



Introduction

Welcome to the second issue of The Tharie Times for 2012.

In this issue we report on a successful social welfare appeals case and bring news of a new community education resource.

We report on the launch of our report "Issues of Personal Finance within the Traveller community" and give an update on the Clann Credo loan guarantee project.

We hope you enjoy this issue of The Tharie Times and look forward to receiving your opinions and comments

Nancy Power



Nuala Ní Ghabhann



Funding received for development of Educational resource to deal with Illegal Moneylending

Like many people, Travellers in the past have had difficulty borrowing from banks and credit unions. With the economy in decline, getting a loan from a financial institution is proving more and more difficult and the use of moneylenders both legal and illegal is on the rise. Increasingly cases are coming to our attention of Travellers being threatened by illegal moneylenders who they owe money to.

It has been an ambition of National Traveller MABS to develop an education resource which highlights the dangers of borrowing from an illegal moneylender and provides information on alternatives to this.



Thanks to the financial support of both the St. Stephen's Green Trust, and the National Consumer Agency, National Traveller MABS are planning to produce a new resource, complete with DVD. We are delighted to be working with DCTV and Michael Collins - playwright and actor, and his Traveller Wagon Wheel Theatre Company .



This is a sensitive subject and, previously in the community education setting, it has been difficult to encourage full and frank group discussion around this. The DVD will depersonalise the story. In this way we hope to encourage people to consider all options before availing of a loan from an illegal moneylender.

Community Education is invaluable and this module and accompanying DVD will be an excellent resource to explore an area that had proven difficult to address in the past.



Rent supplement case study

In May of this year, National Traveller MABS was approached by a young Traveller couple who had been refused rent supplement. The case was indicative of what is happening to many young Travellers who marry young and move out of home.

Due to their ages, 18 & 20, the couple were on reduced jobseekers allowance and received a combined income of €200 per week. As they were married, the couple lived together and had to pay rent, utilities, food, petrol, car insurance and so on from this amount.

They had been assessed by their local authority and had received notification stating that they had a housing need and had been placed on the housing list. However, their application for rent supplement was refused under Social welfare regulation (S.I No 412 of 2007, part 3 Article 9 (2)(6)(1)(I) which stated :

'inability to afford rent at commencement of tenancy or on an ongoing basis, as you are in receipt of a reduced social welfare payment on age grounds...rent would cause undue financial hardship to yourselves'.

Working closely with Ciara Murray from the MABS Technical Support Panel, National Traveller MABS supported the couple in appealing the decision. Their appeal argued that within the settled majority, the average age of marriage for men (in 2008) was 33, while the average age for women in the same year was 31 (CSO, 2011)¹. Traveller couples, however, historically marry younger with many marrying in or around the age of 19 (AITHS, 2008)¹.

¹ <http://www.cso.ie/en/media/csoie/releasespublications/documents/vitalstats/2008/Marriages%202008.pdf>

¹ According to the All Ireland Traveller Health Study, 'some Traveller women reported that more girls appear to be marrying at an older age (around 19) in ROI but younger in NI where marriage is legal at 16' (AITHS, page 125)

Taking this into consideration, the reduced rate of jobseekers has had negative consequence for many young Travellers on social welfare who are married. Not only is €200 per week per couple a meagre amount to manage on, this reduced rate also has put many into the above category of '*undue hardship*' when applications for rent supplement are being decided.

The couple argued that they *had* been assessed by the local authority prior to applying for rent supplement (which is a prerequisite). On receiving the appeal, the appeals officer overturned the original decision and granted the couple rent supplement on the grounds that:

'There is no requirement for entitlement to receive rent supplement for an applicant to be in a position to afford the rent at the time of the application if they have a housing need assessment from their local housing authority.'



National Traveller MABS feels that, while this case had a positive outcome, many young Traveller couples are faced with this issue but do not know where to turn to.

If you have come across this or a similar issue and would like support, please let us know by contacting Liz Daly at 0761 07 2230 or liz_daly@mabs.ie.



National Traveller MABS Launch Report

Minister for Social Protection, Joan Burton T.D., launched a National Traveller MABS report *'Issues of Personal Finance within the Traveller Community'* on July 4th. The report, edited by Dr Stuart Stamp, examines the findings of local network meetings conducted nationally. The meetings brought Traveller organisations, local MABS, Citizen's Information Services, social workers and various other service providers together to discuss financial issues prevalent within the Traveller community.

The report highlights four key areas of concern for Travellers:

- Income inadequacy –managing on social welfare in a climate where allowances are decreasing while the cost of living is increasing
- Access to financial services– accessing and using financial services such as the Credit Union and banks.
- Illegal debt
- Accommodation and utility costs –the variations between the cost of living in a standard house compared to a caravan.

Speaking at the launch the Minister said- ***"Information is power..... As a first step, I would urge more members of the Traveller community to use the countrywide free, independent and confidential Money Advice & Budgeting Service (MABS) when struggling with debt problems or difficulties accessing financial services and supports. Equally, I would urge MABS to work towards reaching more Travellers with their valuable advice and assistance."***



Tony McQuinn, Paul O'Sullivan, Minister Joan Burton and NTMABS Co-Ordinator Nancy Power

The report draws attention to various ways in which local support services can work together to increase the awareness of MABS within the Traveller community. National Traveller MABS has developed an action plan to implement the recommendations laid out in the report and look forward to working with the Traveller community and service providers in implementing such recommendations.



Attendees at the launch from various MABS, CIB and Traveller projects



Back Row - Dermot Sreenan, Paul O'Sullivan

Front Row: Temitope Animashaun, Brigid Clarke, Liz Daly, Minister for Social Protection Joan Burton T.D., Nuala Ní Ghabhann and NancyPower

Clann Credo Loan Guarantee Fund – an increase in clients

Since 2004, the Clann Credo Loan Guarantee Fund has been supporting Travellers in obtaining credit union loans for the purchase of caravans by providing the credit union with a 50% guarantee on the loan. From the beginning of 2011, NTMABS has noted an increase of 75% in families who have secured loans under this scheme.

While NTMABS welcomes this increase, it is indicative of the fact that some local authorities have either discontinued giving caravan loans to Travellers or have radically reduced the number of families they will assist. Unfortunately, many families depended on the local authority loans to purchase caravans and these changes have had many negative effects such as forced settlement in standard housing. However, through continuous promotion with local service providers such as MABS, social workers and local authority personnel, the credit union is now being seen as an alternative to local authority loans.

It is a safe, affordable and accessible way to access credit as opposed to money lenders, both illegal and licensed. This scheme has proven successful due to the close relationship that is built between NTMABS, the local MABS, the client and the credit union. An example of how the scheme works is seen below....

A local MABS Service made contact with National Traveller MABS as a client was in need of new accommodation and the council would not provide a loan. The Service contacted NTMABS and after discussions encouraged the client to open a credit union account. The client also signed up to the Household Budget Scheme and saved every week using this facility (they did, however, have to make a cash lodgement into the credit union weekly until the Household Budget deduction began).

Behind the scenes, NTMABS introduced the scheme to the local credit union and explained that the loan would be 50% guaranteed on a reducing balance in the case of default. A good working relationship was fostered through continued contact.

The client in this case saved for approximately 5 months before the loan was applied for. At the time of application, the client had saved €640. This money was coming in every month through the Lough credit union/Cork MABS system.

The client applied for a loan of €5,000 and was successful in their application. The credit union in this case were extremely supportive and open to supporting local people in accessing affordable credit. They were aware of the risks from the offset (the loan amount exceeded the clients shares by nearly 8 times) but were progressive in their thinking – if they didn't support their member, they would go to a money lender.