

Debt and Dying

Understanding and addressing
the impact of funeral costs
for Travellers in Ireland

Executive Summary



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An exploratory analysis for National Traveller MABS

Executive Summary

Researchers

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Disclaimer: The views expressed in this publication are those of the authors and do not necessarily reflect the views of the CIB.

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Foreword

National Traveller MABS, through timely research and their report *Debt and Dying*, sensitively shines a light into the darkness of those feeling heavily burdened and overshadowed by funeral related debt. It brings to light various factors which either create or contribute to the burden, and highlights internationally developed solutions to avoiding or relieving such burden.

Debt and Dying makes a valuable contribution towards establishing greater equity for Irish Travellers in wider Irish society by seeking to identify, address and overcome funeral cost related poverty traps and areas of financial exclusion.

I would like to commend in particular the frankness of the Traveller voice which this research captures with sensitivity and respect. It is my sincere hope that courageous voices within the Traveller Community in speaking about this very sensitive issue will contribute to the development of positive options such as those listed among the report's recommendations.

Let us begin there. Then in responding faithfully to such voices, I believe we are called to a greater solidarity that offers hope and practical solutions for those in funeral debt related difficulty. I am pleased to welcome the significant contribution that this publication makes towards that greater solidarity.

Diarmuid Martin,
Archbishop of Dublin

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Our special gratitude must go to those who participated in the interviews and focus groups, many of whom shared their personal experiences in order to help others.

We hope that this study will help in some way towards alleviating the burden of financial hardship at times of crisis.

2012


Preface

National Traveller MABS was established in 2005. As a Traveller dedicated organisation it focuses on the issues of over indebtedness and exclusion from financial institutions. As part of its ongoing work, National Traveller MABS identified the cost of funerals as one of the main reasons why many members of the Traveller community find themselves in unmanageable or illegal debt.

All too often when a family member dies, those remaining have neither the capacity to organise, nor the financial means to pay for a funeral. Lack of access to legal and affordable credit, lack of insurance or assurance policies, literacy difficulties, lack of self esteem, the role of the illegal moneylender, and lack of options in relation to undertakers are just some of the factors which cause an unnecessary increase in the cost of burial. Additionally, within the Traveller culture, the importance of showing how much a deceased member of the family was loved is often measured in how much is spent on the funeral and headstone. This adds an additional burden to an already desperate situation.

The publication of the report, Travellers' Last Rights by Fr. Stephen Monaghan and Jacinta Brack, added weight to the experience of National Traveller MABS, and provided a background for further research on the issues surrounding debt and dying within the community.

National Traveller MABS decided to carry out this research to explore the extent of financial debt related to funerals- to identify barriers to accessing legal and affordable means of paying for funeral costs and to explore options suitable to the Traveller community which may overcome this issue. This Executive Summary highlights the main issues arising in the report.



The Board of National Traveller MABS is very pleased with this valuable piece of work and would like to thank Dr Stuart Stamp, Ciara Murray and Maura Boyle for carrying out this research. We acknowledge the work undertaken by our colleague Brigid Clarke, by Co-ordinators, Nuala Ní Ghabhann and Nancy Power and the staff of National Traveller MABS. We are grateful for the support of the CIB in publishing this important piece of research. We are confident that this body of work will assist us in addressing some of the issues of financial exclusion within the community.

Paul O' Sullivan

Chairperson

National Traveller MABS

1 Introduction & Context

This exploratory study sets out to examine the extent to which funeral and related costs impact on members of the Traveller community, the reasons for this, and what can be done to alleviate the impact of such costs.

The subject of funeral costs among the Traveller community is largely un-researched and there are a number of questions that arise in this regard. Do Travellers spend more on funerals than the settled community¹ and if so, why? Are there particular Travellers or groups of Travellers for whom funeral costs are a burden? Do Travellers have distinctive ways of coping with funeral costs and what are the reasons for this? Are there supports, options and choices that could help?

The research involved a detailed literature and policy review - an analysis of secondary data from previous research, consumer surveys and industry websites, interviews with 25 key informants (including Traveller representatives, people who work closely with Travellers and service providers) and case studies of five individuals with personal experience of the funeral and bereavement process. In addition, four focus groups were engaged, which represented different responses and dynamics.

1.1 Traveller culture and demographic

Travellers and settled people in Ireland share elements of the same culture but overall, Travellers' individual culture, history and way of life is very separate to settled Irish culture (Monaghan

¹ The authors of this report recognise that given the long relationship that has existed between Travellers and non-Travellers in Ireland, the term "settled community" historically referred to the indigenous non-Traveller majority population in Ireland. As Ireland has become more diverse it is important that we acknowledge new identities and communities when discussing issues affecting a community, such as the Traveller community. It would be more appropriate therefore to discuss issues in relation to the population as a whole and not just the indigenous non-Travellers. However this report is a result of the findings from discussions held with many Travellers, both on an individual and group level. Reference to the "settled population" comes from such discussions, and to ensure clarity we have maintained this terminology.

and Brack, 2007; 6). The value system, customs and traditions of the Traveller community mark out its members as an identifiable group both to themselves and to others (Nolan and Maitre, 2008; 56). There are also particular cultural norms that relate to funerals. These involve certain religious rituals, the importance of “place”, the “marking” of death, “open” grief, attendance throughout the process, and the demonstration of love and respect (Monaghan and Brack, 2007).

The Traveller community is a group with very distinctive demographic and socio-economic characteristics and many of these features have potential relevance to funeral costs and the capacity of members of the Community to meet these costs. Analysis of data from the 2006 and 2011 Census specifically in relation to Travellers (Nolan and Maitre, 2008), the findings from the All Ireland Traveller Health Study (AITHS) - Our Geels², and other key pieces of research reveal a number of pertinent findings:

- The distinctive (age) population profile of the Traveller community is comparable to that of developing countries i.e. a high birth rate coupled with a young population.
- The life expectancy of Travellers is significantly lower than that of the general population. The AITHS found that average life expectancy at birth was 61.7 years for Traveller males compared to 76.8 years for males in the population as a whole. The average life expectancy for Traveller females was found to be 70.1 years, compared to 81.6 years for females in the population as a whole.
- Causes of death among the Traveller community are markedly different from those among the settled community. For example, death rates as a result of suicide and accidents are significantly higher among the Traveller community (Walker, 2008; AITHS 2010; Monaghan and Brack, 2007).

² The All Ireland Traveller Health Study (AITHS) – Our Geels, was undertaken by the School of Public Health, Physiotherapy & Population Science, University College Dublin on behalf of the Department of Health and Children. The research was carried out over a three-year period and was published in 2010 by the Department of Health and Children.

- The majority of Travellers do not own a property, which means they do not have access to the cheapest form of credit, i.e. loans secured on the family home (Census 2011).
- Traveller households are larger than average: approximately 30% of Traveller households contain six or more people compared to 5% in the overall population.
- High levels of unemployment and low levels of educational attainment persist within the Traveller community. According to the 2011 Census, the unemployment rate within the Traveller community stood at 84.3% while only 1% of the Traveller population had completed third level education.

The level of exclusion and poverty experienced by the Traveller community clearly mitigates against a capacity to meet the cost of life events such as funerals. Specifically, higher mortality will of necessity result in people having to meet funeral costs at a younger age with less time to acquire savings or potential access to other resources. Furthermore, cuts in social welfare, as a result of the current economic and financial crises, are likely to disproportionately affect relatively low-income groups such as the Traveller community.

1.2 Social and financial exclusion

Social exclusion, or an inability to participate fully in society, is clearly a feature of life for many Travellers. The findings of a recently published social attitudes survey illustrate that prejudices towards Travellers are still widely prevalent among the Irish population at large (McGréil, 2010). Notably, 79% of survey respondents said that they would be reluctant to buy a house next door to a Traveller and 18% said they would deny Travellers citizenship. There were, however, more positive responses in terms of willingness to employ a Traveller (nearly 60% responded in the affirmative) and Travellers' competency to sit on a jury (over 73% agreed).

Financial exclusion, defined as an inability to access and/or use mainstream financial services, is strongly associated with social

exclusion, and the evidence to date suggests that Travellers, along with other low-income groups, do not access or use mainstream financial services to the same extent as the population as a whole for a variety of reasons. Some of the barriers are “external”, such as documentary or identification requirements, and some are “internal”, such as literacy difficulties or a preference for dealing in cash.

Financial exclusion clearly presents problems in dealing with external shocks or once-off events such as funerals. A particularly relevant piece of research is the recent study by the ESRI which found that Irish levels of financial exclusion are relatively high when compared to European standards and that over-indebtedness is strongly associated with low income and is mainly triggered by an “income shock” (2011; 15). The authors summarise:


These results suggest that income inadequacy rather than a high level of personal consumption is a key factor in over-indebtedness in Ireland.

*The risk groups identified, such as lone parent households, the unemployed and the ill/disabled, also highlight the role of a persistent lack of resources in over-indebtedness.
(Russell, Maitre and Donnelly, 2011; 15)*

1.3 Policy developments in relation to personal finance

Current policy discourses around personal finance in Ireland have focused predominantly on mortgage holders, electronic payments and those facing legal consequences for unpaid personal debts. Little has been done to-date, however, to promote initiatives which may have relevance to Travellers such as social lending, access to appropriate savings facilities and to payment and insurance products tailored to the needs of low-income earners.

There has been one positive development, namely the publication of the government’s “Strategy for Financial Inclusion”



(Department of Finance, 2011). The Strategy focuses on the development of a “Basic Payment Account” (BPA), tailored to the needs of those on low income; it is hoped that such an account will act as a “gateway” to other financial service products such as savings, credit and insurance. National Traveller MABS welcome this initiative but is concerned that the development of a separate bank account for those on low income could be seen as a poor-man’s bank account leading to further unintended exclusion.

In contrast, there has been significant innovation in the developing world with regard to financial inclusion. These developments, particularly in relation to access to and use of financial services may have some application and relevance to excluded communities in Ireland, such as the Traveller community. Of particular interest are initiatives including the use of “off the shelf” insurance products, ‘burial (savings) societies’ and mobile phone banking/payment facilities (Napier; 2010).

2 Importance of the funeral to the Traveller

The interviews and focus groups revealed the particular importance attached to bereavement, mourning, burial and remembrance within the Traveller community. Although of no lesser significance within the settled community, clear cultural differences were described between settled and Traveller community funerals. This was summarised by one respondent:

We place a different value...they (the settled community) would be back in work next week...where the Traveller would need a month to kind of get over it you know.

2.1 Family and community

A unique sense of family, community and togetherness contribute to a vital support system for the bereaved. Most, if not all, extended Traveller families will, in all likelihood, have been touched by untimely death at some time or other, which further adds to the closeness of the extended family unit at such times. “Not wanting to let the family down” was a common theme among respondents. In addition to the family, respondents noted the importance to them of membership of the wider Traveller community and the support they drew from this at times of bereavement.

Funerals bring people together, people you may not have seen for years...it gives you immense inner support and that will never change, I'm very proud of this...we have that solidarity.

2.2 Honouring the deceased

There are certain expectations surrounding the funeral, and these are often a consequence of a desire to show, and be seen to show, love and respect for the deceased:

I think a person's funeral gives people the opportunity to show

that person how much they were thought of, it's an expression of how much you love that person, how much you value that person and I suppose how much you will miss them - people would leave themselves hungry and severely in debt for a funeral. I think more so than any other event because it's really your last chance to show this person how much they meant to you.

Many deaths within the community are premature and tragic and the statistics bear this out. One respondent remarked, "60 would be considered old in the Traveller community". In this context, the funeral process, and the erection of the headstone, can act as means of conferring a status on the deceased that was either denied to them in life or that they never had the chance to achieve.

That is how you express your status – or the person's status, the person who died.

Getting the headstone erected is fundamental....it has awful importance to the Travelling Community.

2.3 Religion and ritual

Religion, spirituality and ritual play a major part in the lives of the majority of Travellers and inform many of the practices associated with the funeral. As one respondent observed:

(Religion) permeates every part of our lives, our existence

In tandem with the comfort of faith, there was an element of superstition in the way people dealt with death and the funeral and bereavement process. The thought of planning for death, or even for illness, was considered by many respondents (but not all) to be bad luck in that it might hasten a person's death:

Because I think if you had your grave, I think in my imagination that you'd go quicker.... I think so anyway.

2.4 Privacy and personal finance

In common with the settled community, Travellers assign great

importance to privacy and responsibility around personal finance in general, and to matters concerning the funeral in particular.

Some Travellers can be very proud about who pays for their funerals...this person is seen as their responsibility...they might have to work for 12 months to pay for it...it's a big problem I think.

Some families are poor, others within the community know they are poor, but yet that family who are poor will not admit it and they will do what they can to muster the resources...the Traveller will always get a decent funeral.

3 Funeral practices, trends and relationships: the implications for funeral costs

Funeral practices and trends, stemming from values and beliefs, can vary from family to family and from area to area. They can also change over time. However, there were some distinct practices and trends that appear to be common to many, if not all, Traveller funerals. Large attendances (and catering for those attending throughout the process), the coming together of extended family and community, the three-day burial period, and the oral, personal and emotional nature of the funeral were all distinctive features of the funeral process.

People always gave every penny they had in their pocket... maybe the trends have changed. The tradition of Travellers going to every funeral out of respect...you might travel miles, go to different countries...if you didn't go to the funeral you'd be ostracised within your community.

3.1 Specific items associated with funerals

Various service providers noted that whereas the majority of settled people opt for cheaper coffins, Travellers generally choose caskets, or "Last Supper" coffins, which are invariably more expensive. One service provider described how, in their experience, Travellers tend to go for the "top of the range" in coffins or caskets. In some cases, where the deceased was involved in horses or horse-dealing, a horse-drawn hearse may be used in preference to a car.

Another aspect of the funeral process on which there was consensus was the importance attached to music, personalised memorials and flowers. For example, a service provider described how, in their experience, Travellers tend to choose larger quantities of flowers and arrangements that often relate to the person who has died.

3.2 Growing elaboration and peer pressure

Some Traveller respondents expressed concern that certain aspects of Traveller funerals were becoming, in their opinion, more elaborate and expensive. It was felt that this was primarily a result of peer and family pressure, and a desire to show, and be seen to show, respect and love for the deceased. There were suggestions that these trends are indicative of competition among some members of the community, which may have developed over the last 15-20 years. One respondent referred to a trend of “besting one another” and lamented, “no-one is crying stop”.

Additionally, the point was made that this may be leading to misperceptions both within and outside the Community that people have the resources to afford such funerals, when in many cases they do not. It was also stressed that there are wide variations across the country, and indeed within the community itself. Respondents stated that changes were taking place and there were examples given of older members of the Community making provision for a modest funeral, as they did not wish their children to incur a financial burden.

3.3 Local Authority Regulation

It was evident from the interviews in particular that people put a lot of time, thought, effort and often expense into the choice of headstones. One respondent spoke about the rationale for large or elaborate headstones as being “big, big respect” for the deceased, rather than any sense of competition. In some cases, respondents felt that such a headstone may also be “an expression of wealth”. It was also clear that many Travellers opt for more modest headstones.

One of the key factors that will influence trends with regard to headstones, and graves in general, is the impact of increased local authority regulation of cemeteries. The rationale behind increased regulation appears to be primarily for the purpose of maintenance and safety. A number of respondents observed that the new restrictions might be beneficial in reducing costs and pressure. One person remarked that the regulations might “save some people from themselves”. An alternative view was that these

criteria are “yet another example of restrictions being placed on what the Traveller community can and cannot do”.

In referring to the new cemetery regulations an obvious issue arises, i.e. how are people, especially people with literacy difficulties such as many within the Traveller community, expected to know of, and understand, these provisions? One respondent made reference to distress suffered by their family as a result of their lack of knowledge or understanding of the rules.

3.4 Perceptions

A recurring view was that the settled community in general does not always understand Traveller culture and the importance of expressing death as a celebration of life. In describing the tensions that can arise, there was an acknowledgement of lack of awareness on both “sides” and the need to develop greater mutual understanding and communication. The large crowds often attendant at Traveller funerals, and instances of trouble in the past whether personally experienced or reported, impact on Traveller funerals, as described by a number of respondents who gave examples of towns literally “closing down” when a funeral takes place.

The Church³. Despite many positive accounts of the relationship between Travellers and the (Catholic) Church, there do appear to be areas of particular concern. A church-managed graveyard can be a site of conflict, where Travellers who wish to be buried with family come up against a local “rule” whereby only parishioners are permitted burial in a particular graveyard. In addition, there was a strong sense from the interviews that many pastoral workers and priests would have little understanding of where money to pay for funerals actually comes from and how Travellers manage.

Funeral service providers. There was a considerable amount of variance reported with regard to Travellers’ experience of services providers and, in particular, undertakers. Many of the

³ The Church in this report refers to the Catholic Church, as the majority of Travellers in Ireland are Catholic.

positive experiences seem to arise when there are long standing relationships between the Traveller family and the funeral director. In describing the funeral service provider one respondent observed:

(The funeral sector) is the only one that doesn't discriminate against Travellers.

Conversely, another respondent referred to some service providers as "upping the game" by advising people what other Travellers had done, thus leading people to believe they should do the same irrespective of cost. As regards bill payment, some respondents referred to being asked for payment "up-front", whereas in other cases a bill was sent out one month after the funeral.

4 Funeral and burial costs

Costs of any description can be a sensitive area to research and, in the experience of the researchers throughout this study, particularly in relation to funeral costs. There appeared to be reluctance among service providers to provide information on what people actually spent given commercial sensitivities. Some providers, however, did provide specific details of people's spending on condition of absolute confidentiality. Many (Traveller) respondents also shared their experiences of funeral costs.

Reported investigations into funeral costs have consistently voiced concern about a lack of competition in the market place, potential barriers facing new entrants and lack of pricing transparency. A major investigation for the Consumers Association of Ireland (CAI), in common with previous investigations, found it difficult to obtain detailed data from service providers and the authors concluded⁴:

It is unacceptable that it should be so difficult to get detailed quotes on services. Not only does this indicate a complete lack of assurance of professional standards, but it also leaves consumers at a distinct disadvantage.

4.1 Breakdown of costs

Unfortunately, it is not possible to extrapolate accurate data to distinguish Traveller funeral costs from those of the settled community. However, it can be stated that in general the Traveller community places particular emphasis on the importance of the casket/coffin, flowers and headstones. Funeral-related costs can be split into four categories:

- Funeral director costs (which include the arrangements for the funeral such as removal, the coffin, embalming, transport and

⁴ 'Funeral Services' – Counsel, Consumer Choice, April 2010.

the Director's fee)


- Disbursements (which are payments made to third parties to cover expenses such as grave purchase, grave opening, flowers, music and church offerings)
- Sundry expenses (such as catering for guests at the funeral)
- The Headstone itself (and other items which may be associated with the grave).

It is clearly possible to spend a lot of money, potentially tens of thousands of euro, on a funeral including the headstone; it is also possible to spend a relatively modest amount and instances of both were recorded. Below is a table of 'basic' potential costs (note: there will be significant urban/rural variations within these figures). These figures merely represent the range and average of costs identified, and are not Traveller specific.

Range of costs involved in the funeral and burial process

Item	Range of costs €	Median cost €
Administration fee	400 - 800	500
Coffin/casket	700 - 3,500	1,600
Repose	0 - 500	375
Embalming	200 - 500	350
Hearse	1,000 - 1,500	1,400
Cars/limousines	250 - 800	425
Grave purchase (single)	350 - 5,000	1,300
Grave purchase (double)	800 - 8,000	3,000
Grave opening	160 - 1,500	500
Flowers	59 - 500	250
Music	80 - 500	200
Church	120 - 200	175
Headstone costs	1,000 - 65,000	23,000

It is very striking that there appeared to be little or no consistency among providers, or across the country, with regard to each category of cost.



Two issues emerged during the interviews: firstly the centrality of the relationship between Travellers and funeral directors/other service providers, and; secondly the overall lack of standardisation and regulation of the industry.

5 Meeting the cost of the funeral, burial and headstone community: values, beliefs and culture

Meeting the costs associated with funerals can be undertaken in various ways and the context in which a death occurs and the resources available will influence how these costs are met. Where the deceased leaves resources to meet expenses, or where there is a large extended family willing to provide support with costs, there is unlikely to be any major ensuing financial difficulty. However, where the immediate family, or in some cases a sole surviving spouse or parent is left to cope with the bills alone, or where a contribution is required from a person with inadequate means, there can be financial, social and psychological costs.

5.1 The commitment to pay

It was absolutely clear that paying the funeral bill is fundamentally important to Travellers and that there are rarely problems for service providers in this regard:

You would never leave a funeral bill unpaid because the spirit of the deceased would never rest....it would be like a curse... it's the one debt you would always pay no matter what.

One service provider described that over a period of decades they had no problem dealing with the Traveller community and that they felt sure they would be paid “generally within the month”.

5.2 Access to mainstream financial services

Unless a person was employed and needed a bank account for the payment of wages, Travellers appeared to be largely “unbanked” (i.e. without a bank account of any sort) or at best “marginally banked” (i.e. they had an account but it was very rarely, if ever, used). In some cases, the lack of a bank account appeared to be as a result of institutional exclusion, in others, it was due to self-exclusion. Thus, banking and payment services, which the majority of the settled community take for granted,

are simply not available to many Travellers. If people are not using such financial services in their daily lives, it is most unlikely that they will do so, or be able to do so, for the first time at a time of bereavement:

Travellers often work hard very quickly after a death to generate money to meet the costs...there's a huge amount of activity very quickly...particularly if the undertaker is looking for money or some of it up front - and it is cash, most can't take the credit card out.

5.3 Sale of personal items and use of savings

A number of respondents spoke of things being sold to cover funeral bills and/or using up whatever savings they have:

It might be their last few thousand....they wouldn't owe anything to anybody but they wouldn't have anything left... their life savings may be gone, there might be nothing left but there's nobody knocking on the door looking for repayments... there's nothing left...nothing left for living.

5.4 Family

People spoke about the family effectively “throwing money in to a hat” or “chipping in”, and given that some Traveller families are relatively large, costs can be spread around quite widely thus reducing the amount of individual contributions.

Transparency within the family was also clearly important to people: a number of respondents described how receipts for payment were shown to family members so each could see what they had paid for. Examples were given of a separate account being opened, and a “book” recording contributions being kept. The contributions themselves can be quite substantial (figures of between €1,000 and €3,000 were mentioned as examples).

There were instances of conflict or dispute within a family as a consequence of demands for money to meet funeral costs, particularly where certain family members did not have the resources to do so.

5.5 Community

Respondents described how there is a real sense of community in their experience around bereavement, and a sense in which families that do not have much in the way of resources would be helped through a collection. In one case, €1,000 was raised on one site alone.

In every community, extended family, you would know who could afford it and who couldn't afford it, because you are living in that community and you'd just know, the ones who haven't got the means to do it, you'd come in and support them, make a collection and come up with X amount.

There was also a suggestion that change may be taking place in terms of community contributions to funeral costs; one view expressed was that these are becoming increasingly seen as a family matter, unless the family is known to be in particular need.

5.6 Social welfare payments

As a result of high unemployment and often long-term reliance on social welfare, few Travellers appear to be entitled to a "Bereavement Grant" paid on the basis of social insurance contributions. Thus, the main social welfare payment applicable is an "Exceptional Needs Payment" (ENP)⁵. This is not a fixed payment, but the amount awarded should reflect the actual 'need' measured in absolute rather than relative terms. Examples were given of successful claims for €1,100, €1,400, €1,500 and €2,000. Nevertheless, in many cases payments were apparently not made or even applied for, often as a result of "pride". In addition, there were a number of criticisms of this support, relating mainly to administration, perceptions and information.

The forms and the hoops down here...coming out in floods of tears.

You wouldn't tell of going near anything like that...it's our duty (to pay for that)...you wouldn't want charity.

⁵ Exceptional Needs Payments are made through the Supplementary Welfare Allowance (SWA) Scheme. This scheme includes the payment of supplements to assist with the cost of Rent and Mortgage Interest payments. Decisions regarding the award of ENPs are made by Community Welfare Officers (CWOs) previously employed by the Health Service Executive, but now employed by the Department of Social Protection .

The criticisms advanced suggest that there is a case to be made for the introduction of a specific regulated assistance scheme to assist with funeral costs in order to lead to greater certainty, and thereby increase access to an essential income support.

5.7 Planning: Budgeting and Insurance

Planning and budgeting for a funeral is not part of the Traveller “psyche” and many felt uncomfortable even talking about it. The absence of planning is compounded by income inadequacy. People commonly described experiences of “living in the moment”, or “getting by from week to week”. There were exceptions where older Travellers were making provision for their death to avoid being a burden on the family. Despite having more time to meet the cost of the headstone, it was clearly a struggle, particularly if sizeable deposits were required:

Families will work their guts out in the year to pay for the headstone....people invest their lives in that period for that purpose....rather than treat themselves they will put whatever they can to pay for the headstone.

Insurance did not feature as a method of meeting funeral costs, although it is noteworthy that those in employment had insurance and pension arrangements. Non-insurance may also be related to a lack of (mainstream) payment options (e.g. bank accounts and direct debits).

5.8 Borrowing

Few respondents spoke about loans from banks, building societies or finance companies for funerals, which again emphasises the levels of financial exclusion within the Traveller community. The information provided by a range of respondents suggests that more Travellers are now using credit unions than before.

However, the practice of illegal moneylending, targeted mainly at the most financially vulnerable, is still clearly happening and a number of respondents described experiences of borrowing from such a source for funerals.

A moneylender came to me and asked me could he take over the funeral costs and he'd do everything.....At the time I was in shock I said yeah, ...I thought it was a great thing, it took a while for me to figure out that it wasn't...you don't think, you're in shock.

As many of the Community are largely “unbanked” or “marginally banked”, recourse to a moneylender (whether legal or illegal) or family member for a loan is often a consequence of the lack of any other viable and accessible alternative. In addition, moneylenders may provide more than just the finance: instances were cited of moneylenders planning the funeral and dealing with service providers etc.

5.9 Charity

There seemed to be relatively little use of charitable sources to fund funerals and headstones directly, although exceptions were described where Religious would help particularly poor and vulnerable families both to organise and to finance the funeral. Several respondents mentioned the Society of St Vincent de Paul (SVP). The issue of pride and resistance to charity was also mentioned and there were echoes of the reluctance to claim Exceptional Needs Payments to avoid being seen as poor or unable to cope. Fear of being judged was another issue raised.

5.10 The consequences of having inadequate resources

Funeral-related costs are an external shock that generally cannot be met out of available resources, and can place an additional strain on what might be an already inadequate family budget. People talked a lot about what one respondent referred to as “many people living from hand to mouth already”.

I'm barely surviving, I get my disability this week on Wednesday, get some messages, try and do the week, but that doesn't include cigarettes, I have to pay rent, the credit union, bills, what...sometimes there's nothing left.

People are getting into an awful lot of debt and maybe people did before as well but I have seen families under an awful lot of pressure, paying off loan sharks, getting loans from other Travellers, the credit union.

Associated social and health difficulties are often the consequences of financial stress and debt. The pressure of meeting funeral costs was described in one instance as “nearly worse than the death”. Added to this pressure is the stigma associated with debt itself, described as a “shameful thing within the Traveller community”.

6 Options, suggestions and recommendations

It is difficult to be overly prescriptive as the Traveller community, like any other community, is not a homogenous group. Central to this study are two main concerns: (i) that Travellers are often excluded from the financial mainstream in a number of ways, and; (ii) that there are particularly vulnerable people within the Traveller community itself.

In examining various options, the role of relevant stakeholders is considered - i.e. the community and individuals, funeral service providers, statutory service providers (in particular local authorities, Government departments and statutory agencies), financial service providers, and NGOs.

6.1 Community based initiatives

There was widespread agreement among respondents that any change in practices or behaviour that might enable people to better manage funeral costs has to be based on empowerment and must be “Traveller-led”. It is on this basis that suggestions with regard to community-led initiatives are made.

Recommendations: Community based initiatives

Recommendation 1

Begin a “community conversation”.

That National Traveller MABS instigate local community conversations as part of disseminating the findings of this study. This would involve working with Traveller groups and others concerned with the welfare of the community to encourage a “community conversation” on this issue,

possibly drawing on the findings of this study to stimulate a largely “informal” debate on the ground. Discussion might take place in the context of a broader financial management agenda as suggested by our experience of the focus groups. Community dialogue must be Traveller-led and could be supported by:

- Primary Health Care Workers, Traveller activists and Traveller organisations
- Public Health Nurses, local parish staff, Priests and other service providers
- Newsletters and other journals popular within the Traveller community.

Recommendation 2

Incorporate a “planning for life events” strategy into community education initiatives.

That Traveller groups and others concerned with the welfare of the community as a whole incorporate a “planning for life events” strategy into their community education activities. Such a strategy should utilise and build on existing community education programmes that have been developed by National Traveller MABS and MABSndI. These programmes could be used to drive a “planning for life events” strategy. In addition the existing infrastructure of Traveller groups and organisations could be used to reflect on the issue of funeral costs, promote options and disseminate information (Primary Health Care Groups in particular were mentioned). It appeared that local area initiatives, reflecting local issues, needs and practices, would be the most effective way to proceed.

Recommendation 3

Create a greater awareness of funeral costs (and the potential implications of these) among the local parish staff and priests.

That local parish staff and priests should actively address the implications of high funeral costs with their parishioners. Becoming more aware of both potential costs and implications may help when counselling and supporting parishioners.

Recommendation 4

Explore the potential of Community Savings Banks.

That National Traveller MABS explore the suitability, viability and transferability to Travellers of Community Savings Banks (such as those operating in the South East). Community Savings Banks could play a contributory role in enabling members of the Traveller community, who by and large deal exclusively in cash, to save whatever they can, whenever they can. They could also potentially serve as a 'home' for community cash, to help those in difficulty.

6.2 Funeral Service Providers

Many examples of good practice within the funeral service industry were cited, but these were far from universal. What is clear is that the relationship between funeral service providers and Travellers is of fundamental importance.

Recommendations: Funeral service providers

Recommendation 5

Facilitate funeral service providers to provide information

That National Traveller MABS explore with commercial service providers, and in particular funeral directors (through the Irish Association of Funeral Directors (IAFD)) and memorial providers, the possibility of members being a more effective conduit for the

dissemination of information. This could include information about how to find out more about relevant social welfare rights and entitlements and local authority cemetery regulations.

Recommendation 6

Improve communication, standardisation and forbearance.

That the National Consumer Agency take responsibility for the development of an enforceable code of practice applicable to the funeral service industry, to include both funeral directors and memorial headstone providers. Such a development should be in conjunction with the Consumers Association of Ireland (CAI), the Irish Association of Funeral Directors (IAFD) and relevant memorial/headstone service providers. The existing IAFD code of practice could be used as an initial point of reference. Key components would include communication, standardisation of pricing, transparency and forbearance.

Recommendation 7

Introduce a system for instalment payment.

That Irish Association for Funeral Directors (IAFD) work with the funeral service industry to develop a more standardised system to facilitate periods of “breathing space” and/or repayment by instalments. This would provide people with some leeway or time to get the money together to pay for the funeral. This would be particularly helpful following a sudden bereavement.

6.3 Statutory service providers

With regard to all State services, a common theme emerged throughout the study in the need for better communication, greater access to information and support, and increased understanding of the needs of the Traveller community.

Recommendations: Statutory service providers

Recommendation 8

Conduct a review of grave-related costs.

That the Department of Environment carry out a review of grave purchase, grave opening and ancillary charges in cemeteries around the country. This would be with a view to standardising charges as far as possible and making information more easily available to people (e.g. on a specific website).

Recommendation 9

Information dissemination and public service providers.

That the Department of Social Protection and the Department of Environment (in relation to local authorities), employ more appropriate and Traveller-specific methods of information dissemination on rights, entitlements, and regulations in relation to funerals. National Traveller MABS and other Traveller groups should clearly have an “informing role” here.

Recommendation 10

Develop information and advocacy skills

That the Citizens Information Board, in conjunction with National Traveller MABS and Traveller groups, explore mechanisms to develop information and advocacy skills among those working with members of the Traveller community. The aim here would be to ensure the effective representation of a person in the case of an application for an Exceptional Needs Payment.

Recommendation 11

Introduce a Bereavement Allowance

That the Department of Social Protection consider the introduction of a statutory-based Bereavement Allowance. The Scheme would operate as a means tested

equivalent of the existing Bereavement Grant.

Recommendation 12

Implement compulsory diversity awareness training for public service staff.

That public service staff, in particular within the DSP, HSE and local authorities, undertake compulsory diversity awareness training. It would also be important that a process is put in place to address any ongoing concerns directly with Traveller representatives.

Recommendation 13

Develop appropriate data gathering instruments.

That the Central Statistics Office consider the viability of including a Traveller-specific module within an appropriate survey for the purpose of identifying the extent and nature of financial exclusion and over-indebtedness among Travellers. The module on these issues included within the 2008 Survey on Income and Living Conditions (SILC), could be adapted slightly to take into account the Traveller context, and could possibly be used for this purpose. It would be informative, in terms of policy development, to compare statistics on Traveller financial exclusion/over-indebtedness with those for the general population.

6.4 Affordable savings and credit facilities

The dependence on family, community, life savings, cash and sale of personal items have all been identified as the main methods of meeting some or all of the costs associated with funerals. The reliance on “cash” in particular shows that the Traveller community remains significantly excluded from mainstream banking and financial services. Low or inadequate income means that saving is difficult, no matter what the options.

Affordable savings and credit facilities

Recommendation 14

Introduce Government backed Savings Scheme.

That the Government's "Strategy for Financial Inclusion" include a savings initiative to support the transition to mainstream banking services for previously unbanked individuals. As every BPA opened will result in significant cash savings for the State, consideration should be given at the onset to allocate such savings back into a saving incentive scheme for participants. This would act as an incentive for the newly banked. The savings feature could be incorporated into the BPA or be linked to the Credit Union.

Recommendation 15

Expand capacity of the Household Budget Scheme.

That the Government and An Post consider the expansion of the Household Budget Scheme to include a savings element for people in receipt of social welfare. This could be examined as part of the Government Strategy on Financial Inclusion. It would, however, be essential that any savings element would include a cap on the amount deducted to ensure adequate disposable income is retained. The scheme could be based on the SSIA or the British "Savings Gateway Pilot Scheme".

Recommendation 16

Develop appropriate credit facility.

That a State-funded credit initiative be created within suitable institutions to enable people to borrow for unplanned life events. The most suitable lending institutions would appear to be An Post and the Credit Union. Loans could be granted for one-off sudden expenditure including funeral-related costs. The initiative could be based on the "Growth Fund" model in the UK, in

which case the loan funding would come from the State. Alternatively a “Loan Guarantee” model could be funded by the State, charities, the banking industry or a combination of all these and would allow for borrowing from a credit union. This would operate in a similar way to the original “moneylending loan guarantee fund” established in the late 1980s.

Recommendation 17

Implement compulsory diversity training for all financial services employees.

That financial service staff undertake compulsory diversity awareness training. This could be undertaken as part of the strategy for financial inclusion.

6.5 Insurance Industry

There is general aversion to insurance throughout the Traveller community, a reality of living “in the moment” and dealing in general with crises retrospectively by selling and borrowing rather than proactively (through savings and insuring). However, respondents suggested that if insurance was marketed appropriately to the Traveller community, more might consider this option. This would particularly be the case if the cost was limited, if the benefits were made clear and the application procedure was simplified and made less intrusive.

Recommendations: Insurance Industry

Recommendation 18

Introduce Plain English Forms.

That the Insurance Federation work with NALA to develop standard Plain English Forms for all Insurance products. Forms should include Insurance policies, renewals, and claim forms.

Recommendation 19

Pilot an “insurance payable with rent” scheme.

That the Department of Environment, Community and Local Government develop and promote an “insurance with rent” scheme, whereby insurance is made available cheaply to blocs of social tenant, who pay their premiums as part of their rent. This could be done initially by way of a pilot. Linking in with and learning from the experience of similar schemes in the UK would be important here.

Recommendation 20

Investigate the viability of buying insurance through the use of mobile phones.

That, as part of the Government’s “Strategy for Financial Inclusion”, consideration be given to supporting the development of mobile phone technology as a method of paying insurance. Examining systems in operation worldwide where many undertake premium payments through their mobile phones.

Recommendation 21

Develop “off the shelf” insurance products.

That, as part of the “Strategy for Financial Inclusion”, the Department of Finance approach large Irish retail chains to ascertain possible interest in the provision of a cash-based “off the shelf” type insurance scheme. Learning from the experience of others (e.g. the implementation of the “Pep” scheme in South Africa), is again important.

Recommendation 22

Promote the use of the Credit Union ‘Death Benefit Insurance’ scheme.

That the Credit Union “Death Benefit Insurance” Scheme be promoted specifically among Travellers

through the network of Credit Unions, Traveller groups and support organisations. It would be important that such promotion avoids reference to the term “Death” and promotes instead the benefits of the product as a way of helping people deal with the costs associated with an unexpected crisis or life event (which in this case happens to be bereavement).

Recommendation 23

Investigate the viability of a group insurance scheme for Travellers.

That National Traveller MABS begin a conversation within the Traveller community regarding the possibility of establishing a group insurance scheme for Travellers through potential intermediaries such as credit unions, An Post, Cornmarket and/or major retail chains such as Dunnes Stores or Tesco’s. Again, the name given to such a scheme would be important. The State, (through the Department of Finance or the Social Inclusion Division within the Department of Social Protection), could have a facilitative role to play here, again as part of its financial inclusion agenda.

6.6 MABS including National Traveller MABS

Implementation of the recommendations in this report is dependent on the leadership and actions of Traveller groups and National Traveller MABS in particular.

The common theme to emerge was the need for information and advice services that are relevant, competent and trusted by the Traveller community. In this context there should be a promotion of MABS within the Traveller community. Equally, training must be provided to MABS on the distinct cultural and financial issues pertaining to Traveller culture.

Recommendations: MABS including National Traveller MABS

Recommendation 24

Develop an Action Plan on how to progress the findings of this report.

That National Traveller MABS develop a comprehensive Action Plan on how to progress the findings of this report. Such an action plan should be inclusive of all recommendations in this report.

Recommendation 25

Establish an Expert Panel to progress the findings of this study.

That National Traveller MABS facilitate the coming together of an Expert Panel to develop a route map on how to progress the recommendations of this study.

The route map would consider all recommendations in this report. The expert panel should include members of the Traveller community, funeral industry, insurance and banking industry, trade associations, Government departments and statutory service providers. The “panel” would support discussion within the community on the issues raised in the report.

Recommendation 26

Promote further discussion within the community.

As identified in Recommendation 1, that National Traveller MABS act as a conduit to promote a community conversation on the financial burden of death within the Traveller community. This would involve exploring with Traveller groups and Travellers the issues surrounding funerals, identifying possible solutions, and exploring how these solutions could be achieved.

Recommendation 27

Develop and enhance existing information and advice services to Travellers

That the Citizens Information Board, in conjunction with relevant groups, develop and enhance existing information and advice services to more effectively target the Traveller community. This would involve bringing together National Traveller MABS, MABS, the Citizens Information Service and Traveller Groups in order to identify a strategy for the effective dissemination of information to the Traveller community. Focus on managing “crises” would be paramount. Crises would include funerals and other life events.

Recommendation 28

Develop an ethnic identifier for use by CIB services

That the CIB consider the development of an “Ethnic Identifier” for use by MABS services and other CIB services. This would facilitate the generation of data specific to the needs of minority communities. An ethnic identifier would assist in the development of appropriate responses to the needs of the Traveller community and other minority communities.

Recommendation 29

Provide compulsory Diversity Awareness Training for MABS staff.

That diversity awareness training be compulsory for all front-line MABS staff. This training should include a module pertaining to culture, personal finance and life events.

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