



# The Tharrie Times

Issue 30, Winter 2023

## Welcome to the Winter 2023 edition of our newsletter



*Nancy Power*

2023 has been a difficult year for all. The cost of living crisis and energy crisis have impacted the community significantly and we know that people are struggling. We would encourage you to contact your local MABS if you are dealing with debt or struggling with your personal budget. You can contact the MABS helpline on 0818 072000.

We continue to work on our pilot project addressing energy poverty on halting sites and recognise that the

issue has deteriorated further over the past few months as we have seen gas and electricity price increases as well as additional carbon taxes. We also know that many Travellers missed out on the electricity credits and we have been working on this all year with the help of Senator Eileen Flynn and Minister Ossian Smyth.

We continue to work on a community engagement pilot with Dublin South MABS. We have begun work on a similar pilot with the Citizens Information Service in the south Dublin region and look forward to helping to build links between MABS and the Traveller community.

We wish you all a happy and peaceful Christmas and look forward to working with you all again in 2024.

## Electricity Credits Scheme

National Traveller MABS have been and continue to work closely with Senator Eileen Flynn and Minister Ossian Smyth T.D. to ensure that all Travellers who did not receive the initial €200 electricity credit in 2022 or the 3 x €200 credits in Winter 2022/23. Minister Smyth has committed to helping ensure that all Travellers receive the credits and has engaged with National Traveller MABS on the issue.

If you have not received your credits please reach out and let us know.

*Malcom Noonan TD Nancy Power Ossian Smyth TD  
Aoife Foley Denise Collins Senator Eileen Flynn*



# Launch of Insurance Report 2023

On 19th of April 2023 National Traveller MABS launched a report in Exchange House on **An Exploratory Analysis of Insurance Exclusion among Travellers**

The report was authored by Dr Stuart Stamp Independent Social Researcher & Research Associate, Department of Applied Social Studies, Maynooth University.

A body of previous work carried out by National Traveller MABS illustrates that “**financial exclusion**”, in terms of inability to access and use mainstream financial services, impacts disproportionately on Travellers. Most of the work carried out on this issue to date relates to banking, payment, savings and credit services; however, little is known about the insurance dimension to financial exclusion among Travellers and hence a considerable knowledge gap exists in this regard both from a social policy and financial (community) education perspective. The motivation for this enquiry is to gather preliminary information from Travellers in order to begin to understand a number of things from a Traveller perspective, such as: the extent to which different types of insurance are relevant to Travellers; how insurance is currently accessed and used, and for what purposes; the level of awareness of insurance products among Travellers; any barriers to access and/or use; and, whether there are particular issues that need to be addressed from a Traveller point of view.

During the winter of 2022, National Traveller MABS circulated a questionnaire to its network of Traveller groups across Ireland to garner a sense of the extent of insurance engagement among the community. The questionnaire was also used as an informal interview schedule for a purposive sample of Travellers conducted by National Traveller MABS, and as a topic guide for a small number of focus groups.

## The Research

The research question, objectives, framework and methods are set out as follows:

### Research question:

The following research question was drawn up in consultation with National Traveller MABS:

*How relevant is insurance to Travellers, and are there any barriers to access and use of specific types that need to be addressed and if so, how?*

### Research objectives:

Three objectives are set for the research as follows:

1. To identify the extent and nature of insurance take-up among Travellers;
2. To identify any barriers/issues that exist in relation to access and/or use;

**Doreen Carpenter [Vice chair NTMABS, Mental Health Coordinator CH09]** was quoted as saying that ‘insurance may not usually be thought of as part of as a natural form of financial exclusion however not having the price of a premium, incurring an extra charge by paying in instalments, not having a bank account to make a card payment where companies do not accept cash is financial exclusion. Not having an insurance policy or not having enough insurance can leave people in a very financially vulnerable position after an accident, flood, fire etc. where they do not have the means themselves or the backup of an insurance policy – this can lead to and further entrench someone in financial exclusion.’

**Joan O Connor from CIB: said that CIB were proud to support National Traveller MABS in the work that they do. They work with the Traveller community and other organisations to change policy and practice which impact Travellers, financially.**

National Traveller MABS works directly with the Traveller Community to establish evidence of issues which prevent the full participation of Travellers in society.

Travellers along with everyone else, should be able to make full and informed financial choices about what is right for them and their families.

**Dr Stuart Stamp gave an overview of the research by [via video online]**

Dr Stuart Stamp outlined in his video that there is

*High levels of poverty unemployment disadvantage widespread Financial Exclusion re: Banking Payment and Credit among Travellers and other marginalized groups. Little is known about Insurance Dimensions.*

*NTMABS linked in with other Traveller individuals with their own experiences we got a good cross section from Travellers 36 responses in all.*

**Senator Eileen Flynn: launch the report and quoted that there is also a perception that even if Travellers did try to access some of these financial services, they would be refused: Who’d give us a pension or life insurance... the most excluded group in Irish society?’**

*Due to their treatment by mainstream society Travellers feel excluded from insurance before they ever even try to get it and that is not just financial exclusion that is social exclusion. We all need to work together to change this.*

**Craig Broome: Gave a report on all different types of Insurances, He gave an over sight of what is included in insurance policies and how affordable some insurance policies are. There was a lot of Travellers that didn’t know the different types of insurances and this was really helpful to all who attended the Launch.**

*He explained all of the HSF plan Corporate Schemes, and went through the Terms and Conditions –IPID- what is covered.*

*He explained about the HSF health plan, It was founded in 1873 as The Hospital Saturday Fund.*

*In Ireland since 1949, HSF health plan is the trading company of the registered charity. The Hospital Saturday Fund.*

*Contributions start from as little as 10.27 euro per month, covering you, your spouse/partner and dependent children up to the age of 21 at no additional cost.*

*A Health Cash Plan that complements Private Medical Insurance [VHI,Irish Life] if you have a Medical or GP card you can still join HSF and it will complement your card without effecting it in any way.*



Senator Eileen Flynn, Nancy Power (NTMABS), Doreen Carpenter (NTMABS Board)



Insurance launch pics/National Traveller MABS staff at Insurance Research Launch



Insurance launch pics/Senator Eileen Flynn, Nancy Power (NTMABS), Joan O'Connor (CIB)

## International Irish Traveller Day

Denise Collins our National Support and Development Worker from NTMABS is involved with a steering committee made up of Irish Travellers from England and Ireland.

The International Irish Traveller Day steering group are proposing the creation of an International Irish Traveller Day.

We feel it is important to create an International Irish Traveller Day of Celebration to celebrate the rich heritage, culture and history of Irish Travellers capturing the key roles we have played, remembering and honoring the accomplishments of Irish Travellers throughout history. We have given an opportunity for

Travellers in Ireland and United Kingdom to have their say as to what having an International Irish Traveller Day would mean to them, We had great responses and people has voiced their reason as to how this would be an opportunity to show the great talent that Travellers has and to show the world their Culture and what we are really about.

There was a survey created online encouraging all Travellers in Ireland and England to have their say you can find the link on the International Irish Traveller Day Facebook.

There was also videos done from each person on the steering committee and shared on social media.

## Ploughing Match 2023

National Traveller MABS were delighted to attend this years Ploughing Match as part of the CIB services. Approx. 6,000 people came through the CIB tent over the 3 days and it was lovely to meet so many people and let them know about National Traveller MABS and the work we do. Our coordinator Nancy Power was also delighted to meet President Higgins and

Mrs. Higgins who visited the CIB tent on the first day of the ploughing to tell them about National Traveller MABS. Over the 3 days we distributed 1,920 Financial Guides to College, 1,000 NTMABS pens, 1,000 NTMABS Trolley keys & 1,000 NTMABS keyrings.



Nancy Powers meets President Higgins



Nancy Powers meets Sabina Higgins

## Money and Mental Health Seminar

On Monday the 8th of October 2023 National Traveller MABS held a money and mental health seminar. The day chosen was a day after Traveller Mental Health Day and a day before World Mental Health day, to highlight the impact that money can have on your mental health.

We all know that worrying about money can affect your mental health and create a 'vicious cycle' but it is also important to remember that living with a mental health condition can make the way you manage your money more difficult. It can impact the way you feel, think and act. It can also influence your decision-making, planning, spending behaviours, coping strategies, and communication.

Worrying about money can be extremely stressful. You may feel like it is the only thing that you can think about and that your mind is not able to focus on anything else, making managing your money more challenging. This can feel very

draining and create the feeling of being stuck in a 'vicious cycle' - where worrying about money leads to difficulty managing money and vice versa - because it doesn't feel like you can change the situation. It can start to impact on your mental health by affecting your thoughts, feelings and behaviours.

We know only too well that the Traveller community is in the middle of a mental health crisis and if there is a way we can help to alleviate the stress and worry that money brings then that can only be a good thing.

We brought together representatives from MABS and Traveller mental health workers for the seminar because it is important that we all learn from each other how we can help and support the Traveller community in facing mental health challenges that money issues bring and contribute to as well as making MABS more accessible for Travellers.



Mental health and Money pics/Mary Connors, Nancy Power, Graham Long, Fiona Sutton, John Paul Collins, Belinda McGreal

MMH Denise Collins (NTMABS) Graham Long (CIB), Aoife Foley (NTMABS), Nancy Power (NTMABS) Margaret Collins (NTMABS)



## Celebrating Traveller Pride: Embracing Diversity and Equality in Ireland

In a vibrant celebration of culture, identity, and resilience, Ireland proudly hosts Traveller Pride Week, an annual event that honours and showcases the rich heritage and achievements of the Traveller community. This week-long celebration provides an opportunity to promote understanding, acceptance, and equality while raising awareness about the challenges faced by this historically marginalized group. Through a series of events, discussions, and cultural displays, Traveller Pride Week fosters unity, empowerment, and recognition for the Traveller community within Irish society.

Traveller Pride Week is an initiative aimed at celebrating and promoting the Traveller community's unique contributions to Irish society while combating the discrimination and prejudice they face. It is a platform for Travellers to express their identity, share their stories, and educate the wider community about their rich cultural heritage. The theme for the 2023 Celebrations was A Celebration of Traveller change makers in Irish History.

Traveller Pride Week is funded by the Department of Children, Equality, Disability, Integration and Youth and coordinated by the national Traveller organisations consisting of the National Traveller MABS, the Irish Traveller Movement, Involve Youth and Community Services, Pavee Point, the Parish of the Travelling People, Exchange House Ireland, Minceirs Whiden and the National Traveller Women's Forum.

Traveller Pride Week 2023 began on July 3rd and showcased various events and activities are organized, spanning art exhibitions, film screenings, panel discussions, musical performances, workshops, and community gatherings. These events offer opportunities for both Travellers and non-Travellers to come together, learn from one another, challenge stereotypes, and celebrate the diversity and resilience of the Traveller community.

One of the key objectives of Traveller Pride Week is to raise awareness about the challenges faced by Travellers and to foster a more inclusive society. Through educational initiatives, such as workshops and seminars, the event aims to dispel myths and stereotypes surrounding the Traveller community, highlighting the rich cultural heritage, language, and traditions that contribute to the fabric of Irish society.

Traveller Pride Week also serves as a platform for advocacy, providing an opportunity for activists, community leaders, and allies to address the issues affecting the Traveller community.

Topics such as access to education, employment, health services, accommodation, and combating racism are discussed to promote systemic change and social justice.

Traveller Pride Week plays a crucial role in empowering members of the Traveller community. It provides a safe space for self-expression and an opportunity for individuals to reclaim their identities, counter stereotypes, and build a sense of pride in their cultural heritage.

The celebration also encourages young Travellers to pursue their aspirations, showcasing role models from within the community who have excelled in various fields, including art, music, academia, sports, and activism. By highlighting these achievements, Traveller Pride Week inspires future generations and encourages them to embrace their talents, aspirations, and potential.

### Building Bridges and Solidarity

Traveller Pride Week fosters a sense of unity and solidarity between the Traveller community and the wider Irish society. It encourages individuals from different backgrounds to come together, learn from one another, and work towards a more inclusive society that values diversity and respects the rights of all its members.

The event provides a platform for dialogue and collaboration, enabling the Traveller community to engage with policymakers, organizations, and the general public, promoting understanding, cooperation, and meaningful change.

Traveller Pride Week stands as a testament to the resilience and spirit of the Traveller community in Ireland. By celebrating their cultural heritage, achievements, and aspirations, this annual event plays a crucial role in fostering understanding, challenging stereotypes, and advocating for equality and social justice.

Through a range of engaging activities and educational initiatives, Traveller Pride Week brings communities together, builds bridges, and empowers individuals to embrace their identities. By acknowledging the unique contributions of the Traveller community, Ireland takes significant strides towards creating a more inclusive and equitable society for all its citizens.

## Nationwide Pilot Caravan Loan Scheme

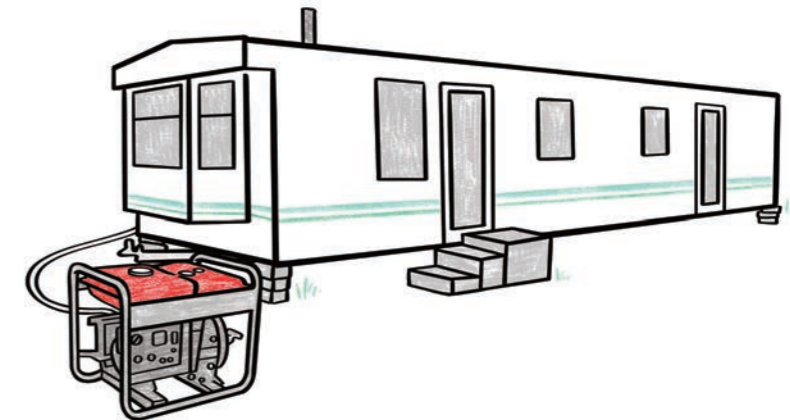
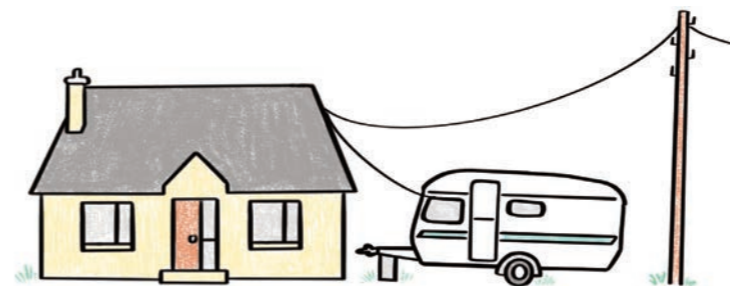
National Traveller MABS has been made aware that the Caravan Loan Scheme is open again until December of this year.

80 loans have been made available and have been divided between local authorities based on areas of high demand. Areas of high demand have been identified based on the number of families on authorised and unauthorised halting sites in a local authority area.

Some details of the caravan loan scheme include:

- A maximum loan amount of €40,000 is available.
- A €500 deposit is required however if you don't have the means to provide a deposit you should speak to your local authority.
- The monthly loan repayment will be calculated at a preferential rate based on the price of the caravan/mobile and the income of the household.
- The loan will be for a specified period of time which will be agreed in advance and based on the expected life-span of the caravan/mobile
- The repayment on the loan will end after the agreed specified period of time with no further payments due to the local authority once all payments are made and you will own your caravan/mobile outright.

If you are on a social welfare payment and applying for a loan you should ask your local authority if repayments can be made through the household budget scheme. Under the Household Budget Scheme a fixed amount is taken from your social welfare payment each week to pay specific bills. The Household Budget Scheme is a free service operated by An Post.



**It is important to note that if the loan agreement is breached (i.e. repayments are not made) you will be liable for the full amount of the loan (up to €40,000) and not just the amount agreed to pay back at the preferential rate.**

**You will not be able to get a local authority loan again and the local authority will be able to take steps to recover the outstanding loan amount.**

National Traveller MABS would encourage anyone thinking about applying for a caravan loan to contact their local MABS office to get independent, free and confidential support and advice particularly about:

- understanding the terms of the scheme,
- financing a deposit, or making a case to the local authority to reduce or waive the deposit,
- understanding the implications for the family budget,
- loan repayment mechanisms (exploring what works best for you as an applicant)
- and in understanding what happens in the event of default.

You can contact the MABS helpline on 0818 072000, Monday – Friday 9am-8pm.

You can request a call back and can text WhatsApp 0860353141.

You can visit [www.mabs.ie](http://www.mabs.ie) to find out more about budgeting and to find out details of your local office.

For more information about the Nationwide Pilot Caravan Loan Scheme you should contact your local authority.

## Fr. Paul O'Driscoll -

As a student I was assigned to the Parish of The Travelling People 1983/84. During that time, I witnessed the dedication and gentle persistence of Fr. Michael McCullagh, Fr. Adrian Eastwood and Sr. Maíread Donovan. They worked together from the very start of the parish, which began 8th September 1980. Often plans were made and then fell apart at the last moment – that still happens in my experience. The ducks are lined up, then they suddenly fly away. This has taught me to surrender (a bit more) to what IS – rather than what I thought might be – A great lesson!

In general, faith is very important to the Travelling People. I believe that their vulnerability, even in 2023, means Travellers are more open to the spiritual dimension of life, faith is an extra strength. As a priest, I have accompanied families through the highs and lows of their unique stories. This has been a privilege and sometimes a heartbreak. The family bond is strong though the 'community' is broken it seems. Hopefully in the future a stronger sense of community will flower.



The unique culture of The Travelling People has survived the subtle attempts of wider society to absorb them. It seems there is no great benefit in becoming like settled people. From the Traveller perspective, that wouldn't be much of an achievement.

Over the six and a half years with the parish, I sense that the Traveller voice is being respected a little more. Ireland is still a young country, on its own journey of growing up. There are articulate Traveller men and women empowering others to claim their place in modern Ireland. The parish is kept busy with preparations for christenings, first communions and confirmations. A culturally appropriate pre marital course is offered to couples, this is one couple at a time, because

Travellers marry at a much younger age than general statistics show.

We have been invited several times over the years to visit sixth year (leaving cert) students in the context of social justice. These are opportunities to address opinions and prejudice that circulate through social media. Social systems are hard to change but with the introduction of ethnic identifiers across many more government departments and agencies, a more accurate picture and accumulation of data will in time force the changes that are needed.

It has been a privilege and a challenge to work in The Parish of The Travelling People, the parish has the same footprint as the diocese of Dublin, so there is lots of moving around. I was probably one of the best customers for the toll on the M50. I have the same name, but I am not exactly the same person as I move on. Some people are sorry to see me go and for other's it isn't a moment too soon! C'est la vie!

Paul

Paul O'Driscoll.P.P.  
Parish of The Travelling People, January 2017 – June 2023.



## Pavee Point Drug & Alcohol Programme



### Traveller Drug Issue Identified in Early 2000s

Pavee Point Drugs and Alcohol programme was established in 2000 following concerns raised by our Traveller Primary Health Care workers about the increased drug use within the Traveller community. Primary Health Care Workers could see the effects of drug and alcohol abuse on the user and the community.

In response to this Pavee Point sought funding to establish a programme to firstly analyse the situation and then support local Traveller organisation in responding to the drugs issue themselves initially.

Secondly, the programme supported and helped build the capacity of mainstream drugs and alcohol services so they could develop systems and best practice to work with Travellers, if Travellers presented.

Thirdly, the programme sought to influence and argue for the establishment of government policies in relation to substance misuse in the Traveller community.

### New Figures on Drug Treatment

Since then, drug use within the community has become a bigger and bigger issue. Recent figures released by the Health Research Board give some insight into Travellers and drug treatment.

As Dr Anne Marie Carew told the Citizens' Assembly on Drug Use recently:

- Data shows that there was a greater need for drug treatment among Travellers compared to the general population.
- Opioids and benzodiazepines were the most common drugs among female Travellers, which is different to females in the general population where it was opioids and cocaine.

- Among male Travellers, cocaine and opioids were the most common drugs this was the same for males in the general population.
- Powder Cocaine use has become widespread in the community reflected in treatment episodes. There was 525% increase in Cocaine treatment between 2014 – and 2021.
- The overall number of Irish receiving treatment increased by 8.1% between 2014 and 2021, with Travellers increasing by 14.8% nearly twice the national average.
- 3% of treatment episodes are members of the Traveller community yet Travellers are less than 1% of the population. HRB, 2022

#### Travellers



**Female Travellers**  
high rates of problem opioid and benzodiazepine use



**Male Travellers**  
high rates of problem cocaine and opioid use

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HRB, 2022

## Traveller Inclusion in Drug Responses

Our programme works to promote Traveller inclusion in national, regional, and local responses to address substance misuse. In addition, we also work with relevant bodies and state agencies to ensure Travellers and Roma are included in drug and alcohol policy and research. We work to ensure service providers consider both a targeted and mainstream approach. This often means promoting outreach work to ensure Travellers are included in the mainstream approach.

## Supporting Traveller Organisations

We also work to strengthen Traveller participation in responding to substance misuse issues through our National Traveller Drug network, and other networks and groups. Here we share analysis, build partnerships and solidarity and promote recovery capital in the community to break stigma and shame of addiction.

We continue to develop and support a Traveller analysis of substance misuse issues and how it relates to racism and exclusion. We also work to include Roma in our overall programme.



## Traveller Peers

We endeavour to promote and support Travellers who have a lived experience of the continuum of care and help build their capacity and analysis of the social determinants of addiction. We believe Traveller Peers have significant potential to support the Traveller community and are experts by experience. Often Traveller Peers are best placed to help build recovery capital and shine a light on the causes of addiction in their community and increase the numbers accessing treatment.

## Training & Education

We provide Traveller specific drug & alcohol awareness training, education and practical support to Traveller organisations, drugs task forces and drug and alcohol services. We worked during COVID to highlight issues around drug and alcohol use during the pandemic and we have produced a range of resources to raise awareness of drug issues within the community including leaflets, good practice guidelines, videos and posters.

## Racism and Discrimination

Racism, discrimination, and exclusion are fundamentally linked to the high levels of addiction in the Traveller/Roma community. Racism and discrimination contributes to the exclusion and marginalisation of Travellers. We work collectively with Travellers and independent groups, to build analysis on these issues and create the conditions for social justice for Travellers.

## Local Collaboration

We host a network of local mainstream services and Traveller organisations who are trying to develop their capacity to work with Travellers and Roma struggling with addiction. We do this by facilitating regular meetings of these organisations where we support the sharing of best practices.

## Resources

- Traveller Drug awareness literature available in the Pavee Point Web Publications Library [www.paveepoint.ie](http://www.paveepoint.ie)
- Limited availability of Pavee Pathways Good Practice Guidelines for drug & alcohol services working with Travellers

## For more information contact:

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