

# ACCOMMODATING ETHNICITY

Addressing Energy Poverty Among Travellers  
Living in Mobile Homes and Trailers:

An Exploratory Study



National Traveller

**mabs**

Money Advice & Budgeting Service

# ACCOMMODATING ETHNICITY

Addressing Energy Poverty Among Travellers  
Living in Mobile Homes and Trailers:

## An Exploratory Study

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Travellers remain one of the most marginalised groups in Irish society, despite recent acknowledgement of their ethnic status



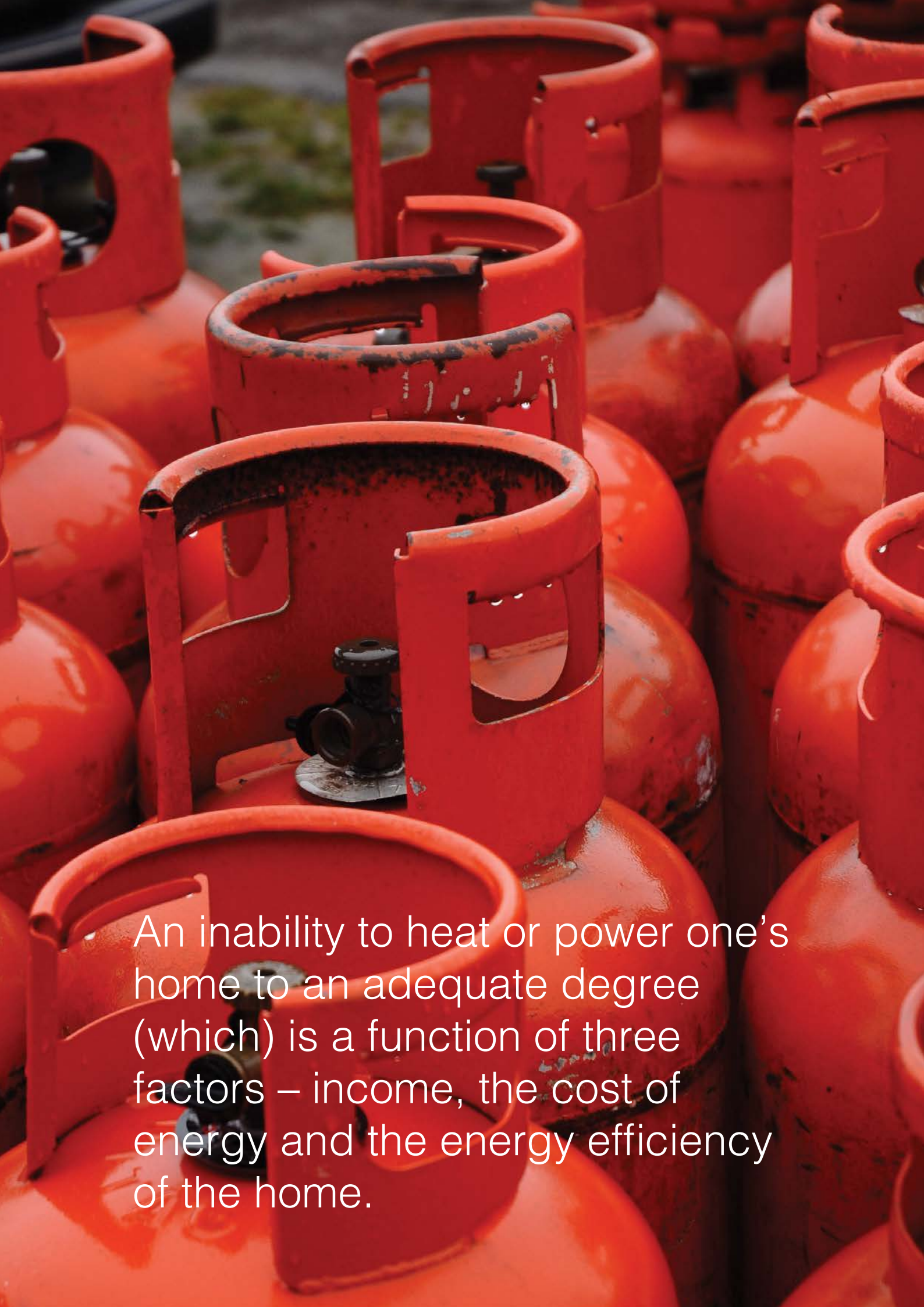
# Executive Summary

Travellers remain one of the most marginalised groups in Irish society, despite recent acknowledgement of their ethnic status. This marginalisation plays out in many ways, not least in terms of income poverty, and related social and financial exclusion. Previous research suggests it also manifests itself in terms of fuel or energy poverty, and anecdotal evidence suggests the phenomenon to be particularly acute among households living in mobile homes or trailers, where group living and energy sharing is the norm. However, there has been no systematic enquiry into the extent and nature of energy poverty among Travellers living in such accommodation to date, and this dimension appears not to have been factored in to public policy.

This Traveller-collaborative research project endeavours to identify whether there are any specific dimensions to energy poverty in such settings, and if so, the factors that may be contributing to this. In so doing, it has three objectives, namely to: (i) identify the extent and nature of energy poverty among Travellers living in mobile homes or trailers, together with its consequences; (ii) identify the extent to which the accommodation itself increases the risk of energy poverty among the cohort, together with any other associated factors and; (iii) make policy recommendations to address energy poverty in this context from a Traveller standpoint.

The findings are fourfold. Firstly, there is a heightened risk of energy poverty for Traveller families living in mobile homes/trailers and particularly for those living on unauthorised sites including at the roadside, with energy costs overall being considerably higher than for the population at large and financial difficulties prevalent. Secondly, lack of resources, exacerbated by financial exclusion and widespread reliance on cash, is a key underlying factor not just in terms of presenting difficulties in meeting energy costs but more fundamentally as a barrier to the purchase of affordable and more energy efficient accommodation in the first instance. Thirdly, the result is that the mobiles and trailers acquired are relatively old, in sub-standard condition and largely energy inefficient. Finally, this has identifiable consequences, most notably in terms of safety and the health of family members including children; there is also an environmental dimension here.

Given widespread lack of resources coupled with the poor condition and energy inefficiency of accommodation among the sample, we recommend that a state-financed rental or 'rent-to-buy/shared ownership' caravan ("demountable chalet") scheme be explored to ensure: (i) access to affordable, sustainable and quality-standard homes for Travellers who wish to reside in culturally appropriate accommodation, and (ii) that the household - and by extension environmental - consequences of energy poverty in this context are addressed. A small number of social welfare related recommendations are also made.



An inability to heat or power one's home to an adequate degree (which) is a function of three factors – income, the cost of energy and the energy efficiency of the home.



# 1. Introduction

## 1.1 Study population and key concepts

Travellers comprise a small percentage (around 0.7%) of the population,<sup>1</sup> of which a minority (estimated to number 1,015 households) live in what the Census categorises as “caravans or other mobile temporary structures”.<sup>2</sup> This is the population under examination for the purposes of this study, and we use the terms “mobile homes” and trailers” to distinguish between those living in multiple room (mobile home) and single room (trailer) accommodation.

Sometimes referred to as ‘caravan living’, this distinctive or nomadic way of life is characteristic of Traveller culture and tradition, which the Irish State has recently formally acknowledged – and thereby committed to support - by way of its recognition of Traveller ethnicity.<sup>3</sup> A significant proportion of the Community (around 13%) continues to view life in a permanent halting site as ‘the ideal place to live’,<sup>4</sup> although this practice has been in decline in recent decades for various reasons, not least the availability of space within which to reside, and a societal/policy failure to develop adequate halting site provision since the inception of the Traveller Accommodation Act, 1998.

This ideal is not, however, without its challenges, and through its work on financial inclusion, National Traveller MABS has identified one potential challenge – relevant to families and policymakers alike - namely that of “energy poverty” (formerly referred to as “fuel poverty”), a concept conventionally defined as follows:

*An inability to heat or power one’s home to an adequate degree (which) is a function of three factors – income, the cost of energy and the energy efficiency of the home.<sup>5</sup>*

This phenomenon is currently quantified in Ireland using what is known as the ‘expenditure method,’ whereby a household that spends more than 10% of their income on energy is considered to be in energy poverty.<sup>6</sup> Experiencing such a situation is known to have various consequences both for the household members directly involved and for the environment as a whole,<sup>7</sup> and we suspect this to be a particular issue in a mobile home or trailer setting. Our working hypothesis, based on previous research, available data and anecdotal evidence, is that we would expect to find higher levels of energy poverty – and thereby heightened consequences - among Traveller families living in such types of accommodation for various reasons, which relate to each of these three factors, as now discussed.

<sup>1</sup> Central Statistics Office (2017). *Census 2016 Profile 8 - Irish Travellers, Ethnicity and Religion*. Cork: Central Statistics Office. According to the 2016 Census, the total number of usually resident Irish Travellers enumerated in April 2016 was 30,987, an increase of 5.1% on the 2011 figure; around 12% reside in mobile accommodation.

<sup>2</sup> Ibid.

<sup>3</sup> Travellers are the sole group to have their ethnicity recognised domestically.

<sup>4</sup> O’Mahony, J. and Associates (2017). *Behaviour and Attitudes Survey: Traveller Community National Survey, July 2017*. Dublin: The Community Foundation for Ireland, p.59.

<sup>5</sup> Department of Communications, Energy and Natural Resources (2016). *A Strategy to Combat Energy Poverty, 2016-2019*. Dublin: Government of Ireland, p8.

<sup>6</sup> See: <https://www.dccae.gov.ie/en-ie/news-and-media/press-releases/Pages/combateneryypoverypress.aspx#>

<sup>7</sup> Department of Communications, Energy and Natural Resources (2016), *ibid*.





## 1.2. Income and energy poverty

Levels of education and labour force participation are known to be lower among Travellers<sup>8</sup> and particularly among those living in mobile homes/trailers.<sup>9</sup> Hence, we would expect household incomes to be lower than average, thereby resulting in fewer resources to devote to energy costs; this was the finding of a previous study of a small number of Travellers living on an official halting site who were engaging with a Dublin-based MABS.<sup>10</sup>

Although we do not have specific data on poverty rates among Travellers in general,<sup>11</sup> the above MABS study identified higher rates of poverty among the Traveller cohort interviewed, and it is reasonable to make broad assumptions from Census data:

*These data show levels of unemployment, poor health, disability, low educational attainment, inadequate housing, and premature mortality among the Traveller population, which suggest that they are also exposed to distinctively high levels of poverty and deprivation.<sup>12</sup>*

Lack of income can lead directly to having to go without conventional necessities, or what is commonly referred to as ‘enforced deprivation’, as a result of lack of money. Two indicators of such deprivation used to identify the extent and characteristics of consistent poverty across Ireland, are as follows:

- (i) Going without heating at some stage in the last year through lack of money, and
- (ii) Being unable to keep the home adequately warm as cannot afford it.<sup>13</sup>

These experiences were reported by 8.1% and 4.4% of individuals respectively in 2017. By way of comparison, Travellers interviewed for the (albeit) small-scale 2017 MABS study cited above almost invariably reported such experiences.

## 1.3. Cost of energy

According to Census 2016, Traveller families are significantly larger than the general population, hence it is reasonable to assume that energy costs will be higher where there are more bodies to heat, clothes to wash and mouths to feed; furthermore, overcrowding is reported to be common in mobile home or trailer settings.<sup>14</sup> Disability rates among Travellers are also higher than among the population at large (Census 2016), suggesting that energy costs may be higher where the disability in question necessitates extra heat (if a person is confined to the home for example or perhaps requires a specific diet). Another factor with potential relevance to cost is *financial exclusion*, conventionally referred to as:

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<sup>8</sup> Census 2016, *ibid.*

<sup>9</sup> Watson, D., Kenny O. and McGinnity, F. (2017). *A Social Portrait of Travellers in Ireland*. Dublin: Economic and Social Research Institute.

<sup>10</sup> Stamp, S., McMahon, A. and McLoughlin, C. (2017). *Left Behind in the Cold? Fuel Poverty, Money Management and Financial Difficulty Among Dublin 10 and 20 MABS Clients: 2013 and 2017*. Dublin: Dublin 10 and 20 MABS. Travellers living in mobile homes/trailers included in this study spent a higher proportion of their income on fuel (21%) than other respondents.

<sup>11</sup> Net household income data are not collated as part of the Census; further, the Survey on Income and Living Conditions (SILC) conducted annually does not collect sufficient data from small populations such as Travellers.

<sup>12</sup> Nolan, B. and B. Maître (2008). *A Social Portrait of Communities in Ireland*. Dublin: Department of Social and Family Affairs, p62.

<sup>13</sup> Central Statistics Office (2018). *Survey on Income and Living Conditions 2017*. Cork: Central Statistics Office.

<sup>14</sup> Watson et al (2017), *ibid.*



*A process whereby people encounter difficulties accessing and/or using financial services and products in the mainstream market that are appropriate to their needs and enable them to lead a normal social life in the society in which they belong.<sup>15</sup>*

Financial exclusion can lead to higher costs where for example people are unable to avail of cheaper goods and services as a result of lacking access to electronic payment or banking facilities, and are thereby unable to avail of potentially cheaper online options,<sup>16</sup> or to shop around for cheaper products. It can also result in inability to avail of mainstream, cheaper credit options, and thereby a need to rely on more expensive, sub-prime or alternative sources. Travellers are known to experience relatively high levels of financial exclusion, in respect of banking/payment and credit services particularly;<sup>17</sup> given our focus here, the former may impact in terms of higher energy costs, and the latter as regards inability to afford to purchase sustainable accommodation.<sup>18</sup>

## 1.4. Energy efficiency

Unless of residential standard, the energy efficiency of mobile homes and trailers is likely to be significantly worse than houses or apartments. The conventional measure in this regard is a *Building Energy Rating* or *BER*,<sup>19</sup> which is an energy efficiency rating for homes. An enquiry made to the Sustainable Energy Authority of Ireland (SEI) for the purposes of this research elicited the response that a BER is unlikely to apply to mobile homes or trailers as: (i) the associated rating assessment is conducted using certain assumptions based on building methods /conventions; (ii) that in the case of mobile homes there are no such assumptions, and (iii) that even the lowest assumption would still overestimate the BER for mobile homes.<sup>20</sup>

Little is known about the energy efficiency of the mobile homes or trailers in which many Travellers live, but the MABS research highlighted earlier suggests that accommodation is likely to be reasonably old (the average age of a mobile/trailer was 15 years), and energy inefficient (no home was insulated, although a majority were single-glazed).

<sup>15</sup> European Commission, 2008a. *Financial Services Provision and Prevention of Financial Exclusion*. Brussels: European Commission, p9.

<sup>16</sup> Internet use is lower than average among Travellers in general (Census 2016) and even more so in relation to those living in mobile homes/trailers (Watson et al, *ibid*).

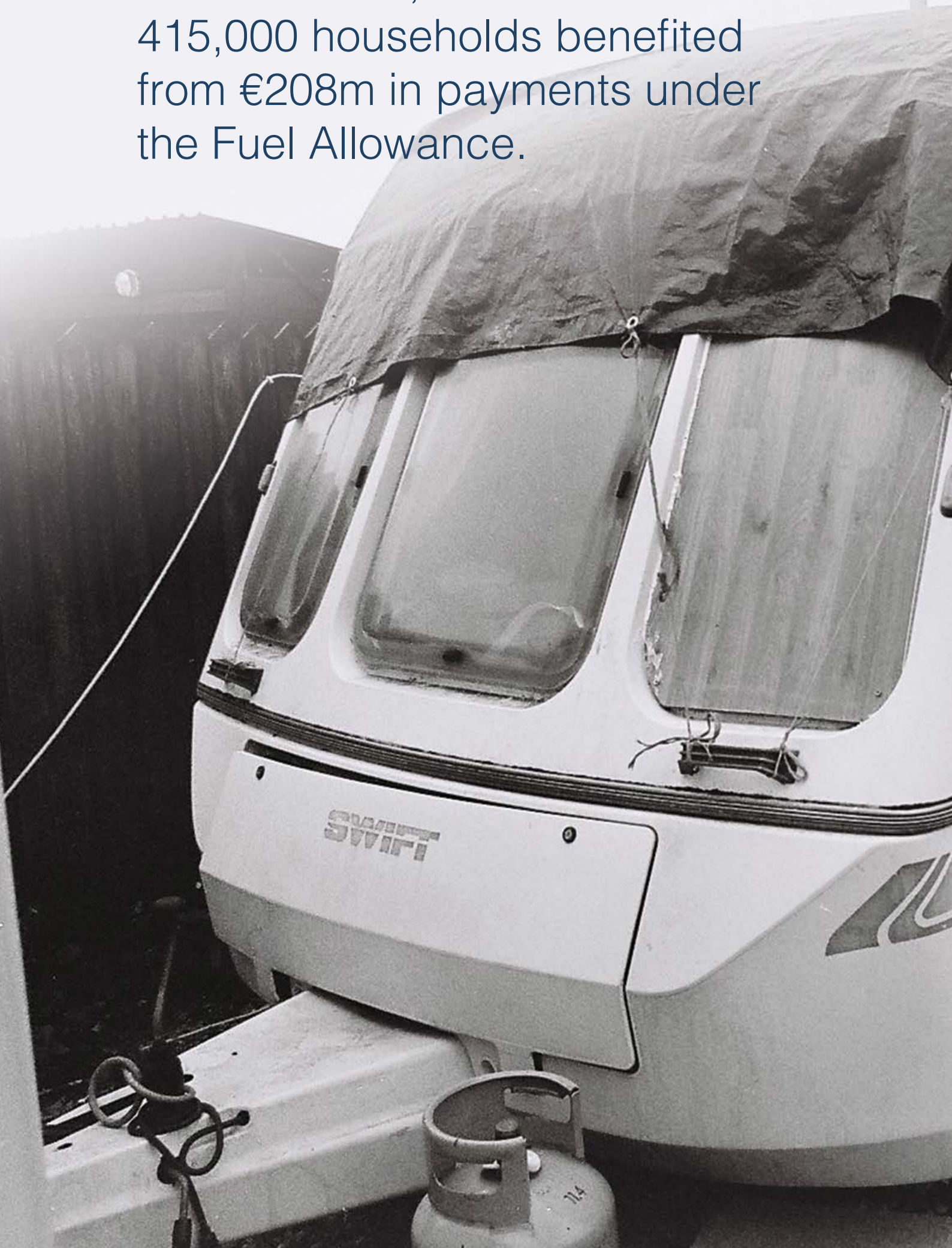
<sup>17</sup> Stamp, S. ed. (2011). *Issues of Personal Finance within the Traveller Community*. Dublin: National Traveller MABS; Quinn, P. and Ni Ghabhann, N. (2004). *Creditable Alternatives: An exploration of new models of affordable savings and credit options in use worldwide which may be adapted by the Traveller community in Ireland*. Dublin: National Traveller MABS.

<sup>18</sup> National Traveller MABS (2018). *A Small Scale Study into the Cost of Mobile Homes/Trailers for the Purpose of Social Housing for Travellers*. Dublin: National Traveller MABS;

<sup>19</sup> See: <https://www.seai.ie/energy-ratings/building-energy-rating-ber/>

<sup>20</sup> Summary of email exchange and telephone conversations with SEI, November 2018.

In 2015 alone, it is estimated that 415,000 households benefited from €208m in payments under the Fuel Allowance.





## 2. Policy Context



There are in essence four ‘cross-cutting’ aspects to social policy as it relates to this particular study. These may be described as: energy poverty; Traveller accommodation and caravan loan schemes; income and service supports; and financial exclusion. We now briefly examine each of these policy dimensions in turn in relation to our study population, namely Travellers living in mobile homes or trailers.

### 2.1. National strategy on energy poverty

The key, over-arching national initiative here is the aforementioned National Strategy to Combat Energy Poverty 2016-2019, which is under review at the time of writing. As per the Minister’s introduction to this document, the strategy is informed both by the dual need to tackle climate change by moving towards a low-carbon economy and to improve the living standards and conditions of those experiencing the phenomenon, estimated to then number around 28% of households according to an objective methodology specifically developed to inform it.

This strategy builds on its predecessor (2011-2015), and focuses *inter alia* but particularly on those with acute health conditions, the private rented sector and facilitating supplier switching to reduce costs. Although there are repeated references to *vulnerable* ‘sections of the community’, ‘groups’,



'consumers', 'customers', 'citizens', and 'the most vulnerable in society', there are no explicit references to Travellers, and it is our understanding that specific dimensions relating to those living in mobile homes or trailers were not envisioned when compiling the strategy.

## 2.2. Traveller accommodation and caravan loan schemes

As highlighted earlier, only a minority of Travellers (around 12%) currently reside in mobile homes or trailers, which as a general rule are not provided through the State in contrast to residential social housing for example; hence, those wishing to avail of this option must acquire their own (bedroom) accommodation.<sup>21</sup> The key social policy instrument in this regard is the Housing (Traveller Accommodation) Act 1998, which requires each local authority to develop and implement programmes to meet the existing and projected accommodation needs of Travellers in their areas, including by way of the provision of 'official' halting sites and loans for those wishing to purchase a mobile or trailer (defined in the Act as a 'caravan'). Funding for such programmes is provided via the Department of Housing, Planning and Local Government (DHPLG), and it is estimated that over the past ten years, around 23% of available funding has not been drawn down for various reasons, with distinct regional divergences being identifiable.<sup>22</sup> It should be noted that 'Caravan Loan' funding is not included in the Traveller accommodation budget, and was launched as a pilot scheme in 2000 by the Department (DHPLG).<sup>23</sup>

In practice, those living on official/local authority halting sites rent a 'bay' from the local authority, with charges for this varying between local authorities. Practice around the provision of, and payment for, electricity also varies.<sup>24</sup> As regards caravan loans, a national scheme<sup>25</sup> (administered locally) was rolled out on foot of the legislation, but only 12 of 31 local authorities continue to offer such loans for various reasons.<sup>26</sup> Although there is support in principle for the Scheme among the Traveller community, such support is tempered by concerns around a number of its features. Perhaps most saliently from the perspective of this study, the quality of accommodation so purchased is often questionable given people's limited means, loan ceilings, and lack of associated standards; moreover, issues have been highlighted around eligibility, access, arrears, and repayment mechanisms.<sup>27</sup>

## 2.3. Income and service supports

The national strategy makes specific reference to the importance of income supports in general, and recognises that many of those most vulnerable to the experience of energy poverty are also those most dependent on social welfare payments, such as many Travellers who rely on social welfare as their sole source of income. More specifically, it stresses the importance of two particular support schemes, namely: the (winter) Fuel Allowance and the Household Benefits Package:

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<sup>21</sup> Day units or day houses are sometimes provided, but the quality of these can vary considerably.

<sup>22</sup> See: <https://www.rte.ie/news/ireland/2018/1106/1009076-travellers-housing-committee/> Funding is available primarily for 'group housing' and halting sites; caravan loans are not included.

<sup>23</sup> The Housing Agency (2017). *Review of the Scheme of Loans and Grants for the Purchase of Caravans by Travellers*. Dublin: The Housing Agency.

<sup>24</sup> Harvey, B. and Walsh, K. (2017). *Comparative study of how utility provision is administered and rents collected in Traveller-specific accommodation in Fingal*. Dublin: National Traveller MABS.

<sup>25</sup> The National Scheme of Loans and Grants for the Purchase of Caravans for Travellers, introduced in 2000.

<sup>26</sup> Housing Agency, *ibid*, p19.

<sup>27</sup> National Traveller MABS (2018), *ibid*.



*In 2015 alone, it is estimated that 415,000 households benefited from €208m in payments under the Fuel Allowance. In the same period, a similar number of households received payments of €227m under the Household Benefits Package.<sup>28</sup>*

Not referenced, however, are the impacts of austerity in the post-Crash years, both in terms of welfare and service cuts, which have been found to impact disproportionately on Travellers.<sup>29</sup> Although welfare payments have increased in the past few years, core payments remain below 2008 levels, for example in terms of Child Benefit, Supplementary Welfare Allowance and Jobseekers Benefit. Moreover, income has to be related to the demands upon it, particularly in relation to essential living expenses including energy. Pioneering work undertaken by the Vincentian Partnership for Social Justice (VPSJ) illustrates that for many household types, the relevant social welfare (and in some cases, minimum wage) payment is *insufficient* to enable that household to maintain a Minimum Essential, Standard of Living (MESL).<sup>30</sup> However, VPSJ research also highlights the considerable savings on energy costs that can result from improved BER/energy efficiency.<sup>31</sup>

## 2.4. Financial inclusion

Policy development in the financial inclusion arena has been fairly limited in recent years,<sup>32</sup> although there are notable exceptions such as the provision of basic bank accounts,<sup>33</sup> and development of a personal micro-credit scheme.<sup>34</sup> The national caravan loan scheme referenced earlier is an example of a more directly relevant financial (credit) inclusion initiative in this context, although interestingly it is not explicitly categorised as such and perhaps as a consequence, the Scheme contains a number of deficiencies in this regard as touched on above.

Also relevant here, in the context of ‘provider switching’ is the policy trajectory towards (more business efficient) electronic payments, a major development in the mid part of this decade. In a recent written answer to a Parliamentary Question (PQ), the Minister for Finance offered the following summary of electronic payment developments in recent years:

*The National Payments Plan, intended to modernise Ireland’s payment system, was published in 2013 and covered the period up to 2015. It set out a vision for payments, including universal acceptance of electronic forms of payment, robust and reliable payment systems, and migration from cash and cheques to cards and electronic payments...*

*Under the National Payments Plan, Ireland made significant progress including full migration to the Single Euro Payments Area (SEPA)... All of the major banks now issue debit cards, most of them with contactless capability, and the contactless payment limit is now €30... Stamp duty on debit cards was reformed with the effect that stamp duty was removed and replaced with a 12c charge per ATM transaction.*

<sup>28</sup> Department of Communications, Energy and Natural Resources (2016), *ibid*, p.22.

<sup>29</sup> Harvey, B. (2013). ‘Travelling with Austerity’: *Impacts of Cuts on Travellers, Traveller Projects and Services*. Dublin: Pavee Point.

<sup>30</sup> See: [https://www.budgeting.ie/download/pdf/mesl\\_2018\\_update\\_report.pdf](https://www.budgeting.ie/download/pdf/mesl_2018_update_report.pdf)

<sup>31</sup> [http://www.budgeting.ie/images/stories/Publications/Papers/VPSJ\\_2014\\_Technical\\_Paper\\_-\\_Minimum\\_Household\\_Energy\\_Need.pdf](http://www.budgeting.ie/images/stories/Publications/Papers/VPSJ_2014_Technical_Paper_-_Minimum_Household_Energy_Need.pdf)

<sup>32</sup> Deane, A. (2018). *Enabling Citizens, Money Matters: Addressing the Unmet Needs of People Living with Inadequate Income and Experiencing Financial Exclusion*. Dublin: The Wheel.

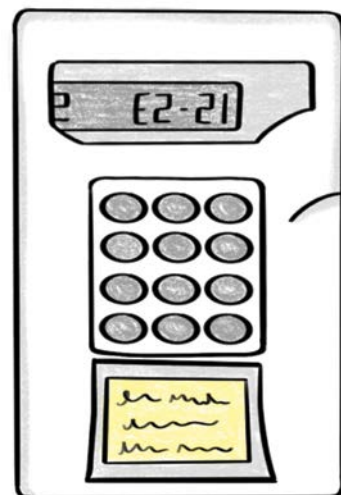
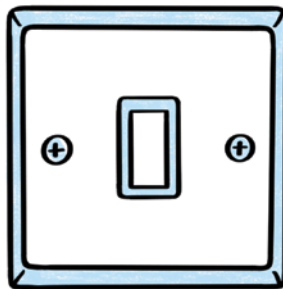
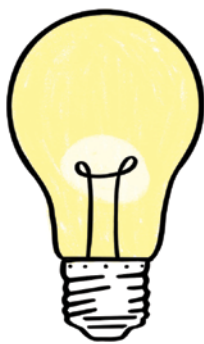
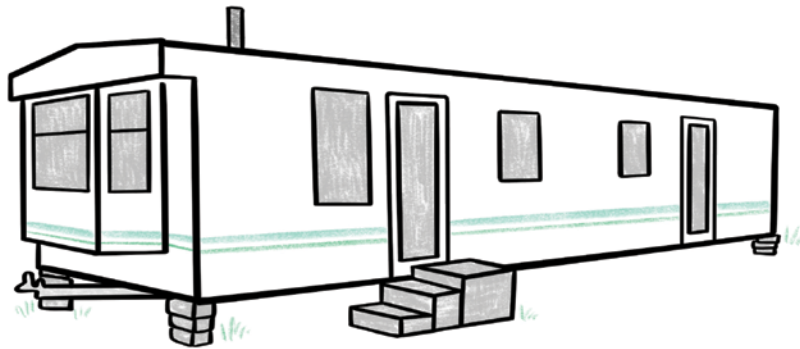
<sup>33</sup> [https://www.citizensinformation.ie/en/money\\_and\\_tax/personal\\_finance/banking/standard\\_bank\\_account.html](https://www.citizensinformation.ie/en/money_and_tax/personal_finance/banking/standard_bank_account.html)

<sup>34</sup> [https://www.citizensinformation.ie/en/money\\_and\\_tax/personal\\_finance/loans\\_and\\_credit/microcredit\\_loans.html](https://www.citizensinformation.ie/en/money_and_tax/personal_finance/loans_and_credit/microcredit_loans.html)



*The measures recommended under the National Payments Plan were designed to ensure that the payments environment facilitates increased adoption of more efficient payment methods... The Payment Accounts Directive was transposed in September 2016 and it ensures access to a payment account with basic features for anyone who does not have a payment account, one of the recommendations contained in the National Payments Plan.<sup>35</sup>*

High levels of financial exclusion among Travellers – and low levels of trust in the main financial service providers which provide such products, namely banks - have been repeatedly highlighted in a series of National Travellers MABS' studies as barriers to availing of such 'electronic' options. By way of example, in the local MABS study referenced above, most Traveller clients paid for their heating in cash using local retail outlets, whilst the (social welfare) Household Budget Scheme was predominantly used for electricity payments.<sup>36</sup> Further, a rent and utilities combined payment card system is in operation in some areas.<sup>37</sup>



<sup>35</sup> See: <https://www.oireachtas.ie/en/debates/question/2018-11-06/204/>

<sup>36</sup> The post office is frequently preferred by Travellers as the locus for financial services.

<sup>37</sup> Harvey and Walsh, *ibid.*



## 3. Research Objectives and Methods

### 3.1. Research objectives

This study has three objectives, namely:

- (i) To identify the extent and nature of energy poverty among Travellers living in mobile homes or trailers, together with its consequences;
- (ii) To identify the extent to which the accommodation itself increases the risk of energy poverty among the cohort, together with any other associated factors; and,
- (iii) To make policy recommendations to address energy poverty in this context from a Traveller viewpoint.

### 3.2. Research design and methods

As little is known or understood about experiences of energy poverty in this context, this is very much an exploratory study. Although broadly descriptive in nature and concerned primarily with lived experiences, wherever possible, research design endeavours to maximise opportunities to relate the findings to population trends for the purposes of comparison. As discussed earlier, our hypothesis is that this cohort is likely to experience the phenomenon to a relatively greater extent and depth, hence the application of a deductive approach to enable us to ‘test’ this theory.

National Traveller MABS has always endeavoured to apply a partnership approach to its work, in that its ethos and modus operandi is to work for change *with* Travellers and Traveller organisations as opposed to *for* them or on their behalf. As a consequence, the research is structured on a participatory principle, with the research framework, question, objectives and methods designed in conjunction with Traveller organisations.<sup>38</sup> The research question that emerged as a result is as follows:

*Is energy poverty a particular issue among Travellers living in mobile homes or trailers and if so, how does this play out, what factors contribute to it, and how might social policy best respond within the context of state-recognised Traveller ethnicity?*

Inputs from Traveller groups and workers were also invaluable in enabling us to compile and refine a sensitively structured questionnaire (a copy of which is included in the appendix). As a result of this collaborative process, it was agreed that the most appropriate interviewer for the purposes of garnering information would be a Traveller or support worker likely to be trusted by the potential interviewee. In most areas, this would be a Primary Health Care Worker, while in other locations a representative of a local Traveller group or MABS Money Adviser was deemed best placed to collect data. As it transpired, data were collected in respect of ten discrete locations, spread over seven counties.

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<sup>38</sup> Two meetings were held with representatives of Traveller organisations and Primary Health Care teams to scope out the research, and to agree an appropriate research instrument for collecting data (see appendix).










Given that this is a cross-sectional study on an issue that is seasonal to a considerable degree, we decided to focus the period for data collection or fieldwork on the month of November (2018), which on average is neither among the coldest or warmest months.<sup>39</sup> Informed consent of potential respondents was sought by way of established research ethics and once given, data were then collected by personal interview and responses recorded by hand on the questionnaire itself. All data were anonymised to ensure confidentiality, and completed questionnaires were then forwarded to National Traveller MABS for collation and analysis by way of a bespoke (excel) database, developed for the purposes of this research. Although the questionnaire was largely structured in nature, provision was made within it for the recording of more qualitative information such as explanations or observations; such data were subsequently coded and analysed using relevant software.

### 3.3. The Sample

The sensitive nature of the research militated against the selection of a random, representative sample of the study population, hence we decided to aim for a more 'reflective sample', drawing on the experience of Traveller workers and representatives to identify Travellers living in typical circumstances relative to the cohort under investigation. Our aim was to draw a sample of between n=50 and n=100 (roughly between 5 to 10% of the study population), spread over a range of counties, with each Traveller group voluntarily participating in the research (a total of eleven) undertaking between 4 to 15 interviews per area; a key consideration here was not to impinge too much on primary commitments and responsibilities. The final sample amounted to n=65 Traveller households, the accommodation profile of which is summarised in Table 1 below.

TABLE 1: SAMPLE BY ACCOMMODATION TYPE

Accommodation type	Number of households
 Mobile	43
 Trailer	18
 Mobile and hut <sup>40</sup>	2
 Mobile and trailer	1
 Chalet	1
<b>TOTAL</b>	<b>65</b>

Source: National Traveller MABS Energy Poverty Survey, November 2018.

<sup>39</sup> See: <https://www.timeanddate.com/weather/ireland/dublin/climate>

<sup>40</sup> This is sometimes referred to as a "day unit", provided by local authorities as part of an official bay; there were n=21 main occupants of such bays within the sample, and we presume for the purpose of analysis that each of these households had access to such a unit or "hut", although we understand that size and quality can vary between sites.



As can be seen, the majority (around 70%) live in larger multiple-roomed mobiles, which means that there is more space to heat; the predominance of this type of accommodation also relates to household size, with respondent households being considerably larger than the general population average. Whereas average household size for the general population is 2.75 persons (Census 2016), among our sample this number rises to 3.89 persons (2.00 adults and 1.89 children), which is 41% higher than average. The specific household composition of families interviewed is categorised below (Table 2); as shown, n=42 households (almost 65%) contained children,<sup>41</sup> with the vast majority of these (n=36 or 86%) containing two or more. This is an important finding given the extent, nature and consequences of energy poverty among the cohort discussed in detail in the substantive findings' sections below.

TABLE 2: HOUSEHOLD COMPOSITION OF SAMPLED HOUSEHOLDS

Household composition	Number of households
1 adult, 0 children	8
1 adult + 1 child	0
1 adult + 2 children	3
1 adult + 3 children	1
2 adults + 0 children	12
2 adults + 1 child	5
2 adults + 2 children	14
2 adults + 3 children	3
2 adults + 4 children	6
2 adults + 5 or more children <sup>42</sup>	5
3 adults + 1 or more children <sup>43</sup>	3
Other <sup>44</sup>	5

Source: National Traveller MABS Energy Poverty Survey, November 2018.

From preliminary discussions with representatives from Traveller groups, it became clear that caravan living is a far from homogenous or uniform experience, and we therefore wished to reflect this heterogeneity or diversity within the sample. By way of example, Table 3 illustrates the differing types of locations within which respondents reside; although the majority (n=40 or 61%) live in “authorised” locations, most of the remainder (n=20 or 31%)<sup>45</sup> appear to be living in “unauthorised locations”, including in n=10 cases, at the roadside.

<sup>41</sup> Aged under 18 at the time of interview.

<sup>42</sup> Two households contained five children, one contained six children, another eight children, and the final one comprised nine children.

<sup>43</sup> One of these households contained one child, another two children, and the final one comprised four children.

<sup>44</sup> One family contained three adults and no children, two contained four adults and no children, another contained four adults and two children, and the final household contained eight adults and two children.

<sup>45</sup> In three instances, location was not specified in these terms.



TABLE 3: LOCATION OF MOBILE HOMES OR TRAILERS

Location	Number of respondent households
Authorised (permanent) halting site	31
Roadside	10
Unauthorised site	10
Authorised (temporary) halting site	9
Other	2 <sup>46</sup>
Not stated	3

Source: National Traveller MABS Energy Poverty Survey, November 2018.

Such distinctions, however, do not necessarily give the full picture; in some cases for example, people living in unauthorised locations appear to be permitted to live there,<sup>47</sup> while others although living on authorised sites were unauthorised to be in the particular yard or bay in question. There was a fairly even split within the sample between those reporting that they were the main occupier of the bay or yard where they lived (n=31) and those who said they were not (n=34). When we correlate these things from the data as provided, our sample breaks down as follows:

Main occupiers:
Main occupier on an authorised site (n=21)
Main occupier but on an unauthorised site (n=7)
Main occupier but insufficient detail re site status (n=3)
Non-main occupiers
Not main occupier but on an authorised site (n=20) <sup>48</sup>
Not main occupier and on an unauthorised site (n=3)
Not main occupier but insufficient detail re site status (n=1)
Living at the roadside (n=10)

Advance consultations with Traveller groups and support workers also indicated group living and sharing of energy (sources and costs particularly) to be a feature of life in mobile home or trailer accommodation. Our sample clearly reflects this lived experience, in that a majority (n=40 or 61%) answered “yes” when asked if they were sharing a yard, bay or area with other family members: in addition, the responses from a further n=15 interviewees suggested that they were also engaged in group living, which would bring the total to n=55 or 85% of the sample (Table 4).

<sup>46</sup> One family was living with family on council property (it was not specified whether this was authorised or not), the other (unauthorised) in the yard of their parents’ local authority house.

<sup>47</sup> There were two reports of families renting a bathroom/utility unit from the local authority although ostensibly living on an unauthorised site.

<sup>48</sup> There were two references to overcrowding within these responses, both in respect of authorised halting sites (one permanent and one temporary).



TABLE 4: EXTENT OF GROUP LIVING

Other family sharing yard/bay/site	Number of respondent households
Yes	40
No	19 <sup>49</sup>
Sharing but not with family	1
Not stated	5 <sup>50</sup>

Source: National Traveller MABS Energy Poverty Survey, November 2018.

### 3.4. Study limitations

Seeking information on people's personal finances is widely acknowledged to be a particularly sensitive area for social research, and on balance, we formed the view that people trusted by those being interviewed (as opposed to independent strangers) would facilitate 'richer' data gathering in general. The trade off was that people might be less willing to provide information on the personal finance dimensions of energy poverty - particularly household income – to those that they know, and this indeed proved to be the case; nonetheless, as so many respondents and their families are social welfare dependent, we are able to impute relevant income figures from household demographic descriptions.<sup>51</sup>

We had also hoped to commission a small number of Building Energy Ratings (BER) of mobiles or caravans for the sake of comparison with 'settled' accommodation, but this proved to be unfeasible for reasons described earlier. Finally, while our sample covers seven counties located in three provinces, we were unable to broaden it further for logistical reasons as discussed above.

### 3.5. Presentation of findings

In the sections that follow, we take each of the three core dimensions to energy poverty in turn and then examine the collective consequences. We begin in Section 4 by setting the scene by describing the extent of energy poverty within the sample and its constituent groups, before examining the underlying but related issues of income inadequacy and financial exclusion, and how these combine to leave people little choice but to acquire relatively old and often energy inefficient accommodation. In Section 5, we turn to the accommodation itself and examine how external defects contribute to poor internal conditions and energy loss. In Section 6, we focus on the management, use and costs of energy, and on the multiplicity of sources used to provide power depending on location and circumstances. We then explore the various consequences of energy poverty for the families concerned in Section 7, concentrating on those relating to health, safety and financial difficulty, before concluding with some overall observations and policy recommendations in Section 8.

<sup>49</sup> In n=9 of these cases, there were indications that respondents were 'group living' with others, although it may be that these were not always family members. In each of these cases, again indications were that respondents were living with others in a 'group' setting.

<sup>50</sup> In each of these cases, again indications were that respondents were living with others in a 'group' setting.

<sup>51</sup> MABS money advisers participating in the study also assisted us in this regard.



The risk of poverty of study respondents is five times that of the general population.



## 4. Income, Financial Exclusion and Energy Poverty

In this section, we first present our findings in relation to the extent or incidence of energy poverty among the sampled households. We then examine how low-income and poverty combines with financial exclusion to form a barrier to the purchase of affordable, sustainable homes, thereby providing an underlying context for the heightened experience of energy poverty among Travellers living in mobile homes and trailers.

### 4.1. Extent of energy poverty

We begin by comparing our sample with three conventionally accepted indicators of energy poverty, namely:

- (i) Going without heat through lack of money;
- (ii) Inability to keep the household warm as cannot afford it;
- (iii) Spending more than 10 percent of net household income on energy.

#### *Going without heat and inability to keep the home warm*

In respect of the first two indicators, respondents were asked identical questions to those posed by the Central Statistics Office in its annual Surveys on Income and Living Expenses (SILC).<sup>52</sup> The comparative responses are shown in Table 5 below:

TABLE 5: GOING WITHOUT HEAT AND INABILITY TO KEEP THE HOME WARM

	Sample (%)	Population- 2017 (%)
Went without heat	72.3 (n=47)	8.1
Inability to keep the household warm	60.0 (n=39)	4.4

Source: National Traveller MABS Energy Poverty Survey, November 2018.

<sup>52</sup> The most recent data relate to 2017. See: <https://www.cso.ie/en/releasesandpublications/ep/p-silc/surveyonincomeandlivingconditionssilc2017/povertyanddeprivation/>



Travellers living in mobiles or trailers are therefore around *nine times as likely to go without heat* as the population at large, and it should be noted that in all but two cases, respondents who went without heat through lack of money did so more than once. Perhaps more striking, however, is the finding that respondents were almost *fourteen times more likely to be unable to keep their household warm*, as they could not afford to do so. A further n=7 respondents also reported inability to do so for some other reason (broken windows were cited in one instance).<sup>53</sup> Further insights are gleaned from the qualitative commentaries recorded for some of these responses; these refer to a range of exacerbating factors as illustrated below, and we will return to such themes in later sections of this report:

### Reasons cited for being unable to keep warm



#### **Age of caravan;**

*Because the trailer is too old and cannot keep the heat in.*

*It's very old and very hard to heat*

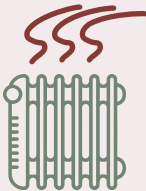


#### **Exterior issues;**

*There is a draft from the windows as they are made from tin.*

*We lose heat every time the door is open, the caravan loses heat due to lack of insulation as well.*

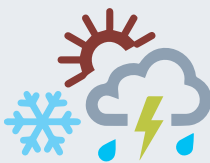
*The roof is gone, and the floor.*



#### **Interior issues;**

*It's hard to keep more than one room warm at a time, there are no heaters in the bedrooms so the doors are left opened to allow the heat go in.*

*It's old and battered needs repair... the heating stove needs fixed.*



#### **Weather and climate;**

*It's too hard, fuel is too dear, the weather is too cold.*

*Sometimes in the winter, the oil tank can freeze as it is so cold outside, the pipes also freeze*



#### **Financial exclusion;**

*All adults in the family are on social welfare, coming up to a payment day they may need to borrow to buy bottle gas. Sometimes there is no one to borrow from.*

*Well if I run out of gas and it is a day I don't get paid, I have to wait*

*We borrow fuel from relatives when extra is needed and money is short.*

Source: National Traveller MABS Energy Poverty Survey, November 2018.

<sup>53</sup> A total of 10 respondents (15.4% of the sample) responded that a combination of affordability and other reasons meant that they could not keep their household warm.



A third, conventionally used measure of energy poverty is a situation where a household spends more than ten percent of net income on energy costs.<sup>54</sup> As shown in Table 6 below, the majority of households (n=50 or 77%) were in energy poverty on the ten percent measure. The average spend on energy was 26.1% (median) and 28.0% (mean); this is around *five to six times higher* than the corresponding figure of 4.6% for the population as a whole according to official statistics,<sup>55</sup> and higher than the average percentage (21.0%) identified in the MABS study discussed earlier. It was noticeable - and perhaps paradoxical - that larger families spent a lesser percentage of income on energy than smaller ones, a discrepancy explained to a large degree by the receipt of higher social welfare payments in such cases within the context of a highly welfare-dependent sample and confined living spaces.

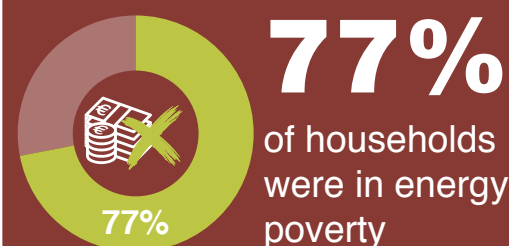
TABLE 6: PERCENTAGE OF HOUSEHOLD INCOME SPENT ON ENERGY

Income spent on energy (%)	No of respondent households
0-10	5
11-20	12
21-30	22
31-40	5
41-50	5
51-60	5
61-70	1
Not identifiable	10
Average (mean)	28.0%
Average (median)	26.1%

Source: National Traveller MABS Energy Poverty Survey, November 2018.

What is noticeable, however, is the difference in energy-spend as a percentage of income between households who are the main or official occupants of an authorised site, those who 'group live' on such sites but not as main or official occupants, families on unauthorised sites, and those living at the roadside (Table 7). Whereas among main or official occupants this figure was below the sample average<sup>56</sup> and broadly in line with earlier MABS research, it was noticeably higher among those who were not the main or official occupants, and particularly so for those living at the roadside where it amounted to well over 40% of income.

The average spend on energy as a percentage of income amongst this group was five times that of the general population



<sup>54</sup> Energy costs among the sample are discussed in depth in Section 6 below.

<sup>55</sup> Central Statistics Office (2017). Household Budget Survey 2015-2016. Cork: Central Statistics Office. <http://www.cso.ie/en/releasesandpublications/ep/p-hbs/hbs20152016/hexp/>

<sup>56</sup> We strongly suspect the reason is related to receipt of the Winter Fuel Allowance.





TABLE 7: PERCENTAGE OF HOUSEHOLD INCOME SPENT ON ENERGY BY OCCUPANCY STATUS

Income spent on energy (%)	Main occupant- authorised site (n=21)	Not main occupant, authorised site (n=20)	Living on unauthorised sites (n=10)	Living at the roadside (n=10)
0-10	4	0	0	0
11-20	5	5	0	1
21-30	8	8	2	2
31-40	1	2	2	1
41-50	0	2	1	2
51-60	0	1	0	4
61-70	0	1	0	0
Not identifiable	3	1	5	0
Mean spend (%)	19.9	28.7	33.2	42.5
Median spend (%)	19.2	25.8	30.4	46.6

Source: National Traveller MABS Energy Poverty Survey, November 2018.

## 4.2. Household income

As discussed in the Introduction, *low income* is a key determinant of energy poverty, and as expected, both household and individualised<sup>57</sup> incomes were significantly lower than the respective population averages. This is largely explained by the almost universal dependency on social welfare among the sample, with (n=61 or 94%) of respondents citing a social welfare payment as their main source of income. As a consequence, household incomes were around 40% below average, and individualised incomes around half the national median (Table 8).



The risk of poverty of study respondents is five times that of the general population

<sup>57</sup> In line with CSO methodology, the equivalence scale used to individualise income is: 1.00 (for the household head), 0.66 (for each additional adult within the household) and 0.33 (for each child within the household). Thus 66% of household income is assigned to each extra adult within it, and 33% of household income to each child. So a household with 2 adults and 3 children is said to comprise 2.65 “equivalised adults”.



TABLE 8: AVERAGE HOUSEHOLD AND INDIVIDUALISED INCOMES: SAMPLE v POPULATION

	Sample (€)	Population (€)
Average Household Income (median)	452.62	759.59
Average Individualised Income (median)	197.74	401.32

Source: National Traveller MABS Energy Poverty Survey, November 2018.

Interviews were conducted in November, hence those entitled to the winter fuel allowance (€22.50 payable for 28 weeks from October),<sup>58</sup> were already receiving this payment in addition to their regular weekly social welfare entitlement. To give an accurate cross-sectional picture of income and thereby energy poverty, we count this allowance *in full* within our weekly net income calculations, as opposed to spreading it over a full year i.e. dividing the total received (€630) by 52 (weeks).

### 4.3. Poverty

Low equivalised or individualised disposable income is also highly correlated with the experience of poverty, and this is evident among our sampled households. The poverty line – or “at risk of poverty” figure – on the most recent CSO/SILC data available (2017) is €240.79 per week. As can be seen in Table 9 below, only n=4 households were **not** at risk of poverty; the majority, however were below the poverty line, and in many cases by a considerable margin. Put another way, the risk of poverty for study respondents is around *five times* that of the general population at large.

TABLE 9: AT RISK OF POVERTY COMPARISON: SAMPLE v POPULATION

	Sample (%)	Population (%)
Below the poverty line	83.1 (n=54)	15.7
Above the poverty line	6.1 (n=4)	84.3
Not identifiable	10.8 (n=7)	N/A

Source: National Traveller MABS Energy Poverty Survey, November 2018.

<sup>58</sup> See: [http://www.citizensinformation.ie/en/social\\_welfare/social\\_welfare\\_payments/extra\\_social\\_welfare\\_benefits/fuel\\_allowance.html](http://www.citizensinformation.ie/en/social_welfare/social_welfare_payments/extra_social_welfare_benefits/fuel_allowance.html)



When we examine the income distribution in a little more detail (Table 10), we see that not only are the vast majority of respondents below the poverty line, many are *considerably below* it, with a notable grouping in the minus 11-20% income bracket. Tackling energy poverty in this context, therefore, requires policy to address not just cost and accommodation issues as discussed below, but also the underlying inadequacy of resource factor.<sup>59</sup>

TABLE 10: INCOME RELATIVE TO THE POVERTY LINE

Percentage above or below	Number of respondents
+0-10%	1
+10-20%	1
+ more than 20%	2
Poverty line	Poverty line
-0-10%	2
-11-20%	42
- more than 20%	10
Not identifiable	7

Source: National Traveller MABS Energy Poverty Survey, November 2018.

#### 4.4. Payment/banking exclusion

Low income and poverty are concepts closely correlated with financial exclusion and there are two identifiable dimensions to this as experienced by Travellers living in mobile homes or trailers, namely: *payment/banking exclusion* and *credit exclusion*. Although the second is arguably and fundamentally much more important as a contributor to energy poverty, to aid the flow of the narrative we deal with the payment dimension first.

##### *Payment/banking exclusion*

The importance of payment or banking exclusion to Travellers and other groups significantly affected by it, is that it limits *choice* - both in terms of payment method and in certain instances, service provider – and invariably leads to the incurring of higher costs as a result.<sup>60</sup> Although a range of payment methods exists within Irish society, primarily through the banking system but increasingly outside of it,<sup>61</sup> what is striking about our sample is how rarely people were using financial services of any sort to pay for energy. This is starkly illustrated in Table 11 (it should be noted that these responses are not mutually exclusive):

<sup>59</sup> As discussed later in the policy recommendations section, broadening the scope of the winter Fuel Allowance and being more creative around Exceptional Needs Payments (ENP) and Exceptional Supplements would undoubtedly alleviate energy poverty for many living in mobiles or trailers. Addressing the inequality of resource issue among Travellers in general, however, requires a much more fundamental and systemic longer-term approach.

<sup>60</sup> See for example: <https://www.independent.ie/business/personal-finance/the-top-energy-deals-that-could-save-you-thousands-on-your-bill-36290435.html>

<sup>61</sup> By way of digital companies.



TABLE 11: METHOD OF PAYMENT USED FOR ENERGY

Method/facility	Yes (used)	No (not used)	Not stated
Cash	58	3	4
Prepayment meter	19	43	3
Post office	11	51	3
Other	2	59	4
Online/Internet	0	62	3
Electronic/card	0	62	3
Cheque	0	62	3
Household Budget Scheme (HBS) <sup>62</sup>	0	62	3

Source: National Traveller MABS Energy Poverty Survey, November 2018.

The high use of cash is partly explained by respondents who are not the main occupant of the bay or yard paying a contribution for energy to the person who is:

*I pay it off my mother's bill, sometimes I give her the money*

*I pay my aunty 20 per week towards electricity*

*I give my family member some money for my electricity*

Cash use is also linked to widespread reliance on various “top-up” energy sources (such as bottled gas, diesel, petrol, solid fuel and turf), and their periodic replenishment from local shops and other outlets such as garages.

*We get turf in the shop*

*I buy fuel in the local shop*

The use of prepayment meters by around 30% of the sample (n=19) reflects an energy trend identified by MABS among its service clients,<sup>63</sup> and may also be explained in some cases by local authorities acting as *de facto* energy providers and collecting energy payments in this manner (either independently of rent or in conjunction with rent), although our understanding is that this practice is becoming less common.<sup>64</sup> We are unable to distinguish between energy supplier and local authority-provided meters from the responses given, but the following quotes give a sense of how these meters work on the ground:

*I buy €20 per week on electricity card*

*We use electric and rent cards*

*I buy electric cards from the council caretaker on site*

<sup>62</sup> One respondent did however report paying their electricity arrears through social welfare, and it may be that this was through the Household Budget Scheme.

<sup>63</sup> See Stamp, McMahon and McLoughlin, *ibid*, p32-35.

<sup>64</sup> Harvey and Walsh, *ibid*, p34.



Post offices were used almost exclusively by those living on official (permanent or temporary) sites and again, by a mix of main occupiers and those who were not. We presume that payments made in this manner were exclusively or primarily in respect of electricity. In contrast, given the public policy drive towards encouraging use of electronic and online forms of payment predominantly for reasons of efficiency, it is striking that *no one* within our cohort reported using either of these methods of payment. Finally, hardly any evidence emerged of respondents using the Household Budget Scheme for energy payments despite the high level of welfare dependency among them; it is perhaps ironic that the main financial inclusion payment measure introduced by government over twenty years ago for just this type of cohort, has proved to be of little or no use to those in the most marginalised of situations.

## 4.5. Credit exclusion and energy inefficient homes

The second dimension to financial exclusion relates more to the consequences of *market failure*, which manifests itself in *credit exclusion* or inability to access and use appropriate borrowing sources to purchase conventional needs such as accommodation. Across our sample, this inability led directly to the purchase or acquirement of what was - or has now become - energy inefficient accommodation, which in turn contributes to and compounds energy poverty as discussed in Sections 5 and 6 below.

As envisaged, several interviewees were understandably reluctant to discuss how they came to possess their current accommodation. Nonetheless, responses to questions on this issue illustrate credit exclusion to be prevalent among respondents. The overwhelming majority (n=59 or 91%)<sup>65</sup> reported that they owned their accommodation, and some (n=35) provided further details in terms of the borrowing source as follows (Table 12).

TABLE 12: BORROWING SOURCE FOR MOBILE HOMES AND TRAILERS

Source	Number of respondents (n=35)
Family member	25
Credit union	3
Other	3
Council	2
Moneylender	2

Source: National Traveller MABS Energy Poverty Survey, November 2018.

Our sense is that the citing of 'family member' as a borrowing source may in fact refer to the accommodation being 'gifted' by a family member, as opposed to a respondent borrowing from them. A further quarter (n=19) reported that they did not borrow at all to purchase their home, many again perhaps having acquired it from another family member or Traveller. What is clear is that very few accessed a loan from a regulated source or borrowed by way of the caravan loan scheme, while the use of a moneylender in two instances is of marked concern, particularly were this to prove an unlicensed source. The findings thus again highlight widespread financial exclusion and lack of

<sup>65</sup> In three instances, respondents were renting (presumably from the relevant local authority) and there were three no responses.



access to affordable credit among Travellers, and the need to develop culturally appropriate financial inclusion measures.

The upshot of credit exclusion, coupled with the various deficiencies described earlier in terms of the national caravan loan scheme, is that many people wishing to live in a nomadic or group setting in accordance with Traveller culture have little option but to purchase cheaper, older, sub-standard mobiles or trailers, or to rely on second-hand versions gifted by relatives. The result of this is that such homes tend to be energy inefficient, and it is to this issue that we now turn in Section 5.





The average spend on energy as a percentage of income amongst this group was five times that of the general population.



## 5. Accommodation and Energy Loss

In this Section, we first describe the age of the mobiles and trailers in which respondents reside, together with the amount of time people have lived in their current accommodation. The poor condition of the accommodation in general is then examined, together with the impacts of this in terms of challenging living conditions.

### 5.1. Age of accommodation

Just over half of those interviewed (n=36) provided an estimate as to the age of their home when asked specifically about it; in most other cases (n=25), interviewees replied that they did not know.<sup>66</sup> Among those who did respond, the age distribution of mobile homes and trailers is as follows (Table 13):

TABLE 13: AGE OF ACCOMMODATION AT THE TIME OF INTERVIEW

Age in years	Number of respondents (n=36)
0-5	0
5-10	11
11-15	13
16-20	6
21-25	3
26-30	1
30+	2

Source: National Traveller MABS Energy Poverty Survey, November 2018.

The majority are thus over 10 years old and a third date back more than 15 years: the average age of accommodation is around 15 years (15.5 mean, 15.0 median).<sup>67</sup> We then asked people how long they had lived in their present accommodation (Table 14). The vast majority (n=62)<sup>68</sup> had not actually lived there for very long relative to the age of their accommodation. The median residence period was 4.0 years and the mean 4.85; around a third had lived in their present home for two years or less.

<sup>66</sup> n=2 instances, respondents preferred not to say, and there were two non responses.

<sup>67</sup> In line with the findings of the previous MABS study, *ibid.*

<sup>68</sup> Two respondents preferred not to say, and one did not give a figure.





TABLE 14: PERIOD OF RESIDENCE IN CURRENT ACCOMMODATION

Years	Number of respondents (n=62)
1-2	23
3-4	9
5-6	8
7-8	11
9-10	7
More than 10	4

Source: National Traveller MABS Energy Poverty Survey, November 2018.

These findings tend to corroborate our earlier observation that lack of money and availability of credit results in people purchasing previously owned accommodation, which transpires to be relatively old; in only two cases was a respondent living in a home which they had acquired from new (in one instance the accommodation was seven years old, and in another, ten). The result for many is both energy inefficient – and often unhealthy - living conditions as described below.

## 5.2. Repairs and replacement

Perhaps unsurprisingly, given the age and type of accommodation in question, the vast majority of respondents (n=50 or 77%) reported their home to be in need of repair. Probing further into the specifics of this, the following picture emerges (Table 15):<sup>69</sup>

TABLE 15: NEED FOR REPAIR TO ACCOMMODATION

Item in question	Yes (needs repair)	No (does not need repair)
Windows	38	21
Doors	37	22
Roof	25	34
Floor	21	38

Source: National Traveller MABS Energy Poverty Survey, November 2018.

What is particularly striking about the responses here is that a combination of repairs is needed in many instances. A total of n=39 homes (66% of those for which we have detail) require multiple repairs according to their occupants, and in n=14 cases (almost a quarter), windows, doors, roof and floor all need repair (Table 16).

**72.3%** experience condensation often

<sup>69</sup> There were no responses to this section from n=6 respondents.



**TABLE 16: NUMBER OF ITEMS NEEDING REPAIR**

Number of items for repair	Number of homes (n=59)
0	14
1	6
2	16
3	9
4	14

Source: National Traveller MABS Energy Poverty Survey, November 2018.

Again, some of the qualitative commentaries paint a fairly vivid picture in this regard:

*Air gets through the windows and doors, if we get heavy rain it comes through the windows.*

*Everything is too old, it's just falling apart*

*Roof is leaking, windows are draughty, the floor has gone damp... the trailer does not hold heat really at all*

*The skylight is leaking*

*The back windows are old and need replacing, the front door is broken so does not lock anymore*

*The timber door is rotten and the seal is bad on the door*


*The windows are not air tight, the floors are rotten in some places*

*The wind comes in under the seating areas in the bathroom*


*The window is broken and there's a constant breeze*

*It's too old to repair*


The latter situation, where the accommodation itself really needs replacing, appears more the norm rather than the exception. When asked 'does your home need replacement', over two thirds of respondents (n=44 or 68%) replied that it does. Again, several took the opportunity to elaborate a little more here, and it emerged that the main reasons for replacement are as follows:




Unsuitability for a growing family




Safety Issues




Need for more space



Damage (e.g. caused by leaks)



Dampness



Repairs would outweigh the value of the mobile



The situation had clearly become desperate for some:

*There is no working bathroom... which means they have to ask friends to allow them use their bathroom, the children aged 6 and 7 sometimes need to wee outside behind their mobile, if neighbours are out they have no option.*

Even where some form of credit may be accessible, the very experience of borrowing and repayment may be off-putting for some and thereby act as a barrier to replacement, as in this instance:

*The lady undertaking this interview says the whole mobile unit needed to be replaced but she did not want to borrow again as it took so long to repay their last loan for their home.<sup>70</sup>*

### 5.3. Insulation and weather glazing

As shown in Table 17, the majority of homes were not insulated.<sup>71</sup> The finding that around 1 in 6 (n=11) did not know whether their home was insulated or not, suggests that raising public awareness around energy conservation in halting sites may be a useful exercise to consider.<sup>72</sup> Conversely, in the vast majority of cases, accommodation was glazed<sup>73</sup> with single-glazing being by far the most common type. However, issues also arose here; two respondents referred to their windows being plastic, and a further respondent made reference to their mobile 'having only one pane of glass'.

TABLE 17: INSULATION AND WEATHER GLAZING OF ACCOMMODATION

	Yes	No	Don't know
Insulated	9 (13.8%)	45 (69.2%)	11 (17.0%)
Type of glazing <sup>74</sup>	<b>Single</b>	<b>Double</b>	<b>Double and Single</b>
	50	8	2

Source: National Traveller MABS Energy Poverty Survey, November 2018.

<sup>70</sup> This was a loan from a credit union.

<sup>71</sup> A finding in line with previous MABS research cited above.

<sup>72</sup> In eight of these eleven cases, the respondent lived on an authorised site.

<sup>73</sup> Again, in line with earlier MABS research.

<sup>74</sup> There were n=3 'don't knows', n=1 'no', and no detail was recorded in the remaining instance.



## 5.4. Condensation

The combination of single glazed windows and sub-standard condition of respondents' homes resulted in frequent references to "coldness" and "dampness", and widespread dissatisfaction with present living conditions was palpable:

*We have condensation coming down the windows... this leads us to have to keep going to our GP*

*Fed up with damp and water running down the windows*

*Single glaze causes dampness*

*It gets so cold and damp, the water leaks through*

*Very cold and damp in the winter time*

*Cold condensation in windows and doors*

Experience of condensation was particularly widespread (Table 18). As might be expected, respondents reported that this was associated (although not exclusively) with winter-time, cold weather and mornings in particular; opening the windows to address it made the interior colder, caused energy loss and thereby increased both energy use and cost. Dampness was also prevalent - there were references to it in 80% of cases - and this was affecting not just the interior but clothes and bedding, again presumably necessitating increased expense in terms of drying and replacement. There were also some references to mould (n=9), and occasionally as regards rotting wood (n=3). In one instance, a respondent made reference to the need to repaint "a couple of times a year", hence added expense was once more incurred, further highlighting the additional costs sometimes incurred by those who can least afford them.

TABLE 18: EXPERIENCE OF CONDENSATION

Yes	Number of respondents
Condensation	55 (84.6%)
Condensation often	47 (72.3%)
Damp	52 (80.0%)

Source: National Traveller MABS Energy Poverty Survey, November 2018.



## 5.5. Ventilation

Ventilation issues also transpired to be prevalent, with 60% of respondents (n=39) making specific mention of it. The qualitative observations are once again useful in throwing light on how this problem plays out on a daily basis within the home. Poor or non-existent ventilation was linked particularly to broken vents, having to choose between fresh air and keeping warm, and tackling vermin problems.

*The vents that are there are letting in the cold because we can't close them, this means we have no control over what air gets into the caravan*

*It's blocked up because of rats<sup>75</sup>*

*We have air vents that don't shut- so we block them in winter with foam*

*We have them blocked up because of rats and mice*

*Had to block up due to the cold*

*There's too much ventilation at times in the cold weather, we have to stuff the vents with paper to keep warm*

*The windows in the kitchen don't open, steam from cooking causes problems*

*All the vents are blocked up to keep in the heat... they can cause the mobile to steam up*

The picture presented in this section illustrates how the forced acquisition of energy inefficient and deteriorating accommodation in turn leads to extremely difficult living conditions. Before we discuss the adverse consequences that follow from this (in Section 7), we first complete our examination of the contributory factors to energy poverty by addressing the third and final dimension, namely energy management and cost.

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<sup>75</sup> In n=6 cases, respondents cited rats to be the reason for blocking ventilation.



## 6. Energy Management: Sources, Use and Costs

We have already seen how inadequate income, poverty, financial exclusion and the consequent acquirement of sub-standard, energy inefficient accommodation combine to create the context within which energy poverty arises. In this section, we explore the energy *management, use* and *cost* dimensions to the phenomenon. As outlined above, the condition of the accommodation itself can have cost implications including in terms of energy loss, but the ways in which power is sourced and used are also important in terms of expense, and we begin here by exploring energy types and how they are utilised, before concluding with an analysis of how these things combine to increase cost.

### 6.1.Sources of power

Five principal power sources are identifiable among the sample, with combinations commonly used by respondents. Beginning with the relatively least used, these sources are as follows:

*(i) Home heating oil;*

This was used as a heat source in just n=9 instances<sup>76</sup>. Use was not confined to any one category, and users were spread across main occupants and non-main occupants, those living on permanent and temporary authorised sites, people on unauthorised sites, and families living at the roadside. Our sense is that these situations may involve use of central heating, as there were sporadic references to radiators.

*(ii) Diesel/Petrol Generator*

A diesel or petrol generator was used to provide power in n=15 cases, the majority of whom were living at the roadside (all ten families). The commentaries in these circumstances explain to a large extent *why* such households are considerably more at risk of energy poverty as described earlier:

*A shared petrol generator among 4 families, 8 adults and 9 kids*

*4 families share 1 generator in a yard at the roadside*

*1 petrol generator shared by 2 families, self rigged up*

*A diesel generator is shared by four families*

<sup>76</sup>In n=2 cases, it was used for hot running water.



*We use a petrol generator but it costs a lot to run, from day to day it can be very expensive*

*Very hard to keep the generator going on petrol*

*Sometimes we have to sit in the dark because there's no money for petrol*

*Petrol generator, we use a battery light sometimes when the generator is out of petrol.*

Although not specifically cited, we presume transport costs would also be incurred here in respect of 'topping-up' petrol and diesel supplies.

*(iii) Logs, coal or sticks;*

This was a more common power source, used by over 40% of respondents (n=28 or 43%) for heat, but by just n=7 for cooking and n=7 for hot running water. In a small number of cases, this source was used both for heat and these other purposes,<sup>77</sup> but the majority using this power source did so for the sole purpose of heat (n=19). Although there was evidence of use across categories, it was most prevalent among households living at the roadside, all of which used this energy source, most notably in stoves.

*(iv) Electricity*

A majority of respondents (n=50 or 77%) reported using electricity as an energy source for at least one purpose, with the vast majority of these (n=44) using electricity as a light source.<sup>78</sup> This sub-cohort was in turn fairly evenly split between main occupiers (n=24) and non-main occupiers (n=20), the majority of whom (n=17) were recorded as being resident on an authorised site. It follows from this that the bulk of the sample using electricity was doing so either directly or indirectly via the supply to the relevant bay provided through the local authority, or by way of a connection to a house with the mobile or trailer situated in proximity to it.

*Use family member's supply*

*Three families are connected to one supply*

*There's a connection to the mobile*

*My father has electricity supply for his yard so we use that*

*We're connected to the main house*

*Connected to a shed connected to my mother's house*

There are potential safety issues here, to which we will return in the next section. What is clear is that use of electricity supply is far from conventional where the norm is for a commercial power company to supply power directly to a household and to bill it directly. As already discussed, the way electricity is accessed militates against "shopping around" as envisaged within public policy, a point succinctly captured by this interviewer:

<sup>77</sup> Logs, sticks or coal were used in n=4 cases for heat and cooking, in n=3 cases for heat and hot running water, and in n=2 cases for all three purposes.

<sup>78</sup> Other reported uses of electricity were for doing laundry (n=35), for heat (n=33) for cooking (n=21) and hot running water (n=21).



*There was a pre-pay card meter installed before the family moved into this bay so there was no option for choosing supplier*

In contrast, n=15 households were not using electricity at all, a situation experienced by all ten families living by the roadside.<sup>79</sup>

(v) *Gas bottles*

A more utilised power source than any of the above, gas bottles were used as a power source by the vast majority for cooking (n=54 or 83%) and heating (n=46 or 71%), generally in combination, and to a lesser extent for hot running water (in n=14 or 21% of cases). Bottled gas was used by all types of households whatever their occupancy status or location, including by every family living at the side of the road. As with diesel and petrol, transport costs would presumably be involved in refilling gas bottles.

## 6.2. Heating appliances

As might be expected, given the number and interplay of power sources described above, a range of appliances was used for heating in particular. Among those specifically cited, often in combination, are the following:

### **Heating**



Gas bottle heater



Oil heater



Solid fuel stove



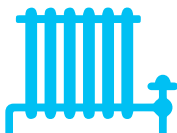
Electric heater



Fan heater



Cooker (used also for heat)



Radiators



Gas fire



Paraffin oil heater

Given the focus of this research, we asked a specific question of respondents in terms of heating, namely: “Are any of your heating devices energy efficient?” The replies again suggest that a public awareness or community education exercise of some description may be useful here, given that so few answered “yes” (Table 19).

<sup>79</sup> A key informant working with Travellers made the point that the related lack of a fridge or freezer necessitates daily food and grocery shopping, which again can add expense.





TABLE 19: ENERGY EFFICIENCY: HEATING APPLIANCES

Devices energy efficient	Number of respondents
Yes	3 (4.6%)
No	34 (52.3%)
Don't know	26 (40.0%)
Not stated	2 (3.1%)

Source: National Traveller MABS Energy Poverty Survey, November 2018.

A key factor in energy efficiency is the condition of the devices or appliances in question. We asked specifically about three of these that Traveller workers in Traveller organisations and representatives had “flagged” in advance, relating to both cooking and heating; as shown in Table 20 below, these facilities frequently required attention.<sup>80</sup>

TABLE 20: NEED FOR REPAIR TO APPLIANCES

Item in question	Yes (needs repair)	No (does not need repair)
Oven	20 (30.8%)	39 (60.0%)
Stove	19 (29.3%)	40 (61.5%)
Heating system	36 (55.4%)	23 (35.4%)

Source: National Traveller MABS Energy Poverty Survey, November 2018.

The average spend per week by respondents on energy was €108

<sup>80</sup> There were no responses to this section from n=6 respondents.



## 6.3. Running water

Use of energy is also dictated to a considerable degree by the availability of running water (and particularly hot running water) for personal hygiene, toilet facilities, drinking and doing laundry. A majority of respondents (n=38 or 58.5%) did *not* have access to hot running water, and in n=14 of these cases (21.5% of the sample), respondents (unprompted) stated that they had *no access to running water at all*. If we add on the n=3 roadside families who did not volunteer this information but presumably also have no running water access, the striking conclusion is that *over a quarter of households interviewed for this study lacked access to running water*. Among this latter group, water was accessed in various ways:

*Use parents' home for hot water and for washing*

*The trailer is not connected to any facilities... use mother's house for showers, washing and toilet*

*Trailer is not connected to the water main, I use a bucket to bring in water to cook and clean, I use my aunty's house for a shower or a bath*

*There's no running water at all, we get water in tanks or buy water in the shops*

*Have to get a bottle of water to bring home to use*

Among the respondents who informed us that they did have access to hot running water, things were not always necessarily straightforward either in terms of use or cost.

*There is hot water in the shower only not in the kitchen, there is no working boiler in this home*

*Only in the shower, if dishes need to be cleaned, the kettle is boiled*

*The hot water is in the shower only, if hot water is needed for any other reason like washing dishes, a kettle is used*

*The immersion is in the welfare hut*

*Hot water is very expensive (it's) run by gas*

Once again, therefore, a somewhat complex picture emerges, whereby people manage and use - as well as pay for - energy sources in ways that are quite different to conventional norms. This has cost implications not just for households using relatively expensive energy sources but for those who allow others to use *their* energy sources, thereby increasing consumption at a cost to the grantor; we were not able to fully establish the extent to which re-imburement takes place here, but we suspect that this does not always happen.

## 6.4. Laundry

Linked to the running water issue, doing laundry was far from straightforward for most. Just over half (n=35 or 54%) reported using an electric power source for laundry but on closer examination, this was not always necessarily their own.



*Use of mother's laundry facilities*

*My mother's washing machine*

*I use my mother's washing machine and also the launderette*

*Use both my mother and mother in law's washing machine, I rotate everyday*

*Use my auntie's washing machine, sometimes I use the launderette*

*I use my sister's washing machine 3-4 times per week... use the launderette once a month*

Launderettes were widely used by a considerable number of respondents (n=28 or 43%) and as illustrated by the latter quotes, sometimes in conjunction with facilities provided by extended family members (n=15 or 23%). As with other energy sources such as gas bottles and fuel for generators, additional costs are likely to be involved in travel to the launderette. An indicator of the extent of energy poverty among the sample is the extent of clothes' hand washing that was reported (n=13 or 20% of interviewees). Cost implications are clearly identifiable in these responses for example:

*The kids' uniforms are hand washed if we can't get into a launderette or afford it*

*Mostly hand washing - big things have to be brought to the launderette or else to be thrown out*

## 6.5. Energy costs

There is a striking difference between the amount spent on energy by sampled households and the population as a whole. As shown in Table 21 below, on average, Travellers living in mobile homes and trailers are spending well over €100 per week on fuel and light, which is almost *three times* the population average. As reported earlier, the average percentage of income spent on energy is around *five to six times higher*.

TABLE 21: WEEKLY SPEND ON FUEL AND LIGHT COMPARISON: SAMPLE v POPULATION

Spend on energy	Population average	Sample average (n=62) <sup>81</sup>
Weekly amount	€38.56	€108.00 <sup>82</sup>
Weekly amount as percentage of household income	4.6%	26.1%

Source: National Traveller MABS Energy Poverty Survey, November 2018.

Again as we saw earlier, the sample average masks important differences between the particular cohorts of which it is comprised, and if we again differentiate between households who are the main or official occupants of an authorised site, those who 'group live' on such sites but not as main or official

<sup>81</sup> In n= 3 cases, we were not able to accurately identify energy costs.

<sup>82</sup> This is the median figure; the mean was even higher at €118.15.



occupants, and those living on unauthorised sites including at the roadside, increased costs incurred by the latter emerge starkly (Table 22):

**TABLE 22: AMOUNT OF WEEKLY HOUSEHOLD INCOME SPENT ON ENERGY BY OCCUPANCY STATUS**

Weekly amount spent on energy (€)	Main occupant – authorised site (n=21)	Not main occupant, authorised site (n=20)	Living on unauthorised sites (n=10)	Living at the roadside (n=10)
Less than €50	2	1	0	1
€50-99	7	8	1	2
€100-149	5	8	1	0
€150+	5	3	3	7
Not identifiable	2	0	5	0
Mean spend	€105.79	€104.06	€158.97	€169.14
Median spend	€100.00	€102.50	€173.00	€177.00

Source: National Traveller MABS Energy Poverty Survey, November 2018.

Certain types of fuel are clearly more expensive than others and particularly those that require frequent top ups to generate heat. As Table 23 shows, there is an identifiable ‘pecking order’ in terms of cost, with coal, logs or sticks proving the most expensive, and home heating oil the least. It is the *combinations* of these sources or types of energy however - and the setting within which they are used - that contributes to such high rates of energy poverty among the sample.

**TABLE 23: WEEKLY AMOUNT SPENT ON ENERGY BY TYPE**

Type of energy (number of responses)	Average weekly spend (median) (€)
Coal/Logs/Sticks (n=26)	50.00
Diesel/petrol (n=15)	45.00
Gas bottles (n=53)	38.00
Electricity (n=36)	30.00
Home heating oil (n=8)	26.92
Laundry costs (n=24) <sup>83</sup>	30.00

Source: National Traveller MABS Energy Poverty Survey, November 2018.

Taken together, the findings we have presented so far illustrate that Travellers residing in mobile homes and trailers are adversely affected with respect to each of the three conventionally accepted components of energy poverty, namely income, energy efficiency and cost. In the penultimate section that follows, we examine the various consequences of the phenomenon in this particular setting.

<sup>83</sup> In all but n=2 of these cases, the costs refer to the use of a launderette.



Travellers living in mobile homes and trailers are spending well over €100 per week on fuel and light



## 7. Consequences of Energy Poverty

Broadly speaking, there are three consequences of energy poverty identifiable in the responses from our n=65 households. These may be categorised as: health and disability; household safety; and financial difficulty. Although not specifically mentioned, there are also environmental impacts, which can be derived from the findings. We now look at each of these themes in turn.

### 7.1. Health and disability

By far the most worrying and predominant type of consequence to emerge was how energy poverty impacted on the health of household members; noticeably, health-related issues arose most frequently in responses to questions about heat. Such issues were specified in n=28 (43%) of cases, spread across main (official) occupants, non-main/official occupants, and those at the roadside. The following are the numbers of individuals within sample households affected by health or disability-related issues according to respondents (Table 24).

TABLE 24: HEALTH-RELATED ISSUES IDENTIFIED BY RESPONDENTS

Health or disability issue	Numbers in respondent households
Asthma	14
Disability (not specified)	4
Heart murmur/heart issues	4
Angina/chest problems	3
Anemia/iron deficiency	2
Lung function/COPD <sup>84</sup>	2
Diabetes	2
Bronchitis	1
Breathing/apnoea	1
Arthritis	1
Back problems	1

Source: National Traveller MABS Energy Poverty Survey, November 2018.

<sup>84</sup> Chronic obstructive pulmonary disease.



There were clearly a considerable number of people affected by respiratory conditions, and on further analysis, a number of these references related to children:

*My older grandchildren and young children*

*My daughter has bronchitis*

*Asthma (child) and heart murmur (child)*

*My baby under 1 year and I have asthma*

*My two children have asthma*

Mental health issues were only rarely alluded to in the fieldwork interviews, which focused more on physical health aspects. A number of key informants consulted prior to the survey (and in particular Primary Health Care Workers) expressed concerns about this dimension to energy poverty and indeed around quality of life more generally; these are aspects worthy of further research.

## 7.2. Safety issues

In addition to health, the narratives also indicated there to be potential household safety issues; these arose in a general sense in response to energy-use questions and specifically when clarification was being provided on energy sharing.

*Our electricity is over loaded and sockets overheat and power trips if we plug in the heater... there is dampness in the day unit, which has no insulation... (it) affects the electricity which trips out*

*I am connected to my mother in law's house... with a lead from sockets in the mobile that runs through a bedroom window and is plugged into a mains socket... I get my electric from the house*

*The power often trips (when doing the laundry)*

In one instance, a respondent resident on a permanent site, had clearly found a cost-effective heating source, albeit one recognised as having an adverse impact on air quality both within and outside the home. More specifically, we asked respondents directly about three issues which our key informants had indicated may be prevalent, namely: (i) asbestos (ii) electrical safety and (iii) heat safety. These indications proved to be prescient indeed, as the following analysis suggests.

### Asbestos

A total of n=11 respondents (17%) answered “yes” to a question on knowledge of asbestos in the home. Only n=9 (14%) replied “no”, while the majority (n= 42 or 65%) responded “don’t know”. Among those who were aware of asbestos in the home, the following details emerged, and it may well be that it is present in the homes of several of the “don’t know” cohort also:

*When these caravans were made, asbestos was the only stuff that they thought would keep the caravans insulated, but we know it causes major health problems and causes dampness, which leads to other health problems*

*Yes because it was so old, it was built like this years ago*

*Asbestos in the walls*



*I think between the walls there is asbestos*

*We have a fuel burning stove, there is asbestos behind it*

## Electrical safety

Worrying high numbers of respondents also answered “yes” when asked if there were any safety issues in the home in terms of electricity. Around two thirds (n=43 or 66%) replied in the affirmative here, with the vast majority of such homes (n=37 or 86%) being self-rigged. Inter-connections both between and within homes were a feature here:

*All the caravans are plugged into each other*

*It's connected by an extension lead to a bedroom in the main house*

*Connected to the house by a lead, it's just plugged into a normal socket*

*I am plugged into a wall along another trailer*

*There is a line from the unit to the mobile, which is not secured*

*Rigged to my uncle next door*

*I am connected to my parent's house*

*The family sharing the bay is self rigged up to ours, which causes issues*

*Electric leads running across yards... keeps tripping*

As the latter quote illustrates, a range of safety issues result from such practices, which mean that supply frequently cuts out:

*Over heated plugs, dampness around wires*

*Electric always knocks off or fuses blow constantly*

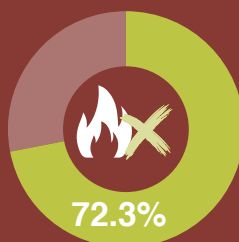
*We have 2 electric heaters for the rooms, sometimes we can't put them both on at the same time as they blow the fuse in the main house*

*There are problems plugging in the kettle and hairdryer at the same time.*

*The family have a petrol-run generator which runs the lights and TV but nothing can be plugged in apart from that*

*The cable is running into some point, I don't know, keeps going off at times*

*Sometimes my plugs melt*



72.3% reported going without heat through lack of money in the previous 12 months





## Heat safety

Concerns around heat safety emerged among similar numbers to that of electrical safety. A total of n=40 respondents (61.5%) reported experiencing safety issues in terms of heat and no less than n=33 such interviewees (82%) took the opportunity to elaborate as to why, suggesting heightened concern in this regard. The main worry clearly related to stoves, and the following are just some examples of anxieties in this regard concerning asbestos, impact of the weather, self-installation, condition, emissions, temperature, functioning and children:

*We have a stove with asbestos behind it, if there is really high winds, we can't light the fire as the chimney shakes*

*Self installed stove... asbestos*

*The stove installed by (names person) when he lived there is quite old*

*It's a self-installed stove and not a great job but we had to do something because it was so cold*

*(There's) escaping smoke coming from the stove... can't leave it lighting all night*

*Smoke, damp, mildew*

*Self installed stove, gets very hot*

*Stove not working properly, its too hot*

*Open stove and small children<sup>85</sup>*

The sheer number of heating appliances was a worry for these respondents:

*Too many heaters, the wires overheat*

*The electric trips because too much is plugged in*

Gas heaters were also a concern for many. Issues here related to cold weather, heat circulation, potential “blow up” and air quality:

*My heating is connected to a big bottle of gas, in the winter it freezes*

*There is a gas fire in the mobile and Superser... there is no working heating in the bedrooms so the doors of these rooms are opened to allow the heat to go in*

*Because we have to use a gas bottle, we are afraid it will explode*

*Gas heating in the mobile is permanently disconnected because of the danger of explosion or fire*

*Only bottled gas... we can't leave on too long for fear of fumes*

---

<sup>85</sup> Another interviewee was worried that their children might knock over their paraffin oil heater “and cause a fire”.



Other types of heating, both oil and electric, could also cause uneasiness:

*We have oil heating, the pipes freeze in the winter, sometimes the boiler breaks down*

*Have no space for a stove... we have an electric heater, sometimes it trips the fuse in the house*

*I have an electricity heater and I'm very nervous about it*

*My heating is faulty*

### 7.3. Inability to pay, arrears and disconnection

The context here is what is commonly referred to as *self-disconnection* through not being able to afford energy at particular times; as already noted, almost three quarters of the sample (n=47 or 72.3%) reported going without heat at some stage during the previous twelve months as a result of lack of money, the vast majority (n=45 or 69.2%) having done so more than once.

In response to specific questions about *electricity* use, we were struck by how many of those categorised as the main occupier on an authorised bay (n=21) were having difficulties meeting the associated payments (Table 25 below).

TABLE 25: ELECTRICITY REPAYMENT DIFFICULTIES

Nature of difficulty	Main occupier, authorised site (n=21)
Unable to pay in full (at some stage, past year)	10/21
Arrears (at some stage, past year)	6/21
Disconnection (at some stage, past year)	5/21

Source: National Traveller MABS Energy Poverty Survey, November 2018.

The qualitative commentaries give some insights as to how these various situations arise and are addressed. Difficulties among this cohort were dealt with either by self-disconnection, repaying arrears through the post office, by way of prepayment meter, or by 'direct deduction'.

*We just go without*

*Pay off money in the post office off the arrears*

*It gets deducted from our card*

*Through my social welfare <sup>86</sup>*

<sup>86</sup> Although not specified, we presume this may be by way of the Household Budget Scheme.



Electricity related payment difficulties were also referenced by several of those living on authorised sites, albeit not as the main occupier, for example this respondent who repaid a family member:

*When I can afford it*

Difficulties with electricity repayments were further highlighted by a small number of people (n=4) living in non-authorised locations. In two of these, a local authority was providing services including electricity (for a weekly rent) by way of a bathroom unit.<sup>87</sup> In another instance, electricity was being privately generated, and again the issue of self-disconnection is apparent according to the interviewer involved:

*There are no arrears as if they don't have petrol, they don't have electricity*

## 7.4. Environmental issues

Although not a specific focus of this research, there are undoubted environmental impacts to energy poverty among people living in mobile homes and trailers. Over-reliance on so-called “fossil fuels”<sup>88</sup> for energy in the form of coal, oil and gas is now widely acknowledged as a crucial factor in driving climate change, and there was much evidence of the prevalence of such sources among our sample, albeit in the absence of readily available alternatives. The energy inefficiency of the homes involved further leads to increased consumption just to try and stay warm (or as one respondent put it, “not to get too cold”), and there appeared to be little evidence of energy efficient devices being used within them to any great extent.

As touched on in a couple of places within this report, encouraging public awareness around energy efficiency - perhaps by way of community education initiatives – may be worthwhile, and according to one of our key informants, the notion of ‘community owned energy’ is worthy of consideration.<sup>89</sup> Some limited (state-funded) retrofitting may also be possible, although the condition of many homes suggests that this will not be viable in the majority of cases.

More fundamentally, given that so many homes are in such a state of disrepair and in light of the unsuitability of loan schemes relative to inadequate household resources, our second suggestion is for the introduction of a social rental/ right to buy scheme. This would involve the State purchasing quality-standard, environmentally efficient accommodation,<sup>90</sup> and then renting these as homes - possibly as part of a right to buy or shared-ownership scheme - to those who wish to continue to practice nomadic living in the context of recognised Traveller ethnicity.

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<sup>87</sup> A dispute had arisen in both cases, however. In the first, the amount of arrears is being queried while in the second, the suggestion is that the recouping of rent and electricity charges via the same meter can cause particular problems where arrears are involved. Traveller groups consulted in the early stages of the research highlighted the confusion and uncertainty that can arise in respect of both rent and electricity charges (and indeed arrears) where this practice is employed and there is evidence to support this in the research (Harvey and Walsh, *ibid*).

<sup>88</sup> See: <https://www.sei.org/projects-and-tools/projects/fossil-fuels-and-climate-change/>

<sup>89</sup> “Community owned energy” is a broad term that describes citizen and local ownership and participation in renewable energy generation, distribution and energy efficiency.” See: [https://www.foe.ie/download/pdf/executive\\_summary\\_community\\_energy\\_leaflet.pdf](https://www.foe.ie/download/pdf/executive_summary_community_energy_leaflet.pdf)

<sup>90</sup> Perhaps in the form of “demountable” chalets, in line with the relevant British Standard for longer term living (BritishStandard BS3632:2015), as per the DHPCLG Circular 46/2016 for funding for emergency replacement mobile caravans.



## 8. Conclusion and Recommendations

### 8.1. Overall conclusion

Travellers continue to be a marginalised group in Irish society, despite recent acknowledgement of their ethnic status. As we have seen, and in line with the literature, this marginalisation plays out in many ways, not least in terms of income poverty, and related social and financial exclusion. From the perspective of this study, it also manifests itself in terms of fuel or energy poverty and we have identified a heightened risk of energy poverty for Traveller families living in mobile homes/trailers and particularly among those living in unauthorised locations including at the roadside, with energy costs overall being considerably higher than for the general population, and financial difficulty prevalent.

Lack of resources, exacerbated by financial exclusion, is a key underlying factor in this context, not just in terms of presenting difficulties in meeting energy costs but more fundamentally as a barrier to the purchase of affordable and more energy efficient accommodation in the first instance. The result is that the mobiles and trailers acquired are relatively old, in sub-standard condition and largely energy inefficient. This has identifiable consequences, most notably in terms of safety and the health of family members including children; there is also an environmental dimension here.

### 8.2. Policy recommendations

#### Energy efficient accommodation



**A state-financed rental or 'rent-to-buy' caravan/"demountable chalet" scheme should be explored with Travellers as a means of making (BS) quality-standard mobile accommodation more widely accessible.**

Such a scheme would in our view be the most appropriate way of ensuring access to affordable and sustainable homes for Travellers who wish to reside in such culturally appropriate accommodation. A shared-ownership model is a possibility here. Such a scheme would also ensure that the household - and by extension environmental - consequences of energy poverty in this context are addressed. The network of Traveller groups and organisations consulted for this study provides a ready forum for related discussions to take place.



## Income



**The winter *Fuel Allowance*<sup>91</sup> payment should be increased for Traveller households living in mobile homes or trailers.**

As this report demonstrates, the current amount of fuel allowance (€22.50 per week) is insufficient to address energy poverty among Traveller households living in such circumstances. An increase is therefore needed to alleviate - and preferably eliminate - energy poverty among Travellers dependent on social welfare who are living in mobiles or trailers.



**Fuel allowance coverage should be extended to families who are officially sharing a bay (and thereby liable for rent), and to those in other circumstances who are provided with washing/electricity facilities by the local authority.<sup>92</sup>**

Our understanding is that currently, when there are two or more social welfare recipient Traveller families sharing the same 'bay' or 'site', the administrative rules restrict payment to just one of these families on the grounds that this situation is deemed to constitute one "household" with associated economies of scale.

It is our recommendation that each family be treated as a *separate* household for Fuel Allowance purposes, given our key finding that although 'group living' is indeed practiced, *individual responsibility* for fuel is the norm. Broadening the scope of the allowance would go some way to alleviating energy poverty for many families in such circumstances.

We also recommend that eligibility for fuel allowance be further extended to include those who although technically resident on unofficial sites, are nonetheless provided with (official) services such as communal washing facilities and electricity supply.



**Representation should be made to the Department of Employment Affairs and Social Protection regarding entitlement to an *Exceptional Supplement* for Travellers experiencing energy poverty and health related consequences in particular.**

Provision for 'exceptional supplements' is made by virtue of Article 38, Statutory Instrument (SI) 412 of 2007.<sup>93</sup> The Article reads as follows:

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<sup>91</sup> The Fuel Allowance is €22.50 per week and is paid for a 28-week period commencing in October (a total of €630). See: [http://www.citizensinformation.ie/en/social\\_welfare/social\\_welfare\\_payments/extra\\_social\\_welfare\\_benefits/fuel\\_allowance.html#162fd2](http://www.citizensinformation.ie/en/social_welfare/social_welfare_payments/extra_social_welfare_benefits/fuel_allowance.html#162fd2). The allowance is to be extended by one week, see: <http://www.citizensinformationboard.ie/en/news/2019/news20190322.html>

<sup>92</sup> For example, those provided with access to a communal washing hut or electricity facilities.

<sup>93</sup> See: <http://www.irishstatutebook.ie/eli/2007/si/412/made/en/print>



*Payment in exceptional circumstances.*

38. (1) Notwithstanding the foregoing articles, the Executive may award a supplement in any case where it appears to the Executive that the circumstances of the case so warrant.

(2) Without prejudice to the generality of sub-article (1), the Executive may award a supplement where—

(a) a claimant is living alone or only with his or her qualified adult or a qualified child (within the meaning of article 15(5)) and has, due to his or her ill-health or infirmity or that of any of the persons living with him or her, exceptional needs by reason of his or her having to maintain a high standard of heating in his or her residence, or

(b) a claimant has exceptional needs other than those specified in these Regulations.

Source: Irish Statute Book

Our understanding is that this provision assumes that although there is no specific issue with the social welfare system as a whole, nonetheless due to exceptional circumstances, a family's needs may not be being met as it currently stands. Specific references to "ill-health" and "standard of heating" are particularly relevant here, given the findings of this report.

## Costs



### **Increase access to Exceptional Needs Payments (ENP)<sup>94</sup> to provide periodic assistance with fuel costs when needed.**

Previous research carried out by National Traveller MABS has identified barriers to claiming such payments in another context.<sup>95</sup> Where fuel costs are concerned, such impediments are (i) the emphasis on *fuel bills*, which as we have shown tend not to be a feature among those living in mobile homes or trailers; (ii) the subjective and *discretionary* nature of what might constitute 'exceptional circumstances', and (iii) a sense that many Travellers *do not wish to claim* such discretionary payments, deeming these to be a form of charity even though provided for within our social welfare code.

More creative thinking and support around this particular payment could further help to alleviate fuel poverty among Travellers living in mobile homes or trailers; for example, such a payment may help families to meet the costs of replacing damp or ruined items such as bedding, or to repair/replace energy inefficient appliances.

<sup>94</sup> According to the Department of Employment and Social Protection (DEASP): "An Exceptional Needs Payment is a single payment to help meet essential, once-off, exceptional expenditure, which a person could not reasonably be expected to meet out of their weekly income...you may get help with the cost of your electricity or natural gas bill, but only in exceptional circumstances."

[http://www.citizensinformation.ie/en/social\\_welfare/social\\_welfare\\_payments/supplementary\\_welfare\\_schemes/exceptional\\_needs\\_payments.html](http://www.citizensinformation.ie/en/social_welfare/social_welfare_payments/supplementary_welfare_schemes/exceptional_needs_payments.html)

<sup>95</sup> See: Stamp, S. Murray, C. and Boyle, M. (2012) *Debt and Dying: Understanding and addressing the impact of funeral costs for Travellers in Ireland*. Dublin: National Traveller MABS, p. 115-116.





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72.3% reported going without heat through lack of money in the previous 12 months





# Appendix 1 Questionnaire

**Confidential**

**PART 1A YOUR FAMILY AND YOUR ACCOMMODATION**

Q1 Are you living in a mobile, trailer or chalet? (Please tick)

Mobile



Trailer



Chalet



Q2 Are you the main /official occupant of the bay/yard where you live?

Yes

No

Please explain

Q3 How **many** adults and children live in your household?

Adults (18 or over)

Children (under 18)







**PART 1B YOUR EXTENDED FAMILY AND THEIR ACCOMMODATION**

Q4 Are there any other family members sharing your yard, bay or site (in the case of a house)?

Yes  No

If yes, please state the number of people and the kind of accommodation they live in

Description		Number of mobiles/chalets etc.	Number of people living there
Mobile			
Trailer			
Chalet			
House (are you located next to a house)			
Totals			

Q5 Where is your mobile/chalet/trailer located? Please tick

Authorised permanent site	
Authorised temporary site	
Emergency site	
Unauthorised site	
Side of the road	


If you would describe differently please explain

**Thank you. We are now going to ask you some questions about your mobile/trailer if that's ok**



**PART 2: YOUR MOBILE, TRAILER or CHALET**

Q6 If you are living in a mobile/trailer or chalet, how **many** bedrooms are there?

	
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Q7 How **many** years old is your mobile, trailer or chalet?

Number of year old  Don't know

Prefer not to say

Q8 How **many years** have you lived in this mobile or trailer?

Number of years lived there  Don't know

Prefer not to say

Q9 a) Do you own or rent your home?

Own  Rent

b) If you bought your home, would you mind telling us if you had to borrow to buy it?

If so, who did you borrow from? (Please tick as many as relevant)

Didn't borrow	<input type="checkbox"/>
Family member	<input type="checkbox"/>
County Council	<input type="checkbox"/>
Credit Union	<input type="checkbox"/>
Bank	<input type="checkbox"/>
Money Lender	<input type="checkbox"/>
Other	<input type="checkbox"/>

Q10 a) Is your home insulated?



Yes  No  Don't Know

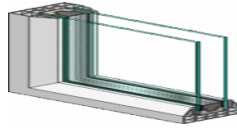
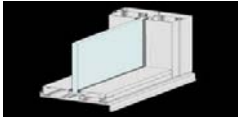


b) Do you know if any part of your home has asbestos?

Yes  No  Don't Know

Please add any relevant details here.....

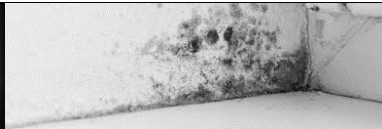
Q11 Is your home single or double glazed?



Single  Double  Don't know

Please add any relevant details here.....

Q12 Do you experience any condensation? For example have you issues with damp mould or rot?



Yes  No

If yes **how often**, please give details below



Q13 Do you have ventilation issues in your home?



Yes,

No

If yes **how often**, please give details below

Please add any other relevant details here: (e.g. your home is open to the elements)

Q14

a) Do you experience any safety issues in terms of **electricity**?

Yes

No



Is your home self-rigged up?

b)Yes

No

Please add any relevant details here



Q15 Do you experience any safety issues in terms of heat?

Yes  No



Please add any relevant details here e.g. there is a self-installed stove in your mobile, or there is asbestos protecting the stove etc.

Q16 Does your home need any repairs?



Yes  No

If yes please tick if there are repairs needed to any of the following:

- Windows
- Doors
- Floor
- Roof
- Oven
- Stove
- Heating System


Please add any other relevant details here

Q17 Does your home need replacement?

Yes  No

Please add any relevant details here

**Thank you. We are now going to ask you some questions about your energy use if that is ok?**



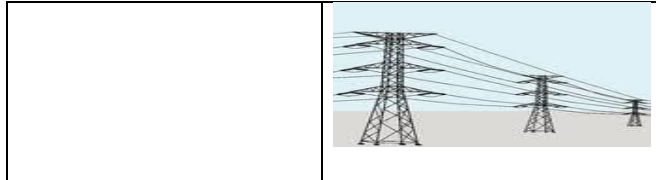
**PART 3 ENERGY USE**



**Power Sources**

Q18 What source(s) of power do you use to **light** your home? (Please **tick** more than one if applicable)

Electricity supply



Generator (petrol/diesel)



Other(e.g. family member's supply)







Please add any relevant details here





Q19 a) What source of power do you use to **heat** your home? (Please tick more than one if applicable)






Fuel Type		(Please tick more than one if applicable)	Device used e.g. radiator/fan heater etc.	No of devices
Home heating oil				
Logs /Coal				
Electricity				
Gas bottles				
Other				

b) Are any of your heating devices energy efficient?

Yes  No  Don't Know



Q20 What source of power do you use for **cooking** (Please tick more than one if applicable)

Wood /Coal	
Electricity	
Gas Bottles	
Other	



Please add any relevant details here

Q21

A) Do you have access to hot running water?

Yes

No



B) If yes, what source of power do you use for **hot water** e.g for washing dishes/showering? (Please tick more than one if applicable)

Home heating oil

Wood/Coal

Electricity

Gas bottles




Other

Please add any relevant details here



Q22 What source of power do you use **for laundry?** **Do you use a launderette?** (Please tick more than one if applicable)

Electricity	<input type="checkbox"/>	
Launderette	<input type="checkbox"/>	
Hand washing	<input type="checkbox"/>	
Other (extended family members supply)	<input type="checkbox"/>	<input type="checkbox"/>








Please add any relevant details here

**Thank You. We are now going to ask you about your energy costs if that is ok?**



**PART 4- YOUR ENERGY COSTS (please see example on p 17)**

Q23 How much do you spend on average on the following

Fuel Type		Per week	Other period, please state (e.g. every 2 weeks or every month)	Don't Know (if you lose track)	Not applicable
Coal/logs/sticks		€	€		
Diesel/petrol(for generator)		€	€		
Electricity		€	€		
Gas Bottles		€	€		
Home heating oil		€	€		
Launderette		€	€		
Paying other family members		€	€		
Other (please specify)		€	€		







If you are connected to a family members **electricity supply** but don't have to make a contribution please tick the box

**Thank you. We are now going to ask you some questions about how you pay for energy if that is ok?**



**PART 5: PAYMENTS**

Q24 Which of the following **payment methods** do you use for energy or fuel? (Please tick as many as applicable)

Prepayment Meter	<input type="checkbox"/>	
Cash Payment	<input type="checkbox"/>	
Cheque	<input type="checkbox"/>	
Household Budget Scheme	<input type="checkbox"/>	<b>HHB</b>
Electronic payments e.g. through bank or credit card	<input type="checkbox"/>	
Post Office	<input type="checkbox"/>	
Online/internet	<input type="checkbox"/>	
Other	<input type="checkbox"/>	

Please add any relevant details here

Q25 a) Have you ever had to go without heating during the last 12 months through lack of money? (I mean have you had to go without a fire on a cold day, or go to bed to keep warm or light the fire late because of lack of coal/fuel?)



Yes  No  Don't Know

b) If yes, was this more than once?

Yes  No



Q26 Are you able to keep your home warm? (If no, is it because the household cannot afford to or is there another reason?)

Yes	<input type="text"/>
No, because cannot afford	<input type="text"/>
No, because other reason	<input type="text"/>

Please add any relevant details here

Q27 Is there anyone in your family with a health issue that requires extra heat?

Yes  No

Please explain

Q28 Does the amount you pay for your rent include your electricity?

Yes  No  Don't Know

Q29 a) Have you been in arrears with your electricity at any time in the last 12 months



Yes  No  Don't Know

b) If yes how much are your arrears €

Are you making payments against your arrears?

Yes  No



If yes how do you make repayments off your arrears? Please explain (example is it stopped from your social welfare payment)

Q30 a) At any time in the last 12 months, were you unable to pay your electricity bill on time in full, due to financial difficulties

Yes  No  Don't Know

b) If yes was this more than once?

Yes  No

Q31 In the last 12 months has your electricity supply been disconnected at any stage?



Yes  No  Don't Know

Q32 Are you the only user of the electricity supply to your mobile trailer or chalet? (This is asking whether you share a bay with a house.)

Yes  No

Q33

Do you share an electricity supply with other family members?

Yes  No

**Thank you. In the final section, we are going to ask you some questions about your income that is okay?**



**PART 6: YOUR SOURCES OF INCOME**

Q34 Is your household's main source of income each week from:





Social Welfare

Wage/Salary

Self-Employment

Training/Employment scheme (CE)

Other

If other please specify

Q35 How much is your main source of income per week please?

Please enter amount here

€

Q36 Does your household receive any other source of **weekly** income, and if so, how much please?. (Please leave blank if not applicable)

Social Welfare

Carer's allowance

Wage

Self-Employment

Family member contribution towards bills

Other

€	
€	
€	
€	
€	
€	





If other please specify

Q37 Does you household currently receive a fuel allowance during the winter?



Yes

No

Don't Know

Q 38a) Does your household receive monthly income?

Yes

No

b) If yes, how much in each case please?

Child benefit

€	
€	
€	

Domiciliary Care Allowance

Other

If other please specify

May we contact you in the future in relation to this energy survey?

Yes

No








**THANK YOU SO MUCH FOR TAKING THE TIME TO COMPLETE THIS CONFIDENTIAL QUESTIONNAIRE**

**If you would like more information on dealing with energy costs or money management more generally, we can put you in touch with your local MABS office**

**Would it be okay with you to take some photographs?**

**SAMPLE Completion of Q 21**

How much do you spend on average on the following?

Fuel Type		Per week	Other period, please state (eg every 2 weeks or every month)	Don't Know (if you lose track)	Not applicable
Coal/logs/sticks		€	€		Don't buy coal logs
Diesel/petrol(for generator)		€	€		Don't use generator
Electricity		€35 on card	€		
Gas Bottles		€32 (for cooking)	€64 every 3 weeks for heating		
Home heating oil		€	€		Don't use heating oil
Launderette		€	€16 every 2 weeks		
Paying other family members		€	€		Not applicable
Other (please specify)		€	€		Not applicable





## Appendix 2

# Organisations assisting this research

Ballyfermot MABS

Ballyfermot Traveller Action Group

Blanchardstown Traveller Development Group

Carlow Traveller Programme- St Catherine's Community Centre Services

Clondalkin Travellers Development Group

Cork Traveller Women's Network

Donegal Travellers Project

Fingal Primary Healthcare Workers

Meath Traveller Primary Health Care Project

Offaly Traveller Movement

Pavee Point, Primary Health Care Workers

Southside Traveller Action Group

Tipperary Rural Traveller Project

Wicklow Primary Health Care Project



