



National Traveller Mabs

Money Advice & Budgeting Service

- Pre Budget Submission -

Budget 2020

Prepared June 2019

Focus – Travellers: Accommodating Ethnicity by delivering outcomes

National Traveller MABS was formally established in 2005 and is fully funded by the Citizens Information Board (CIB). National Traveller MABS *is a leading advocate for the financial inclusion of Travellers in Ireland.*

Travellers and accommodation in the Republic of Ireland

Travellers in Ireland represent just over half of one percent of the total population according to the Central Statistics Office, with the 2016 Census citing an Irish Traveller population of approximately 30,987. As a community, Travellers continue to face high levels of unemployment (80%), low levels of education – with only 1% reaching third level, and poor health (in comparison to the majority settled population), higher mortality rates, and many live on halting sites in very poor conditions.

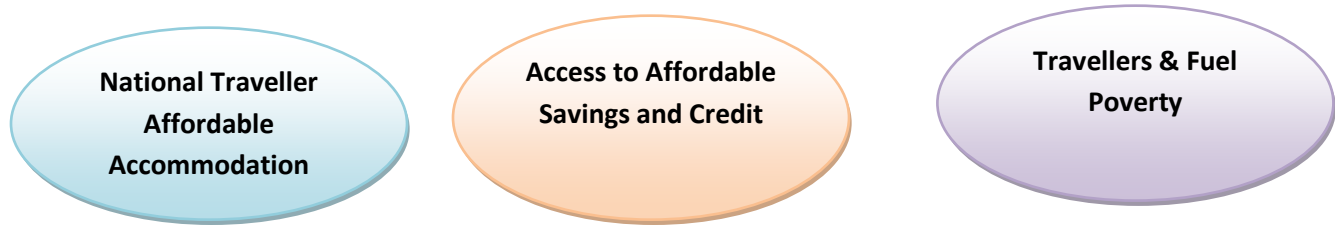
Greater detail on the level of disadvantage faced by Travellers is available through the recently published Behaviour and Attitudes Traveller Community National Survey of 2017, commissioned by the Community Foundation for Ireland.

The Irish state formally recognised Travellers as an indigenous ethnic minority in March 2017, and the Department of Justice launched the [National Traveller and Roma Inclusion Strategy 2017-2021](#) launched in June Minister Stanton wrote:

“During the years of the recent recession from which Ireland is slowly emerging, those at the margins of our society frequently – and regrettably – suffered disproportionately from the effects of financial adjustments during the financial crisis. Now that Ireland’s economy is back on a firmer footing, it is a moral and societal imperative that we work together to address the real needs of these communities”.

Priorities Budget 2020

The key elements of this submission are to alleviate the difficulty that Travellers families are having to face in securing safe and habitable accommodation. National Traveller MABS prioritise three specific areas that we call on the relevant government departments to consider:



Ethnic Equality Monitoring

Priority - Develop a National Traveller Culturally Appropriate Accommodation Policy

Affordable culturally appropriate accommodation

Secure, good quality affordable accommodation is a cornerstone for ensuring that Travellers can play an equal role in society and have access to educational and employment opportunities as well as ensuing good health and longevity. From our work we are aware that Travellers are finding it increasingly difficult to access accommodation that meets their needs at an affordable rate. This is evidenced by high rates of overcrowding in Traveller sites, and whilst representing less than 1% of the general population, they represent 9% of the homeless population and are ten times more likely to face discrimination in access to housing.ⁱ

This can be seen in the high rates of overcrowding on Traveller sites and in the high numbers of Travellers who are homeless. For Travellers living in mobile homes/trailers the quality of accommodation is poor with 77% living in energy poverty.

Our recent reports into the cost of mobile homes and trailers and into the nature and extent of energy poverty amongst Travellers living in mobile homes recommends:

Caravan Rental/Rent to Buy Scheme

- **The provision of residential standard mobile homes/trailers. We are calling a state-financed rental or 'rent-to-buy' caravan/"resting chalet" scheme to be explored with Travellers as a means of making residential-standard mobile accommodation accessible**

Caravan Loan Scheme

- **Re-introduction of a caravan loan scheme for Travellers wanting to purchase a Caravan**

(Over 60% of Local Authorities had suspended the scheme by 2017, as per the housing agency report for the DHPCLG)ⁱⁱ

While we advocate for the exploration of a caravan rental scheme there are some families who will be in a position to purchase their mobile home/trailers. We recommend the re-instatement of caravan loan schemes into councils that do not currently operate the schemes. Features of a sustainable scheme include

- Having an accessible application process
- Providing engagement with money management support
- Have clear delineation of roles and responsibilities between assessor, appraiser and guarantor
- Make provision of repayment deduction at source(subject to protected income considerations)

Access to financial services

Access to financial services is limited for many Travellers. Low income often inhibits access to credit and banking facilities. While we welcome the introduction of schemes such as the It Makes Sense Loans and also the introduction of Basic Bank Accounts, financial exclusion of Travellers still persists.

Access to affordable credit

The It Makes Sense Loans Schemeⁱⁱⁱ was introduced by Credit Unions to offer fast access to credit to people on social welfare. The loans are available from some credit unions and repayments are made via the household budget scheme or by direct debit. There is a difficulty in that not all credit unions offer this loan and the amount on offer varies from Credit Union to Credit Union. There also caps on the number of loans offered by each credit union.

While we welcome this scheme not everyone needing a loan can get access to one as it depends on whether a person's local credit union participates in the scheme or not. What is needed is a more universally available loan scheme because without it, we are leaving many Travellers within the grip of moneylenders.

Access to Basic Bank Accounts

While basic bank accounts are available they are far from accessible to Travellers. We know that the European Union directive of 2014 declared that all member states had to have a basic bank account available by 2016. The design, implementation and features of this basic bank account was not completed with the financially excluded in mind. It needs to have some short term credit facility which is affordable to people. There is a need for a financial inclusion policy which would develop a basic bank account for people both the unbanked, and underbanked.

Ethnic equality monitoring

National Traveller MABS is working to support the introduction of Ethnic Equality Monitoring into MABS services nationally. While this is at an early stage, the introduction of EEM will ensure that MABS can monitor and improve the services it gives to minority groups. Often when trying to access data to assist us in our work a lack of ethnic data means we cannot always fully understand issues impacting on Travellers. The introduction of ethnic equality monitoring systems is one way to ensure that services meet their requirements under the public sector equality and human rights duty and we would welcome the roll out of such systems across publicly funded services. This public sector duty speaks of the performance of their functions with

regard to the need to eliminate discrimination, promote equality and protect human rights of staff and people availing of their services.^{iv}

Without any measure of how many people from ethnic minorities are accessing services, and what the outcomes are for people, we allow discrimination to continue.

Energy poverty

As part of our recent research into the energy poverty amongst Travellers living in mobile homes and trailers we found that:

- 83% of Travellers living in mobile homes were living below the poverty line
- Travellers living in mobile homes or trailers are **nine times more** likely to go without heat than the general population
- Travellers living in mobile homes are **fourteen times** more likely to be unable to keep their household warm than the general population
- 77% of Travellers living in mobile homes are in energy poverty
- Travellers living in mobile homes **spend** on average **26.1%** (of **their income on energy** this is around **five to six times higher** than the corresponding figure of **4.6%** of the population
- Travellers living in mobile homes spend on average €108 per week on energy compared to the general population who spend €38.56 weekly

We are calling for

- **Provision of residential standard mobile homes (BS 36312:2015) through a rental scheme (as above)**
- **The winter Fuel Allowance payment to be increased for Traveller households living in mobile homes or trailers.**

- Fuel allowance coverage to 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.
 - 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.
 - Retrofitting of local authority group housing schemes and halting site day house accommodation to improve energy efficiency of homes.
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Endnotes:

ⁱ <https://www.ihrec.ie/discrimination-and-inequality-in-housing-in-ireland-set-out-in-new-research/>

ⁱⁱ <https://www.ntmabs.org/publications/policy/2018/housing-agency-review-of-caravan-loans-report.pdf>

ⁱⁱⁱ <https://itmakessenseloan.ie/>

^{iv} <https://www.ihrec.ie/our-work/public-sector-equality-and-human-rights-duty-faq/>

^{iv} <http://www.justice.ie/en/JELR/National%20Traveller%20and%20Roma%20Inclusion%20Strategy,%202017-2021.pdf/Files/National%20Traveller%20and%20Roma%20Inclusion%20Strategy,%202017-2021.pdf>

^{iv} <https://www.ntmabs.org/publications/education/2016/its-all-about-education.pdf>