



### Introduction

Welcome to issue 6 of our bi-annual newsletter. The last six months have been an extremely busy time for the staff of National Travellers MABS.

In this edition of 'Newsletter of National Traveller MABS', you can read about the launch of our new community education resource 'Overcoming Illegal Debt' which includes the DVD 'A Deals a Deal'. We were very fortunate to secure funding with the National Consumer Agency and the St Stephens Green Trust. Additionally, a seminar on illegal money lending was held in the Lighthouse Cinema on the same day and speakers from various services, such as MABS, the Credit Union, an Garda Síochána and the Traveller Counselling Service, gave a great insight into how this type of lending can impact on a person.

We were honored to have Archbishop of Dublin Diarmuid Martin officially hand over our 'Debt & Dying' research to the Traveller Community on the 20<sup>th</sup> November. The event was very well attended by Travellers from all over Ireland and the mood on the day, in spite of the topic, was one of openness and honesty. There is this and lots more to read so we hope you enjoy! Feedback is always welcome on any of the topics raised.



**Nancy Power**  
Joint Co-ordinator



**Nuala Ní Ghabhann**  
Joint Co-ordinator

### National Traveller MABS Annual Report 2012

The National Traveller MABS Annual Report for 2012 is now available on our website [www.ntmabs.org](http://www.ntmabs.org). National Traveller MABS had an eventful year in 2012. Minister for Social Protection, Joan Burton T.D. launched our publication '*Issues of Personal Finance within the Traveller Community*'. We facilitated the establishment of Key Worker Projects in 3 locations nationwide and compiled an end of year report outlining the progress of the project.

Work began on the development of a new community education resource dealing with the issues surrounding Illegal moneylending and funding was secured to hold a seminar on the subject in 2013. Our community education worker delivered money management training to over 90 Traveller men and women nationally. To find out more about our work during 2012, you can download our report from [www.ntmabs.org](http://www.ntmabs.org) or contact the office at 076 107 2230 for a copy.

### Applied Suicide Intervention Skills Training -ASIST –

**Applied Suicide Intervention Skills Training (ASIST)** is a two day intensive training course delivered by the HSE to service providers who work with people who may be at risk of suicide. The majority of participants who undertake this training must have completed the '**Safetalk**' training which is a half day introductory course to suicide intervention.

More information about Safetalk can be found here - [www.nosp.ie/safetalk.pdf](http://www.nosp.ie/safetalk.pdf).

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Recently, Liz Daly from National Traveller MABS completed the two day ASIST workshops. The workshop:

- Provided opportunities to learn what a person at risk may need from others in order to keep safe and get more help.
- Encouraged honest, open and direct talk about suicide in order to prepare participants to provide suicide first aid. Participants also considered how personal attitudes and experiences might affect their role with a person at risk.
- Encouraged active participation. This was stimulated by audio-visuals and group work.
- A suicide first aid model provides a framework for skills practice.

(source: [www.nosp.ie](http://www.nosp.ie))

Suicide can cause serious distress to families and loved ones. However, this training encourages people to talk about suicide and to acknowledge its existence. Suicide should not be perceived as a taboo subject to discuss, it exists and society as a whole has a responsibility to support people who may be thinking about suicide.

A person undertaking this training is **not** trained to be a mental health practitioner – the training makes people aware of the signs and symptoms to look out for and to be aware of what services are available for the person in need.

Anyone who is interested in undertaking this training can contact their local HSE Resource Officer (Suicide and Mental Health Promotion). Details of all contact can be found at this website - [www.nosp.ie/html/HSE\\_officers.html](http://www.nosp.ie/html/HSE_officers.html).

### Electric Ireland – Arrears and ‘pay as you go’ meters



Following a meeting with MABS, Electric Ireland clarified their policy on collecting debts/ arrears. The Electric Ireland system is set up so that if a customer pays a lump sum off their debt /arrears, all of this money will go towards the debt owing and none will be put towards current usage.

In the case where the customer cannot pay off the full amount of the arrears, they can request the installation of a pay-as-you-go meter. This will mean that not all money being paid into the meter will be used to pay off past debts.

The standard arrangement is that 25% of the money lodged into the meter will be deducted for arrears whilst the rest goes against current usage. Any other payment method outside of the meter payment will result in all money going against arrears. The installation of the meter may take up to three weeks depending on the location. **For more information on pay as you meters, contact your local Money Advice and Budgeting Service.**

### New Website coming soon!

*We are currently renovating the National Traveller MABS website - [www.ntmabs.org](http://www.ntmabs.org). Please watch out for a new and refreshed website in early 2014!*



**We are now on Facebook! Search for ‘National Traveller MABS’ and give us a like!!!**

## National Traveller MABS host seminar on Illegal Moneylending

On October 8<sup>th</sup>, over 100 guests attended a seminar on illegal moneylending hosted by National Traveller MABS.



Staff and board of NTMABS with guest speakers and actor Michael Collins

Speaking at the seminar Labour Party T.D. Aodhán O Ríordáin pledged to work with National Traveller MABS on developing a proposal for government to address the issues surrounding illegal moneylending. Chair of the Citizens Information Board, Ms. Sylva Langford spoke strongly on the need for sustainable solutions. She congratulated National Traveller MABS for hosting the seminar stating that "It highlights the difficulties and concerns for low income households in accessing mainstream credit due to over-indebtedness...and... provides another important building block in cross-agency efforts to tackle illegal moneylending and reverse the damage it continues to cause in the most vulnerable communities."



Sylva Langford,  
Chair of the CIB,  
Colin Thomson,  
Chair of NTMABS  
with Nuala Ní  
Ghabhann of  
NTMABS

The seminar aimed to:

- Highlight the issue of illegal moneylending among service providers working with low income groups
- Promote services and supports that support individuals who are at risk borrowing or have borrowed from an illegal moneylender
- Identify sustainable solutions

Thomas Mc Cann, Director of the Traveller Counselling Service, detailed the extent of Traveller exclusion in Ireland citing figures from the Census and the All Ireland Traveller health study. He emphasized that any proposed solution to the issue of illegal moneylending must take into account such exclusion.



Thomas McCann,  
Traveller Counselling  
Service

Renowned journalist and broadcaster Vincent Browne said it was shameful that as a nation we treated Travellers in such a horrific way.

Other contributors to the seminar included Detective Sergeant Ronan Joyce from An Garda Síochána who urged the public to speak with the Garda Síochána in relation to this issue of illegal moneylending.

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Joe Nevin from Sligo MABS highlighted how local communities can address the issue, outlining the work of Communities against Illegal Moneylending (CAILM) in Sligo. Elizabeth Foster from Inchicore Credit Union detailed how the credit union operated and advised all in attendance to consider joining their local credit union.



Geraldine McDonnell, Colette Spears, John Hanley and Aisling Flynn

Some of the main recommendations put forward included the establishment of a government interdepartmental working group which would sit with MABS, social finance agencies, the Saint Vincent de Paul and related bodies to begin to address the issue of illegal moneylending. In addition to the importance of such a group examining existing legislation in this area, focus was also placed on the necessity for ensuring access to affordable and legal credit was available to people on low income.



Suzie McCarthy, Winnie McDonagh, Kathleen Mongan, Colette Spears and Mary McDonnell

### Vincent Browne launches 'Overcoming Illegal Debt' – a National Traveller MABS Community Education Resource

On Tuesday October 8<sup>th</sup>, Journalist and Broadcaster **Vincent Browne** launched a community education resource developed by National Traveller MABS entitled **Overcoming Illegal Debt**. The resource, which includes a short film depicting one Traveller family and their struggle with an illegal moneylender, will add to existing MABS community education resources which act as a method of debt prevention and a means to empowerment. In introducing the new resource Vincent stated that Ireland was shameful in its treatment of Travellers.

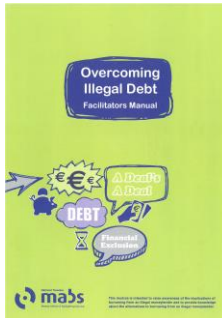


Journalist and Broadcaster, Vincent Browne

The St. Stephens Green Trust and the National Consumer Agency funded the development of the resource "Overcoming Illegal Debt". Commenting on the launch, Karen O'Leary, Chief Executive of the National Consumer Agency, said, "The National Consumer Agency is delighted to be partnering with National Traveller MABS on this project. This resource is important in tackling an area of financial detriment that has serious and sometimes dangerous consequences for people."

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This resource aims to prevent participants from entering into illegal debt, whilst also providing a pathway out of illegal debt, if it exists.



The resource will build on and strengthen the existing Traveller focused community education resources within MABS, such as *A Way of Life*, *A Money Management teaching resource for Travellers*. Indeed it is recommended that *Overcoming Illegal Debt* is facilitated by money advisors with groups following completion of *A Way of Life Money Management Resource for Travellers*.



Kim Dwane (Ballymun MABS), Dermot Sreenan and Angela O'Hare (Ballymun MABS)

In addition to the fact that trust will have been built between participants and facilitator during prior learning, the new resource *Overcoming Illegal Debt* re-emphasizes

the importance of the lessons learned, in terms of increasing income, reducing expenditure, generating savings and opening up affordable lines of credit. Such knowledge needs to exist to help prevent illegal debt.

*Overcoming Illegal Debt* will enable discussion within the Traveller Community on the issue of illegal moneylending. It will allow participants to discuss a sensitive topic in a non-personal way. The short film allows participants to discuss the issues while referring to characters in the accompanying film ***A Deal's a Deal***. The story depicted in the film is specific to Travellers experience but the story itself is universal and can be used as a tool in community financial education generally.

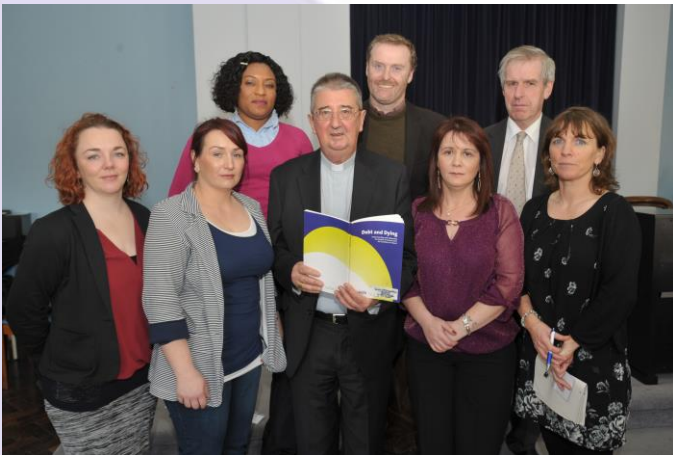


???, Johnny Collins, star of 'A Deals a Deal', Cathering Joyce and ????

*Overcoming Illegal Debt* will support Travellers in debt to illegal moneylenders and will provide alternatives to the illegal moneylender for those who could fall victim to him in the future. The resource is an additional tool for money advisors when delivering community education. For more information on the resource please contact Dermot Sreenan on 0761 07 2230.

### **Beginning a community conversation on the recommendations laid out in the report 'Debt and Dying'**

On the 20<sup>th</sup> of November, over fifty members of the Traveller community met with Archbishop Diarmuid Martin in Dublin to begin a community conversation on the findings of a recently published report by National Traveller MABS. The report *"Debt and Dying- Understanding and addressing the impact of funeral costs for Travellers in Ireland"* details the financial impact of death within the Traveller community.



Staff of NTMABS and Sean Mistéil from the CIB with Archbishop of Dublin, Diarmuid Martin

National Traveller MABS hosted the event to formally hand over the report to the Traveller community. The report contains 29 recommendations and National Traveller MABS plans to work with the Traveller community over the coming year to identify the main recommendations the community would like to pursue. Welcoming the community to Clonliffe College, the Archbishop congratulated National Traveller MABS on the sensitive way the report was being launched.

He noted the importance of beginning a conversation on the issue of grief which he identified as one of the most sensitive moments in a person's life. Archbishop Martin emphasized how nothing was more different in how people mourn and how funeral rites vary from parish to parish and family to family. He noted how the traditional rich Traveller community had their own culture around mourning.



Cavan Primary Health Care with the Archbishop

The Archbishop hoped the growth of a conversation within the community on this issue would lead to enrichment for the community. He talked personally about his grief surrounding his own parents' deaths and noted how hard it was for him to plan for the funeral. He stressed that people are not in the mind frame of bargaining when in grief and most may feel that bargaining on the cost of a funeral was disrespectful to the deceased.



Winnie Lawrence, Fr Paddy Kelly and Suzie McCarthy



A number of speakers expressed concern about the lack of transparency around costs, and how costs needed to be made clear. In a time of grief, people agreed that they were not in position to bargain with funeral directors.



Mary McDonnell, Brigid Quilligan, Winnie McDonagh and Lena Lawrence

People spoke of their concern regarding the lack of affordable credit to cover funeral costs. The development of a Traveller solidarity fund for families who simply cannot afford to save or borrow for a funeral was suggested. Other suggestions from the group included the introduction of a government loan which could then be paid back over a period of weeks. The issue of life assurance was discussed and it was noted that members of credit unions can avail of reasonably priced policies.



Meath Primary Health Care with the Archbishop

Within the Traveller community it was noted that respect for the deceased is all important. It was stressed that while the community is diverse, one thing that unites all within the Traveller community is the fact that the dead are very close to the living.



Julies McDonagh, Exchange House National Traveller Services

There was recognition that differences can occur in how family members feel a deceased loved one should be honored. Concern was expressed on the elaborate nature of some funerals. There was general agreement that it was a good time to begin this conversation whilst remaining mindful of the culture and practice of the Traveller community and the wishes of families.



Some of the attendees with the Archbishop

Dr. Stuart Stamp, author of the report, noted that while it was a very difficult piece of research to carry out, he wished to thank all the people who shared their stories with him. He said it was great to see that the fruit of his research in the conversation. Overall there was a general consensus that beginning a community conversation on the issue raised in the report was a great idea.



Ita Madden, ???, Nancy Power, Archbishop Diarmuid Martin, Mary Joyce and Geraldine McDonnell presenting the Archbishop with pots made by Traveller tinsmith, Tom McDonnell

Spaces needed to be created to allow the community to talk and share their burdens in a safe and sensitive manner. Starting the conversations at home was stressed by a number of participants.

National Traveller MABS hopes to continue this conversation within the Traveller community. It plans to promote and support local and regional meetings which will look at the recommendations drawn from the research. For more information on this please contact Liz Daly at 07610 72230.

### National Traveller MABS Strategy 2013 - 2015

*The National Traveller MABS strategy 2013-2015 can be viewed on our website [www.ntmabs.org](http://www.ntmabs.org).*

*We look forward to continuing to implement the strategy in 2014.*

### Working in partnership

National Traveller MABS has a long standing history of working in partnership with various organisations since its inception in 2005. We believe that our strength lies with the good working relationships that we have with our partners, including local MABS, local Traveller support organisations and national Traveller organisations.

To adequately engage with our target group and to ensure Travellers have access to local services, we tap into several of the principles of community development to assist us in and direct our work : working collectively, participation (by target group) and the promotion of social justice and equality to ensure the community can realise its full potential and highlight any inequalities that are faced on a day to day basis.

The aim of National Traveller MABS is to promote financial inclusion, thereby eliminating financial exclusion. We aim to promote financial literacy among Travellers and ensure financial institutions are not undertaking discriminatory practices which exclude marginalised groups, such as Travellers, from their services.

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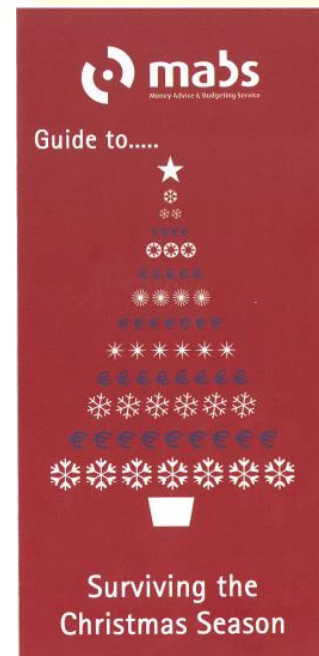
With the economic difficulties faced by the majority of people living in Ireland over the last few years (Traveller, settled, immigrant populations), financial exclusion has become a focus point for many organisations and many new organisations have emerged to support people in financial crisis. Most recently, the Insolvency service of Ireland opened its doors to support people with varying levels of debt. While we welcome all of the advances in this area, National Traveller MABS remains conscious of the people who did not benefit financially during the boom but who now experience cuts in income. In addition to cuts to personal income, there have been significant austerity measures implemented in the area of accommodation provision, education, community development project supports and employment supports.

We feel it is important to continue to work in partnership with local and national groups to lobby and advocate on behalf of this cohort of people. Struggling to pay off arrears on your rent or electricity bill, finding it difficult to feed and clothe your child on a weekly basis...these remain to be the everyday struggle for low income families. MABS works to support people who struggle financially. Additionally, the Citizens information service can provide people with information on their entitlements which may help their situation.

National Traveller MABS urges any local organisations who work directly with marginalised groups to encourage families and individuals to make an appointment with their local MABS or to contact National Traveller MABS at 0761 07 2230.

### Surviving the Christmas Season

'Tis the season to be jolly', so goes the opening line from that wonderful old Christmas carol, however for many families struggling to pay the bills, this time of the year can be anything but! The Money Advice and Budgeting Service (MABS), has produced a short publication for families in the run-up to Christmas providing lots of practical advice and tips on how to survive the Christmas season.



This handy guide includes tips on preparing for Christmas and how to plan and budget within your own resources and includes a section to help you put your costs down on paper. Early planning is crucial, according to MABS, who advise on a carefully planned approach to the season ensuring that we budget tightly, shop smartly, keep borrowing to a minimum and enjoy the Christmas season fully. Copies of this leaflet are available online at [www.mabs.ie/publications](http://www.mabs.ie/publications) or from your local MABS office.

## New options for people who are unable to pay their debts



Previously if you were unable to pay your legal debts, bankruptcy was the only formal mechanism available for you to settle your debts and get protection from your creditors. Bankruptcy proceedings are taken in the High Court and can be expensive.

Three new debt resolution options are being introduced in 2013 for people who cannot afford to pay their personal debts. The new system is being set up under the Personal Insolvency Act 2012.

If you are coping with unmanageable debt you may be able to use one of the new options, depending on your circumstances. The new mechanisms will offer different solutions to people in different situations.

The options cover both secured and unsecured debt. A *secured* debt is a loan on which property or goods are available as security against non-payment. Mortgages are the most common secured loans. In general, debts such as bank loans and credit card debt are unsecured, but if they are rolled up into your mortgage, they become secured loans.

The proposed new mechanisms are:

- **A Debt Relief Notice (DRN)** to allow for the write-off of debt (generally unsecured and in some cases secured) up to €20,000, subject to a 3-year supervision period
- **A Debt Settlement Arrangement (DSA)** for the agreed settlement of unsecured debt, with no limit involved, normally over 5 years
- **A Personal Insolvency Arrangement (PIA)** for the agreed settlement of secured debt up to €3 million (though this cap can be increased) and unsecured debt, with no limit involved, normally over 6 years

**Each of the new debt resolution mechanisms has its own rules and procedures. For more information and how to apply please call 0761 06 4200.**

## Aboriginals and Travellers-not so different?

In June of this year, National Traveller MABS were delighted to welcome Wendy Black, Manager of the Financial Counselling service with **AnglicareWA**, Western Australia to our office. Wendy was successful in her native home in securing funding to explore debt support services in another country. She chose to visit Ireland to study the Money Advice and Budgeting Service (MABS) and spent six weeks travelling around the country meeting with various services.

*Continued overleaf...*



We had never heard of AnglicareWA and it was interesting to find out about the similarities between this service and the MABS service. But what surprised us most, was the similarities that exist between Australians indigenous minority group – Aboriginals – and the Irish Traveller community. It was fascinating to see how two groups, who live on either sides of the world, have been negatively targeted due to their ethnicity and cultural lifestyle.



However, Australia has made some inroads into changing how Aboriginals are treated in Australia. For starters, Aboriginals are recognised legally as an ethnic minority group and, in recent times, have received an official state apology by the then prime minister, Kevin Rudd.

We addressed some questions to Wendy on this subject and her responses can be read below. ....

***Explain briefly, in your own words, what your organisation does and your role within the organisation.***

We have 18 locations in West Australia that we deliver Financial Counselling from and most of those locations are south of Perth. Each location delivers financial counselling, which is very similar to your MABS Money Advisors.

Our Financial Counsellors work with clients who are in financial crisis, they walk alongside the clients to negotiate debt, access any entitlements like rebates or rent assistance and they also try to help clients put medium to long term financial strategies in place so clients can be more prepared

should a crisis occur which would be financially difficult for the family to handle. There are 18 financial counsellors who work in isolation, managing their own workload, reports etc. I manage these financial counselling services. I work for AnglicareWA who have the government contract to deliver these services to the community. AnglicareWA is a not for profit community service organisation. They support people, families and their communities to cope with the challenges of life by building their resilience and capacity.

They assist people with relationship issues, financial problems, and housing difficulties. Ultimately, they want their clients to thrive in today's society. They work with people from all walks of life, they seek to influence policy makers and are widely respected for their expertise, leadership and capacity to drive positive and lasting change. Anglicare's philosophy is to support people through each stage of life's journey. Their services are available to members of the community and their work is achieved in a spirit of reconciliation between Aboriginal and non-Aboriginal West Australians.

***What percentage of your clients would be identified as Aboriginals?***

This is a difficult question to answer as our services are widely spread across the southern part of the state and Aboriginal locations are not consistent. However I can say that Katanning would be the centre that has the highest Aboriginal clientele and the last report showed 33% of all clients were Aboriginal.

*Continued overleaf....*



### ***What kind of issues would be most prevalent for Aboriginals?***

High unemployment, overcrowded accommodation, poor health.

### ***Would you see a comparison between Aboriginals and the Traveller Community in Ireland (in relation to the issues)?***

In the limited time I spent with National Traveller MABS, I think there are a number of similarities that both Irish Travellers and Australian Aboriginals face and the main one in my opinion would be discrimination. It is very difficult for Aboriginals to obtain private housing and employment. However both groups seems to be outstanding at sport – which is embraced by the community (country) as a whole.

### ***If yes, is it helpful in ensuring clients are delivered with an appropriate service?***

All employees of AnglicareWA have compulsory induction training to better equip them with the diverse cultural needs of assisting the Aboriginal clients.

### ***Do you provide any financial education to minority groups who would access your service? If yes, do you find it helps prevent people in getting into further debt?***

AnglicareWA do not have any financial education packages that are specifically designed to target minority groups. It was very interesting visiting MABSndI as they were able to share their packages which we may tailor make to meet our needs. Currently we provide community education to many different groups in our community including, seniors, migrant, youth, young mums and Aboriginal and we would

change our delivery to meet the needs of that particular target group.

### ***Do you think things have changed / improved for Aboriginals since the official state apology by the prime minister?***

This was a fabulous milestone for the Traditional Owners of this land and a day that will be remembered by many and has opened the lines of communication. I'm not qualified enough to make a comment on change or improvement on a National level.

### ***If so, what kind of steps are being taken locally?***

Anglicare WA is committed to a just and fair society in which all people thrive. We believe that this can only be achieved in a spirit of reconciliation between Aboriginal and non-Aboriginal Western Australians. Our Reconciliation Action Plan has been developed to guide us as individuals and as an organisation further down this path.

To find out more about her service AnglicareWA, visit their website at [www.anglicarewa.org.au](http://www.anglicarewa.org.au).



Selena Hill, An Aboriginal woman from Bunbury. NTMABS were presented with this original piece by Wendy while she was visiting us and we are proud to have it displayed in our office.