



Professor Elaine Kempson
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Biography

Elaine Kempson is an internationally known and respected authority on consumer financial issues, with over 30 years' experience of conducting research and contributing to policy development on various aspects of personal financial services, including banking, saving and investment, insurance, credit and mortgages and pensions. Although much of her work looks at the consumer perspective, she has also undertaken research into financial services provision and advice services for consumers. She is particularly known for her research into financial inclusion, over-indebtedness and financial capability (including the provision of financial education). She is currently working half time as a consultant to the World Bank Russian Trust Fund on financial literacy and education.

Elaine was appointed as the first independent reviewer of the UK Banking Codes in 2002 and was reappointed to review the Codes again in 2004. She was also appointed, with Sharon Collard, to undertake the first independent assessment of the Financial Ombudsman Service.

Elaine has been a member of the Social Security Advisory Committee since 2003 and is an adviser on consumer protection to the Central Bank of Ireland. Formerly, she was a member of the HM Treasury Financial Inclusion Taskforce, European Expert Group on Financial Education, the BERR Advisory Group on Over-indebtedness, and the Morris Commission on the actuarial profession as well as an adviser to the Thoresen Inquiry on generic financial advice.

She is a non-executive director of the Financial Ombudsman Service board and, previously, was a non-executive director of both the Banking Code Standards Board and of the Department for Work and Pensions, Pensions Client Board.

In 2007 Elaine was awarded a CBE for services to the Financial Services Industry.

Memberships

Organisations

[School of Geographical Sciences](#)

Recent publications

- Davies, S, Kempson, E & Wood, K, 2016, '[Banking culture: a customer perspective](#)'. Financial Conduct Authority
- Hartfree, Y, Evans, J, Kempson, E & Finney, A, 2016, '[Personal current account switching: Why don't more people switch and what could encourage them to do so?](#)'. Personal Finance Research Centre, University of Bristol
- Davies, S, Hartfree, Y & Kempson, E, 2016, '[Debt Advice: a scoping study for measuring outcomes](#)'. Money Advice Service
- Hayes, DA, Collard, S & Kempson, HE, 2015, '[Understanding the profile of those most at risk of detriment as a result of low financial capability: Analysis of the Money Advice Service Financial Capability Survey](#)'. Money Advice Service
- Collard, SB, Finney, AD & Kempson, HE, 2013, '[The Impact on Business and Consumers of a Cap on the Total Cost of Credit](#)'. Department for Business, Innovation and Skills
- Kempson, HE & Collard, S, 2012, '[Developing a vision for financial inclusion for the UK](#)'. Friends Provident Foundation
- Kempson, H, Finney, A & Davies, S, 2011, '[The Child Trust Fund - findings from the wave 2 evaluation](#)'. HM Revenue & Customs
- Kempson, HE, Collard, SB, Finney, AD, Atkinson, A, Davies, SV & Hayes, DA, 2010, '[Money Guidance Pathfinder: A report to the FSA](#)'. Consumer Finance Education Body

- Kempson, H, Ellison, A, Whyley, C & Jones, PA, 2009, ['Is a not-for-profit home credit business feasible?'](#). Joseph Rowntree Foundation
- Finney, A & Kempson, H, 2009, ['Regression analysis of the unbanked using the 2006-07 Family Resources Survey'](#). Financial Inclusion Taskforce

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