



**FRIENDS,  
FAMILIES &  
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# **Briefing: Economic and financial exclusion experienced by Gypsies and Travellers in England**

Friends, Families & Travellers

## Briefing: Economic and financial exclusion experienced by Gypsies and Travellers in England, April 2023

Compiled by Abbie Kirkby, Billie Dolling, John Henry Phillips, Victoria Gilmore

### Key facts

- It is estimated there are 300,000 Gypsies and Travellers in the UK.
- 53% of Gypsies and Travellers who responded to the [2021 Census](#) were economically inactive<sup>1,2</sup>.
- Of [2021 Census](#) respondents who identified as Gypsies and Travellers, 41% were employed, including 15% in self-employment.
- Gypsies, Roma and Travellers have the [lowest educational attainment](#), at all key stages up to and including KS4, out of any ethnic groups in the UK.
- The life expectancy of Gypsies and Travellers is [10-25 years shorter](#) than the general population.
- The [2021 Census](#) reported Gypsies and Travellers to be the ethnic groups which provided the highest levels of unpaid care of 50 hours or more.
- Gypsies and Travellers have the highest level of disability out of all ethnic groups at [16%](#), double that of the overall population.
- The [National Barometer of Prejudice and Discrimination](#) found Gypsies and Travellers to be the ethnic groups that people held the highest level of prejudice towards, compared with other protected characteristic groups.

### Key issues

- There are a number of structural issues and barriers underpinning financial and economic exclusion.

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<sup>1</sup> ONS published a data and analysis report on ethnic group differences from the Census 2021, in March 2023: <https://www.ons.gov.uk/peoplepopulationandcommunity/culturalidentity/ethnicity/articles/ethnicgroupdifferencesinhealthemploymenteducationandhousingshowninenglandandwalescensus2021/2023-03-> ONS then published a data and analysis report on Gypsy and Traveller populations from the Census 2021 in October 2023: <https://www.ons.gov.uk/peoplepopulationandcommunity/culturalidentity/ethnicity/articles/gypsyoririshtravellerpopulationsenglandandwales/census2021#main-points>

<sup>2</sup> 71,440 Gypsies and Travellers responded to the 2021 census and therefore only provides a snapshot of the estimated 300,000 Gypsies and Travellers living in England and Wales. This figure is up from 57,680 in 2011.

- Financial institutions, such as banks and insurance brokers, restrict access to goods and services to Gypsies and Travellers living in caravans or mobile homes on sites and roadside camps.
- Gypsies and Travellers living in caravans and mobile homes pay disproportionately high energy prices, and lack choice on energy use and provider. The current energy cost crisis will compound existing fuel poverty.
- Prejudicial views can limit access to services and employment opportunities.
- There has been a decline in employment and self-employment opportunities traditionally held by Gypsies and Travellers, along with increased regulations around certain forms of self-employed work.
- Stark health and educational inequalities experienced by Gypsies and Travellers reduce employment opportunities.
- Gypsies and Travellers face difficulties when trying to access welfare benefits and some grant schemes.
- Increased digitisation of services creates barriers for Gypsies and Travellers with low digital literacy.

## **Accommodation issues affecting financial and economic inclusion and fuel poverty**

Previously, Gypsies and Travellers lived a predominantly nomadic lifestyle, but the vast majority of Gypsies and Travellers now live in bricks and mortar accommodation, or on local authority or private sites. The [2021 Census](#) showed that 42% of Gypsies and Travellers live in socially rented accommodation, the second highest group to do so. However, there is a [chronic national shortage](#) of sites and permitted stopping places.

Gypsies and Travellers continuing to travel for work and living on roadside camps face barriers in terms of both financial and economic inclusion. For example, insecure accommodation and a cycle of evictions can affect access to employment. Having no fixed address can also make it problematic to access a bank account, and Friends, Families and Travellers continue to support Gypsies and Travellers who have been refused access to a bank account, despite the [Payment Accounts Regulations](#) (2015) stating banks should offer basic accounts to ‘consumers with no fixed address’.

Access to other financial institutions and services, such as credit, loans, and insurance is also key issue for Gypsies and Travellers who live on sites. Friends, Families and Travellers' national casework service has dealt with multiple cases where insurance brokers refuse cover for caravans or mobile homes on sites, and have inflated prices for motor insurance, based on the fact someone lives on a Gypsy or Traveller site. In the Financial Times' 2022 documentary '[Fighting financial exclusion in the Gypsy and Traveller community](#)', one interviewee explained how he could not get home contents insurance for his mobile home, despite contacting 54 insurance companies. Another interviewee also experienced inflated costs of motor insurance, as their home address was on a Traveller site.

Studies by [Scotland Shelter](#) (2015) and [Traveller Movement](#) (2009-2010) also provide evidence on some of the key issues for Gypsy, Roma and Traveller communities in accessing financial services. The Traveller Movement report found a low level of access to financial services among participants, and Scotland Shelter research found 20% of the respondents did not have a bank account at all, and those that did, only had a basic account.

Fuel poverty is also a significant issue for many living in a caravan or mobile home. Arrangements and contracts for energy use are often different to those living in bricks and mortar accommodation, and are disproportionately high. This has long been an issue for Gypsy and Traveller communities, and the energy costs crisis will compound the experience of fuel poverty.

[Research](#) conducted by Friends, Families and Travellers (2022) revealed that on 32% of permanent local authority sites in the South-East of England, the local authority is the account holder for the electricity contract to the whole site. Where this is the case, site residents have no freedom to choose electricity provider or shop around for the best rate. These households were also excluded from the £400 grant via the Energy Bills Support Scheme [when it was introduced in October 2022](#)<sup>3</sup>. The research also showed that on 82% of the sites, residents were on prepayment meters for electricity use<sup>4</sup>. Prepayment meters exacerbate existing inequality by

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<sup>3</sup> Households were excluded from when the scheme was launched in October 2022 until March 2023 when the scheme was expanded.

<sup>4</sup> Not all those on prepayment meters were paying traditionally higher prepayment meter rates, as the local authority brought electricity in bulk in some cases.

charging higher rates per unit to those already at risk of not being able to pay their bills, and increase the risk of families being cut off from their electricity supply.

Lack of access to mains gas, for those living on council or private sites, or on roadside camps, also creates financial hardship. [Research](#) conducted by Friends, Families and Travellers showed that on 97% of permanent local authority sites in the South-East of England, there was no access to mains gas. Without a mains gas connection, households must purchase gas bottles for cooking and heating, which are comparatively expensive and have seen considerable price rises this year. For example, based on reports from Calor retailers, the price of a gas bottle<sup>5</sup> increased by 20-25% in 2022. Surveys conducted by Friends, Families and Travellers in September 2022 found that families living in caravans are estimated to be spending between £184 and £589 per month on gas bottles alone during winter<sup>6</sup>. For families living in bricks and mortar with access to mains gas supply, [British Gas](#) estimated that the average family of 4-5 could be paying £155 a month from the 1<sup>st</sup> of October. These exceptionally high energy costs mean Gypsies and Travellers living in caravans are at greater risk of experiencing fuel poverty.

## **Prejudice and discrimination preventing employment opportunities**

Prejudice against Gypsies and Travellers is often described as the last ‘acceptable’ form of racism. Gypsies and Travellers face discrimination and racism on a daily basis, including in areas which prevent economic and financial inclusion.

One area which is impacted by prejudice is access to employment and self-employment opportunities. This can be experienced in recruitment processes and when in employment. Gypsies and Travellers have reported that it is not always possible to hide their identity and feel safe from discrimination at work.

A [YouGov poll](#) organised by Friends, Families and Travellers in 2021 revealed the levels to which the wider public negatively view Gypsies and Travellers in work settings, showing clear prejudice-based barriers to employment settings.

The results of this survey showed that:

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<sup>5</sup> 47kg gas bottle.

<sup>6</sup> Based on current price of 47kg gas bottle and average winter usage for family of 4.

- 22% of people would be uncomfortable employing a Gypsy or Traveller.
- 15% of people would be uncomfortable with a Gypsy or Traveller being employed as a teacher if their child was at the school.
- 34% of people would not be comfortable buying a service from a small business if they knew the business was run by a Gypsy or Traveller.

Research conducted with Gypsies, Roma and Travellers by [Traveller Movement](#) (2017), found 56 respondents reported they concealed their ethnicity for the purposes of employment, 17 respondents reported they had been refused employment or overlooked for jobs because of their ethnicity, and 11 respondents provided examples of when they had been fired after revealing their ethnicity in the workplace. Research by [Greenfields and Rodgers 2020](#) revealed that 48% of respondents said they had experienced race hate within employment setting.

## **The reduction of traditional forms of employment and self-employment and increasing regulation**

For centuries, Gypsies and Travellers have worked in traditional occupations, such as market trading, landscape gardening, scrap metal work, working on farms and other self-employed fields. The 2021 Census showed that 18% held skilled trades occupations (such as carpenters, farmers and chefs). However, there has been a decline in some forms of traditional employment, such as farming and harvesting work for Gypsies and Travellers due to agricultural changes, including developments in mechanised farming and the removal of rights to nomadic existence, a key factor in historically traditional seasonal work.

Opportunities for Gypsies and Travellers to continue in traditional forms of employment and self-employment have also been made harder due to increasingly restrictive regulations on traditional forms of work. For example, Gypsies and Travellers have traded in scrap metal for centuries, but the Scrap Metal Act came into force in 2013, introducing a number of costly and bureaucratic restrictions on licensing, which subsequently resulted in a decrease in the trade among Gypsies and Travellers. This is reflected in a drop in self-employment rates between the [2011 Census](#) and the [2021 Census](#), from 26% to 15%. In contrast, the percentage of self-employment in the wider population of England and Wales is 11%. In 2023, the results of a [national survey](#) undertaken by the [Centre on Dynamics of Diversity](#),

found that at 85%, Gypsy and Traveller men were the group most likely to find themselves in 'precarious employment'.

According to the [2021 Census](#):

- 53% of people between the ages of 16 and 63 who identified as White: Gypsy or Irish Traveller, were 'economically inactive'.
- 24% of Gypsies and Irish Travellers were working in jobs that required no qualifications. This is the second highest percentage of any group, the highest being Roma.
- Only 6% of Gypsies and Travellers were listed as working in 'Professional occupations' (for example lawyers, teachers and doctors).

## **Educational inequalities affecting economic inclusion**

Education is a key building block to opening opportunities for future employment. However, the educational inequalities faced by Gypsies and Travellers can present limitations on future economic security and social mobility.

According to the Government's [Race Disparity Audit](#), Gypsy, Roma and Traveller children have the lowest attainment of all ethnic groups up to and including Key Stage 4. [The 2021 Census](#) showed that only 1 in 9 Gypsies and Irish Travellers held a 'higher-level qualification', while 57% had no qualifications at all. These are the worst educational outcomes out of all ethnic groups in the country.

There are a number of factors which contribute to this low attainment, for instance, the lack of visibility and understanding of the communities' cultures and history is a contributing factor to the poor educational outcomes experienced by Gypsy, Roma and Traveller children. Discrimination and racist bullying can also prevent Gypsies and Travellers from staying in school and gaining qualifications. This then acts as a barrier for Gypsies and Travellers in gaining some forms of employment. A survey conducted by [Friends, Families and Travellers](#) in 2019 asked Gypsy, Roma and Traveller young people what the biggest challenge they faced in school was. 86% said it was bullying, followed by racism at 73%.

## Health inequalities restricting employment

Gypsies and Travellers face some of the [starkest health inequalities of any ethnic group](#). Life expectancy is 10-25 years shorter than the general population, with Gypsies and Travellers living six years less in good health before life expectancy is taken into account ([Parry et al, 2007](#)).

According to the [2021 Census](#), the most common reasons Gypsies and Travellers were economically inactive was either due to caring responsibilities (18%), or having a long-term illness or disability (15%). The Census showed that Gypsies and Travellers were more than twice as likely to report bad or very bad health, while 1 in 6 of those who identified as a Gypsy or Traveller were 'disabled' and 'limited a lot' within their daily activities by a long-term physical or mental condition. This represents the highest percentage of disabled people out of all ethnic groups, and over double the rate for the whole population of England and Wales, where just over 1 in 13 of people reported being "limited a lot" by a long-term health condition. Similarly, Gypsies and Travellers were found to be providing the highest levels of unpaid care for [50 or more hours per week at 5%](#).

The health inequalities which Gypsies and Travellers face can prevent access to employment. Given the high levels of long-term health conditions and disability, a high proportion of the welfare benefits cases that Friends, Families and Travellers support clients with relate to disability and sickness benefits.

## Difficulties accessing welfare benefits and funding schemes

The local and national casework service delivered by Friends, Families and Travellers supports many Gypsies and Travellers facing barriers to applying, receiving and maintaining benefits. Lower functional adult literacy and marginalisation contribute to a lack of awareness of which benefits individuals and families are entitled to, and how to apply and maintain a claim for welfare benefits.

Low digital literacy, lack of internet access and data poverty are factors presenting barriers with the increased digitisation of welfare benefits and services. [Research carried out by Friends, Families and Travellers](#) in 2018 found that one in five Gypsy and Traveller participants had never used the internet, compared to one in ten members of the general population, and only 38% of Gypsies and Travellers (33% if



housed), had a household internet connection, compared to 86% of the general population.

In addition to this, receiving post can be a challenge for those with no fixed address. Letters regarding finances and welfare benefits can be missed, even where a care of address is used. This can mean missing correspondence and appointments relating to welfare benefits, which can lead to benefits being withdrawn or reduced leading to financial hardship<sup>7</sup>.

As previously mentioned, Gypsies and Travellers can also face restrictions and exclusions from some grant schemes, such as the Energy Bills Support Scheme and the Warm Home Discounts Scheme. Exclusions from such grants compound financial hardship.

## Recommendations

- The Financial Conduct Authority should ensure that banks are complying with their legal duty to enable citizens without a fixed address to access a basic bank account.
- The Prudential Regulation Authority should audit insurance companies to identify and eliminate discriminatory practices in the provision of insurance cover for Gypsy and Traveller homes and vehicles.
- The Government should publish new guidance on site design, which incorporates improved energy efficiency and ensures site residents have consumer choice on energy providers.
- Local and central government should audit the arrangements for energy consumption on public sites, and implement measures to enable site residents to choose their energy providers.
- Government should ensure that grants to support families experiencing fuel poverty do not exclude Gypsies and Travellers living on sites or on roadside camps.

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<sup>7</sup> A Citizens Advice Bureau study showed that 3 million people over 10 years have experienced some financial loss associated with not being able to receive post, with a reported average of £850.

- The continuation and extension of government funding and measures to improve the educational outcomes and pathways to employment for Gypsy, Roma and Traveller children and young people<sup>8</sup>.
- Government, and adult education providers, should ensure that the Adult Education Budget delivers flexible adult literacy and learning programmes for Gypsy and Traveller people.
- The Department for Work and Pensions should ensure appropriate support for welfare benefit claimants who need to access their claim through non-digital means.

## About us

Friends, Families and Travellers is a leading national charity that works to end racism and discrimination against Gypsy, Roma and Traveller people and to protect the right to pursue a nomadic way of life.

[www.gypsy-traveller.org](http://www.gypsy-traveller.org) | Telephone +44 (0)1273 234 777 | Email [fft@gypsy-traveller.org](mailto:fft@gypsy-traveller.org) Twitter [@GypsyTravellers](https://twitter.com/GypsyTravellers) | Facebook [@FriendsFamiliesandTravellers](https://www.facebook.com/FriendsFamiliesandTravellers)

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<sup>8</sup> In July 2021, the Government announced a £1 million education fund for programmes to boost educational attainment for Gypsy, Roma and Traveller children. The scheme aims to reach 150 schools and 600 pupils.