



Newsletter of National Traveller MABS

Issue 14, Summer 2018

Welcome

Welcome to Issue 14 of *The National Traveller MABS Newsletter*, our bi-annual newsletter of National Traveller MABS. 2018 is a very busy year for us as an organisation. As you can see from the range of articles here we are working in many areas trying to combat the financial exclusion experienced by Travellers in Ireland.

Our two new full time workers have really hit the ground running. In this newsletter Michelle Kearns, our National Development Worker presents the findings on research carried out about the costs of mobile homes. It has shown the urgency for policy to address the need for affordable culturally appropriate homes for Travellers. We also cover a report which was produced by Dublin 10 & 20 MABS looking at the impact of fuel poverty. We are supporting and working with Dublin 10 & 20 MABS in calling for a taskforce on Fuel Poverty at which Travellers will be represented. National Traveller MABS along with the other national organisation have been pushing for improvements for Travellers at policy level.

Sian Crowley, our National Education Worker was particularly involved in helping to organise the first year anniversary celebration of the state recognition of Traveller ethnicity. This newsletter features an article about the day and pictures of the event, which was a great success. We were delighted to be joined by the CEO of Citizens Information Board Angela Black.

Our day-to-day work continues in terms of community education and development. The Primary Health Care workers in TravAct on Dublin's North Side were presented with certificates on completion of the *A Way of Life* and *Overcoming Illegal Debt* money management community education with Dublin North East MABS. If your group is interested in doing money management community education or is interested in how to gain access to the It Makes Sense Loans which are provided through the local Credit Union network, please do not hesitate to get in contact with us.

There are some very practical articles inside on how to reduce your energy use by switching your providers, and on how to keep these costs down. We hope you enjoy reading our newsletter and find it informative. We look forward to continuing our work for real changes for Travellers on the ground.

Please visit our Facebook page or follow us on twitter at @ntmabs.



Left to right: Dermot Sreenan, Ita Madden (Cavan PHC), Nancy Power, Adrian O'Connor (CIB) and Angela Black (CIB), Hugh Friel (Donegal Travellers Project)

Traveller Ethnicity Recognition, One Year On – Celebrations in Royal Hospital Kilmainham, March 15th 2018

March 1st 2018 marked the first year anniversary of the State's historic recognition of Traveller Ethnicity. You might recall that on March 1st this year, most of the country was buried under snow. The first-year anniversary was postponed until March 15th. The original announcement in March 2017 happened without much notice being given to National Traveller organisations to plan for the event.

One year on, a day of celebration took place in Royal Hospital Kilmainham. It was bursting at the seams with music, drama, art, crafts, history, language, and all manner of Traveller cultural heritage. On display were patchwork quilts, beady pockets, flower crafts, traditional cures, and Traveller literature. An array of historic materials presented included a collection of tin craft and photos from the National Museum of Ireland, and archival material of Traveller songs, music and stories from the National Folklore Collection at the National Sound Archives.

The event was opened with a retrospective look at the Traveller Pride Awards, chaired by Brenda O'Donoghue. Brenda interviewed past winners of the Pride Awards such as Selina O'Leary who went onto sing in Carnegie Hall in New York. Selina entertained the crowd by singing beautifully in the Chapel in the Royal Hospital Kilmainham. Brenda also interviewed another past winner of a Traveller Pride award, young Ian McDonagh, who was a finalist in the young scientist exhibition. Ian had an exhibition of his work in the Great Hall, which helped people trace their family trees around the country. This work is part of his research with Merlin College Galway. Hughie Friel from Donegal Travellers Project spoke eloquently about how important state recognition of Traveller ethnicity is for Travellers. He also spoke of the need

continued inside >



continued from page 1

to keep focused on delivering real improvements for Travellers on the ground, through the National Traveller and Roma Inclusion strategy, and bringing about positive outcomes for people.

President Michael D. Higgins and his wife Sabina Coyne attended the celebration – much to the delight and excitement of the celebration-goers. President Higgins took time to visit all the stalls at the event and speak to people at the stalls. He later said to the Irish Times: “Looking at the young people you are struck by how the ethnicity recognition has encouraged a confidence, that there is really nothing that Travellers can’t do if the obstacles are removed... I have to say, as President of Ireland, one of the things that runs through my mind regularly is all the misunderstandings that were unnecessary, the failures to actually deliver proper facilities for Travellers when the money was made available by the State.”¹

A long wall in the Main Hall of the Royal Hospital featured two breath-taking photography exhibitions; one was a visual history of Labre Park, and the other was more contemporary, titled ‘Ireland’s Minority, Is Anyone Listening?’ There is a tradition amongst Travellers of generating their own enterprises, and in the Great Hall were displays from companies like Shuttle Knit (Wicklow) and First Class Insulation (Galway). Meath Travellers presented their Living History Project which opened a door into the past, with its barrel-top wagon and traditional camp-fire. Traditional tinsmithing skills were demonstrated by Tom McDonnell.

Actor-writer Michael Collins performed his play ‘It’s a Cultural

Thing’, and Rosaleen McDonagh’s play ‘Running out of Road’ was performed by Thomas Collins, Sorcha Fox and Michael Harding. To top all of that off, the event was closed with a concert in the evening, which included Paddy Keenan, Thomas McCarthy, Selina O’Leary and Frances Black.

Travellers’ rich culture was very much in evidence on the day. One year on from the significant step of the Irish State finally recognising Travellers as a distinct indigenous group, this was a great day and a proud opportunity to celebrate for both Travellers and settled people that fought so hard for the last thirty years for ethnic recognition. But there is still a great deal of work that lies ahead of us, and we need to work with relevant Government departments and with services, to push to achieve positive outcomes for Travellers. Inclusion will come about when we create genuine realistic opportunities for Travellers in Ireland, and where Travellers can feel proud of their identity, and ethnicity will not stop you reaching the greatest heights.

You can see photo from the day on pages 9, 10 and 11 of this newsletter.

¹President calls for electricity and running water for all Traveller sites, <https://www.irishtimes.com/news/social-affairs/president-calls-for-electricity-and-running-water-for-all-traveller-sites-1.3428713>

Findings from research Travellers living in mobile home/trailer accommodation experience high rates of fuel poverty in the Dublin 10&20 area

In February 2018 Dublin 10&20 MABS launched their report on fuel poverty ‘Left Behind in the Cold?’. This study was a follow-on from research undertaken in 2013. It looked at fuel poverty of clients of Dublin 10&20 MABS service.

A number of clients included in the survey were Travellers. The research found that while the sample size was very small, there appear to be specific fuel poverty issues amongst the Traveller clients who were part of the survey. The report indicated that there were a number of factors contributing to this including low income

and the high costs of accommodation. The report indicated for those living in mobile homes/trailers the average age of the mobile was over 15 years, none were insulated, and only half were ‘weather glazed’. The study found that all Traveller clients of the service were in fuel poverty with the average percentage of household disposable income taken up by fuel costs amounting to 21%. This is double the 10% measure for fuel poverty.

To read the report in full go to https://www.mabs.ie/en/news/news20180215_1.html

Promoting sustainable money management within the community with Dublin North East MABS and Northside Travellers

On April 17th 2018 staff members from TravAct Northside Traveller Support Group were presented with certificates for their successful completion of the Money Management community education course facilitated by Susan Grimes, Money Advisor at Dublin North East MABS with TravAct the local Traveller Primary Health Care Project.

MABS - the Money Advice and Budgeting Service - provides support, and information services. It is a free, independent, confidential, and non-judgemental advice service for people who are having difficulties with managing money or are in debt.

In total, 11 staff members were recognised for completing the training which utilises two Traveller-specific money-management resources: *A Way of Life* and *Overcoming Illegal Debt*. The course covers budgeting, saving and borrowing, dealing with debt, and in particular tackling legal and illegal moneylending. The knowledge developed and information gathered during the course can now be

applied to TravAct's work with the local Traveller community, and the service can make referrals to Dublin North East MABS.

Speaking about the MABS course, Brigid Nevin of TravAct said that the course was "very good and very helpful, and gave us an insight into illegal money lending in the community." Susan Grimes, Money Advisor for Dublin North East MABS, who facilitated the course said, "The course was a pleasure to facilitate as the group were enthusiastic and interested in the course topics covered."

Community Education is an essential component in the services offered by MABS. It broadens awareness of the benefits of engaging with the Money Advice and Budgeting Services. If your organisation or group is interested in participating in a Money Management community education program with your local MABS, contact Sian Crowley National Education Worker at sian_crowley@mabs.ie or 0867013239.



Back row left to right:

David McDonagh, Susan Grimes MABS, Mary Tyrell, Kathleen McDonnell, Lisa O Leary, Mary Collins, Sian Crowley (National Education Worker, National Traveller MABS)

Front row left to right:

Marian McKenna, Brigid Nevin (Primary Health Care Coordinator, TravAct), Margaret McDonagh



Behaviour and Attitudes Traveller Community National Survey – Regional Workshops

Report from regional workshops with the Traveller community presenting the findings of the Traveller Community National Survey by Behaviour and Attitudes

Background

According to the Traveller Community National Survey undertaken by Behaviour and Attitudes, only 26% of Travellers consider life to have gotten better for Travellers in the last 5-10 years. The survey looks at quality of life, health and mental health, Traveller culture, Travellers and the settled community, employment and training, financial services and supports, and education.

The survey found out that just over 60% of Travellers consider themselves to be “satisfied with life in general” and that 4 out of 10 Travellers felt that living conditions for the community have declined in the last 5-10 years. National Traveller MABS were particularly interested to find that 12% of Travellers have used a moneylender, while only 10% of Travellers have used a Money Advice and Budgeting Service.

Regional workshops

The research was first launched in October 2017. In April 2018, the Steering Committee which organised the survey held regional workshops with Traveller groups to highlight the findings. National Traveller MABS attended meetings in Munster (Cork), Leinster (Offaly), and Connaught (Mayo), and promoted our Money Management Community Education to Travellers in each region.

Munster

In Cork, Brigid Carmody from Cork Traveller Women’s Network drew attention to the extremely poor conditions on unofficial sites, and also spoke about Traveller children being released early from school regularly. Senator Colette Kelleher attended the Cork event and asked the community how she could take these issues further in the Oireachtas.

Key findings in Munster:

- 53% of Travellers surveyed in Munster were concerned about mental health issues, compared with 45% nationally
- 48% of Travellers in Munster had been affected by suicide in their immediate family, compared with 62% nationally
- 55% of Travellers in Munster said accommodation conditions had gotten worse, compared to 62% nationally



Photo by Travellers’ Voice

Members of the St. Catherine’s Community Services Centre, Carlow at the Launch of the National Traveller Survey, Leinster findings in the Tullamore Court Hotel April 18th 2018.

L to R: Kathleen Kerrigan, Primary Healthcare Worker; Valerie Byrne, Manager, St. Catherine’s Community Services Centre.



Leinster

In Offaly, Sarah McDonagh from Offaly Traveller Movement spoke about the high levels of mental health issues within the community and the levels of discrimination Travellers face every day.

Maria Joyce from National Traveller Women's Forum spoke about the fact that the National Traveller and Roma Inclusion Strategy includes health and mental health, however the action plan to implement has no timeline for measuring progress.

Key findings in Leinster:

- 51% of Travellers in Leinster were concerned about accommodation, compared to 46% nationally
- 80% of Travellers in Leinster said they had experience discrimination in the previous year
- 68% of Travellers in Leinster said they were not working
- 78% of Travellers in Leinster said they had concerns for their health based on diet and lifestyle.

Connaught

In Castlebar, Keith Maughan from Involve in Ballina, highlighted the fact that only 2 out of 10 Traveller assess their general health as being excellent, and 3 out of 10 assess it as being poor or very poor. Keith welcomed the findings of both the survey and the 2016 Census that record progress in Traveller education towards higher levels of retention. Sian Crowley of National Traveller MABS drew attention to public opinion on Travellers in Ireland, stating that only 42% of Irish people believed Accommodation for Travellers should be a priority item for local authorities now versus 55% in 2001.

Key findings in Connaught:

- 4 in 10 Travellers in Connaught had gained employment from training schemes, compared to 2 in 10 nationally
- 61% of Travellers in Connaught said they had experienced discrimination in the previous year
- 79% of Travellers in Connaught said that the community adapts their behaviour in order to fit in

What has happened since?

Since the findings have been launched, The Community Foundation of Ireland (CFI) has asked the National Traveller Research Steering Committee to identify priority themes for community initiatives to be funded by the CFI over the next five years. Through a facilitated process, the Steering Committee has identified three key themes: Anti-racism, Supporting Traveller Leadership, and Traveller Employment and Enterprise. CFI is

currently developing criteria for how organisations can apply to fund projects under these themes. The national call for funding applications under these themes will be announced by CFI soon. The Steering Committee will promote the call to local Traveller organisations once it is announced.

Note: The research was funded by The Community Foundation of Ireland and carried out by Behaviour & Attitudes Market Research. A Steering Committee of National Traveller representative organisations was also formed to oversee the research, which includes National Traveller MABS. This is the second ever survey of Travellers to occur in Ireland – a similar survey was undertaken in 2000, and was commissioned by the Citizen Traveller Campaign.



Photo credit: Travellers' Voice

Members of the Offaly Traveller Movement at the Launch of the National Traveller Survey, Leinster findings in the Tullamore Court Hotel April 18th 2018.

B L to R: Brigid McInerney, Community Health Worker (CHW); Mary McInerney CHW; Mags Lovett Health Manager; Emma Gilchreest, Offaly Traveller Movement Managing Director; Sarah McDonagh CHW

F L to R: Lilly Kavanagh CHW; Sandra McDonagh Mental Health Social Worker; Nuala Hogan Public Health Nurse.



Big Savings to be made when you switch energy suppliers



For many of us the thought of switching energy suppliers may fill us with dread. This might be because we think it will take a lot of time to figure out what company to switch to and organise for the transfer to the new supplier. However don't rule it out, it may be worthwhile as there is a lot of money to be saved by changing over.

The simplest way is to use one of the switching websites, www.bonkers.ie or www.switcher.ie. These provide consumers with a transparent and impartial way to compare energy tariffs. It will also help you find the best gas and electricity provider. The Commission for Regulation of utilities also provides a list of electricity and gas providers with some helpful hints and tips on switching.

How to switch your utilities

Step 1 – Find Out

Find out about your current energy use as this will help you pick the best option when changing supplier.

You should find out who your current supplier is, how much energy you use and how much you are currently paying. All this information is available on your bill. You should also find out when your current contract (discount period) finishes. If you're not sure about this, ask your supplier.

Step 2 – Renegotiate

Most suppliers don't want their customers to switch. They may be willing to offer you a better tariff if you stay with them. So you should contact your supplier and ask what discounts are available to existing customers.

Remember, you are able to move to a new supplier if you wish and as long as you are not on a fixed term contract, there are no penalties or charges for switching.

Step 3 – Shop Around

There are many suppliers in both the gas and electricity markets and they want customers like you to switch to them. There are a range of tariffs available from the different suppliers, so shop around to find the one that suits you best.

Using a price comparison website can make this even easier and there are details above about how to do this. You can also switch suppliers through the price comparison websites at no cost to you, so let them do the hard work for you!

Step 4 – Choose

Now you've spoken to your current supplier and used a price comparison website to shop around, you are able to choose the best offer for your needs.

All you need to do now is contact your chosen supplier and confirm you want to switch to them (or do this through the price comparison website).

Helpful tip – There are few things you will need when you switch. For electricity switches you'll need your Meter Point Registration Number (MPRN) and for gas you'll need your Gas Point Registration Number (GPRN). These can be found on your current bill. It is also important to provide an up to date meter reading when switching, to ensure you are billed accurately.

When you switch, your new supplier will notify your old supplier.

Once your account has been switched you will receive a welcome letter from your new supplier. You will also receive a final bill from your old supplier.

Potential saving: €300 per year
Total time: 30 mins



Cutting Electricity Costs Down: Q&A

Recently in one of our Money Management Community Education Courses, we were asked about ways to cut down on electricity costs. We compiled a list of questions and researched the answers. These are little things, which over time, or done together, can make a difference to bills. Sometimes changing service provider can reduce your bills. Take a look at our article on switching providers on page 6 to see if it would work for you.

Question 1: Is electricity cheaper at night time?

Answer: Yes

Why: There is surplus electricity at night-time which suppliers want you to use, so the rates are cheaper. Using your washing machine before 9am and after 6pm will save you money. (Bonkers.ie)

NightSaver Meter: You can get a NightSaver Meter which measures how much electricity you use during the day and night. If you use more than 20% of your electricity during the night, you pay less. Using this meter would require shifting more of your electricity consumption to night-time. (<https://www.bonkers.ie/guides/gas-electricity/what-is-a-nightsaver-meter/>)

Timer plugs: You can use timer plugs to turn off appliances during particular times of the day to control how much electricity you are using.

Question 2: What are the most expensive appliances to run?

Answer: "If it makes things hot, it costs a lot!"

The **tumble dryer** is the most expensive appliance to run. Other appliances that use lots of energy include: electric ovens, hair dryers, kettles, electric showers. (Bonkers.ie)

Tips: Try lowering the temperature on your washing machine, or using a shorter cycle when washing clothes. Only use the tumble dryer when absolutely necessary.

Question 3: Should you leave the immersion on all the time?

Answer: No

It is better to maintain the heat of the water rather than letting it cool down and reheating it, but leaving the immersion on all the time is not energy efficient and is very expensive.

The best way to keep costs down is to insulate your boiler with a lagging jacket and install a timer which will blast the immersion at specific times to maintain the heat of the water.

The lagging jacket and timer will be a financial investment, but you should make back the money you have invested by saving money on electricity bills. (National Energy Foundation UK)

Question 4: Does switching off sockets or taking out plugs when you are not using them make a difference to electricity consumption?

Answer: Yes

Leaving an appliance plugged in with the socket switched on will cost around 2 cents per appliance per night. This adds up to around €7.30 per year per appliance, so multiply the amount of appliances you leave plugged in by €7.30 to get an idea of how much you could cut down your electricity bill in a year. Think of all the things you leave plugged in overnight that don't need to be like phone chargers, TVs, kettles, toasters, lamps, stereos and computers. Consider plugging these out or turning the sockets off. Plugging out 10 appliances will save you approximately €73 per year. (thisismoney.co.uk)





Saving for Christmas

It finally feels like summer is upon us. The sun is (mostly) shining, flowers are in bloom and the trees are green and lush. The long months of winter are the last thing anyone wants to be thinking about! But now is a good time to start thinking about putting a few bob away for Christmas if you haven't already. Putting a small amount away every week can really help you out over Christmas, if an unexpected expense occurs.

Food

Most big food retailers offer Christmas savings schemes, where the customer can buy saving stamps, or top up their Clubcard with money, to use at Christmas.

From the start of June, you could buy stamps from a retailer such as Dunnes, Tesco, or Supervalu – or save in the Credit Union / Post Office. If you save:

- €5 every week you'll have €145 by Christmas
- €10 every week you'll have €290 by Christmas
- €15 every week you'll have €435 by Christmas

Some local butchers also have saving clubs where you can save a little each week towards your Christmas meats. Ask your local butcher about this.

Credit Union

You can set up saving accounts in your local Credit Union and Post Office. Try to set up an account that requires a few days' notice before taking money out. This stops you getting at the money quickly and keeps it safe from impulse purchases! Some Credit Unions have special Christmas Savings Accounts meaning that the money can't be taken out until December. Other Credit Unions offer Access Savings Account which are separate from your Shares Account. This means you could use your Shares Account as security for a loan, and your Access Savings Account for saving for Christmas or big events. Ask about ways to save in your local Credit Union and Post Office.

To open up a saving account you will need the following: Photo ID (Driving License, Passport), Proof of address (Utility bill, bank statement), PPS number, and entrance fee and minimum membership amount (usually not more than €12).

Post Office

Another way of saving through the post office is buying Cyril Squirrel Saving Stamps. Each stamp is €1. When you fill a booklet with stamps, you have saved €20. You can then lodge the €20 into an existing Post Office Deposit Account or use it to open a New Post Office Deposit Account. This can be a handy way to save for people who receive their Social Welfare through the Post Office.

MABS

Remember, if you're worried about money or about planning for Christmas, your local MABS office can help you put a plan together. You can get in touch with your local office by calling the MABS Helpline on 0761 07 2000, Monday to Friday from 9am to 8pm. They'll call you back straightaway so as not to use your credit.

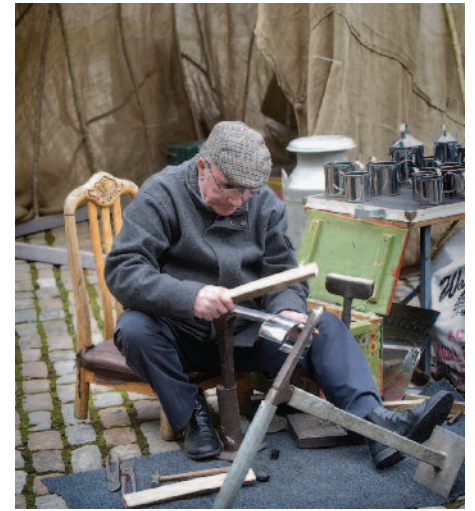




Irish Traveller Ethnicity Celebration, Royal Hospital Kilmainham, March 15th 2018



Irish Traveller Ethnicity Celebration, Royal Hospital Kilmainham, March 15th 2018







National Traveller

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