

MANIFESTO FOR THE FINANCIAL INCLUSION OF IRISH TRAVELLERS



About National Traveller MABS

National Traveller MABS, established in 2005, is a leading advocate for the financial inclusion of Travellers in Ireland.

National Traveller MABS works to reduce poverty, discrimination and the financial exclusion of Travellers in Ireland. We work with the Traveller community and organisations to change policy and practice which impacts Travellers financially.

National Traveller MABS work involves helping Travellers access MABS and Citizens Information services, community support and development, community education, research, and policy development.

National Traveller MABS is devoted to combating poverty, discrimination, and financial exclusion among Travellers in Ireland. Our three priority policy areas are:

- Financial exclusion
- Traveller accommodation, and
- Energy poverty.

You can read more about National Traveller MABS by visiting our website www.ntmabs.org

● Financial Inclusion

Financial inclusion means that individuals and businesses have access to useful and affordable financial products and services that meet their needs – transactions, payments, savings, credit and insurance – delivered in a responsible and sustainable way.

Financial inclusion is not just about access to bank accounts but also about being able to access reasonable, affordable credit that takes account of the financial position of the consumer while cognisant of the need for people on low incomes to meet contingency expenditures without resorting to high cost credit, 'pay day loans' and 'home credit companies'.

The World Bank Group considers financial inclusion a key enabler to reduce extreme poverty and boost shared prosperity.

Financial inclusion has been identified as an enabler for 8 of the 17 Sustainable Development Goals.

Addressing Financial Exclusion

Financial exclusion remains a pressing issue for Travellers with 63% not having a bank account. The issue is exacerbated by barriers in accessing affordable credit. To combat this, National Traveller MABS makes the following recommendations for the next Government:

Financial Inclusion Strategy

- Develop a new national financial inclusion strategy that builds upon the existing framework, specifying measures to engage marginalised groups, particularly Travellers.

Financial Literacy Strategy

- Incorporate a dedicated strand for Travellers in the financial literacy strategy currently being formulated by the Department of Finance, acknowledging the disparities in financial literacy and wellbeing.

Banking Inclusion

- Review the accessibility and usability of Basic Bank Accounts for marginalised groups, ensuring these services cater adequately to the needs of Travellers.

Credit Inclusion

- Conduct a review of and raise awareness and availability of the "It Makes Sense" loan/Personal Micro Credit (PMC) scheme.
- Pilot a "No Interest Loan Scheme" akin to the Good Shepherd Scheme for those on low incomes.
- Introduce a savings scheme modelled after a SSIA for low-income individuals to encourage financial stability.

Benchmarking Social Welfare

- Form a cross-sectoral working group to benchmark social welfare rates against essential living costs and ensure adequate income for those at risk of poverty.

Payment Inclusion

- Expand the Household Budget Scheme to cover other payment recipients, increase flexibility to accommodate changing circumstances, and enable repayments to the National Trailer Loan scheme.

Access to Education

- Safeguard social protection entitlements for SUSI applicants and enhance welfare support for learners pursuing further education and training.

Minimum Essential Standards for Living

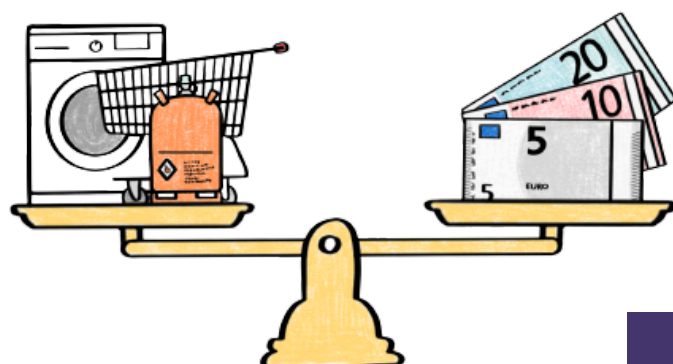
- Support the recommendations from the Vincentian Partnership for Social Justice to amend social welfare rates in line with rising living costs.

Traveller Proofing Supports

- Ensure that new government initiatives and supports are designed to be inclusive and effectively meet the needs of the Traveller community.

National Traveller and Roma Inclusion Strategy 2

- Properly implement and resource the new NTRIS for tangible improvements to the lives of Travellers.



Culturally Appropriate Affordable Accommodation

Access to culturally appropriate and affordable accommodation remains a critical issue for Travellers. National Traveller MABS recommendations for the next programme for Government include:

National Trailer Loan Scheme

- Fully and independently evaluate the pilot trailer loan scheme
- Increase the maximum loan amount to at least €80,000 for the purchase of residential standard units which are energy efficient and guaranteed for between 60-80 years.

National Trailer Rental Scheme

- Implement a trailer rental scheme offering energy-efficient residential standard trailers for low-income families

Traveller Accommodation Programmes

- Ensure the full implementation of the Traveller Accommodation Programme 2025-2029
- Hold local authorities responsible for under delivery and underspending.

Incremental Tenant Purchase Scheme

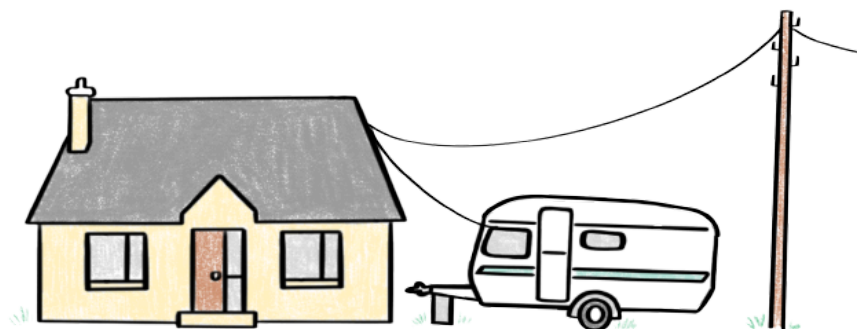
- Allow Traveller group housing scheme houses to be eligible for the incremental tenant purchase scheme, promoting homeownership and financial inclusion.

Homeless Supports

- Allocate a dedicated budget for homeless prevention initiatives targeting Travellers, address renters in arrears, increase Housing Assistance Payment (HAP) base rates, and establish a deposit retention scheme for rental security.

Traveller Accommodation Expert Review

- Ensure that all the recommendations of Traveller Accommodation Expert Review are implemented and resourced.



Addressing Energy Poverty

Access to culturally appropriate and affordable accommodation remains a critical issue for Travellers. National Traveller MABS recommendations for the next programme for Government include:

Residential Standard Trailers

- Evaluate the trailer loan scheme to ensure it provides practical solutions to energy poverty; introduce energy-efficient standards (similar to the BER) for trailers.

Retrofitting

- Retrofit Traveller specific accommodation with energy-efficient technologies and ensure direct access to utility supplies.

Retrofitting Grants

- Expand Energy Grants to include those residing in year-round trailers and explore financial support for comprehensive retrofitting based on income assessments.

Community Energy Advisors

- Pilot a community energy advisor scheme where people can get factual and trusted information about grant access, energy efficiency and the green transition.

Fuel Allowance

- Restore the purchasing power of the Fuel allowance to 2020 levels.
- Broaden eligibility for fuel allowance payments to cover Traveller families living in trailers adjacent to a house, while increasing the allowance to reflect their higher energy needs.
- Expand eligibility to those on the Working Family Payment

Access to Additional Needs Payments

- Improve access to additional needs payments specifically for Travellers living in energy-poor conditions.

National Energy Poverty Strategy

- Update the outdated Energy Poverty Strategy by engaging stakeholders to create an actionable plan with concrete targets for reducing energy poverty among Travellers.

National Traveller MABS believes that the recommendations outlined in this document reflect a commitment to addressing the unique challenges faced by Travellers in Ireland, particularly in the areas of financial exclusion. By adopting these proposals in the next programme for Government, we can effect positive changes that will enhance the social and economic well-being of the Traveller community and wider society.

For more information or to learn more about National Traveller MABS work please visit www.ntmabs.org