



Project
FINALLY
Financial Literacy for the Roma



Managing uncertainty.

Research on the financial literacy of Roma families in six countries

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1 Introduction

The present volume is a synthesis of the field research carried out by the local partners in the Finally project. Finally is dedicated to the development and testing of a training programme in financial literacy specifically designed to suit Roma people's educational needs.

The initial research which we present here refers to Roma¹ families' actual financial management, a topic which allowed us to understand their lifestyles, to explore the implications of the overwhelming problem of poverty, and to get a picture of the social inclusion processes of these groups in a wider sense. In particular, consumption sheds light on a more symbolic aspect of money: they are linked to class, ethnicity, belonging and identity, while the economy of remittances talks about migration stories. This is why, when talking about managing money with the Roma, we touched many aspects of their life.

Research of the Roma groups is still generally scarce and statistics are often unreliable. This is mostly for underrepresentation of the Roma in national samples, because of the stigma associated to this identity. Nonetheless, in the last years many efforts have been directed towards examining and communicating the harsh situation in which Europe's largest minority lives, mostly attributable to structural inequalities and day by day discrimination (The European Union Agency for Fundamental Rights – FRA – and UNDP 2012).

It is also difficult to know the precise number of Roma living in each European country. Piasere (2004) shows that the Roma population is unevenly distributed in Europe. Eastern-European countries such as Romania, Bulgaria, Hungary, Slovakia, Serbia and Macedonia show the highest percentages of Roma (between 3.8% and 11% of the population). Some South and Eastern – European countries show lower levels, such as Greece (1.5%), Slovenia (0.4%), Albania, Czech Republic or Turkey. In Western Europe, countries such as Spain, France, Portugal and Ireland, have local historical groups as well as newly arrived migrants and the percentages of Roma are between 1.6 and 0.6. Other countries, such as UK, Germany and Italy, have the lowest percentages in Europe. The Italian Roma population, for example, counts around 0.1–0.15% of the general

¹ With the term Roma we refer to all groups that can be included into this category, including the Sinti in Italy. We do so in the text for brevity, while in the field research we paid attention to include people coming from different ethnical background within the Roma category and acknowledged the differences between the various groups.

population. More recently, the migration flows from the East to the West changed the composition and numbers of the local Roma populations, especially after the fall of the state-socialist regimes. Among the countries where our research was carried out, Bulgaria, Slovakia and Serbia register high percentage of Roma; Greece and Slovenia are situated at an average level, while Italy is one of the countries that count a low percentage of Roma – more typical for the Western situation. In recent years, Italy and Greece have been destination countries, while all the others are source countries for migration flows.

Although the numbers might vary, there are many common characteristics of the situation of the Roma populations in these states, mostly referring to the precarious life conditions, social exclusion and structural discrimination. In the following, we start by describing the socio-economic situation of these groups in partner countries, referring to relevant issues for families' financial management and for adult education. Then, we will present the methodology used in the project and explain the choice of the places where research was carried out. In the results section, we will present the main findings of the study, related to families' income, consumption and expenses patterns, as well as their image of success. We will also detail the way in which the interviewed Roma plan their future, their savings and investments perspective. Another topic that we explored refers to their relationship and experiences with financial agencies and banks. Finally, we conclude with the implications of these findings for developing adult education programmes and, especially, for developing the financial literacy of these groups, as a means to increase their level of wellbeing and combat poverty.

2. The socio-economic situation of Roma groups

In order to understand families' financial management, we depart from the analysis of the socio-economic situation of Roma groups, which is indicative of the inclusion processes. We will point out how certain problems, deriving from poverty and discrimination, weight on their everyday household and financial management. The two most important ones, we believe, refer to housing and employment, which are insecure and precarious. Other areas of social inclusion, such as health and schooling also convey some of the structural limits that the families face in dealing with or exiting poverty. At the end of this section, we will reconstruct the framework of Roma adult

education in the participating countries, in order to see what financial literacy training can bring in terms of novelty and usefulness.

2.1 Housing situation

Segregation and substandard housing are widespread in Roma living areas, as confirmed by various European surveys (European Union Agency for Fundamental Rights – FRA, 2009). Although there are Roma living in social housing in ethnically mixed environments, which was underlined in some cases, in Italy, in social housing, still in most countries neighbourhoods (or “settlements”) are being exclusively inhabited by the Roma. As the 2009 Fundamental Rights Agency report on housing underlines, sometimes segregation is a result of deliberate government policy, since some projects targeting the Roma maintain or further the isolation of these communities. One other reason for segregation is the private housing market, where direct and indirect discrimination can occur. Housing segregation can have negative effects on other areas of social inclusion, such as difficult integration in the labour market, the creation of segregated schools and difficult access to health services. It also means that Roma are facing specific costs related to housing that are often not the same as those of people living in other types of neighbourhoods.

Another issue regards the legal status of many settlements. Many are considered abusive and can be targets of frequent evictions, leading to extreme housing insecurity. Non-ownership of the inhabited land is a major problem for Roma in Slovakia (FRA, 2009); 70% of the houses of urban Roma seem to be illegally built in Bulgaria (National Statistics Institute of Bulgaria - NSI, 2011), in Greece 63,000 Roma live in unregulated encampments (FRA, 2009); in Serbia 34.6% of the Roma settlements were built illegally and 35.4% are illegal settlements spread around the planned core of the “legal” ones (Jakšić & Bašić, 2002), a similar situation is also encountered in Slovenia, according to Varga and Friškič (2013). The conditions in such irregular encampments are extremely harsh, and affect people’s health, as well as the possibility to combat social exclusion. As a Greek Ombudsman case (No.16048/2007) reports: *“Roma live in tragic conditions right next to rodents, and at the mercy of extreme weather conditions and phenomena, affected by epidemic diseases, mainly caused by the trash they are paid to collect and remove from all areas of Attica”* (cit. in FRA, 2009, p. 73).

Moreover, Roma houses are smaller than the ones of the overall population and are often substandard. Although some Roma live in apartments in all countries, many others live in other types of houses. In Bulgaria, ethnic Bulgarians have an average of housing space of 23.2 square

meters per person, while the Roma only have 10.6 (National Statistics Institute of Bulgaria - NSI, 2011); in Serbia, 16% of the surveyed families live in premises up to 25 square meters and 20% of the families live in areas between 26-40 square meters (considering an average of 5 members per family) (Jakšić & Bašić, 2002). The most extreme housing solutions involve shacks or tents present in all countries; in other cases basic self-built houses; in some cases (such as in regular camps in Italy or in Slovenian settlements) campers and caravans, as temporary living spaces.

Neighbourhoods are generally overpopulated, frequently outside the outskirts of the cities, and lacking adequate sewage systems. For example, in Slovakia, a 2004 study shows that only 19% of the Roma settlements had sewage, 41% access to gas supply, and 63% access to water supply, although 91% had access to mains power supply (Jurásková, Kriglerová & Rybová, 2004, cit. in FRA, 2009), while in Serbia, the most numerous settlements are unhygienic slums (43.5%), while 11% of the settlements are connected to the utility infrastructure (Jakšić & Bašić, 2002). In some of these countries, governmental efforts have been directed towards fixing the basic infrastructure of Roma settlements, as for example in Slovenia and, only in some regions, in Italy.

Housing insecurity has major implications for domestic economy: families might have to face many unplanned expenses (e.g. in case of eviction), they might have some utilities to pay (gas, electricity, water), living in slums might lead to health problems, decreased employability, lack of documents, or difficult school enrollment for children. Reaching housing security is one of the major goals of investment for many families. These issues were approached in depth in the needs assessment and will be detailed in the results sections.

2.2 Employment

According to the 2012 report of the Fundamental Rights Agency & UNDP, the percentage of Roma having a paid employment is 35% in Bulgaria, 29% in Slovakia, 25% in Greece and only 11% in Italy. This data excludes self-employment, but still, they are significantly lower than for the non-Roma population in the same countries. In Serbia, only 51% out of 74.9% of employable Roma population is employed (Bodewig & Sethi, 2005). The Slovenian authorities and other sources estimate that only 2 to 10 per cent of all Roma in Slovenia are employed (Slovene Government Office for National Minorities, 2006). Nonetheless, in 2010, according to unofficial data of Employment Service of Slovenia, 955 Roma people were included in Active Employment Policy Programmes, significantly more than before the economic and financial crisis (in 2007 there were

830 Roma in the Active Employment Policy Programmes). This number represents about 10% of the Slovenian Roma population, a higher percentage than for the rest of the population (Korpič Horvat, 2010).

Low levels of employment are also related to the involvement in informal work, which can become illegal when it generates undocumented incomes or lacks the necessary official permissions. Frequent informal occupations in partner countries are: paid work performed informally for friends or family, selling goods at the market or door to door, collecting garbage or recyclable materials, begging. These activities represent solutions to unemployment, but they lead to unstable incomes, low profits and insecurity. In Italy, if we add the people who work in irregular employment and/or self-employment, the percentage of employed Roma and Sinti rises from 11% up to 34.5% (Fondazione Casa della carità "Angelo Abriani", 2012).

Since the share of unemployed women is much larger than that of men, many women carry out care and household management work, which relegates them to traditional roles, hindering their participation in public life. In Serbia, existing research indicates that the number of unemployed Roma women is four times larger than that of Roma men (UNDP Srbija, 2006) while the data from the Employment Service of Slovenia indicates that half of the registered unemployed are women (Korpič Horvat, 2010).

Considering these employment levels, the incomes of Roma families are generally lower than those of the rest of the population, with many families living under the poverty threshold. According to FRA and UNDP (2012), in Bulgaria and Slovakia more than 80% of the households suffer from severe material deprivation². In Italy, absolute poverty among the Roma reaches 82.1% (i.e. living under the threshold of €843 for a family with 3 members). FRA & UNDP (2012) data show that the percentage of Roma living in households at risk of poverty is: 88% in Bulgaria, 91% in Slovakia, 89% in Greece and 98% in Italy, while the same risk for the general population is around 50% in the first three countries and 40% for Italy.

Considering the low and unstable incomes, as well as the poverty risk, money management is a very sensitive topic that requires even more skills for the Roma than for the non-Roma families: when families cannot afford some basic goods, prioritization and planning are essential in order to

² Meaning that they cannot afford at least one of the following: to pay rent or utility bills; to keep their home adequately warm; to face unexpected expenses; to eat meat, fish or a protein equivalent every second day; to have a week's holiday away from home; a car; a washing machine; a colour TV; a telephone.

survive. Also, it is much more difficult to estimate the amount and frequency of incomes, so it is interesting to explore in greater detail, in the results section, how families actually employ provisional skills in order to reach the end of each month with fluctuating amounts of money.

2.3 Other areas of social inclusion

2.3.1. Health

Health status has an impact on the family economy as well as on its management, as a line of expenses or affecting the general wellbeing of family members.

Health is an expense, already at the issue of medical insurance: in some countries certain groups of Roma do not benefit from national health insurance and are thus hindered to address medical services when experiencing health problems. According to FRA & UNDP (2012) medical insurance is a problem for many Roma in Bulgaria (only 45% of the Roma possess it), Greece (only 60%), but also in Italy (around 80%) and, less, in Slovakia (around 90% do possess it). According to Varga and Friškič (2013), in Slovenia, since 2009, the medical services are provided to those who are qualified for social assistance, therefore most Roma in Slovenia are officially entitled to basic and supplementary health insurance.

Health is also a factor contributing to unemployment; we can look at the percentage of Roma whose health problems limit their daily activities, and consequently their work: according to FRA & UNDP (2012) in the age group 35 to 54 there are 17% persons with such problems in Bulgaria and Greece, 22% in Slovakia, and almost 30% in Italy. In a survey of households in Serbia, it was found that 17.4% of Roma aged 25 to 44 reported a chronic disease, comparing to the average in the total population of Serbia, which is 6.8% (Bodewig & Sethi, 2005). In Slovenia, one third of the Roma are overweight, have high cholesterol, diseases and injuries of the spine, increased blood pressure and one-fifth have lung diseases (bronchitis, asthma) (Varga and Friškič, 2013).

2.3.2 Schooling

The educational opportunities for the Roma, although not restricted on paper, are affected by inequalities. According to the European Monitoring Centre on Racism and Xenophobia (EUMC, 2006), inequalities and discrimination of the Roma in the educational system are the result of various agencies. First, Roma pupils, parents and community have low participation in pre-school programmes; low educational backgrounds and fear of assimilation; cultural and language barriers. Second, factors related to the school environment might involve teachers and peers. Teachers might not have adequate training and support and they might indirectly devalue Roma pupils and channel their career opportunities towards low-end jobs. The peer group might harass Roma pupils (episodes such as racial slurs, bullying and scapegoating). Moreover, EUMC underlines the absence of Roma teachers in schools. Third, institutional discrimination leads to difficulties in enrolment and attendance (bureaucratic requests such as residential status); segregation in specific schools or classes; assignment to special needs education; placement in lower than age-appropriate grades; lack of intercultural school curricula and resources (EUMC, 2006).

Literacy and educational background present alarming features for most of the Roma in European countries. In Italy, 81% of the respondents in a national survey of Roma were literate; educational level remains low as compared to the general population, but it slowly increases for young people: middle school was completed by more than half of the respondents below the age of 20, as opposed to only 11% of people who are more than 50 (Fondazione Casa della carità "Angelo Abriani", 2012). In Bulgaria, the results of the National Census (NSI, 2011) show that in 2011, 21.8% of the Roma had not completed primary school and were illiterate, while in Serbia, according to the 2002 census, 61% of the Roma had not completed primary school (UNDP Srbija, 2005). In Slovenia, 98.2% of unemployed Roma in South-Eastern region of Slovenia and 90% of unemployed Roma in Prekmurje (these are two regions in Slovenia which are settled with Roma and are very different to each other) have not finished a primary-school education, therefore they are practically illiterate (Government of the Republic of Slovenia, 2010). The number of children graduating from primary school is rising, but the percentage remains very low as compared to the general population. The majority, especially girls, leave school as soon as they complete the nine years of compulsory level.

Traditional gender norms and early family formation leads to more frequent school drop-out for girls, thus illiteracy is four times more frequent among women than men in Bulgaria, almost twice as frequent in Italy. These are all aspects to be taken into consideration when designing educational programmes, as they have an impact both on the necessary skills to be addressed, and the strategies and tools employed in training.

2.3.3 Opportunities for adult education

While most programmes for Roma education addressed the topic of minors' school attendance and results, connected to the quality of intercultural education and to the introduction of specific Roma culture topics in public schools, not so many have dealt with adult Roma. In some countries, this might be due to a poor level of development of the adult education in general (e.g. in Italy) or to the perception that children's attendance in public schools is a priority for social inclusion.

In Slovenia several adult educational centres and other institutions (Centres for Social Work, Employment Services, NGO's, Red Cross, Local Health Centres, municipalities, elementary schools, Roma Associations) have developed non-formal programmes for Roma adults, dealing with various topics, such as: improving the quality of life, social inclusion, health, household management, interpersonal communication, conflict resolution, awareness raising regarding education, supporting employment and promoting cultural events. The programmes are run with an experience based approach, practical learning, usually in the Roma settlements. These are average and long-term programmes adapted to the needs of Roma.

In Greece, the Popular Education Secretariat performed a study, already in 1984, regarding the educational needs of the Roma population and consequently elaborated short, medium and long-term programmes adapted to the needs of the Roma. The main objective of these programmes was social inclusion, and they initially addressed the topic of adult Roma literacy, extending it to social and cultural activities and to the development of educational materials. By the mid 1990s, the programmes also included vocational training.

After 2001, adult education for the Roma in Greece took a new turn, offering language classes and enrolling Roma in Second Chance Schools. One other line of action was that of teaching and counselling on parenthood, also with the support of Roma mediators, which can also be considered a positive practice.

In Bulgaria, two adult education programmes were carried out by the foundation “Roma”, under the National Strategy for Lifelong Learning, in Plodviv, where the largest Roma community in Bulgaria lives. The first one is called Second Chance and it involved a coalition of civil society organizations, offering secondary education, literacy, professional training and social integration courses to Roma people. Among the latter, communication and social skills represent positive premises for wide course curricula, addressing not just domain-specific competences, but more general abilities that can prove helpful in a variety of fields. The project included building a modern facility for adult education and was extended to other cities. The second project was instead addressed to young people in secondary schools, offering them support for the completion of the studies.

In Serbia, adult education programmes for Roma have targeted basic functional education and vocational training, involving both governmental and non-governmental bodies. Moreover, some initiatives for adults’ entrepreneurship training are being developed, but they are not targeted to the Roma. Most of the educational programmes in Serbia tackle the problems in children’s education, while little attention is given to adults’ continuous learning.

In Italy, there aren't many examples of adult education programmes with the Roma. Most of these entail vocational training and apprenticeship and are aimed at increasing employment opportunities.

In Slovakia, the first partial methodology of adult education of Roma outside the school system is just appearing, as a result of prevention activities and educational programmes for adult Roma implemented by civil associations and foundations. These materials are not widely publicized and are only for internal needs of their authors (Kolthof & Lukáč, 2003).

3. Research design and methodology

The research presented in this volume has been carried out between March and September 2013 in Bulgaria, Greece, Italy, Serbia, Slovakia and Slovenia. The general objective of the research was exploring the financial management practices of Roma families in order to understand the priorities, strategies and contents for the financial literacy training course foreseen by the project. The local research teams conducted a first desk analysis stage, using data from secondary sources (statistics, data, legislation, research). Then they carried out 115 semi-structured interviews with

Roma adults (corresponding to 115 households) and 11 focus groups with an average of 9 professionals each in the field of adult education and social services to the Roma.

In each country the teams shared common guidelines in carrying out the interview. The main topics that were explored were: income sources; consumption; representation of success; savings and investments; credits and loans; plans for the future.

The group of persons who participated in the field research phase was formed following the logic of purposive sample, first by selecting the living context as to reflect the characteristics of the Roma population in the country (rural and urban, segregated and non-segregated, natives or migrants), but also chosen for the convenience of access because of previous contacts of organizations with those groups.

The selection of the persons then followed quotas regarding age and gender: 30% of adult women, 30% of adult men, both over 25 years old and 30% of young adults aged 18 to 25. Different characteristics that could influence financial management were considered for the sample, as we tried to balance people with different incomes in the family, different types of occupations (formal, informal, living on welfare), large and small families, migrants and natives.

Both, typical and atypical situations (exceptions, marginal cases, success stories etc.) were taken into account. This led to limited possibility to generalize the results to the entire Roma population, but it allowed for an in-depth understanding of the situation of specific groups and for the comparison between local contexts on qualitative dimensions.

We kept interviewees' identities anonymous, by assigning a code to the interviews (formed of the first letters of the country, then the label "I" for the interviews and "FG" for focus groups, followed by an assigned number; M or F for the gender, followed by his/her age).

A short description of the local contexts where research was carried out is comprised in the table below.

Country	Research context - City	Characteristics
<i>Bulgaria</i>	Fakulteta neighborhood – Sofia	The biggest Roma neighbourhood in Sofia, and the second biggest in Bulgaria. Unofficially, between 35,000 and 45,000 people live here.
<i>Greece</i>	Agia Varvara neighborhood – Athens	Situated 10 km from the city centre, it hosts approximately 35,000 people and has a substantial and integrated population.
	Settlement of Chalandri – Chalandri	Approximately 70 families (typically large size, several generations) live in it, most of them born and raised here.

<i>Italy</i>	Camps of Borgo Panigale, Savena and Navile – Bologna	About 63 families with 70 minors live in the three “camps” instituted by the Municipality. They are Sinti (Italian nationals).
	Social housing project – Bologna	The Roma population present in this housing project is mainly composed of Romanian migrants and refugees from ex-Yugoslavia.
	Piacenza	The Sinti population in Piacenza is about 100 persons, hosted by the municipality in one area on the city outskirts.
<i>Serbia</i>	Settlement of Beograd Ma(ha)la – Crveni Krst (Niš area)	It is situated near to the city centre of Niš. The Roma population here is estimated between 2,600 and 4,500 people.
	Settlement of Crvena Zvezda (or Stočni Trg) – Palilula (Niš area)	It is located in the outskirts of Niš, in the Municipality of Palilula. According with the official data, the Roma population is around 2,745 but probably underestimated.
<i>Slovakia</i>	Kapusany and Krížová Ves villages in Eastern Slovakia	Kapusany counts 2024 inhabitants, of which around 100 are Roma. Krížová Ves, counts 1300 Roma out of 1996 inhabitants. Both Roma settlements are segregated from the rest of the village.
<i>Slovenia</i>	Settlement of Brezje – Novo Mesto	Largest out of the eight Roma settlements in the Municipality of Novo Mesto and counts 313 Roma, out of the 895 Roma in the entire city.
	Settlement in Šentjernejska municipality	Rural settlement counting 140 Roma inhabitants.

Table 1. Description of the local research contexts.

4. Results

The findings presented in this chapter refer to the points of view of the participants, either Roma or professionals. It comprises the analysis of income sources for the Roma and Sinti, highlighting the main barriers encountered in the job market. In the second section, their main consumption patterns are reviewed and linked to their living conditions. The third paragraph refers to their representations of economic success, while in the last two paragraphs of this section we present practices and perceptions regarding savings and investments, involvement in formal or informal circuits of credit and debts, and relationship with banks.

4.1 Income sources

Financial literacy is firstly and most importantly connected with the availability of money to manage, thus to the income sources, analysed from the point of view of their frequency, certainty,

for the factors influencing them, and for the prevision of their increase or decrease in the future. Among the interviewees, there are two types of income sources, based on the stability and regularity, differentiating the way in which people manage their households. The first one involves regular sources that can be connected to a wage (or salary) derived from self or subordinate employment, or from benefit received from national social care system and welfare state in general. This type of income, although not always sufficient to cover the basic needs of a family, is given on a regular basis (usually monthly) and, in a certain way, guarantees the possibility to plan expenditures and savings. Roma usually live in situations of extreme poverty, thus the risk of depending on welfare is higher than for people who have more stable work conditions. The possibility to have a job is a crucial problem for most of the interviewees, especially in this time of economic crisis. For example, in Slovenia, the main source of income is social transfer, monetary and social assistance, or child allowance.

The second type of income, coming from unstable and irregular sources, can represent the only resource of the family or can integrate the main one. These sources can refer to temporary jobs, collecting scrap materials, selling various products or begging, the latter especially for migrants in Western countries. These incomes oscillate widely depending on the willingness or capacity of the person to accept casual or temporary work offers (conditioned by health, family responsibilities or other), the availability and the marketability of materials and products (such as scrap metals, copper, plastic products etc.), and the seasonal opportunities (e.g. for flowers and fruits harvest).

We all go to collect bottles (PET) – me, wife, children... Children are young and sometimes ashamed for having to do that – schoolmates see them and make fun of them – but they have to help and bring some money to the house. I do not know exactly the amount of bottles we usually collect, it is not much, but we collect and sell enough to buy oil and some groceries, to be able to eat something. (SRBI4M39)

Often all family members are involved in informal work. The more numerous the family is, the larger the income is. The communal form of living represents a way of collecting more and, at the same time, saving (same rent, same bills, etc.), although the expenditures also rise. The family earnings that contribute to the household budget are possible because of a high sense of interdependence between the individuals and between generations.

The economic crisis is a structural phenomenon that affects Roma's living and working conditions within different research contexts, especially in Serbia, Greece and Italy. For example the research

in Italy reveals that some of the Roma migrants met during the research lost their jobs in recent years, while the Italian Sinti often work in family-ran businesses on the informal market. The former were fired in consequence of the collapse of several factories in the Bologna area, the latter feel the effects of the crisis while collecting metals, as once the scrap materials were for free, while now people charge for it.

In conclusion, it is possible to highlight several similarities within the national contexts explored through the research concerning income sources. The research pointed out that people who have a job are keener to indicate the precise amount of money they gain in one month. Instead, the ones involved in the informal market find difficult to quantify a precise monthly wage. They gain money hand-to-mouth and they do not have a precise idea of their wages, or they did not want to share it with us.

Additionally, research shows that the working conditions of the Roma and Sinti are very precarious and this situation affects the strategies employed in financial management. This is especially true for the interviewees who earn money day by day, where it is very difficult to plan their expenditures, to save money and to make investments.

4.2 Consumption

The research examined the way people spend their money and the items they consider fundamental. Consumption patterns are crucial in the study of financial management, because they allow a better understanding of the ordinary and extraordinary expenses within Roma and Sinti families.

The results show that the priorities can vary widely from a situation to another: the composition of the household, the presence of children or elderly people, disability or health status of the members are important variables in the definition of the most important items of consumption within the family unit. For example, health expenditures (for visits or medicines) can be fundamental in certain families but not in other, as school related costs are relevant only for families with children.

The decision-making process might reflect the gender relations within each family. There is not a generalized model of deciding what the overriding items of consumption at a specific moment in time are. The division of labour in Roma families is gendered, and so are the spending practices:

men know better than women the amount of the income sources within the month, while women can calculate better than men how much the family spends for food and everyday expenditures. Food represents the most important line of expenditure for most of the families interviewed. It is considered fundamental not only for its role in the family sustenance, but also because it heavily weights on the family budget. This is connected with the number of the members within the families. Roma families have different shopping practices: they make a large purchase once a month in big malls, or for everyday necessities they go to the little supermarkets near home. These two different shopping practices are related with the general economic situation of each family: when they have a monthly wage, they often make a monthly shopping session. And if they earn money hand-to-mouth, they prefer to buy food day by day. Shopping daily can be attributed to the lack of the refrigerators or chest to store the food.

Depending on the capabilities of storage at home they buy food daily that can be consumed the same day, cooked, roasted meat. Roma, who live in better conditions, can buy a slightly larger amounts, because they have a place to store the food (refrigerators, chest) at least for one week. But there are many families who are forced every day to go to the store and they spend more money, because they do not only buy what they need, but also other things. (SI-FG-2)

An interesting example comes from Bulgaria where the segregated neighbourhood in which Roma people live allows and produces an internal economical system between the inhabitants, which also helps them deal with the lack of money. A common strategy here is to buy groceries on credit at the local mini-markets.

In retail outlets (shops, markets, restaurants etc.) people work with people who know each other, so that they can be trusted, they will return the money they borrow. I.e. people collect items on credit only to customers who can guarantee that they will be returned at the end of the month. Thus they operate smoothly. Money is not given to random people. Fakulteta neighbourhood district is a relatively closed community where everybody knows everybody (BG-FG-1).

The shopping list is considered by some families as a good strategy to manage the little amount of money they have: the list allows buying exactly what the family really needs without being beguiled by the supermarket offers.

The second most important item of expenditure for the Roma families is the house, especially the rent and the bills. Each national context presents a specific situation, as the housing conditions vary from one country to another: Roma may live in regular campsites, in segregated neighbourhoods, private houses, social housing or rented apartments. These housing conditions affect costs that Roma families need to cover in different ways. One example is the Italian case in which most of the interviewees have debts with the Municipality, as the rent of the temporary houses for the migrant Roma and the pitch in the campsites of the Sinti is divided between them and the Municipality. Very often, families cannot pay regularly, and accumulate debt, leading to the risk of eviction. Slovenia and Serbia reported a similar situation, where municipal services are rarely paid. In these cases, the debts of the Roma with the Municipality concern the bills (i.e. electricity, water, gas). Where the supply is in charge of private companies, the situation is worse because of the risk of being disconnected from the electricity or gas services.

The health expenditures are considered very important, especially in those families which have disabled or elderly people. The amount of money spent for health depends on how much the National Health Services do cover in terms of health insurances (the conditions in order to be insured), medicines and visits. Unattended medical needs, self-medication and lack of trust in the health care system sometimes lead to worsening people's condition:

We do not buy medicines for grandpa's therapy. He doesn't believe to medical doctors and refuses treatments. He buys some medicines only when his health situation becomes really difficult and he feels very bad. (SRB-I-2M19)

School related expenditures can regard books and, in some of the contexts, the money for the canteen. In cases such as Serbia, in which some of the interviewees go to the University, important resources for Roma students are the state grants. In other contexts, as in Italy, people count on the fact that the school will not expel the children from the canteen just because they cannot pay for it:

I don't spend anything for the school. For the canteen, I should pay 130/140 Euros per month but I cannot afford it. Fortunately, the school gives the food to my children anyway. (IT-I-06M36)

For schoolbooks and other items, such as clothes, several Roma and Sinti families in different national contexts affirm that they do not spend anything, but count on the support of friends (donations inside and outside the communities) or the local charity. Clothes represent an

important item for everyday life but are not a relevant line of expenditure for the people interviewed. The importance of being well dressed is particularly important for the Roma who go to school or work due to the strong discrimination against their communities, so often for this reason some expenses are accepted.

Vehicles and travel costs are crucial for the family businesses: cars and trucks are the most common means of transportation to work or to collect metals. The costs associated to cars and trucks concern mostly insurance and fuel, while mechanical maintenance is usually solved within the communities; it is quite common to have a brother, an uncle or a cousin who is a very good mechanic. Even if the car insurance is very expensive, people generally manage to pay it on time and plan this expenditure long before, because of the importance of the transportation for everyday life and (informal) work. An important line of expenses also refers to public transportations within the city they live in, and the trip back home in the case of migrants.

We also explored the circumstances, markets and social relationships that are connected to consumption. Particularly relevant are the festivities, social occasions such as marriages, birthdays, baptisms, and funerals, that are considered of great importance for several reasons: they are events in which the enlarged family unites, in which one can show their generosity and wealth, they strengthen social bonds with other members of the communities. Even though the money spent in each of these occasions is not much (e.g. a marriage's gift costs on average 30 euros), they are quite frequent during a year, and occupy an important share of the annual familiar budget. The fact that Roma and Sinti spend money for such events, despite of being under the poverty threshold, is negatively judged by social workers:

Roma people spend their money on lavish celebrations: weddings, proms, and birthdays. Wedding should be lavish; all people from the neighbourhood are invited. "Marriage is an investment". Spent money must be retrieved from the visitors. (BG-I-FG1)

Going beyond this strong prejudice, we can see that for most families the community is of great importance in their everyday life survival strategies. Marriages and other festivities are, on one hand, occasion for accumulating symbolic capital, being recognized and tying social relationships, at the expense of monetary capital. They also represent a mutual aid circuit as the invested money is recovered in a circular and reciprocal manner, as every family will have the occasion to organize their own celebrations and invite the others.

One of the most important results of the analysis of the consumption practices is that they are extremely connected with the availability of income sources. As already highlighted, to have a stable monthly wage or to gain money hand-to-mouth weights on the ways people may think about expenditures, and on how they can plan the extraordinary ones. The actual working conditions of most of the interviewees are so precarious that they are not always able to cover basic needs, such as housing or schooling expenditures.

4.3 Representations of economic success

Looking at the representations of success, we believe, might help understand what Roma desire as an attainment, the status associated to objects of consumption and the values connected to them. Economic success is frequently associated with material objects possession, especially big houses, luxury cars, and posh clothes. As already underlined, one of the primary needs for the interviewees is the house. The actual housing situation of the Roma is characterized by high expenses and debts, by insecurity due to legal issues, or substandard and segregated living. As several interviewees in different countries pointed out, being rich can give individuals' basic security conditions (like owning a house). The house represents the object that mainly is associated with the wealth and economic success not only because it might be very beautiful or well-furnished, showing-off the richness of its owner, but also because it can be located, for example, away from segregated communities.

We would move away from the Roma village, buy an old house and renovate it. (SI-I-2M30)

Material possessions are connected with social status, like an elegant car or clothes, and thus are a means of social recognition. Most of the participants do not have the possibility to go on holiday or to spend money for entertainment (eating or going out); they associate leisure to economic success. Being rich is associated to psychological wealth, characterized by less practical worries in comparison to poor people.

Some participants spoke of immaterial or spiritual wealth, which regards the ethical richness of a person, as opposed to wealth accumulated in incorrect ways.

To consider one rich, you need to know how he gains the money. In my opinion one person is rich, if they can affirm that their money is clean. (IT-I-08F55)

A second distinction reflects the differences between wealth and success. The first is connected to money, no matter how it is gained, that allows buying material objects which demonstrate the wealth of the owner. By contrast, the success is interpreted, by some of the interviewees, in its social dimension and it conceptualized as the educational profile of a person. In this view, instruction contributes to the inner richness of a person and has a strong impact on their work position and career.

The Roma, due to their economic situation, frequently lend and borrow money from close relatives and friends, thus they see generosity as an important precondition for the exchange of favours inside the community, made of willingness to help, empathy and practical support to the loved ones' life. This kind of generosity remains in the community, in a "closed magic circle of trust" (SRB-I-8F36) to use the words of a Serbian interviewee.

A second kind of generosity concerns the immaterial support, considered an important source of generosity especially among those who do not have anything material to give, donate or lend. In this case the social and emotional connection with the members of the "magic circle" is demonstrated through support, endorsement, and encouragement.

I do not have money to help others, even if I want to... But, when it comes to other things, support in any way, I think I am generous and I give myself to others even more than I am dedicated to myself. (SRB-I-3M25)

4.4 Savings, investment and credit

Many participants, especially those who live hand-to-mouth, do not earn enough money to be able to save, as the satisfaction of basic needs leaves little place for saving.

Those interviewees, who do save money, save for a future necessary large expense. In Bulgaria, the idea of saving is not connected to an idea of the future wellbeing or security. In Italy, the car insurance is one of the biggest expenses that make it necessary to save money (as detailed above). In Greece, the reasons for saving are big family events, such as the need for hospitalization, birth of a new child, wedding of a son or daughter, death and funeral of a family member or of a close relative/friend. In Slovenia, individuals mentioned that they save monthly for a child, for house renovation and landscaping. In Serbia, on the contrary, those who saved did it with no particular expense in mind, except for one person who saved for a car.

Saving is a strategy for facing life events and large periodical expenses, and thus is thought of for short and middle-term time periods. It is not motivated by the idea of changing one's general life condition and reaching the economic success pictured. Still, the results indicate that, at least those who are a little bit better off use some planning and organize family finances. This is not the case for families who are poorer, who cannot plan and thus are probably even less able to do it.

The idea of investment is also slightly different than the meaning associated to it in economic sciences. Investment meant for interviewees a larger expense, and not necessarily an expense contributing to future production, except for the example of the car for a taxi driver or for those who use it in their recycling activity. In all countries an important position is covered by house-related expenses, which are seen as investments. This is highly relevant, if we think about the substandard housing situation that seems to be the case for Roma in all country contexts. Substandard houses might need more adjustment, more often and requiring more time. At the second place in the hierarchy of investments interviewees placed buying a vehicle (Bulgaria, Greece, Italy). Mobility is also connected to living spaces, as in some contexts settlements were at the outskirts of the cities and not reached by public transportation. The topic of small business investment came out in interviews in Serbia and in Greece, and few participants envisaged themselves as entrepreneurs.

Borrowing money informally between friends, neighbours and relatives was described as a frequent practice in all contexts. It refers to, on one side, circuits of reciprocity and mutual help, involving small amounts of money and for short terms. On the other side, debt dynamics indicate the existence, in all the communities investigated, of usury practices. We acknowledged the fact that the topic of usury is difficult to explore, still, even when interviewees did not openly speak about it, they admitted its existence. For example, in Bulgaria, Slovenia and Italy interviewees admitted that it exists and indicated the interest rates practiced:

If I borrow for example 100 euros, I have to return 200 euros. If I don't give the money back on time, the interests double. If you could not give the money back, conflicts begin. They can beat you or take everything you have. This has never happened to me before, this happens often to most of the people who borrow money. (SI-I-06M34)

The professionals in the focus group in Bulgaria noticed that borrowing money informally is a practice that shows differences between generations: younger, more educated people do it less than older ones.

Informal debt circuits and the power networks they determine inside a community are important issues that transcend the mere topic of financial management and refer to the connection between inequality and social conflict. They are important topics to unfold in a training course, taking into consideration the financial pros and cons but also the social and community impact of such phenomena.

4.5 Relationship with banks

The most common topic that emerged in all countries was that the relationship with banks is an issue of trust: on one hand, Roma do not trust banks, while on the other, they have limited access to banking services, since the banks do not trust them either. This attitude is sometimes shared with the rest of the population, as in Bulgaria where, during the economic collapse in 1996, 17 banks bankrupted and most Bulgarians lost their savings thus the trust in the bank system.

The representation of banks seems to mix folkloristic constructions with feelings of insecurity. In Italy, a 61 years old iron collector said that *“money needs to move on. It arrives one day and they go the other one. I have never had a bank account because it is useless. Money must be mobile while the bank account is static. If you put money in a bank account then it is very difficult to use it”* (IT-I-09M61). In Serbia, some interviewees considered banks were looting, while others expressed their worries regarding the possibility to repay debts while living an economically insecure situation. In Bulgaria, instead, some interviewees felt beforehand that they would be discriminated if they tried to address the banks.

The access of Roma to banking services is limited for various reasons, as mentioned by the interviewees: a precondition for granting credit is a permanent employment contract, which many do not have (as emerged in Italy, Bulgaria, Serbia, Slovenia), while understanding banking documents and communicating with agencies requires a fair level of literacy skills, general and financial. Lack of understanding of terms and conditions, along with the unstable incomes can lead to problems in repaying debts, as was underlined by professionals, regarding the Roma in Bulgaria. Some experience with banks was nonetheless present. In Italy, most persons who have or had a regular job are paid by bank transfer, thus the Roma who worked did have a bank account. In Serbia, most of the interviewees and their families had been using bank loans *“during the happier old times”* (SRB-I-8F36) and the specific purpose has been buying houses, furniture and house appliances.

4.6 Planning the future

For the most extreme cases, planning the future seems to be out of reach of the adult family members. This situation was described by the poor families interviewed in Slovenia, who said that they avoid thinking about the future because they fear things will get worse. Also in Italy, there was a wave of pessimism, as the already scarce job opportunities and the precarious housing conditions are getting worse due to the economic crisis.

Anxiety regarding the future is a continuous uncomfortable feeling for some people: in Bulgaria, few interviewees declared feeling bad for the uncertainty they have to deal with, one experiencing anxiety crisis because of not feeling able to provide for her family members. In general the representation of the future is rather dark, especially for older, unemployed participants, with an acute perception of suffering and difficulties. The perception of going through extremely bad times (the crisis situation) paralyzes the individuals who find themselves even less motivated to seek solutions.

Some interviewed Roma from Eastern European countries see migration as a possible strategy for improving their life in the future. Although the attitudes to migration are different, some interviewees from Serbia and Bulgaria mentioned it as a valid option, along with a representation of the West as a place where one is better off: *“Abroad I expect to be earning a lot and be able to live decently” (SRB-I-3M25)*.

Completing education seems to represent a promise and sometimes even a guarantee for a better life. Young, educated people in Serbia project themselves with stable jobs, living independently while supporting their families. Also, for some interviewees in Bulgaria, finishing education was prospected as a goal and a means to a better future.

Some participants (in Serbia and in Bulgaria) had concrete entrepreneurship plans for the mid-term future, for activities such as beekeeping, trade, and also for developing already existing businesses.

Ideas about the future are mostly vague projections and not accurate and structured plans. Breaking ideas into objectives and exploring the concrete actions beforehand to reach the goals can be a useful skill to develop in order to prevent the failure of the projects and to motivate people to their attainment.

5. Conclusions and recommendations

Marginalized groups, such as the Roma, have access to particular job sectors, and it is crucial to use open analytical categories in order to understand the complexities of their living conditions. The distinction between formal and informal work is blurred, while informal jobs and undocumented labour are widespread in the target population of this research.

The position of women in the labour market requires a specific analysis due to the double inequality structure they are inserted in: on one side, the difficulties in their access to labour market for ethnicity reasons and, on the other, the division of labour inside their communities for gender reasons. Roma women are not only in charge of domestic work (such as cleaning and cooking), care work for children and old people, and household management more generally (e.g. shopping), but they also work outside of home in order to contribute to the family income.

A large proportion of the Roma population is unemployed, active in the informal market and/or working day-by-day, while another large part lives on social assistance or on very low salaries. While the former have difficulties in estimating their incomes which are irregular and unstable, the latter can barely reach the end of the month because of the insufficiency of the received amounts. Both cases require a complex money management system in order to survive, thus supporting the need for developing financial literacy skills.

Although many aspects regarding the experience of poverty are shared between poor Roma and poor non Roma, there is still some specificity to the situations the latter find themselves in, such as a special legislative framework, specific programmes and dedicated organizations. It is the result of long-term living and occupational segregation on ethnic basis which led to some forms of housing and work that are not encountered in other populations, such as, for example, living in “nomad camps” or collecting and recycling materials, to give just two examples.

The research pointed out to the existence of an informal network of help linked to the feeling of belonging to the same ethnic community and used for borrowing money or exchanging free work. For the Roma, it is important to accumulate social and symbolic capital within the community, and it leads to expenses sometimes being judged as irrational by non-Roma, such as status goods or contributions to wedding ceremonies.

Even if success, for the Roma we interviewed, is associated to consumption of goods, still it is motivated by the need to exit the current marginal situation, for example by moving away from a

segregated neighbourhood. The weight given to adequate housing in the image Roma have on economic success reveals the sore spot of their actual condition.

The representation of the banking system is made of mutual distrust and Roma give precedence to the informal savings and money lending circuits that are intertwined with communities' social relations and hierarchies. Just like for consumption, borrowing and lending money is not just a matter of money, but also of social relations, trust and personal circles within one's own community.

Several recommendations for adult education on financial literacy with the Roma come to light from this research. Money is a very sensitive topic, moreover, in different national contexts there is a problem of mistrust between the Roma and social workers, researchers, and trainers included. The interplay of these two aspects may affect negatively both participation and acceptance of the course contents because the training sessions may be seen as a transmission of values instead of a way of offering support. In this perspective, Finally training course should have an open and respectful approach towards the diverse background of values of people involved in this activity.

It is also important to overcome the rhetoric of "us versus them" that still reinforces and reproduces the differences between the Roma and the rest of the population. The course should focus on lifestyle similarities in consumption patterns, for example (e.g. Coca Cola, ready-to-cook food, fashion dresses) and pay attention when differences are due to social class, housing conditions, poverty, instead of ethnicity.

The course should pay particular attention to trainees' characteristics and, on the basis of their specificities, build up and employ the most appropriate and coherent teaching techniques, work on the motivation of participants, involve influential persons in the household, use visual and participatory techniques (avoid frontal lessons and stimulate participants in producing their own contents).

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