



Newsletter of National Traveller MABS

Issue 15, Winter 2018

Welcome

Welcome to Issue 15 of *The National Traveller MABS Newsletter*, our bi-annual newsletter of National Traveller MABS.

We hope that you find the following articles useful. In this edition of our newsletter we take a look at: Basic Bank Accounts, the changes from the recent budget in terms of social welfare recipients, and what sources of help you can seek in relation to gambling. We also have a short article about your rights when accessing your birth certificate, and another article about your consumer rights when shopping online.

National Traveller MABS is currently carrying out research into the extent of energy poverty for Travellers living in mobile homes and trailers. We wish to thank the many Travellers who are actively helping us carry out this research. We hope that the evidence from this research will highlight that Travellers are at a high risk of energy poverty. This will go towards our work towards government-funded, affordable, culturally-appropriate accommodation for Travellers.

In this issue we cover the Irish Traveller Movement's 'Traveller Homes Matter' campaign. Homelessness and life in emergency accommodation is impacted by financial exclusion and we need to work together to bring an end to this crisis and to stop Travellers being driven into homelessness.

National Traveller MABS is currently trying to make our information and materials more accessible to a wider audience. We have formed a Traveller working group to help us with this. In this newsletter we explain what the working group has done so far.

National Traveller MABS recently published a report *Developing Trust – Community Education and MABS*. We hosted a seminar on community education to launch the report on October 15th. We would like to thank all the participants, especially the staff of Wicklow Primary Health Care Project, who participated in the panel discussion. The event demonstrated the vital importance of community education in building relationships between local Travellers and their local MABS services. We hope to continue to do that valuable work and we look forward to working with you in the New Year.

Please visit our Facebook page <https://www.facebook.com/NTMABS/> or follow us on Twitter at @ntmabs.



Dermot Sreenan



Nancy Power

Traveller Homes Matter



The Irish Traveller Movement is actively working on a housing campaign for Travellers called 'Traveller Homes Matter'. It has 5 asks:

Five Steps to Homes for Travellers

1. **Establish a National Traveller Accommodation Agency**
2. **Amend Part 8 of the Planning Act**
3. **A Home as a Constitutional Right**
4. **Repeal Criminal Trespass Legislation (Housing Miscellaneous Provision Act 2002)**
5. **Respond to Travellers in Crisis Accommodation**

We know that Traveller groups are aware of this campaign and we want to actively encourage you to participate in it. There is a need to push for change so that appropriate Traveller accommodation is planned, resourced and delivered.

Our work in National Traveller MABS has focused on the need for a national policy in this area, with a focus on affordability as we know that the lack of accommodation brings financial pressures on Traveller families. We also want to see the development of a policy which has caravan rental as a key component. We are currently conducting research into energy poverty experienced by Travellers living

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in caravans or mobile homes, which we intend to publish in the New Year. We expect that this will further strengthen our call for an affordable, culturally appropriate, national Traveller accommodation policy to be developed and implemented. We would like to take this opportunity to thank all the Travellers who are actively carrying out this research. It is time that Traveller accommodation policy reflects and respects Traveller ethnicity, and National Traveller MABS along with our colleagues in the other National Traveller organisations will continue to push for this.

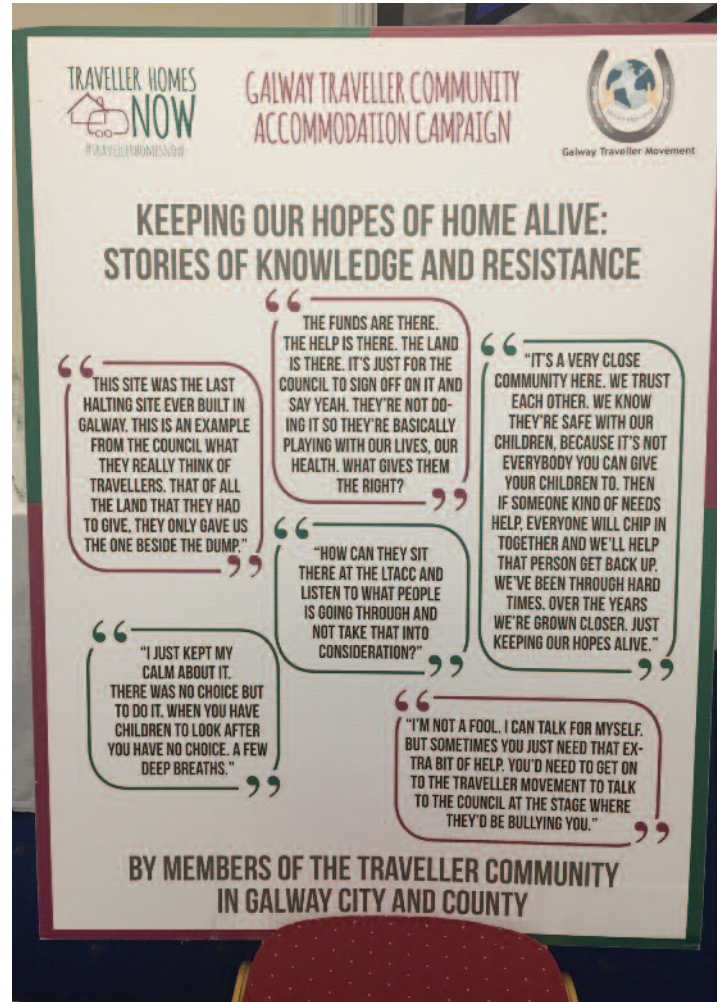
You can follow the campaign on Twitter and Facebook via #TravellerHomesMatter



Photos from the launch of Traveller Homes Matter campaign, September 2018

i <https://itmtrav.ie/strategic-priorities/accommodation/traveller-homes-matter/>

ii <https://www.ihrec.ie/statement-on-the-recognition-of-traveller-ethnicity/>



Work in the area of affordable accommodation for Travellers

In 2018, National Traveller MABS undertook a study into the cost of mobile homes and trailers, in order to inform our work in the area of affordable mobile homes/trailers for Travellers. The study had a number of recommendations, including exploration of the development of a National Caravan Rental Scheme, the development of standards for residential standards in mobile homes/trailers and changes to the existing National Caravan Loan scheme (full report available at <https://www.ntmabs.org/publications/development/2018/national-traveller-mabs-mobile-homes-study.pdf>)

Following on from this study, National Traveller MABS made a presentation to the National Traveller Accommodation Consultative Committee. This group subsequently set up a sub-group to explore the recommendations in the report. The sub-group has met once in September 2018 and is due to meet again by the end of 2018. National Traveller MABS is pleased that there is some movement towards advancing the recommendations and looks forward to working with sub-group.

Three Traveller Primary Health Care Projects complete MABS Money Management Community Education Courses in 2018

Congratulations to Primary Health Care Workers in Wicklow, Newcastle West, and Clondalkin for participating in money management community education courses with MABS this year. The course looks at sustainable money management, as well as explaining the service MABS provides. In total, fifteen workers from Wicklow, six workers from Newcastle West and twelve workers from Clondalkin received certificates for completing the course. The courses were facilitated by local MABS services with support from National Traveller MABS.

If you would like to find out more about this program contact Sian: sian_crowley@mabs.ie



Clondalkin Primary Health Care Project



Newcastle West Primary Health Care Project

Making information accessible

This winter National Traveller MABS have been reviewing our information materials to ensure that they are accessible to a wide audience. We serve a broad community with diverse literacy and communication needs, so it is essential that our materials are clear, precise, and represent the Traveller community. As part of this review we have begun a consultation process with Traveller organisations around making information accessible, and have undergone NALA's Plain English training.

Accessible information is information that people can understand after a single reading. Making information accessible involves using Plain English. This means writing in short, simple sentences without jargon or hard words. Making information accessible also means using clear, easy to understand images that support understanding. Language and images are carefully chosen to increase the reader's understanding of the text. This helps make information accessible to people with diverse reading needs, as well as people with learning disabilities, and also people who do not have English as a first language.

For our review, we have set up a working group with two Traveller Primary Health Care Projects. Both Projects have recently participated in a MABS money management

community education program. They are familiar with the work that MABS does.

So far, we have heard the following feedback from the working group:

- Travellers often don't feel services are for them as they do not see themselves represented in promotional materials (including MABS)
- Language in materials exploring financial issues should be kept as simple as possible
- Using simple, clear images with short sentences would support better understanding of MABS materials

This working group is leading a process to develop culturally appropriate imagery for use in National Traveller MABS' materials. We have recruited a graphic designer who attends the meetings and who is creating imagery based on the direction of the working group. This consultation process is in its early stages and will continue into 2019.

Making information accessible is an ongoing process that takes time. We hope that in time all of National Traveller MABS' communications and materials will be easily accessible to a broad variety of social groups.

Shopping online – what are your rights?

You might buy items online in the run-up to Christmas, or in the Christmas sales. Sometimes when you shop online, the items do not arrive, or you are not happy with what you have purchased. The European Union (EU) has laws to protect the consumers who shop online. In this article we have outlined these laws below.



These laws apply to:

The laws cover items you buy online, over the phone, from a catalogue, or from a TV shopping channel. This is called distance selling. The laws apply to businesses based within the European Union.

These laws do not apply to:

You are not protected by these laws if you buy something from a business that is located outside the European Union, or from another individual. For this reason it is important to always check who you are buying from.

These laws do not apply to financial services, (like banking or insurance), or package travel offers.

1. You have the right to clear and correct information before you buy

This includes:

- the name and correct contact information of the business,
- a description of what you are buying,
- the price including tax,
- delivery costs,
- information about how to cancel your order or return it if you change your mind,
- valid confirmation of your order (after you buy), either in a letter or an email.

2. You have the right to a refund if your goods are not delivered

You should receive your items within 30 days of purchasing them online. If the goods do not arrive within 30 days, you should contact the business. You can arrange another delivery date or cancel the order. If you cancel the order you have the right to receive a full refund within 14 days.



3. You have the right to return something because you change your mind

When you buy something online, you have 14 days to change your mind. This is called a 'cooling-off' period. This means you can cancel the order for any reason within 14 days. If you do this, you must return the item within 14 days of cancelling.

You may have to pay for the cost of returning the item, if you are returning it because you have changed your mind. If you return the item because it is faulty, the business must refund you the standard cost of delivery.*

4. You have the right to cancel a service

You can cancel a contract for a service up to 14 days from the day you agree the contract or give your credit card details. The business should explain how you can cancel the contract before you agree to it.

5. You have the right to return something that is faulty

Your order might be faulty or damaged when you receive it. If this happens, you should complain to the business immediately. You can complain by email or by letter, and can request a refund or replacement.

If you bought something from an EU-based website and you have to return the item because it is faulty, the business has to pay for any return shipping costs.

6. You have the right to cancel digital purchases

You have the right to cancel an online digital purchase the same way as you have the right to cancel other online purchases.

Online digital purchases are streaming services, and services like: iTunes, App Store, Android Market, Amazon marketplace and Kindle, Netflix and Microsoft Xbox points.

Things you should know about digital purchases:

- You can set up an account with most services to buy music, apps, games or e-books which you download to your device (computer, phone, and tablet).
- Most services require you to register a credit or debit card with them before you can download your purchase.
- It is very important to take time to understand exactly what you will be charged for.
- When you set up an account with online services, you are agreeing to their terms and conditions. This means you are responsible for any purchases made by you, or by someone else using your account.
- Some services will save your card details. This means that someone other than you can purchase items simply in one click. For example, someone in your household could buy films or games on your account without needing your payment details.
- You can set up your device (computer, phone, and tablet), so it needs a password to be entered before buying anything.

*Not all items are covered by the cooling off period, for example food items, or items which have been personalised. For a full list of items not covered, check the Competition and Consumer Protection Agency's website: www.ccpc.ie

This article is based on a bulletin from the Competition and Consumer Protection Agency. For more information see their website: www.ccpc.ie

You can also contact our National Education Worker, Sian, at sian_crowley@mabs.ie





Budget 2019 Briefing

Are you wondering how the Budget 2019 may affect you? See some of the budget changes below...

There have been increases in basic social welfare payments...

The maximum rate of all **weekly social welfare payments** will increase by €5 per week with proportional increases for qualified adults and people on reduced rates of payment. This also applies to **employment programmes**, such as; Community Employment (CE), Tús and the Rural Social Scheme.

These changes come into effect from the week beginning 25 March 2019.

People aged 25 and under who are getting a **reduced rate of Jobseeker's Allowance** will get the **full** €5 increase from week beginning 25 March 2019.

The weekly **rate for a qualified child** will **increase by €2.20** from €31.80 to €34 for children **under 12 years** of age. It will **increase by €5.20 from €31.80 to €37** for children **aged 12 years and over**.

These changes come into effect from week beginning 25 March 2019.

Christmas Bonus

A Christmas Bonus of 100% will be paid in December 2018 to people getting a long-term social welfare payment (minimum payment of €20). (December 2018).

One-parent families

For one parent families, where the parent is working outside the home, the earnings disregard for the One-Parent Family Payment and the Jobseeker's Transition payment will increase by €20 per week, from €130 to €150 per week.

These changes will come into effect from 28 March 2019

Working Family Payment

A maintenance disregard of €95.23 per week for housing costs, with the remainder assessed at 50%, will be introduced for the Working Family Payment to bring it in line with other social assistance schemes.

Self Employed People

Jobseeker's Benefit will be extended to self-employed people (late 2019).

Back to School Clothing and Footwear Allowance

The Back to School Clothing and Footwear Allowance will increase by €25 per child, from €125 to €150 for children aged 4-11 and from €250 to €275 for children aged 12-22 in full-time second-level education.

Fuel Allowance

The Fuel Allowance season will be extended by 1 week, from 27 to 28 weeks. The extra week will apply to the current fuel season.

Domiciliary Care Allowance

Domiciliary Care Allowance will continue to be paid for 3 months in cases where the child being cared for has died (from 1 January 2019).





Basic Bank Accounts

Basic bank accounts are an option for people who have never held a bank account and have a low income. There are many benefits to having this type of account, including being able to use a debit card at ATMs, the shops and online. You can also pay bills through your account and get access to online and mobile banking. The biggest benefit with this kind of account is that you don't have to pay transaction or maintenance fees. However, a government levy for your debit card will apply.

Opening an account

To qualify to open a basic bank account you must be at least over 18 years of age (or 16 years with AIB), a resident of the EU and not have another payment /current account.

The following is a list of banks that offer this kind of current account.

Bank	Account Name
AIB	Basic Bank Account
Bank of Ireland	Basic Bank Account
EBS	Money Manager Account
KBC	Basic Current Account
Permanent TSB	Foundation Account

What are the steps to opening a basic bank account?

Step 1: Decide which bank suits you best. Are there branch offices located near to where you live and are there ATMS that you can access easily? You can also do your research on line (if you have access to the internet, and read up on what each bank offers).

Step 2: Once you have decided which bank you want to open an account with, you will need to visit the customer service desk at the bank. Their customer service representative will advise you what to do next. They will complete an application form with you and ask you questions about your circumstances. They will also give you information about the terms and conditions that apply to the account. You will need to bring proof of identity with you and also proof of address. Proof of address must be dated within the last six months and the name must exactly match the name on the application.

Proof of Identity	Proof of Address (one of these documents)
A valid Passport	A current utility bill (gas or electricity)
A current Irish Driving Licence	A car or home insurance policy that shows your address
A National Age Card (issue by An Garda Síochána)	A document issued by a government department that shows your address
An identification form with a photograph supplied and signed by a member of An Garda Síochána	A list of tax credits
An EU National Identify Card	A balancing statement issued by the revenue
Document issued by government departments showing your name	A social insurance document that shows your address

You must bring all your original documents with you when making an application.

Step 3. The bank staff will then process your application. They may have to come back to you for more information.

Step 4. The bank will inform you that the account is open. You will then need to contact them to set up the online banking facility. You will receive your debit card and your pin number separately in the post.

For further information on how to manage your money once the account has been set up check out the MABS leaflet on Basic Bank Accounts is available to download at:
https://www.mabs.ie/downloads/publications/17_11_24_Basic_Bank_Account_DL_WEB.pdf



Tips for Energy Saving

1. Bare floors beware. Add rugs or carpeting to help insulate your home or apartment for those blustery cold days. This is especially helpful if you don't have any floor insulation.

2. Block the sun on hot days. Though we only get a few of these a year, keep your house cool by closing the shades on the rays. This also keeps the sun from fading photos you might have up or furniture upholstery.

3. Let the sunshine in on cold days. In exactly the same way that the sun can make your house hot when it's roasting outside, it can also help make your place nice and toasty when it's freezing. Leave blinds or curtains open during the day to save on heating.

4. Energy-efficient bulbs are a bright idea. Replacing light bulbs? Energy efficient bulbs are a quick and cheap way to make the home more energy efficient. Make sure you're getting the correct wattage and size for the fixture you need.

5. Don't let warm air fly out the flue. Close the flue in your fireplace when it's not in use to keep in any warm air from your heating. Of course if you do use your fireplace, make sure you check that it's back open before lighting.

6. Take a look at your windows. Lots of heat escapes through single-glazed windows so any extra insulation you can give, including installing draught stripping around current windows and doors helps and can make your BER better. Additionally, keep your curtains closed in winter. Especially during the night time and when you aren't home, keeping windows closed with curtains or shutters helps prevent warm air from escaping.

7. Set your shower time to a playlist. If you struggle with short showers, create a fun ten-minute or less playlist for yourself and try to beat the end of the beat. Alternatively, you could get a bit more creative, like the artist who created a shower curtain that "evicts" you if you soak in the suds for too long.

8. Portable heaters aren't always worth the hot spot. They're great for on the spot heating for short periods of time, but leaving on a high wattage portable heater 24/7

can be expensive (and dangerous). In any case, if you're living in a protected home that doesn't require a BER, it can often be drafty and there's a higher temptation to use a portable heater. Make sure your lease doesn't prohibit them.

9. Keep an eye on your thermostat. Turning down your thermostat even one degree can translate to an increase in savings of 10%. 17-18 degrees is recommended and should keep you comfortable.

10. Turn off "energy vampire" appliances. Saying goodbye to standby on unused appliances can translate to savings of up to 20% off your electricity bill. Standby can be a serious energy suck- a TV on standby can use up to as much as half the electricity as when it's actually on.

11. Laptops use less energy. They don't take up as much energy as desktops, meaning they'll end up costing you less. We recommend turning it off if you're not using it, but you have a laptop and don't want to turn off your computer every time you step away, opt for standby mode over a screensaver.

12. Take advantage of a timer on your heating. Set it for when you're home and a few hours during the night. Don't heat an empty space. Normally when it's chilly outside all you really need is four hours of heat every night.

13. Don't forget to give your appliances some extra attention. Getting your boiler serviced regularly could save you up to €150 a year in energy costs. In some cases, you may need to replace old or inefficient boilers.

14. Time your hot water. Likewise, keep your immersion/boiler on a timer; you can have hot water when and where you need it without running it all day when you aren't home. Most immersions can heat up water in an hour. Alternatively, get an electric shower.

15. Get a grant to update your home. Under the Better Energy Home scheme, certain households are eligible for grants to insulate attics and walls. Insulation could save you 30-40% on your heating bill. This scheme also offers grant aid for high efficiency energy boilers and heating control improvements.



National Traveller MABS begins research into Energy poverty amongst Travellers living in mobile homes

National Traveller MABS has begun working on a research piece looking into the nature and extent of energy poverty for Travellers living in mobile homes and trailers. For many years we have been aware of the issue of the high energy costs associated with living in poorly insulated trailers and mobiles. This was captured in Dublin 10&20 MABS' *'Left Behind in the Cold?'*, research conducted by Dr Stuart Stamp and staff of D10 & 20 MABS. Their research recommends a more extensive study.

In October 2018, with the assistance of Dr Stuart Stamp we brought together a steering group comprised of representatives from Traveller organisations and some MABS services. This group set about coordinating the data collection element of the research. It is hoped that the research piece will be completed in the spring of 2019. The findings will be used to support our work in the area of culturally appropriate affordable homes for Travellers. It will also be used to inform our policy work in the area of Energy poverty amongst Travellers living in mobile home/trailer accommodation.

Know Your Rights A: Getting a copy of my birth certificate, November 2018

Question

I am planning to get married and need my birth certificate to give notice. I can't find it. How and where do I get a new one?

Answer

If you plan to get married in Ireland, you must give 3 months' notice. To do this, you need to book a marriage notification appointment at a civil registration service. You need to bring certain documents with you to this appointment, including a full standard birth certificate and a copy of this certificate.

You can apply for a birth, marriage or death certificate, or copies of these certificates, online, by email, by post or in person at a civil registration office or the General Register Office. There is a €20 fee for issuing birth, marriage and death certificates. There is a €4 fee for each photocopy requested (however, you can make copies of certificates yourself).

You can apply for a birth, marriage or death certificate online at lifeevents.hse.ie. You can also apply in person to any civil registration service. Contact details for civil registration services are on hse.ie.

If you wish to apply by post, you should complete an Application for certificate of Birth/Death/Marriage/Adoption/Civil Partnership (available online and at civil registration service offices) and send it to the Office of the Registrar General, Government Offices, Convent Road, Roscommon.

To apply for a certificate by email, you will need to download an Email Application for certificate of Birth/Death/Marriage/Adoption/Civil Partnership, complete the required details and email the form to GROonlinepayments@groireland.ie. When the General Register Office receives your email application, it will email you a secure payment link, allowing you to pay the fee using a debit or credit card. Certificates are printed on secure paper and must be posted.

There is more information available on welfare.ie. This article has been compiled by the Citizens Information Service which provides a free and confidential service to the public.

Information is available online at citizensinformation.ie and from the Citizens Information Phone Service, 0761 07 4000.



Developing Trust – Community Education and MABS

Community education is a very important part of the work of National Traveller MABS. We use community education to build relationships between Travellers their local MABS service.



This means that the local MABS service will lead a money management course that has been designed specifically for Travellers. The facilitators have to learn about Traveller culture and experience before they do the course. In the course, learners develop skills in budgeting and managing money, and learn about the service MABS offers. They also learn about their rights and entitlements.

The MABS service will get to know their local Traveller community and the issues that they face. It is a valuable experience for both groups.

Report on community education

We recently published a report about community education in MABS called *Developing Trust*. Below are some of the most interesting findings in the report.

Community education programs can help learners:

- develop sustainable budgets
- access financial services (like bank accounts or insurance)
- start saving
- get access to affordable loans

We also found that:

- 12% of MABS staff (that participated in our survey) have facilitated community education courses with Traveller groups
- 70% of MABS staff (that participated in our survey) would like to do community education with their local Traveller organisation in the future
- MABS staff would like training to support them working with people from different cultural backgrounds, including Travellers

Launching the report

We launched the report in October in the Ashling Hotel in Dublin. The report was written for MABS staff, so the audience on the day was mostly people who work in MABS. We had a panel discussion with Dermot Sreenan and Sian Crowley from National Traveller MABS, Sally Connors and Helen O'Brien from Wicklow Primary Health Care Project, Caoimhe Kerins from the City of Dublin Education and Training Board, and Colette Power from MABS National Development.

Our most important speakers on the day were Sally and Helen from Wicklow Primary Health Care Project. They spoke about their experience of doing a money management community education course with Arklow MABS. They told us that before they did the course they did not know what MABS did, and did not trust the service. Since doing the course, they understood that MABS could give them useful information about managing money, and was a safe place to go if they were worried about money issues. They felt that they could recommend it to people in their community.

Sally and Helen also told the audience about the discrimination Travellers face in their everyday lives. For this reason, they said, it is very important for staff in services like MABS to understand the life experiences of Travellers and do cultural awareness training. They said that Wicklow Primary Health Care Project now has a relationship with Arklow MABS and feel that they can pick up the phone and call if they need information. We are very grateful to Sally and Helen for being with us on the day.

If you would like to read the report, you can find it on our website: www.ntmabs.org

If you would like to find out more about our community education courses, contact our Education Worker Sian: sian_crowley@mabs.ie

Develop Trust – Community Education and MABS Launch seminar, Ashling Hotel, 15th October 2018



Gambling – a losing game



Gambling

Gambling is when a person takes the risk of losing money in the hopes of winning more money. It is a popular form of entertainment in Ireland. It includes doing the National Lottery, scratch cards, bingo, slot machines, casino games and betting on sports.

Gambling Addiction

Lots of people gamble for fun. For some people, gambling can become a dangerous and addictive behaviour. Gambling addiction is the uncontrollable urge to gamble, even if it damages your life. The person with gambling addiction will experience a 'rush' when they win money on a bet, and will chase the rush. They will often gamble in secret. Gambling addiction affects a person's mental health, and puts them in dangerous financial situations. They might put gambling before their family, friends, and their work. Online gambling makes it easy to gamble in secret, using a mobile phone or laptop. Online gambling sites target young men in particular.

How do you spot a gambling addiction?

It can be difficult to identify a gambling addiction. A person suffering from gambling addiction may show some of these symptoms:

- **Mood swings:** changing from one emotion to another and getting angry quickly.
- **Poor concentration:** may seem distracted, upset, or have difficulty paying attention.
- **Depression:** sad, low, hopeless, or suicidal.

- **Dishonest behaviour:** lying, taking money from people for false reasons.
- **Secretive behaviour:** being unclear about money or where they have been.
- **Self-isolation:** staying away from family, friends, or work.
- **Health:** headaches, trouble sleeping, and stress-related health issues.
- **Appearance:** look tired due to a lack of sleep, seem 'on edge'.
- **Conflicts:** getting into conflicts with people over money.
- **Financial:** borrowing money often, switching between being broke and having lots of money, money going missing, gambling to win back a loss.
- **'Feeling lucky':** believing they are 'lucky' or are 'good' at gambling.

Some facts about gambling

- People in Ireland gamble over €5 billion each year. This amounts to €4 million every day, and €10,000 every minute.
- Less than 1% of gamblers suffer from gambling addiction. This creates almost 35% of the gambling industry's income.
- In 2015, Paddy Power said that 77% of their profits came from online gambling.
- In 2010, teenage gambling in Ireland was estimated to be almost 3 times higher than adult gambling.

Getting help

People with gambling problems often feel shame and guilt. They can struggle to open up about the issue. If you are concerned about a loved one's gambling, you might find some of the organisations listed below helpful.

Gamblers Anonymous

This organisation can provide information about gambling addiction and hosts local support meetings.

<https://www.gamblersanonymous.ie/>

Regional phone numbers

Dublin: 01 872 1133
Cork: 087 285 9552
Galway: 086 349 4450
Tipperary: 085 783 1045

Kerry: 087 426 6633
Waterford: 087 185 0294
Belfast: 048 9024 9185