



Newsletter of National Traveller MABS

Issue 12, Spring 2017

Welcome

Welcome to issue 12 of 'Newsletter of National Traveller MABS'.

Welcome to Issue 12 of *Newsletter of National Traveller MABS*, our bi-annual newsletter and a very happy new year to all!

2016 for us as an organisation brought some exciting events such as the launch of our report 'It's all About Education – making education work for Traveller men' which was researched and written by our Community Education worker Dermot Sreenan. We launched this report at our 'Engaging Traveller Men' seminar in December and more details can be found in this edition of our newsletter.

We report on our Key Worker programme and how we hope to progress it in 2017.

Additionally, we highlight events such as the Exchange House Ireland Education awards and also their Mental Health seminar where National Traveller MABS facilitated a workshop on the link between financial pressures and mental health. We hope you enjoy reading these stories and, as always, welcome any feedback and comments!

And don't forget to follow our Facebook page or follow us on Twitter at @ntmabs.



Nancy Power
Joint Co-ordinator



Nuala Ní Ghabhann
Joint Co-ordinator

End of an era....



Nuala Ní Ghabhann, joint co-ordinator of National Traveller MABS, will be leaving us after over 17 years of dedicated work. Nuala was one of the first staff members employed by what was then known as Exchange House MABS.

She joined Exchange House MABS fresh from living in Lesotho, South Africa.

Nuala has always been passionate about ensuring access to affordable credit for the most marginalised in our society and this made her the perfect person to grow Exchange House MABS into what it is today. She has made huge progression in policy areas such as financial exclusion. Her commitment to the cause of Exchange House MABS saw us grow from a locally based service to

a national service which is respected by many on a local and national basis.

Nuala is doing what most of us only wish we could do – start something new and different!

Nuala is a key member of the staff of National Traveller MABS and she will be missed terribly by all the staff and board. We wish her all the luck in the world with this new chapter in her life and we all know that whatever career direction Nuala takes, she will give it 110% commitment, passion and enthusiasm.

Laoise Community Health Care workers build links with local MABS

The Traveller Community Health Care Workers gained a great deal from the community education course facilitated and delivered by Portlaoise MABS. A certificate presentation took place in November and received great coverage in the local newspaper 'The Nationalist'.



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The Community Health Care Workers were very interested in participating in community education after getting an overview of the topics covered during a presentation by National Traveller MABS. Gráinne Kelly from Laois MABS facilitated the training with the women at the Laois Traveller Action Group (LTAG) offices. Gráinne said that these sessions provided the perfect opportunity to develop an “ongoing relationship with LTAG.”

The training proved a positive learning experience for participants with one woman stating that the learning was “invaluable”. The training manuals used, **A Way of Life Money management resource** and **The Overcoming Illegal Debt** manual, contain

both practical skills and knowledge which the Community Health Care Workers can now pass on to their clients during the course of their work. Budgeting, accessing affordable credit, along with keeping an eye on spending all came up as valuable lessons learned by the women during their training.

In the course of their work, the Community Health Care Workers will be in a position to help and refer Travellers on basic money matters. Laois MABS and the board of management are very committed to this initiative. The vital work of building links and fostering relationships with the community is one of the corner stones on which the reputation of MABS has been built.

2017 changes to social welfare payments



An Roinn Coimirce Sóisialaí

Department of Social Protection

Budget 2017 was announced on October 11th 2016. There was widespread media attention given to the intended increase in most social welfare payments. While any increase is welcomed, the positive impact of this budget will remain marginal for most recipients.

Beginning in March 2017, recipients of the following social welfare payments will see an average increase of €5 per week.

- **Widow's/Widower's/Surviving Civil Partner's (Contributory) Pension/Deserted Wife's Benefit**
- **Invalidity Pension/Blind Pension/illness Benefit/Disablement Benefit**
- **Carer's Benefit/Constant Attendance Allowance**
- **Jobseeker's/Illness/Health & Safety/Injury Benefit**
- **Maternity/Adoptive Benefit/ Paternity**
- **Death Benefit**
- **Jobseeker's Allowance**
- **Supplementary Welfare Allowance**
- **One-Parent Family Payment**

Meanwhile, some changes in social welfare payments have already come into effect.

Rent Supplement for people aged 18-24: From 2 January 2017, people aged 18-24 who are on a lower rate of Job Seekers Allowance will pay less towards the cost of their rent if claiming Rent Supplement. The personal rent contribution will be reduced from €30 to €10 per week for Rent Supplement recipients who are getting Jobseeker's Allowance of €100 per week and from €30 to €20 for those who are getting Job Seekers Allowance of €144. For those getting **Back to Education Allowance**, where the age-related rate of €160 applies, the personal rent contribution will be reduced from €30 to €20 a week.

Please note that other changes have taken place for social welfare recipients. If you have a query on your payment type, please contact your local Citizens Information Service or call the helpline on 0761 07 4000 (Monday to Friday, 9am to 8pm). Alternatively you can access information on the Citizens Information Website - <http://www.citizensinformation.ie>

National Traveller MABS hosts seminar on Engaging Traveller Men

Community education is seen as an integral way to combat financial exclusion but National Traveller MABS has found it consistently difficult to engage Traveller men in such activities.

In December, National Traveller MABS co-hosted a seminar with the Irish Traveller Movement on the topic of Engaging Traveller Men. Nancy Power, the joint Co-ordinator of National Traveller MABS, welcomed everyone to the seminar and gave an overview of the morning's agenda and the various speakers who were going to address us.

Angela Black (CEO of CIB) addressed the seminar and launched the research entitled **'It's all About Education – Making Education Work for Traveller men'** which was undertaken by Dermot Sreenan of National Traveller MABS. Angela stated that engagement of Traveller men in both education and training is clearly part of the new National Roma and Traveller Integration Strategy and the recommendations of this research highlight how this can be achieved.

Dermot Sreenan outlined how the research came about, and how it represents the experience of Traveller men. He also highlighted proposed models for engaging with Travellers. Primarily there is a need to provide a safe respectful culturally appropriate space for the men to meet in, and from there discover their needs. Amongst the needs highlighted is the idea of progression and providing opportunities for Traveller men to be able to 'provide for their families' through employment.

TJ Hogan (Traveller Pride Education Award Winner 2016) from Cork spoke eloquently of his own experience of exclusion within the education system. TJ is in third year at Cork Institute of Technology. TJ places a great importance on ethnic recognition as being central to bringing the necessary reforms within the education system in order to make it work for Travellers.

Dr. Thomas Murray from An Cósán, virtual Community Education College, gave us an overview of the work An Cósán do. He also provided us with insights into how community education should be practised. Following the Freirean method learners should be encouraged to question the world around us, base it on our own experience. This can lead to empowerment of individuals and communities.

Patsy Sweeney from the Galway Traveller Movement (GTM) spoke of his early involvement with the Galway Traveller group in 1995. He detailed how that involvement enabled him to undertake a number of courses in the National University in Galway. Patsy spoke of the company, First Class Insulation, that has been set up and works within GTM which has led to employment for Traveller men, and how important this is for the men and for the movement. He wishes to see similar enterprises being set up for Travellers, based in Traveller organisations. Employment is vital for Traveller men in allowing them to be providers for their families.

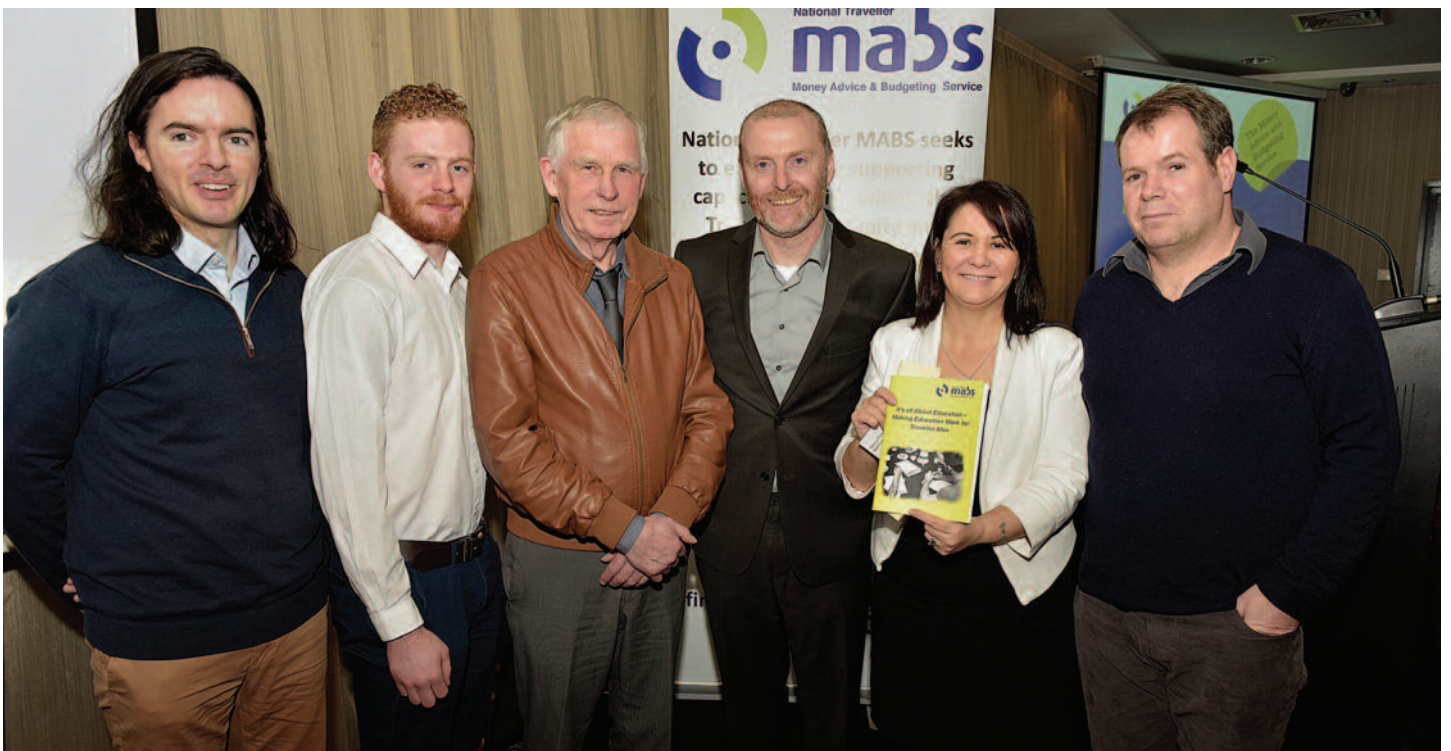
Finally, prior to attendees participating in a facilitated discussion on the four main recommendations from the report, Bernard Joyce, the Director of the Irish Traveller Movement, addressed the seminar. He spoke of the importance of initiatives being Traveller led. He explained that engagement had to happen in the appropriate space and that there needed to be a degree of flexibility and support from other stakeholders. As the Government moves towards ethnic recognition for Travellers, it is important that we continue this conversation, so that Travellers can determine the future of their community.



Dr Tom Murray, Angela Black and Dermot Sreenan



Nuala, Nancy, Dermot, Margaret and Liz, Staff of National Traveller MABS



Tom Murray, TJ Hogan, Patsy Sweeney, Dermot Sreenan, Nancy Power and Barney Joyce, Director of ITM.



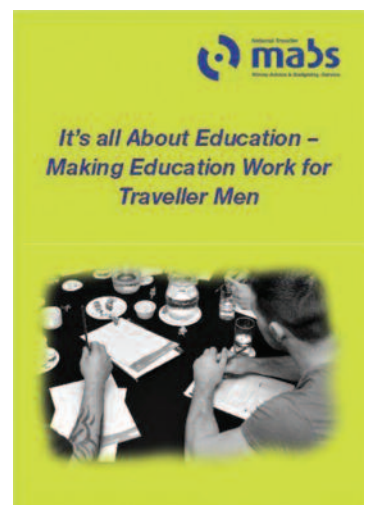
Nancy Power, TJ Hogan and Dermot Sreenan



Nancy Power and Bridget Clarke, Co-ordinator, Clondalkin MABS



National Traveller MABS hosts seminar on Engaging Traveller Men





Preparing for death: making advance arrangements



A bereavement is one of the worst things a family will endure.

Sometimes making advanced arrangements will give a sense of peace to a dying person as they will know that arrangements are financially and legally in place to look after their loved ones.

In addition to grieving the loss of a person, the costs of burial can be expensive. The actual funeral, buying a grave and erecting a head stone all add to the financial pressure a family face. For example, in Deansgrange cemetery in Dublin, a plot can cost up to €16,000. In other parts of the Dublin, the price of a single plot (which can accommodate three burials) averages €2,000. Cremation is on the increase in Ireland, particularly in Dublin. The cost of cremation varies according to the service required, but costs are in the region of €500 to €750.

There are a number of things you can consider putting in place to make it easier for your family if you die.

Having a Will - to avoid extra stress, it is worth having a Will. Your Will can state who you wish to inherit your belongings. It can also make clear what specific funeral arrangements you may want. You can instruct who you would like to appoint as guardians of your children and it may be important to get the involvement of your children too. Some credit unions offer members a free Will Making service. If you are a member of a credit union it is worth checking if this is available to you. Alternatively, it can cost as little as €50 to have a solicitor help you draft a will. Prices vary from solicitor to solicitor so it is worth shopping around.

Having life insurance - a life insurance policy pays money to your next of kin when you die. This can help cover the cost of the burial and can help cover the cost of raising children. The cost of Life insurance varies depending on your age and your health. It can increase in cost if you are a smoker. It is worth shopping around for a good policy. You should be able to get a quote for under €20 p.m. per €100,000 cover if you are a healthy 35-year-old. Your local credit union may also offer funeral insurance to members with payments upon death of between €5,000-€10,000 for those under 75 years.

Choosing Your Funeral Home - there are many benefits to the multiple choices available today around bereavement tributes and creating your own funeral. For instance, by going for a free consultation to a funeral director, you can explore the dedicated spaces they offer for all kinds of funerals, tributes, gatherings, intimate or larger gatherings. This can help you get a sense of how best a family can utilise the many services on offer. It is important to find out how much each funeral home charges for each service, pick the one that fits your needs and your budget, and purchase a plan that provides this. It will save your loved ones needless turmoil and expense.

Finally it is never a good time to talk about death and dying but starting the conversation within the family circle when everyone is healthy, will help those left behind when a family member dies.

Progressing the Key Worker Programme....

National Traveller MABS has worked very closely with Traveller Primary Health Care Projects for many years and we continuously acknowledge the dedication of the Traveller Community Health Care Workers in being 'advocates' for MABS. However, we also understand the enormous pressure that is put on many Health Care workers to be the 'one stop shop' for all services in a community.

Because of this, and following the launch of the Traveller Key Worker Programme Evaluation in April 2016, National Traveller MABS has travelled extensively throughout the country and has conducted over 12 focus groups with Traveller groups to gather valuable information on how best to progress the programme to the next level. The Key Worker Programme ran for 4 years and had participation from 6 Primary Health Care Projects. The projects, in a sense, became advocates for MABS and the CIS and passed on valuable information if and when needed and provided National Traveller MABS with statistics which showed how many referrals (to MABS/CIS) were being made on a monthly basis.

At these focus groups, 7 main questions have been put to the participants which included – do you think this programme is important for your community (providing those who need it with information on where to go if in financial distress), where should such a programme be homed, and who should deliver it.

To date, we have had over 70 participants engage with us, with 83% of the participants female members of the Traveller community. The general consensus emerging is that many Travellers are not aware of the service of MABS yet there are many in the community who need it. It is anticipated that National Traveller MABS will develop a proposal for the establishment of a more permanent 'Key Worker Structure' which will include the input from the focus group. This proposal will lead the way in progressing the Key Worker Programme... ..watch this space.....!



Mayo Primary Health Care Project



Sligo Money Advice and Budgeting Service celebrates 20 year anniversary

On 11th November 2016, Sligo Money Advice and Budgeting Service (MABS) celebrated their 20 year anniversary and from the turn out on the day, it is evident that this organisation and its staff have a great reputation in the wider community.

Joe McDonagh, founding board member of Sligo MABS, spoke very eloquently about the staff and the board of Sligo MABS. Gerry Farrell offers external supervision to all staff in Sligo MABS both individually and as a group. He has worked with Sligo MABS for years and Joe Nevin (acting co-ordinator of Sligo MABS), when introducing him, relayed to the audience Gerry's constant support for both the staff and clients of MABS. Gerry spoke about how MABS acts as a lifeline for many and how he has worked with many people who have felt a burden lift after using Sligo MABS.

RTE correspondent Tommie Gorman was present also on the day. His sister had recently passed away but she worked as a community worker in Sligo for many years and would have been a supporter and advocate for MABS. He spoke very well about the importance of MABS in the community and gave an emotive speech about his sister and her work.

The highlight for many on the day was **Mel** - she is an ex client of Sligo MABS. She spoke brilliantly about her journey through MABS. Many years ago, she moved to Ireland for a better life. She was only here a short while when she was diagnosed with a heart condition and was told she would need a heart transplant.

Because of this, and in her own words, she went crazy borrowing and spending. She wanted to live her life to the max! Before she knew it, she had worked up €80,000 of debts in personal loans. It was at this time she realised that she needed help. Mel came to MABS and worked closely with Money Advisor Paula Lowry. As of summer 2016, she was debt free and has repaid the full €80,000. She also got news that she does not need a heart transplant. She spoke about how she had to live on €20 per week (disposable income) for the last few years but is now in a place where she can start spending again!!! There wasn't a dry eye in the house...but her story really hit home the impact MABS can have on someones life.

Before the event came to a close, Angela Black, CEO of the Citizens Information Board thanked Sligo MABS for all their work and expressed her commitment to MABS. Presentations were made to Joe McDonagh and Barry MacMahon who have been on the board for 20 years. Acknowledgement was also given to Frank Murphy who was one of the 'founding fathers' of MABS. He spoke about how he set up MABS due to illegal money lending but is saddened that this scourge still exists in our community today.

The event was a huge success and the presence of many local groups, MABS staff, and people from further afield is a testament to the great work being done locally by Sligo MABS and all MABS across the country.



Liz Daly, NTMABS, Sean Staunton, CIB and Michelle Kellegher, Leitrim MABS



Sligo Money Advice and Budgeting Service 20 year anniversary



Sligo Money Advice and Budgeting Service anniversary testimonials





Tale of Two Communities Community Foundation of Ireland Attitudinal Survey



In 2015, the Community Foundation of Ireland brought together the various national Traveller organisations in order to commission a survey, examining the attitudes towards Travellers from the majority population, as well as looking at Travellers' own attitudes on a host of different topics.

The Community Foundation of Ireland plan to invest in Traveller organisations in order to bring about improvements for Travellers. The survey they hope will identify the various issues that are alive and present for Travellers.

A steering group, coordinated by Jacinta Bracken and Damien Peelo (formerly from the Irish Traveller Movement) was formed with representatives from various national Traveller organisations and two local Traveller groups.

An extensive survey targeted at both the Traveller and the majority population, and touching on a wide range of topics, has been developed. As you can imagine a huge amount of work is entailed in undertaking such a broad survey. There are no real structures in place for surveying Travellers on a national basis. This can only come about by working and linking in with local Traveller organisations. Local structures have been decimated by cuts during the recession. However, existing local Traveller groups have been invaluable in helping to move this project forward.

The survey is expansive and covers areas such as health, accommodation, education, employment, access to services and supports. It also looks at societal intergration and interaction between Travellers and the majority population. It explores issues around culture. The survey of the majority population is undertaken by the Behaviour & Attitudes and a process already exists to conduct this.

However, with the Traveller part of this survey, the work needs to be built from the ground up. The survey is being administered by various Traveller groups locally. It is anticipated that 500 interviews will take place with Travellers from around the country. This will give us a massive amount of data in relation to the lives of Travellers today.

It is expected that this work will be completed in the first quarter of 2017. It should give us a detailed picture of the relationship between Travellers and the majority population. In 2008, the Our Geels study by Pavee Point, carried out by the Primary Health Care projects, gave us a clear insight into the health of the Traveller population, but prior to that you have to go back to 2000 for a similar survey of Travellers and settled during the Citizen Traveller campaign. In 2017, as we move closer towards this Government recognising Traveller ethnicity, this survey will provide us with important data on the journey that lies ahead for Irish society.

Garda move on unlicensed moneylenders



A Garda operation, developed in County Clare to combat unlawful money lending, is now being used as a model across the country.

Operation Payday, originally initiated in Kilrush in 2013, targeted unlicensed money lenders. The operation, involving months of observation and surveillance, resulted in a number

of arrests in 2015/2016. Garda sources believe that potential prosecutions will be "ground breaking" as the legislation used in this operation, the Consumer Credit Act 1995, has seldom resulted in prosecutions. The development and success of this operation is now being used as a model in other parts of the country for dealing with this type of crime.

Under Section 98 to 103 of the Consumer Credit Act, it is illegal to engage in the business of money lending without a licence. However, to secure a prosecution, it is essential to have the co-operation of the victims of the crime. This has proved to be an obstacle as many victims of illegal moneylenders live in fear of the lender.

Speaking on the issue of poverty, Senator Martin Conway, Fine Gael spokesperson for Justice and Equality, stated that "*there are significant numbers of people who haven't seen any recovery, who are in deep debt and who at a vulnerable time in their lives.... find themselves going to these vultures who are operating outside the law and outside any element of decency.... they force people into handing over practically everything they have in order to clear their debts at many multiples of the original debt they borrowed*".



Money and Mental Health Workshop

We are all aware of our mental health and how important it is to maintain and look after it. Money Advisors are familiar with how financial worries are a major concern to people. Exchange House Ireland National Traveller Services is national front line service which provides Travellers with professional, front-line family support, crisis intervention, education, training and services for children and young people. Exchange House National Traveller Services also homes the National Traveller Suicide Prevention office and therefore takes a keen interest in mental health awareness and developments in that area. The National Traveller Mental Health conference took place in Wynn's hotel, Dublin in May. National Traveller MABS hosted a workshop at the event entitled 'Money and Mental Health'.

The workshop explored how financial worries were seen as a major part of mental health. When talking about financial worries or stress people spoke of the following feelings - being low, feeling sad, in debt, with bills that they couldn't pay, and generally worried from a lack of money. There was a general lack of knowledge of who you could turn to when dealing with such problems. Some of the participants had heard of MABS but there was a lack of certainty about what MABS did.

Shame and stigma came up as a reason why people did not acknowledge problems or to turn to services for help. In the first instance, people may try and sort out the problems themselves.

Of course with various cuts to entitlements and high rates of unemployment, this can prove difficult. It was noted that when a person decides to seek support from a service, that the first impressions of that service were important. In gaining the strength to approach the services, it is very important that when they do, the first contact with that service goes well. In the workshop one woman spoke of her daughter having lost all her possessions in a fire in the private rented house. She was not insured and so made a phone call to MABS. She was told that she should contact a lawyer. The woman spoke of her frustration at the lack of help and how 'sharp' the man on the phone was to both her and her daughter. She said it became obvious very quickly that they were not going to get any help from him and they had to just 'walk away'.

This can often be the first and last experience that someone has of a service. However, she noted that this contrasted with another experience she had with a woman in her local MABS service that was very good and where she was helped previously. It was acknowledged that actually getting access to a service like MABS is positive because you feel that you are not alone, you have someone working with you to help sort out issues, and that there is a relief in knowing that someone is working with you.

The group identified a strong link between mental health and financial issues. It was acknowledged that 'money worries' and in particular issues surrounding accommodation are major factors in terms of impacting on people's mental well-being. It was also acknowledged that money worries can impact on relationships. A general lack of understanding of what exactly a service like MABS can do to help appears to stem from the fact that people approach the service when in financial crisis. Developing an understanding of how MABS can help only really comes through people using the service and going through the process itself. Therefore, the initial contact with a service was acknowledged as very important. It was also acknowledged that once people accessed the service, and it went well, there could be huge relief for people in knowing that they were not alone when dealing with financial problems.



Exchange House National Educational Awards 2014



The eight annual Exchange House Ireland National Educational Achievement Awards took place in The Venue, in Dublin City Council on Friday the 14th October. The Exchange House Ireland National Educational Achievement Awards are presented to Travellers who have recently completed the Junior Certificate, Leaving Certificate, GCSE, A-Level examinations or Third Level Courses. The awards recognise the hard work and commitment shown by the recipients in reaching their academic goals and it is a genuine evening of celebration.

I was delighted to meet the guest of honor at this year's awards, Paul McGrath. Paul McGrath is well known as one of the greatest footballers to ever play for the Republic of Ireland, and was signed by Manchester United in 1982 from St. Patrick's Athletic. Paul was known then as the Black Pearl of Inchicore, and he went on to become known as a legendary footballer. His story is documented in the great biography, *Back from the Brink*, which was published in 2006. In it he reveals what it was like to be a young black boy growing up in a series of orphanages in Ireland.

For all his achievements on the pitch, Paul is an amazingly humble and shy person to meet. He was very kind, generous and

patient with all the people who sought to have their photograph taken with him.

Paul was introduced to the crowd by Sé O'Connor, the CEO of Exchange House Ireland. Paul spoke of knowing what it was like to stick with school in the face of obvious challenges. He spoke of being all too aware of what it was like to be different and how this evening was all about the achievement of the award recipients for staying in education and getting their exams. He spoke of how people called him a hero, but all he did was kick a bag of wind around. He knew that this evening was all about the young Travellers who'd achieved their success in education they, he believed, were the real heroes.

There was a traditional raffle for all the young award winners. Prizes consisted of phones, a tablet and a laptop. Exchange House Ireland has been holding the awards since 2008 and continues to provide this opportunity to recognise young Travellers' achievements in education. These awards are important as they recognise the struggle that exists for both the Traveller student and their families in supporting their child through the mainstream education system.



National Traveller

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