

Professor Elaine Kempson CBE

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Elaine Kempson is Director of the Personal Finance Research Centre (PFRC) and Professor of Personal Finance and Social Policy Research at the University of Bristol. She is also a non-executive director of the UK Financial Ombudsman Service

Elaine is an internationally known and respected authority on consumer financial issues, and has over 20 years experience in conducting research into various personal financial services and household money management, including financial capability.

In 2005 Elaine led an exploratory methodological study to design the UK's first Baseline Survey of Financial Capability and, in 2006, led the analysis of the results from the subsequent national survey. She has since advised a number of countries and international bodies both on the design of such surveys and on the evaluation of financial capability initiatives.

Elaine is a member of the European Commission Expert Group on Financial Education as well as three UK Government committees covering over-indebtedness, financial inclusion and social security regulation. She was also an adviser to a recent UK Government review of generic financial advice.

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