



## Welcome

Welcome to the second issue of Newsletter of National Traveller MABS for 2012.

In this issue we report on the launch of our report “Issues of Personal Finance within the Traveller community” and give an update on our latest piece of research.

We outline the steps required when appealing a social welfare decision and bring news of a new community education resource. We hope you enjoy this issue of our newsletter and look forward to receiving your opinions and comments.

Nancy Power



Nuala Ní Ghabhann



## National Traveller MABS Launch Report

Minister for Social Protection, Joan Burton T.D., launched a National Traveller MABS report *‘Issues of Personal Finance within the Traveller Community’* on July 4th.

The report, edited by Dr. Stuart Stamp, examines the findings of local network meetings conducted nationally. The meetings brought Traveller organisations, local MABS, CIS and various other service providers together to discuss financial issues prevalent within the Traveller community.



Back Row - Dermot Sreenan, Paul O'Sullivan  
Front Row: Temitope Animashaun, Brigid Clarke, Liz Daly, Minister for Social Protection Joan Burton T.D., Nuala Ní Ghabhann and Nancy Power

The report highlights four key areas of concern for Travellers:

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

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



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

The report draws attention to various ways in which local support services can work together to increase the awareness of MABS within the Traveller community.

National Traveller MABS has developed an action plan to implement the recommendations laid out in the report and look forward to working with the Traveller community and service providers in implementing such recommendations.

## Money Savings Tips!

National Traveller MABS are looking to develop a money savings guide which will contain tips on cutting costs. We are interested in all areas where people can make savings: electricity, heating, household, car, food, savings accounts, clothing, back to school, book rental, lunches, shopping lists etc....

We are looking for individuals and groups to get in touch with their top tips which we will include in the new resource. Any suggestions gratefully received and can be sent directly to [liz\\_daly@mabs.ie](mailto:liz_daly@mabs.ie) or through the post to Liz Daly, NTMABS, Unit 2, North Park, North Road, Finglas, Dublin 11.

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

Like many people, Travellers in the past have had difficulty borrowing from banks and credit unions. With the economy in decline, getting a loan from a financial institution is proving more and more difficult and the use of moneylenders both legal and illegal is on the rise.



Increasingly, cases are coming to our attention of Travellers being threatened by illegal moneylenders who they owe money to.

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

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





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

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

### Rent Supplement

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Rent Supplement is a **supplementary welfare payment** which is paid to people living in private rented accommodation who **cannot** provide for the cost of their accommodation from their own resources.

In general, you will qualify for rent supplement if your only income is a social welfare payment and you satisfy other conditions.

**In some cases, however, rent supplement can be refused.**

For those who applied for rent supplement to a centralised unit, your decision letter will include the reasons why they have refused you.



If you applied locally, and have been refused by the Deciding Officer – the Department of Social Protection's representative (formerly known as the Community Welfare Officer - CWO) – you should make sure you have their decision and reasons why you were refused in writing.

If you find yourself in this situation, you should go to your local **Citizens Information Service (CIS)** – they will give you all the information that you need. All appeals **must be made in writing** to the Social Welfare Appeals Office and the Citizens information service may help you with this.

**If you decide to make an appeal, you need to take the following steps:**

- Complete an appeal form. These forms can be found at your local social welfare offices, from the Social Welfare Appeals office or you can download and print from [www.socialwelfareappeals.ie](http://www.socialwelfareappeals.ie).
- Include as much detail as possible in your appeal and keep photocopies of everything. This would include the letter of refusal and any backup and support documentation that may help your appeal – letters from the local authority, doctor, social worker etc
- In your appeal, you should request **an oral hearing** – if successful, you may bring a representative with you (a family member or an advocate)
- Submit your appeal to the **Social Welfare Appeals Office**. (*The Social Welfare Appeals Office is an independent agency established to provide an appeals service to persons who are unhappy with decisions of the Department of Social Protection*)



- Once your appeal is lodged, you will receive a letter from the office stating that they have received it. *This means that they have lodged your appeal only.* This letter will include a reference number which must be used in all contact with the appeals office.
- The Appeals Officer given your case will consider all evidence (this will include evidence from the deciding officer, any documentation that you provide and may include evidence provided at an oral hearing) before they make their decision.
- If you are unhappy with this decision, you may write to the Chief Appeals Officer seeking a revised decision.

The Social Welfare Appeals Office is located at:  
**Social Welfare Appeals Office , D'Olier House  
D'Olier Street, Dublin 2**

They can be contacted at : Tel : 1890 74 74 34 , Fax:  
01-6718391 or Email: [swappeals@welfare.ie](mailto:swappeals@welfare.ie)

**For further information, see**

**[www.citizensinformation.ie](http://www.citizensinformation.ie) or call 0761 07 4000**



## The financial burden of funerals



All too often when a family member dies, those remaining have neither the capacity to organise, nor the financial means to pay for a funeral.

Lack of access to legal and affordable credit, lack of insurance or assurance policies, literacy difficulties, lack of self-esteem, the role of the illegal moneylender, and lack of options in relation to undertakers are just some of the factors which cause an unnecessary increase in the cost of burial.

Additionally, within the Traveller culture, the importance of showing how much a deceased member of the family was loved is often measured in how much is spent on the funeral and headstone. This adds an additional burden to an already desperate situation.

National Traveller MABS, having identified the cost of funerals as one of the main reasons why many members of the Traveller community find themselves in unmanageable or illegal debt, commissioned Dr. Stuart Stamp to examine the causes and consequences of this and explore options to prevent such ongoing hardship.

The resulting report *Debt and Dying- Understanding and addressing the impact of funeral costs for Travellers in Ireland*, is due for publication in November. National Traveller MABS are grateful to all Traveller organisations and Travellers who met with Stuart and his team and look forward to sharing the report with the community in the near future.