

# Debt and Dying

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



# **Debt and Dying**

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

An exploratory analysis for National Traveller MABS

### **Researchers**

Stuart Stamp, Ciara Murray, Maura Boyle



First Published 2012  
by National Traveller MABS  
Unit 2, North Park, North Road, Finglas, Dublin 11  
[www.ntmabs.org](http://www.ntmabs.org)

© 2012 National Traveller MABS

All rights reserved.

No part of this publication may be reproduced in any form or by any means, electronic or mechanical, or by any information storage or retrieval system, without prior permission in writing from the publisher  
A catalogue record is available for this book from the British Library.

ISBN: 978-0-9571148-3-8

Acknowledgements: National Traveller MABS wishes to thank the authors Dr Stuart Stamp, Ciara Murray, and Maura Boyle We are also grateful to Donal Mc Kenna for work undertaken to complete this report.  
Finally we would like to thank our funders, the CIB, for their continued support to National Traveller MABS.

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

Cover design and Print Management: Custodian Consultancy

# List of Contents

<b>Foreword</b>	
<b>Acknowledgements</b>	
<b>Preface</b>	<b>1</b>
<b>List of tables</b>	<b>3</b>
<b>List of abbreviations</b>	<b>4</b>
<b>List of recommendations</b>	<b>5</b>
<b>Introduction</b>	
Background	16
The objectives of this study	17
The content of the report	18
<b>Chapter 1: The context for the study</b>	
<b>1.0 Introduction</b>	<b>19</b>
<b>1.1 A profile of the Irish Traveller community</b>	<b>19</b>
1.1.1 Population	20
1.1.2 Spatial distribution	21
1.1.3 Accommodation	22
1.1.4 Household composition and size	22
1.1.1 Age profile and life expectancy	23
<b>1.2 Socio-economic profile of the Traveller community</b>	<b>26</b>
<b>1.3 Social exclusion and discrimination</b>	<b>27</b>
1.3.1 Social exclusion	27
1.3.2 Discrimination	28

<b>1.4 Financial exclusion and money management</b>	<b>29</b>
1.4.1 Access to mainstream financial services	30
1.4.2 Access to credit	31
1.4.3 Income inadequacy	31
1.4.4 Sources of credit – moneylenders	33
1.4.5 The human consequences of debt	34
<b>1.5 The importance of the funeral and bereavement process</b>	<b>34</b>
1.5.1 The cost	35
1.5.2 Service providers	37
<b>1.6 Policy context for the study</b>	<b>38</b>
1.6.1 The current financial crisis	38
1.6.2 Policy developments on over-indebtedness	38
1.6.3 Financial exclusion	39
1.6.4 Financial ‘inclusion’ in other jurisdictions	41
<b>1.7 Summary</b>	<b>44</b>

## **Chapter 2: Research methods**

<b>2.0 Introduction</b>	<b>47</b>
<b>2.1 Profiling relevant financial options in the context of funerals</b>	<b>47</b>
<b>2.2 Reviewing secondary data sources</b>	<b>48</b>
<b>2.3 Interviews and consultation</b>	<b>49</b>
2.3.1 Key informant interviews	49
2.3.2 Case studies	50
2.3.3 Focus groups	51

## **Chapter 3: The importance of the funeral to the Traveller community: values, beliefs and culture**

<b>3.0 Introduction</b>	<b>53</b>
<b>3.1 Community and the family</b>	<b>54</b>
<b>3.2 Honouring the deceased</b>	<b>55</b>
<b>3.3 Discrimination in life Vs status in death</b>	<b>58</b>
<b>3.4 Nomadism and the importance of a 'Marker'</b>	<b>59</b>
<b>3.5 Religion</b>	<b>61</b>
<b>3.6 Personal finance, privacy and stigma</b>	<b>63</b>
<b>3.7 Summary</b>	<b>65</b>

## **Chapter 4: Funeral practices, trends and relationships - the implications for funeral costs**

<b>4.0 Introduction</b>	<b>66</b>
<b>4.1 Traditions and practices</b>	<b>67</b>
4.1.1 Attendance	67
4.1.2 The first three days	67
4.1.3 Coffins and caskets	68
4.1.4 Other service features	69
<b>4.2 Growing elaboration and peer pressure</b>	<b>70</b>
4.2.1 Technology and the media	72
4.2.2 Signs of change	72

<b>4.3 Headstones</b>	<b>73</b>
4.3.1 The personalised headstone and grave	73
4.3.2 Perceptions	75
<b>4.4 Relationships</b>	<b>77</b>
4.4.1 Travellers and the Catholic Church	77
4.4.2 Travellers and Local Authorities	78
4.4.3 Travellers and Funeral Service Providers	82
<b>4.5 Summary</b>	<b>84</b>

## **Chapter 5: Funeral and burial costs**

<b>5.0 Introduction</b>	<b>86</b>
<b>5.1 Data relating to funeral costs</b>	<b>87</b>
<b>5.2 Breakdown of funeral costs</b>	<b>89</b>
5.2.1 Total costs to the Funeral Director	90
5.2.2 Disbursements	92
5.2.3 Sundry costs	95
5.2.4 Table of funeral costs	96
<b>5.3 Headstone costs</b>	<b>97</b>
<b>5.4 The Traveller perspective</b>	<b>98</b>
5.4.1 The Funeral Director	99
5.4.2 Financial implications	100
<b>5.5 Summary</b>	<b>101</b>

## **Chapter 6: Meeting the cost of the funeral and burial**

<b>6.0 Introduction</b>	<b>103</b>
-------------------------	------------

<b>6.1 Planning</b>	<b>103</b>
6.1.1 Cultural attitude to death	104
6.1.2 Income inadequacy	104
<b>6.2 Payment methods – Funeral</b>	<b>105</b>
6.2.1 Mainstream financial services	106
6.2.1 (i) Banks	106
6.2.1 (ii) Insurance	107
6.2.1 (iii) The Credit Union	108
6.2.2 Cash	108
6.2.3 Sale of personal items	109
6.2.4 Family	109
6.2.5 Community	112
6.2.6 Social Welfare payments	113
6.2.7 Charity	116
6.2.8 Moneylenders	117
<b>6.3 Payment methods – the headstone</b>	<b>110</b>
<b>6.4 The impact of meeting funeral costs</b>	<b>120</b>
6.4.1 Financial impact	121
6.4.2 Social impact	122
6.4.3 Health impact	123
<b>6.5 Summary</b>	<b>124</b>

## **Chapter 7: Options and recommendations for meeting the cost of funerals and other life events**

<b>7.0 Introduction</b>	<b>125</b>
-------------------------	------------

<b>7.1 Community based initiatives</b>	<b>126</b>
7.1.1 A community “conversation”	126
7.1.2 Community education	127
7.1.3 Community Savings Banks	129
<b>7.2 Funeral service providers</b>	<b>132</b>
7.2.1 Communication between Traveller organisations	133
7.2.2 Introduction of an enforceable ‘code of practice’ for the industry	133
7.2.3 Grace periods and payment by instalment	134
<b>7.3 Statutory service providers</b>	<b>135</b>
7.3.1 Cemeteries, regulation and public awareness	136
7.3.2 Social welfare payments	137
7.3.3 The introduction of a Bereavement Allowance	139
7.3.4 Data gathering and analysis on Travellers, financial exclusion and over-indebtedness	140
<b>7.4 Affordable Savings and Credit facilities</b>	<b>142</b>
7.4.1 Banks	143
7.4.2 The Post Office	144
7.4.3 The Credit Union	146
7.4.4 Government supported savings and credit initiatives	146
<b>7.5 Insurance Industry</b>	<b>149</b>
7.5.1 Insurance with rent	151
7.5.2 Insurance via mobile phone	151
7.5.3 “Off the shelf” insurance products	151
7.5.4 Credit Union Death Benefit Insurance	152
7.5.5 A group scheme	153
<b>7.6 MABS including National Traveller MABS</b>	<b>156</b>
<b>Bibliography</b>	<b>160</b>

# 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*

# Acknowledgements

The researchers wish to thank all the individuals and organisations that provided input into this research, in particular the Staff and Board of National Traveller MABS.

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.



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

# List of tables

<b>Table 1.</b> Irish Travellers in each province, county and city classified by Gender, 2011	21
<b>Table 2.</b> Annual Count of Traveller Families in Local Authority and Local Authority Assisted Accommodation and on unauthorised sites	22
<b>Table 3.</b> 2006 Population Pyramid by Age and Sex. Source: Central Statistics Office (CSO), cited in the AITHS report; 2010	25
<b>Table 4.</b> 2006 Traveller Population Pyramid by Age and Sex. Source: CSO, cited in the AITHS report; 2010	25
<b>Table 5.</b> Breakdown of potential funeral costs	97

# List of Abbreviations

AITHS	All Ireland Traveller Health Study – Our Geels
APR	Annual Percentage Rate
A2F	Access to Finance
BPA	Basic Payment Account
CAI	Consumers Association of Ireland
CIB	Citizens Information Board
CSB	Community Savings Bank
CSO	Central Statistics Office
CUDA	Credit Union Development Association
CWO	Community Welfare Officer
CWS	Community Welfare Services
DBI	Death Benefit Insurance
DSP	Department of Social Protection
ENP	Exceptional Needs Payment
ESRI	Economic and Social Research Institute
FIC	Financial Inclusion Committee
HBS	Household Budgeting Scheme
HSE	Health Service Executive
IAFD	Irish Association of Funeral Directors
IBF	Irish Banking Federation
IFC	International Finance Corporation
ILCU	Irish League of Credit Unions
LA	Local Authority
MABS	Money Advice and Budgeting Service
MEP	Member of the European Parliament
NALA	National Adult Literacy Agency
NCA	National Consumer Agency
NGO	Non Governmental Organisation
NPIP	National Payments Implementation Programme
NPS	National Payments Strategy
PHCP	Primary Health Care Programme
SILC	Survey on Income and Living Standards
SME	Small and Medium Enterprises
SSIA	Special Savings Incentive Account
SVP	Society of St. Vincent de Paul
SWA	Supplementary Welfare Allowance
UCD	University College Dublin
VEC	Vocational Education Committee
WSBI	World Savings Bank Institute

# List of Recommendations

The following recommendations have been drawn from the findings of this report. More detailed discussion of these can be found in Chapter 7.

## **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.

## **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.

## **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.

## **Recommendations: 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.

## **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.

## **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.

# Introduction

**The subject of funeral costs among the Traveller community in Ireland<sup>1</sup> is largely un-researched. During the course of its work, National Traveller MABS has become aware of the financial pressure funerals can place on many low-income families within the Traveller community. A number of questions arise in this regard.**

Do Travellers spend more on funerals than the settled community<sup>2</sup> 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? These questions are addressed in this study.

## Background

The Money Advice and Budgeting Service (MABS) was established in 1992 to provide advice and support to people experiencing personal debt problems. In 1998, the predecessor to National Traveller MABS was established as a support service for the Traveller community in accessing financial services, including MABS. It has worked directly with many clients who have experienced funeral debt, as well as supporting clients through informed referral to MABS services.

National Traveller MABS are concerned that financial pressures

---

<sup>1</sup> References to Ireland in this study refer to the Republic of Ireland.

<sup>2</sup> 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.

can arise at a time when people are particularly vulnerable, and that a lack of resources, coupled with an inability to access appropriate financial services, can result in considerable debt and, in some cases, borrowing from illegal moneylenders.

In view of their experience, National Traveller MABS sought to commission researchers to engage in an exploratory analysis of funeral costs within the Traveller community. It was hoped that the results of this analysis would contain sufficient grounds to make recommendations in respect of possible options to ease the burden of such costs.

In May 2010, Dr. Stuart Stamp was engaged as a consultant for the purpose of conducting the research. Maura Boyle and Ciara Murray worked as research assistants on this project.

## **The objectives of this study**

This is an exploratory study into funeral costs among the Irish Traveller community. The study explores the extent to which funeral and related costs may impact on members of the Traveller community and the reasons for this, and examines what can be done to alleviate the impact of these costs where they may be a particular burden.

The study has five specific objectives:

- To explore current values, beliefs and practices within the Traveller community as they relate to death and bereavement
- To examine experiences of the Traveller community in making provision for, and meeting, the costs associated with funerals
- To explore the issues and barriers faced by members of the Traveller community in meeting the costs associated with funerals
- To identify financial options available to Travellers when paying for funeral costs
- To identify and recommend initiatives which could assist those who are most affected by the burden of funeral costs

In order to meet these objectives, a number of research methods were used. These methods are: secondary data analysis, key informant interviews, case studies and focus groups.

## **The content of the report**

This study begins (Chapter 1) by examining the distinctive profile of the Irish Traveller community relative to the population as a whole, with a focus on attributes that may have an impact on funeral costs and the ability to meet these costs. Aspects specifically examined are age, life expectancy, health, causes of death, poverty and social exclusion. Also explored is what is known to date about the way the Traveller community uses credit, the experience of personal debt and financial exclusion among its members, and the way bereavement is dealt with. Policy options under discussion in these areas, which may have relevance to the Traveller community, are also referenced. A description of the various research methods used to address the objectives of the study is contained in Chapter 2.

In terms of the research findings, the importance of the funeral and memorials within Traveller culture is explored in Chapter 3, and the practices, trends and relationships around funerals which have developed over time are described in Chapter 4. Chapter 5 contains an examination of the type of costs that can be incurred throughout the funeral and bereavement process.

How these costs are actually met in practice is the subject of Chapter 6. In Chapter 7, various options are explored and recommendations made that may help to alleviate the burden of funeral costs in the future.

# 1 The context for the study

## 1.0 Introduction

The Traveller community has a distinctive cultural, demographic and socio-economic profile in Ireland. This study begins by examining this profile in order to put subsequent discussions on funeral costs within the context of the Traveller community as a whole.

There is a limited amount of research in this area, but the main findings of studies that are relevant to this research are summarised below. Specifically, it is important to consider how Travellers and other low-income groups are affected by financial exclusion and over-indebtedness more generally in Ireland. Recent and current policy developments in these areas, both in Ireland and internationally, are also relevant to any proposals that may be put forward, and this chapter concludes with a discussion of these developments.

## 1.1 A profile of the Irish Traveller community

Travellers have been part of Irish society for hundreds of years and are an “indigenous minority group” (Walker, 2008; 26). Travellers have a unique culture, based in particular on nomadism, the importance of the extended family, a distinctive language, economy, and culture of marriage from within the community (All Ireland Traveller Health Study (AITHS) - Our Geels, 2010; 9)<sup>3</sup>. 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).

---

<sup>3</sup> 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. References to the AITHS in this report refer to the Summary of Findings available at: [www.dohc.ie/publications/traveller\\_health\\_study.html](http://www.dohc.ie/publications/traveller_health_study.html)

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 the settled Irish culture (Monaghan and Brack, 2007; 6). Thus, the Traveller community is distinct from what might be termed 'the settled community'. This distinction is given statutory recognition by the legal definition of Travellers as provided for in s.2 of the Equal Status Act 2000:

*The community of people who are commonly called Travellers and who are identified (both by themselves and others) as people with a shared history, culture and traditions including, historically, a nomadic way of life on the island of Ireland.*

Monaghan and Brack (2007), and the authors of the AITHS, summarise in some depth the defining characteristics of Traveller culture, a culture being a set of ideas that a particular group of people have in common. These characteristics include a distinctive language, 'nomadism' (defined as being non-sedentary), economy (associated with trades and services with skills passed down over generations), marriage within the community, and extended family group living.

There are two further characteristics that have specific relevance to this research. People continue to gather at times of illness and death, and considerable importance is placed on religious faith, ritual and family.

### **1.1.1 Population**

According to the 2011 Census, there were 29,573 Travellers resident in the Republic of Ireland. This figure was based on the response to the question "What is your ethnic or cultural background?", to which one of the possible responses was "Irish Traveller". People may be reluctant to declare themselves in such a way on census forms, and consequently figures may underestimate the true number.

In an analysis of local authority records for 2006, Walker estimated the actual figure to be 32,456 (2008; 27). The AITHS

survey, based on fieldwork carried out by trained Traveller enumerators, estimates the number of Travellers to be higher again, at 36,224 (2010; 43)<sup>4</sup>.

### 1.1.2 Spatial distribution

In terms of the location or spatial distribution of the Traveller community in the Republic of Ireland, Census 2006 indicated that the population was spread across the 26 counties with nearly a quarter living in Dublin City and County, almost 14% in Galway City and County, around 6% in Limerick and Cork (City and County) respectively, 5% in Wexford, approximately 4% in Mayo and a similar percentage in Tipperary. Census 2011 has recorded an increase of Travellers in every county except for Waterford.

Table 1. Irish Travellers in each Province, County and City classified by gender, 2011

Province, County & City	Travellers			Travellers per 1,000 total population
	Persons	Males	Females	
<b>LEINSTER</b>	14,854	7,333	7,521	5.9
Carlow	413	208	205	7.6
Dublin	5,935	2,912	3,023	4.7
<i>of which</i>				
Dublin City	1,958	971	987	3.7
Dún Laoghaire-Rathdown	403	211	192	2.0
Fingal	1,358	669	689	5.0
South Dublin	2,216	1,061	1,155	8.4
Kildare	875	452	423	4.2
Kilkenny	483	252	231	5.1
Laois	668	344	324	8.3
Longford	744	374	370	19.1
Louth	663	307	356	5.4
Meath	967	497	470	5.3
Offaly	1,028	495	533	13.4
Westmeath	853	416	437	9.9
Wexford	1,504	722	782	10.3
Wicklow	721	354	367	5.3
<b>MUNSTER</b>	6,665	3,266	3,399	5.3
Clare	855	417	438	7.3
Cork	1,867	930	937	3.6
<i>of which</i>				
Cork City	790	409	381	6.6
Cork County	1,077	521	556	2.7
Kerry	860	416	444	5.9
Limerick	1,522	727	795	7.9
<i>of which</i>				
Limerick City	401	209	192	7.0
Limerick County	1,121	518	603	8.3
North Tipperary	604	307	297	8.6
South Tipperary	546	268	278	6.2
Waterford	411	201	210	3.6
<i>of which</i>				
Waterford City	259	120	139	5.5
Waterford County	152	81	71	2.3
<b>CONNACHT</b>	6,617	3,284	3,333	12.2
Galway	4,143	2,008	2,135	16.5
<i>of which</i>				
Galway City	1,667	800	867	22.1
Galway County	2,476	1,208	1,268	14.1
Leitrim	264	147	117	8.3
Mayo	1,385	682	703	10.6
Roscommon	397	229	168	6.2
Sligo	428	218	210	6.5
<b>ULSTER (Part of)</b>	1,437	742	695	4.9
Cavan	453	228	225	6.2
Donegal	726	371	355	4.5
Monaghan	258	143	115	4.3
<b>STATE</b>	<b>29,573</b>	<b>14,625</b>	<b>14,948</b>	<b>6.4</b>

Source: CSO, 2011 Census

<sup>4</sup> There are a number of sources of data on the profile of the Traveller community in Ireland. Sources include preliminary findings from Census 2011, Census 2006 (Central Statistics Office, 2007), and an analysis of it as it relates to the Traveller community in comparison to the population as a whole (Nolan and Maitre, 2008) and the All Ireland Traveller Health Study (AITHS).

### 1.1.3 Accommodation

According to Census 2011, only 12% of Irish Travellers now live in caravans and mobile homes compared to 25% in 2006. However the majority of Travellers do not live in owner occupied accommodation. In contrast, nearly three quarters of total households are either owner occupied or being purchased with a mortgage. Thus, the nature of tenure for the Traveller population is distinctly different to that of the general population.

As shown in Table 2 below, the majority of Travellers known to local authorities are living in housing of some description, with a minority (under a third) classified as living either on sites or at the roadside.

Table 2. Annual Count of Traveller Families in Local Authority and Local Authority Assisted Accommodation and on unauthorised sites

Type of Accommodation	No. of families	% of families
Standard local authority (LA)	3320	56
Group housing	739	12.5
LA Halting site	920	15.5
Private (houses) assisted by local authority	470	8
Provided by voluntary bodies with LA assistance	146	2.5
Unauthorised sites/Roadside	327	5.5
Total number of Traveller families	5922	100

Source: Department of the Environment, November 2011.

### 1.1.4 Household composition and size

In terms of household composition and size Travellers differ noticeably from the general population. Census 2011 revealed that 27% of Traveller women had 5 or more children compared with just 2.6% of women overall. Additionally 33% of Travellers aged 15- 29 were married compared with only 8.2% of this age group within the population as a whole.

Census 2011 also found the proportion of Traveller households consisting of a lone parent with children to be high at 20.5% when compared to that of the population as a whole (11.9%).

The relatively high figure of lone parents may reflect, among other things, the mortality and causes of death among Traveller males as described below.

Finally, there are relatively few single person or couple-only Traveller households, which reflects the age distribution of Travellers and the relatively low numbers of older people (see 1.2.4. below). In general, Traveller households are significantly larger than the overall average: approximately 26.4% of households contain six or more people compared to 4.4% in the overall population (Census 2011).

### **1.1.5 Age profile and life expectancy**

The age profile of Travellers is significantly different to that of the population as a whole (Nolan and Maitre; 57, Census 2011). Notably:

- There are approximately twice as many children aged 14 and under in the Traveller population when compared to the general population
- 24% of Travellers are aged 35 or over, which is half the figure for the general population
- 3% of Travellers are aged 65 or over compared to 11% for the population as a whole

#### **(i) The All Ireland Traveller Health Study 2010 (AITHS)**

The distinctive (age) population profile of the Traveller community has been compared to that of developing countries i.e. a high birth rate coupled with a young population (AITHS, 2010; 85). Most notable is the life expectancy of Travellers, which is significantly lower than that of the general population. Average life expectancy at birth was found to be 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 at large. Infant mortality specifically is

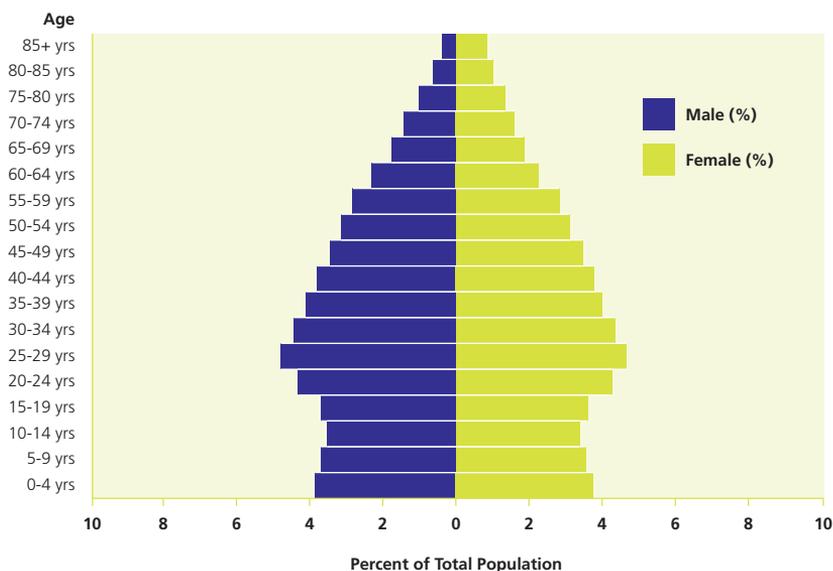
considered to be a good indicator of a population's level of health and development according to the authors of the AITHS; Traveller infants were found to be 3.6 times more likely to die than infants in the general population (AITHS 2010; 87).

The AITHS went on to compare the number of observed deaths within the Traveller community compared to the number of expected deaths that would occur if they had the same mortality experience as the general population. Allowing for the age differences between the Traveller and general populations, Traveller mortality was found to be 3.5 times higher overall (2010; 89). The AITHS (2010; 86) summarised:

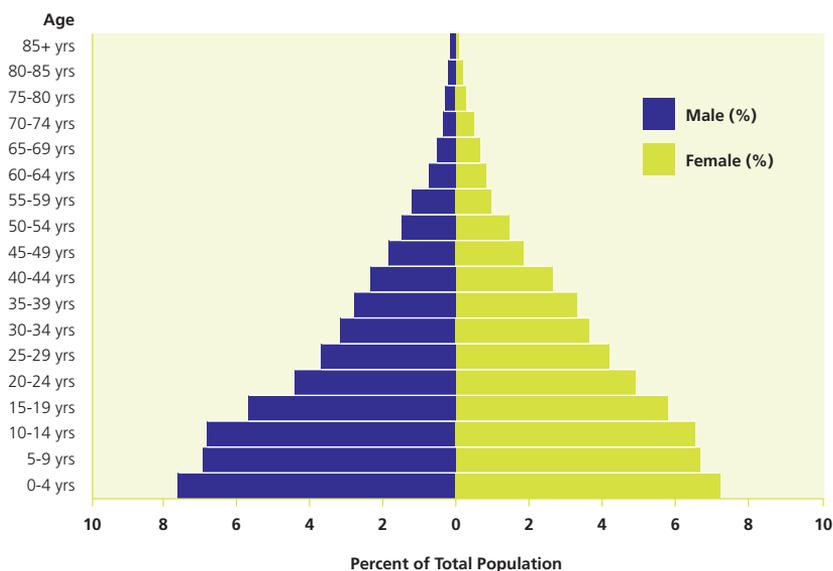
*No matter what way one examines the mortality data, the picture painted is a bleak one for Travellers.*

The age pyramids on the next page visually illustrate the stark comparison between the Settled and Traveller populations.

**Table 3. 2006 Population Pyramid by Age and Sex**



**Table 4. 2006 Traveller Population Pyramid by Age and Sex**



Source: Central Statistics Office (CSO), cited in the AITHS report; 2010

## 1.2 Socio-economic profile of the Traveller community

Noting that household surveys cannot reliably capture the income and living situations of small distinct groups, Nolan and Maitre (2008) focus on describing the education and employment status of the Traveller population as key determinants of living standards. The conclusion they draw from this analysis suggests the following:

*These data show levels of unemployment... [and] low educational attainment...which suggest that they are also exposed to distinctively high levels of poverty and deprivation (Nolan and Maitre, 2008; 62)*

In terms of education, 69% of Travellers were educated to primary level at most and only 1% had completed third level education ( Census 2011).

As the authors of the AITHS reiterate: “Traveller educational status has been recorded repeatedly as considerably lower than that of their general peers, to an extent unmatched by any other community in Irish society” (AITHS, 2010; 13).

According to the 2011 Census, unemployment in the Irish Traveller community was 84.3% in 2011, up from 74.9% in 2006.

These figures may not take into account the types of (mainly self-employed and casual) work common among the Traveller community, but even so, they are strongly indicative of a marginalised community. There is also a gender dimension to Traveller unemployment, with 86.6% of men being unemployed compared to 81.2% of women ( Census 2011).

## 1.3 Social exclusion and discrimination

In both of these areas, we were unable to find any statistical studies comparing Travellers to the general population; hence the issues discussed below arise from more qualitative studies.

### 1.3.1 Social exclusion

As part of the AITHS, a series of focus groups were held and the issue of social exclusion was discussed. A “them’ and “us” dialogue was identified whereby Travellers clearly distinguished themselves from the ‘settled community’. Experience of discrimination was “constant and reported in different contexts” whilst racism, although still prevalent, was considered to be less overt and “more sophisticated now” (AITHS, 2010; 119).

Exclusion and discrimination can impact on many areas of Traveller life. The AITHS discusses and describes many of these including, (lack of) political representation, access to healthcare and health services, inadequate living conditions and accommodation, and lack of access to education and employment.

In a UK study, Cemlyn and Clark (2005) examined how poverty and social exclusion impacted on Irish Travellers living in the UK (where they are, unlike in Ireland, legally considered to be an “ethnic minority”). They noted that Travellers scored badly on a range of poverty and social exclusion indicators such as income, employment, educational attainment, physical and mental health, life expectancy, access to basic amenities and suitable living conditions, and political participation.

Difficulties in accessing and using services, and lack of understanding by service providers with respect to Travellers, also contribute to poverty and social exclusion. The authors concluded by calling for:

*Progress in the areas of accommodation, education, health and race equality [that] will generate improvements in the way that... Traveller children experience family life in Britain and minimize their chances of slipping into poverty and being socially excluded.*

**(Cemlyn and Clark, 2005; 156)**

### 1.3.2 Discrimination

Discrimination is often linked to racism and it is widely recognised that Travellers experience high levels of antagonism and racism, which may be expressed overtly in public and more subtly in the media. Mac Laughlin (1998) has charted the growth of anti-Traveller racism over time, and noted the need to “turn the tide on this downward spiral of alienation” (Mac Laughlin, 1998; 434).

The findings of a recently published social attitudes survey illustrate that prejudices towards Travellers are still widely prevalent among the Irish population at large. The research, carried out by MacGréil (2010), was based on a national social survey of 1015 adults in Ireland, carried out between November 2007 and March 2008. As part of the methodology, questions used in previous surveys over a 35-year period were replicated, thereby enabling the author to monitor public attitudes towards Travellers over time.

Some of the more notable findings were that 79% of survey respondents would be reluctant to buy a house next door to a Traveller, 18% would deny Travellers citizenship, and only a minority (nearly 40%), would welcome a member of the Traveller community into the family through kinship. There were, however, more positive responses in terms of willingness to employ a Traveller (nearly 60% said they would) and Travellers’ competency to sit on a jury (over 73% agreed). Overall, a somewhat mixed and often polarised picture emerges from this study. Research in Northern Ireland has also identified high levels of prejudice against Travellers relative to other minority groups (Connolly and Keenan, 2000).

Access to bars, restaurants and hotels has been consistently identified as an area where discrimination can occur. In its Annual Report for 2007, the Equality Authority reported that the Traveller “ground” was the second highest area for case-files under the Equal Status Acts (63 out of 328 case files, or 19%)<sup>6</sup>. Indeed, the very fact that Travellers are explicitly specified in legislation outlawing discrimination in respect of services shows that the Traveller community is recognised as being at particular

risk of discrimination within Irish society<sup>7</sup>. There is a view that discrimination against Travellers has been rife since the foundation of the State, if not before (MacLaughlin 1998).

Faced with growing isolation and discrimination, Travellers have developed a number of coping strategies. According to Pavee Point (2005; 33-34), these may be categorised as: “passing” (attempting to conceal Traveller identity); “tackling” (attempting to take on the system); “retreating” (into Traveller social networks and the safety of the group); and finally, “self-levelling” (living up or down to stereotype). These coping strategies arguably perpetuate and exacerbate social exclusion.

## 1.4 Financial exclusion and money management

Financial exclusion refers to a process whereby people encounter difficulties accessing and/or using financial services and products in the mainstream market that are appropriate to their needs and enable them to lead a normal social life in the society to which they belong (European Commission, 2008a: 9).

Again, there are no statistical studies upon which to compare financial exclusion among Travellers with the general population. However, given the profile of the Traveller community as a whole described so far in this chapter, it is reasonable to infer that Travellers are likely to be on lower incomes in comparison to the population as a whole. For this reason, information can be extrapolated from the body of research that has been undertaken on financial exclusion among low-income households in general.

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

---

<sup>6</sup> Examples of discrimination can be found in records of cases taken by the Equality Authority. See - ‘Positive Response to Traveller Discrimination case’ – Equality Authority, 2002; case report. [www.equality.ie/index.asp?locID=209&docID=279](http://www.equality.ie/index.asp?locID=209&docID=279).

<sup>7</sup> The Equal Status Act 2000 as amended by the Equal Status Act 2004, and the Employment Equality Act, 1998.

mainly triggered by an “income shock” (2011; 15). The authors summarised:

*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)**

### **1.4.1 Access to mainstream financial services**

Many low-income households are unable to access or use basic financial services in the mainstream market that are appropriate to their needs (Corr, 2006; Combat Poverty Agency, 2008). These services include basic banking, payment, credit, savings, insurance and (life) assurance facilities that the majority of society takes for granted. Low-income households access and use such services significantly less than the rest of the population and tend to deal predominantly in cash (Pahl, 1999; Kempson and Whyley, 1999; Kempson, Crame and Finney, 2007).

Lack of accessible information, unwelcoming institutions, strict identification requirements, literacy difficulties and inappropriate financial products have all been identified as barriers to the use of mainstream financial services by those on low incomes in general, and by the Traveller community in particular (Quinn and McCann, 1997; Quinn and Ní Ghabhann, 2004; Corr, 2006).

### **1.4.2 Access to credit**

Alternative services to the mainstream can be costly. In the case of credit, non-mainstream services are often high-cost and in some cases unregulated. Thus, paradoxically, those who can least afford to do so, often have to pay more to use credit (Conroy and O’Leary, 2005).

A pioneering study of credit use and debt incurrence among 100 Travellers (62 women and 38 men) carried out by Paul Quinn and Thomas McCann in 1997, paints a descriptive picture of personal financial management within Traveller households. Quinn and McCann found that people in less permanent accommodation were more likely to use a moneylender, whereas those in more permanent housing were more likely to use Credit Unions and mainstream financial services. The authors also identified a direct link between literacy levels and access to mainstream services: where literacy was low, people were more likely to use a moneylender, (Quinn and McCann; 6). A number of findings of the Quinn and McCann study were corroborated in a later study of National Traveller MABS clients (Quinn and Ní Ghabhann, 2004). Both studies found that family finances were controlled primarily by women.

Older Travellers, married people, those with high literacy levels and those living in the same place for more than 3 years were less likely to have loans; these groups were also likely to use financial services more often and to have bank accounts, although it was not known if these were used regularly or not. However, overall it was found that there was little involvement with mainstream credit. Only 8% used banks, credit unions and post offices as a way of managing their finances with fear of refusal cited as the main reason for not using mainstream financial services (Quinn and McCann; 44- 55).

### **1.4.3 Income inadequacy**

Quinn and McCann noted that one of the key factors at the root of methods of managing personal finance was low income. Among respondents, 93% relied partially or totally on social welfare payment as their main income source. A similar proportion of respondents in the subsequent Quinn and Ní Ghabhann study also relied on social welfare as their main source of income. Notably, nearly 40% of those who were not Credit Union members cited "inability to save" as the main reason for not joining (Quinn and McCann, 1997; 3. Quinn and Ní Ghabhann, 2004; 23 - 26). As a result of persistent low income, Quinn and McCann found that 61% had difficulty in affording

basic purchases such as food, clothing and fuel. People reported often going without such necessities and half of respondents had borrowed for these at some point from family or friends. Very few used traditional credit facilities for unexpected weekly problems.

The following are some notable findings from the Quinn and McCann report:

- 80% of respondents had had a loan at some stage and for nearly a third of these respondents it was a regular occurrence. Paying back a loan, however, had further impacted on income inadequacy
- 86% of respondents had needed money quickly for something, with over half borrowing for unexpected needs. The main reason given for an unexpected financial need (40% of cases) was a funeral. Only a tiny percentage of people had sought a death grant in respect of a funeral
- Funerals ranked alongside cars, vans, weddings and caravans as the most expensive things for which people borrowed
- Other methods of meeting an unexpected need were to draw on savings (but only 15% had these), and to sell or pawn items (20% had done so)
- The most commonly cited reason for borrowing, in nearly a third of cases, related to religious occasions. Notably, the subsequent Quinn and Ní Ghabhann (2004; 25) study found that loans of over €5,000 (obtained from credit unions) were “in order to pay for funerals and related costs such as headstones”.

#### **1.4.4 Sources of credit – moneylenders**

As regards sources of credit, Quinn and McCann found that in 60% of cases, the loan source was family or friends, indicating the level of internal reliance on credit provision within the Traveller community itself. In a fifth of cases, people had borrowed from moneylenders; the majority of these borrowers used illegal

moneylenders within the Traveller community itself, whilst only a small minority used legal or licensed moneylenders.

The key findings of Quinn and McCann in respect of moneylenders include:

- Moneylenders were used in particular for small loans: 60% of all loans for less than IR£100.00 were through a moneylender
- In terms of the costs of (illegal) credit from moneylenders, people appeared to be paying back twice what they borrowed, at a general rate of IR£50.00 per week; where a weekly payment was missed, one week's penalty was added to be paid along with the next week's payment
- There were no accounts or documentation and "the loan was paid off when the moneylender told you it was"
- Calls to collect repayments were deliberately made at times when the collector knew the person would in all likelihood not have the money, in order to increase the return on the loan
- Rates of interest could rise to 1000%+ on illegal loans.
- The study found evidence of loans for in excess of IR£1,000 (note, this was in 1997) and in each case, a woman was the borrower.

Over half of respondents who were in debt when contacting National Traveller MABS in the subsequent Quinn and Ní Ghabhann study, owed money to illegal moneylenders, most commonly in the region of €2,000 to €5,000, although many of these amounts started out quite small (Quinn and Ní Ghabhann, 2004; 24-25).

#### **1.4.5 The human consequences of debt**

Some respondents to the Quinn and McCann study described the consequences of being in debt. In nearly half the cases (43%), being in debt affected them or their family in some

way with 60% of these respondents referring to depression, conflict, arguments, and in one case a nervous breakdown, as consequences of debt.

In terms of suggestions for the future, nearly two thirds stated that if they were paying back a loan, they would prefer to have it stopped from their social welfare payment. In all, the favoured financial service provider of 80% of respondents was a Credit Union - a mixed, Traveller or MABS-linked Credit Union. Accessible, affordable loans were clearly important. One respondent stated:

*A place where Travellers could go to get a loan would be brilliant as his own family have always been involved with moneylenders and this caused terrible problems in the home.*  
(Quinn and McCann, 1997; 64 - 68)

## **1.5 The importance of the funeral and bereavement process**

In “The Traveller Gypsies” (1983), Judith Okley describes the importance of ceremony, religion and ritual in the context of Traveller funerals. She describes the particular importance of floral wreaths, often in the shape of things important to the deceased, and the placing of possessions and meaningful items inside the coffin or casket. She also discusses the importance attached to the numbers attending the funeral, and to the length of the procession “as a measure of the prestige of the deceased” (Okley, 1983; 220). Reference is made to the emotion that often accompanies the service itself and the importance attached to mourning and the wearing of black clothing for the year that follows. The emphasis placed on burial with close cognates, such as family, is explored in the context of nomadic life, together with the fundamental importance of the headstone and the grave to Traveller culture:

*For a sedentary society, the place of birth is the primary marker. For Gypsies, the grave is the ultimate marker. Among sedentary peoples, a frequent question is “Where do you*

*come from?" For travelling Gypsies, this question offers no answer. It is best to ask where the person will be buried.*

**(Okley, 1983; 226)**

In their study of Traveller bereavement in Dublin, Monaghan and Brack (2007) note the importance of symbolism and cultural practices around death and dying within the community such as "the ninth day" (the day the soul enters heaven), the month's mind and the first year anniversary. Pattern Sunday, the day for the annual blessing of graves around Ireland, is also highly significant for many and thousands attend.

In terms of the funeral and burial specifically, referring to the place of burial one respondent to the study remarked: "well no matter where they die, they're expected to go back to where they came from".

The authors describe a number of features of the bereavement process, noting that Travellers have a deep (Catholic) faith "that makes the prayers and Mass provide some real consolation". In common with Okley, they note the distinctive expression of grief at the funeral "in a raw, strongly emotional and vocal manner", although many depending on the circumstances of death may be in "a sort of daze" (Monaghan and Brack, 2007; 12 – 24).

### **1.5.1 The cost**

Monaghan and Brack (2007) found that the funeral arrangements are mostly organised by the men in the family, from buying the coffin, hiring cars and organising the plot, to carrying and lowering the coffin into the grave and at times filling it in. Choosing the coffin is described as "a symbol of love", and costs may not come into consideration. An example is referenced where:

*They wanted more than anything to show their appreciation for that love by burying her in a good coffin. The cost was irrelevant; the gesture and the generosity were what was important and in this particular instance, the family could afford the expense.*

Or in the case of where a very plain coffin was used:

*The family must not have loved her very much to be burying her in something so cheap.*

**(Monaghan and Brack, 2007; 19)**

Respondents to the Monaghan and Brack study described how a sense of needing to show one's commitment to the dead, combined with feelings of family solidarity and a fear of being discriminated against, can lead to lavish funeral arrangements and expensive headstone/graveyard memorials. The incurrence of such costs can stem from demonstrations of loss and devotion, and from the need to avoid shame. As one focus group participant put it:

*There is a palpable fear by some that to do any less would be interpreted by extended family members in a bad light... the choice of funeral arrangement, burial ground, coffin or casket, and headstone are all elements of special significance to Travellers.*

**(Monaghan and Brack, 2007; 92 - 94)**

Concern has been expressed that an understandable desire to show love and respect can be accompanied by some people incurring a very heavy financial debt. Sacrifices can be made in order to pay for funeral, grave and headstone costs: "it is not something they complain about, but rather something taken for granted", (Monaghan and Brack. 2007; 19).

Debt can be coupled with other consequences. The suicides of young married Traveller men, for example, can lead to economic difficulties for the bereaved families left behind, in addition to the emotional and psychological effects on these family members, (Monaghan and Brack. 2007; 69).

### **1.5.2 Service providers**

Monaghan and Brack found that service providers have an important role to play in the bereavement process. The importance of the Church<sup>8</sup> and of the parish priest, and their

responsibility to their Traveller parishioners in particular, is referenced. As regards funeral directors, the authors report that mixed levels of satisfaction were apparent. Some expressed loyalty to particular service providers, while others had little choice of where to go. Some funeral directors were tolerant and had familiarity with Traveller funerals, whereas others were hostile, unwelcoming, demanding of payment up-front or intolerant of delays to schedules, mourners arriving late, the management of large groups of mourners and those with literacy difficulties.

*Most Travellers discriminated against in these situations do not have the capacity or energy to challenge the discrimination, even after the event, just wanting to get on with their grieving.*

**(Monaghan and Brack, 2007; 77 - 78)**

The authors conclude by referring to issues of resentment and discrimination that can attach to funerals.

*I am aware of one cemetery that has significantly increased the cost of graves to try and prevent or at least discourage Travellers choosing it for their burials.*

**(Monaghan and Brack, 2007; 22)**

They note the practice of many towns effectively 'closing down' on the day of a Traveller funeral, Garda presence (outside Dublin generally), roadblocks, checkpoints and the closure of every pub and shop in town. This results from Gardaí attempts to resolve a dilemma – namely, to balance the need to keep law and order with the Traveller community need to be allowed to bury their relatives "in a manner consonant with their cultural norms". Whilst acknowledging that violence may have occurred in the past, the authors conclude that 'a heavy police presence can further compound grief' (Monaghan and Brack, 2007; 99).

---

<sup>8</sup> The Church in this report refers to the Catholic Church, as the majority of Travellers in Ireland are Catholic.

## 1.6 Policy context for the study

Irish social policy with reference to Travellers has been analysed extensively in a number of studies and reports, and by groups that represent the Community; given the very specific focus of this study, policy in general is not explored here. Instead, recent policy developments that may impact on the personal finances of low-income households generally are highlighted, as these relate to the ability of (low-income) members of the Traveller community to meet expenses such as funeral costs.

### 1.6.1 The current financial crisis

Rising unemployment and a growing number of redundancies are affecting all income groups in Ireland, but particularly those involved in the construction, community and service sectors. Furthermore, cuts in social welfare payments in recent years have disproportionately affected those dependent on social welfare.

Considerable cuts have also been made in the funding provided to various agencies whose work relates specifically to marginalised groups. The Combat Poverty Agency was abolished in June 2009<sup>9</sup> and the Law Reform Commission has experienced significant cuts in 2009. The recent Government decision to merge the Irish Human Rights Commission and the Equality Authority has raised concern that the change may reflect a diminution in the current function of the Equality Authority (Equality and Rights Alliance, 2011). Furthermore, community programmes that directly support the Traveller community are at risk as they are generally funded by Government.

### 1.6.2 Policy developments on over-indebtedness

In terms of over-indebtedness<sup>10</sup>, the policy focus over time has been largely one-dimensional, focusing mainly on the provision of information and advice on budgeting and credit options, predominantly through the MABS (Stamp, 2009a). The system for dealing with personal debt, and in particular the legal system,

---

<sup>9</sup> The functions of the Combat Poverty Agency were merged with those of the Office of Social Inclusion and incorporated within a new Social Inclusion Division, currently within the Department of Social Protection.

<sup>10</sup> "Over-indebtedness" may be defined as an inability to meet essential living expenses and debt repayments as they fall due (Stamp, 2009a; 7).

has remained in the Victorian era, despite calls to make it more relevant to a modern consumer society (Joyce, 2003; Free Legal Advice Centres, 2009).

A policy framework based on preventative, curative and rehabilitative measures has been proposed at European level (European Commission, 2008b) and at national level (Stamp, 2009a). A major piece of work by the Law Reform Commission (2010) recommends a much more appropriate framework for managing personal debt, based on a crucial distinction between those who 'can't pay' and those who 'won't pay'. A much more accessible and humane legal framework is proposed, including non-judicial debt settlement, whereby people will be able to settle their debts at a rate they can afford over a realistic period of time.

The policy focus has shifted to some extent to the specific issue of personal mortgage debt. Those who are non-mortgage holders, including the vast majority of the Traveller community, who may experience non mortgage over-indebtedness, appear far from the forefront of current policy discourse.

### **1.6.3 Financial exclusion**

In terms of financial exclusion, policy recommendations that relate specifically to the provision of financial services to low-income groups such as the Traveller community appear to date to have been largely unimplemented<sup>11</sup>. Little has been done for example to promote social lending, access to appropriate savings facilities, and insurance products tailored to the needs of those on low incomes.

Shortly before its abolition, the Combat Poverty Agency proposed that financial service providers in general should play a much stronger 'social' role in society. In a submission to the European Commission on measures to promote financial inclusion, the Agency noted:

---

<sup>11</sup> See in particular the recommendations of Quinn and Ní Ghabhann (2004), Corr (2006), the Combat Poverty Agency (2008) and Stamp (2009a).

*In the current economic climate the government has leverage. In Ireland the government has taken advantage of this in order to develop the social role of financial institutions. Under section 45 of the Credit Institutions (Financial Support) Scheme 2008 the Irish Banking Federation has to submit a bi-annual report to the Minister on goals in relation to Corporate Social Responsibility including goals and targets with respect to the promotion of financial inclusion and the development of financial education. Furthermore, the two Irish banks, which are being recapitalised, will be required to provide basic bank accounts to socio-economic groups where the holding of bank accounts is less prevalent. (Combat Poverty Agency, 2009; 6)*

A recent and welcome development, in this regard, is the publication of the Government's "Strategy for Financial Inclusion" (Department of Finance, 2011). One element of the strategy focuses on the development of a "Basic Payment Account" (BPA), tailored to the needs of those on low incomes. It is envisaged that such an account will act as a "gateway" to other financial service products such as savings, credit and insurance

National Traveller MABS welcomes this initiative but is concerned that introduction of basic payment accounts, exclusive to those on low incomes, could be regarded as a "poor man's bank account" leading to exclusion within inclusion.

In addition to this initiative the Government is also moving to implement the National Payments Strategy (NPS) and the National Payments Implementation Programme (NPIP). These initiatives promote wider use of electronic payments and discourage the use of cash (cheque) for payment. The implications of this are of particular concern to Travellers given a preference to deal in cash. Electronic banking for example may work very well for some, but the Census 2006 found that very few Travellers had access to computers, let alone the Internet<sup>12</sup>.

---

<sup>12</sup> 44% of Travellers stated that they had no computer, 40% said that they had no access to the Internet, and hardly any had a Broadband connection (Central Statistics Office, 2007).

The financial inclusion initiatives reported by financial institutions themselves, appear to focus mainly on electronic payments, personal debt, banking, financial literacy and credit to micro-enterprises. In four “corporate social responsibility” reports published by the Irish Banking Federation, there appears to be relatively little mention of insurance or savings initiatives or alternative banking methods in operation worldwide, and there is no specific mention of Travellers (Irish Banking Federation, 2009a; 2009b; 2010a; 2010b).

#### **1.6.4 Financial ‘inclusion’ in other jurisdictions**

The lack of action in relation to financial inclusion in Ireland contrasts sharply with developments in other jurisdictions. There are many examples that could be referred to in both developed and developing countries, a number of which are highlighted below.

##### **Government backed loans**

In the UK, “The Growth Fund” has proved to be a cost effective and valuable means of providing access to more affordable credit by using third sector organisations, primarily Credit Unions, to facilitate access to loans for low-income households .

The Fund addresses the issue of a lack of affordable credit for financially excluded people (defined as those on low incomes in deprived areas), which results in people turning to high-cost doorstep lenders and even illegal loan sharks which can in turn result in spiraling debt problems.

The Fund was established in 2004. It involves the Government providing a fund (currently £73 million until 2015) to third sector (not-for-profit) lenders such as Credit Unions and community development finance institutions, who in turn provide more affordable personal loans to people. The Fund also facilitates access to affordable bank and savings accounts and other financial services that meet the needs of those on low incomes.

The “Growth Fund” was independently evaluated in 2010 (Collard, Hale and Day, 2010). The main findings included:

---

<sup>13</sup> [www.dwp.gov.uk/other-specialists/the-growth-fund](http://www.dwp.gov.uk/other-specialists/the-growth-fund) (accessed 26th September 2011).

- 4/5ths of borrowers were in the lowest two income quintiles (i.e. on lower incomes)
- A fifth of applicants did not have a bank account
- The majority of applicants were not prior members or users of third sector organisations (e.g. credit unions)
- Users saved a significant amount on credit interest payments
- 1/3 of people were now borrowing less from other sources, including door-step credit providers
- Nearly a third of applicants now had a savings account, and 13% now had a bank account
- Among successful applicants, around 4 in 10 felt their money management skills were now better, that they were more in control of their finances, more financially secure, and less worried about money generally.

In addition to the above, the following case studies (all of which are profit-making), emphasise that although the social benefits of access to financial services are not the primary concern of financial institutions, these benefits are not necessarily incompatible with profits or returns to shareholders. From the perspective of this study, case studies that centre on atypical intermediaries, alternative payment methods and appropriate insurance policies appear of particular relevance.

### **Off the Shelf Insurance**

In South Africa, a low-cost, cash-based, “off the shelf” funeral insurance product has been developed with a discount retail chain, “Pep”. The policy can be activated and a premium paid in cash at the till in any one of the company’s stores countrywide. The target market is familiar with the concept of pre-payment as most are ‘pre-paid’ mobile phone users. Reminders that instalments are due are sent to policyholders via text message. The simplicity of the product and ease of use resulted in 250,000 customers taking out insurance by the end of 2008 (Napier, 2010; 159).

## Burial and healthcare societies

Burial societies are popular throughout Africa. These societies collect funds from members for several years (for the purpose of meeting funeral costs) and are very well established. In recent years, a non-profit organisation in Uganda, Microcare Ltd, co-founded by Irish physician Gerry Noble, approached such societies with a view to encouraging them to collect money not just for bereavement but also for healthcare i.e. “for when people die.... and for when they are alive”. Microcare now operates managed group health schemes on behalf of these communities. Where people do not have the means to pay the annual premium, Microcare works with other micro-finance institutions to provide separate loans for annual insurance cover (Napier, 2010; 242 - 255).

## Mobile Banking

In terms of promoting access to banking and associated payment facilities, M-banking through the use of mobile phones, although in its infancy, is on the increase across Africa. Several established providers are currently experimenting with various products across the continent. The authors note that:

*Using mobile phones to effect banking transactions will vastly improve access to financial services for the poor because it overcomes the problem of distance and could radically reduce the cost at which financial services are delivered.*

**(Napier, 2010;185)**

Similar schemes and initiatives are referenced in a “Highlights Report” published in 2009 by the International Finance Corporation (IFC) as part of its “access to finance” (or A2F) strategy. The IFC identifies three key, but inter-related, aspects to the wider provision of financial services to those currently excluded. These are:

- The building of banks and financial institutions for small to medium enterprises (SMEs),
- The improvement of financial infrastructure such as credit bureaux, payment systems and remittances and,

- The improvement of the legal and regulatory framework to help develop and improve the enabling environment for increasing access to finance.

**(International Finance Corporation (IFC), 2009; 1)**

Finally, in a recent position paper the World Savings Bank Institute (WSBI; 2010) focused on the key role of post offices or postal services as a provider of financial services to those who are currently financially excluded.

The above case studies highlight the multiplicity of initiatives being implemented worldwide to tackle the issues of financial exclusion. This wide variation in initiatives demonstrates the potential for Ireland to develop financial inclusion schemes tailored to meet the need of their excluded population.

## **1.7 Summary**

The Traveller community is a group with a very distinctive culture. There are many features of the Traveller population that have potential relevance to funeral costs and the ability to meet these costs. These include the following:

- Travellers do not, by and large, own property, which means they do not have access to the cheapest form of credit in Ireland today i.e. loans secured on the family home
- Traveller households are larger than average, and with bigger families come higher living costs. Conversely, larger families can act as a practical support network at a time of crisis – emotionally and financially
- The high level of single parent households within the Traveller community may have particular relevance, as lone parents in general face a higher risk of poverty and social exclusion
- The age profile and life expectancy within the Traveller community is illustrative of a community with relatively poor

health, high birth rates and premature death rates. In many cases, survivors may be left to cope with funeral costs for which they are unprepared

- High levels of unemployment and low levels of educational attainment, together with poor health and premature mortality, indicate that poverty, deprivation and social exclusion are likely to be widespread among the Traveller community
- Current attitudes of the settled community, and in some cases a lack of understanding on the part of service providers, may serve to further exacerbate the exclusion of Travellers.

Financial exclusion 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 these barriers are “external” such as documentary or identification requirements, and some are “internal”, such as literacy difficulties or a preference for dealing in cash.

The experience of financial exclusion can present particular problems in dealing with external shocks or one-off events such as funerals. People may not have the means or resources to meet the associated expenses, the facilities to save or borrow at reasonable rates for such eventualities, or to insure against them. The consequences of going outside the mainstream to finance such costs can lead to unmanageable debt, relationship difficulties and deterioration in health.

Previous research suggests that ensuring people have a proper burial is of fundamental importance to Travellers, and that families may do whatever it takes to ensure the bereaved has an appropriate funeral, no matter what the cost. Service providers may be helpful in some cases in relation costs, but may be unhelpful in others and may even contribute to people’s financial difficulties.

Travellers have proved to be a very powerful lobbying and advocacy force. Much has been achieved, although much remains to be done in terms of implementation and ensuring positive outcomes for Travellers.

Policy discourses around personal finance in Ireland have, in recent months, focused predominantly on mortgage holders and those facing legal consequences for unpaid personal debts, although there are policy developments on access to basic bank/ payment accounts and electronic payments that may have both positive and negative implications for Travellers.

International developments, particularly those promoting access to and use of financial services, may have some application and relevance to excluded communities in Ireland, such as the Traveller community.

# 2 Research Methods

## 2.0 Introduction

This study is particularly delicate in that it deals with two related and equally sensitive issues: bereavement and personal finance. This chapter describes the research methods that were used in order to achieve the specified objectives of the study:

- To explore current values, beliefs and practices within the Traveller community as they relate to death and bereavement
- To examine experiences of the Traveller community in making provision for, and meeting, the costs associated with funerals
- To explore the issues and barriers faced by members of the Traveller community in meeting the costs associated with funerals
- To identify financial options available to Travellers when paying for funeral costs
- To identify and recommend initiatives which could assist those who are most affected by the burden of funeral costs

## 2.1 Profiling relevant financial options in the context of funerals

Particularly relevant here were aspects of previous research carried out into financial exclusion among low-income households in general (Corr, 2006; Kempson, Crame and Finney, 2007; Kempson and Whyley, 1999; Pahl, 1999) and into financial exclusion and money management among Travellers specifically (Quinn and McCann, 1997; Quinn and Ní Ghabhann, 2004).

Specifically, the findings of these studies were examined in relation to meeting the costs of 'life events' or 'external shocks' such as funeral costs.

Drawing on these studies, six main ways of meeting such costs were identified. These methods were bank payment facilities, credit or formal borrowing, savings and assets, insurance or assurance, informal assistance or loans from family or friends, and social welfare payment. These methods were used as a guide in developing the various research instruments that were used for this study. An analysis of national and international policy documents was also undertaken to identify current and proposed measures to promote financial inclusion; again, these were incorporated into the various research instruments.

## **2.2 Reviewing secondary data sources**

A number of sources were used in order to contextualise the issue of funeral costs relative to the characteristics of the Traveller community as a whole in Ireland. The particular characteristics relative to this study are life expectancy, health, causes of death, poverty and social exclusion.

Four data sources were drawn on extensively in this regard. These sources were:

- The All Ireland Traveller Health Study (AITHS) – Our Geels, undertaken by the School of Public Health, Physiotherapy & Population Science, University College Dublin on behalf of the Department of Health and Children, which published the research findings in 2010
- Preliminary findings of Census 2011 carried out by the Central Statistics Office (CSO)
- The Census 2006, carried out by the Central Statistics Office (CSO)

- Detailed analysis of Census data as they relate specifically to Travellers, carried out by Nolan and Maitre (2008) at UCD
- Data gathered by the Parish of the Travelling People in Dublin, subsequently researched and analysed by Monaghan and Brack (2007).

A number of sources were drawn upon in order to identify the types and amounts of costs that can be incurred in relation to funerals and burials. The websites of various funeral service providers were reviewed, primarily funeral directors and memorial providers. Data collected by various media sources, which have investigated the issue of funeral costs, were also examined. Finally, the study draws on data gathered by way of two consumer surveys, one by Fine Gael in 2005, and another by the Consumers Association of Ireland (CAI) in 2010.

There was little or no secondary data available on the extent of financial exclusion and over-indebtedness among the Traveller community as a whole.

## **2.3 Interviews and consultation**

Interviews were carried out with key informants and individuals who had personal experience of dealing with the funeral and bereavement process. In addition, the relevant issues were discussed in focus groups, which presented a different response and dynamic.

### **2.3.1 Key informant interviews**

A total of 25 key informant interviews were carried out around the country. The key informants comprised essentially three categories:

- Representatives of the Traveller community who were suggested by National Traveller MABS.

- Service providers working closely with Travellers, particularly around financial and bereavement issues, which were also suggested by National Traveller MABS.
- Commercial providers of services to Travellers, namely funeral directors and memorial providers which we identified through our own research.

Topic guides or interview schedules were developed and used for the purpose of these interviews, which lasted approximately 45 minutes to an hour on average.

The interviews provided illustrative data on a range of issues, specifically: Traveller culture, trends and practices relating to funerals; the types and range of costs involved in funerals; methods used by Travellers to pay for funeral costs; the barriers and issues faced in meeting these costs, and; finally, options that may help the most vulnerable with funeral costs. In most cases, interviews were recorded and transcribed; in some cases, people preferred that a recorder not be used, and in these instances, comments were transcribed contemporaneously and validated with respondents.

Given the sensitive nature of the research, respondents were advised that no comments or views would be directly attributable to them. Thus, respondents are not named anywhere within the text, nor are the sources of the various quotes indicated, or whether the respective quote comes from a key informant, case study participant or focus group interviewee.

For reasons of confidentiality and sensitivity, only National Traveller MABS, which commissioned this research and provided many of the contacts used, is aware of our informants. It should be noted that some of the Traveller informants described their own experiences of funerals and funeral costs in particular, in addition to their experiences of how the Community in general deals with these issues.

### **2.3.2 Case studies**

In order to capture the experience of those who are among the most vulnerable, National Traveller MABS were asked to identify a small number of people who had come into contact with MABS services as a result of experiencing financial difficulties associated with funeral costs. Five such people were interviewed by way of case study interviews, which focused exclusively on their lived experiences and narratives. This method has been used by the organisation Older and Bolder in research into the impact of the recession on older people in Ireland (Costello and O’Hare, 2009). It was not possible to draw a representative sample as there is no identifiable population of Travellers who have approached MABS in relation to funeral costs.

These interviews allowed for an exploration, albeit to a limited degree, of diversity within the community. For example, people had lost different family relatives in each case, two lived in rural areas whilst three lived in an urban setting, four were female and one was male, and finally, at the time of their respective bereavements, one was living in a caravan on a site whilst the others were living in rented accommodation.

A specific topic guide/interview schedule was developed and used for the case studies. Each case study respondent received information on the background and purpose of the research and the use of data, and was given the opportunity to withdraw from the study at any stage prior to publication. The principle of “informed consent” was applied, and an appropriate consent form was prepared and used.

### **2.3.3 Focus Groups**

Four focus groups were held with Travellers in order to validate the findings from the key informant and case study interviews, and to test the viability of various options that were suggested during these interviews, together with others identified through policy analysis. These Traveller groups were identified by National Traveller MABS, which also arranged the sessions for us. Each group was already in existence.



Two sessions were held in an urban setting and two in rural communities. A total of 37 people participated in these discussions, which were recorded and subsequently transcribed. The largest group consisted of 15 people, with a mix of female and male participants. The other focus groups consisted entirely of female participants. Each focus group lasted around 45 minutes on average.

Our research findings and recommendations are now presented in the following chapters.

# 3 The importance of the funeral to the Traveller community: values, beliefs and culture

## 3.0 Introduction

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 majority population community, clear cultural differences were described between “settled”<sup>14</sup> and Traveller community funerals. In this chapter, these differences are assessed and an attempt made to identify, where possible, the values and beliefs that shape them.

The beliefs and values that relate to funerals within the Traveller community are relevant both to funeral costs and to any discussion on options that might enable people to better manage these costs. In this chapter the values of togetherness, community and the family are examined and, in particular, how these can lead, perhaps unwittingly in many cases, to increased expectations surrounding funerals within the Traveller community in general and within the family itself. The importance of a proper mourning process is also examined together with the frequent desire to have the best of everything as a way of demonstrating love and respect, particularly where a tragic or premature death has occurred. The opportunity for a funeral to bestow a status on the deceased that may not have been there in life is explored in this context.

The chapter goes on to look at how nomadism, and the way of life it entails, leads to the placing of particular emphasis on the importance of a “marker” to people’s lives. The significance

---

<sup>14</sup> The term “settled” is widely used by Travellers to describe the indigenous non Traveller majority population. During the course of this study, comparisons in Traveller culture and tradition were made only to the “settled community”. This is reflected in the report. However the authors acknowledge that with the increasingly diverse Irish population, new communities bring their traditions and values with them regarding the grieving process. This report is however limited to comparing Traveller traditions with that of the “indigenous Non Traveller population”.

of religion and the importance of ritual are described, and also referenced is an element of superstition within Traveller culture, which can cause a reluctance to plan for fear of hastening a person's death. In conclusion, the importance of privacy surrounding matters to do with personal finance in general, and the funeral in particular, is considered.

### **3.1 Community and the family**

One respondent remarked that it is "togetherness that distinguishes the Traveller community from the settled community". It was clear from all respondents that there is a distinct value placed on both the immediate and extended family in particular within the Traveller community. Most Traveller families are larger than non-Traveller families as described in Chapter 1, and people come together to support and show their respect at times of crisis such as bereavement. It was remarked that the settled community tends to depend more on the immediate family, whereas Travellers down the years have come to depend more on the extended family.

Many described how people come from far and wide to be present at the funeral, even travelling from overseas, and that it is important that the extended family mourns together, and is seen to mourn together. It was felt that Travellers, unlike the settled community, tend not to "shelter" children (even very young children) from things going on around a funeral. In describing that collective sense of grief, one informant stated: "we know part of our world has died".

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. "Community support gets you through", observed one interviewee, and pride in being a member of the community was frequently expressed. It was noted that people, aside from family members, travel long distances to attend funerals, a practice that can be described as a form of "community solidarity".

*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.*

The extended support of the Community can extend to financial assistance. Many respondents referred to the financial support that may be provided by the extended community in the event of a sudden death in particular, or where it is known that a family may not have enough money.

There is an unfortunate and perhaps unwitting flipside to community support: expectation. One respondent referred to this as “community pressure”. A view sometimes expressed was a belief or fear that other people within the community may talk about you if you did not have a decent funeral with a decent coffin, headstone and so on. It might be said that you did not show proper respect and love for the person who died, resulting in a loss of face within the community. One respondent felt that such expectations have been “inherited’ over time.

It should be noted that such fears are based not on “peer pressure” between Travellers (which is a separate issue discussed in the next chapter), but on an emphasis on doing and being seen to do the right thing by the deceased.

### **3.2 Honouring the deceased**

A word that was consistently used throughout many of the interviews with regard to the deceased was “respect”. Respondents spoke frequently about doing, and being seen to do, things in a certain way to ensure that respect is shown to the person who has died, and that this needs to be demonstrated not only by the family but also the wider community.

*The most important thing is that someone visits the grave once a week...to show respect.*

A service provider who regularly deals with Travellers remarked:

*They show respect for their dead and behave with dignity, respect and honesty.*

It was observed that the showing of respect can have significant financial implications if it is seen as having the “best of everything”:

*We will sell whatever we have, go into debt, to pay respect to a loved one who has passed away.*

*It's the last thing they'll do for them, it's the last goodbye, you want them to have the best.*

The word “love” was used throughout the interviews, and great importance was placed on showing or demonstrating an expression of love for the deceased throughout the funeral process. When comparing a settled person’s funeral to that of a Traveller, some respondents were struck by the sense that the funeral was not as valued by the settled community as a means of demonstrating love for the person who had died. It was viewed as a much more “clinical event”. It was not felt that people in either community love their people any less, just that the Traveller community place a high value on demonstrating their love.

Two respondents observed the different nature of a settled community funeral from their perspectives:

*The lack of weeping...the way they hold themselves...the stiff upper lip...afraid to show their emotions...a silent tear... seems more like a formality.*

*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.*

Several respondents referred to the expression of love and respect demonstrated during the mourning process. There was a sense

that Traveller funerals remain similar to rural settled people's funerals in the 1940s, 50s and 60s, particularly in the West of Ireland. Depending on the nature of the bereavement, the mourning process can start some time before death with the need to say goodbye – a more open, earlier engagement than appears to be the case within the settled community. As one respondent remarked:

*What distinguishes the Traveller community is the type of grieving, of mourning, that coming together around illness as well as death...that needs to be respected and honoured.*

The mourning process for Travellers is seen as a community process, and clear importance is attached to being present throughout. Many respondents described the greater show of emotion or 'keening' at Traveller funerals, and the different nature of the Funeral Mass as a result. This emotion may be linked to the circumstances in which the bereavement occurred which, as discussed earlier, are often particularly tragic and unforeseen.

It is the demonstration of love and respect throughout the funeral process that can have significant financial implications. Respondents consistently referred to the absolute desire for the best, the importance of doing whatever you can with regard to the funeral, of not stinting on costs. An unintended consequence for some may be the subsequent financial difficulty where resources or means to cope with or absorb the costs are absent.

*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.*

### 3.3 Discrimination in life Vs Status in death

As described in Chapter 1, Irish Travellers are a particularly marginalised and socially excluded community within Irish society. There are many dimensions to this social position that have a direct and indirect relevance to this study.

What emerged from the interviews in particular was that the distinct disadvantages experienced by Travellers may have a direct impact on the importance attached to the funeral and the associated costs, as well as people's capacity to meet these costs.

It is important to place the funeral process in the context of death and bereavement in the Traveller community as a whole – specifically, the fact that there is a higher proportion of relatively young, infant and stillborn deaths within the Traveller community as compared to the settled community. It was notable that in one of the focus groups, the discussion focused in particular on the burial of young babies.

Many of those interviewed had suffered tragedy in their lives and a number of respondents referred to early and tragic bereavements within their immediate family. One respondent remarked, “60 would be considered old in the Traveller community”, another that “many die in their 40s and 50s”, and yet another that the Community as a whole is very “young”. The statistics cited earlier in this study certainly bear out each of these observations.

Respondents also made frequent reference to the causes of death within the Traveller community: the relatively high incidence of heart disease, accident and suicide, which is again borne out by the available data. The circumstances surrounding such untimely deaths can produce trauma, heighten the emotion associated with the funeral process, and leave people vulnerable and unable to cope. Thus, unlike the settled community where by and large people die much later, the Traveller community is often faced with an untimely death and no time to prepare or reflect. This trauma is made more intensive by a sense of duty and expectation regarding how the event should be marked.

*We've buried so much, so many young people, not old people who have lived and seen their life.*

*The deaths that are more noticeable around here are teenagers, accidents and suicides, and that kind of thing.*

Many observations suggested that in circumstances such as those described above, the funeral served among other things as a mechanism for giving or bestowing on the deceased a status that was maybe denied to them in life. In effect, the funeral acted as a symbol of the regard with which that person was held within the family and the Community.

There was a real sense from some of the interviews that the funeral was a way of saying to people both within and outside the Community that 'this person lived, this person mattered'.

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

The marking of a person's life in such a context can have significant cost implications for people. It should be noted that the size or scale of the funeral is not necessarily always linked to the circumstances of death. One respondent observed:

*Some of the biggest funerals are for people who have done very well...who have had good lives.*

### **3.4 Nomadism and the importance of a 'Marker'**

The importance assigned to the funeral, and to the final resting place, was referred to by almost all respondents in the context of a "nomadic" life. Although many Travellers are now housed, Traveller literature describes nomadism as a state of mind as opposed to a practical reality. In other words, Travellers do not physically have to move around to be considered nomadic, or to consider themselves nomadic.

Linked to the nomadic lifestyle or state of mind, respondents talked about the funeral and the headstone as “markers”. The concept of “marking” death is clearly very deeply felt within Traveller psyche and culture.

The importance of the space or place of burial, of being with the family in death and of marking that place to create a monument to that person’s life, was consistently referred to in the interviews:

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

Or as a service provider put it:

*They (Travellers) are compensating in death for what they didn't have in life...Travellers always travel from pillar to post but only when they die do they get their palace and their space.*

Such a marker, and the place it is located, may be costly, as will be discussed later. Respondents spoke of the importance they placed on going back to a certain area or “home-place”, even though in practice, people may have lived elsewhere for most of their lives.

*It goes back to where your grandparents are buried, your family birthplace...going back to your own place.*

However, it was observed by many, that the emphasis on going home to where “their people are from” is beginning to change. A number of reasons were given for the decline in the use of more “traditional” burial grounds – lack of access to the grave or proximity to the immediate family, marriage between extended families, avoiding feuds with other Travellers, the cost of graves, discrimination in certain cemeteries, and a lack of space in some graveyards. These were all factors cited as contributing to a changing tradition.

*Most of our people were traditionally buried in (X) where they're from, that's now changing, more people are being buried where they are living...where they spend most of their life.*

Respondents spoke of the “marker” as being important within a culture not based on the ownership of property. This is in marked contrast with the settled community and the high value placed on property ownership by the vast majority.

Over the years, there has been a practice within the Traveller community to burn a person’s possessions following their death, which often included the caravan. A number of respondents gave examples of this occurring: “it’s a spiritual thing, it was that person’s possession”.

This practice has declined in recent years as more Travellers are in permanent accommodation. However, while a home will not be burned, the family may choose to move elsewhere or a person’s van might be burned or abandoned instead. The replacement of possessions has cost implications, and examples were given where people had turned to illegal moneylenders for the funds to replace a caravan. This perhaps reflects the practical lack of access to alternative forms of cheaper credit such as a mortgage or housing loan, given that the vast majority of Travellers are non-property owners.

There were mixed responses as to the extent to which this form of ‘marker’ will continue in the future given the obvious practical cost implications. Nevertheless, it was felt that the practice of “letting go” of the person’s possessions to mark their passing retained a particular resonance for Travellers.

### **3.5 Religion**

As part of the Census in 2006, people were asked to describe their religion. 95.12% of the Traveller community described themselves as “Catholic”, with only 0.3% of Travellers describing

themselves as having “no religion”.

Religion, spirituality and faith were clearly very important to respondents. Many felt that the religious aspects of life are given a greater emphasis by the Traveller community when compared to the settled community.

*Rarely do the Traveller community question their faith unlike the Settled community...there are some exceptions but the majority still have a strong Catholic faith...faith is important to latch onto.*

People spoke of their respect for the customs and sacraments of the Catholic Church. Curing people, shrines and miracles were also described as being features of Traveller religious belief. One respondent remarked how in their experience, at the shrine in Knock, Travellers outnumbered settled people by around three to one.

It was clear that faith played a significant role in helping people through some of the crises they had experienced. One respondent spoke movingly about how they saw a miscarriage as “God’s way” of saying that the baby would not have been healthy and normally developed at birth. The religious importance of other events such as christenings, confirmations, holy communions and weddings was also emphasised. As one respondent observed: religion “permeates every part of our lives, our existence”.

There are a number of religious rituals that have particular significance following a death: the three-day period from death to burial, the wearing of “the black” for an extended period (referred to by one respondent), and the annual Blessing of the Graves. Virtually everyone referred to the blessing of the headstone a year after the funeral itself as being an event of particular importance (and often cost). This was described as often being as big an event as the funeral itself. Certain rituals seem to attach to this for example:

*It's very important to get a Bible for whoever's dead on the 12 months...you put a little Bible or heart on it (the grave) to remember them.*

Religion and spirituality are fundamental to the lives of the majority of Travellers, whilst certain superstitions, like “tempting fate” by planning for death, persist. At the root of this seems to be an absolute terror of death for many.

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

In contrast, many talked about planning for happy events such as weddings or communions. That is not to say that death is not talked about within the community. One respondent described how in their experience, the older generation, sensing that death may be happening sooner rather than later, would use “throwaway” words to acknowledge this, but not in such a way as to frighten anyone. Another respondent described how death is “more talked about in the Traveller community than life”, not in a remorseful or morbid way, but as a fact of life, given that so many young people have died. Thinking about cost is, some believe, starting to be a matter of increasing concern for many within the Traveller community:

*An awful lot of Travelling people, when they come to a certain age...they don't worry about living, they worry about dying...and it's not the fear of death, it's how they are going to pay for the funeral.*

### **3.6 Personal finance, privacy and stigma**

Respondents consistently made reference to the importance of privacy around matters to do with personal finance generally and funeral costs in particular:

*Nobody knows another's business, where they get their money.*

People working with the community and service providers also remarked on how people tend not to mention funeral costs and as one respondent put it “prefer to do their own thing”. Others commented to the effect that although the money always comes to pay for the funeral, they are not aware from where it comes.

A body of research is emerging to the effect that a stigma or embarrassment is associated with financial difficulty and personal debt in general. This is particularly so in societies that view personal finance as an individual issue and an individual’s problem when things go wrong. It has been argued that this is the case in Irish society (Stamp, 2009b).

Acute stigma and embarrassment is felt when people do not have enough money to afford basic things, or to meet children’s needs. One respondent felt that an inability to afford a “decent funeral” might cause a similar stigma and consequently, people will do anything they can to hide their inability to afford this:

*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.*

Privacy around personal finance in general and funeral costs in particular is not unique to the Traveller community. Services working with people in financial difficulty commonly report that it is embarrassment, shame and sometimes guilt, which contribute to a reluctance to admit to a problem and seek help until matters have reached a critical state. This was certainly the case for some respondents in this study. The element of guilt was referred to by one respondent who described how, in their mind, the deceased would not rest until all the bills associated with the funeral, including borrowed money, had been repaid in full. In this case carrying the burden alone had resulted in severe emotional, health and financial consequences. These effects will be examined to a greater extent in Chapter 6.

The burden may be linked not just to guilt, but also to a sense of responsibility:

*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.*

### **3.7 Summary**

This chapter has endeavoured to describe the set of values and beliefs that are widely held within the Traveller community and that hold particular influence on the rituals associated with burial and bereavement.

It began by exploring the importance of family, community and togetherness and how this vital support system can bring expectation and pressure that may be difficult to manage for some. The importance placed on showing love and respect for the deceased was then examined, and how the desire to have the “best of everything” can place unreasonable demands on those who do not have the resources available to meet the cost.

Many deaths within the community are premature, unexpected and tragic. In this context, and that of general discrimination against Travellers, the funeral process 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. Additionally, the place of burial and the erection of a “marker” to the deceased are both fundamentally important to many within the Traveller community within the context of a nomadic way of life.

In common with the settled community, Travellers assign great importance to privacy in relation to personal finance in general and to matters concerning the funeral in particular.

Religion, spirituality and ritual are of fundamental importance to the lives of the majority of Travellers and inform many of the practices that will be examined in the following chapter.

# 4 Funeral practices, trends and relationships - the implications for funeral costs

## 4.0 Introduction

Stemming from the values, beliefs and cultural issues discussed in the previous chapter, this chapter now explores specific funeral practices and trends and their potential financial implications. It must be stated that it is very hard to generalise and this point was emphasised by many respondents. It is also important to note that, in common with the settled community, there are those within the Traveller community who are wealthy, some who are reasonably well-off, some on or around the poverty line and those well below it. Consequently there are people who can cope with sudden financial shocks, others who can just about manage with some help and maybe borrowed money, and those who cannot. There may also be differences between urban and rural Travellers. Those who live in rural areas may for example be more connected to their community.

With these provisos in mind, this chapter begins by looking at the traditions and practices that are of distinct relevance to Traveller funerals. Issues relating to more elaborate funerals, and associated pressure, raised by several respondents, are then discussed. There are also questions to be asked regarding changes taking place at this time due to the recession. The cost of headstones was raised as a matter of particular concern and in this regard, an attempt is made to summarise the consensus view that emerged.

The chapter concludes by examining the relationships between Travellers and four specific groups in the context of the funeral: the settled community, the Catholic Church, local authorities, and funeral service providers. As with the previous chapter, the focus is on issues that may have relevance to funeral costs, meeting these costs and possible options for alleviating any associated burden.

## 4.1 Traditions and practices

Respondents highlighted many distinguishing features of Traveller funerals. The first of these concerns attendance at the funeral itself.

### 4.1.1 Attendance

It was noted that people come together in much greater numbers at Traveller funerals in comparison to those of settled people, and often attend all the stages of the funeral process. One respondent referred to attendance as “automatic”.

Those who form the wider extended family, or who know the family in question, will often travel long distances to attend, even travelling from overseas. Attendance is not just important - it is, as one interviewee put it, “seen as important”. A number of respondents did suggest that attendance at funerals may be declining slightly in recent times; family feuds were cited by one respondent as a potential reason for this. However, large numbers are still a distinctive feature of Traveller funerals.

*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 ostracized within your community.*

### 4.1.2 The first three days

The burial process itself takes place over the biblically significant period of three days. The first night the body is either “laid out” in the person’s house (or funeral parlour if the deceased lived in a caravan). If a person dies in hospital, it appears the tendency is to use a funeral home rather than the hospital morgue.

The second night, the removal takes place, with burial following on the third day. There was hardly any reference to cremation, which is becoming more common among the settled community (and which generally costs less). As regards the funeral itself, respondents talked about the very personal nature of this, in

contrast to the somewhat more “formal” nature of settled community funerals.

*Showing photos is important...the round of applause is important...and the songs sung are important...you'd know their songs.*

There was a strong sense that the oral tradition within the Traveller community is celebrated at the funeral, through poems, storytelling and singing. One respondent noted that there is a strong use of the Bible in many of the customs. Funerals can also last a lot longer and individual families may have their own way of doing things – that is, the use of traditions that have developed over time and are held in high esteem. In one example given, the funeral ceremony lasted from mid morning to early evening.

As described, Traveller funerals largely mirror traditional Irish Catholic funerals in terms of the basic rituals, starting with the wake/viewing, which ends with the saying of the Rosary and certain prayers for the dead (usually the evening after the person has died). Then the removal of the remains to the Church takes place, followed by Mass the following morning, after which the coffin is carried to the graveyard by the family or driven in a hearse if the cemetery is too far away. The ceremony concludes with Burial prayers and again a decade of the Rosary.

#### **4.1.3 Coffins and caskets**

In terms of specific items associated with the funeral, service providers described how, in their experience, Travellers tend to go for “top of the range” coffins or caskets.

A casket is made of more solid material, generally rectangular in shape and has a lid attached, whereas with a coffin, a more tapered shape is used and the lid is detachable. There are also differences in length and width. American style caskets, it appears, are more expensive again. The coffin with “the Last Supper” carved on each side is seen as a favourite “Traveller” coffin, and has been so for a number of years.

A shroud may be offered to clothe the remains, but Travellers in general opt for the remains to be dressed in the deceased's own clothes. Relics, rosary beads and photos are often placed in the coffin or casket.

#### **4.1.4 Other service features**

Several respondents described the use of horse-drawn hearses or carriages, particularly where the deceased was interested or involved in horses and horse dealing. Alternatively, funeral cars or limousines may be used, while other respondents spoke about the family physically carrying the casket or coffin from the church to the graveside. Thus, costs vary considerably from case to case.

Respondents described the importance of music at the funeral. Examples were given of people opting for two or three musicians, such as an organist and singers or a pipe player, others opted for CDs – again showing how cost can vary.

Flowers are a very important part of the funeral, and a service provider described how, in their experience, Travellers tend to go in for bigger quantities of flowers and arrangements that often relate to the person who has died. An example given on a few occasions was a wreath designed to show the favourite football team of the deceased. One respondent, a Traveller, noted:

*There are a lot of flowers, a lot of wreaths,  
personalised ones.*

Another example was given of a body being brought back from overseas, and flowers had been purchased before departure to accompany the body on the journey home. The flowers were dead on return to Ireland and other flowers were bought to replace them.

The expense of catering for people who attend the funeral is also relevant. One respondent remarked that although years ago there was no expectation for food at funerals, "now there is". Given the large crowds that can attend Traveller funerals, this can be expensive. In terms of clothing for the funeral, one respondent

described how it is their own experience that suits are often hired by male family members.

One other practice that is relevant from a cost perspective is the way notification of bereavement is carried out within the Traveller community. Use of death notices in newspapers was considered to be unusual - word got out instead through the family and through the wider Traveller community. Respondents also referred to the use of mobile phones and local radio stations.

## 4.2 Growing elaboration and peer pressure

Some Traveller respondents expressed concern that certain aspects of Traveller funerals were becoming, they felt, more elaborate and expensive, with more extras being added to them. Terms such as “extravagant”, “flashy”, “lavish” and “ostentatious” were used during the interviews. Similar concern was sometimes expressed about other life events such as weddings and communions. Again, it is very difficult to generalise here and many respondents noted that there are wide variations across the country, and indeed within the community itself.

There is an important distinction to be made for the purposes of this study between people who can afford elaborate funerals and those who cannot. It is the latter group who may feel pressurised to do certain things as “the norm” that are of concern to this study. As one respondent put it:

*Nine out of ten funerals in this county are not from wealthy Travellers.*

And another:

*Where there's a poor family, the dead will still have a big headstone over them.*

Many respondents felt that an element of peer pressure within the Traveller community had crept in over the last 15-20 years (three respondents talked specifically about “pressure to keep

up with the Joneses”). One respondent referred to a trend of “besting one another” and lamented: “no-one is crying stop”. This may be linked to the ‘Celtic Tiger’ and be reflective of increased consumerism and affluence throughout Ireland as a whole during this period. However, other respondents described how in their experience the sense of competition began much earlier.

The impression given by respondents was that the growing ostentation may, to a degree, be caused by Travellers imposing a level of competition on themselves.

*The practices are now more visible, there's more expectation, more pressure.*

*In the last maybe 15/16 years in my area what I've seen is two trends...very ostentatious headstones after the funeral and very ostentatious funerals...where when I was younger what you would see, for the wake it would be people coming to the house for a few sandwiches or the trailer whatever. Now it's restaurants if you can get them or catered food - a lot of expense...The day of the funeral is the same... hearses, very expensive coffins.*

Many expressed concern regarding pressures and expectations put on Travellers by other Travellers to have a big, elaborate event “with no expense spared...even for families who cannot afford it”. This pressure can lead to a perception that not having such an event would bring shame, embarrassment and dishonour upon the family and that they would lose face. The pressure is also, possibly, intensified by the changing nature of nomadic life.

*People don't want to lose face...they feel they're not doing themselves justice if they go the sensible route when in fact they are.*

*Maybe nomadism has something to do with it...years ago people might have been able to move around to where that same pressure wasn't there, whereas now they are living in*

*concentrated areas...if they don't have what's similar or the same as everyone else...and that same pressure wasn't there.*

One respondent felt, however, that this sense of shame might be being over-exaggerated, and that this would in all probability be very short-lived, perhaps for a week or two but no more. It was also noted that people might be putting pressure upon themselves to have big funerals out of love, guilt or a combination of the two. Others in the context of the focus groups felt that there was an element of hypocrisy in some cases, that a display may have more to do with “showing off” than regard for the deceased.

Pressure to have a “big event” and “the best of everything” does not create difficulties for a family that has the means to do so. The problems arise when a family does not have the resources to sustain the financial burden and in this instance such pressure can be, as one interviewee put it, “oppressive”.

#### **4.2.1 Technology and the media**

Another problem identified is one of perception: people see elaborate funerals, big headstones and elaborate graves either in person or via the media, and presume that the family in question is wealthy, when in many cases they are not.

Advances in technology have, it seems, been a contributory factor. Digital cameras and mobile phones have given people the opportunity to see and hear for themselves what others have done in terms of headstones and so on. Whereas in the past a person would have had to travel to see things for themselves, now they are able to see what others are doing via technology.

#### **4.2.2 Signs of change**

There were indications from some of the interviews that there may be a move towards less elaborate, ostentatious and costly practices around funerals and memorials, for instance the increasing use of coffins as opposed to caskets. The main driver for this appears to be a growing wish not to place the family in

debt to pay for a funeral. Some respondents referred to older family members expressly stating that they wanted a modest and less expensive funeral.

People talked about how the older generation of Travellers did not believe in expensive headstones for example, and that more people are starting to believe similarly. One respondent explained how twenty years ago, a family member had told them not to put up a massive headstone as they had seen the growing trend at that stage and thought it needed to stop.

Another important and recent development is the regulation and associated restrictions applicable to headstones and graves in particular (see 4.3). The current recession is also likely to impact on people's choices regarding expenditure.

## **4.3 Headstones**

Unlike the settled community, Travellers have two big events following a death: the funeral itself and the blessing of the headstone. Traditionally, the headstone must be erected and blessed within a year and a day after the death. A year's planning and preparation can go into the headstone and the blessing day is often seen as being equally as important as the funeral itself. In virtually all the interviews, the issue of headstone costs arose.

### **4.3.1 The personalised headstone and grave**

Headstones assume particular significance as special, individualised representations of a person's life. The grave itself is also very important. It was noticeable how non-Travellers interviewed invariably observed how immaculately Traveller graves are maintained. Several respondents described the placement of items on the grave to represent distinctive aspects of the deceased's life. Plaques in the shape of horseshoes have become a way of remembering a person's love for horses, for example.

A huge sense of pride is clearly attached to the headstone in particular as an expression of love and affection perhaps not

spoken of in life. One respondent described how these emotions predominate, and there is little or no thought of what others might think, of “ours being better than yours”:

*The sense of pride is palpable.*

In the case of very large headstones however, one respondent felt that although the headstone is primarily an expression of love, it might also be “an expression of wealth”.

A practice has also developed in some cases of having pictures of the deceased set in stone, which may reflect a desire to leave something permanent in the context of a nomadic way of life, just as the settled community very often leave houses, property or other physical mark. The headstone itself is a very important symbol, monument or “marker” of a person’s life as discussed in the previous chapter.

What is clear is that the headstone is a significant investment in the person who has died and that there is almost “a sigh of relief” when it is erected. Again, as with the growth in elaborate and more expensive funeral practices, it is unclear as to when larger headstones started to become more common. One respondent thought this was maybe 15-20 years ago, another that it was possibly 25-30 years ago, and yet another that the practice started even earlier. However, respondents consistently pointed out that not all headstones are big and lavish and that contrary to the general or media perception, many Travellers actually put up smaller headstones, often because of external regulations as discussed later.

*Sometimes you pass headstones and you don’t realise they are Traveller headstones.*

It was evident from the interviews in particular that people put a lot of time, thought, effort and expense into the choice of headstones: as one person stated, “we put everything into our headstones”. One respondent spoke about “nine foot tombstones” and how some are ordered from Rome, but

again referred to the rationale being “big, big respect” for the deceased rather than any sense of competition. A focus group respondent described how by looking at other family headstones “you are asking yourself did I show enough respect?” One interviewee referred to a “stigma” if the family did not put up a big headstone, and the view that would be assigned to this: “sure they have nothing”.

### 4.3.2 Perceptions

Concern was expressed that in some cases, tensions have arisen with the settled community and the Church with regard to the scale of some of the headstones and monuments that have been erected.

In the case of headstones, a fear was expressed that the height, the width (some families are apparently purchasing additional plots to accommodate longer and wider memorials) and the sheer amount of things going onto Traveller graves can lead to negative reactions. One concern expressed was that people might see such elaborate graves as encroaching on other people’s space.

Several respondents believe that tensions around funeral practices in general between Travellers and the settled community stem not just from issues around taste and encroachment, but from discrimination and, in some cases, deep lying racism against Travellers<sup>15</sup>. There were a number of specific examples given of how these attitudes can impact on Traveller funerals. One area, and one cemetery in particular, was consistently cited as a place of conflict and tension between Travellers, the settled community and indeed the Church itself. The point made by several respondents is that there is often unawareness and a lack of mutual understanding on the part of both communities - settled and Traveller.

Many people made reference to the issue of “perceptions” and how “misperceptions” may be making these relationships worse. These views may be informed by personal experience, but more

---

<sup>15</sup> A number of research reports have highlighted the wider issue of negative attitudes to Travellers in general - see for example Mac Gréil (2010).

often it seems, they may be informed by hearsay and by media representations. For example, when people see large tombstones, or pictures and articles about large tombstones, they may presume that the people erecting these memorials are wealthy, when that is often not the case.

*Tombstones may make it look as if we are wealthy but that's not always so...we put everything into our tombstones.*

One respondent took the view that the media focus on “massive headstones” is creating an impression that all headstones are like this, which is far from the case as many respondents described.

The large crowds often attendant at Traveller funerals, and instances of trouble in the past whether personally experienced or reported, also impact on Traveller funerals. There were a number of examples given of whole places or towns “closing down” or “coming to a standstill” when there is a funeral taking place. One respondent referred to a kind of siege mentality taking hold and that consequent loss of business revenue may then compound the problem and harden views still further. Again, media portrayal may be an issue: one interviewee described the coverage as sometimes akin to “a gangster funeral”. Respondents described various experiences of pubs, hotels and restaurants being either closed or unwilling to accommodate the “afters” of a Traveller funeral.

*Prejudice now seems to be much more entrenched...that is a trend that is very much on the increase.*

Difficulties are not just confined to the events surrounding the funeral and the associated memorials. Some respondents referred to a once a year ceremony in Catholic graveyards known as “the Blessing of the Graves”. At this ceremony, which is fixed for a pre-arranged date, a priest or number of priests say Mass for all the deceased who are buried within the graveyard, and bless the various graves. One respondent described how whereas there may be just one family around the other graves, there might be 30, 40 or even 50 people standing at a Traveller grave.

*This might be intimidating for some people but people don't understand...it's our culture, death is something we celebrate.*

## 4.4 Relationships

Section 4.3 examined in brief some of the tensions that can arise between the settled and Traveller Communities and how perceptions can, in some instances, cause a negative bias toward Travellers. In this section, some key issues are assessed in more detail, namely those that relate to Travellers' interaction with the Church, local authorities and funeral service directors.

These relationships are critical and it is important to note at the outset that several positive examples were provided during the course of the interviews of the crucial support of the Church and local funeral directors.

### 4.4.1 Travellers and the Catholic Church

Religion is clearly very important to the majority of the Traveller community and many remarked that the first person they would turn to in the event of a death would be the Parish Priest, followed by the undertaker. In Dublin, a Traveller specific parish, "the Parish of the Travelling People", serves Travellers in the Dublin vicinity<sup>16</sup>. However outside of Dublin there are no specific Traveller parishes and the degree to which Travellers link in with the Church in a structured Traveller-specific setting in areas outside Dublin is unknown.

People are understandably at a loss at such times as to who to turn to and what to do, and the Parish Priest clearly has an important role here, particularly if no family member has died for a while. One Dublin based respondent observed:

*The minute a death happens, they're there on the spot, and they're literally there every day after that...they're always ringing you up, how are you.*

---

<sup>16</sup> Further information is available on the Parish website: [www.ptrav.ie](http://www.ptrav.ie)

Relationships between Travellers and the Church, however, appear to be a cause for concern in some cases. 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, or those able to pay a substantial amount for a grave, are permitted to be buried in a particular graveyard. One respondent recounted a personal experience of the day of the "Blessing of the Graves" being changed at very short notice. In their opinion, this was to make it difficult for the Travellers' extended family to attend. So while many within the Church are clearly accommodating to Travellers, others appear less so.

There was a strong sense from the interviews that many Religious and priests would have little or no understanding of where money to pay for funerals actually comes from. Raising awareness among Parish staff (and in particular the Parish Priest in areas where there are groups of Travellers living) of the financial aspects to funerals and headstones, how costs are often met and the alternatives that exist, would therefore be very useful.

#### 4.4.2 Travellers and Local Authorities

The growing lack of space in many older graveyards, combined with the expansion and nature of new "American style" cemeteries, are very important developments both in terms of practices and cost. Many local authorities have passed cemetery bye-laws which are very prescriptive<sup>17</sup>. For example, Sligo County Council in Article 35 of its 'Cemetery Bye-Law Regulations for the Control and Management of Sligo Cemetery (2008)' provides:

***A Headstone** shall not be greater in height than 1.22 metres (4.0 ft.) above ground level on a single plot grave space and shall not be greater in height than 1.40 metres (4ft. 6") above ground level on a double plot grave space. On a triple plot grave space the headstone shall not be greater in height than 1.53 metres (5.0 ft) above ground level. Each headstone shall be kept in line with adjoining headstones and shall be faced in the direction indicated by the Caretaker of the Cemetery.*

---

<sup>17</sup> The reason for increased regulation primarily relates to ease of maintenance and safety.

As can be seen, the headstone restrictions referred to above are very specific. Other local authorities may take an even more prescriptive approach in their bye-laws with reference to scale, content, materials and maintenance. The Kerry County Council Bye Laws for Cemeteries 2010, enacted on the 1st September 2010, provide a clear example of how explicit the terms can be. An extract from these regulations is included on the following page.

In examining these rules an obvious issue arises: how are people, especially people with literacy difficulties such as many within the Traveller community, expected to know of, and understand, these provisions? The potential for misunderstanding and conflict is clear. One respondent made reference to distress suffered by their family as a result of their lack of knowledge or understanding of the rules. Communication of these complex and detailed criteria ought to be made accessible in plain English as a matter of necessity.

A number of respondents observed that new restrictions might be good, as they have the potential to reduce costs. As one respondent remarked it might serve to “save some people from themselves”. Contrary to this, another respondent saw these criteria as yet another example of restrictions being placed on what the Traveller community can and cannot do. In this context a view was expressed that Local Authorities do not necessarily understand the importance placed on death as a celebration of life. The role of the Parish Priest in the administration of cemeteries may also vary. Communication between all the respective parties is critical to resolving these issues.

**KERRY COUNTY COUNCIL IN ITS BYE LAWS FOR CEMETERIES (2010) PROVIDES THE FOLLOWING:**

**SHRUBS AND FLOWERS**

19. (i) The planting of shrubs and flowers in lawn Cemeteries is not permitted. In older Cemeteries the planting of shrubs and flowers on grave plots shall only take

place where the plots are enclosed by kerbs.

(ii) Any flowers or wreaths placed on graves after burials have taken place shall be removed by the purchaser of the right of burial or their representatives within two months. These shall be taken away from the Cemetery for disposal elsewhere.

(iii) Memorial flowers shall be permitted only when placed on the headstone continuous concrete base.

### **ERECTION OF MONUMENTS**

20. (i) No tomb, monument, vault, headstone, tablet or permanent structure of any description or material shall be erected or constructed on any place of burial in the Cemetery, unless and until the structure has been approved of, in writing, in the form of a Certificate of Permission by the Engineer, or such other Officer as the Council shall appoint for this purpose.

(ii) A descriptive statement of what is proposed, together with a dimensioned drawing to a scale of not less than 1 is to 25 shall accompany all such requests for approval.

(iii) The headstone or monument shall be of natural stone only viz., marble, limestone or granite and shall be erected on a suitable concrete foundation at a normal depth of 600mm. The monument or headstone shall be of traditional design and finish and shall be in keeping with the existing headstones in the area.

(iv) The headstone or monument, including base, other than the specific exception mentioned herein, shall not exceed 1.5 m in height and shall have a maximum length of 1.0m (1.5m in the case of multiple plots). All heights are measured from the continuous concrete base or from ordinary ground level of the footpath/roadway contiguous with the plot. Secondary monuments, additional to the headstone, such as statues including those of animals etc.

shall not be permitted. In the case of a lawn style burial ground, the height shall not exceed 1.2m.

(v) In the case of a Celtic or Latin cross of traditional design, the height shall not exceed 1.8 m and the width shall not be greater than 1.0 m

(vi) All works shall be kept within the confines of the burial plot. Work shall not encroach onto adjacent plots or onto footpaths.

(vii) Where any Cemetery has been provided and developed as a lawn type Cemetery, no kerb or coping of any description shall be permitted. In lawn type cemeteries no chippings shall be permitted to be laid over graves.

(viii) In older non lawn type Cemeteries kerb or coping shall not exceed 150mm in height, and shall be placed on a solid foundation sunk at least 150mm below ground level. Corner posts shall not exceed 250mm in height.

(ix) No monument or coping shall be placed on any grave space or plot unless notice has been first given to the Burial Ground Registrar of the date on which it is proposed to proceed with same.

(x) All spoil and excess material resulting from the preparation for, and erection of, a monument or coping to a grave shall be collected and removed by the person or contractor erecting the monument or coping.

(xi) The Council reserves the right to direct the removal of any monument, headstone or coping if in the opinion of the Council such monument, headstone, coping or erection is in its general appearance offensive or contradictory to good practice principles or where there has been failure to comply with Certificate of Permission issued by Kerry County Council.

### 4.4.3 Travellers and Funeral Service Providers

The interviews revealed sharply differing practices in terms of the way funerals were handled by service providers around the country. Relationships appear to vary considerably between Travellers and the people providing funeral services, in particular the funeral director and, to a lesser extent, memorial providers.

There was consensus regarding the way Traveller families approach funeral directors immediately following a death. Respondents described how a (generally male) member, or members, of the family would visit the funeral director for the arrangements to be made. This could be someone from the immediate family, or someone from the wider family who has been through the process before.

Occasionally, a representative of the Traveller community, or someone working closely with the community, may deal with the funeral director. Where there has been a particularly sudden or tragic death, for example of a child, the parents are likely to be reliant on others to make any arrangements, usually other family members. There were several references to undertakers providing free coffins in the case of the death of a child or infant. This seemed to be widespread and was seen by undertakers as “common decency”.

Practices vary. One respondent referred to how polite, thoughtful and sympathetic one service provider was. However, the same respondent had witnessed a “disgraceful” and disrespectful scene involving a funeral director abandoning a family who were demonstrating acute grief following a particularly traumatic bereavement. As described, this was a case of a service provider who, not understanding the need to show open grief, reacted inappropriately.

A number of respondents referred to families who may have a longstanding relationship with a local undertaker. One respondent described how when a close relation died, the undertaker, who had dealt with family funerals over the years, could not have been more sympathetic. In their experience, the funeral sector

“is the only one that doesn’t discriminate against Travellers”. Respondents made reference to help with form filling among other things. Some service providers interviewed referred to the “sincerity” of Travellers in their dealings with them. In contrast, in the absence of a relationship with a family, there were indications of the potential for exploitation of a family at a very vulnerable time.

One respondent described the importance of the undertaker’s role as follows:

*Oh he or she is [important], very much so. That’s why they should have a relationship with an undertaker and keep going back over the years so that he begins to know them and they know him then there is a mutual respect and when they go...he knows them and he knows their situation and he is not going to start to push something that maybe they can’t afford.*

Concern was expressed that some service providers may be, either intentionally or unintentionally, “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” (this issue will be discussed further in the following chapter), in other cases, a bill was sent out one month after the funeral. Time to pay was also granted in some cases. Again, the distinction appeared to relate to whether or not there was a family relationship with a particular undertaker.

The particular requirements of Travellers can be positive or negative for service providers. In some cases these requirements can be helpful in enabling service providers to source what people want. In other cases, requirements can be unhelpful if for example particular items are difficult to source or people subsequently change their minds. Instances were cited of both. Consistency and improved communication would seem to help address some of these issues.

In terms of other service providers, such as memorial or headstone providers, one respondent referred to a lack of competition for the larger Traveller headstones, as this is a “select enough market”. Again, people spoke of concern as to the cost of certain items, whilst others felt that their dealings with such providers had been very good overall. The picture that emerges is one of inconsistency among service providers.

## 4.5 Summary

Funeral practices and trends 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 Traveller funerals, if not all. Large attendances, 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. Certain practices relating to caskets, coffins, music and flowers also appeared to be the norm.

There were real concerns expressed about the impact of more elaborate or ostentatious funerals in some cases, and the extent to which this may be putting expectations and pressure on those who do not have the resources to cope. This trend may also 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. Contrary to this, there also appeared to be a move towards less expensive funerals, and the economic downturn may have an impact here.

In addition, there was concern regarding the cost of elaborate and expensive headstones. However, the advent of more restrictive local authority cemetery regulations appears to be starting to have an impact in this regard.

Finally, there were both positive and negative aspects to relationships between Travellers and the settled community and service providers. In this context there is a need for better



communication, information and understanding between all parties.

Many of the practices and trends that have developed over time have cost implications for people, and it is these potential costs that are now examined in more detail in Chapter 5.

# 5 Funeral and burial costs

## 5.0 Introduction

The findings presented in this chapter are based on a combination of analysis of previous research findings together with data gathered from respondent interviews. The findings are therefore illustrative of the range of costs that may be incurred with respect to funerals, and Traveller funerals in particular. They are not, however, representative.

Costs of any description can be a sensitive area to research and funeral costs especially so, based on the experiences of the researchers in gathering data for this study. There appeared to be reluctance among service providers to provide information on what people actually spent given commercial sensitivities, although some details of costs were available via websites. Some providers, however, did provide specific details of people's spending on condition of absolute confidentiality and the findings are presented in this context.

Those interview respondents who had been customers of funeral service providers and were aware of the costs involved, provided information as best they could. Others were aware of general costs as a result of a family bereavement and again they provided details where they were able to do so. The people interviewed were so grief-stricken and vulnerable at the time arrangements were made that they could not give a breakdown of figures or even a 'ball-park' figure. This is an important finding in itself.

Finally, privacy around money was an issue. When asked about funeral costs one respondent replied, "a Traveller would never disclose that...it's very private". There is an understandable sensitivity around this issue and gratitude is due to those who felt able to disclose such details in the hope that they would

help others. The aim here is not to judge people's spending, since choice is personal to the individual. The aim is to facilitate informed choice by presenting findings that allow people to reflect on the cost.

Some general points need to be made at the outset to put the findings presented in context. Firstly, there appear to be significant differences in the costs of urban and rural funerals, the latter being less costly overall. Secondly, costs across the board have undoubtedly increased in recent years, although the importance of the funeral to Travellers has not changed and remains as strong as ever.

Thirdly, on the basis of the information and data gathered, Travellers appear to be spending considerably more on funerals and associated costs in general than the settled community and the reasons for this have been discussed in previous chapters. To take just one example: tragic and untimely deaths, which are more common in the Traveller community, can result in increased costs being incurred as a demonstration of love and respect for the deceased. Often, it appears, the sometimes relatively high costs taken on do not enter people's minds at such times. One respondent put it more generally:

*Travellers don't think long-term, only in the present moment.*

## **5.1 Data relating to funeral costs**

Concern about a lack of competition in the marketplace, potential barriers facing new entrants and lack of pricing transparency have been persistently voiced by the Consumers Association of Ireland (CAI) and media analysts.

In 2005, Dublin Fine Gael MEP Gay Mitchell carried out some research on funeral charges which identified variations in charges and practices, particularly between Dublin and the rest of the country<sup>18</sup>. In 2007, the Irish Times further investigated funeral

---

<sup>18</sup> [www.rte.ie/news/2006/0203/funeral.html](http://www.rte.ie/news/2006/0203/funeral.html) (accessed 23rd September, 2011).

costs and found what it saw as a lack of standardisation in funeral costs in general concluding:

*As anyone who has suffered a bereavement will testify, shopping around for the best deals when it comes to a funeral is unrealistic. The last thing people overwhelmed by grief want to do is haggle about prices*

(‘Digging for Funeral Prices’ - the Irish Times, 1st April 2007)

In an investigation carried out by the Sunday Business Post in 2008, it was concluded that funeral costs had risen steeply in the previous ten years, and that prices had risen by between 5% and 8% in the year prior to the survey, although again, it was difficult to cite exact figures as there were considerable variations between providers and individual cases (‘Death is a costly business’ - Sunday Business Post, April 13th 2008).

An article in the Sunday Independent in the same year also raised concerns, referring to the embarrassment of querying the costs associated with the funeral of a loved one, before again going on to note the wide disparity in funeral costs (‘Why a funeral costs life savings’ - Sunday Independent, 5th October 2008).

Continuing concern about prices being charged for funerals in more recent years led to a major investigation for the Consumers Association of Ireland (CAI) published in Consumer Choice Magazine in April 2010 (‘Funeral Services’ – Counsel, Consumer Choice, April 2010). In common with previous investigations, the CAI found it difficult to obtain detailed data from service providers and the authors concluded:

*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.*

Commenting on the CAI study, a more recent investigation by the Irish Times came to the conclusion that the cost of burial has risen by over 300% in just a decade (‘Funeral costs have survived

recession's deflationary grip' - Irish Times, 26th April, 2010).

The Irish Association of Funeral Directors (IAFD) in response to this and other articles has consistently argued that there is transparency regarding pricing in individual cases, and that competition is alive and well in the industry. Further, the IAFD argue that the recession has resulted in prices becoming fixed, people being more likely to "shop around" and that less is being spent on funerals now due to a combination of lack of resources and disenchantment with the Church. Finally, it should be noted that the IAFD has published a code of practice for member companies covering responsibility to clients, professional conduct, advertising, information, complaints, training and publicity (Irish Association of Funeral Directors, 2010).

There is, however, wider consumer concern that a lack of standardisation around costs is just one aspect of a broader problem, namely the lack of standards in various practices around the end of life in general. The "Forum on End of Life in Ireland" has called for standards to be set for hospitals, the medical profession, funeral service providers and others involved with people at the end of their lives. The aim of such standards would be to ensure people are enabled to die with dignity (reported in the Irish Times, 12th May 2010).

## **5.2 Breakdown of funeral costs**

Within the context of the reporting outlined in the previous section, the individual costs that can be incurred shall now be examined. Unfortunately, it is not possible to extrapolate accurate data to distinguish Traveller funeral costs from those of the settled community. However, in general the Traveller community places particular emphasis on the importance of the casket/coffin, flowers and headstone and it is in this context that Traveller-specific costs are highlighted where appropriate.

An attempt was made to examine, as one respondent put it, "the whole thing" from bereavement to the erection of the

headstone and estimate the costs that could be incurred at each stage. Again, it must be emphasised that this is an explorative, illustrative study and not representative. The sums involved do, however, at the very least provide food for thought.

The type and range of costs are examined under four headings, namely: funeral director costs (which include the arrangements for the funeral such as removal, the coffin, embalming, transport and the Director's fee); disbursements (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); finally, the headstone itself and other items which may be associated with the grave.

### **5.2.1 Total costs to the Funeral Director**

These costs appear to make up on average 60% of the final bill with the remaining 40% going towards disbursements<sup>19</sup>. The charges to the Director, which basically comprise the funeral arrangements for removal, the coffin, embalming, transport and the Director's fee, can vary considerably. The range of prices for the funeral director only (not including disbursements, sundry expenses or headstone) is illustrated as follows:

- One funeral director in Dublin cites a general range of €1,750 to €7,275 (or upwards) for a funeral - a broad range
- The Irish Times article (2010) referred to in Section 5.1.1 suggests an average cost of between €4,000 and €6,500 for a Dublin funeral and an average of €3,000 outside the capital
- In Cork, a basic charge for funeral services was cited as €2,000, whilst in Galway, a fee of €2,500 was quoted (both figures are from the Sunday Business Post article (2008) referred to in Section 5.1)
- The Consumer Choice (2010) study cited examples of €1,500 and €2,000 in Carlow, €2,750 (including the coffin) in Limerick and €2,130 (including the most basic coffin) in Mayo.

---

<sup>19</sup> It should be noted that this refers to the first stage of the burial process i.e. the funeral itself (excluding sundry expenses such as catering). These amounts do not refer to headstone cost.

One of the focus groups felt that a figure in the region of €3,000 is a realistic figure for funeral costs in their estimation, whereas another focus group considered that €5,000 would be sufficient for a “very simple, ordinary” funeral. A figure of €4,500 was cited by one respondent as the overall cost for a recent funeral (excluding the plot and the flowers i.e. not including disbursements).

### **5.2.1 (i) Fees**

As regards fees, the director’s fee in the Galway example above was given as €400, whilst the Fine Gael research reported an example of €500. A copy of a (Dublin) funeral bill, provided by a respondent, contained a higher fee of €800, again reflecting a disparity in pricing among providers.

### **5.2.1 (ii) Coffins and caskets**

There is also a significant range in price for coffins/caskets. In summary:

- The Fine Gael/Gay Mitchell research in 2005 suggested that there can be a significant difference between the wholesale price and retail price. The results included reference to a (reported) example of a top of the range “Last Supper” coffin, costing just over €200 (wholesale), being subsequently sold retail at the time (2005) for €1,500.
- The various media/CAI surveys referred to previously refer to a basic oak coffin as costing around €700 - €800 (an itemised bill provided by one respondent contained a cost of just under €1,000 for the coffin), whilst a casket can cost up to €2,500.
- A wicker coffin by way of comparison costs around €1,400 according to the CAI (2010) research.

Some respondents (service providers and customers) provided figures that suggest spending may be higher for Traveller funerals. Examples given were in the region of €1,700 for coffins, and €2,200, €2,800 and €3,500 for caskets. The higher price relates to a solid oak casket, while American style caskets would be more expensive.

### **5.2.1 (iii) Removal, repose and embalming**

The reported surveys did not make extensive reference to a charge for removal of the deceased's body from the place of death to the funeral home, although in the Sunday Business Post (2008) article, it was reported that "a charge of €500 to transfer a body from a house to the funeral parlour is common".

One provider described a charge of €250 for repose in the funeral home, whilst another reported that there was no extra charge for use of the funeral parlour. As regards embalming of the body, the impression gleaned was that virtually all bodies are embalmed now, primarily due to regulation and also for the sake of appearance. Fees quoted here for "dressing, embalming and preparation" ranged from €200 (outside Dublin) to €500 (in Dublin).

As regards what Directors term "public removal" to the church and the funeral, the costs can again vary considerably. The Fine Gael research had been particularly critical in this regard, referring to a reported (2005) charge of €250 for a chauffeur-driven limousine "for what is little more than a short taxi-ride". One respondent observed that limousines could cost as much as €800, whilst other referred to mourning cars costing between €400 - €450. A standard hearse (together with bearers) can cost around €1,000, whilst a horse-drawn hearse, which is sometimes used in Traveller funerals, can cost €1,400 - €1,500.

In previous chapters, reference has been made to the fact that sometimes no cars are used, and the body is physically carried on foot, so again costs can vary considerably. Examples were given where the funeral Mass would take place in one location, with burial in another place a considerable distance away, so costs would be much higher.

### **5.2.2 Disbursements**

In general, disbursements amount to 40% of the total funeral bill. This figure commonly includes payments for grave purchase, grave opening, flowers, music and church offerings among other things. According to a Dublin funeral service provider, the costs

are normally administered by the Funeral Director at the time of arranging the funeral, or within three to four days. Again, these charges have a wide range, from €1,950 - €7,000 or more, and can vary between Dublin and the remainder of the country.

### **5.2.2 (i) Grave purchase and opening**

The cost of buying and then opening a plot according to the CAI (2010) is “by far the most significant disbursement, particularly in Dublin”, where graves are being sold in some cemeteries for up to €5,000. There may also be a significant difference between newer and older graveyards. In general there is no consistency in pricing. Part of the difficulty may be the absence of a single entity with responsibility for the management of graveyards.

- A single plot for immediate use in Glasnevin, according to the Irish Times (2010), is €1,825, whilst an advance purchase of same can cost €3,650
- According to the IAFD, the average price of a grave in Dublin is around €2,500. Certain cemeteries in County Dublin charge between €1,700 and €2,500 according to the Sunday Business Post (2008)
- A premium (which could be double the normal rate) may sometimes be charged where space is at a premium in order to slow down the rate of advance of grave purchase and keep space for current burials
- Cork County Council charges between €630 and €1,350 (1,770 for future use) for a burial plot in its cemeteries
- Examples were cited of double grave plots costing €700, €800, €2,000, €3,400 and yet another where the cost was €8,000 for people living outside of the parish
- Examples were also given of single grave plots costing €350, €400, €500, €900, €1,700 and €4,000

Opening a grave also appears to be subject to wide cost variance.

One Dublin provider gives a range of €450 - €1,200 and notes that some County Councils charge a “registration fee” of between €360 and €400 in addition to the opening fee. According to the Irish Times (2010), grave opening costs can be anywhere between €500 and €1,500, and substantially more on Bank Holidays and weekends. The Sunday Business Post (2008) quoted fees of €730 in Co. Dublin, €230 in Cork County and €410 in Galway City.

Examples were also quoted (in interviews) of €160, €300 and €415. Again, no consistency appeared to apply across the country. There can be extra charges if kerbstones have to be removed and reset, €220 in the case of Glasnevin cemetery.

### **5.2.2 (ii) Flowers**

A Dublin funeral service provider refers to the cost of flowers being “from €59”, a figure also cited in the Sunday Business Post (2008) article as “a good rule of thumb”.

Service providers interviewed noted a considerably higher level of spending on flowers for Traveller funerals and that these were much more of a feature now than in the past. Concern was expressed that customers were being “fleeced” in this regard. People talked about costs of €120, €150, €250, €300, €400 and €500:

*Traveller families tend to go in for a lot of flowers and especially artificial flowers, arrangements done in all sorts of shapes...horses.*

### **5.2.2 (iii) Music**

As already discussed, music is an important part of Traveller funerals and again costs can vary. A Cork funeral service provider, quoted in the Sunday Business Post (2008) article, cited a fee of between €80 and €300 for a soloist with similar fees for an organist. A Dublin-based provider suggests an average fee of €125 for a soloist at the Mass. One itemised bill, provided by a respondent for a Dublin funeral, contained amounts of €120 for the soloist and €120 for the organist.

The National Centre for Liturgy publishes Guidelines for Payment of Parish Church Musicians (updated for 2011) that cover the costs of funeral (and wedding) services. According to the Centre,

*The minimum suggested fee is €116 for one service; €169 when music is provided at a service in church on the eve of a funeral. Travelling expenses, 78c per km, may be paid where appropriate. (The Association of Funeral Directors has been informed of these rates)<sup>20</sup>.*

Outside of Dublin, a provider advised that it is possible to have an organist and a soloist for €150 each. Also quoted was a figure of €200 for a pipe player at the funeral, and a figure of over €500 for a group of musicians. The more important music is, therefore, to the family in question (and it is clearly very important to many Travellers), the greater the costs would appear to be.

### **5.2.2 (iv) Offerings**

Offerings to the Church were another cost item that cropped up in interviews. According to the Sunday Business Post (2008) article, a donation to the Church and the Priest is at the discretion of the family, but a typical offering would be in the region of €150. A Dublin provider cites a figure of €200, and itemised bills provided by respondents included a figure of €200 in one instance (€150 for the Priest and €50 for the Sacristan), and €120 in another. National Traveller MABS reports experience of donations not being discussed with a client, but rather the funeral director paying a donation and then charging it on the bill.

### **5.2.3 Sundry costs**

#### **5.2.3 (i) Fees to Coroners and cremation**

Fees to Coroners, cremation, clothes hire, newspaper notices and catering are also items that can add to the total funeral bill.

Fees are laid down by the Coroners Act 1962 (Fees and Expenses) Regulations 2009 and vary depending on the circumstances

---

<sup>20</sup> <http://www.liturgy-ireland.ie/liturgy-documentation1.html#Guidelines%20for%20Payment%20of%20Parish%20Church%20Musicians> (accessed 26th September, 2011).

of death. A Coroner's fee of around €60 was provided by a respondent for example. Cremation is not really an issue within the Traveller community so will not be discussed at length here. Cremation fees are in general considerably cheaper than burial, a typical cremation costing in the region of €400 - €500.

### **5.2.3 (ii) Clothing**

In terms of hiring mourning suits, one provider quotes €70 for 3 nights hire; there are extra charges for other items such as shoes.

### **5.2.3 (iii) Notices**

The cost of placing announcements in newspapers can vary depending on the length on the notice, and charges are generally levied per line. Costs here ranged from €100 to €350 depending on the length and the number of papers used.

As described in the previous chapter, Travellers tend not to use newspaper notices to the same extent as the settled community, preferring word of mouth and radio announcements in some cases. A local radio station may charge €90 - €100 for this service.

### **5.2.3 (iv) Catering**

The large numbers that attend Traveller funerals can lead to considerable "catering" costs, although the issue of many establishments (or even whole towns) closing down for the day of the funeral may have a significant impact on costs. The subject of catering costs was not explored in any great depth in the interviews, which concentrated instead on the funeral and the headstone costs. Such costs can, however, clearly be considerable – a food/drinks bill provided by one respondent for a relatively large funeral, ran into thousands of euro, for example.

## **5.2.4 Table of funeral costs**

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 of costs identified and the average of these, and are not Traveller specific. The next section

discusses the cost of headstones, which vary widely as can be seen below.

**Table 5. Breakdown of potential funeral costs**

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

### 5.3 Headstone costs

According to the Irish Association of Funeral Directors (IAFD), headstones can range from €1,000 to €7,000, not including foundation fees and extra fees for the removal and replacing of kerbs or chippings.

Spokespersons for memorial providers, cited in The Sunday Business Post article (2008), quoted a typical cost for granite headstones as between €2,500 and €3,500 (average €3,000) including lettering and erection of the headstone, compared with cheaper limestone headstones which cost between €800 - €1,000.

The same article referred to granite Celtic cross headstones as being somewhat more expensive, at around €4,300, although

whether they could actually be erected or not would depend on any height restrictions in a given graveyard. The spokesperson quoted also noted that certain families could spend up to €20,000 on unique, intricately carved headstones.

Service providers interviewed described “modest” headstones as costing around €1,500 with more expensive ones costing around €4,000 - €5,000, which bear out the amounts quoted in the Sunday Business Post analysis. They also advised that significantly higher spending on headstones was the norm among Travellers (one service provider advised that they had recently had people enquiring about a headstone for €65,000).

Respondents from the Traveller community quoted a range of figures on condition of anonymity. Examples were €1,700, €7,500, €10,000, €20,000, €23,000, €25,000, €30,000, €32,000, €40,000 and higher in some cases. The most commonly mentioned figures among respondents were in the €20,000 - €25,000 range, although as can be seen, some spent considerably less. One of the focus groups felt strongly that a reasonable price for a headstone would be €6,000. Some concern was expressed that costs may be inflated for Traveller customers, given the specialised nature of some areas in this market, and it was very difficult to get costs from providers. There were also examples of good practice: one provider explained how they specifically advise people that certain types of granite are cheaper than others.

An important factor here is the existence of rules governing the maximum height of tombstones as discussed in the previous chapter. One respondent described how this helped cut down costs and it also helped them to avoid feeling judged about the size or cost of the headstone as everyone within the community knew about the restrictions.

## **5.4 The Traveller perspective**

As discussed in the previous chapter, some individuals have built

up good relationships with funeral service providers over decades, while others do not have such relationships. Relationships appear to be central to the area of costs and how they are dealt with.

#### **5.4.1 The Funeral Director**

One respondent described how, in their experience, some funeral directors are very good to deal with, a relationship is in place and “they understand they will get their money”.

Handing over a loved one to the care of someone else is hugely meaningful, and this can be difficult where there is no existing relationship with the service provider or where there is little or no choice and maybe only one undertaker in the region. “Some won’t lift a finger until they get paid” was the experience of one interviewee who felt both “fleeced” and “exploited”. They went on to give an example of a person literally “scouring for cash” over a weekend to bury a family member who had died suddenly, as the service provider would not provide the service unless they received money upfront, a practice described by the respondent as “morally corrupt”.

Another respondent also referred to a concern that “too much money up-front” is needed and yet another reported that they had experience of situations where €4,000 - €4,500 would be asked of people still trying to come to terms with a sudden death.

In contrast, where a good relationship exists, and where families are more known in the area, time to pay and grace periods might be offered, along with help filling in forms. Several Travellers spoke highly of their experiences with service providers in this context.

Trust appears to vary considerably. One service provider described how they treat each family that comes to them as “in a life crisis situation” - they must respect the spirituality of the process and certainly would not look for money up front. The bill would be sent out in every case (Traveller and settled alike) a month subsequent. This provider spoke highly of the Traveller community and valued the relationship established with people over time.

One (Traveller) respondent spoke of a distinction between “older” undertakers, who had great respect and understanding, and their younger counterparts who had not had the same experiences of hardship and were, in their opinion, much more zealous in relation to payment.

#### **5.4.2 Financial implications**

Many people referred to what might be described as their lack of understanding about the overall cost and its various component charges, clearly trusting the service provider to “look after everything”. As mentioned elsewhere in this report, money is not a major consideration for most at a time of grief – Traveller and settled alike:

*I didn't know where to turn...when someone arrives from the undertakers, you're very vulnerable, very upset...the last thing you're thinking of is money.*

A number of respondents who work closely with Travellers expressed concern that people may have no idea of how much the whole thing is costing and that the person arranging the funeral is in a very powerful position at that particular time and can therefore potentially exploit this position by “taking advantage”, not presenting alternatives and thereby pushing costs up.

There were suggestions that the ratcheting up of cost may, alternatively, be led by Travellers themselves, to express their sense of love as described earlier. One respondent with a good relationship with service providers explained that they had “never seen discrimination” either with undertakers or memorial providers.

Again, it is impossible to generalise, but elements of proper and more dubious practices were shared during the interviews. What is clear is that the person or persons subsequently responsible for the bill may not be the one(s) actually making the arrangements and dealing with the funeral directors. More than one respondent described being in shock and not being able to make the

arrangements, which were actually made by another family member or members. In such cases it may be that the person arranging the funeral mistakenly believes that the person (the bereaved) has adequate resources to meet the costs. The idea of any sort of “budget” may not feature at such times.

*They (the family member making the funeral arrangements) know about Traveller funerals...they got the coffin, the Last Supper coffin, the flowers, the cars - they thought get the proper thing, X would like that for them...would like this done right...give them a good send off cos Y was a good person.*

## 5.5 Summary

It is impossible to generalise about the extent and nature of funeral costs within the Traveller community and the results of this research are merely illustrative of a range of costs that can be incurred.

Data and information were very hard to obtain, but a tentative picture of the range of costs and charges did begin to emerge. It is clearly possible to spend a lot of money, up to 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 apparent. What is most striking is that little or no consistency appeared to apply among providers, or across the country, with regard to each category of cost.

Funeral costs have in general increased significantly in recent years. The added importance placed on the funeral by the Traveller community can result in extra costs when compared to funerals in general. As repeatedly stated, this is a matter for the individual, and in a sense there is no issue if people can afford the associated costs; of concern to this study, however, are those who are particularly vulnerable and who cannot afford funeral costs, and may have suffered an unexpected or tragic loss. Having to make financial decisions at such a time is almost an impossible task, and consequently these are the individuals in need of protection and support.

Two things emerge that could help in this situation. The first is that there should be a good relationship with the funeral director and other service providers based on past history. The second is that there should be more standardisation and regulation of the funeral industry as a whole. The first may or may not be present, depending on the family's history; the second is quite patently not in place at the time of writing, despite repeated calls from consumer organisations and advocates.

# 6 Meeting the cost of the funeral and burial

## 6.0 Introduction

People cope with the cost of funerals in various ways and, as consistently re-iterated throughout this study, it is impossible to generalise. There are those who have money or access to money, those who have to work harder to get the money together and those who have little or no resources to draw on. For those in the latter category, as one respondent explained, “It’s hard...you slowly find yourself being loaded”.

As with the settled community, there is a sense of privacy around personal finance in general and in respect of funeral costs specifically within the Traveller community, which means that people are often reluctant to talk about such issues. A number of informants referred to bewilderment at how people get the money together at such times to meet the costs, particularly where a sudden or tragic death has occurred. A number of respondents, however, had personal, family or community knowledge (and in some cases all three) of how costs are met and these findings are presented in this chapter. Again, the information is illustrative, rather than representative of what can happen when accessing resources to meet funeral costs.

## 6.1 Planning

The overriding sense from the interviews and focus groups is that in general (and again there are exceptions), planning for a funeral is not in the Traveller “psyche” for reasons discussed earlier. Many felt uncomfortable even talking about it. According to one respondent, a funeral service provider, who was explaining his rationale for not seeking cash up-front:

*Most people, Travellers included, do not budget for death.*

### 6.1.1 Cultural attitude to death

In addition to the restrictions placed on people by low incomes, there appears to be a distinct cultural dimension to the absence of planning or budgeting among many Travellers, indicative perhaps of a different way of organising oneself and an unwillingness to even think about death. One respondent referred to planning almost as a “taboo”. It must be stated that the sudden, tragic and premature bereavements that were often recounted clearly mitigate against planning.

*Some people save but most don't for funerals.*

*Weddings you'd plan for, things like that...do you have a plan for when somebody dies? No...when it happens you're stuck...you don't expect your children to die before you, you expect them to bury you, you never expect to bury your child, you'd never plan for anything like that.*

In one instance, even though a family knew a particular member had only a number of weeks to live:

*We didn't plan anything...it's not there you know what I mean...I don't know any Traveller who plans for that.*

Contrary to the event of a funeral, people did recount how saving can take place for other life events such as weddings, birthdays, first communions, confirmations and Christmas.

### 6.1.2 Income inadequacy

The practice of living for the moment and taking each day as it comes seemed to be the norm. This is the experience of many people who are in poverty or on a low income in general, it being a struggle to get through the week or even the day in some cases, as described in depth by Daly and Leonard (2002). One respondent, dependent on social welfare, stated:

*It's hard...I get paid today (Wednesday) but come Monday I wouldn't have very much...my family tend to help me out that way.*

However there were instances where people had, in a sense, planned for their own funerals. One respondent described how a close relative, dying of cancer, had left strict instructions that the money had been put aside for the burial and no one was to pay anything towards it. Another described how an elderly relative had already paid for their funeral, and had put money aside for each family member to enable them to travel to the funeral. A number of respondents referred to a growing desire not to be a financial burden to the family after death where at all possible; this is the case for many older people, for example. Instances were recounted of people leaving money for their headstones. In some cases, the burial plot had already been purchased.

## 6.2 Payment methods - Funeral

In the previous chapter, variations were described in how requests or demands for payment differed between funeral service providers, and the relationship between the family and provider in question appears to be a key factor in this. Where there is a grace period (a period of a month was cited in some cases), people have more time to source funds. It was very clear that paying the funeral bill is fundamentally important to Travellers and there are rarely problems for service providers in this regard:

*People, anyone, always want to pay the funeral costs, they won't have it said that they won't pay a funeral bill... People prioritise, the funeral directors around here allow people time to pay, they're never that bothered, that money will come in, that family will get it, the undertakers are not overly worried about it, they'll never have it said about the family that they couldn't pay their bill, the funeral will be paid and everything else will suffer.*

One service provider described that over decades they have had no problem dealing with the Traveller community and that they felt sure that they would be paid "generally within the month". The importance to Travellers of not leaving a funeral bill unpaid, which would be seen as "dishonourable", came up time and

again. There was also a feeling that an unpaid bill would affect both the family (“you wouldn’t have a minute’s luck”) and the deceased – people felt that the person who had died would not rest whilst there was a bill unpaid:

*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.*

### **6.2.1 Mainstream Financial Services**

Accessing finance to cover the cost of funerals was discussed during interviews. The methods used by people to meet the costs are discussed below.

#### **6.2.1 (i) Banks**

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 an account was due to a reluctance to use or deal with banks, in others it was because banks were inaccessible to people; form filling was mentioned as a particularly difficulty.

As discussed in Chapter 1, financial exclusion is generally defined as an inability to access or use financial services. Reasons given by respondents for Travellers not dealing with banks were (fear of) documentation, tradition, poverty, unemployment, lack of steady income, lack of proof of income, lack of a financial “track-record” and in some cases a lack of trust. As one respondent explained:

*I wouldn't feel comfortable in a bank.*

The barriers, whether perceived or actual, had real consequences for people in terms of financial services at a time of need such as a funeral. Services which the majority of the settled community take for granted are simply not available to many Travellers. These include personal loans, insurance, savings products, credit cards, payment cards, bank drafts, direct debits and standing orders.

The experience of National Traveller MABS is that customer identification requirements present a significant barrier to Travellers trying to open bank accounts.

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:

*The last thing they would think of is going to financial services at the time of a funeral.*

### **6.2.1 (ii) Insurance**

Instances were reported of Travellers using mainstream financial products such as pension schemes and life protection policies to ensure their children are not burdened with the costs of a funeral in the event of their death. However, these appeared to be exceptions, the general experience being summed up by one interviewee: “people will not save to die”.

Interviewees were asked about choosing insurance as a method of planning for bereavement but very few appeared to even be willing to consider this option. A typical response was:

*Ah I wouldn't like to do that, no, well I never had it, people did come to the door and ask about it but I wouldn't like that, no I wouldn't even be thinking anything like that you know.*

There is also a perception that even if Travellers did try to access some of these financial services, they would be refused:

*Who'd give us a pension or life insurance... the most excluded group in Irish society?*

According to one respondent, even those who had managed to take out insurance “tend to let it drop after a few years”.

The benefits of insurance is discussed in more detail in chapter 7, in particular the role it could play in helping to alleviate the burden of funeral costs for some.

### 6.2.1 (iii) The Credit Union

There was a sense that more people are using the Credit Union as a result of the work of MABS in particular. However, it was clear from the focus groups in particular that usage is not yet widespread. A number of individuals who had dealings with Credit Unions expressed positive perceptions and experiences. Examples were “efficient”, “understanding”, “helpful”, “flexible,” “the best bet”, and the people who work there, “good people”.

One respondent described how, having been introduced to the Credit Union through MABS, they would subsequently use it as their first choice for saving for “celebrations” such as communions, weddings and christenings.

Respondents discussed using savings that had been put aside for something else to pay for the funeral, although it was repeated often that very few would have anything to put aside.

*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.*

### 6.2.2 Cash

*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.*

Whether payment or part-payment is required, it was clear from the interviews that following a death and at a time of immense grief and vulnerability, financial decisions are (of necessity) made quickly and payment is often in cash.

Respondents were asked how the money was physically paid to service (including headstone) providers and the vast majority

described cash payments as the norm, although other methods were used in some cases. “It wouldn’t be the cheque book anyway”, commented one interviewee. Those using cheques or plastic cards appeared to be very much in the minority.

### **6.2.3 Sale of personal items**

A number of respondents spoke of possessions being sold to pay for funeral bills. Several interviewees mentioned the sale of horses. One respondent referred to making an investment in horses as a way of meeting unforeseen expenses in the future such as those associated with a funeral – a form of planning. When the time came, the horses were sold and the proceeds put towards funeral bills. One respondent talked about people in their experience “selling whatever they can and leaving themselves broke”.

*When X died, we didn’t have any savings...literally we didn’t.*

The combination of a lack of resources and a sudden financial demand such as a funeral can have severe consequences on individuals and families, as will be examined later.

### **6.2.4 Family**

The most often cited way of meeting funeral expenses and those associated with the headstone was the immediate and extended family, “the first port of call” as one respondent put it.

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

Family solidarity and coming together at the time of bereavement to provide mutual, emotional and financial support was the overriding feature of most of the interviews. This support can also involve close friends. There were also instances cited of the family member who had died leaving money behind for the burial so as not to be a financial burden after their death.

The focus group discussions suggested that expenses would normally be shared between the immediate family. One respondent explained how the net can be widened, starting with children, moving on to siblings, then to aunts and uncles and so on to alleviate the burden on any one individual. Another described how “if a member dies belonging to us we all chip in”. 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 “book” being kept to record contributions.

There were instances where certain family members would not be asked for a contribution where it was known that they did not have the necessary means. Again, however, pride may mean that people do not wish others to know that they do not have the resources. Even where people have little, they may still want to contribute out of a sense of respect:

*I suppose the pressure there would be some has it and some hasn't so the ones that hasn't got it tends to borrow from the ones that has, but it would leave you in a bit of pressure because you want to...to know that you have been as good as the next...so that brings an awful lot of pressure on you... it's due to respect...you want to say 'I've tried'...it's a huge pressure.*

*It's pressure but it's something you want to do...you look at something on the grave and say 'I bought that'...it's just nice to know that you've tried.*

In some cases, people described borrowing money, either for the funeral or their share, from a family member, effectively on an interest free basis, repayable over time. According to one respondent this could be “a brother, cousin, nephew, uncle”. In other cases, family members who have more money would take more responsibility for payment, and carefully divide up the contributions to be made by each member so that:

*It wouldn't leave us short...you'd pay whatever you want each week...X is fair...would have a lot more money than some of us...they would tend to work out what we could afford...then say look it, there's no pressure to pay it back, if you want to, if you don't, you don't...it's the way we're brought up.*

Problems were occasionally expressed with this method of meeting costs. The contributions themselves can be quite substantial (figures of between €1,000 and €3,000 were mentioned for example), in some cases there may be a sterling equivalent where a relative has died in the UK, and there may be a number of “overlapping” contributions where a number of family members have passed away within a relatively short space of time. There may be both funeral and headstone costs to contribute towards, and the latter may entail more of a contribution than the former.

It may be that some families are relatively small and thus there may be less of a pool to draw on. Where the family are overseas for example, even though they may be willing to cover costs, they may not actually be able to do so at the time of bereavement. This can be a problem when a sudden death occurs and a service provider requires payment up-front.

Additionally some family members may not have the resources to contribute. This may force them to borrow to cover their share.

According to one respondent, conflict or dispute within a family can sometimes arise as a consequence of demands for money to meet funeral costs. Family members may have money but it may not be considered appropriate to ask them for help. An example was given of a rich and slightly distant relation who was known to have a considerable amount of resources, yet was not approached out of a fear that they would then know that the immediate family “had nothing”.

Finally, it may be the case that the extended family provides a great deal of support but not necessarily of a financial nature,

perhaps believing that a person has money put by when this is not the case.

One respondent described how the extended family were a wonderful help in making all the funeral arrangements after a particularly tragic bereavement, however, no thought was given to the cost as it was presumed that there was money put by and the resources were available. This was not in fact the case. A budget was never discussed and no-one asked how much money was available to cover costs: “Travellers do not do things like that”. The respondent eventually managed to get help to meet the bill but only after reaching desperation point:

*When all that died down, I got the bills...when everything came in I started getting panicky about it.*

### **6.2.5 Community**

The wider community, together with family and friends, was also a source of financial support for people, in particular where a tragic or premature death had occurred.

Respondents described how there is a real sense of community around such bereavements, 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 another example, €1,100 was handed over in an envelope “to help out”, and in another, people contributed €150 each.

Such collections are not talked or “bragged” about but are carried out quietly and without fuss where there is seen to be, as a number of respondents termed it, a “genuine” need. Some felt that collections are not as frequent as they used to be, but community support was clearly a source of pride for many:

*I've witnessed that so many times over the years, that great sense of solidarity and support within the Traveller community, when the need is transparent, then it's OK, it wouldn't be done for a wedding, just a funeral...*

*no family is left to fend for themselves, there's always a bit of support, always others looking out for them, making a collection...*

*It gives you a bit of hope back that people are thinking about you.*

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

*Years ago I suppose people would have expected that the community might contribute to the cost of the funeral...might be only 20 euro or 50 whatever they could afford to give, whereas now it's left more to the children or the brothers and sisters of whoever dies and the whole community doesn't contribute except in certain circumstances where it would be considered to be a poor family in the area...years ago any one who could give money did give money...it wasn't an insult to the family...whereas now people might take it as an insult.*

### **6.2.6 Social welfare payments**

Two payments are directly relevant to assisting with the cost of funerals: the Bereavement Grant and an Exceptional Needs Payment (from the Department of Social Protection). The Bereavement Grant is a one-off payment by cheque, currently at €850, and is based on a person's Pay Related Social Insurance (PRSI) record<sup>21</sup>.

As a result of the relatively high levels of self-employment, unemployment and ill health among the Traveller community it is likely that many may have inadequate social insurance records. In this event the only form of assistance will be an Exceptional Needs

---

<sup>21</sup> There is also a Widowed Parents Grant (currently €6,000) for widows or widowers with dependent children, and a Special Funeral Grant (currently €850) under the Occupational Injuries Benefits Scheme, in the event that a person dies at work.

Payment (ENP). Exceptional Needs Payments are “means tested” and based on the principle of “need”<sup>22</sup>.

### **6.2.6 (ii) Exceptional Needs Payments (ENPs)**

Exceptional Needs Payments (ENPs) are based by definition on a “need” that is “exceptional”. For those who have little or no income other than social welfare, and/or have an inadequate social insurance record, an Exceptional Needs Payment is likely to be the only potential source of assistance from the State<sup>23</sup>. This payment is also the most controversial in its administration. The brevity and lack of prescriptive terms in the relevant legislation provide significant administrative discretion to those determining the amount to be paid and for what purpose.

#### **Power to make single payment for exceptional need**

*201. The Executive or deciding officer may, in any case where the Executive or deciding officer considers it reasonable, having regard to all the circumstances of the case, so to do, determine or decide that supplementary welfare allowance shall be paid to a person by way of a single payment to meet an exceptional need.*

**s.201 of the Social Welfare Consolidation Act 2005  
(as amended).**

Examples of successful claims for funeral costs of €1,100, €1,400, €1,500 and €2,000 were mentioned during the research process in various part of the country<sup>24</sup>. In many cases, however, payments were not made or even applied for.

There were a number of criticisms of ENPs as a support for enabling people on low incomes to better cope with funeral costs.

---

<sup>22</sup> Exceptional Needs Payments are paid under the Supplementary Welfare Allowance Scheme, which includes the payment of supplements to assist with the cost of Rent and Mortgage Interest payments. The scheme is based on the principle of absolute need rather than relative need and certain categories of applicant are generally excluded from assistance. Decisions regarding the award of ENPs are made by Dept of Social Protection Representatives, formally Community Welfare Officers (CWOs).

<sup>23</sup> Insurance (PRSI) based payments may be of less relevance to members of the Traveller community due to higher levels of unemployment. In addition, meeting the eligibility criteria for insurance based payments is normally without controversy.

<sup>24</sup> There is no fixed amount in respect of payments made as Exceptional Needs Payments. However, the average amount paid is approximately €1,500. This figure is based on annual spending in 2009 of €5.2million divided by 3,610 claims. Figures for 2010 show a similar average. The amount awarded should reflect the actual ‘need’ which is measured in absolute not relative terms.

These concerns related mainly to administration, information and perceptions.

- Concern was expressed about the discretionary nature of the payment which can result in some people receiving it and others not, and the variation in amounts paid. One respondent felt that discretion can be “both a strength and a weakness”, in that it can give scope for flexibility with the downside that payment is not an out-and-out entitlement: “there is some of them who are thinking it comes out of their own pocket”.
- The documentation required and the amount of work involved in making a claim can be a barrier, particularly at a time when people are very vulnerable. As one person said of the help they had received “it was a lot of work...but it made a small dent in it” i.e. the bill. A feeling of being demoralised by the whole experience came across from those in the focus groups who had engaged with the process. One respondent described their experience of the queuing and assessment process as follows:

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

- People may not even know of the existence of help. One respondent felt that people might not be aware of the payment as they do not hear many people talking about it.
- Lack of discussion may reflect a shame of even talking about it where it has been received. It may also reflect the possibility that people may be too embarrassed or ashamed to claim it in the first place, fearing that others within the Community may find out about it. Fears were expressed of appearing to be “a pauper” or being seen to be “begging” if making, or seen to be making, a claim. This sense of shame or embarrassment, coupled with pride, respect and dignity for the person who has died, would clearly prevent many from seeking assistance with help for a funeral:

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

*If I'm going in for a grant for a house that's different ...if I'm going in for assistance for a funeral I wouldn't go in unless I needed it...I would rather leave myself walking than go into a community welfare officer for help with a funeral.*

*If you are in the middle of grief, how would you go down to the CWO?*

- Timing was another issue. There seemed to be a perception that payment of an ENP cannot be made after the event. It is important to stress that there is considerable “positive” discretion afforded to an official to pay an appropriate amount of money at any stage in the process providing the “need” can be proven.
- Finally, it appeared that an advocate of some sort, either from within the Traveller community or outside it, was involved in many of the successful claims that were made. Thus, if people do not seek advice or information, they may be less likely to make a claim or receive a payment.

*Social welfare? I never asked them cos I didn't know anything about it, I did hear that you're entitled to money but I never asked cos I didn't know what they were saying, it was only a year later that I was told about it and it was a neighbour of mine across the road told me about it, she told me that they give her so much and she paid so much herself, but I didn't know that.*

### **6.2.7 Charity**

There seemed to be relatively little use of charitable sources to fund funerals and headstones directly, although exceptions were described where religious organisations would help particularly poor and vulnerable families both to organise and finance the funeral. The Society of St. Vincent de Paul (SVP) was mentioned by several respondents as a source of assistance, on occasion helping with the funeral bill itself, but more commonly its help was not sought until a period of weeks or even months had elapsed following a funeral. During this time other debts would have accrued resulting in the need for assistance with rent arrears

or unpaid funeral bills, and vouchers might be provided to assist with the purchase of food. Examples were also given of Credit Union or other loans going into arrears because of the costs incurred paying for the funeral.

The issue of pride and resistance to charity was also mentioned and there were echoes of the reluctance to claim Exceptional Needs Payments so as to avoid being seen as poor or unable to cope. Fear of being judged was another issue raised. This reluctance is not unique to the Traveller community, but it was notable to hear those involved with charitable sources talking about how the “new poor” with mortgages and so on, who are also victims of the recession, are placing an ever increasing strain on the resources of such organisations.

### **6.2.8 Moneylenders**

As noted earlier, borrowing to meet the costs of the funeral and the headstone is a necessity in some cases. Time is a critical factor here. Whereas there is a year to plan, and maybe save or borrow towards the cost of a headstone, there is a much more immediate need around the costs of the funeral itself. Thus, some people have little alternative but to borrow. As highlighted above, some people borrow from family, friends or the credit union. However for many Travellers this is not an option and they are forced to borrow from moneylenders.

Moneylenders can operate legally or illegally. Legal moneylenders operate across Ireland under licence from the Financial Regulator (the Central Bank); one prominent company charges an Annual Percentage Rate (APR) of nearly 190% on its loans (compared to the Credit Union rate of around 12%). Instances cited of borrowing from these lenders and of the ease of access: as one informant put it, “getting someone to your door any time you want”.

However, for the most part the practice of illegal moneylending dominated the discussion with respondents. Illegal or unlicensed moneylenders do not operate under licence and can therefore charge any amount of interest and change the terms and

conditions of the loan as they see fit. Some respondents described the practices from personal experience and others made observations based on their knowledge of moneylending within the wider community. This is a very sensitive issue and the extent of (unlicensed or illegal) moneylending within the Traveller community is impossible to establish. The findings in this regard, as throughout this study, are merely illustrative of how and what can happen when people borrow money from such a source.

As observed by National Traveller MABS, illegal money lending is a problem within the Traveller community simply because it presents an attractive source of credit. Specifically, moneylenders meet a need for immediate credit, ask few questions and do not require extensive form filling. People may hear about illegal moneylenders in two main ways. Either the bereaved are in a sense “sought out” by the lender, or the bereaved ask around and find out through word of mouth. It appears that illegal moneylenders may be Travellers in some cases, and in others non-Travellers who target potentially vulnerable Travellers. In terms of the bereaved being “sought out”, reference was made to a practice that has developed whereby:

*As soon as they (moneylenders) hear of a death, they are on top of a family.*

This “hands on” approach by illegal moneylenders - they come to the door and essentially take care of everything from beginning to end - could be deemed very appealing to most people suffering bereavement. However it has an added attractiveness to someone with no savings or access to legal credit who may have literacy difficulties and lack confidence in dealing with authorities and service providers.

One respondent had direct experience of this, and described their initial feelings of relief, that there was somebody who would look after the financial arrangements at a time of great distress for them. They could then pay back the loan in instalments over time.

*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,...When the funeral was over, about 2 to 3 weeks after, he came along and handed me an envelope with the costs of the funeral... I can't remember what the cost was, what I'd paid for the funeral...I was very vulnerable...I saw him as helping me at the time...you don't think, you're in shock, you're not even thinking about the funeral place...The moneylender asked me where would you like X buried...He did the arrangements, the whole lot...it was all taken care of...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.*

Another respondent described how they found out about the availability of a loan through word of mouth:

*How did I hear? The way it happened, people would be talking like you know, from one to the other, I know such a one, you can get a lend...that's how I got the loan off him you know, well I don't know the person, I was told about him...you pay back so much a week, at the time I was delighted in getting it for that.*

When repayments have to be made, however, feelings may change and a service that may initially have been seen as helpful subsequently becomes a burden. Some concerns were expressed about intimidation with regard to repayment. Examples were given, in both rural and urban settings, of illegal moneylenders, and of their collectors, waiting outside post offices on the first Tuesday of the month to collect loan repayments from Child Benefit payments. One respondent described how such payments might be used to pay for loans for headstones, others of repayments being collected from borrowers on a weekly basis.

Practices around interest charges and missed payments appear to remain broadly the same as described in Quinn and McCann's study. People seem to be charged double the amount borrowed, although little or no paperwork appears to be involved. Respondents described required payments of €50 - €100 per

week, with a penalty of an additional week's payment if a payment is missed. More severe consequences were sometimes referred to, such as physical threats, violence and the slashing of car tyres. Unlike the Credit Union, there seems to be little opportunity to re-schedule loans, repayment periods can be extremely long and people may not actually know how much they owe as a result of a lack of record keeping by either lender or borrower. One respondent described still being in debt to an illegal moneylender ten years after taking out a loan. Another reported:

*I know Travellers who have lost someone maybe 5, 6, 7, 8 years ago and are still paying for that funeral.*

### **6.3 Payment methods - the headstone**

Traveller culture demands that the headstone must be erected no later than a year after a death. Consequently, people have a year to both think about and plan for the associated costs. However, for deep-lying reasons already discussed, and given the context within which many deaths occur, planning tends to be rare:

*You would have a chance to plan for the headstone, you've a year, it's just something I never thought I'd go through, my family never thought I'd go through, planning is not in your head, you don't plan anything like that.*

Although there is more time to pay, there may still be a requirement to pay a substantial deposit a good deal in advance, particularly where a specially made headstone is required. In one case, the deposit was paid not long after the person had died. Despite time for planning, resources are still an issue, particularly given the potential costs of headstones as discussed in the previous chapter. One respondent described their experience as follows:

*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.*

Various methods were cited as having been used specifically to meet headstone costs. The immediate family was again of immense importance to many in these instances and again, there was an understanding that those who were known to be unable to pay would not be asked to do so as the other family members would make up their share between them.

*When I had it picked out, my family went and left a deposit down and they had it paid inside of the six months for me, the family looked after that, I put a few hundred towards it.*

*They said give whatever you can but don't put yourself under pressure.*

Instances were cited of people paying whatever they could throughout the year to meet the costs (basically in instalments), and borrowing from a Credit Union, moneylender or bank. In some cases it appears that children's allowance payments were used to meet the costs. As with the funeral, concerns were expressed that people with little or few resources could be "putting themselves in hock for years".

In one case, the strain had made the surviving spouse "sick themselves". Another respondent recounted their experience of the anguish and worry caused by the financial pressure of having to have the headstone up within a year, describing it as "nearly worse than the death". One respondent described still repaying a loan some six years after the erection of the headstone.

## **6.4 The impact of meeting funeral costs**

For many, there may be few or no consequences of having to meet such costs. The focus here, however, is on those with limited resources who have to absorb some or all of the costs themselves, and/or must subsequently repay money borrowed from various sources to cover funeral-related expenses.

There were a number of consequences in such instances and these may be divided into three categories. Firstly, there are financial impacts, such as the incurring of debt or arrears on other bills. Secondly, there are social impacts, such as impacts on the family. Finally there is the health impact on the bereaved.

#### 6.4.1 Financial Impact

With respect to financial consequences, it is important to note that these are often the consequences of income and resource poverty more generally. One focus group respondent described how “things haven’t really changed for Travellers...we were always in recession”.

Funeral 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. Respondents talked a lot about day to day difficulties, about “many people living from hand to mouth already”, of “trying to survive day to day”, of “having nothing” and of having “struggled all their lives”. One respondent explained the constant struggle to make ends meet:

*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 I have left out of it, sometimes there's nothing left.*

There was a sense that in many cases when people die they leave nothing behind in terms of assets for the next generation, in contrast to many in the settled community who own property that passes to the family upon their death. Thus, a cycle can repeat itself. Funeral costs can lead to being in debt, or to increasing a debt that is already there - as one interviewee remarked - “it’s just more of it”.

The length of time people can be faced with repaying funeral debt has already been discussed. Using available savings can also leave people short of money to cope with any subsequent

crisis, shock or demand, or indeed to live on. People can end up in considerable arrears with other bills such as rent and electricity, and in some cases fuel disconnections have taken place.

*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.*

#### **6.4.2 Social Impact**

Social effects were sometimes commented upon, although much less so than the financial and health impact. One respondent explained how children could lose out where resources were diverted to cope with funeral costs. The stigma of being in debt has already been mentioned: this can lead to people hiding their problems from one another to avoid feelings of shame and embarrassment:

*Debt is a shameful thing within the Traveller community... you will be tarred as a bad payer for the rest of your life, and it's not a nice thing.*

One respondent referred to how incurring a significant financial burden arising from a funeral can leave people helpless, and can leave them with insufficient resources to properly celebrate “a happier occasion a couple of years down the line”, such as a wedding or communion.

#### **6.4.3 Health Impact**

Many respondents referred to the impact on health. One interviewee described how people at a time of immense trauma and grief might turn to medication (possibly un-prescribed). Instances of people being “stressed out” and “crying, wondering how they are going to meet the rest of the costs” were articulated. One person spoke of being on a significant amount of medication for a number of weeks following a particularly tragic, young-person’s funeral. Another described becoming very ill following the bereavement of a close family member and ending up in hospital as a result.

The concerns of one informant revolved around Traveller women generally:

*It effects the women mainly...women start getting depressed, overdoses, admission to hospital, attempted suicide, these are all the consequences of debt...the man deals with practicalities, women deal with the loss and try and keep things going - siblings and partners do not understand what women are going through.*

## 6.5 Summary

Meeting the costs associated with funerals can be undertaken in various ways, and again the context in which a death occurs and the resources available to the person or family to meet the costs are the key issues. In some cases there was time to pay or get the money together to do so, while in others there was not.

Where the deceased leaves resources to meet expenses, or where there is a large extended family willing to support with costs there is unlikely to be any major ensuing financial difficulty. However, where the immediate family, or sometimes just a surviving spouse or parent is left to cope with the bills alone, there can be financial, social and psychological costs.

Planning by way of insuring against, or saving for, death is very rare among the Traveller community for reasons discussed above. Thus, costs are generally dealt with “reactively” as opposed to “proactively”. Selling items, using up monies put aside for other things and borrowing were all methods used to cope with costs and each had its own consequences.

Whether people could, or would, have done things differently is a moot point. Arising from the various interviews, case studies and focus groups however, a number of possible options emerged which could help to alleviate the burden of funeral costs on people in the future.

# 7 Options and recommendations for meeting the cost of funerals and other life events

## 7.0 Introduction

This chapter explores many of the options, suggestions and recommendations that arose from the research process. It draws on the work undertaken as part of the literature review and policy analysis, and on data from the interviews and focus groups.

It is difficult to be overly prescriptive as the Traveller community, like any other community, is not a homogenous group. There are variations in, for example, wealth, education, literacy, connectivity and views within the community as a whole. However, two main concerns are central to this study: (i) that Travellers are often excluded from the financial mainstream and; (ii) that there are particularly vulnerable people within the Traveller community itself. This is the primary focus of the exploration of possible solutions that follows.

Throughout the research process, it was apparent that whatever options are available to manage the cost of funerals; responsibility for funeral costs ultimately rests with the individuals and households that incur them. People with experience of financing funerals either solely or as part of a family were asked whether they would have done anything differently if they could go back in time. People who had experienced financial difficulties described how they would have made different decisions at the time if they had known then what they know now. "Letting out" their concerns about expenses, talking more to family members who may have helped, approaching MABS and seeking assistance from the Credit Union were all mentioned as things that could have been done had they been thinking straight – which of course most people weren't. In other words, they would have explored other methods of meeting the costs. Regret about the amount actually spent on the funeral was rarely expressed.

*No I'll be quite honest with you, I wouldn't, X was a good person...deserved a good funeral and a good send off, I know I'm left with the debts but I'm glad I done it.*

*Being the child, you say just go on and do it anyway.*

The issue therefore appears to be one of real choice. Real choice involves a person being informed and having accessible options. To achieve this, relevant services and supports need to be capable of responding to the needs of individuals at a time of crisis.

In examining various options, we have considered the role of relevant stakeholders in bringing about change and have developed recommendations accordingly. Recommendations are categorised under the following headings: Community based initiatives, Funeral service providers, Statutory service providers, affordable savings and credit facilities, the Insurance industry, and MABS including National Travellers MABS.

## **7.1 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 “Traveller-led”. Empowerment of the Traveller Community is crucial and it is on this basis that community led initiatives are proposed.

### **7.1.1 A community “conversation”**

The findings from the research suggest that a structured conversation or dialogue needs to take place within the community on the issues put forward. However, experience from the focus groups suggest that this is not a matter that will lend itself easily to group discussion given the sensitivities around matters of personal finance and bereavement. Specifically, participants in the focus groups expressed discomfort with regard to discussing the issue of funerals whereas they were open in their discussion of financial management more generally. Contrary to this, in the setting of private interviews, people were frank in

their discussions about funeral cost and the associated problems. The core issue appears to be how to show the necessary love and respect for the deceased without incurring debilitating cost. This was put succinctly in one of the focus groups:

*If at all possible we don't have to go all out besting each other as who has the biggest tombstone...if we can bring it back to what a funeral did look like 20 25 years ago.*

One suggestion was that there should be a national conference of Traveller activists as a way of “kick-starting” a debate. Presenting people with “case studies”, illustrative of the costs and effects on people, was proposed as a way of helping others avoid similar problems in the future. It was also suggested that if a relatively well-off member/s of the Community chose to opt for a more modest funeral, this might influence others. As one respondent stated, it may be time to “get real about dying”.

Given the sensitivity around finances, and issues concerning the cost of funerals in particular, it may be better to initially facilitate discussion within the privacy of homes and on Traveller sites. As one respondent pointed out, there are a large number of Travellers who are not connected with Traveller groups. In addition, funeral costs should perhaps be discussed within a broader financial management agenda as suggested by the feedback from the focus groups.

### **7.1.2 Community education**

A number of suggestions were made about the role community education could play in helping people avoid financial difficulty relating to funerals or other life events. In terms of the most appropriate method(s) of community education, one respondent felt that a talk in a local community hall might be the best approach, whilst another was of the view that VECs, Back to Education Programmes and Youth Programmes may be more effective in their area. The school curriculum was mentioned as a way of informing older children about personal finance.

Irrespective of the delivery mechanism, it would be important to

utilise the expertise of the National Education Worker in National Traveller MABS. Additionally, existing Traveller groups and organisations can 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.

A consensus emerged around three key components that should drive community education initiatives - awareness, information and options.

### **7.1.2 (i) Awareness**

People felt education could involve making people aware of the costs that can be incurred and the possible consequences if the resources are not there to cope with such costs. In addition, it was felt that even if the resources are there, there needs to be an awareness of the possible implications for others within the community who may be particularly vulnerable. Further, raising awareness on financial planning for funerals would be important. In addition to National Traveller MABS and Traveller organisations, the Citizen Information Services could be utilised to promote awareness on issues of funeral debt, deliver information and provide options for people.

### **7.1.2 (ii) Information**

There was a view (borne out by the research) that people are often insufficiently aware of potential supports such as the Exceptional Needs Payments, and equally may not be aware of regulations concerning cemeteries and of the various funeral service practices. This lack of awareness may be in part due to Travellers not accessing appropriate information and advice services.

The responsibility for providing information falls on all stakeholders mentioned throughout this study. However, the Parish Priest and other representatives of the church play a uniquely “intimate” role in the funeral process. This role can act as an essential component for effective discussion and information delivery.

### **7.1.2 (iii) Options**

A discussion around financial service options, and in particular those relating to credit, savings and insurance, might help people to consider the benefits of planning for unexpected events.

### **7.1.3 Community Savings Banks (CSBs)**

Respondents discussed the potential for a community savings initiative positively. Community Savings Banks (CSBs) have been found to be successful and highly valued community-based mechanisms for enabling people in marginalised areas to save what they can, when they can. These savings banks are all community-run and are largely based in local community or resource centres. Despite the recession, the banks appear to continue to thrive, although there are indications that less is being saved.

#### **7.1.3 (i) How they work**

- The banks are available to collect money from member savers between set times and days, usually at the community centre. People can bring cash, generally in the form of loose change, up to a maximum of €50 per week. This limit was set to avoid CSBs being used for money-laundering purposes. The cash is counted using a coin machine similar to those available in many supermarkets, (there is no charge for the count unlike in the supermarket).
- Accounting, monitoring and administration is carried out within the community, usually within a community centre. The banks are modelled to some extent on savings or Christmas clubs that exist in many places, within some businesses and through the Church.

Community Savings Banks, serving the most financially vulnerable, have been operating in the south east of the country for over four years. Insurance cover exists in this instance, but to date there have been no security issues. In this regard, experience shows that “publicity” should be kept to a minimum, and there should be no reference at all to the amounts that people are saving.

### 7.1.3 (ii) The potential value of Community Savings Banks

- Community ownership. For CSBs to work, potential savers have to see the value of such an initiative, and have to want such a facility within their own community. Trust has to be established within the community, and the concept of the bank marketed accordingly. It is also vital that the community is given, and takes, ownership of any initiative.
- Skills development. Community members acquire skills and confidence as a result of running the banks themselves.
- Low running costs. The coin machine costs around €120 and any other capital and running costs are very low.
- Community savings buffer. As well as being there for individuals, CSBs can also potentially serve as a 'home' for community cash, to help those in difficulty.

*I think they (the Community) should go round and get so much off each family, raise money to help that person, a central fund of some kind, to raise money for families who need it....some Travellers might be offended by it but others would welcome it with open arms, for families out there who are financially struggling, they would be delighted with that.*

## 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.

## **7.2 Funeral service providers**

Many examples of good practice within the funeral service industry were cited, but these appear far from universal. What is clear is that the relationship between funeral service providers and Travellers is of fundamental importance. Where there is a good relationship, trust and sensitivity to the particular needs of Travellers, it appeared that problems were less likely to ensue. There are three things that could help in terms of cost, the ability to meet the costs and options for payment:

- Communication between representative bodies
- The introduction of an enforceable code of conduct to ensure standardised service and transparency in pricing
- The more widespread use of grace periods and instalment methods of repayment.

### **7.2.1 Communication between Traveller organisations and the Irish Association of Funeral Directors (IAFD)**

At national level, some form of initial contact between Traveller representatives and the Irish Association of Funeral Directors (IAFD) might help to foster mutual understanding of each other's concerns and practices. It may be possible, for example, for the IAFD to advise its members of the financial difficulties that can arise for people (not just Travellers) and to encourage the presentation of more affordable options.

Funeral Directors could also play a key role in terms of explaining local rules relating to local authority graveyards (i.e. what is permitted and for how long) and act as a conduit for information on social welfare entitlements and financial services. The IAFD code of practice could be further developed, communicated and promoted to ensure the needs of all minority groups are represented.

### **7.2.2 Introduction of an enforceable 'code of practice' for the industry**

Many respondents felt that it would be helpful if there were a set price for items and services, or "a checklist of standard prices". The Consumers Association of Ireland (CAI) have long called for regulation of funeral service providers (funeral directors specifically), and the findings of this study certainly add weight to this position. One option is for the Government to bring pressure to bear on the industry to establish a code of practice that could be given legal force. The "industry" by definition should include memorial "headstone" providers as well as funeral directors. A similar case can be made for either regulation or codes of practice to standardise prices and practices with regard to cemeteries.

There is a precedent for such an approach. Specifically, the now legally enforceable Code of Conduct on Mortgage Arrears (2010) developed out of a smaller, voluntary code initially developed by the Irish Banking Federation (IBF).

### 7.2.3 Grace periods and payment by instalment

Encouraging members to give people (more) time to pay is another example of where good service practice may alleviate difficulties for some people. The importance placed by Travellers in settling funeral bills suggests that there is likely to be little in the way of risk of non-payment were such a grace period universally applied. In addition to grace periods, payment by way of weekly or monthly instalments could assist with the payment of funeral and headstone costs.

*It would make it easier if money wasn't talked about at first, maybe two weeks later, if you could sit down and discuss payment then.*

*With the headstones, they go and pay so much a week, you wouldn't get it then until later, they could do it that way, pay so much a week.*

*Now, it's three days...within that three days, you literally have to find this money...beg, borrow it, you have to go and get it, it is an awful pressure on people.*

## **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.

## **7.3 Statutory service providers**

Chapter 4 explored local authority regulation of graveyards and cemeteries. There was general support for this type of regulation as it could help promote equality, reducing peer pressure and competition. A parallel was drawn with the decision of many schools to require pupils to make their first communion in their school uniforms. In contrast, there was a minority view that such regulation adds to the restrictions on how Travellers can live their lives.

Chapter 6 contained reports of respondents' experiences when accessing support from the Department of Social Protection (previously the Department of Social and Family Affairs) and the type of issues that may prevent access.

The specific areas these public service providers could address are now examined with a view to alleviating distress in terms of compliance with new regulations, and to achieving better access to income supports, particularly from the Community Welfare Services.

### **7.3.1 Cemeteries, regulation and public awareness**

The main issue that arises is the lack of effective communication of the content of regulations to those who may not understand them or even be aware that they exist. Failure to do so has the potential to result in further distress for the recently bereaved and in the deterioration of relationships between Travellers and local authorities.

One example was cited of a situation where a family left flowers on a grave only for them to be cleared away some time afterwards and dumped on what was in effect a cemetery rubbish pile, causing considerable distress to the family in question. Many felt that relationships between local authorities and Travellers around the issue of regulation could be improved if relevant staff were made more aware of Traveller culture, and particularly Traveller culture around bereavement.

It is clear from the findings of this study that regulation could play a significant role in minimising financial difficulty. However, there is an imperative on local authorities to explain the purpose and content of regulations in order for the community to be compliant.

*In each area with a Traveller community, the Council should discuss the new regulations with them...explain that they are not anti-Traveller...to say listen lads, this is the story...the Council people have a huge role here...to come out and talk to people.*

As space in old graveyards becomes more of an issue in the future, regulations could in time become the biggest factor in cutting down cost.

In Chapter 5 the variation in charges around the country in respect of burial plots, grave opening and associated charges was explored. Some standardisation around these charges would benefit the consumer. Being able to access information about these charges more easily (e.g. via one website or page) would also be of help.

### **7.3.2 Social Welfare payments**

The issues raised by respondents suggest that a lack of information and “pride” prevent people accessing payments from the Department of Social Protection that may help with funeral-related costs. This was particularly evident in discussions about Exceptional Needs Payments (ENPs), detailed in chapter 6 (6.2.6(1)).

Participants in the focus groups expressed an awareness of the role of the Department of Social Protection representative (previously known as the Community Welfare Officer (CWO) in paying money to assist with exceptional costs such as a broken washing machine, a new baby, furniture etc., but did not appear to be aware of the extent of their role in assisting with the cost of funerals. Respondents also felt that the Department of Social Protection representative did not have an awareness of Traveller culture around events such as a funeral.

#### **7.3.2 (i) The use of discretion and proof of need**

Those administering ENPs require proof of need and it is important to stress that need is judged with reference to absolute rather than relative need.

The findings from the focus groups suggest that the process of establishing need is where the problem lies in accessing assistance as well as the stigma of being seen as “begging”. Respondents felt very strongly that nobody would apply for help with a funeral unless they really needed it:

*They wouldn't call in otherwise...It's not something you are ordinarily going to look for...it would make you feel guilty.*

One difficulty highlighted was the retrospective nature of potential claims. A period of breathing space is important for people given the circumstances and grief involved in many Traveller funerals. The funeral service provider may require payment at the time, or within a relatively short period of time. Money might be borrowed to meet the immediate need but then have to be paid back at a later date. Respondents felt that in their experience former CWOs would not provide assistance in these circumstances, asserting essentially that the need had been met and therefore no assistance should be provided.

### **7.3.2 (ii) Inconsistent service provision**

As with funeral directors, there appear to be inconsistencies in approach across the Community Welfare Service in general but, more worryingly, people had concerns about being judged. Because of the discretionary nature of ENPs, there are inevitably issues of objectivity. One respondent referred to an incident where a person went to seek assistance with payment of a utility bill, but was advised that she would receive nothing because “she (the CWO) knew how much had been spent on a recent funeral”.

It may have been the case that assistance could be legitimately refused in this instance, but it is the personalised nature of the reported incident that outlines the difficulties incurred in maintaining an objective assessment of need.

### **7.3.2 (iii) Amount of assistance and the need for third party intervention**

As outlined in Chapter 6, figures from the Department of Social Protection suggest that the average amount paid by way of an ENP is €1,500; however, there is nothing to prevent the Department of Social Protection making a much larger payment should the circumstances of the case merit a greater level of assistance. Given the positive discretion that is available, and the potentially emotive aspects of proving need, there seems to be a strong argument in favour of developing greater competence in

advocacy services working with the Traveller community, in order to make representations on behalf of an individual in the case of bereavement.

Third party representation would include making appropriate written submissions of application outlining the claimant's circumstances and needs (proof of income, the funeral costs, relevant contributions made and details of relevant borrowing/ amount outstanding etc). Support from effective third parties would assist not only the claimant, but also the Department of Social Protection by removing the personal and emotional aspect of the claims process.

### **7.3.2 (iv) Information**

We have highlighted Exceptional Needs Payments in particular but there are information issues regarding social protection supports in general at the time of bereavement - awareness of what is available and the rules that apply.

*There should be a way to ensure welfare payments happen automatically... there's a role for the undertakers here, it wouldn't probably be realistic to have payments transferred automatically to the undertakers as you wouldn't know who has claimed what, but you should be able to sign something at the time of death that you will pay within six weeks... that would give you time to sort things out...the undertaker would be the point of contact for information*

*The government, the welfare system should be there... they don't offer a lot...or don't tell us that there's a benefit there usually, we have to find it out from someone else, that there's a benefit there for such a thing.*

### **7.3.3 The introduction of a Bereavement Allowance**

The social welfare system provides insurance-based and assistance-based payments to meet most contingencies such as unemployment, illness etc. Each payment has distinct rules set out in statute to determine eligibility. It therefore seems reasonable, and desirable, that there would be a statute-based assistance

scheme to meet the contingency of bereavement, effectively mirroring the existing Bereavement Grant payable to those who have sufficient social insurance contributions. The introduction of a “Bereavement Allowance” would ensure consistency in decision making and would be potentially more accessible as it would be perceived as a “right” rather than a payment made at the discretion of a Department of Social Protection representative. In addition, there should be no requirement for extensive form filling in the case of applicants who are already on “means tested” social welfare payments. Specifically, these applicants will have proven their lack of income having already qualified for Jobseekers Allowance, One Parent Family Payment etc.

In considering the above it is necessary to provide a note of caution. At present a representative of the Department of Social Protection can use their discretion to determine the amount that should be paid depending on the needs of the applicant, whereas the introduction of a specific statutory scheme will involve a fixed payment, probably the same amount as the existing Bereavement Grant, which is currently €50. Although legally the Department of Social Protection could make a payment to effectively “top up” a Bereavement Allowance, they may be less likely to do so if there is an administrative perception that the State has already prescribed and met bereavement costs through the provision of a Bereavement Allowance.

On balance, it is the view of National Traveller MABS that the introduction of a specific assistance-based scheme – a Bereavement Allowance - is required for a greater number of people gain access to essential financial support as a right.

#### **7.3.4 Data gathering and analysis on Travellers, financial exclusion and over-indebtedness**

It was clear from the literature and policy review undertaken for the purposes of this study that there are limited data available in relation to the extent and nature of financial exclusion and over-indebtedness among the Traveller community. It may be possible to include a “Traveller-specific” module on this issue within existing surveys e.g. the annual Survey on Income and Living

Conditions (SILC), carried out by the Central Statistics Office (CSO). It may also be possible to use administrative data sources (e.g. MABS data) to this end.

## **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.

## **7.4 Affordable Savings and Credit Facilities**

The dependence on family, community, life savings, cash and sale of personal items have all been identified as the principal 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 financial services. Low or inadequate income means that saving is difficult, no matter what the options.

The cheapest loans available in Ireland are loans secured on a person's family home and variable interest rates are currently around 4% (September 2012). As non-property owners or purchasers, Travellers are therefore generally unable to access the cheapest form of consumer credit currently available in Ireland. There was relatively little support for trying to obtain non-secured or personal credit from banks.

In the absence of loans secured on a property or other non-secured loans from banks, people often have recourse to moneylenders. There are legal provisions prohibiting illegal or unlicensed money lending that are clearly not being enforced<sup>25</sup>. There are also "legal" interest rates permitted under licence from the Financial Regulator that are very high - nearly 190% in one instance.

While there is clearly an argument that there should be a much lower cap on such rates, unless alternatives for those most vulnerable are put in place, the risk is that the problem may be driven further underground.

This section explores options to encourage greater access to mainstream financial services, some examples of savings options that are used, and the potential for further initiatives in this area.

#### **7.4.1 Banks**

In terms of bill-payment, respondents felt that the Traveller community in general (prefer to) pay funeral bills through cash, although there are exceptions.

Travellers who are employed are likely to have access to bank accounts and account facilities, as this is normally required for the payment of wages. However, given that the unemployment

---

<sup>25</sup> s.98 of the Consumer Credit Act 1995

rate among Travellers is 84.3% ( Census 2011), it is likely that a majority will not have access to the type of payment facilities that are available to holders of bank accounts.

A gateway to these services would be an easy to open, and easy to use, basic bank account, designed specifically for people on low incomes in particular. The Government's "Strategy for Financial Inclusion", as discussed in the opening chapter, includes the development of such an account, in the form of a "Basic Payment Account" (BPA).

It is important however that such accounts are not exclusive to banks but can be opened in the post office or credit union. Additionally such accounts should be seen as a stepping-stone and must be developed in conjunction with other mechanisms to promote financial inclusion.

#### **7.4.2 The Post Office**

A mechanism to increase savings potential is to capitalise on the positive response among respondents to the services currently being provided by the Post Office.

A term often used by respondents to describe how people felt about using the post office was "comfortable". Some people spoke of a habit of "going into the Post Office" to collect a social welfare payment and saving at the same time:

*Where do I save? Mostly in a post office book, you collect your labour there, it's a place that you're going to go in for to get your money and you're going to bring your book in with you, and you're going to put that few bob into it, even if it's only a fiver or a tenner, because you're going in there every week where a bank you wouldn't be going in every week.*

One respondent described how they lodge a certain amount from their social welfare payment into a child's post office book each week upon collecting their payment "so I can't get at it".

The idea of such an account as a way of building up a savings buffer in the event of “a rainy day” found favour among many respondents.

There was also support for the idea of being able to have a small amount regularly deducted from a social welfare payment and paid into such a Post Office or Credit Union account. In such cases, it would be important that the savings built up are immediately accessible, to enable people to deal with unforeseen expense or pressing needs.

This support stemmed from a positive experience of using the Household Budget Scheme as a payment method:

*They used to take it out of my money every week so I hadn't got it in my hand, I didn't have to walk in and say I'm giving this today, it was going straight from my money into that.*

*That's a great way, I'm paid next week, they deduct it from me from the labour, cos you're not going in and you're not handing it in yourself, they're taking it out theirself, it goes to the Credit Union every month...anybody in my situation, it should be done like that.*

*I'm using it (the Household Budget Scheme) now...I think that's very good.*

*Yes, I just find it a lot better, it's gone, that's one less bill I have to worry about...it's paid...it's a lot easier.*

It is important to stress that if the option of deductions from a social welfare payment were used for savings contributions, there would need to be a cap on the amount deducted. There is currently a 25% limit on the amount that can be deducted by way of the Household Budget Scheme for priority payments such as rent, gas and electricity<sup>26</sup>.

---

<sup>26</sup> For information on the Household Budget Scheme: [www.welfare.ie/EN/Topics/money/Pages/hhbudget.aspx](http://www.welfare.ie/EN/Topics/money/Pages/hhbudget.aspx)

### 7.4.3 The Credit Union

In terms of choice when borrowing for a life event such as a funeral, the credit union was seen by many as the most appropriate place for Travellers to go. The credit union was generally viewed in positive terms, variously described as “the first port of call”, “helpful”, “supportive”, “acceptable”, “legitimate” and “trustworthy”. People talked about “going down to the credit union to repay a loan”.

However, some perception and practice issues were raised. Specifically, a number of respondents expressed concern that a number of credit unions appear to have become more like banks, which some Travellers may find off-putting.

Respondents were also concerned that some Travellers may not have sufficient savings to apply for a loan or the resources to build up a savings record in the first instance. In addition, loan approval can take time, which can cause practical difficulties given the immediate costs associated with a funeral (hence the need for funeral service providers to provide breathing space to enable people to gather the funds required to meet the cost).

### 7.4.4 Government supported saving and credit initiatives

Initiatives to promote savings may be difficult to promote in the current policy climate where the Government’s goal is to encourage people to spend in order to stimulate the economy rather than to save and thereby, indirectly, to constrain it. However, the Government does have a role to play in terms of promoting savings among those who are marginalised as part of the financial inclusion agenda. The Government’s Financial Inclusion Strategy and National Payments Strategy, which promote Basic Payment accounts (BPA) for those on low income, and the widespread use of electronic payments will result in significant cash savings for the State. Therefore, consideration should be given at the onset to allocate such savings back into a saving incentive scheme for holders of BPAs. Such a scheme could build on previous proposals to Government and/or initiatives implemented abroad. Some such proposals and initiatives are detailed below.

In Ireland, the Special Savings Incentive Accounts (SSIA), a Government-backed scheme which ran from 2001 to 2007, encouraged people to save up to €254 per month with a range of financial institutions over a five year period. For those on very low incomes there were three distinct barriers to participation: a minimum payment requirement, lack of flexibility and the duration of the scheme. A proposal for a parallel savings scheme, aimed specifically at low-income MABS clients, was not accepted by the Government (Corr, 2006; 125-6). However this proposal could possibly be incorporated into the BPA.

Additionally, the UK “Savings Gateway Pilot Scheme” which provided an incentive for low-income households to save could be explored. Individuals made regular savings instalments into a specific savings account, which was then added to by the Government. The scheme was due to be rolled out in the summer of 2010, but was scrapped by the incoming coalition Government on grounds of cost<sup>27</sup>.

Government supported savings schemes could be developed to include a lending element. The creation of an alternative to moneylending is crucial for those living on the margins. Government support to Credit Unions and An Post in the form of collateral for some sort of “rainy-day” fund would appear to be the most appropriate intervention in this context. This would enable the most marginalised to cope with the costs of funerals and other life events. In this context, it is worth exploring the transferability to Ireland of the “The Growth Fund” model developed in the UK, as discussed in chapter 1.

An alternative is the creation of a “loan guarantee fund” in the Credit Union to help with loans for funerals and other life events. Such a fund could be backed by Government (as with the MABS Loan Guarantee Fund), by the Church, by a charitable group such as the Society of St Vincent de Paul (SVP), by financial institutions such as the banks under their Corporate Social Responsibility remit, by philanthropists who already support much voluntary sector activity in Ireland, or by a combination of some or all of the above.

---

<sup>27</sup> [www.guardian.co.uk/money/2010/jun/24/budget-gateway-saving-scrapped](http://www.guardian.co.uk/money/2010/jun/24/budget-gateway-saving-scrapped) (accessed 27th September, 2011).

Finally, the creation of a UK-style “Social Fund” within the Department of Social Protection could be explored, although there is a danger that such loans may come to be seen by policymakers as a replacement for grants or entitlements rather than as an addition. In the UK where such loans are available, repayments are deducted at source from claimants’ social welfare payments and fears have been expressed that people can be left with insufficient funds for living expenses.

## **Recommendations: 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.

## **7.5 Insurance Industry**

We are cognisant of the general aversion to insurance throughout the Traveller community, the reality of living “in the moment” and dealing in general with crises retrospectively (by selling and borrowing) rather than proactively (through saving and insuring). However, several 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 simplified and made less intrusive<sup>28</sup>.

An important consideration is the role the State could play in the development of new initiatives by facilitating the development of schemes between the insurance industry itself and potential brokers such as Credit Unions and An Post. This would be compatible with its commitment to facilitating and implementing a financial and social inclusion agenda.

Even if Travellers are prepared, culturally, to consider taking out insurance and to divert money from present resources to future need, a number of potential barriers remain.

**Affordability.** People surviving on very low incomes, often welfare dependent, lack the resources to pay even a modest amount per month.

**The application process itself.** People experiencing literacy and numeracy difficulties may find this very difficult unless they receive considerable help. In addition, some may find the questions on self, family members and family history somewhat intrusive. There may be apprehension in revealing such details.

**Potential claim disputes.** There are risks associated with forms being filled in incorrectly or incompletely; subsequent claims can be a subject of dispute and the insurance company may decide not to pay out.

**Proof of address.** This is needed by those engaged in insurance provision, to comply with money laundering provisions and to facilitate contact with insured persons over a considerable period, possibly 20 to 30 years. Thus, those Travellers who live on sites, or move around relatively frequently, may find it very difficult, or impossible to satisfy these requirements.

---

<sup>28</sup> We found that Travellers who were employed appeared often to have insurance. We were given sight of a standard application form for life insurance and were advised that no distinctions are drawn on the basis of ethnicity, only on a person's health history, so responses are treated on their merits.

We were given a quotation for insurance for a couple aged 30, non-smokers; for a benefit of €20,000 joint cover, the premium would be around €10 per month over 20 years. In this example, the partner would still retain their cover in the event of death of the other. The premium would be slightly higher, nearly €13 per month, if in the example, the couple were aged 40. There did not appear to be much difference in terms of premiums for smokers as compared to non-smokers. Policies may have free child care cover built in; the maximum cover for a child would be €6,000.

**Payment methods.** Service providers increasingly require payment by direct debit. This payment method is not available to those without bank accounts. Transaction charges may also be an issue.

We outline below some options that may be relevant taking into account the issues raised by respondents.

### **7.5.1 Insurance with rent**

One possibility, for those who are in more settled accommodation and paying rent to social landlords, would be to encourage “insurance with rent” schemes, whereby insurance is made available cheaply to blocs of social tenants who pay their premiums as part of their rent. In the UK, such schemes are an attempt to encourage people to take out home contents insurance to protect against fire and theft. Such a mechanism could be used alternatively as a type of crisis insurance to cover events such as funerals.

### **7.5.2 Insurance via mobile phone**

Throughout the world new developments in financial products are providing alternatives to traditional banking. Mobile phones have revolutionised systems of money transfer and have probably had the greatest impact on the financially excluded worldwide in recent years. Paying bills and transferring money is a regular occurrence for many millions of people living in Africa, Asia and Latin America. Such a system of money transfer could be used to pay for Insurance given that most Travellers and indeed most people in general appear to have mobile phones. This is an option that could be explored and progressed by the Government either by way of the Strategy for Financial Inclusion, or with mobile phone providers and the Insurance industry directly.

### **7.5.3 “Off the shelf” insurance products**

Approaching large Irish retail chains to ascertain possible interest in the provision of a cash-based “off the shelf” type insurance scheme, along the lines of the “Pep” scheme which operates in South Africa (described in Chapter 1), or the Microcare Scheme in Uganda (Napier, 2010; 25). This type of product, if branded

appropriately (i.e. avoiding any reference to death), by virtue of the cash payment method, could be particularly appropriate in the context of the Traveller community. There is an example of a similar product offered by ASDA in the UK whereby people can pay their insurance premium (e.g. £10 per month) along with their shopping.

#### **7.5.4 Credit Union Death Benefit Insurance**

A number of Credit Unions provide to members, for a premium, Death Benefit Insurance (DBI), which is underwritten by a major life assurance company. This particular scheme could make a significant contribution towards helping the surviving family members cope with funeral costs.

#### **Death Benefit Insurance – how it works**

- DBI was first introduced in 1995 and the amount of benefit varies between €1,300 and €3,250 according to the Irish League of Credit Unions (ILCU). One Credit Union, for example, provides a benefit of €2,600 for a premium of just under €18 per annum for members over 16, and around €2 per annum for members under 16; members must also have a minimum amount (between €60 - €70) in their account each year.
- As regards claims, when an insured member dies, a death certificate is required as proof of death if the member has more than €5,000 in their account; a newspaper clipping will suffice if there is less than €5,000 in the account. Claims take on average 4 to 6 weeks to be processed.
- When a member joins the Credit Union and takes out such insurance, they are asked to nominate someone to receive the DBI payout upon their death and normally the same nominee serves for both DBI and insurance on the member's shares, which are also fully guaranteed in the event of death. In cases where a different person (e.g. another family member) pays the funeral bill, that person would be the person who would receive the DBI upon production of the funeral bill.

### 7.5.5 A group scheme

Another possibility for overcoming the stated barriers to insurance would be to examine the possibility of a group scheme for Travellers. Group schemes already exist for public sector workers (through Cornmarket), over 50s (through An Post) and those within a common bond (through Credit Unions). These agencies are effectively the coordinators or brokers for such schemes.

We have already noted that Travellers feel comfortable using post offices and credit unions. If there is interest in such a scheme, representatives of the Traveller community nationally could initiate discussions with the An Post and/or the Credit Unions with a view to exploring whether relevant insurance companies would be prepared to offer a standard policy based on a community-rated premium. An important element would be a policy with in-built free life cover (up to €6,000 for example) for children under 18.

Individual Travellers could be offered a policy at a different rate depending on age (e.g. the younger the applicant, the cheaper the premium). Key to the possibility of a group scheme is a “critical mass”<sup>29</sup>. Arguably, if 10% of Traveller adults, including those who are employed and possibly already insured, were interested in such a scheme, it may be viable. The community would in all likelihood benefit from, or need, expert advice around this idea, and we have identified an expert through the research who would be willing to provide assistance.

#### The advantage of group schemes

- Application forms generally contain very few questions, thus rendering them more accessible; we were advised during the research that there should preferably be no more than five questions for an applicant to answer.
- Premiums could be paid in cash at Credit Unions, post offices or Traveller centres; it may also be possible over time to make payments through mobile phones as is common in many parts of the world. Finally, a case could be made to the Department

---

<sup>29</sup> The AITHS (2010; 86) estimated there to be around 21,000 Travellers aged 15 and over in Ireland in 2008.

of Social Protection to permit (voluntary) direct deductions from social welfare payments towards the premiums, given that there appears to be support for this method of payment within the community.

In terms of ascertaining interest, it is suggested that the 30s and 40s age group may be the best category to start with, as they may have more in the way of life experience, and may be better able to weigh up the potential costs and benefits of such a scheme.

## **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.

## 7.6 MABS including National Traveller MABS

MABS was mentioned by many as having a key role to play in relation to funeral expenses, both at the time of bereavement, in terms of the provision of information to people, and on an ongoing basis in relation to the promotion of options for dealing with life events in general. Several respondents referred to their positive experience with MABS:

*It would have to be someone with a bit of knowledge on Travellers, MABS, Social Workers here, get advice on best ways of doing it, MABS would be the best, helps them with fines, pay back a few bob a week, a month, great that it's there to be honest.*

*We were not capable of doing anything at that stage, one of the family should have stepped in and said we'll do it, we'll go to MABS do you know what I mean? Even if they had known about MABS they could have stepped in and said let's go to MABS and see what they have to say about it. If Travellers experience what I experienced, they should go to someone like MABS for advice and help before it sets in and it's too late, it can get in on your brain and you say ah go away, but that debt's still going to be there and you will still have to pay for that...*

*Someone like MABS will go to the credit union and explain the story.*

In terms of information, suggestions were made that MABS could lead an information campaign on the issue of funeral costs, possibly through the production of leaflets, posters and perhaps a 'Call-line' that people could phone for informed advice. Helping people access welfare rights subsequent to the funeral is another area where it was felt MABS would have a key role to play. In the longer-term, MABS could draw on the examples and real-life experiences referred to in this study in order to enable people to begin thinking about possible life events and dealing with them financially.

National Traveller MABS must play a key role in driving many of the recommendations in this report. It is uniquely positioned as the only State-funded organisation with the specific Traveller brief in relation to personal finance. How information and advice is more effectively provided will be central to driving any strategy to address the financial needs of the community.

People who encountered difficulties repaying funeral-related debts generally expressed a need for some form of advice in the matter of funerals and funeral costs.

*Information, advice, financial and emotional, someone to listen to you as well.*

One suggestion that came up repeatedly in the interviews was the need to establish a Traveller Advice Service that is specific to the provision of information in relation to funerals. It must be noted that there are distinct drawbacks to a "funeral specific information/advice service for Travellers", the most obvious being cost. It may also be the case that this would not present the best use of resources, as it would be a new service rather than choosing to utilise and enhance existing support structures within the Traveller community and MABS.

It is clear that there needs to be information and advice services that are relevant, competent and trusted by the Traveller community. The delivery of "funeral advice" services may be best delivered in the context of existing structures such as Traveller organisations and/or MABS.

In this context there needs to be a promotion of MABS within the Traveller community. Equally, there needs to be training provided to MABS on the distinct cultural and financial matters pertaining to Traveller culture including funerals.

## **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.

## Bibliography

Cemlyn, S. and Clark, C. 2005. 'The social exclusion of Gypsy and Traveller children', in Preston, G. (Ed). *At Greatest Risk: the children most likely to be poor*. London: Child Poverty Action Group, pp.146-162.

Central Statistics Office, 2007. *Census 2006 – Principal Demographic Results*. Cork: Central Statistics Office.

Central Statistics Office , 2012. *Census 2011- Preliminary Results*. Cork. Central Statistics Office

Collard, S., Hale, C. and Day, L. 2010. Evaluation of the DWP Growth Fund: Revised Final Report. Bristol: Personal Finance Research Centre and Ecorys.

Combat Poverty Agency, 2008. *Tackling Financial Exclusion in Ireland – Policy Statement*. Dublin: Combat Poverty Agency.

Combat Poverty Agency, 2009. *Ensuring Access to a Basic Bank Account: Submission to European Commission DG Internal Market and Services on Financial Inclusion*. Dublin: Combat Poverty Agency.

Connolly, P. and Keenan, M. 2000. *Racial Attitudes and Prejudice in Northern Ireland*. Belfast: Northern Ireland Statistics and Research Agency.

Conroy, P. and O'Leary, H. 2005. *Do the Poor Pay More? – A Study of Lone Parents and Debt*. Dublin: One Parent Exchange and Network.

Corr, C. 2006. *Financial Exclusion in Ireland: An Exploratory Study and Policy Review*. Dublin: Combat Poverty Agency.

Costello, E. and O'Hare, S. 2009. *Feeling the Pinch: Older People's Experience of the Recession in Ireland*. Dublin: Older and Bolder.

Daly, M. and Leonard, M. 2002. *Against All Odds: Family Life on a Low Income in Ireland*. Dublin: Institute of Public Administration.

Department of Finance, 2010. *Mortgage Arrears and Personal Debt Group: Final Report*. Dublin: Department of Finance.

Department of Finance, 2011. *Strategy for Financial Inclusion: Final Report*. Dublin: Department of Finance.

Equality Authority, 2002. Case Report - Summer 2002. Dublin: Equality Authority.

Equality Authority, 2006. *Traveller Ethnicity: An Equality Authority Report*. Dublin: The Equality Authority.

Equality and Rights Alliance, 2009. *Alliance Warns Against Cutting Equality and Rights Bodies More*. Press Release: 6th December 2009. Dublin: Equality and Rights Alliance.

Equality and Rights Alliance, 2011. *Response on the proposed merger of the Equality Authority and the Irish Human Rights Commission*. Press Release: October 2011. Dublin: Equality and Rights Alliance.

European Commission, 2008a. *Financial Services Provision and Prevention of Financial Exclusion*. Brussels: European Commission.

European Commission, 2008b. *Towards a Common Operational European Definition of Over-indebtedness*. Brussels: European Communities.

Free Legal Advice Centres, 2009. *To No-one's Credit – The Debtor's Experience of Instalment and Committal Orders in the Irish Legal System*, Dublin: Free Legal Advice Centres.

Harvey, B. 2009. *Evaluation of pilot year of Traveller Counselling Service*. Dublin: Traveller Counselling Service.

International Finance Corporation, 2009. *IFC Advisory Services/ Access to Finance: Highlights Report 2009*. Washington DC: International Finance Corporation.

Irish Banking Federation, 2009a. *Report of the Irish Banking Federation on behalf of members covered under the Credit Institutions (Financial Support) Scheme on Corporate Social Responsibility in compliance with Section 45 of the scheme: March 2009*. Dublin: Irish Banking Federation.

Irish Banking Federation, 2009b. *Second Report on Corporate Social Responsibility by the Irish Banking Federation on behalf of members covered under the Credit Institutions (Financial Support) Scheme: 16 September 2009*. Dublin: Irish Banking Federation.

Irish Banking Federation, 2010a. *Third Report on Corporate Social Responsibility by the Irish Banking Federation on behalf of members covered under the Credit Institutions (Financial Support) Scheme: 18 March 2010*. Dublin: Irish Banking Federation.

Irish Banking Federation, 2010b. *Fourth Report on Corporate Social Responsibility by the Irish Banking Federation on behalf of members covered under the Credit Institutions (Financial Support) Scheme: 22 September 2010*. Dublin: Irish Banking Federation.

Joyce, P. 2003. *An End Based on Means? A Report on How the Legal System in the Republic of Ireland Treats Uncontested Consumer Debt Cases with an Examination of Alternatives and Proposals for Reform*. Dublin: Free Legal Advice Centres.

Kempson, E. Crame, M. and Finney, A. 2007. *Financial Services Provision and Prevention of Financial Exclusion: Eurobarometer Report*. Bristol: Personal Finance Research Centre, University of Bristol.

Kempson, E. and Whyley, C. 1999. *Kept Out or Opted Out?* Bristol: Policy Press.

Law Reform Commission, 2010. *Report on Personal Debt Management and Debt Enforcement*. Dublin: Law Reform Commission.

MacGréil, M. 2010. *Emancipation of the Travelling People: A Report on the Attitudes and Prejudices of the Irish People towards Travellers Based on a National Social Survey 2007-2008*. Maynooth: National University of Ireland, Maynooth.

MacLaughlin, J. 1998. 'The political geography of anti-Traveller racism in Ireland: the politics of exclusion and the geography of closure'. *Political Geography*, 17 (4) pp.417-435.

Monaghan, S. and Brack, J. 2007. *Travellers' Last Rights: Responding to Death in a Cultural Context*. Dublin: The Parish of the Travelling People.

Napier, M. (ed). 2010. *New Money, New Frontiers: Case Studies of Financial Innovation in Africa*. Cape Town (SA): Juta Academic.

Nolan, B. and Maitre, B. 2008. *A Social Portrait of Communities in Ireland*. Dublin: Office for Social Inclusion.

Okley, J. 1983. *The Traveller Gypsies*. Cambridge: Cambridge University Press.

Pahl, J. 1999. *Invisible Money: Family Finances in the Electronic Economy*. Bristol: The Policy Press.

Pavee Point, 2005. *Assimilation Policies and Outcomes: Travellers' Experience*. Dublin: Pavee Point.

Quinn, P. and McCann, T. 1997. *Access to Credit Facilities for the Traveller Community in the Greater Dublin Area*. Dublin: Combat Poverty Agency.

Quinn, P. and Ní Ghabhann, N. 2004. *Creditable Alternatives*. Dublin: Exchange House Travellers Service.

Russell, H., Maitre, B. and Donnelly, N. 2011. *Financial Exclusion and Over Indebtedness in Irish Households*. Dublin: Economic and Social Research Institute.

School of Public Health, Physiotherapy and Population Science UCD, 2010. *All Ireland Traveller Health Study – Our Geels*. Dublin: University College Dublin and the Department of Health and Children.

Stamp, S. 2009a. *A Policy Framework for Addressing Over-indebtedness*. Dublin: Combat Poverty Agency.

Stamp, S. 2009b. *An Exploratory Analysis of Financial Difficulties among Those Living Below the Poverty Line in Ireland*. Dublin: Combat Poverty Agency.

Walker, M. 2008. *Suicide Among the Irish Traveller Community 2000–2006*. Wicklow: Wicklow County Council.

World Savings Bank Institute, 2010. *A WSBI Roadmap for Postal Financial Services Reform and Development*. Brussels: World Savings Bank Institute.

