

# **Gypsy/Travellers and Financial Exclusion** – An examination of Best Practice in the development of financial capability

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**Shelter**  
Scotland

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# Foreword

Gypsy/Travellers remain one of the most excluded and discriminated against groups in Scottish society. Academic research and anecdotal evidence continue to highlight that in many areas of life – from education to healthcare – Gypsy/Travellers have far worse life outcomes than most of us in Scotland. That's why Shelter Scotland have been providing specialist support and advice for Gypsy/Travellers for over six years.

Although the 2011 census recorded 4,212 people identifying as Gypsy/Travellers in Scotland, one support organisation estimates that the real figure may be closer to 15,000.<sup>1</sup> Our report focusses on the unique challenges faced by Gypsy/Travellers, in relation to financial exclusion and welfare reform. We welcome the growing ambition by the Scottish Government for social justice. This report makes all too clear the considerable distance still to be travelled in order to realise that ambition for one of Scotland's most marginalised communities.

In our work with Gypsy/Travellers we have been able to gain detailed insight into how this traditionally private community engage with money, debt, benefits and the welfare reform changes. Crucially, we have also learnt a great deal about how to best support people to become more financially included and to take steps away from poverty. To find out more about people's lived experience and opinions we conducted interviews on site with some of the families we have worked with.

The interviews conducted in this research demonstrated how underlying issues of discrimination and disenfranchisement impact the community in terms of financial inclusion. We heard stories of

families not being able to afford heating over the weekend and illiterate adults. These stark vignettes of exclusion need to further motivate public sector and voluntary sector agencies in our efforts to create a more equal, inclusive Scotland.

In conjunction with a detailed analysis of 118 Gypsy/Traveller families we have supported, these interviews highlight the in-depth understanding we have gained about the nature and extent of the financial exclusion these families face. Whilst we recognise that our work is currently restricted to three geographical locations, validating our research in relation to a review of relevant literature underlines that these same challenges are faced by Gypsy/Travellers in sites across Scotland.

Alongside many other organisations, Shelter Scotland is deeply concerned about the impact of Welfare Reform on the most vulnerable groups in our society – Gypsy/Travellers included. The reforms have already significantly altered the framework of financial support that is available and the impact of the introduction of Universal Credit (UC) is looming large for those who rely on benefits. However, we are acutely aware that the reforms which will impact most on Gypsy/Travellers have still to be introduced.

Our report describes how specifically we have worked to gain trust and secure the engagement of the Gypsy/Traveller community. There is a critical need to deliver support in a manner which recognises and respects the unique characteristics and culture of this community. We believe there is an urgent need to replicate this approach across Gypsy/Traveller sites in Scotland, to ensure that there is the sustained action required to develop the financial capability of this community. We hope that this report will help drive a renewed commitment to reaching out to Gypsy/Travellers and delivering transformative change in their lives and life-chances.

**Graeme Brown**  
Director  
Shelter Scotland

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1. MECOPP, (2014) 'Summary: Gypsy/Traveller Legislative and Policy Framework'

# 1. Introduction/Background

The introduction of Welfare Reform has cast a spotlight on financial inclusion in Scotland.

Thousands of people across the country have been impacted by the increased application of sanctions, the implementation of the benefits cap and changes to non-dependent deductions. In addition to these and other distinct changes, the introduction of Universal Credit (UC) fundamentally changes the nature of benefits and how they are received. The continuing rollout of UC has raised questions of whether benefit claimants are ready for the changes they will have to make in managing money. While it is anticipated that the systemic changes will present challenges for many people, there are particular concerns about the impact on more vulnerable and excluded groups.

Gypsy/Travellers are one such excluded group. The Equalities and Human Rights Commission summarise, ***“Gypsy and Traveller communities in Britain experience wide-ranging inequalities... one core theme which arises across all topics is the pervasive and corrosive impact of experiencing racism and discrimination throughout an entire lifespan and in employment, social and public contexts.”***<sup>2</sup>

Since its establishment, the Scottish Parliament has shown a level of positive interest in Gypsy/Travellers and taken some steps to encourage racial equality, for example through the Equalities Act 2010. In particular, the Equal Opportunities Committee has undertaken a series of evidence reviews into specific issues affecting Gypsy/Travellers, leading to strong recommendations.<sup>3</sup> However, many of these recommendations have not yet been implemented by the Scottish Government and it has been recognised that there remains the need for leadership to make real, significant changes to the lives of Gypsy/Travellers.<sup>4</sup>

Shelter Scotland has been working with Gypsy/Traveller communities for nearly six years. In this time we have supported over two hundred families to cope with the challenges of the multi-layered exclusions that they face. Navigating the benefits system, financial inclusion and finding ways of addressing poverty have always been a strong feature of Shelter Scotland’s work with the Gypsy/Traveller community. Since October 2013, through funding from the Scottish Legal Aid Board’s ‘Making Advice Work’ funding programme, Shelter Scotland’s Development Worker has been able to spend more time and resources supporting people in these areas. This focus has given us a deeper level of insight into the financial situations of the people we work with, how they manage their money, and most importantly how they can be effectively supported in this area.

Shelter Scotland carried out a research project to identify and capture the key findings of Gypsy/Traveller financial capability including reviewing their financial exclusion, attitude to borrowing and financial resilience, and the underlying factors that shape behaviour. This report builds on the experiences of 118 Gypsy/Traveller Families and presents a stark picture of the complexity of their financial experience and the specialist expertise required to improve the financial situation for Gypsy/Travellers. The experience highlighted in the research is not unique to the case study families and provides a reflection of the financial complexity for the wider Gypsy/Traveller community in Scotland. We hope our experience, the research findings and key learning points increase other professionals understanding of financial experiences of the Gypsy/Traveller community. As highlighted in the research the Gypsy/Traveller community are going to be significantly impacted by emerging Welfare Reform, particularly Universal Credit. To mitigate these factors sustained action is required to provide expertise to develop the financial capability of the community.

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2. Cemlyn et al. (2009), ‘Inequalities experienced by Gypsy and Traveller communities: A review’, Equalities and Human Rights Commission

3. <http://www.scottish.parliament.uk/parliamentarybusiness/CurrentCommittees/81847.aspx>

4. Equal Opportunities Committee, (2012), ‘Gypsy/Travellers and Care’, Scottish Parliament

## 2. Key Findings

The findings below highlight some of the key considerations required to successfully understand and improve the financial experience for the Gypsy/Traveller community:

- The financial experience of the Gypsy/Traveller community is complex with high levels of money and debt problems, poor access to eligible benefits, and high costs of living compounding to make independent financial management challenging for the community.
- The financial capability of the Gypsy/Traveller community is limited without support. Low financial literacy reduces understanding of financial documents and products. The community are resistant to engaging with external financial agencies and services including using banking facilities. Service users struggle to implement financial management techniques including budgeting.
- The financial resilience of the community is poor with low pay being compounded by resistance to borrowing and low levels of savings. The community struggle to cope each month and are exposed to unexpected events and emergencies.
- The Gypsy/Traveller community are particularly susceptible to financial exclusion through:
  - Digital exclusion – limited use and access to internet and digital technology.
  - Disengagement from education – resulting in financial exclusion and reduced ability to navigate the benefits system.
  - Banking – use of basic bank account solely for benefits. This limits access to wider banking benefits including using direct debits as a method of stabilising outgoings.
- The continued effect of Welfare Reform and especially the introduction of Universal Credit is going to negatively impact the Gypsy/Traveller community. There is lack of awareness in the community about how to manage the upcoming changes and professionals supporting the community are concerned over their ability to manage the impact of the changes.
- Expert advice and support is required to successfully improve the financial capability of the Gypsy/Traveller Community. The on-going guidance is required to provide financial assessment, advice and advocacy and build service users personal capability. The dedicated worker is the link to ensuring successful engagement with external agencies including Department of Work & Pensions (DWP).
- Building trust in the community is pivotal to improving financial capability. This needs to be built with both service users and the wider Gypsy/Traveller community to break down barriers to financial participation. This level of trust can only be achieved through continuity of funding to allow the time required to break barriers to engagement and gain community support for provision.

# 3. Research Methodology

This Shelter Scotland research is constituted of three central functions: Field Research; Case File Analysis and Policy Research.

Through investing in three forms of research the findings of the report provide a comprehensive understanding of the Gypsy/Traveller community. The methodology for the three areas is highlighted below:

**Field Research** – Eleven semi-structured interviews were carried out in total (see questions in Appendix 1). Interviews were conducted at the North Cairntow Gypsy/Traveller site run by Edinburgh Council and the Old Dalkeith Colliery site run by East and Mid Lothian Councils. Interviews were also carried out with two Gypsy/Travellers associated with these sites currently living in social housing. Due to the discursive nature of the interviews, in some cases not all questions were asked and the questions were not necessarily asked in the same order for each interview.

Interviewee profile:

- Eight interviews with Gypsy/Travellers and three with professionals that work with them.
- Of the eight Gypsy/Traveller interviews, six were with individual females, one with a couple and one with a mixed group in which a male predominately answered the questions.

- Age range between 20s and 50s.
- Most interviewees had been on the site for an extended number of years, ranging from nine to twenty-seven years, although many of the participants had been away from the site for periods during this time.
- Both people interviewed that were in housing had been in their current tenancy situation for under a year.

A small scale literature review, along with monitoring and evaluation information gathered by the project has been added to data from the interviews where it was considered to add depth or breadth to the information outlined in this report.

**Case File Analysis** – Comprehensive review of the Case Files of 118 Gypsy/Traveller service users supported by Shelter Scotland between 1 October 2013 and 31 March 2015. The full case file analysis builds a picture of the demographics of the Gypsy Travellers we support and their financial circumstances.

**Policy Research** – review and analysis of key policy documents in relation to both the Gypsy/Traveller community and financial inclusion.

# 4. Field Work Findings

## 4.1 Money and debt

The Making Advice Work project has found a key focus of work in providing dedicated advice and advocacy to maximise service user access to financial support and to improve practices in relation to money and debt as highlighted below:

### 4.1.1 Borrowing and Debt

Interviewees described borrowing money from each other if their own finances are not enough to cover what they need. For example, “... **[I’m] always taking lends...me ma, granny, friends...**” There were also several examples of instances in which, rather than borrowing money, interviewees had been financially supported or were supporting members of their family, summarised by the statement “**We look after each other**”. One of many examples was, “**Without [relative] we would no be able to pay for Christmas**”. This tight community and willingness to lend or give significantly increases the financial resilience of individuals.

In addition to community borrowing, DWP Budgeting Loans were used extensively by the people interviewed, helped to access them by the Shelter Scotland Development Worker. This form of borrowing seemed to be something that the Gypsy/Travellers were more comfortable with than borrowing from banks. They were happy with the debt being taken out of the benefits, which gave them a sense of security around repayments.

Two interviewees mentioned high levels of anxiety about getting into debt. Other people displayed an attitude that they would not consider getting a credit card or a loan from the bank. Even if they wanted to, bank loans would not be accessible to most Gypsy/Travellers because, as one of the professionals said, “**They’ve got no credit history – they’ve never had credit**”.

The case work experience of the Shelter Scotland project is that debts are most often in the form of housing debt, with rent arrears or service charges that have accrued, or through needing to repay over-payment of benefits. Debt is a source of shame and so is often hidden and only uncovered as an underlying issue when supporting families with other issues, for example applying for benefits. There are other debt issues that the project has become aware of in the form of informal debts amongst the Gypsy/Traveller community. However, these are kept private within the community.

### 4.1.2 Claiming benefits

The delivery of the Making Advice Work project has identified that poor access to eligible benefits has compounded the money and debt issues of the community. Assisting Gypsy/Travellers to understand

and navigate the benefits system is one of the largest elements of the Development Worker’s caseload. This has often included maximising a household’s income through helping them to apply for all the benefits that they have a right to. One of the interviewees said, “**Before getting help from Mhairi I was just, like, getting by day to day, shoplifting, living off my mum**”. This demonstrates how little this person had been accessing their benefits and how desperate their life had become before receiving support.

In the live caseload of the Shelter Scotland Gypsy/Traveller Development Worker at the time of the research, 70% (36) people are claiming Employment and Support Allowance (ESA), 11% (6) are claiming Job Seekers Allowance (JSA) with a further 29% (15) being on Income Support Allowance (ISA). There are two immediate explanations for the heavy weighting towards ESA:

1. In the experience of the project, Gypsy/Travellers culturally don’t generally work for other people, they work for themselves or each other and it is therefore difficult for them to be looking for work and meet the requirements of JSA.
2. Health in the Gypsy/Traveller community is very poor, therefore claiming ESA rather than JSA is more appropriate

All of the households that were interviewed claim full housing benefit. As the sites and houses covered by this research are council owned, housing benefit is currently paid directly to the landlord. Therefore Gypsy/Traveller interviewees showed a low level of awareness of the amount or mechanisms, “**I don’t know nothing about housing benefit or nothing**”. Although the cost of pitches on authority owned sites across Scotland varies greatly, on some sites the level of rent for a pitch can be compared to the cost of a one or two bed council house. In fact, one of the professionals suggested that “**...if they weren’t then they’d be in huge rent arrears**”. That is to say, the rent for the pitches on some sites is so high that it is likely to be unaffordable for people on a low income without subsidy. The experience of Shelter Scotland’s Development Worker has been that disruption or interruption to a different benefits claim can have an impact on housing benefit, with the potential of resulting in rent arrears and ultimately the threat of eviction.

Although not all, several interviewees had faced challenges in navigating the benefits system. One professional commented that problems with any benefit – even minor ones – can cause bigger problems, including suspension of housing benefit. A Gypsy/Traveller interviewee expressed something of their experience by commenting, “**You’ve got to**

**persevere**". Issues mentioned in the interviews and confirmed by project records include:

- incorrectly applied non-dependent deductions
- an increased Disability Living Allowance claim being appealed and taken to tribunal
- ESA decisions being appealed
- poor communication about changes to benefits
- delays in payment
- overpayment leading to the need for repayment and a payment plan
- benefits stopped without explanation
- an appeal leading to backdated payments
- appeal against incorrect application of sanctions

## 4.2 Financial Exclusion

The delivery of the Shelter Scotland Making Advice Work has highlighted that a key financial barrier for the Gypsy/Traveller community is the high level of financial exclusion experienced in some format by all in the community. The research has identified the primary causes resulting in financial exclusion below:

### 4.2.1 Digital exclusion

Although the DWP has rescinded its initial ambition of benefits claims becoming "**Digital by default**", there remains a steady progression to more benefits, grants and financial services being accessible primarily online. In addition, without access to the internet people are not able to compare prices or to access the cheaper goods that others take advantage of through internet retailers. Therefore, the extent to which the Gypsy/Traveller community is digitally included will have an increasingly direct impact on their financial inclusion. This reflects the findings of the Money Advice Service's review of the evidence base, which highlights digital exclusion as a particular barrier for vulnerable groups to financial capability.<sup>5</sup>

The interviews – alongside longstanding casework experience – showed that there was a low level of engagement with the internet among the community, especially beyond basic social media usage. During the eight Gypsy/Traveller interviews, only three people said that they use the internet, one of them only using it "**sometimes**". Of the three that do use the internet, two were mainly for Facebook and other social media with one person using the internet more fully, including to buy things. The internet was solely accessed on smartphones, rather than on a laptop, PC or other internet enabled device.

In five of the eight Gypsy/Traveller interviews, people said that they didn't use the internet at all. Those who discussed this further talked about their literacy being the barrier to using the internet: "**Specially in this day and age – what you gonna do if you can't read and write**", "**How can I use the internet if I cannae read?**" A few of those that did not use the internet expressed that they were aware of how useful the internet can be and that they would like to be able to access it.

Despite the above, we found that the younger generation is more digitally minded and empowered. Two interviewees that did not use the internet at all said that they had children who did, underlined by observations of young people using the internet on their phones and of one child using a tablet computer.

### 4.2.2 Use of banking facilities

A key area of financial exclusion is the low access and utilisation of banking facilities in the community. The Shelter Scotland Development Worker has completed a lot of work to support members of the Gypsy/Traveller community to open bank accounts. Of the seven Gypsy/Traveller interviews in which the question about using a bank was answered,<sup>6</sup> two people had a bank debit card, two had post office cash card, two had a bank cash card and only one had a debit and credit card. Almost all interviewees, including those with a debit card, mentioned that they just use their account "**for the benefits**". The professionals interviewed were of the opinion that the Gypsy/Travellers they work with predominately operate a cash economy and one professional confirmed that they had repeatedly witnessed the full amount of cash being withdrawn once benefits were deposited. This reflects another recent consultation with Gypsy/Travellers which found the groups to have limited access to mainstream financial services.<sup>7</sup>

For those operating a mainly cash economy and holding a solely cash account, cheaper rates of credit are not available, nor are the stability of regular outgoings through paying for things via direct debit/standing order. The Westminster 'Ministerial Working Group on Tackling Inequalities experienced by Gypsies and Travellers' noted that,

**"Some Gypsies and Travellers face difficulties accessing financial products and services; for example, providing suitable ID and difficulties providing evidence of a stable address. Gypsies and Travellers have also reported concerns that financial services would be hostile to them".<sup>8</sup>**

Consequently, access to banking benefits and low cost loans is currently out of reach for many community members. One professional pointed out

5. Money Advice Service (2015), 'A Financial Capability Strategy for the UK: The Evidence Base'

6. It was not felt to be sensitive or appropriate to ask this question in the group setting.

7. Irish Traveller Movement in Britain and Leeds GATE (2013) 'Impact of Universal Credit and welfare reforms on Gypsy and Traveller Communities'



that this can be a barrier in, for example, adhering to payment plans.

Only one Gypsy/Traveller mentioned having a savings account. It would be fair to conclude that the interviewees did not express having a need for a savings account because they did not have enough money to save, **“If there’s anything left, there’s very little”**.<sup>9</sup> Lack of ability to save also restricts the ability to access other financial services. For example, community members cannot access credit union loans because of the need to put money into an account for a period before a withdrawal can be made.

### 4.2.3 Education and Financial Inclusion

Low levels of engagement in formal education amongst the Gypsy/Traveller community has been well documented.<sup>10</sup> The implications of these educational experiences for financial exclusion became apparent through the interviews. Without any direct questions about literacy being asked, in six of the eight interviews people mentioned their low literacy skills, **“I’m not a good reader or writer”**. In almost every case this was mentioned in relation to understanding official correspondence, for example letters from the DWP relating to benefits, letters from the bank, or information regarding their tenancy. **“It’s when you get post in. It’s awkward.”**, **“Sometimes you don’t understand words and that.”** One of the professionals interviewed commented, **“They don’t realise that if we don’t have the right paperwork in time it’s going to have a major impact on their tenancy... A lot is down to education levels.”**

It was not solely the technical ability to read the words on the forms that was felt to cause a barrier, but also the assumed understanding in letters was felt to be inaccessible by interviewees, **“I can read a form and it’s totally different from how you read it”**. One professional went further to suggest that, rather than just the written communication, Gypsy/Travellers **“Can’t understand the system”**. Another professional reflected that this can perpetuate feelings of confusion and a lack of confidence.

## 4.3 Financial Resilience

### 4.3.1 Financial Reliance

Interviewees expressed different levels of financial stability, with the scale ranging from **“Some weeks are ok, some are less ok”**, through **“Things are tight”**, to **“We’re struggling every week”**. Summarised by one interviewee as **“It’s hard to live off benefits”**, most Gypsy/Travellers interviewed were just about managing

to afford the basics (food, fuel, essential clothes). However, a notable few did not even have enough money to always cover that, **“Once I’ve paid loans, I only have enough money for food and electric but we don’t have [gas] heating at the weekends... the money runs out...”** This precariousness was also noticed from a professional’s perspective, **“they live to the wire of the day their benefits are paid... If the benefits are a day late, they’re on the phone to me”**.

Alongside noting the challenges, it is important to mention that several of the interviewees had an attitude of resilience and a sense of satisfaction in having learnt to cope in the face of their financial troubles: **“It’s hard but you get by, you’ve got to”**, **“You get used to it – you’ve got to have routine”**. There was a similar sense when women were discussing having learnt to make food **“stretch”**. Different ways of coping with the financial constraints were mentioned. For example, one interviewee physically split their money into three piles: food, electric/ gas and paying back loans. Another said that they **“buy everything in bulk and look for deals”**. One professional agreed with this perspective, saying that they **“work within the confines of the money that they’ve got”**.

### 4.3.2 Employment and Financial Resilience

The delivery of the Shelter Scotland Making Advice Work programme has identified the specific financial support needs of the Gypsy/Traveller community due to the nature of working patterns. Research highlights that almost all those interviewed who had work at the time of the interviews were men. One professional mentioned that **“some families manage well on what the men bring in”** (although this **“managing well”** comment should be taken alongside Gypsy/Travellers’ own reflections on money). With one exception, work that was referred to was temporary or seasonal jobs such as gardening, paving or labour. The large majority of work discussed was through male self-employment within family networks, reflecting research that has previously been carried out around Gypsy/Traveller employability.<sup>11</sup> Seasonal self-employment results in any earned income being unpredictable. For example, one of the interviewees discussed the shared financial burden of seasonal work bringing inconsistent income to the family. This lack of stable income can make budgeting more challenging and can make claiming benefits more complicated.

8. Ministerial Working Group on Tackling Inequalities experienced by Gypsies and Travellers (2012) ‘Progress report by the ministerial working group on tackling inequalities experienced by Gypsies and Travellers’

9. See Section 3.7 below on Financial stability

10. For example, Equal Opportunities Committee (2001) ‘Gypsy/Travellers and Public Services’, Scottish Parliament

11. Greenfields, M. (2006a) Bricks and Mortar Accommodation, Travellers in Houses. In C. Clark, & M. Greenfields, eds. Here to Stay, University of Hertfordshire Press

## 4.4 Welfare Reform

The delivery of the Making Advice Work programme has identified the significant impact welfare reform will have on the Gypsy/Traveller community but that prior to action by the Development Worker there was limited awareness. When a question was asked about welfare reform, there was a very low awareness amongst Gypsy/Travellers of any changes happening to benefits and none of the interviewees identified that changes to date had affected them. Members of the community were mostly aware of what they individually need and experience day-to-day. In some sense, things are always changing for them and they have little connection with national level policy changes. However, one interviewee said, ***“It’s hard to keep up with the changes and to understand: that’s why we’ve got Mhairi.”***

As you would expect, the professionals interviewed were more aware of welfare reform and how it will affect the Gypsy/Travellers they work with. Project case records show that as a result of welfare reform it is getting harder for benefits claims to be accepted, and that community members are subject to more regular reassessment and work capability assessments. In many cases it is necessary to submit mandatory reconsiderations, or put in an appeal; a process that can take some time and significantly affects their income. The introduction of Personal Independence Payments (PIP) has put community members who have been on lower rate care allowance DLA at risk of losing their financial support.

At the point of publishing, Universal Credit had only been partially rolled out in a small number of authorities in Scotland and had yet to be introduced in the areas that the Shelter Scotland project works in. The DWP Equality Objectives (2012) commit that the Department will ‘Ensure that the design and delivery of Universal Credit enables the equal treatment of claimants and staff, and avoids discrimination, while achieving its outcomes.’ However, the impact that UC will have when it is introduced was of concern to the professionals interviewed. One was particularly concerned about the more intensive questioning that they thought would come with the introduction of UC. The Gypsy/Traveller Community are very private and do not openly discuss personal matters. They felt that in order to access UC people would have to answer more searching questions, which Gypsy/Travellers ***“won’t be willing to answer”***. There was also concern about the prospect of direct payments as proposed by the Westminster Government.<sup>12</sup> At the moment payment of rent for most Gypsy/Travellers is not an

issue because it is paid straight to the council, but ***“with Universal Credit the problems will start”***. One professional was concerned that ***“rent will be well down the list”*** for the Gypsy/Travellers to pay. There was concern that a high level of support for Gypsy/Travellers would be required for a successful transition to UC that would not result in significant rent arrears, leading to evictions.

## 4.5 Cost of Living

A strong theme that emerged was the cost of living for Gypsy/Travellers, ***“We’re always scrimping and saving coz everything’s so expensive these days”***. The price of essential goods and services has risen relatively quickly in recent years. As these products take up a relatively larger share of low-income budgets, the cost of living has risen faster for those on low incomes and is felt more acutely.<sup>13</sup> The rising level of the cost of living has resulted in rising money and debt issues for the Gypsy/Traveller community. Features of the cost of living that emerged through the interviews can be split into three main categories:

i) **Food** – In half of the interviews, making food ***“stretch”*** to feed the family was discussed. The women involved talked about their desire and commitment to cook healthily but saw buying raw ingredients and healthy food as expensive. Recipes were discussed that they could make to last for multiple meals. This sense of only just managing was highlighted by someone talking about ***“slim”*** weeks, in which having enough food to feed the family was a problem until the next benefits payment were received.

ii) **Utilities** – As with many other low-income groups, Gypsy/Travellers pay for gas and electricity through pre-pay meters, which is more expensive than other methods of accessing utilities. As noted by the Equality and Human Rights Commission, this may be further exaggerated for those that live on sites as the utility companies sell energy to the Local Authority who then re-sell it on to the residents.<sup>14</sup> The vast majority of Gypsy/Traveller interviewees mentioned the cost of gas and electric as a significant pressure on their finances. On the sites in this research electricity is paid for on a metered card system and gas is bought in large canisters. However, one of the site Managers was of the opinion that the electricity sold on the sites is slightly cheaper than the general rate for meters. One of the interviewees who was housed discussed having electric storage heaters, which they said were particularly expensive on a meter. They found it hard to keep warm, particularly in a concrete tower block with very little insulation. Another interviewee said,

12. At the time of writing it is likely, although not certain, that the Scottish Government will be able to use newly devolved powers to ensure that the housing element of UC can continue to be paid directly to landlords.

13. Tinson et al, (2014) ‘Poverty and the Cost of Living’, Joseph Rowntree Foundation

14. Cemlyn et al., (2009) ‘Inequalities experienced by Gypsy and Traveller communities: A review’, Equality and Human Rights Commission

***“we don’t have [gas] heating at the weekends... the money runs out... it gets very cold in winter.”***

iii) **Other Essential Costs** – There was a general sense that for anything above and beyond the basics there was not enough money; week to week there is not capacity to save or have any reserves, one interviewee had accessed the Scottish Welfare Fund so that she could get bedding and cutlery. ***“It can be a struggle – what I get covers the basics”***. Living on such a tight budget means that if something unexpected happens, the interviews uncovered a lack of financial resilience to manage any additional costs. ***“[It’s] not enough...if there’s anything left, it’s very little”***. One example given was paying for the replacement of a flat tyre. Another interviewee gave the example of losing their wallet, an event that led to needing a Crisis Grant in order to have enough food to feed the family.

## 4.6 Characteristics of Support

Alongside the technical aspects of support that Shelter Scotland provides to the Gypsy/Traveller community, the interviewees made clear that the characteristics of the support given are vital. A clear message from the interviews was that to help in this area it is not just what support you give but how you give it that needs to be right. Particular characteristics highlighted were:

- **Trust** ***“If you haven’t got trust then you may as well go home.”***
- **Longevity and consistency** ***“I’ve known Mhairi four years... she’s been through a lot with me.”***

- **Face-to-face accessibility** ***“Mhairi will knock or text.”***
- **Tenacity and reliability** ***“Mhairi helps out, she understands, she even takes my anger outbursts.”***
- **Respect** ***“Mhairi is worth her weight in gold.”***

Building trust has been shown to be the key success factor to supporting the Gypsy/Traveller community. The provision is complex in the requirement to build trust not only with service users but also develop trust in the wider community to minimise resistance to provision. The service developed by slowly breaking barriers and increasing engagement over a number of years. The service has utilised early service adopters to facilitate acceptance by the wider community and to promote self-referral and acceptance by community members.

The Making Advice Work project has highlighted how success has been achieved through continuity of investment enabling achievement of outcomes through consistency and reliability. Through continuity of provision the service has been able to embed within the community and break barriers to participation and delivery of small achievable actions the community has accepted the project.

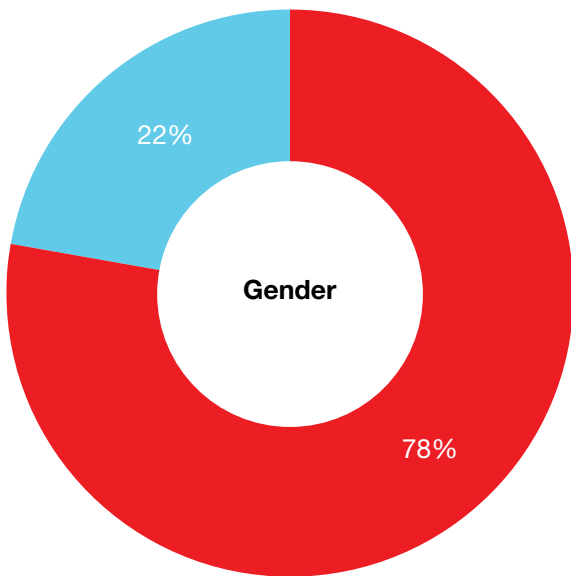
Service user involvement has been key, with trust built with members of the community, leading to a few individuals becoming informally involved in the project; for example through contributing the service user voice to the steering group. This participation, in turn, has allowed the project to gain greater access to other members of the community.

# 5. Case File Findings

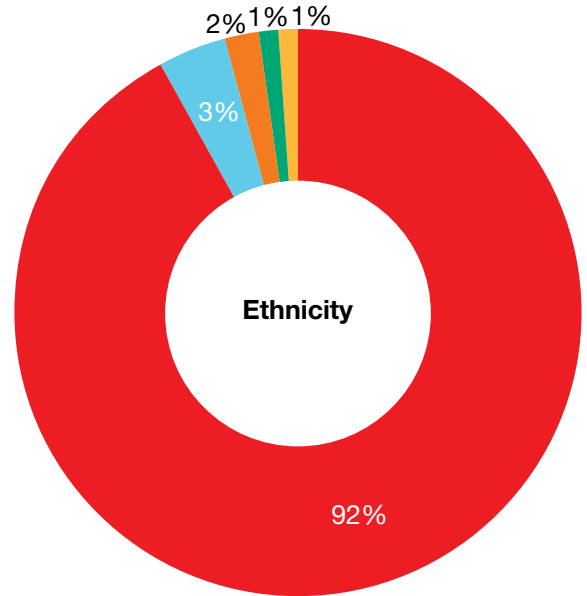
Between 1 October 2013 and 31 March 2015 Shelter Scotland has supported 118 Gypsy/Travellers through our Gypsy/Traveller Project providing them with a range of practical advice and support around housing, benefits, financial maximisation and debt.

A full case file review was conducted on these 118 clients to help build a picture of the demographics of the Gypsy Travellers we support and their financial circumstances.

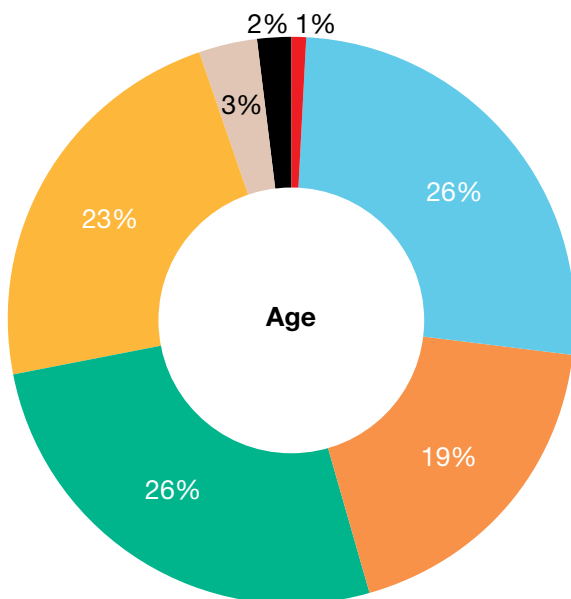
The data shows we predominately supported women Gypsy Travellers. This is due to a number of factors such as the higher early mortality rate among men, and an increased unwillingness amongst men to engage with support.



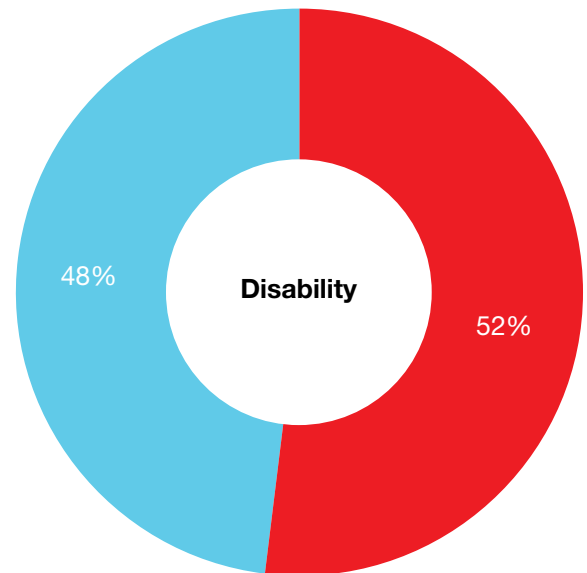
■ Women ■ Men



■ White Romany/Gypsy/Traveller  
 ■ Unrecorded ■ White English  
 ■ White Scottish ■ White Irish

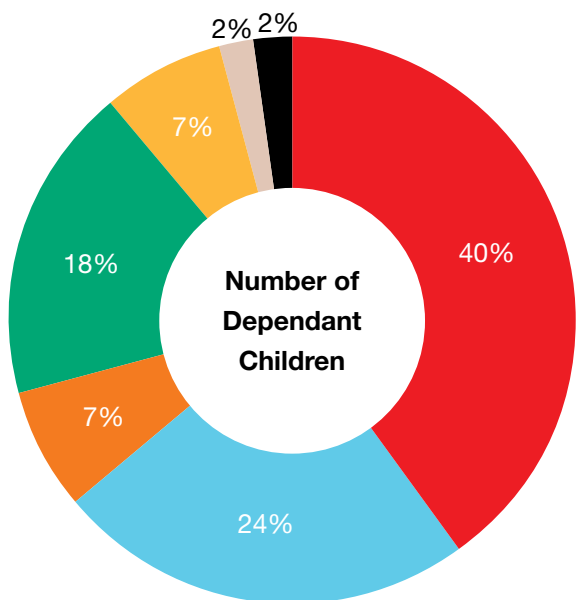


■ Under 17 ■ 17-24 ■ 25-34 ■ 35-49  
 ■ 50-64 ■ 65+ ■ Unrecorded

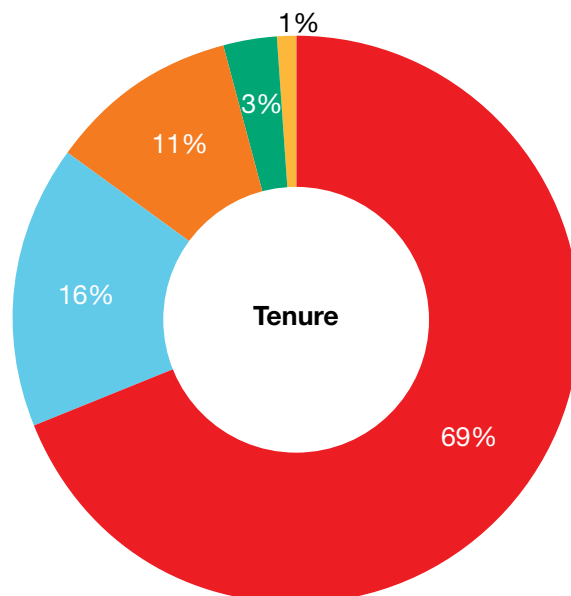


■ Yes ■ No

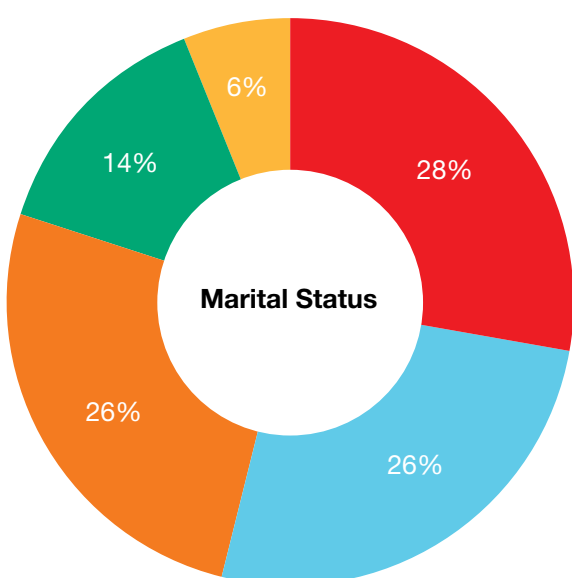
As can be seen from the chart above 52% of the Gypsy Travellers were recorded as having some form of disability, this is predominately mental health issues as opposed to physical disabilities.



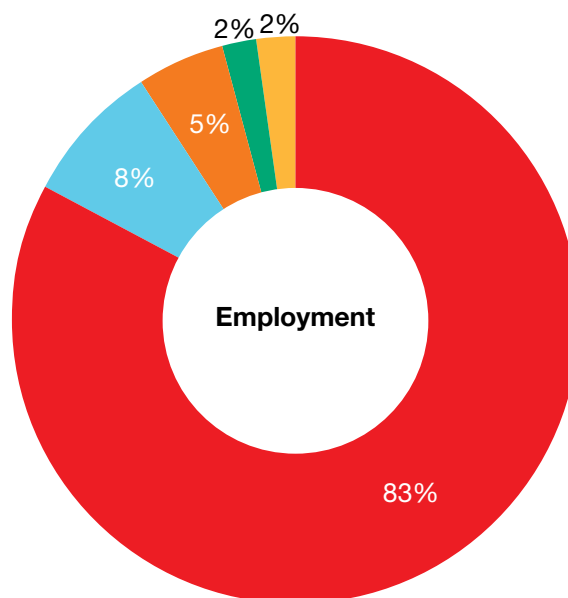
■ 1 ■ 2 ■ 3 ■ 4 ■ 5 ■ 6 ■ 7



■ Social Tenant ■ Other ■ Homeless  
■ Private Tenant ■ Rent Free



■ Married/Co-habiting ■ Separated  
■ Single ■ Widowed ■ Divorced

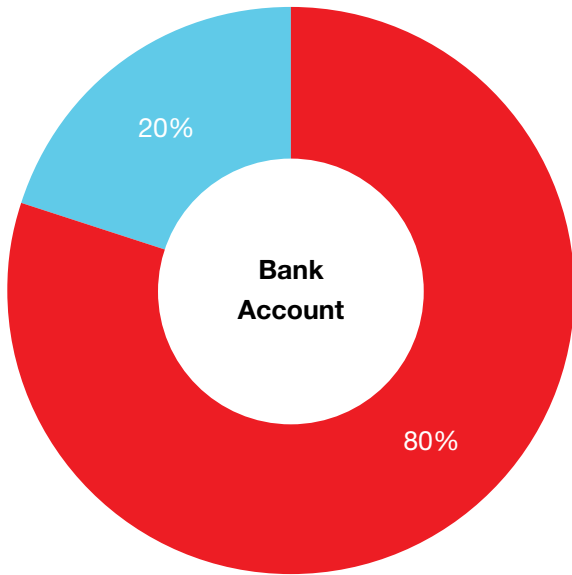


■ Unemployed ■ Other ■ Retired  
■ Employed Part Time ■ Self Employed

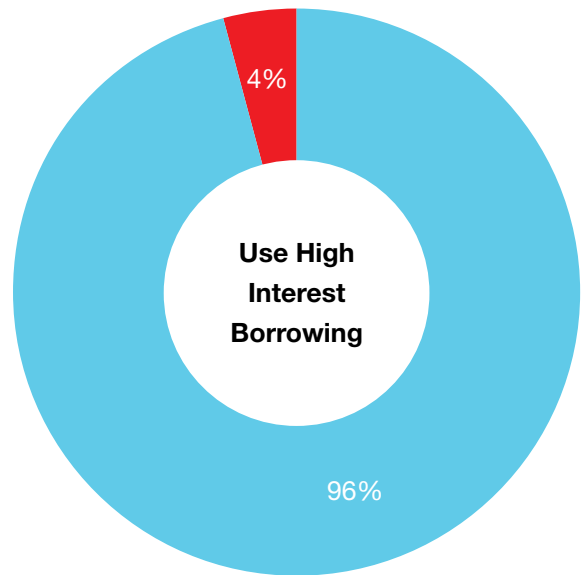
Of the Gypsy travellers we supported with dependant children under 16 living at home 36% had three or more children which is 2.5 times the national average of 14%.<sup>15</sup>

With regards to tenure type 80% of the Gypsy/ Travellers we supported were either Social Housing Tenants or recorded as Homeless, 16% were recorded as other and this was predominately young adults living with parents. On Employment 83% were recorded as unemployed and in receipt of benefits.

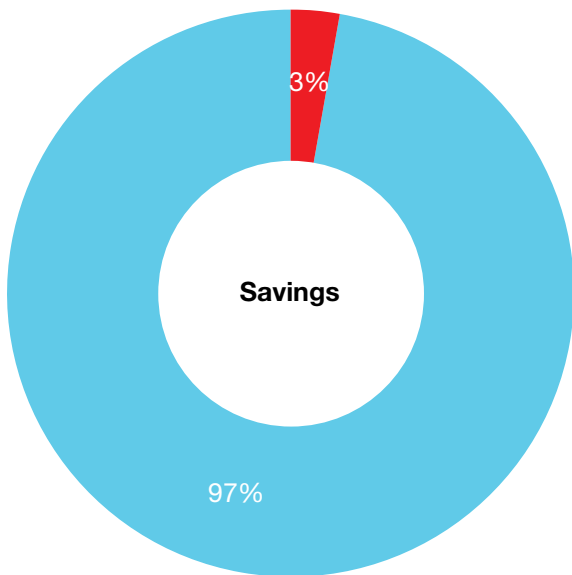
15. <http://www.ons.gov.uk/ons/rel/family-demography/family-size/2012/family-size-rpt.html#tab-One-in-seven-families-with-children-had-three-or-more-children>



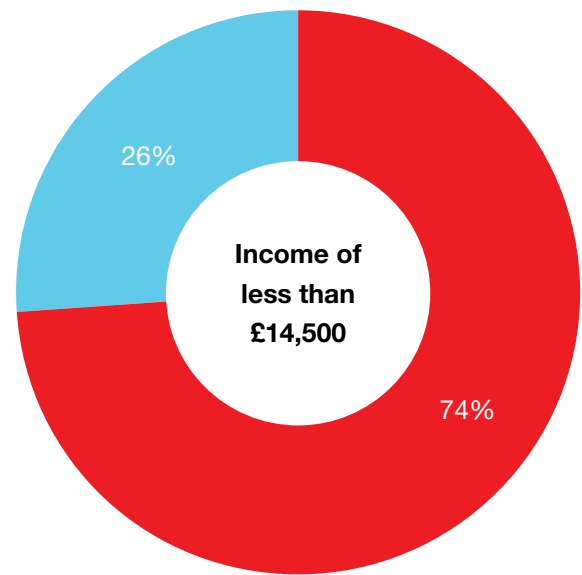
■ Yes ■ No



■ Yes ■ No



■ Yes ■ No



■ Yes ■ No

As can be seen from the charts above 20% of the Gypsy Travellers we support have no bank account and only 3% had any form of savings compared to 67% for the wider population.<sup>16</sup> When coupled with the

income chart below this demonstrates very low levels of financial resilience among a large percentage of the Gypsy Travellers we support.

16. Money Advice Service (2014) 'Living on the Edge'

# 6. Policy Research

There is significant body of research and policy papers on Gypsy/Travellers however we have focused on highlighting those that are most relevant to the area of financial exclusion and capability.

The Scottish Government recognises that Gypsy/Travellers are a particularly discriminated against and marginalised group. The Scottish Government's Race Equality Statement 2008<sup>17</sup> when it clearly acknowledges that Gypsy/Travellers have a right to the same protection from discrimination and abuse as other minority ethnic communities in Scotland.

The Equal Opportunities Committee of the Scottish Parliament in 2013 held an inquiry into Where Gypsy/Travellers Live<sup>18</sup> and made a number of recommendations including **"We look forward to progress from the Scottish Government on current initiatives and expect it to continue to support voluntary organisations, and ask that it explore how pilots and projects can be replicated."**

The Housing (Scotland) Act 2010<sup>19</sup> created the new Scottish Housing Regulator, and sets out the Regulator's statutory objective to: **"Safeguard and promote the interests of current and future tenants of social landlords, people who are or may become homeless, and people who use housing services provided by registered social landlords (RSLs) and local authorities."** This means that they have a critical role in regulating services to the services provided to the gypsy/traveller community by social landlords. The Scottish Housing Regulator commissioned research on The Priorities of Gypsies/Travellers and Factored Owners<sup>20</sup> in 2012 this highlighted a number of issues around factoring services but particularly highlighted issues around **"value for money of services"** and perhaps interestingly highlighted **"more than half of those mentioning value for money as a priority also rated this as their top priority. This suggests that where value for money is a priority for Gypsies/Travellers, it is a very significant priority."**

The Scottish Social Housing Charter<sup>21</sup> has a specific outcome relating to Gypsies/Travellers as a result of this research. **"Local authorities and social landlords with responsibility for managing sites for gypsies**

**and travellers should manage sites so that: Sites are well maintained and managed."**<sup>22</sup>

Amnesty International published research they had undertaken in 2012 On the Margins, Local Authority Service Provision for Scottish Gypsy Travellers.<sup>23</sup> This report highlighted the role of the Gypsy Traveller Liaison Officer (GTLO) role, Amnesty International highlighted their view that **"In the opinion of Amnesty International, the critical elements of the Equal Opportunities Committee's recommendations are the provision of services of information, support and consultation. The private nature of the community and the need to build a relationship of trust makes this work better suited to an individual independent of the local authorities' institutions, who the community can contact for education, health and social care advice and assistance."** It went on to highlight the work of Shelter Scotland **"East Lothian Council currently has such an arrangement with Shelter Scotland's GTLO for independent, unbiased advocacy and liaison work. The function of Shelter Scotland as a liaison between the local authorities and the Gypsy and Travelling community has a number of additional functions which are not present within the structures of local authorities themselves. Shelter has also been working to break down barriers between the Travelling and settled communities by running cultural awareness events."**

Improving Gypsy/Traveller Sites<sup>24</sup> was published by the Scottish Government in May 2015 and focuses on the standards that sites should be maintained. However it notes **"Amenity blocks on sites should therefore meet an appropriate energy efficiency standard"** which will assist with fuel costs. It goes on to state **"Ideally site tenants should be able to choose their energy supplier, but we appreciate that will not be technically possible at many sites. In light of that when a site provider has a choice of energy supplier for a site, affordability for site tenants should be one of the criteria the site provider applies in deciding who to appoint."** This should assist tenants in reducing their energy costs. In addition **"site fees should be set at a reasonable level, and it will not generally be appropriate to pass the entire cost of significant work carried out to a site (for example, fitting new amenity blocks) on to site tenants in their pitch fees"** again this will assist in ensuring rent levels remain affordable.

17. Scottish Government. *Race Equality Statement 2008*

18. Equal Opportunities Committee. *Where Gypsy/Travellers live*

19. Scottish Parliament. *The Housing (Scotland) Act 2010*

20. The Scottish Housing Regulator. *The Priorities of Gypsies/Travellers and Factored Owners*

21. Scottish Government. *Scottish Social Housing Charter*

22. Scottish Housing Regulator. *Consultation on Charter Indicators: Indicator 16 – Gypsies/Travellers*

23. Amnesty International. *On The Margins*

24. Scottish Government, *Improving Gypsy/Traveller Sites, Guidance on minimum site standards, and site tenants' core rights and responsibilities*

# 7. Shelter Scotland Delivery Model

## 7.1 Delivery Model

Shelter Scotland delivers the Making Advice Work project through a dedicated Development Worker who works with Gypsy/Traveller communities in Edinburgh, Lothian and Borders. The Development Worker is based on-site to provide comprehensive support, advice and guidance to the Gypsy/Traveller community. The key activity of the role includes:

- **Income Assessment** – Working with service users to maximise their income through comprehensive assessment of their current financial situation including opportunities to improve management of finances and ensure they access all entitled benefits.
- **Benefits Guidance and Support** – Helping households to access benefits and proactively supporting them to fulfil claimant commitments, for example through accompanying them to Job Centre appointments *“It was difficult before Mhairi. We went to the Job Centre and they’d look at you like you’re stupid, lecturing you and trying to put you right.”* Assisting service user to navigate the benefits system, especially in cases where there are problems or advocacy is needed, for example in appeals *“Without Mhairi we’d be stuck”* (when Housing Benefit claim went wrong)
- **Budgeting** – improving the financial situation of service users by providing tailored budgeting advice based on personal financial situation. This has empowered service users to maximise their available income and ensure that proactive financial management techniques are utilised.
- **Advocacy** –building relationships with external agencies including DWP and Local Authorities and utilising professional experience to provide expert advocacy to ensure the service user is fairly represented in external meetings and to ensure successful resolution of financial situations.
- **Increasing Financial Access** –reducing the financial isolation of the community through support to increase integration with financial services including attending benefits and financial meetings. Improving access and utilisation of financial services including opening bank accounts; where appropriate and affordable, setting up direct debits; completing financial forms and applications.
- **Money and Debt Service** –proactively assess service user’s financial issues and implementing comprehensive strategies to resolve issues and coordinate referral to local support services.
- **Digital Access and Support** – overcoming barriers to digital participation through providing

digital access and increase skills in utilising IT and support all statutory digital applications. The Development Worker supports service user’s online skills training service users how look up information online and show them how this is done so they can do this themselves in the future.

The success of the programme is demonstrated by providing a financial gain for service users of £86,870 in 2014-15.

## 7.2 Key Learning Points

Through delivery of the Making Advice Work programme the following activity has been shown to be most effective in supporting the community to improve their financial situation:

- **On Site Delivery** – Investing in a project which is based on the Gypsy/Traveller sites is pivotal to programme success through:
  - **Increasing Trust** – The Gypsy/Traveller community are very private and do not openly discuss personal matters, including personal finance. Shelter Scotland utilised the experience of our Development Worker to build trusting relationships over a long period – relationships were formed with both individual service users but also gaining acceptance by the wider community. Trust was built through ensuring positive outcomes for initial engagement activity e.g. securing small grants; resolving conflict with external agencies.
  - **Building Relationships** – Service User relationship were built on small achievable actions to build trust and break down barriers to participation and thus enable fuller financial support actions to be completed. The Development Worker used presence on site to utilise existing service users as primary mechanisms to promote the service and gain informal referrals and engagement with other community members experiencing financial difficulty.
  - **Partnership Working** – building relationships and referral protocols with local provision to provide a co-ordinated experience for service users. Due to the trust provided in the Development Worker by the Gypsy/Traveller community the Development Worker acts as a link to accessing related services for example: developing close links with an education service that operates on one of the sites, to improve financial literacy skills; utilising referral protocols with Cre8te, an organisation that helps people who are self-employed to deal with their tax and national insurance payments.



- **Building Personal Capacity** – Success of delivery has been increasing the knowledge and experience of individual service users so they can take control of their own financial management including:
  - **Awareness Raising** – A series of preparatory work and information sharing to prepare the group for financial developments including: Welfare Reform – increasing awareness of changes and developing tailored preparation activity based on individual need; Banking – introducing benefits of banking services.
  - **Improved Financial Capacity** – innovative informal approach to equip the community with the financial capacity to manage finances including introducing core skills needed to manage finances and budgeting.
  - **Increasing Financial Access** – increasing service user access, knowledge and utilisation of key financial products including self-management of benefits claims; increased utilisation of banking services; increasing confidence to independently attend financial meetings with external agencies.
- **Expert Advice and Support** – Investing in a skilled and experienced Development Worker has been key to project success. Due to the complexity of the issue faced by service users they would be unable to resolve the issues without the dedicated support and experience of the Development Worker who provides advice and advocacy based on their personal financial situation. The service users need the on-going support and guidance of the Development Worker to improve their financial situation for example: resolving barriers to participating in meeting with external financial agencies including DWP; help to access a business support grant to allow service user to develop their own business; Finding grants and access to goods through both statutory services (such as the Scottish Welfare Funds) and charitable trusts/ organisations.
- **Commitment of Provision** – Shelter Scotland recognises that key to the success of the work has been the commitment of both funding and Development Worker. The funding continuity is required to build the levels of trust and relationships required by the community to successfully engage and resolve their financial situations. The commitment of the Development Worker is required to ensure they are available to quickly respond to the crisis issues that develop for service users and ensure that resolving low levels issues are used as a starting point to taking action on more complex interlinked financial issues.

# 8. Conclusion

Addressing financial inclusion is not just about opening a bank account. As the Equality and Human Rights Commission summarise, '***The discussion of access to employment and economic inclusion for Gypsy/ Travellers demonstrates inequalities resulting from racism and discrimination***'. In this small-scale research we saw this played out in Scottish localities. The more deeply rooted traditions, characteristics and challenges of the Gypsy/Traveller community, which have often developed in response to this discrimination, were inextricably intertwined with the presenting financial issues.

Gender roles, engagement with education, literacy, and patterns of employment all played a role in shaping Gypsy/Traveller experiences of financial capability, welfare benefits and debt. In particular, disengagement from education resulting in low levels of literacy had a particularly high impact as it limits access to employment, digital inclusion and ability to navigate the benefits system.

The findings of the research paint a stark picture of the financial experience of the Gypsy/Traveller community. The limited financial resilience of the community is evident throughout the research with only 3% of service users having any form of savings. The community are predominantly in low paid jobs and repeatedly reference the struggles they face

ensuring they have enough money each month. The lack of resilience is compounded by distrust of financial agencies and services and no credit history reducing access to financial borrowing resulting in reduced ability to deal with financial uncertainty and emergencies. Throughout the interviews there was evidence of households struggling to afford what most people would take for granted as essentials, alongside endemic and entrenched issues of financial exclusion.

Expert advice and support is critical to improving the financial capability of the Gypsy/Traveller community. The success of professional support is built on continuity of provision building trust not only with service users but also with the wider community. Due to the complexity of the financial issues faced the expertise of the on-site professionals is pivotal to improving financial capability through providing advice and advocacy, reducing barriers to financial participation and building personal capability.

The findings of this report are not unique to the families involved and highlight the need for urgent action to improve the financial capability of the Gypsy/Traveller communities across Scotland. Action is particularly required to mitigate the impact of Universal Credit which could provide significant financial hardship on this marginalised and vulnerable group if urgent expert support is not provided.

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# Appendix 1 – Survey Questions

## Background questions

1. Sex
2. Age group
3. How long have you been staying here?
4. Did you go to school?
5. Do you work or have you ever worked?
6. Do you use the internet?

## Specific Questions

7. Do you use a bank/ post office account...?
8. Do you claim any benefits? Have any recent changes to the system affected you?
9. What happens when money runs short?
10. In general, how are things with money?
11. How does your money situation affect where you live? And how does where you live affect your money situation? Utilities?
12. What would you change if you could? Anything else?

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