

Damon Gibbons



Damon Gibbons is the Director of the Centre for Responsible Credit, a dedicated policy unit focused on credit regulation, over-indebtedness, and financial inclusion issues within Learning and Work Institute in the UK.

Damon graduated from the University of Warwick in 1990, where he studied Economics and Politics. His early career was spent delivering, designing, and evaluating services to meet the needs of disadvantaged groups and communities. He then provided debt and benefits advice in the midst of the 1990's recession; providing court representation to debtors facing mortgage repossession, as well as running Social Security Appeals. Damon subsequently went on to design and deliver a Money Advice Service for ex-offenders in Warwickshire.

Moving into Local Government in 1997, Damon became responsible for the commissioning and management of advice and economic development services. Alongside these responsibilities, he co-founded the Debt on our Doorstep campaign in 1999, which identified the grounds for a subsequent Competition Commission inquiry into the door to door moneylending sector in 2005. In the same year, Damon co-founded the European Coalition for Responsible Credit, which warned of an oncoming debt crisis. The following year Debt on our Doorstep helped secure the inclusion of responsible lending requirements in the Consumer Credit Act.

From 2007 to 2010, Damon moved into research and policy development. He became the Head of Policy at the Centre for Economic and Social Inclusion in 2007, working on the Child Poverty and Worklessness agendas. During this period, he also obtained an MA in Public Policy from the University of Nottingham. In 2010, Damon established the Centre for Responsible Credit which, amongst other policy successes, was the driving force behind the UK's decision to cap the cost of payday loans in 2015. Damon's book, 'Britain's personal debt crisis: how we got here and what to do about it', was published by Searching Finance in 2014.