

Consumption patterns of Roma – Setting the priorities

Presentation of findings from field research carried out
within Finally project

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- **Motivation:** partners on Finally project realized field research (in each country involved) for needs assessment related to financial literacy of Roma – *consumption* was one of the investigated aspects
- **Contribution to a better integration of the Roma:** this activity enables better understanding of consumption patterns and priorities in consumption of Roma in 6 project countries and sets background for development of smarter spending habits
- **Innovativeness of the project activity:** – research and educational activities (based on research) of this type are scarce in European area
- **Challenges/problems:** – scope of research is limited, research needs to be replicated on larger research sample



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Consumption patterns are crucial in the study of financial literacy, because they allow a better understanding of the ordinary and extraordinary money management within Roma and Sinti families.

(Italian National Report, 2014)



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Research results

Bulgaria	Greece	Italy	Serbia	Slovakia	Slovenia
1. Food	1. Food	1. Housing - rent, utilities,	1. Food	1. Food	1. Food
2. Housing (electricity)	2. Housing (rent, electricity)	2. Food	2. Housing 3. <i>Communication-related costs</i>	2. Housing	2. Housing + telecommunication (unreasonably high costs) 3. Tobacco 4. Fuel
<i>Families with higher earnings spend additionally on: furniture, maintenance, vacation, entertainment)</i>	- entertainment	- car (for every day life) and small trucks (for work, e.g. collecting iron) – maintenance, insurance (planned costs)	-transport, travel, hobbies - Regularly paying house-related costs	- furniture, clothing, medicines, transport	- Eating out



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Bulgaria	Greece	Italy	Serbia	Slovakia	Slovenia
<u>Costs unrelated to family earnings:</u> festivities/celebrations, cigarettes/ alcohol, gambling,	Communication (mobile phones)		Communication (mobile phones), cigarettes, festivities, celebrations		Communication (mobile phones) - cigarettes
<u>Additional costs for various categories:</u> - Families with kids (schooling, clothes) - the young (going out, clothes, communication)	Families with kids (schooling)		Families with kids - schooling comes after food -Cigarettes - celebrations, festivities	Families with kids - "school supplies"	- Cigarettes etc.



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Conclusions

- Most of the expenses are **unplanned!**
- ***Prioritization is not rational*** – some categories of expenses are large for both high and low earnings families
- Even though their lifestyle can hardly be described as healthy (hard work, poor housing conditions, smoking since age of 10) – ***medical expenses*** come as a surprise
- When they become reality, medical expenses came to the place of absolute priority in the budget



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- **Expenses for food** represent the **main/dominant category** (the most money from the family budget is spent on food) and for poorest families it appears to be the only category of expenses.
- **Housing** – often illegal; when renting – rent is often not paid regularly (planning of costs is missing!), electricity costs are not planned appropriately and therefore not paid regularly; water and waste management costs are often ignored
- Most of the other expenses depend on family circumstances (children, illness etc.) or earnings (furniture, clothes)
- Still, some **creative methods** for survival are applied



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Implications – priorities for Finally training related to this topic

- learning **how to plan expenses** is necessary
- learning how to **prioritize expenses**
- Learning about **smart spending** and **wise shopping practices** (e.g. large monthly/weekly shopping, using special opportunities etc.)



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- Sources – National Reports – Bulgaria, Greece, Italy, Serbia, Slovakia, Slovenia
- <http://finally.splet.arnes.si/publications/reports-of-the-project-finally-needs-asesment/>

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