



The Tharrie Times

Issue 25, Winter 2018

Welcome

Welcome to Issue 25 of **The Tharrie Times**, the bi-annual newsletter of National Traveller MABS.

We hope that you find the articles contained within to be both stimulating and interesting. We look at a recent report published by the European Anti-Poverty Network on financial exclusion. Income inadequacy features heavily in the report. The report also contrasts policy in terms of homeowners and insolvency, and asks what is being done in terms of policy in the other areas of financial exclusion, such as rent arrears and utility debts.

We examine the issue of gambling, and what supports there are for people with gambling addiction. We also give an overview of the work we are doing to make our information more accessible to a wider audience.

We report on our current research into energy poverty amongst Travellers living in mobile homes. The need for this research was first flagged by Dublin 10 & 20 MABS' report on fuel poverty *Left Behind in the Cold?* We expect that the evidence gained from this research will go towards our work in the area of affordable culturally appropriate accommodation.

We also cover the Irish Traveller Movement's response to Traveller homelessness with the 'Traveller Homes Matter' campaign. Homelessness and life in emergency accommodation are impacted by financial exclusion and we need push for resources and policy solutions on this issue.

National Traveller MABS hosted a seminar on community education on the 15th of October, to launch our new report *Developing Trust – Community Education and MABS*. We have since published a seminar report of the event proceedings. We would like to thank all the participants, in particular our MABS colleagues. What it demonstrated for us is the vital importance of community education in building relationships with Travellers and how that opens up the service to the community.

We look forward to working on building on community education and development with our colleagues in the new MABS regions 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



Since 2014, the numbers in emergency accommodation have nearly tripled, from 3,258 to over nearly 9,700. When the financial crash happened, the people at the margins of our society were further isolated. It is important that Traveller accommodation does not get forgotten about when we seek solutions to be put in place.

The Irish Human Rights and Equality Commission (IHREC) recently stated (ii):

“The recognition of Traveller ethnicity over a year ago, was part of an acknowledgment that we have in the past simplistically labelled Travellers as failed settled people, and that this historic approach delivered a denial of their rights and equality of treatment in particular in education, health and housing which the State is still dealing with today.”

Travellers are dealing with this discrimination daily, and it is most sharply felt in the area of accommodation. The Traveller Accommodation Act 1998 is twenty years old, and it came at a time before the State recognised Traveller ethnicity. In the last twenty years, the number of Traveller families in need of accommodation has more than

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doubled. Homelessness is 11 times higher in the Traveller community than the settled community. Less than half of the halting site bays which were planned for in the accommodation programmes over the last two decades have been built. Failure to provide culturally appropriate accommodation has pushed Travellers into overcrowding, or living on the side of the road. A large number of Traveller families (3,701) are in standard housing. In the last twenty years, we have seen a twenty-fold increase in Traveller families in the private rented sector, which leaves them vulnerable to being made homeless due to discrimination. Recent research by IHREC shows that Travellers are 22 times more likely to be discriminated against by landlords when accessing private rented or emergency accommodation.

This illustrates a lack of acceptance for Traveller ethnicity and for Travellers' right to culturally appropriate homes.

The Irish Traveller Movement is actively working on a campaign called 'Traveller Homes Matter' which 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

Accommodation and social housing pressures are now posing big questions for our society. People need to have an affordable and comfortable place to live. It now appears to be the time when we have to restate the case that this is a basic right. Travellers are part of this movement, as are the Irish Congress of Trade Unions with the 'Raise the Roof' campaign. MABS staff are well aware of the pressures that people are under in relation to housing. We all, Traveller and settled, need to actively support the push for social housing, to ensure that it is planned, provided for and built, and that it is something that is far too important to be left in the hands of the open market.

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

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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.

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 staff have participated in 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

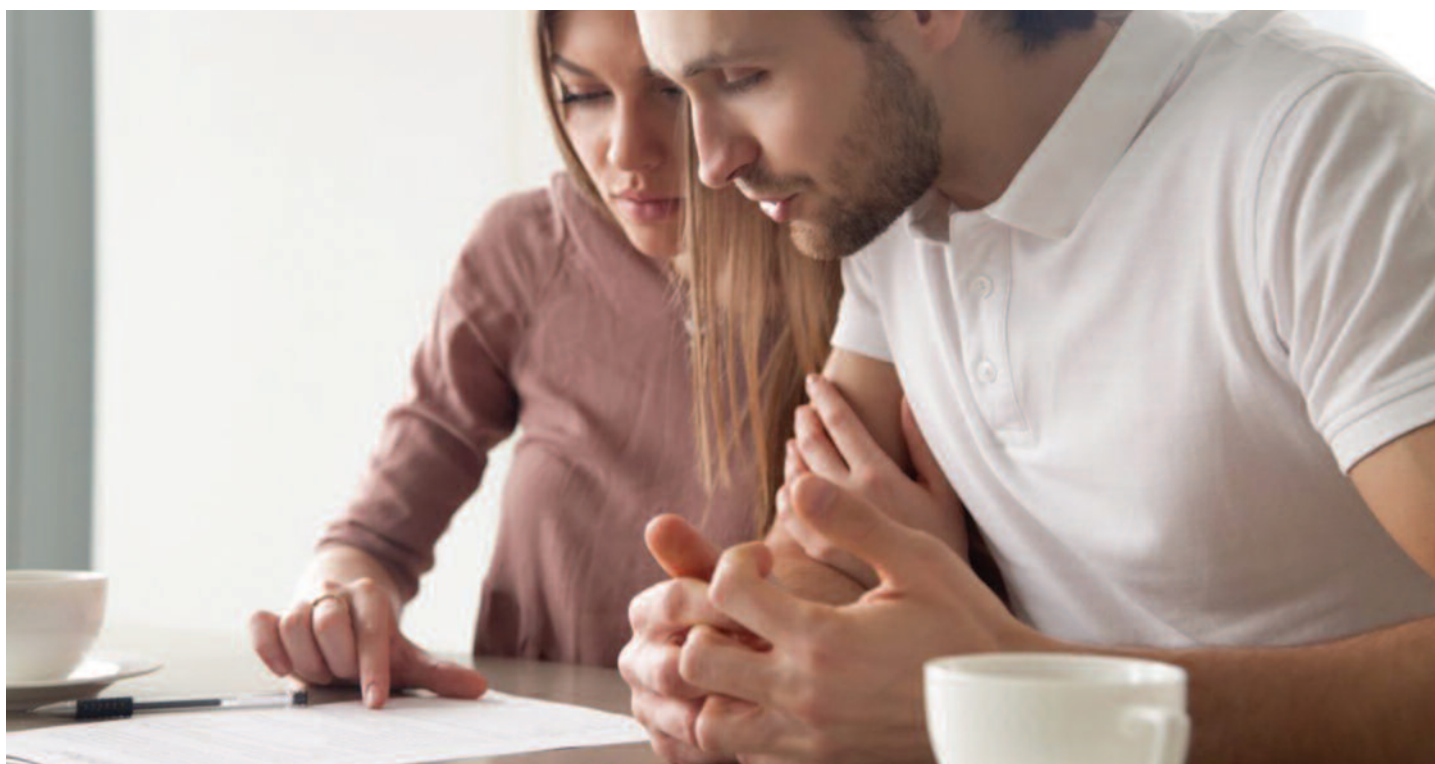
community education program. They are familiar with the work that MABS does.

So far, we have had 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.





Gambling Addiction

Gambling

Gambling involves taking a financial risk to play a game of chance, in the hopes of winning money or items. Gambling is a socially accepted leisure activity in Ireland. There are countless opportunities to gamble: the Lotto, scratch cards, slot machines and casino games, bingo, betting on sports, as well as mobile phone and internet gambling.

Addiction treatment centres report that gambling addictions are increasing. This might be due to the development of online gambling which has increased the numbers of young people gambling, particularly young men. Alan Galvin, who is the manager of the Saoirse Addiction Treatment Centre in Limerick, describes online gambling as “one of the most serious epidemics” facing Ireland. There is not a lot of research on gambling in Ireland. However, we do have some statistics.

Did you know?

- Over €5 billion is gambled each year in Ireland, which amounts to €4 million every day and €10,000 every minute
- Nearly 12% of Irish adults bet with a bookmaker on a weekly basis
- Almost 2% of Irish adults gamble online regularly
- Ireland generates the highest gambling revenue per person in Europe

Gambling addiction

Most people can gamble for fun without impacting on their everyday life. However, some people develop gambling addictions which can have serious effects on their life. This can lead to the breakdown of family, work, and social life. A person will often keep a gambling addiction secret from their family and friends until it has become serious and is out of control.

Did you know?

- International research studies suggest that single men under age thirty-five are at greatest risk of problem gambling
- It has been estimated that between 28,000 and 40,000 people in Ireland have some form of gambling problem
- About 7% of gamblers are at risk of developing a gambling addiction
- Less than 1% of gamblers suffer from gambling addiction – this accounts for 30-35% of the gambling industry's income
- Less than 1% of people who need treatment for problem gambling receive it

- In 2013, gambling addiction made up 33% of the cases presented to the Gaelic Players Association for counselling
- Paddy Power says that in 2017, 59% of its profits came from online gambling

Youth gambling

- Teenage gambling is thought to be between 2-4 times higher than adult gambling
- Gambling addiction in young people is 2-3 times higher than in adults
- Some video and online games offer players the opportunity to place bets. These include ‘loot boxes’ where players can pay real money to win new items or abilities for their characters, and ‘skin betting’, which are third-party sites where gamers can bet against each other
- In 2018, a study of 8,500 gamers found links between loot box spending and problem gambling in young people (York St John, September, 2018)

Support services

Gamblers Anonymous

This organisation provides information about gambling addiction and about 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

Problem Gambling Ireland

This organisation provides phone and email support for people with gambling problems. <https://www.problemgambling.ie/>
Helpline Number: 089 241 5401 (They will call you back)

Gamble Aware

This is a UK website with a lot of information about gambling and gambling addiction.
<https://about.gambleaware.org/>

If you would like to find out more about the sources used in this article, please contact Sian at sian_crowley@mabs.ie

See also: <https://www.ntmabs.org/>

‘Enabling Citizens, Money Matters, Addressing the Unmet Needs of People Living with Inadequate Income and Experiencing Financial Exclusion’ report by Audry Deane

This article explores the findings and recommendations of a recent report into Income Inadequacy and Financial Inclusion undertaken by EAPN Ireland (European Anti-Poverty Network).

The report is written by Audry Dean and funded by The Carnegie Trust, through The Wheel. The report raises questions about the priority given by government to financial exclusion at a national level and identifies ways forward to improve the situation of people who are financially excluded.

This report looks at the link between poverty, income inadequacy and financial inclusion. For MABS services who were included in the research, the findings, conclusions and recommendations of this report will not be a surprise. They do however, pose questions about how best to ensure we in MABS use our resources to best effect, towards those who are financially excluded.

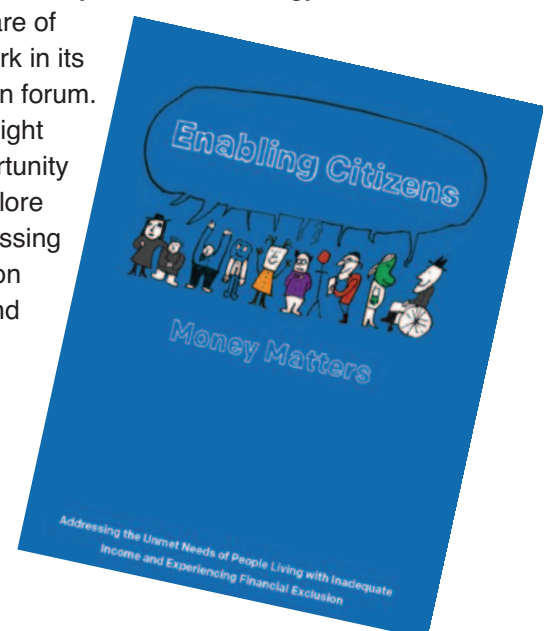
The report describes the reality of life for people living on inadequate income and its connection to financial exclusion. It also describes over indebtedness exacerbated by a lack of access to affordable credit. It goes on to describe the serious impact these situations have on the mental wellbeing of people and concludes that there has been a lack of political will in addressing these issues. It contrasts government’s response to supporting people in danger of losing their home as a result of insolvency, with those who are not homeowners and have personal debt problems. It points to the delay in implementation of actions to address financial exclusion and stresses that there is a lack of periodic data on rent arrears, people struggling to pay utility bills and on numbers of people who have defaulted on unsecured loans.

In terms of moving forward, the report makes a series of proposals to address financial exclusion. The main proposal is that government as a matter of urgency develop a cross sectoral collaborative approach through the development and implementation of a Financial Inclusion Strategy. The author then lists the issues that need attention including, increasing income adequacy, political leadership, addressing data deficits, regulation

through the central bank and finally, and of most relevance for MABS, a recommendation around financial education.

The report says that a ‘ multi-sectoral approach to financial inclusion education must be prioritised, resourced and led by Government to include all relevant actors, statutory and non-statutory. If developing a financial inclusion strategy that includes a coordinated approach to financial education is what is needed, then the questions arises how MABS can influence other key players at a national level to meet their commitments in terms of financial education.

Recently, National Traveller MABS in its report into Community Education in MABS recommended the setting up of a MABS community education network to look at developing a community education strategy within MABS. We are also aware of MABS NDL’s work in its financial inclusion forum. These spaces might provide an opportunity for MABS to explore our role in addressing financial exclusion into the future and how we might influence other actors to play their part.





Developing Trust – Community Education and MABS

In Autumn, National Traveller MABS launched a report about community education in MABS, *Developing Trust*. The report explores the findings of a survey about community education in MABS which was carried out in 2016.



The survey found that many services engage in community education with lots of different community groups. As a result there is a broad range of community education skills and resources across MABS. It found that MABS continues to be committed to supporting marginalised groups, and that there is a desire to build on community education work in the future.

The report identified the need for consistent facilitation and cultural awareness training across the service, and the need for more strategic planning of community education.

We launched the report in the Ashling Hotel in Dublin on October 15th. The event was well attended by staff from over twenty services around the country. The aim of the event was to give an overview of the survey findings, to present the key recommendations, and to open a space to discuss community education in MABS.

The event was opened by Dermot Sreenan. He spoke about how community education is at the heart of what National Traveller MABS does, as it is rooted in the community and led by participants. Sian Crowley then gave a presentation on the report. She recommended that MABS continues to recognise the value of community education to the service, and to commit time, planning, and resources to ensuring that it remains part of the work plan.

Sian was followed by Sally Connors and Helen O'Brien who are Primary Health Care Workers in County Wicklow Traveller Primary Health Care Project. Sally and Helen spoke about their experience of a money management community education program with Arklow MABS. They now trusted the service, and felt comfortable recommending the service to people in their community.

Sally and Helen spoke about the discrimination faced on a daily basis by Travellers, and said that it was important for staff from services to be aware of the life experiences of Travellers.

Caoimhe Kerins spoke after Sally and Helen. Caoimhe is an Adult Education Officer for the City of Dublin Education and Training Board. She spoke about what community education means to her. For Caoimhe, real community education is a process where the learner and facilitator are equal participants. The facilitator brings knowledge about a particular topic, and the learners in the group bring rich life experience, and both parties share knowledge together. The final speaker was Colette Power. Colette is National Development Worker for Financial Inclusion in MABS National Development. Colette spoke about financial inclusion in Ireland, and the recently formed MABS Financial Inclusion Forum. She also spoke about MABS National Development's continued commitment to community education.

After the panellists and discussion, participants attended workshops. In the workshops, three groups discussed the themes which had come up earlier, and explored what community education in MABS might look like going forward. The groups brainstormed what a MABS Community Education Strategy would look like, and what a MABS Community Education Network would do.

The conversations on the day reflect the report findings: there is a great desire within MABS to engage in more targeted and planned community education with the communities who need it most. The depth of knowledge and experience in the service was very obvious in the discussions.

Thank you to all who joined us on the day. We look forward to working with you on community education initiatives and moving forward on the report recommendations in 2019.

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



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

National Traveller MABS is carrying out research 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 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 as well as developing policy recommendations in the area of energy poverty amongst Travellers living in mobile home/trailer accommodation.

