



National Traveller

**mabs**

Money Advice & Budgeting Service

National Traveller MABS

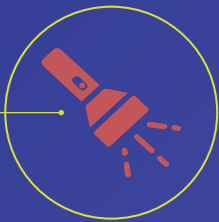
**2023**

**ANNUAL  
REPORT**



*funded & supported by*  
Citizens **Information** Board  
*information · advice · advocacy*

# The role of National Traveller MABS is to:



## Highlight

### Exclusion

National Traveller MABS highlights issues of over-indebtedness and exclusion from financial institutions and makes appropriate responses through its research and policy work



## Empower

### The Traveller Community

National Traveller MABS establishes ways for the Traveller Community to access legal and affordable savings and credit and builds capacity within the community through its community education and development work



## Promote

### Money management

National Traveller MABS promotes alternative methods of money management through its project work



## Support

### The Traveller Community and relevant services

National Traveller MABS acts as a support to the Traveller Community, MABS and Citizens Information Services to ensure ease of access for Travellers to these services. National Traveller MABS is funded and supported by the Citizens Information Board (CIB).

# A message from the Chairperson

## Welcome to the annual report of National Traveller MABS for 2023.

The year 2023 has been a pivotal period for National Traveller MABS, as we welcome Aoife Foley into the vital role of Social Policy Worker, bringing fresh perspectives to our mission.

Central to our work is the ongoing challenge of financial exclusion, which we recognise as a significant barrier for the Traveller community. This year, our dedicated team has made commendable strides in addressing the diverse ways that Travellers experience financial exclusion. Given the rising utility costs, the ongoing cost of living crisis, and the increasingly difficult accommodation situation, our initiatives have never been more necessary. We are excited to continue our accommodation and policy project, which includes advocating for a Trailer Loan Scheme. Our collaboration with various partners to address energy poverty among Travellers is another key component of our strategy. Moreover, facilitating our stakeholder group has proven to be an essential step toward developing a comprehensive national financial inclusion strategy.

Additionally, we are actively advocating for implementing an ethnic equality monitoring system within MABS. By ensuring that our staff undergo appropriate training, we are taking significant steps to fulfil our public sector duty in serving all communities, including those within the Traveller community. Our participation in this year's Ploughing Match within the CIB services tent was a valuable opportunity to connect with approximately 6,000 attendees. Engaging with so many individuals allowed us to raise awareness

about the critical work of National Traveller MABS while fostering important relationships with our MABS and Citizens Information colleagues.

In April 2023, we proudly launched the insightful report titled "An Exploratory Analysis of Insurance Exclusion among Travellers," authored by Dr Stuart Stamp, an Independent Social Researcher and Research Associate at Maynooth University. The launch, attended by Senator Eileen Flynn and our CIB social policy colleague Joan O'Connor, provided an excellent platform to highlight the report's findings and discussion points.

I would like to express my sincere gratitude to the dedicated staff and board members of National Traveller MABS for their hard work and commitment to our cause. We appreciate the ongoing support from our funder, the Citizens Information Board, and value the collaboration we maintain with our colleagues in the MABS and CIS (Citizens Information Services) network. Furthermore, I want to acknowledge our Traveller consultative forums and Traveller organisations across the country. Their input is essential in ensuring our work remains relevant and responsive to the dynamic challenges posed by financial exclusion faced by Travellers.

Doreen Carpenter  
Chairperson  
National Traveller MABS

# Executive Summary

National Traveller MABS works in several ways to address the financial exclusion of Travellers. We're dedicated to ensuring that MABS services are not only equality-proof but also more accessible for Travellers. Together, we're breaking down barriers and creating a supportive environment for all. We engage in supporting and developing the work and build on it to support our policy activities. We work through community education processes to inform and support the Traveller community around financial matters. National Traveller MABS continue to advocate for the development of an equality framework within the MABS network.

To coincide with World Mental Health Day, National Traveller MABS held a money and mental health seminar for members of the Traveller community and our colleagues in MABS in the Ashling Hotel on 9th October 2023. Ongoing work since 2021, the Dublin South Community Engagement Pilot of the MABS Services and in 2023, part of the plan was to begin working with the Citizens Information Service on Traveller engagement and to strengthen relationships.

In 2023, the government introduced measures to assist with the cost of living and the energy crisis. The Electricity Costs Emergency Benefit Scheme. However, due to the terms of the scheme, a cohort of Travellers missed out on the credit. Many individuals do not have their own individual MPRN numbers.

National Traveller MABS were delighted to attend their first ever Ploughing Match. We had an information stand in the CIB tent.

In 2023, as part of our ongoing Community Education efforts, we published findings from our report titled "An Exploratory Analysis of Insurance Exclusion among Travellers." The report revealed a critical need for educational resources on insurance.

Additionally, in 2023, we developed a guide on in-work benefits specifically designed for Community Health Care Workers. This guide aims to support Travellers in making informed decisions about returning to work.

Since 2000, National Traveller MABS has been advocating for Trailer Loans by supporting the operation of Trailer Loan Schemes and helping Travellers access loans from local authorities under the national scheme.

National Traveller MABS has established a group focused on addressing energy poverty in halting sites to explore solutions to this pressing issue. This initiative follows our financial inclusion report, 'Building the Box,' published in 2022. National Traveller MABS has advocated for the introduction of a National Financial Inclusion Strategy.

In 2023, we witnessed an important first-time comparison of financial wellbeing in Ireland, utilising the 2022 OECD/INFE Toolkit for Measuring Financial Literacy and Financial Inclusion to evaluate comparative levels among Travellers.

# National Traveller MABS Strategic Aims

- To resource and support MABS/ CIS and Travellers so that Travellers receive an effective and culturally appropriate service
- To contribute to addressing the wider social, cultural and economic issues that cause Traveller Financial exclusion
- To build, maintain and develop effective partnership and relationships with relevant strategic stakeholders
- To maintain and develop an organisation which is influential, sustainable, dynamic and open to learning

## Who we work with and why

Work with MABS services	Work with the Community	Work on policy issues
Promotion of Equality MABS accessibility to Travellers	Community Education Money Management Financial Literacy	Financial Inclusion of Travellers Social Policy?

## What we do and our approach to our work

What we do	Our approach
Training	Community education approaches
Education	Community development approaches
Development	Collaboration/networking with other actors
Policy	



Traveller  
Pride Week

THE TRAVELLER PRIDE  
AWARDS 2022  
Recognising Traveller Talents,  
Achievements & Creativity

Youth  
(12-18 years)

Involve Youth Project Meath  
- No Shame Game

Traveller  
Pride Week

THE TRAVELLER PRIDE  
AWARDS 2022  
Recognising Traveller Talents,  
Achievements & Creativity

Lifetime Achievement  
Mary Connors

Traveller  
Pride Week

THE TRAVELLER PRIDE  
AWARDS 2022  
Recognising Traveller Talents,  
Achievements & Creativity

Sport  
Catherine Reilly

Traveller  
Pride Week

THE TRAVELLER PRIDE  
AWARDS 2022  
Recognising Traveller Talents,  
Achievements & Creativity

Youth  
(19-25 years)

Brian Doyle

Traveller  
Pride Week

THE TRAVELLER PRIDE  
AWARDS 2022  
Recognising Traveller Talents,  
Achievements & Creativity

Interests  
Rosemarie

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# Section 1

## Our work within MABS

### Equality work within MABS

A key goal of our work is to support MABS to be more accessible to Travellers. The role of National Traveller MABS is to work for the development of equality of service provision for Travellers within MABS through working for the development of an equality framework within the MABS network. This framework will include training in equality and cultural competency for MABS personnel, a system of ethnic equality

monitoring within MABS and ensuring the development of ongoing relationships between local MABS services and the Traveller community. This happens through community education and other initiatives. This year, National Traveller MABS continued to advocate for the introduction of a system of ethnic equality monitoring within MABS and for appropriate training to be put in place for all staff funded by the CIB.

### Money and Mental Health Seminar

National Traveller MABS organised a money and mental health seminar for members of the Traveller community and colleagues from MABS at the Ashling Hotel on Monday, October 9th 2023. This date was selected to coincide with the day before World Mental Health Day, emphasising the negative impact that financial issues can have on mental health.

We all know that worrying about money can affect your mental health and create a 'vicious cycle.' However, it's crucial to recognise that living with a mental health condition can make managing your finances even more challenging. It can impact how you feel, think, and act, influencing your decision-making, planning, spending behaviours, coping strategies, and communication.

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

It can consume every part of your day, you may feel like this is the only thing that you can think about and that your mind is not able to focus on anything else, making managing your money more challenging. This can feel very draining and create the feeling of being stuck in a 'vicious cycle' - where worrying about money leads to difficulty managing money and vice versa - because it may feel like you can't change the situation. It can start to impact your mental health by affecting your thoughts, feelings and behaviours.

We know only too well that the Traveller community is in the middle of a mental health crisis, and if there is a way we can help to alleviate the stress and worry that money brings. This can only be a good thing. Traveller mental health has been identified as one of the most pressing issues for the community, faced by advocacy groups across Ireland. The All-Ireland Traveller Health Study (AITHS) 2010 indicated that suicide was the cause of 11% of all Traveller deaths, with suicide 6 times higher for Travellers

## Section 1 | Our work within MABS

than the general population. Two-thirds of Travellers have lost a loved one to suicide, and 90% are worried about suicide in the community. Since 2010, we know that Suicide is on the increase year on year within the community, with local groups being faced with this crisis regularly. The crisis has been exacerbated by the COVID-19 pandemic and the cost-of-living crisis.

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

We were delighted to have a MABS Service Delivery Manager, Dermot Screenan and a Local MABS Money advisor, Belinda McGreal, with us on the day. To highlight how MABS could support Travellers with their financial situation and, as a result, give them the necessary tools to also help them manage their stress and mental health when it comes to money. The Traveller Mental Health Worker and Advocates were able to explain the

dire mental health crisis facing the community and to add context to the situation for MABS workers.

We had a diverse audience of MABS and CIS staff and Travellers in attendance, and positive feedback was received from all who attended.



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

## Citizens Information Service Traveller Engagement Pilot

### **Aim 1.**

**Increase Engagement:** To enhance the involvement of the Traveller Community in MABS services within the Dublin South Region.

### **Aim 2.**

**Cultural Competency:** To improve the cultural competency of MABS staff in the Dublin South Region regarding Traveller culture.

### **Aim 3.**

**Strengthen Relationships:** To develop and strengthen relationships between MABS and local Traveller organisations in the Dublin South Region. This includes organising ongoing meetings between local MABS offices and local Traveller organisations for most services. In 2023, planning meetings for the Dublin South Pilot were held. Four presentations highlighted the financial

## Section 1 | Our work within MABS

issues affecting Travellers, and three individual Zoom meetings were conducted with MABS offices, allowing staff to ask questions. Additionally, four individual meetings were arranged with the designated person in each service to collaborate with the National Traveller MABS staff in developing action plans.

Dublin South Pilot is ongoing. The NSDW has reached out to all Traveller organisations in the pilot to set up meetings and move forward with the pilot. Once the group and the local MABS offices on how best to move forward on building up local relationships. Once complete, the pilot will be evaluated and rolled out nationally.

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## Energy Poverty Work with MABS

The Electricity Costs Emergency Benefit Scheme was introduced by the Government to assist with the cost of living and the energy crisis. However, due to the terms of the scheme, a cohort of Travellers missed out on the credit. (Our policy work on this is discussed in more detail in Section 3.) Our MABS colleagues assisted many Travellers who were experiencing issues with their energy bills, and particularly those who missed out on the electricity credits through the

Electricity Costs Emergency Benefit Scheme. Our MABS colleagues also raised issues such as the arrangements for the electrification on sites, people not having individual MPRN numbers, people not knowing who their supplier was or their usage. These issues were barriers to people, not only missing out on the energy credits, but also meant that they were not eligible to apply for any of the MABS hardship schemes.

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## Citizens Information Service Traveller Engagement Pilot

We have begun working with Paula Madden, Development Manager, Ballyfermot, Clondalkin and Lucan Citizens Information Service to develop a programme on effective Traveller Engagement for Citizens Information Services (CIS). A logic model for the pilot has been developed was developed in 2022. In 2023,

this work continued. A staff questionnaire was developed and sent out to all CIS staff in Dublin South. The results were collated and discussed at a steering group meeting to create an engagement plan for the Dublin South Area. The steering group met twice in 2023. This work is ongoing and will continue in 2024.

# Ploughing Match

National Traveller MABS were delighted to attend this year's Ploughing Match as part of the CIB services tent. Approx. 6,000 people came through the CIB tent over the 3 days, and it was a great opportunity to share the work of National Traveller MABS and the work that we do while networking with our MABS and Citizens Information colleagues.

We were delighted to meet President Higgins and Mrs. Higgins, who visited the CIB tent on the first day of the ploughing. The Coordinator, Nancy Power, was delighted to show the President, Mr. Higgins and Mrs Higgins the useful resources National Traveller MABS published and to highlight an important resource such as the Financial Guide to College that can be used by the general population wanting to access financial funding in terms of third-level education.

All National Traveller MABS staff had the opportunity to attend the ploughing match over the three days, and it was an overwhelmingly

positive experience for all. Over the 3 days, we distributed 1,920 Financial Guides to College, 1,000 National Traveller MABS pens, 1,000 National Traveller MABS Trolley keys & 1,000 National Traveller MABS keyrings as well as our 'Have you heard about MABS?' leaflets and 'Have you a Family Member in Prison?' leaflets.



Nancy Powers meets President Higgins



# Community Education

## Insurance Education Resource

Following on from the findings of our research report 'An Exploratory Analysis of Insurance Exclusion among Travellers' which found that an education resource on insurance was needed, an insurance education resource was created.

The resource consists of an At a Glance Insurance Guide, a detailed booklet explaining the different types of insurance and a series of YouTube explainer videos on topics such as travel insurance, serious illness insurance, life insurance, home insurance, PPI, Mortgage protection insurance, income protection insurance, car insurance, have you been refused car insurance.

We are hoping to create an insurance road show which we will bring to the Traveller organisations throughout the country in the not-too-distant future.

## Developing a benefit guide for Community Health Care Workers

We have begun work, in conjunction with the HSE National Traveller Health Implementation Group and the National Social Inclusion Office of the HSE, to create a guide in response to the information needs of Traveller Community Health Workers working in Primary Healthcare for Traveller Projects. The purpose of the guide is to support the decision making of Travellers when they are deciding on returning to work, taking on additional hours of work or considering the implications of increased rates of pay in existing roles within Traveller Primary Healthcare Projects. National Traveller MABS are working with the HSE, MABS and representatives from the National Traveller Health Network and Traveller Organisations to develop the guide.



*From Left to right – Senator Eileen Flynn, NTMABS Co-ordinator Nancy Power and NTMABS Chair Doreen Carpenter – Launch of An Exploratory Analysis of Insurance Exclusion among Travellers'*

## Section 2

# Our work with Travellers - Working with Travellers on Financial Inclusion issues

## National Traveller Mental Health Network

### Irish Men's Shed

The Irish Men's Sheds Association National Conference and Shed fest took place on Monday, 20th November in the Virginia Show Centre in Virginia, County Cavan. The conference was officially opened by Minister for Rural and Community Development, Heather Humphreys, T.D. In attendees was approximately 200. There were some displays from projects around the country of what the men were making. This outlet

provided the men the opportunity to share life skills and had a social aspect for them every week. Southside Traveller men's shed was in attendance and invited National Traveller MABS. Chief Executive Officer Men's Sheds, Enda Egan, with an update on the current shed movement nationally, and the launch of Shed Fest 2023. Michael Lyster was the MC for the day; he will welcome Author and Actor Michael Harding, who will entertain participants with his unique take on the Men's Sheds phenomenon.

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## Work with Consultative Groups

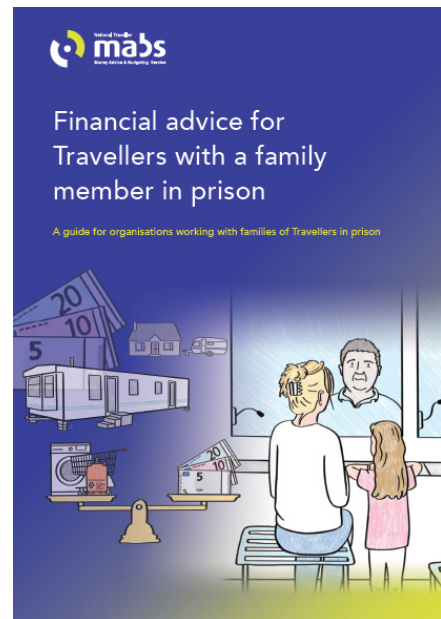
The term "Consultative Group" refers to the Traveller Primary Healthcare Projects that have been established to serve as a consultation mechanism for the National Traveller MABS. These groups are comprised of Traveller women actively involved in Primary Healthcare Projects. Our goal is to meet with each group at least twice a year. Currently, we collaborate with five groups located in Clondalkin (Dublin), Fingal (Dublin), Navan (Meath), Newcastle West (Limerick), and Wicklow Town. In 2023, our National Development and Support worker attended a total of 10 meetings.

In general, the aim of our work with consultative groups is to:

- Understand financial inclusion issues as they are experienced by Travellers on the ground.
- Identify new and emerging issues in financial inclusion.
- Proofread our work, get feedback on work, and ensure that it is addressing needs on the ground.
- Work with these groups to build relationships with the local MABS and CIS.

## Financial advice for Travellers with a family member in Prison

National Traveller MABS Guidebook for organisations working with Traveller families with a family member in prison was updated for 2023 with all the Budget 2023 information as well as a section about how to lodge money to a prisoner's account as cash is no longer accepted. Guides were sent to all Traveller organisations, all prison waiting rooms as well as to all prison chaplains. Accompanying the Guides were our leaflets 'Have you a Family Member in Prison?' which set out the basic and immediate information an individual would need to know as well as signposts to support services.



## 'An Exploratory Analysis of Insurance Exclusion among Travellers'

On the 19th of April 2023, National Traveller MABS launched a report in Exchange House on 'An Exploratory Analysis of Insurance Exclusion among Travellers'. The report was authored by Dr Stuart Stamp, Independent Social Researcher & Research Associate, at the Department of Applied Social Studies, Maynooth University. The report was launched by Senator Eileen Flynn, and we were delighted to be joined by our CIB social policy colleague, Joan O' Connor

In the scoping enquiry, which focuses specifically on Travellers, we sought the views of a range of Traveller groups and individuals, both to get their personal experience of insurance access and use,

and their sense of perspective as to its relevance both to them and to the community. These enquiries, conducted to inform National Traveller MABS' financial inclusion work, were carried out by way of emails, one-to-one interviews and focus groups. We take as our frame of reference the eleven different types of insurance outlined on the website of the Competition and Consumer Protection Commission (CCPC), namely: Life; Home; Health; Motor vehicle; Serious illness; Income protection; Mortgage protection; Payment Protection (PPI); Pet; Gadget; and Travel.

The research found that several insurance services are currently of little relevance to Travellers



## Section 3

# Policy Work - Our work on financial Inclusion Policy Issues

## Nationwide Trailer Loan Scheme

Since 2000, National Traveller MABS has advocated Trailer Loans by supporting the operation of Trailer Loan Schemes and supporting Travellers in accessing loans from local authorities under the national scheme. We have also produced reports on the following topics:

- The operation of the loan schemes we support
- The costs of the trailer and the mobile homes
- The issue of energy poverty among Travellers living in Trailers/ Mobiles.

National Traveller MABS has engaged with the Department of Housing, Local Government and Heritage through the National Traveller Consultative Committee to discuss updating the existing scheme, emphasising the need for rental options and residential-standard trailers/ mobile homes.

Recently, National Traveller MABS participated in a feedback session alongside other National Traveller organisations and Local Authorities to provide input on the 2022 Trailer Loan Scheme. We were subsequently invited to submit a written response to the Traveller Accommodation Support Unit at the Department of Housing, Local Government and Heritage regarding the review of the Pilot Nationwide Caravan Loan Scheme.

Our primary concern is the purchasing power of the loan amount offered. We recommend that any trailer/ mobile, caravan, or chalet purchased must meet the standards outlined in BS3636, as

specified in the DHPCLG circular 46/2016, which designates residential standards. We believe that the current loan amount of €40,000 is insufficient to purchase a trailer/ mobile home of this standard at prevailing retail prices.

Full submission is available for review on our website.

Following the recent review, the 2023 version of the Trailer Loan scheme was launched, offering a total of 80 loans. The Department of Housing allocated these loans to the local authorities. Once we confirmed that the Trailer Loan scheme was operational, a video was created to inform Travellers about the program and encourage them to speak with their local authorities for more information. We also advised anyone considering taking out a trailer loan to consult with MABS to understand how it would impact their budget and to ensure they fully understand all the terms of the loan.

We updated the Guide to the Nationwide Trailer Loan Scheme booklet for MABS staff and held an information webinar for MABS staff.

While National Traveller MABS is not endorsing the Trailer Loan Scheme, we aim to support the Traveller community in understanding the scheme and ensuring that those who applied for it receive guidance in their decisions about taking out a loan and managing their repayments. National

## Section 3 | Policy Work - Our work on financial Inclusion Policy Issues

Traveller MABS believes that a Trailer Rental Scheme would be a more appropriate solution for families living in poverty, allowing them to access energy-efficient Trailers and mobile homes suitable for residential living. Additionally, National

Traveller MABS continues to advocate for a thorough and independent evaluation of the Trailer Loan Scheme, which should include input from individuals who have both succeeded and faced challenges in obtaining a loan.

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## Addressing Energy Poverty among Travellers

Work continued throughout 2023 to try to highlight and address the energy poverty issues being faced by Travellers in Ireland. We have been working with key stakeholders including other NGOs, SEAI, The Commission for the Regulation of Utilities, Atlantic University Sligo, local authorities and local Traveller organisations throughout

the country to identify problems and potential solutions to the issue of energy poverty among Travellers particularly those who are living in Trailers or Mobile Homes as they are automatically excluded from many of the supports introduced by Government to offset the cost of living crisis.

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## Group addressing Energy Poverty on halting sites

National Traveller MABS has established a group focused on addressing energy poverty in halting sites. This group brings together key stakeholders to investigate and solve issues related to energy poverty in these communities. The group develops projects that pilot effective practices in energy provision and efficiency, aiming to demonstrate and share successful strategies to tackle this broader issue at a national level. Our goal is to

capture insights from these projects and create a best-practice framework for addressing energy poverty on halting sites.

The broader group comprises several sub-groups, each focusing on running pilot programs in specific geographic areas. This year, the group has maintained regular meetings, with two sub-groups actively convening in:

## Section 3 | Policy Work - Our work on financial Inclusion Policy Issues

- South Dublin County
- CENA- Doneraile in North Cork and Galway

Thus far, we have successfully facilitated these meetings via Zoom, documented the minutes, and organised the necessary follow-up actions. The larger group on Energy Poverty welcomed a representative from the Department of Housing, Local Government, and Heritage this year, marking progress in terms of future mainstreaming and funding of actions. Some of the local authority representatives have been disengaged, but there is consistent and regular attendance and keeping in contact from other key stakeholders, including SEAI, ATU (IT Sligo), local Traveller organisations, and the National Traveller organisations, some local authorities, SDCC, Sligo, DCC and CENA. There have been 3 groups addressing energy poverty on halting sites.

### South Dublin County Council

The main work is undertaken in the sub-groups. SDCC is committed to delivering a project and has worked with SEAI and Sligo IT on technical specifications. However, there is an issue with the site for the planned works as there is a dispute ongoing that is preventing works on the site. This has delayed the planned project, and we are unsure of timeframes or if the project will eventually go ahead. There were 2 SDCC subgroup meetings in 2023.

### CENA Culturally Appropriate Homes

CENA is the most promising development as there is a good buy-in from the organisations and the potential for two pilots. Currently, we have drafted a term of reference for the sub-group and

are bringing on other group members, including architects and more SEAI staff. There are two developments about which sub-group members will be advising CENA. One is in Doneraile in North Cork, and the other is a Traveller-specific housing development in Galway. There were 3 meetings of the CENA subgroup this year including 1 meeting in Galway with CENA, SEAI, NTMABS and the residents who will be moving into the development.

### Electricity Credits

In early 2022, the government announced a new Electricity Credit Scheme where householders got a credit of €200 off their electricity account. There was an issue in that Travellers living on halting sites and in other situations where they paid the local authority/landlord could not get access to the scheme. This was because the account had to be a domestic account held by the person. We initially sought clarity on the scheme, sought some legal advice from the Traveller legal service, and then highlighted the issue as a policy issue. We brought this to the attention of the Minister for the Environment, Energy and Climate, the CRU, and the EESG. Unfortunately, there was no change to this scheme at this juncture. We continued to seek a meeting with Minister Eamon Ryan throughout the year to try and rectify the situation.

As part of Budget 2023 it was announced that as part of the cost of living supports that a €600 electricity credit scheme would be introduced. Three credits of €200 would be applied to domestic account holders during winter 2022/23. Again, National Traveller MABS highlighted the issue that a huge number of Travellers had missed out on the credits despite being among the most energy poor in the country.

## Section 3 | Policy Work - Our work on financial Inclusion Policy Issues

We have also been working with local Traveller organisations; local authorities and advocating to Government to ensure that all Traveller families receive the full electricity benefit credit. We have consistently been raising this issue with other NGO's, SEAI, the Commission for Regulation of Utilities, local authorities, the Department of Housing and the Department of Energy.

We consistently sought meetings with Minister Eamon Ryan throughout 2022 and worked closely with Senator Eileen Flynn on the issue. Senator Flynn raised the issue with the Government after the announcement of the €800 credits in the budget. Minister Ossian Smyth responded to Senator Flynn, promising that the Government would ensure that Travellers would not miss out on the credit and that the initial €200 credit would be applied to those who had missed out and that they would work with local authorities to ensure this happened. National Traveller MABS continued to work with Senator Flynn on the issue and sought a meeting with Minister Smyth to discuss how the reimbursement and application of future credits would be applied.

National Traveller MABS met with Minister Smyth, Senator Flynn and senior civil servants in the Department of the Environment, Climate and Communications. Three meetings took place in 2023 to discuss the problems and work on solutions. We know that some Travellers, particularly those living in Trailers/Mobile Homes adjacent to a house, still have not benefited from the credits, and this is an issue we have highlighted time and time again.

We were particularly heartened that Minister Ossian Smyth went on a site visit with the Coordinator of National Traveller MABS, Nancy Power, organised in conjunction with Southside

Travellers Action Group, to see how electrification on sites works and to see first-hand the doubling and tripling up of families on bays. The visit helped the Minister to understand why so many Travellers have missed out on the credits.

### Energy Poverty Stakeholder Forum

National Traveller MABS were delighted to be asked to present their findings at the opening session of the first Energy Poverty Stakeholder Forum hosted by the Department of the Environment, Climate and Communications and chaired by Minister Ossian Smyth T.D.

National Traveller MABS response to the Energy Poverty Action Plan for Winter 2022/23, highlighting the measures which Travellers did not benefit from and the changes that could be made to ensure that Travellers could benefit from the next energy poverty action plan.

### Energy Poverty Article

Following on from the publication of our Research into the Energy Efficiency of Trailer/Mobile Homes for Irish Travellers in 2022, National Traveller MABS continued to work on the dissemination of the research. National Traveller MABS Financial Inclusion and Social Policy Worker worked with Dr Ehiازه Ehimen of Atlantic University Sligo to produce an article for Working Notes. Working Notes is a journal published by the Jesuit Centre for Faith and Justice. The journal focuses on social, economic and theological analysis of Irish society. It has been produced since 1987. Our article 'Powerless: Energy Poverty in Irish Traveller Communities' was published in Working Notes Issue 93.

## Section 3 | Policy Work - Our work on financial Inclusion Policy Issues

### Networks on Energy Poverty

#### Commission for the Regulation of Utilities Stakeholders Group

We have joined this group to understand developments in Energy and to highlight Traveller-specific issues. We also developed and submitted a response to the proposed changes to the supplier's handbook. We also raised the issue of self-disconnection for those on Pay as you go meters in this space, as well as highlighting the issue of getting suppliers to provide supplies on halting sites. National Traveller MABS attended 4 CRU meetings in 2023.

#### Energy Poverty Network Group

In July 2022, National Traveller MABS joined with 29 other leading Irish NGOs from the environmental and anti-poverty sectors, calling for a range of targeted measures to tackle both energy poverty and climate pollution while supporting households most impacted by the energy crisis. This group continues to meet, and in 2023, we met 5 times. We produced a joint response to the Energy Poverty Action Plan 2022/23, and a joint energy poverty asks pre-budget submission. This collaboration has seen National Traveller MABS energy poverty work and the situation of Travellers about energy poverty, climate transition and climate justice highlighted by other network members in their submissions and research.

### Joint Oireachtas Committee on Issues Affecting the Traveller Community (2023)

We were delighted to receive an invitation for National Traveller MABS to appear before the Joint Oireachtas Committee (2023) on issues affecting the Traveller Community on 13th December 2023. National Traveller MABS made an opening statement to discuss policy matters relating to accommodation for Travellers, including matters relating to the Trailers/Mobile Homes Loan Scheme for the Traveller Community and the progress made by local authorities in implementing the recommendations featured in the Final Report of the Joint Committee on Key Issues affecting the Traveller Community, which was published by the previous Committee, and related matters.

Our Support and Development Worker and Financial Inclusion and Social Policy Worker attended the Joint Oireachtas Committee (2023) on issues affecting the Traveller Community and answered questions from members following the delivery of the opening statement. There was a positive reaction to the National Traveller MABS appearance before the committee, and we hope to see improvements being made to the Trailer Loan Scheme and attitudes toward Traveller accommodation in general going forward.

## Section 3 | Policy Work - Our work on financial Inclusion Policy Issues

### Financial Inclusion Group

The main finding of our financial inclusion report is “Building the Box’ published in 2020, as to advocacy for the introduction of a National Financial Inclusion Strategy. Following on from the report in November 2020, we brought together a wide group of stakeholders to discuss forming a financial inclusion group that would work together on financial inclusion issues. National Traveller MABS agreed to act as the secretary of the group, and we would also facilitate the discussion at each meeting. The group has 22 members and meets each month. Membership is from a range of sectors including, the Dept. of Finance, The Central Bank, The Dept. of Social Protection, The CCPC, The Irish Banking Culture Board, The Irish Banking and Payments Federation, EAPN Ireland, St Vincent De Paul, Academics, MABS staff, Citizens Information Board, Insurance Ireland and the Irish League of Credit Unions.

This is an important piece of work in that there is no other network of groups in Ireland meeting expressly to look at the issues of financial inclusion. By bringing this group together, we have put the issue of financial inclusion onto the agenda of policymakers and have enabled discussion between key stakeholders on this issue. While the group is still in its infancy, we have begun the process of engaging the state to look more strategically at financial inclusion. The financial inclusion group met 4 times in 2023.

### Financial Inclusion and Wellbeing Research

Financial literacy (the awareness, knowledge, skills, attitudes and behavior necessary for sound financial decision-making) and financial inclusion (the ability to access and use appropriate financial services) are key dimensions of economic and social human rights in a market-based, open economy such as Ireland’s. Previous research, much of it undertaken by National Traveller MABS, has identified issues for Travellers in each of these domains. However, until recently, there has been no way of directly comparing Travellers with the general population.

In this research, we use the opportunity presented by the publication of a recent report on financial wellbeing in Ireland to undertake such a comparison. Our approach involves applying - with modifications designed to suit the Traveller context - the research methodology employed in the national study, namely the 2022 OECD/ INFE Toolkit for Measuring Financial Literacy and Financial Inclusion, to ascertain comparative levels among Travellers.

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Research was carried out by Dr Stuart Stamp, with the development of a research questionnaire that has been developed and trialed. Data collection has begun, and the report will be published in 2023.

## National Traveller and Roma Integration Strategy II (NTRIS II)

National Traveller MABS has been engaging in the NTRIS II consultation process to have financial exclusion named in the strategy.

We have had a meeting with officials from the Department for Children, Equality, Disability, Integration and Youth of Ireland to have National Traveller MABS included on the steering group.

The other National Traveller Organisations on the steering group have endorsed National Traveller MABS' application to join, and as a result, National Traveller MABS has been attending the National Traveller Organisations pre-NTRIS meetings and giving feedback, and we look forward to working on NTRIS II in 2024.

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## Submissions

- Submission to the Traveller Accommodation Support Unit, Department of Housing, Local Government and Heritage for the Review of the Pilot Nationwide Caravan Loan Scheme.
- Submission to the Financial Literacy Strategy Survey
- Submission to the Traveller and Roma Education Consultation
- Submission to the Energy Poverty Action Plan Consultation 2023.
- Pre-Budget 2024 Submission.

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## Lobbying.ie

National Traveller MABS is registered with the lobbying.ie

The Regulation of Lobbying legislation is designed to provide information to the public about who is lobbying whom about what.

Every four months, we submitted a return detailing any lobbying activity that was carried out.

## Section 4

# Our networking

National Traveller MABS engages in a range of networking activities to support and enhance our work, the aim of this networking is:

- To build relationships that support our policy work
- To gain a better understanding of the issues impacting on the financial inclusion of Travellers
- To support initiatives that enhance the lives of Travellers

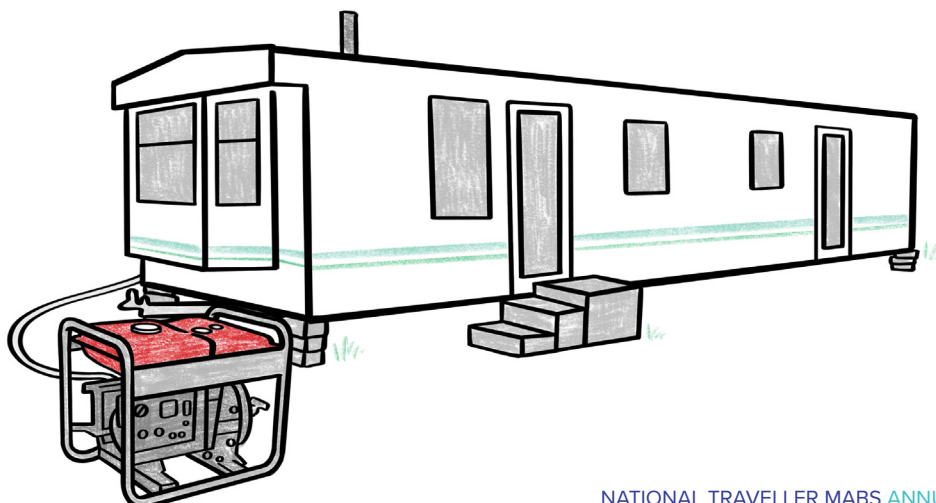
The organisation continues to centre itself and continuously communicate with a broad network of organisations, including the National Traveller organisations. We continue to link back in and communicate with the following organisations which have helped us with our work.

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## Irish Traveller Movement Accommodation Working Group

An important element of our working on the issue of Traveller accommodation is our networking and links to the accommodation sector. This is a space where we get to understand the accommodation issues happening on the ground and also let other groups know what we are doing and engage them in our work. We continue to build and maintain

relationships with Traveller organisations through our membership of the Accommodation working group of ITM. It also ensures that we are aware of issues on the ground and get to promote our work to local groups. National Traveller MABS have attended 5 Accommodation Working Group meetings this year and 1 planning workshop.



## Irish Traveller Movement Education Working Group

Our National Education Worker sits on the ITM education working group. This group is made up of representatives from all local Traveller organisations around the country. It allows us to remain up to date on the education issues affecting the community and allows us to assist with issues around financial inclusion, such as accessing financial support for school-going

children or financial issues around accessing third-level education. National Traveller MABS needs to be involved as it gives us an understanding of issues affecting the community on the ground and helps us build relationships with Travellers. It also helps in building engagement between the community and MABS services. The ITM Education Working Group met twice in 2023.

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## ITM AGM

National Traveller MABS is an organisational member of the Irish Traveller Movement (ITM). As a member, we have the right to vote at the AGM, and

this is also a great networking space where we can meet with representatives from local Traveller organisations from around the country.

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## Minceirs Whiden

Minceirs Whiden is Ireland's only Traveller forum to create a safe place where Travellers come together and discuss issues affecting the community and build a collective strategy to address these issues. National Traveller MABS involvement gives us an understanding of issues

affecting the community on the ground and helps us build a working relationship with Travellers so we can assist and support them around accommodation, energy poverty and financial inclusion issues. 3 meetings attended in 2023 by the National Development and Support worker.

## National Traveller Mental Health Network

The N.T.M.H.N is a collective of Travellers and Traveller Organisations across Ireland whose goal is to develop a collective space that is Traveller, where local, regional and national Traveller mental health issues are highlighted, discussed and addressed. It is a space where solutions are explored to be included in culturally appropriate policies on Traveller mental health. Financial issues are intrinsically linked with poor mental

health, and we need to be able to address these issues in a way that is culturally appropriate the NTMHN space allows us to do this and to support Travellers and Traveller organisations with information on financial issues and how MABS can support with budgeting and problem debt to help alleviate mental health issues around financial pressures.

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## National Traveller Women's Forum (NTWF)

NTWF is an alliance of Traveller women and Traveller organisations throughout Ireland and aims to work collectively to challenge the racism and sexism experienced by Traveller women and promote Traveller women's rights to self-determination and the attainment of human rights and equality. This is important to National Traveller MABS as it gives us an understanding

of local issues and helps us build relationships with local Traveller organisations so we can assist and support Traveller women with financial issues that they are facing. It also helps to build trust between Travellers and MABS services. 2 meetings were attended in 2023 by our National Development and Support Worker.

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## International Traveller Day

A network of Traveller organisations in Ireland and the UK is working in conjunction together to organise an International Traveller Day. This

steering committee was created in 2023, and there were 4 meetings attended by our National Development and Support Worker.

## Traveller Pride Steering Committee

National Traveller MABS participate in the National Traveller Pride Committee and acts as secretary to the committee. All National Traveller organisations are represented on this committee. Traveller Pride is an annual event where Travellers come together to celebrate Traveller pride within the community,

promote their diversity and culture and provide an opportunity to be proud of themselves and their community. It is important for National Traveller MABS to be a part of Traveller Pride to help promote and celebrate the community positively. 12 meetings attended in 2023.

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## FLAC Traveller Legal Service Steering Group

Supported by The Community Foundation for Ireland and in cooperation with a Steering Committee. The group is made up of representatives from the national Traveller organisations. It aims to empower Travellers and Traveller groups to engage with the law as a means of combating discrimination and advancing the rights of Travellers in Irish Society. The Traveller Legal Service is an important asset for the community and the Traveller organisations. Being part of this group allows National Traveller MABS to build relationships, and it also informs us about the financial

issues Travellers face in accessing legal help and in asserting their rights. We engage with them around the issue of the exclusion of the Household Budget scheme as a repayment mechanism for the Trailer/Caravan Loan scheme, as well as issues applicants were facing in applying for the Trailer Loan Scheme (Previously known as Caravan Loan Scheme) National Traveller MABS has also referred individual Travellers who have contacted us directly about legal issues that arise around financial matters. The steering group met 4 times in 2023.

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## Travellers Justice Initiative

TJI is a group that works to support Travellers in prison. NTMABS is part of the TJI steering group. We attended 5 meetings of TJI this year. We

updated our guide for organisations working with Travellers in prison for 2023.

## Social Policy Network

We attend the social policy network, and this helps us keep abreast of social policy nationally. This year, we attended 4 meetings of the Social Policy Network and acted as host (Zoom) and chair

of one meeting. The host/chair rotates at each meeting. National Traveller MABS hosted and chaired the summer meeting of the social policy network.

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## INAR

The Irish Network Against Racism (INAR) is a national network of anti-racism civil society organisations that aims to work collectively to highlight and address racism in Ireland through the promotion and monitoring of Irish, EU and global trends and anti-racist initiatives. National Traveller

MABS attends these meetings every two months, and it allows us to feed into anti-racism and anti-Traveller issues. It also gives us information which we can then bring back and get out to the community. We attended 6 meetings in 2023.

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## MABS Communications Panel

National Traveller MABS were represented on the MABS Communications panel. We contribute to the panel by offering updates and ideas for MABS's communications strategy. Being part

of the communications panel ensures that National Traveller MABS and the issues affecting the Traveller community are included in MABS communications.

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## CH09 Research Oversight Group

This research between the HSE Mental Health Coordinator for Travellers in CH09 and Trinity College Dublin looks at the barriers to accessing mental health support before crisis point. National

Traveller MABS were involved in the oversight group as financial barriers to accessing mental health supports were anticipated by the research team. Five meetings took place in 2023.

## Community Education Sector

We maintain links with community education initiatives to stay connected to current debates in community education and maintain best practices.

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### AONTS/AONTAS Community Education Network

The Community Education Network (CEN) was established in 2007 by AONTAS. It is a network of independent community education providers who work together to share information and resources.

We attended 3 AONTAS Community Education Network meetings, 2-member engagement webinars in 2023.

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### AONTAS RPL Community of Practice

The AONTAS RPL Community of Practice was created for those who participated in the Recognition of Prior Learning (RPL) UCC Level 7 programme. Two staff members of National Traveller MABS completed this course in 2021. The RPL Community of Practice (CoP) is for all working in the adult and community education

sector with an interest in RPL. Our RPL Community of Practice is a place to learn more about RPL, share your RPL practices and build on what was learned in the UCC course. The RPL Community of Practice also looks at RPL policy and how it can be better implemented across all sectors. Two meetings were attended in 2023.

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### National Adult Literacy Agency (NALA)

National Traveller MABS attend NALA members' meetings to stay informed of best practices about literacy, numeracy and digital literacy issues. We

attended 4 member meetings in 2023. National Traveller MABS Financial Inclusion and Social Policy Worker sits on the board of NALA.

## Section 5

# Organisational development

## Board of Management of National Traveller MABS 2023

Doreen Carpenter Chair  
Simon Finnegan  
Carol O'Donovan  
Margaret Davern  
Michael Mongan  
Jules McDonagh  
Lorna Nolan  
Mary Connors  
Patrick Reilly

## Staff Members

Nancy power	Coordinator
Aoife Foley	National Financial and Social Worker
Denise Collins	National Development and Support Worker
Temitope Animashaun	Financial Administrator
Margaret Collins	Administrator
National Education Worker	Position Vacant

## Staff Training

- Introduction to Child First Training – Nancy and Margaret completed
- (MABS) GDPR and You: Bitesize (2023 Edition) – Nancy and Aoife completed

# Income and Expenditure Account

For year ended 31 December 2023

	2023	2022
	€	€
Income	307,204	330,048
Administration Expenses	<u>(309,294)</u>	<u>(327,072)</u>
Surplus/(deficit) before taxation	(2,090)	2,976
Taxation	<u>-</u>	<u>-</u>
Surplus/(deficit) for the financial year	<u>(2,090)</u>	<u>2,976</u>
Total comprehensive income for the year	<u><u>(2,090)</u></u>	<u><u>(2,976)</u></u>

The income and expenditure account has been prepared on the basis that all operations are continuing operations.

# Balance Sheet

For year ended 31 December 2023

	OTES	2023		2022	
		€	€	€	€
<b>Fixed Assets</b>	<b>9</b>				
Tangible assets			435		1,463
<b>Current Assets</b>					
Debtors	<b>10</b>	3,522		4,583	
Cash at bank and in hand		31,434		46,713	
		<u>34,956</u>		<u>51,296</u>	
<b>Creditors: amount falling due within one year</b>	<b>12</b>	(35,307)		(50,585)	
<b>Net current liabilities</b>			<u>(351)</u>		<u>711</u>
<b>Net liabilities</b>			<u>84</u>		<u>2,174</u>
<b>Reserves</b>					
Income and expenditure account	<b>14</b>		84		2,174
<b>Members' funds</b>			<u>84</u>		<u>2,174</u>

These financial statements have been prepared by the provisions applicable to companies subject to the small companies' regime and in accordance with Financial Reporting Statement 102 "The Financial Statement Reporting Standard applicable in the UK and Republic of Ireland".

The financial statements were approved by the board of directors and authorised for issue on 24th June 2024, and are signed on its behalf by:

Simon Finnegan  
Director

Doreen Carpenter  
Director

