



Newsletter of National Traveller MABS

Issue 13, Winter 2017

Welcome

Welcome to Issue 13 of the **Newsletter of National Traveller MABS**, our bi-annual newsletter. This year, 2017, has seen many changes for us with two colleagues leaving the service and two new members of staff joining us. We welcome our newly appointed staff members on board Michelle Kearns and Sian Crowley, as we know there are exciting times ahead. We are delighted to be back at full strength and to welcome them both. Michelle Kearns was recently appointed as National Development Worker. Michelle previously worked in a variety of community work positions, including most recently as a community worker for SDC Partnership based in Clondalkin. Michelle has been involved in anti-poverty work and is on the board of Tallaght Travellers, the All-Ireland Body promoting community work and community development and the European Anti-Poverty Network.

Sian Crowley has joined NTMABS as National Education Worker. Sian has a background in adult education, outreach and campaigning. She most recently worked in the financial justice organisation Debt and Development Coalition Ireland, where she worked on national financial justice campaigns, as well as delivering a series of community education workshops exploring the impacts of austerity on disadvantaged communities.

This year has also been a historic one for the Traveller Community with the decision by the Irish state to officially recognise Travellers as an ethnic group. The importance of this recognition of identity for Travellers cannot be understated, and we see our work in the area of financial inclusion as complimenting the work area of the National Traveller and Roma inclusion strategy.

We have continued to work on a variety of issues including our Key Worker Programme; we are working with other Traveller organisations to establish a National Caravan Loan Scheme, we continue to be part of the Travellers in prison initiative whilst we continue to raise awareness of financial exclusion faced by many Travellers.

We report on Meath MABS joining the list of services which has provided money management community education directly to their local Traveller primary health care team.

We hope you enjoy reading the above articles and, as always, welcome any feedback and comments! And don't forget to follow our Facebook page or follow us on Twitter at @ntmabs.



Michelle Kearns



Sian Crowley

Goodbye to Liz



National Traveller MABS would like to take the opportunity to say farewell to one of our most dedicated staff members, Liz Daly. Liz joined us back in 2002 as an administrator and over the 15 years of her working with National Traveller MABS she got the opportunity to develop and grow within the organisation. Moving from strength to strength, she

became the National Development and Support worker. She initiated and built a network of links through the national mapping exercise, where she set up meetings with local MABS services, local Traveller groups, along with other stakeholders, such as the local authorities. This work was hugely important in establishing the national nature of the job, and in providing solid information to MABS about the numbers of Travellers living in their catchment areas.

The caravan loan scheme was developed and initiated through Liz's hard work and dedication. Through this scheme affordable credit became available through a loan guarantee system, where Travellers could apply for loans through their local Credit Union. The repayments were made through the household budget system, via the Lough Credit Union. This scheme provided people with a chance to improve their quality of life. This scheme has unfortunately since ceased.

Liz was involved in the first prisoner savings scheme within Mountjoy prison which allowed prisoners to save on a regular basis. Over the years Liz has made a huge contribution to the work for National Traveller MABS as a staff member. We saw the setting up of a key worker project which allowed primary health care workers to be trained and to pass on the new skills and information within their own community. This achievement is detailed within the evaluation report on the Key worker project.

This is only an overview of the commitment Liz gave when she worked for National Traveller MABS.

National Traveller MABS in March 2017 after 15 years of service and commitment said farewell to Liz. Luckily for MABS she is still part of the service, working with Fingal MABS as a money advisor. The board and staff of National Traveller MABS would like to acknowledge all her great work. We are looking forward to our paths crossing again and working with her in the future.



Travellers in Prison Conference



Michael Mc Donagh and David Stanton T.D. Minister of State for Equality and Integration

On 20th October the Traveller in Prison Initiative held its first national conference. The Minister of State for Equality Immigration and Integration, David Stanton, T.D. gave the opening address. The conference brought together people working in prison services, educators, community organisations, Traveller organisations, health and other service providers, representatives from government departments and members of the Traveller community. The conference sought to raise awareness about the issues for Travellers in prison and to showcase the work of the Travellers in Prison Initiative.

The conference had a range of speakers giving inputs on the Travellers in Prison Initiative, the history of Travellers and their experiences, Ethnic Data Collection and Monitoring, the experiences of Traveller women in prison, a peer mediation programme running in some prisons, and personal testimonies of imprisonment.

The conference offered an opportunity for key stakeholders to understand the factors behind higher rates of incarceration of Travellers, how the experience of imprisonment is different for Travellers than for non-Travellers and the kinds of issues facing Travellers on leaving prison. The personal testimonies of Travellers were difficult to listen to, but highlighted what can happen when people get acknowledged and supported.

The Over Representation of Travellers in Prison

Thomas McCann of the Traveller Counselling service gave an overview of the reasons for over-representation of Travellers in Prison some of the points he made are below:

- As has been shown by numerous reports Travellers are one of the most disadvantaged and marginalised groups in Irish society today, if not the most. As a community, Travellers fare badly on every indicator used to measure disadvantage;

unemployment, poverty, social exclusion, health status, infant mortality, life expectancy, illiteracy, formal education and training levels this has huge implications for why more Travellers go to prison

- Traveller men are 11 times more likely than other men to go to prison
- Traveller women are 22 times more at risk than other women of going to prison.
- Thomas highlighted how Travellers are always talked about as 'a problem' to be solved. Thomas, is a counsellor and he explained how this becomes what he termed 'internalised oppression', people start to believe that there is something wrong with them. This impacts on mental health, and is a factor in self harm and suicide.
- He highlighted the impacts of discrimination on Travellers
- Thomas explained how Travellers way of life has been deliberately taken away by the state and how avenues for employment and work have been cut off for Travellers

Traveller Women in Prison

A report by Rachel Doyle about the experiences of Traveller women in prison was officially launched at the meeting. The report gave in-depth and personal accounts of the how women came to be in the prison system, their experiences in prison and the fact that Traveller women face stigma both in the Traveller community as well as in the general community. The report featured the personal stories of women and what was striking was the impact on women of not being with their children and the shame they felt about being in prison. The report also highlighted the difficulties women face on leaving prison. For more information on the Travellers in Prison Initiative go to http://www.ssgt.ie/travellers_in_prison_initiative.htm



Mags Casey and Catherine Joyce at TPI conference



BUDGET 2018 in Brief

Budget 2018 brought some positive changes and some missed opportunities for people on welfare or on low income.

Positive Measures

Social Welfare Increases

Weekly increases of €5 per week with proportional increases for qualified adults and those on reduced rates, CE, TUS and the rural social scheme- increased rates will be paid from week beginning March 2018

Those under 26 will get a €5 increase

The weekly rate for a qualified child will increase by €2 per week

State pensions will increase by €5 per week

Other Social Welfare Changes

Family Income Supplement threshold rates will increase by €10 for families with up to three children

The Back to Work Family Dividend scheme which aims to support families to move from social welfare to employment, and which was due to end on 31 March 2018, will now be retained.

The Fuel Allowance season will be extended by 1 week, from 26 to 27 weeks, into the first week of April 2018.

A Christmas Bonus of 85% will be paid in December 2017 to people getting a long-term social welfare payment (minimum payment of €20)

For people on the One-Parent Family Payment, or the Jobseeker's Transition payment the earnings disregard will increase by €20 per week, from €110 to €130 per week (March 2018)

Disappointments

There was no increase in child benefit

The minimum wage rose by only 30 cents from €9.25 to €9.55 and is still €2.15 below the living wage

On the Recognition of Traveller Ethnicity

National Traveller MABS is delighted to welcome the Irish state's recognition of Travellers as an ethnic group, after decades of Traveller activism and resistance to marginalisation. This is an historic moment, because it is an acknowledgement by the state that Travellers experience racism and discrimination, and is an indirect admission that the State's assimilation policies were prejudiced and wrong.

Recognition of Traveller ethnicity by the State means that members of the Traveller community are now protected by Article 21.1 of the EU Charter of Fundamental Rights – Non-discrimination – which states that: "Any discrimination based on any ground such as sex, race, colour, ethnic or social origin, genetic features, language, religion or belief, political or any other opinion, membership of a national minority, property, birth, disability, age or sexual orientation shall be prohibited."

Travellers are now named as a protected group in Irish equality legislation and must be included in a full range of anti-

discrimination and inter-cultural initiatives. National Traveller MABS are hopeful that this will have a positive impact on the delivery of necessary services to the Traveller community. National Traveller MABS highlights issues of over indebtedness and financial exclusion experienced by Travellers. Many Travellers experience financial exclusion, over-indebtedness, and have difficulties accessing financial services such as basic banking facilities, credit, savings, and insurance services. This makes Travellers a key demographic for MABS services, whose original target group is those experiencing long-term financial exclusion and debt prevention support. Recognition of Traveller ethnicity is significant for MABS because it demands the culturally appropriate provision of services. We are also hopeful that recognition of ethnicity will lift Travellers' own sense of identity, breaking down some of the stigma and shame experienced as a result of marginalisation, and will contribute to a greater culture of respect towards Travellers in wider society.



Please save the date 1st March 2018 as there are celebrations planned for the first anniversary of the Irish state recognising Traveller Ethnicity, and it will take place in the Royal Hospital in Kilmainham.

Meath Travellers Primary Health Care workers complete Money Management Training with local MABS



Back row L-R: Primary Health Workers Nathanya McDonagh, Lisa McDonagh, Mary Joyce, Mary Joyce, Sharon Nevin, Eileen Gilsean, and Michael Laffey of Meath MABS.

Front Row L-R: Brigid Collins, Michelle Kearns of National Traveller MABS, Patricia Marley of Meath MABS, and Julie Power.

Missing from photo: Pauline Doyle

On October 18th, women from Meath Travellers Primary Health Care group were presented with certificates for successfully completing a Money Management Course with their local MABS service. The presentation ceremony was featured in the local paper, The Meath Chronicle.

A total of 8 women completed the course, which includes *A Way of Life* and *Overcoming Illegal Debt* training programmes. Combined, these two programmes cover money management, budgeting, saving, borrowing, and explore the risks involved in borrowing money from an illegal moneylender. Speaking about the MABS course, one participant said that she "was very happy with it because it highlighted the dangers of using illegal money lenders".

Community Education is an essential part of the services offered by MABS. It provides an opportunity for the Traveller community to establish a solid working relationship with their local MABS service. The programme also helped to build up the Primary

Health Care workers' knowledge of MABS and money management. They can use the skills and knowledge they develop during the course in their work with their local community.

Patricia Marley, from Meath MABS, who delivered the training said: "The community education was a great success. It is a brilliant way of developing our on-going relationship with the local Primary Health Care group. The programme is learner centred. It enables participants build on first-hand relevant life experiences so as to develop lifelong skills. It is envisaged that the participants will pass on their knowledge to the wider community helping to alleviate issues related to debt and over indebtedness."

National Traveller MABS were delighted to support Meath MABS with training and resources so that this community education took place. If you are part of a Traveller group or know of one who might be interested in doing a money management community education course, please contact our education worker, Sian Crowley at sian_crowley@mabs.ie.

Exchange House Ireland National Traveller Education Achievement Awards 2017

The National Educational Achievement Awards are held to recognise and celebrate the on-going educational achievements within the Traveller Community across the island of Ireland.

This year the awards were presented to the recipients by our guest of honour Roseleen McDonagh, a woman of great achievements herself and an inspiration to all who know her.

This year Exchange House Ireland National Travellers Service was honoured to present overall:

6 - 3rd levels

8 - Leaving certs

40 - Junior certs

On the night of the Awards 32 nominees received their awards.

The awards are held every year to celebrate educational achievement within the Traveller community. To mark the success of the recipients and to celebrate this with them and their families, friends, Teachers, etc. All of the recipients will have achieved their junior or leaving certificates, QQI Majors or third level qualifications

and their educational achievements are a wonderful success for them, their families and the Traveller community.

The Educational Achievement Awards acknowledges their achievement and all their hard work. The key to their success is what they have invested in their education. The long hours of study have paid off and we are very proud to say well done and congratulations. They are the future of the Traveller community and their spirit, talent and ability to achieve will safeguard their future and that of the community.

The other aspect of this award is to support the fact that education can be a powerful and positive advantage which will improve people's opportunities in life and that of the Traveller community in general.

The National Education Achievement Awards for 2017 was a fun filled celebration of the success and achievements of the recipients of the award, their families and all the people who support them.

Cathleen McDonagh Clark



Presentation of flowers to Roseleen McDonagh by Celine McDonnell at National Achievement Awards



Traveller Community National Survey

On the 4th of October 2017 the Traveller Community National Study was launched in the Morrison Hotel in Dublin. The survey was commissioned by The National Traveller Data Steering Group and the Community Foundation for Ireland. It was the second study of its kind into the position of Travellers in Irish society, the first having been undertaken in the year 2000. It sheds light into a range of areas of life and people's experiences of being a Traveller as well as attitudes towards Travellers. The study looks at life today, how Travellers are portrayed in the media, health, mental health, Traveller culture, Travellers and the settled community, employment and training, financial services and supports and education. So, it gives us a real and up to date understanding of how Travellers feel about these issues.

Why do we need a study like this?

You might well be asking yourself why do we need a study like this and how exactly is it going to improve the life experiences of Travellers? There are a number of reasons why studies like this are important. Firstly the issues are looked at from the point of view of Travellers themselves which doesn't happen very often and it's important that the issues are named by the people experiencing them. Secondly, over time we can look at how things are changing, where there are improvements and where things are getting worse. This provides evidence for Traveller organisations and others concerned to make better decisions on how services are delivered and provided to Travellers. This was the first time a survey of Travellers included a section of Financial Services and Supports. It also provides evidence to challenge media and other powerful people who discriminate against Travellers.

What did the study find?

The study had many findings, below is just some of the ones you might be interested in;

- In 2017 just over 60% of the Traveller Community considered

- themselves to be 'satisfied with life in Ireland these days'. In 2000 71% of Travellers were satisfied with life in general.
- Only 24% of Travellers assess their health as excellent and 36% assess it as poor or very poor.
- Mental health 'is a key aspect of life' that has been seen by Travellers to have gotten worse. Over 90% of Travellers agreed that mental health problems are common among the community.
- 82% of the community have been affected by suicide. 44% have been affected by suicide in their immediate family and have also experienced it in their wider family.
- 77% of Travellers have experienced discrimination in the last year.
- 40% report that their children have been bullied in school because they are Travellers.
- The vast majority of Travellers agree that the community is adapting their behaviour and how they present themselves to 'fit in more'.
- 48% of Travellers describe define their ideal place to live as a standalone house or private house assisted by the local authority.
- Only 1 in 10 of the community still travel.
- 1 in 10 Travellers have used a Money Advice and Budgeting Service.

Some positive findings:

Education attainment is improving for Travellers:

- 39% of Travellers completed their inter/group cert/junior cert in 2017 vs 9% in 2000.
- Personal satisfaction about education is stronger among young Travellers.
- 16% of Travellers complete leaving cert compared to 2% in 2000.
- 73% of the general public believe Travellers should receive support to access and progress in education.

For more information on the survey you can log onto

<http://www.communityfoundation.ie/images/uploads/pdfs/National-Traveller-Survey-2017.pdf>



Launch of the 2017 Traveller Community National Survey photo by David Murphy of Traveller Voice Magazine



Participation and Practice of Rights Project deliver Human Rights training to Clondalkin and Tallaght Travellers

Accommodation is a priority issue for Travellers in Clondalkin and Tallaght. The under-provision of social housing and long term delay to the provision of culturally appropriate Traveller sites by the Local Authority has impacted hugely on the Traveller community. Members of the community in Clondalkin and Tallaght worked on the issue as part of a training programme that was organised with the two South Dublin based Traveller organisations and the Rights Platform. 8 Traveller Men in Tallaght Travellers Development Group and 14 Traveller women and men in Clondalkin Traveller Development Group chose this as a priority issue that they worked on as part of the training programme.

The programme was delivered by Belfast based 'Participation and Practice of Rights Project'. They have developed training modules for disadvantaged communities based on their approaches which are described as 'using a combination of organising, research, legal work and campaigning to empower excluded groups to make change now on the issues affecting them, and also to build towards lasting structural changes in the decision making processes that are the cause of their exclusion'.

Each group underwent training within their respective organisations. Each chose accommodation as an issue, and undertook basic research within their community on accommodation issues. They organised the results of their work, which highlighted how poor accommodation conditions impacts within the Traveller community. Their findings were presented at a conference in Tallaght in June. There are plans to advance the work further at a policy level within the local authority.

When Sean from Participation and Practice of Rights met with Clondalkin Travellers Development Group he was able to show them how; using indepth research on social housing; PPR had targeted those responsible for social housing and lobbied them for changes to be made. The Primary Health Care Project workers and Accommodation Worker were meeting with the Local Authority regularly, yet little was changing. The participants carried out an accommodation survey on each of the 14 sites and clusters of group housing, recording the hazards and poor conditions that they have found.



Some of the examples included damp and mould in the kitchen and washing facilities, which are common occurrences in many of the Travellers homes.

Sites, even modern ones, are full of hazards. They include this uncovered open water overflow drain. A number of small children have been known to play around here and there is a danger of drowning.



Fire hazards include the lack of fire extinguishers and fire hoses; or wiring next to damp conditions.

Some of the findings include:

- Lack of footpaths (6 out of 14 sites) e.g. Ballyowen Lane; Bawnogue, Fonthill (3 sites); Kishogue emergency site.
- Lack of gates and fences unless families put them there themselves: 0/14
- Lobbied for and built own speed ramps because there were children able to run out.
- No play areas.
- A Child got knocked down whilst playing on their scooter one of the sites because there are no paths; no gates
- Potholes

The Primary Health Care Project has used the photographs and findings in a number of presentations in order to lobby for change. They have used the evidence to lobby South Dublin County Council officials and Councillors; TDs; the Department of Environment and H.S.E. health staff. They lobbied using a Human Rights approach, reminding the audience that poor homes impact on Travellers health; linking accommodation to their ability to take care of their families; get children ready for school; and noting that it ultimately starts to prey on their mental health.

The team are beginning to see some results of this lobbying. Two Local Authority Councillors are very engaged with the issue and are championing the need to reform Traveller housing. Two TDs are engaging with the team on the issue. Will this bring change? Accommodation is a priority area for Travellers and the long term neglect of their needs will take years to address. It was good to be more proactive around the issue and for Travellers to re-engage on this deeply frustrating issue. However there is a long way to go.

Maria Elena Costa Sa





Low-cost loans for people on Social Welfare



For people receiving social welfare, getting access to credit – in other words, getting a loan – can be difficult. This means that people on low incomes sometimes feel they have no other option than to go to a legal or illegal moneylender. Borrowing from a moneylender means you will repay much more than what you borrowed.

If you are currently receiving a payment from social welfare, you might be eligible for an *It Makes Sense* loan from your local credit union. The scheme is open to anyone over the age of 18 who receives social welfare, and who qualifies for payments to be made through the Household Budget scheme at An Post. Under the *It Makes Sense* loan scheme you can apply for a minimum of €100 and a maximum of €2000. You don't need to already be a member of the credit union before you can apply. They can sign you up on the spot, as long as you live in the local area of the credit union.

To apply for a loan you have to provide proof of identity (a driving license, passport, or Public Services card), proof of address (a recent household bill or letter from the Government), and two social welfare slips (from within the previous four weeks). You will be asked to provide your PPS number, and you will also have to sign up to the Household Budget Scheme through An Post if you don't already use it. This is because repayments for the loan are paid back by Household Budget. If you receive social welfare payments directly into a bank account, you might be able to repay the loan through direct debit.

The interest on these loans is much lower than on a loan from a moneylender. For example, the credit union can only charge a

maximum of 12% interest on loans, so if you borrowed €500 and paid it back over 6 months, you'd pay back a total of €515. A legal moneylender can charge 187% interest, so if you borrowed €500 over 6 months, you could end up paying back €650. An illegal moneylender can charge as much interest as they want and can be extremely difficult to repay. You could easily end up repaying double what you borrowed, which would be €1000 on a €500 loan. A loan from the credit union is a much safer way to borrow money, and it allows you to build up a credit rating to apply for another loan in the future.

We have heard from Travellers who have been given the loan from their credit union and from Travellers who have not. Not all credit unions are participating in this scheme, and not everybody who applies for a loan gets one. The final decision is made by the credit union. You can find out if your local credit union offers these loans on their website: <http://itmakesenseloan.ie/>

You can also contact National Traveller MABS if you would like to find out any more information about the *It Makes Sense* Loan. Call us on 0761072230, or email sian_crowley@mabs.ie.

A version of this article also appears in the current edition of Newsletter of the Parish of the Travelling People.

