of the Dementia Friends dementia awareness programme and dementia friendly communities, which is now the fastest growing social movement in England and has advised a number of charities on the development of their service and support models. He has also worked in Parliament and Whitehall as a civil servant.