



Newsletter of National Traveller MABS

Issue 8, Autumn 2014

Welcome

Welcome to issue 8 of 'Newsletter of National Traveller MABS'

NTMABS supports the recognition of Travellers as an ethnic minority as a necessary step to address the main focus of NTMABS that is - overcoming the financial exclusion of Travellers in Ireland.

In this packed issue, we look at a variety of issues affecting members. We have been travelling around the country taking photos and marking important events.

Additionally, we keep the focus on The Lough Payments Scheme and welcome every opportunity to highlight the need for this service continuing.

We hope you enjoy reading the above articles and the many other stories that we bring you in this Autumn edition. And, as always, we welcome your feedback!

Please visit our Facebook page and like us and visit us on www.ntmabs.org



Nancy Power
Joint Co-ordinator



Nuala Ní Ghabhann
Joint Co-ordinator

Update on the Lough Payment Scheme.

As many of you are aware, there was a decision early this year to end the Lough Payment Scheme. The scheme is an extension of the Household Budget Scheme and operates for MABS clients. It is jointly managed by Lough Credit Union and Cork MABS. It facilitates MABS clients nationwide to pay additional creditors other than the Local Authority and utility companies.

Deductions are taken at source from social welfare payments and directed through the Lough Payment Scheme via the Household Budget scheme. The facility is offered to MABS clients who would be classified as financially excluded or vulnerable- for example, they may have health difficulties or they may be on such a low income that they struggle to hold on to money long enough to pay bills.

In early 2014, approximately 25 MABS services supported over 400 clients to pay debts via the Lough payment Scheme. Clients using this facility are generally the most marginalised in our society. Money advisors have identified social isolation, mental and physical health difficulties, rural isolation and literacy difficulties as some of the reasons people choose to have payments deducted at source. The Lough Payment Scheme ensures payments such as caravan loans and private rent are made regularly and for many people this ensures that they do not become homeless.

National Traveller MABS works closely with local MABS services and with other organisations on a number of Caravan Loan guarantee schemes. Such schemes were established on the basis of repayment being made through the Lough Payment Scheme. They have now suspended the guarantee schemes. The reason for this is the decision by the Department of Social and Family Affairs to discontinue the use of the Lough Payment Scheme for the deduction of loan repayments, without putting in place a sustainable alternative. This decision has impacted greatly on many Traveller families and is causing great difficulty for Money Advisors who no longer can give hope of supporting clients in securing decent accommodation.

The Lough Payment Scheme is a positive example of a joint attempt by MABS, the Lough Credit Union and An Post to address the issue of financial exclusion in Ireland. The government commitment to financial inclusion has so far provided nothing in the way of an alternative. Until there is an acceptable alternative, National Traveller MABS call on the Department to reinstate the Lough Payment Scheme.

National Traveller MABS have been joined by many other organisations and politicians in lobbying to ensure the scheme is maintained. To read our position paper on this please log onto www.ntmabs.org.



New board members for National Traveller MABS

The board of National Traveller MABS were sad last year to say goodbye to 3 Directors. Brigid Clarke, former social worker with Exchange House had been with us since 1998 and indeed was instrumental in the establishment of the organisation. Her commitment to Travellers was immeasurable and she is still missed greatly. We also said farewell to Ken Slattery of the Social Finance Foundation. Ken guided the organisation calmly through the many governance changes that have taken place over the last number of years. He was a calm presence in often choppy waters. Finally we said adieu to Heydi Foster, former Director of Exchange House National Traveller Services. Heydi now works with Misesan Cara and we wish her all the best in her new role.

However we are privileged this year to welcome to the board 6 new members. All were invited on for their expertise and commitment to the Traveller community and we are honoured that they have accepted the invitation to join National Traveller MABS.

As a Traveller organisation we pride ourselves on having Traveller representation at both management and staff level. In 2014 we welcomed Brigid Quilligan, Director of The Irish Traveller movement onto our board. Additionally we were joined by Missy Collins from Pavee point and Catherine Joyce, Director of Blanchardstown Traveller Development Group. All 3 women have been involved in advancing the issues of the Traveller community for over 20 years. Their experience both at a local and national level will be of huge benefit to National Traveller MABS.

While we sadly said goodbye to Ken Slattery at the end of last year, we were delighted when he recommended that Ronan Headon, also from the Social Finance Foundation replace him. We have been delighted to welcome Ronan onto the board and have thoroughly enjoyed working with him in 2014.

National Traveller MABS works closely with FLAC and it was from this relationship that we were lucky enough to be joined by solicitor Rebecca Keatinge. Rebecca is a practising solicitor with Brophy Solicitors, a firm renowned for its human rights work. Rebecca has a number of years' experience working with vulnerable and marginalised groups of people and has an extensive background in human rights law. We are honoured to have her join us and look forward to working with her in the future.

Finally we were delighted to welcome Geralyn McGarry, Social Policy and Research Manager with the CIB onto the board. Having Geralyn on board further strengthens the relationship we have had with her over the years though our mutual work in the area of social policy. We look forward to continuing this relationship.

As 2014 draws to a close the board of National Traveller MABS looks forward to continuing to support staff in overcoming the financial exclusion that impacts on many members of the Traveller community in Ireland today.

A message to our readers from Trish Mc Guane, National Support and Development Worker with National Traveller MABS



I was delighted to be selected from interview for the role of National Support and Development Worker at National Traveller MABS. Liz Daly who most of you will know is currently on Maternity Leave and I am covering her time away. Time is just flying and I

cannot believe I am now almost 3 months here. I love working with people and while my background has traditionally been in the financial services industry, I decided in mid 2000 to leave this industry and pursue a full time degree in Social Science in

Maynooth. Just after I graduated I was successful in applying for the position of Regional Administrator with The Society of Saint Vincent de Paul (SVP). I worked there for 6 years looking after all aspects of SVP work in the Carlow, Laois and Kildare areas. I absolutely loved my time there and feel that I did make a difference to a great many people.

However onto pastures new! I know my time in NTMABS is short but again I hope to make a difference in what I can deliver to you. As the saying goes 'watch this space!' Feel free to contact me on 0761072230 or 086 1925292. Looking forward to working with you over the coming months.

Trish McGuane



Good to talk – a guide to mobile phone charges

We all like to talk and according to COMREG, the communications regulator – in 2012 people in Ireland sent 12 billion text messages and spoke by phone for 12 billion voice minutes.



Around 59% of mobile phone users in Ireland use pre-pay or pay as you go phones. By topping up €10 or €20 every so often it is easy to lose track of how much our phones are actually costing us. Data on the best deals etc can often be complicated not very user friendly and leave us feeling afraid to move to another operator.

You can visit www.comreg.ie where you can analysis your usage and find the best package for you. Below are some examples of current ready to go deals. It is also important to consider the best phone signal being received in your area.

Currently the best pre pay deals are for 48 months. They are owned by O2 and use the O2 network. It is a no frills service and for €20 per month you get unlimited calls and texts to any Irish mobile network. 60 minutes to any landline and 5 GB of data. It's aimed at the 18-22 age groups.

If the above option is not for you have a look at O2 – when you top up by €20 you can opt for 1 month of unlimited calls to mobile and landlines for €10 – leaving you €10 credit to use on texts and data. Another popular option for smartphones is to get 7.5GB of data and 350 texts for €10 of the €20 credit.

If you are not a heavy user of mobile phones and you just want to know the network where a €10 top up will last you the longest?

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|---|---|
|  | Vodafone: free Vodafone to Vodafone texts for 30 days. The €10 credit will get about 40 minutes of calls (.25c/min) |
|  | Meteor: a €10 online top up gets you 100 MB data and free Meteor to Meteor calls for 30 days. The €10 credit will allow you to make about 25 minutes of calls (.35/min) |
|  | 3 Network: €10 will get you 200 MB data. 50 any network texts and 50 minutes of calls to any 3 phones for 30 days. The €10 credit will get you just 28 minutes of calls (.35/min) |
|  | Tesco: For Tesco call and texts for 30 days. The €10 credit will get you about 40 minutes of calls (.25/min) |
|  | Postfone: €10 credit will get you about 50 minutes of calls (.20/min). If you are looking for a provider with the lowest call charges then this is one of the best. |

Bouncing baby boy for Liz Daly

We are delighted to announce that Liz Daly, who you will all know is our National Support and Development worker has welcomed into the world a healthy baby boy. Eli Colhoun has joined Liz and her family and is doing well. We at National Traveller MABS wish them all the best.

National Traveller MABS now on Facebook!!!

We are delighted to announce that National Traveller MASBS are now on Facebook.



You can access our page by clicking Facebook on our website www.ntmabs.org or you can follow us by logging into Facebook and search for National Traveller MABS.

We hope you enjoy and please feel free to share and like our page.

Budget 2015 – Not the answer the poor were looking for

We have all got used to hearing stories of what the Budget will contain before we actually see the results of the governments deliberations. This year the story emerging prior to Budget day was that Budget 2015 would not be like the previous 7 austerity budgets that we had seen since 2008. There were rumours of tax cuts and some increases in entitlements and social protections. Research published by Social Justice Ireland identified that the poorest 10% of households paid more income tax than the richest 10% of households. The anticipation was that this budget might address this imbalance.



1. What Budget 2015 did was widen the gap between rich and poor, with an unemployed single person gaining €0.90 a week in comparison to the extra €14.30 a week a single earner of €75,000 would gain. Social Justice Ireland highlighted that the working single person on €50K a year would be €499 better off per annum than a single unemployed person thanks to budget 2015. There was no change in the personal rate for jobseekers benefit. It remains at €188 per week. This has not increased since 2010. Inflation of 5.5% in the same time period displays how the less well-off are slipping further behind.
2. Disability services have suffered cuts of 9.4% since 2008 and this has not been addressed at all in Budget 2015.
3. The introduction of water-charges for all households will have a greater negative impact on low income households, as the tax

relief will not apply to those whose incomes are insufficient to pay tax.

4. In the area of Human Rights, Justice and Equality, the new Irish Human rights and Equality Commission (IHREC) commenced its life in 2015 with a 2.3% cut in its budget. The equality and integration budget suffered a cut of -3.9%. This comes at a time when various protests in relation to conditions in direct provision reception centres is a matter of concern to the Minister in charge.

The government has highlighted some positive changes arising from Budget 2015

- An increase of €5 per month per child in the Children's Allowance is welcomed as this has a direct impact on child poverty. However the level in 2015 that parents will receive will still be 18.7% per child down on what they got in 2009.
- The accommodation crisis was addressed by the promise if 2,500 social housing units coming on stream in 2015 with an additional 4,200 over the following couple of years. Again a welcome step in the right direction, but falls far short when considered against a social housing list in excess of 90,000 households nationwide.
- Funding of €4 million will be provided for the management and maintenance of existing Traveller halting sites and to fund social workers on related duties. To put this in context, Dublin City Council planned to build for 118 new units for Travellers between 2009-2013. This was in response to an urgent need for Traveller accommodation in this area. To date not one single unit has been built. The accommodation crisis for Travellers is on-going and continues to be ignored by the State.

If we want to end the cycle of economic boom to bust, it is important that as we emerge from this crisis, that we put equality, fairness and justice at the heart of both policies and Budgets. Budget 2015 is a missed opportunity to do this.

MABS Guide to Surviving the Christmas Season

It's that time of year again, when the evenings draw early, there's frost in the air and glittery ads are on the Telly – Yes Christmas is coming!

If the thought of Christmas makes you shiver when you think of how much it is going to cost, then take a breath, and a moment to think. It is so easy to get caught up in the moment that is why it's important that you take control of your finances when you can. If you are the person that takes control of the finances in your household, you deserve a Christmas too – don't let it turn into a nightmare.

The 12 steps of Christmas

- 1 Make a list of what you need to buy. Divide it into the following categories, Food, Clothes and socialising.
- 2 Prioritise – if you had only a limited amount of money, what would you cut from this list? Work down through the list numbering items in order of importance as you go down
- 3 Try to estimate how much money you expect to spend on each of these items.
- 4 If the amount is very large, look at each individual item. How can you reduce the cost?
- 5 What is the figure now? Hopefully a more manageable figure.
- 6 Keep going until you get a figure you are comfortable with.
- 7 This is now the amount of money you have decided you need for Christmas
- 8 If you have been able to put aside a few euro during the year to meet this additional cost, well done. Will it be enough to cover the cost you planned for?
- 9 If you have not been able to put aside any money, or if what you have saved is not enough, then you have a choice, either you cut down on the amount you intend to spend again, until your savings can cover it, or you may decide to borrow.
- 10 Try not to base your plans on the basis of a payment that you are not absolutely certain you will get – only factor in the money you can rely on getting.
- 11 Try and get the best value you can when shopping for gifts – look for special offers, three for two deals and so on. Stick to cash if possible. Keep your receipts in case something is not

right and needs to be returned. Work from your list and stick to it. Remember the shops only close for one or two days max so no need to stockpile food.

- 12 Borrowing – If you have no option, then remember these points:
 - Only borrow what you truly NEED, and not a cent more
 - Try and ensure you pay it back mid-2015. If you are still paying it back in October 2015, you may be unable to borrow again for Christmas 2015.
 - Find out what your weekly/monthly payments are going to be and see how this will affect your budget next year – can you afford the amount along with your other bills?
 - Try and get the best value you can. Money from a moneylender costs you more than from say your local Credit Union.
 - Using your credit card is also a very expensive way of borrowing.
 - Before you borrow, look again at your list- is it worth it? Are you sure this is what you and your family want?

MABS Guide to Surviving the Christmas Season is available from any MABS or CIC office or by phoning NTMABS on 0761072230.





Staying Safe and Warm This Winter

Winter is fast approaching and with fuel costs rising, we can stay warm and safe by just making small changes or investing a little in insulation to make life a little more comfortable. Here are some tips-

Eating well

- Food helps us to stay warm. During cold spells take lots of hot drinks during the day and again before bedtime.
- Soup made daily and put into a flask while warm is healthy and wholesome.
- Try to eat some fruit and vegetables each day
- When you go shopping try and get a few additional items for the cupboard just in case you cannot get out. Examples would be beans, soup, tinned rice or tuna.
- If you make a stew or cottage pie, why not make a little more and freeze it in containers in the freezer.
- Check to see if your local supermarket delivers groceries. Most of them do particularly in country areas.

Staying safe

- Always use a fire guard on an open fire
- Keep drying clothes well away from the open fire.
- Do not block up air vents, blocked air vents could allow a gas called carbon monoxide to build up which can be very dangerous or fatal.
- Have your chimney cleaned regularly to avoid fires and carbon monoxide poisoning
- Install a carbon monoxide detector- they can be bought in any hardware shop for as little as €20
- Make sure you have at least 1 smoke alarm in a bungalow or 2 in a two-storey house.

Staying active

- Moving around keeps us warm. Try and spread your housework throughout the day in order to stay moving.
- Go for a walk if you can, taking care not to slip on snow or ice.
- Wear sensible shoes at all times, slips, trips are the most common falls.

Keeping yourself warm

- Wear several layers of clothes instead of just one thick layer.
- If you are cold, put on extra clothes before turning up the heat.
- Thermal underwear can be purchased from many of the department stores at a relatively low cost.
- While in bed make sure you have adequate blankets or duvets and wear warm pyjamas and socks.
- Use hot water bottles when relaxing at home or when in bed.

Keeping Your Home warm while being cost effective

- Use a timer to turn on the heating before you get up and turn off after you go to bed. If the temperature falls below 16 degrees Celsius, you could be at risk of hypothermia.
- Only heat the rooms you use- close up rooms in the house that are not being used daily
- If rooms are too warm, turn down the heating rather than opening windows.
- Pull your curtains early in the evening and ensure that they do not hang down over the radiator blocking the heat.
- If you need to replace your room heater, find one that is thermostatically controlled
- If you have central heating, use it to heat your rooms and water.
- Invest or make a draught stopper for the door... stuff old socks into a pair of old tights and place along the bottom of the door.
- Hang a curtain across the inside of an outside door.

Cutting costs

- Appliances on standby use electricity. Turn off appliances such as the television at the main switch
- Put on a lagging jacket on emersion water heater to keep heated water warm.
- Only fill the kettle with the required amount of water you need
- Energy efficient light bulbs have improved immensely both in the amount of light they give out and the cost of them. Well worth the investment in the long run.

Much of this information has been gathered from a publication called 'Keeping Well And Warm This Winter' www.wellandwarm.ie a publication from SEAI, The Sustainable Energy Authority of Ireland. It is available from your local CIC Centre or MABS Office.

Further information can be obtained from-

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| Better Energy Warmer Homes | 1800 250 204 |
| ESB Networks | 1850 372 999 |
| Bord Gais | 1850 600 294 |
| SEAI | 01 8082100 www.seai.ie |
| Household Benefits Package | 1890 500 000 |
| Society of Saint Vincent de Paul | 01 8550022 www.svp.ie |
| Your local Citizens Information Office visit | www.cic.ie |
| Money Advice and Budgeting Service (MABS) helpline | 0761072000 www.mabs.ie |



Ballyfermot MABS Official Opening of new offices



Cutting of ribbon at the opening of the new Ballyfermot MABS Office



Ballyfermot MABS Office

Exchange house National Educational Awards 2014



The West Limerick Primary Health Care Project for Travellers.



National Traveller MABS were delighted to attend the evaluation of The West Limerick Primary Health Care Project for Travellers.

West Limerick Healthcare Team



West Limerick Healthcare Team at the launch of their Evaluation of Service Report

Roscommon MABS promote money management within the Traveller community

Community Education provides an important link between MABS services and the local Traveller population. Roscommon MABS, following support provided by NTMABS facilitated money management training with Traveller women employed as Community Health Care Workers in Roscommon. The women cover a large area stretching to Castlerea in the North, to Tuam in the West, and Ballinasloe in the South

The community education setting allows for the building of skills and knowledge, but also trust between the local Traveller Health Care Workers and the local MABS service. Aside from providing information on budgeting, access to legal and affordable savings and credit, maximising income etc. the message of what MABS does and how it can help people will naturally follow on from community education.

National Traveller MABS is happy to support local MABS in facilitating community education because it develops skills and

knowledge for the participants and an understanding of the valuable service that MABS provides. Roscommon MABS in the guise of Mike Donnelly and Sheila Gatley were exemplary in their participation in the training, and in how they worked with the local group to bring them through the important specific learning outcomes. According to Mike the group were “knowledgeable about budgeting and overall they were an excellent group to work with and engaged fully at all times. It was very enjoyable working with the group.”

NTMABS are happy that there are a number of other services who will be facilitating Community Education training with Travellers in the near future. Cavan MABS are trained and will soon be working with their local Primary Health Care group; Tipperary MABS are scheduled to undertake training and are looking forward facilitating community education with their local primary health care teams.



Back row, Left to Right: Annemarie Mongan, Mary Mongan, Winnie Mongan, Bridie Mongan, Diane Mongan, Margaret Mongan
Front Row L-R; Mike Donnelly, Sheila Gatley, and Liz Daly