



National Traveller

**mabs**

Money Advice & Budgeting Service

# TRAVELLER MENTAL HEALTH AND MONEY

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SEMINAR REPORT

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OCTOBER 2022



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# BACKGROUND

National Traveller MABS works to reduce poverty, discrimination and the financial exclusion of Travellers in Ireland. We work with the Traveller community and organisations to change policy and practice which impacts Travellers financially.

We aim to:

- make MABS and Citizens Information more accessible to Travellers
- work on the issues that cause Travellers to be financially excluded
- work with other groups to improve the financial situation of Travellers

Our work involves helping Travellers access MABS and Citizens Information services, community education, research, and policy development.

The Traveller Community in Ireland is in the midst of a well publicised and documented mental health crisis. Traveller mental health has been identified as one of the most pressing issues for Traveller advocacy groups across Ireland. The All Ireland Traveller Health Study (AITHS) indicated that suicide was the cause of 11% of all Traveller deaths. The crisis has been exasperated by the Covid 19 pandemic and the cost of living crisis.

Findings from the European Union Fundamental Rights Agency research showed that in Ireland, 10% of Travellers indicated someone in their household went to bed hungry at least once in the previous month. 40% live in households that have

great difficulties to make ends meet. This is considerably higher than for people generally in Ireland (8%). 28% of Traveller children in Ireland grow up in severe material deprivation. 31% of Travellers live in households that cannot pay for basic items. These include unexpected expenses, one weekly holiday a year, a nutritious meal, adequate heating, a washing machine, TV, telephone or car, regular payments such as mortgage, rent, or utility bills. Across all countries, 13% of Roma and Travellers live in accommodation with a leaking roof or damp walls or rotting window frames or floors. For Irish Travellers it is 25%.

Financial exclusion is linked strongly with poor mental health and studies have proven conclusively that financial inclusion boosts mental health. The Traveller community is in the midst of a mental health epidemic with the suicide rate for men 7 times higher than the settled population and the suicide rate for women 6 times higher. 11% of Travellers die by suicide and there can be little doubt that financial exclusion and pressures play a role in this.

The crisis is even more acute when it comes to the mental health of young Travellers, many who have faced fresh challenges presented by the Covid 19 pandemic and the cost of living crisis and the implications of these on their future.

# INTRODUCTION

Monday the 8th of October 2023 was chosen to hold the event, 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.

Unfortunately, we know that experiencing debt or general financial difficulties can be a time of uncertainty, stress and anxiety which can have a significant impact on your mental health.

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.



Mary Connors, Board National Traveller MABS speaking at the opening of the money and mental health seminar.

# SEMINAR RUNNING ORDER

- Musical performance – Laura McDonagh and Annemarie Moorehouse
- Welcome from MC Nancy Power, Coordinator of National Traveller MABS.
- Welcome from Mary Connors, National Traveller MABS Board Member
- John Paul Collins, Mental Health & Suicide Prevention Worker, Exchange House Ireland National Traveller Service
- Aoife Foley, Financial Inclusion & Social Policy Officer, National Traveller MABS
- Belinda McGreal, MABS Coordinator/Manager in North Galway
- Fiona Sutton, MABS Money Advisor, Ballyfermot
- Panel Discussion
- Questions and answer session
- Feedback exercise
- Closing remarks
- Musical performance – Susan Wilde

# PRESENTATION I



**John Paul Collins, Mental Health & Suicide Prevention Worker, Exchange House Ireland National Traveller Service**

John Paul gave a powerful and impactful speech outlining his work as a mental health and suicide prevention worker with Exchange House Ireland. He gave a first-hand account of how people within the community are struggling with their mental health.

He spoke about the deplorable living conditions that Travellers are being forced to live in in modern Ireland. Many of those living on sites are lacking access to basic services such as water and sanitation. Many Traveller sites lack proper infrastructure, such as electricity and waste disposal facilities, leading to overcrowding, poor hygiene, and health issues both physical and mental.

John Paul highlighted the issue of overcrowding, either through doubling up on sites, families living in trailers adjacent to family homes and in houses both privately owned and social housing. He explained how Travellers are already over

represented in homeless figures and that in reality the numbers are much higher as hidden homelessness is prevalent in the community.

Hidden homelessness among Travellers in Ireland refers to the situation where members of the Traveller community do not have access to safe and secure accommodation, yet they are not officially classified as homeless. This often occurs when Travellers are staying temporarily with friends or family members, in overcrowded or substandard living conditions, or in unofficial roadside encampments. Furthermore if homeless Travellers are sleeping rough, couch surfing, in hospital, in prison or in a domestic violence refuge they are not included in the homeless figures. He explained that the stress and anxiety caused by living conditions are impacting on people's everyday life.

John Paul highlighted that the only area where we have seen improvements is in education and even that is a slow process. He outlined how in recent years, there have been notable improvements in educational attainment among Irish Travellers in Ireland. This is significant because historically, Irish Travellers have faced significant barriers to accessing education, leading to lower levels of educational achievement and higher rates of early school leaving compared to the settled population.

John Paul outlined how improved educational attainment among Irish Travellers is important for several reasons.

Firstly, education plays a crucial role in empowering individuals and enabling them to fulfil their potential. By improving educational outcomes for Irish Travellers, there is a greater chance of breaking the cycle of poverty and social exclusion that has often characterized the community.

Furthermore, better educational attainment can lead to improved employment prospects and financial stability for Irish Travellers, helping to reduce economic inequality within the community.

Additionally, educational attainment is closely linked to health and wellbeing outcomes. Studies have shown that individuals with higher levels of education tend to have better physical and mental health outcomes, leading to a better quality of life overall.

Overall, despite the slow progress there is progress and the improvements in educational attainment among Irish Travellers are a positive development that can have wide-ranging benefits for individuals, families, and the community as a whole. It is important to continue to support and invest in education initiatives that address the unique needs and challenges faced by Irish Travellers in order to ensure continued progress in this area.

John Paul continued to point out how many of the issues affecting Travellers mental health are directly or indirectly related to money and financial issues.

He pointed out how financial issues affecting mental health and causing stress and anxiety for Travellers is nothing new. He explained how he comes from a family who would have traditionally been tinsmiths.

He recounted stories from his grandfather regarding the decline in tin smiting when plastics came on the scene and the dramatic effect it had on Traveller tin smiths ability to earn money.

He explained how the loss of traditional methods of earning a living for Travellers disappeared quickly and combined with discrimination and racism from the settled community, left the community reliant on social welfare from the state. A scenario that the majority of Travellers do not want. They would much rather be able to go out and earn their money but with 86% of employers saying they would not hire a Traveller this is virtually impossible. There is an 87% rate of unemployment among the community and this in turn has a severe impact on mental health.

John Paul concluded his presentation by explaining how the Traveller community had been promised a standalone Traveller mental health strategy but that it has now been reduced to 6 points embedded within the National Traveller Health Action Plan 2022-2027 and how it was vitally important for the community that there be a concrete government action to address the mental health crisis which has the potential to completely destroy the community.

# PRESENTATION 2



**Aoife Foley, National Financial Inclusion & Social Policy Officer, National Traveller MABS**

**On the day Aoife was speaking on behalf Of Suzie McCarthy of the Traveller Mental Health Network who had been scheduled to attend.**

According to the world health organization mental health is “a state of well-being in which an individual realizes his or her own abilities, can cope with the normal stresses of life, can work productively and is able to make a contribution to his or her community.”

This is in contrast with the Traveller Community who fair badly on every indicator to measure disadvantage. These measures include:

- Unemployment
- Poverty
- Social exclusion
- Health status
- Infant mortality
- Life expectancy
- Illiteracy
- Formal education and training levels

- Access to decision making and political representation,
- Gender equality
- Access to credit
- Accommodation and living conditions- Travellers are over represented in Ireland’s homeless figures – representing 11% of the homeless figures in Ireland and that does not take into account hidden homelessness.

All of these indicators impact greatly on mental health.

Travellers face extreme financial exclusion with 62% not having a bank account, an 82% unemployment rate with 83% of employers saying that they wouldn’t hire a Traveller. Access to traditional ways of securing an income are gone due to the control of horses act, the market traders act and the criminal trespass legislation.

Travellers have high mortality rates when compared with the settled community: ·infant mortality rates are 3.5 times higher, ·the mortality rate for Traveller men is 3.7 higher and for Traveller women it is 3 times higher.

With suicide accounting for 11% of all deaths in the Traveller community this figure is 7 % higher than the national average. All of this places a huge strain not just emotionally but also financially with the costs of a funeral and headstone and the possible loss of a provider or money manager in the home.

It was in response to this mental health crisis in the community that the National Traveller Mental Health Network was set up.



The National Traveller Mental Health Network was established in 2018 and launched in March 2019 as a response to the mental health crisis that the Traveller community continues to experience. It is a collective organisation made up of individual Travellers and local and national Traveller Organisations across Ireland. There is also an allies forum.

The aims of the N.T.M.H.N. include:

- Advocating and campaigning for a Traveller Mental Health strategy as was promised in the 2020 programme for Government.
- Developing a collective space that is Traveller led, where local, regional and national Traveller mental health issues are highlighted, discussed and addressed.
- Creating a space where solutions are explored with a view to being included in culturally appropriate policy on Traveller mental health.

Some key achievements of the National Traveller Mental Health Network include:

- 2020 – The establishment of National Traveller Mental Health Day on October 8th
- 2023 – The NTMHN was awarded the Bar Council of Ireland Human Rights Award for their ‘Traveller Mental Health as a Human Right’ campaign.

Yesterday, 8th October, was Traveller Mental Health Day and saw a huge crowd attend The Shrine at Knock for mass and a blessing of the Tree of Hope demonstrating the communities determination in addressing the mental health crisis and we hope we get the political will to match it.

# PRESENTATION 3



**Belinda McGreal, MABS Coordinator,  
Manager in North Galway**

Belinda outlined a case study which in her experience as a money advisor sums up the experience of many Travellers when dealing with money matters. She shared 'Mary's Story' with us.

Mary was a single parent with three children, living in rented accommodation doing the very best she could. Mary's immediate family were not living near her and she was only living in the area a few years. She came to me some time ago literally as a last resort having had the electricity company out to disconnect her earlier that day due to very large arrears.

As you can imagine she was extremely upset and could not see a way out of this situation. She later told me that she had been advised to go to MABS months earlier but was afraid to approach us as she didn't know what would be involved and she felt such shame at putting her young family in this position. She said to herself - How could she face the situation, its gone too far, how can I look for help now after all this time. She couldn't see a way to fix it and buried her head in the sand.

She advised that she was visualising her young family sitting in the dark, with no heat and no way to cook food. She was frozen with fear and anxiety.

We in MABS are well aware this can happen as an effect of the stress and anxiety of dealing with debt, many times we see clients who would normally be highly capable become paralysed by worry which can affect their decision making capabilities or indeed their ability to deal with the situation in the first place. I think if we're honest we've all been there at some point in our lives, as it is a very normal human reaction.

Mary advised she is currently on medication for depression due to the stress of the situation in general and is under the care of her GP. At this point I advised Mary the of Traveller Specific Counselling Service which is available to support her - again this information was courtesy of the Traveller Specific Support Services directory circulated to us by National Traveller MABS.

Mary then advised that her capacity to read and write was low and as a result had a fear of having to complete complicated forms. At this point we discussed a referral the local Adult Literacy Service, and I assured her that during her time with MABS we would support her at every step with paperwork.

I proceeded to explain to her that we are committed to working with her to help her regain control of her financial situation and we would be with her every step of the way.

I immediately made an arrangement with her electricity provider for regular payments and a hardship application was applied for by ourselves to the electricity company to give her a chance to get back on her feet and meet ongoing payments without huge arrears.

I went on to explain that MABS takes a holistic approach to Money Advice and we would be happy to help with any other debts she may have, also income maximisation budgeting and money management so that the situation could be avoided in future.

At this point having discussed a number of possibilities we discussed a referral to the Citizens Information Service to explore her rights and entitlements and to the Community Welfare Service for additional needs in the home. Mary was happy that this situation was dealt with and that she had been listened to but did not provide any further information.

I honestly wasn't confident that I would ever see Mary again as I could tell that she still didn't fully trust us but she agreed to come back for another visit two weeks later. I could completely understand her hesitance as dealing with budgeting and money management is a totally new skill for many.

Imagine if I asked you to take a pen in your left hand and sign your name how would that go? it's a very similar situation – it needs time and patience and motivation, that is where MABS comes in to support you through the process.

When Mary came back she opened up a little more and she told me about some other debts which were the reason for her

near disconnection. We discussed her options and that she may be eligible for an Insolvency Solution – a DRN or Debt Relief Notice which if successful could give her a fresh start, however I would have to work closely with Mary over time to provide all of the information required in order to make this possible.

At this point Mary was beginning to see a way out of her situation and there was finally hope ! hope of a brighter future and she was willing to think about it. At our next and third appointment Mary agreed to go ahead with the DRN which required a number of further appointments but thankfully was successful.

She is now debt free and having maximised her income feels confident to meet her families needs and feels she can participate more fully in the community. She regularly drops in to discuss any changes to her situation and is now in a much better place with regard to her mental health. Since then Mary has referred at least three other women to the service. She is now also participating in activities in the local Traveller Centre.

Mary told us that she now believes her Mental Health issues were both a cause and an effect of her money issues. She said that the opportunity to discuss and deal with her situation in a non-judgemental and supportive environment was crucial in her journey to regaining control of her finances.

Mary continues to monitor and evaluate her Mental Health and her finances and feels able to cope with life in a way she couldn't have previously. The message Belinda wanted to leave with everyone with is that MABS is here to help and support you, don't be afraid to reach out.

# PRESENTATION 4



**Fiona Sutton, MABS Money Advisor,  
Ballyfermot**

My name is Fiona Sutton I am a Money advisor with Ballyfermot MABS.

Ballyfermot Mabs works in conjunction with National Traveller MABS who are the leading advocate for the financial inclusion of Travellers in Ireland. They advocate for many Travellers in Ireland who cannot access affordable savings and credit, specific services and also advocate for clients who are in financial difficulty. In addition we help Travellers to access the Citizens Information service, community education and participate in valuable research for policy development.

Just a bit background information about myself. I worked for 12 years in our Francis Street office and we didn't have many people from the Traveller community accessing our services there. I then moved to the Tallaght office and in that office I worked on a project regarding the pilot caravan loan scheme and gained lots of experience in: Traveller culture, budgeting with Travellers, and learning what are the issues that impacts specifically on the community.

For example the increased cost of electricity for a family living in a halting site as they may need to buy 2 – 3 bottles of gas a week as their only source of cooking and heat. Travellers living in mobile homes currently face higher energy bills due to poor insulation and energy inefficiency. This has in turn resulted in higher levels of energy poverty.

Last year I commenced working as a Money Advisor with Ballyfermot Mabs and Marie Clarke asked would I be interested in working with the Traveller community and I said a very big yes. We worked alongside National Traveller MABS and also Ballyfermot Traveller Action Project who provided all staff in the office with invaluable training and knowledge specific to the culture of the Traveller community. And in doing this we somewhat walked in their shoes to see the difficulties Travellers face on a daily basis.

We hosted an Easter coffee morning which included a religious blessing this was well attended by many in the travelling community and helped to continue to foster our great relationship with both new and existing clients. Ballyfermot MABS has built very strong links in the community and we host an open morning every Monday and drop in service specifically for the Traveller community which is very well attended.

Debt problems can play havoc on our mental health and dealing with debt or creditors can be a daunting task for anyone. Irish Travellers suffer some of the worst discrimination and poverty of any ethnic group in Europe, according to European Union research. Travellers experience multiple forms of financial exclusion which is linked to mental stress and consequently impacts on mental and physical health. In 2021, an Irish parliamentary committee reported that 11% of Travellers in Ireland die by suicide.

In MABS we work to provide a safe space to identify issues of concern and try to overcome the barriers to accessing services for the Traveller community whilst promoting appropriate financial literacy and inclusion.

We acknowledge Traveller mental health day and World mental health day and invite anyone here who needs support to meet with me after this gathering this morning or indeed please call into our drop in service every Monday in Ballyfermot office

# PANEL DISCUSSION

The panel was made up of:

- John Paul Collins
- Belinda McGreal
- Nancy Power
- Fiona Sutton.

A lively and wide ranging panel discussion ensued after the presentations and the issues touched upon in the discussion included:

- MABS Holistic process – what it means
- MABS Income Maximisation – what it means
- How to make MABS & CIS more accessible to Travellers
- The need for cultural awareness training for all MABS & CIS staff and the public sector duty.
- The Trailer Loan Scheme
- Lack of information from local authorities around the Trailer loan scheme
- Conditions on halting sites and the lack of services
- DSP refusal to acknowledge those living in mobiles on shared bays or back of houses as separate households even though paying rent to local authority
- Fuel Allowance
- Electricity Credits Scheme

# FEEDBACK

All those present were asked to write down any ideas or suggestions that they might have about how National Traveller MABS, MABS and the Citizens Information Service could help Travellers who may be experiencing financial difficulties and associated mental health pressures. Feedback sheets were provided on all tables and collected and collated once the seminar was over.

The feedback was essential to National Traveller MABS as all our work is Traveller informed and the feedback received concerned areas that we are already actively working on and areas that will inform our policy, community education and our support and development work into the future.

Broadly speaking the feedback received on the day mainly concerned four areas:

- Making MABS and Citizen Information Services more accessible to Travellers.
- The Public Sector Duty and the need for cultural awareness training for all staff in CIB funded companies.
- The trailer loan scheme.
- Opening bank accounts

Overall we received a wide range of feedback including:

- Have a designated information worker for Travellers. Travellers have such bad experience and don't trust talking about their concerns to Citizen's information or other services.
- Travellers do not feel like a settled person working would understand where they are coming from.
- Create a more welcoming environment for Travellers by having compulsory awareness training organised by CIB as part of the public sector duty. #
- It is very important to promote cultural awareness training to all organisations. Travellers are having negative experiences which they are passing on to other Travellers and its stopping them asking for help and means there getting further into debt.
- Collating experiences (positive and negative) on an ongoing basis to feed into policy making

- Local MABS services should proactively contact Traveller Groups in their catchment area and with their help make their service more culturally appropriate to Travellers.#
- A drop in center for Travellers to discuss their concerns in a safe confidential space #
- Meet people in a social place because it is less intimidating #
- Support Travellers to open bank accounts #
- Alert the Health Board to the poor conditions the council provides for families.
- Focus on unpaid domestic labor for women – maybe supports are available?
- A single unit to access all supports – mental health, social welfare, budgeting, citizens information service, local authority, education, general health and nutrition advice.
- Some Travellers would be afraid to even walk into a bank. It would be good to advise Travellers that they don't have to be intimidated to walk into a bank because they do not have the education to understand when someone in the bank is setting it up. If there was a meeting or some sort of get together to help Travellers.





- I've never heard of National Traveller MABS or MABS before today if there was more advisteriment I know they would use this service.
- More supports for halting sites #
- More ways to access information about social welfare
- More jobs for young Travellers #
- Approach all county councils and request that the caravan loan scheme would be available to all Travellers living in Ireland, no matter what town you are living in or even for Travellers who are not living in halting sites as some Travellers, due to family circumstances, are living in unofficial halting sites and in yards of family homes. #
- Due to mental health and life expectancy/medical statistics medical cards should be available to all Travellers.
- Could MABS arrange with various Traveller organisations to attend focus groups in different towns to let all the Travellers know what is available to them and supports and services that are there for them.



- Visit sites and give information on services
- Visit Traveller workplaces and give information
- Traveller's onsite would feel more comfortable with Traveller representatives to give information.
- Mobile home grant for all Travellers in Ireland who are living behind houses and are paying rent.

# means that this issue was received in feedback from 4 or more respondents

Much of the feedback we received focuses on our main work areas and we would encourage you to look at our website and social channels for regular updates on what we are doing and how you can get involved.

You can visit our website at [www.ntmabs.org](http://www.ntmabs.org)

You can find us on Facebook and X @NTMABS



Denise Collins NTMABS National Support and Development Worker, Graham Long CEO Citizens Information, Aoife Foley National Financial Inclusion & Social Policy Officer NTMABS , Nancy Power Coordinator NTMABS and Margaret Collins Administrator NTMABS.

# ORGANISATIONS IN ATTENDANCE

- Citizens Information Board
- MABS Ballyfermot
- MABS Crumlin
- MABS Tuam
- North Dublin MABS
- Minceirs Whidden
- Southside Travellers Action Group (STAG)
- Pavee Point
- Meath Travellers Workshop
- Exchange House Ireland, National Travellers Service
- National Traveller Mental Health Network