



Newsletter of National Traveller MABS

Issue 7, Summer 2014

Welcome

Welcome to issue 7 of 'Newsletter of National Traveller MABS'

The theme of this issue is Traveller Ethnicity.

NTMABS supports the recognition of Travellers as an ethnic minority as a necessary step to address the main focus of NTMABS that is -overcoming the financial exclusion of Travellers in Ireland.

In this issue, we look at the importance of 'ethnic monitoring' for service providers and how, by recording people's ethnicity, adequate and appropriate services can be designed to suit the needs of many marginalised groups.

Additionally, we highlight the negative and unlawful side of ethnic profiling with the recent revelations of the recording of Traveller children on the Garda pulse system. Lastly, we highlight the recent recommendation, by the Justice Oireachtas Committee, for the Irish State, to recognise Traveller Ethnicity.

We hope you enjoy reading the above articles and the many other stories that we bring you in this summer edition. And, as always, we welcome your feedback!



Nancy Power
Joint Co-ordinator



Nuala Ní Ghabhann
Joint Co-ordinator

MABS Guide to Back to School Costs

The school year is nearly at an end and it won't be long until September is with us again and the kids go back to school – with all the associated costs. The list can seem endless. Rather than wait for the last frantic weeks of August, it's a good idea to start planning now and to try and spread the cost of going back to school over the summer. To help you plan for this MABS have produced a leaflet offering practical tips and guidance on how to plan for back to school costs. Contact your local MABS or National Traveller MABS for a copy or download it from the MABS website at www.mabs.ie/publications

Back to School Clothing and Footwear Allowance

The Back to School Clothing and Footwear Allowance helps you to meet the cost of uniforms and footwear for children going to school. The Scheme runs from June 1st until September 30th. You may qualify for the Allowance if you are:

- Getting a social welfare payment (including the Family Income Supplement) or a Health Service Executive payment
- Taking part in an approved employment scheme
- Taking part in a recognised education or training course
- Involved in an Area Partnership Scheme
- Attending a SOLAS, Fáilte Ireland or LES training scheme

To qualify for this allowance, your household income must be below a certain limit, depending on your family composition. In general, the rate of the allowance paid for each eligible child aged 4-11 on or before 30th September is €100.

For each eligible child aged 12-22 on or before the 30th September the rate is €200. If your child is aged between 18-22 they must be in full-time education in a recognised school or college. Third level education is not included. For more information, log on to www.welfare.ie or lo call 1890 66 22 44.



A Way of Life – and Overcoming Illegal Debt facilitated by NTMABS with the health care workers of both Mullingar and Longford.

In January, Dermot Sreenan Community Education Worker with National Traveller MABS facilitated Community Education training with Mullingar and Longford Primary Health Care Workers.

This five week course saw participant's complete "The Way of Life" training manual and the recently published "Overcoming Illegal Moneylending Debt" module. These training resources promote money management by increasing understanding in areas such as budgeting, income maximisation, saving and banking and borrowing.



Dermot Sreenan (NTMABS Community Education, Nancy Power (NTMABS Co-ordinator) with the Westmeath PHCP group receiving their certificates.



Marie Myers (Westmeath PHCP) receiving her certificate from Nancy Power.

Following completion of this training, separate certificate presentation days were arranged in both Mullingar and Longford.

James Clarke, Chairperson of Longford MABS along with Fergal Fox from the HSE and Valerie McFarlane from Longford Community Resources Limited attended the Longford presentations.

In all 18 people were presented with the certificates of completion and as Collete Tuohy the co-ordinator of Mullingar stated 'The training has given the Community Health Workers a new understanding of managing money and the services MABS provides and more importantly, that they will bring the message back to their own community, that there is help for people who are struggling to pay bills or who are burdened with debt'.



Longford PHCP and reps from NTMABS, Longford MABS and Longford Partnership.

Frances Swaray, the co-ordinator from Longford said 'The MABS training has equipped the staff with both skills and confidence to discuss 'money matters' with clients when needed and the knowledge of the types of supports the MABS service can offer'.

National Traveller MABS was happy to facilitate this community education taking place because it develops skills and knowledge for the participants and an understanding of the valuable service that MABS provides. As one primary health care worker said 'I have learned the importance of managing my money with the budget sheet and having the confidence to go to MABS if I get into any difficulty.'

Crucially community education provides a platform for local MABS services to build links with local Traveller groups and NTMABS are totally committed to supporting services in doing this work.



Mary Stokes (Longford PHCP) receiving her certificate from James Clarke, Longford MABS.



James Clarke (Longford PHCP) presenting Teresa McDonnell with her certificate



Teresa Nevin (Westmeath PHCP) receiving her certificate from Nancy Power (NTMABS)



Christine Joyce (Westmeath PHCP) receiving her certificate from Nancy Power (NTMABS)

Traveller Pride Awards 2014 – 11th June Pillar Rooms, Rotunda, Dublin



Tom McDonnell with Katie Taylor at last year's awards

The beautiful Pillar Rooms in the Rotunda is set to host the 5th Annual Traveller Pride Awards on June 11th. Awards will be given to Travellers in the following categories; Education, Arts or Culture, Music, Enterprise or Employment, Youth, Sport, and Community.

The Awards mark the start of two weeks of events which will take place nationwide- in Dublin from the 16th of June with local events scheduled taking place from the 23rd June. The Traveller Pride awards showcase the immense contribution made by Travellers to Irish society, and serve to highlight obstacles which unfortunately remain in and which still have to be overcome by Travellers.

Spaces are usually limited, so you'll need to contact the Irish Traveller Movement for tickets. More details of other events will be announced on the Traveller Pride website.

We hope to see some of you there for this celebratory occasion.

See www.travellerpride.com for further details.



Samaritans free to call number

Samaritans Ireland has launched a new free to call number -

116123

This number allows people to access the 24- hour service 365 days a year, free of charge.



Credit Unions electronic payment facility:

Credit Unions electronic payment facility: A community based alternative to banking



Credit Unions are moving to provide members from every section of Irish society access to modern financial services at a fraction of the cost of the traditional banking system.

The credit union movement is currently undergoing the most radical modernisation in its

history to improve the quality of service for its members and to attract young people to become members.

An investment by the Credit Union Movement in a sophisticated electronic payment services already has credit unions throughout the country providing electronic payment services, with more credit unions 'going live' with the service every month. When fully rolled out, the new service will allow almost three million current credit union members to have payments from a bank, employer or social welfare office paid directly into their credit union account by electronic transfer.

It will also enable credit union members to send and receive payments from credit union accounts electronically, to or from other credit union and bank accounts.

A direct debit facility will be available by the end of 2014. This will provide members with a direct debit facility to automatically pay gas, phone and electricity bills from their credit union accounts.

Work is also in progress to extend the service to include debit cards and it is planned to have these available in 2015.

This electronic payment services is managed by CUSOP -the Credit Union Service Organisation for Payments. This 'not for profit' organisation enables all Credit Unions, irrespective of their size, to have access to payments, products and services. This will improve the services provided to current members and contribute to attracting new young members as well as encouraging financial Inclusion for all members of society.

CUSOP CEO Kevin O'Donovan said "there will be more than 60 participating credit unions before the year end and the plan is to have up to 200 credit unions, across the country, offering this service to their members by the end of 2015. Sixteen credit unions have introduced the first phase of the scheme - the acceptance of electronic payments. They include Malahide Credit Union, Dublin; St Brigid's Credit Union Clara, Co Offaly; Rathfarnham Credit Union, Dublin; Carrickmacross Credit Union, Co Monaghan; and New Ross Credit Union, Co Wexford, Portlaoise Credit Union, Sligo, Cuchullain Credit Union Dundalk and Finglas Credit Union, Dublin". While it is up to each individual credit union to determine charges, thus far no charges have been levied on existing participating individual credit union members. It is anticipated that charges, if introduced, will be considerably less than charges imposed by mainstream banks.

With growing pressure on individuals to receive income and pay bills electronically, and with the increasing costs associated with mainstream banking, this new credit union initiative provides a viable community- based alternative to mainstream banking for current and future credit union members. Full details are available from your local credit union and www.cusop.ie.

One to watch.... Youth Guarantee

The Youth Guarantee is being rolled out from 2014 onwards. It aims to provide an offer of employment, continued education, an apprenticeship or a traineeship within 4 months to unemployed people aged under 25 who have a low probability of finding employment without significant support.

Citizens Information Website

On the Citizens information website, you will find information on all social welfare entitlements and other areas such as :

- Tenants rights and responsibilities
- Equality Authority and its merger with the Irish Human Rights Commission
- Free travel in Ireland



Discontinuation of the Lough Payment Scheme for MABS clients nationwide

Background

The Household Budget Scheme (HHB) is facilitated by An Post in partnership with the Department of Social Protection. The facility is used to pay local authority rents and utility companies such as Bord Gáis, Electric Ireland, Airtricity and Eircom.

The facility is free and is available to anyone who is in **receipt of a social welfare payment**. Money is deducted at source and sent by the Department of Social Protection to the elected service provider. It is an excellent way of managing on a low income and managing your weekly household budget.

The Lough Payment Scheme and the Money Advice and Budgeting Service (MABS)

In 1997, the HHB Scheme was extended to include the **Lough Payment Scheme**. The Lough Payment Scheme, jointly managed by Lough Credit Union and Cork MABS, was established to facilitate MABS clients nationwide to pay additional creditors other than the Local Authority and utility companies.

Deductions are taken at source and directed through the Lough Payment Scheme via the An Post HHB scheme to pay creditors. The facility is offered to MABS clients who would be classified as **financially excluded** or vulnerable- for example, they may have health difficulties or they may be on such a low income that they struggle to hold on to money long enough to pay bills.

Currently 25 MABS services are supporting over 400 clients to pay debts via the Lough payment Scheme. Examples of debts being paid via the Lough Payment Scheme include credit union loans and Garda fines.

The discontinuation of the Lough Payment Scheme

The Social Welfare Act 2012 made changes to the creditors that can be paid under the HHB scheme. It requires An Post to have an agreement in place with all relevant creditors to make deductions from an individual's social welfare payment. Going

forward deductions can only be made for the following creditors – local authority rent, ESB, Bord Gáis, Eircom and Airtricity. This change impacts on the current MABS arrangements with the Lough Credit Union and the Lough Payment Scheme.

While the HHB is still available to pay local authority rents and utilities, as of March 2014, the Department of Social Protection has notified MABS that the HHB deductions will be discontinued for any MABS client using the Lough Payment Scheme.

National Traveller MABS supports 29 people in using this facility. Additionally, local MABS working closely with National Traveller MABS, currently facilitates 7 Traveller clients with their credit union loan repayments (all for caravan loans and caravan upgrades) while an additional 3 Traveller clients are at loan application stage.

23 other MABS services nationally have approximately 400 clients availing of the Lough Payment Scheme.

The below case studies give a good insight into how effective this scheme has been for individuals:

Client A was referred to National Traveller MABS (NTMABS) by a local authority social worker in October 2011. A young widow with 4 young children, she had no caravan to live in but was living in a 'hut' or 'utility shed' on an official local authority Traveller site. Such "utility Sheds" are purpose built on to support families living in caravans on the site.

They consist of a bathroom and kitchen/small living space. Tenants on the site live in their caravan and use the utility shed for washing and cooking. NTMABS spoke to the woman about the possibility of getting a credit union loan to purchase a caravan and she was interested in pursuing this. She signed up to the Lough Payment Scheme to have €15 deducted weekly from her social welfare payment. Client A saved for two months before a loan was applied for. In this time, Client A and NTMABS built up an excellent rapport with the Credit Union and the fact that money was being administered by NTMABS, made the clients lodgements consistent and regular. Additionally, NTMABS put Client A forward as a candidate for the Clann Credo loan guarantee scheme. The Client was successful in obtaining a loan of €4,000 from the credit union, under guarantee from Clann Credo, to purchase a caravan. Since the provision of the loan, Client A has not missed any payments.



The use of the Lough Payment Scheme as a system of repayment is crucial for this client. The regularity of payment convinced both the lender and the guarantor to commit to supporting the client in borrowing in order to secure accommodation for her family. Like many clients, she is a lone parent with a number of children and no form of private transport. She lives on a Traveller specific site, outside of a town with no public transport. Weekly visits to the credit union to repay her loan would add an additional pressure on her. Her low level of income makes her life a constant struggle, managing bills and expenses and attempting to stay away from the clutches of the illegal moneylender. Knowing that her caravan loan is being deducted from source gives her one less worry.

The government attempt to promote Financial Inclusion through the provision of a basic bank account has failed. Until there are suitable and affordable saving, credit and payment options available to the financially marginalised members of our society National Traveller MABS submit that s. 290 Social Welfare Consolidation Act 2005 should be amended to allow for the Lough Payment Scheme to be reinstated.

More details on the changes to the Lough Payment Scheme can be obtained from National Traveller MABS at 0761 07 2230.

Ethnic Monitoring –what is it?

There are over 188 different nationalities and many different ethnic groups living in Ireland. As such Ireland is a diverse and multi-ethnic society. An ethnic group is a social group of people who identify with each other based on common ancestral, cultural, social, or national experience. Membership of an ethnic group tends to be associated with shared culture, religion and or traditions.

It is acknowledged that people from minority ethnic backgrounds may be at risk of poverty and social exclusion. Members of all such groups may also experience racism and discrimination, which in turn leads to social isolation.

These circumstances, coupled with language and cultural barriers, may further compromise their ability to access services and indeed their financial well-being. The introduction of the equality legislation in Ireland provides for a human rights and equality framework and places an obligation on service providers to ensure that they are accessible to and accommodate and meet the needs of all potential users. Ethnic Monitoring is one way to fulfil this obligation.

Ethnic monitoring involves collecting, storing and analysing data relating to different ethnic groups who are using a specific service. This information is then used to ensure that the service being offered can reasonably accommodate the different needs of users based on their specific needs. Data can also be used to examine if there are target groups who are not being reached and strategies can be put in place to address this.

Ethnic monitoring benefits the whole community as it enables the service provider to identify trends and issues that are emerging in relation to specific groups and enables the services to adapt and respond to the specific needs of new and well established minority communities.

Ethnic monitoring is key to ensuring that the target group and their specific needs are central to the service.

However, it is vital that all stakeholders are clear as to why ethnic monitoring is taking place. There needs to be a definitive policy in place. Training and support must be given to staff to ensure that they are comfortable with introducing such a data collection system. The client must also be assured that they are anonymised within the process whereby information is used only to improve their experience and ensure a better service for all. A reporting mechanism that anonymises the data and makes it available for use in reports would need to be defined. Part of this work should include baseline work on the presence of different ethnic groups in the catchment area so there is a mechanism to measure trends against this baseline.

Ethnic monitoring can help ensure greater equality and inclusion in both services and society as a whole.

One to watch.... **Early years care and education**

The National Policy Framework for Children and Young People 2014-2020 includes a commitment to introduce a second free pre-school year subject to resources becoming available.

Interesting statistic....

A household survey of income and living conditions found that in 2012, the "at risk of poverty" rate was 16.5% compared to 16% in 2011 and that almost 27% of the population experienced 2 or more types of enforced deprivation in 2012, up from 24.5% in 2011.



National Traveller MABS welcomes the recommendation, by the Justice Oireachtas Committee, for the Irish State to Recognise Traveller Ethnicity

On Thursday April 17th, The Joint Oireachtas Committee on Traveller Ethnicity published its report. It unanimously recommends that the State recognises Traveller Ethnicity. This is a major achievement for the Traveller community as despite repeated recommendations - from international bodies such as The Human Rights Committee, ICCPR (International Covenant on Civil and Political Rights) and domestic human rights groups - the State has never explicitly recognised Traveller ethnicity.

The report notes that the UK courts have recognised Irish Travellers as an ethnic minority for more than a decade and outlines three steps on how formal State recognition of Traveller ethnicity could be brought about.

Step 1: That either the Taoiseach or the Minister for Justice and Equality make a statement to Dáil Éireann confirming that this State recognises the ethnicity of the Travelling community.

Step 2: That the Government then writes to the relevant international bodies, confirming that this State recognises the ethnicity of the Travelling community.

Step 3: That the Government build on these initiatives and commence a time-limited dialogue with the Traveller representative groups about the new legislation or amendments to existing legislation now required.

Commenting on the report, Pádraig Mac Lochlainn, TD, and rapporteur for the Committee, explained that the group had drawn on “overwhelming” evidence in favour of recognition from human rights practitioners, legal experts and Traveller groups. He stated that “The recommendations outlined in this report should now be acted upon swiftly. It is no longer tenable for this State to deny Traveller ethnicity. It is long past time for this State to fully honour our responsibilities to the international conventions on human rights and to truly value and protect our Traveller communities”.

This report is timely as Ireland is due to appear before the Human Rights Committee in Geneva in July 2014 examining progress on the matter of ethnicity recognition. Irish Traveller Movement Director Brigid Quilligan said “Following the recommendations of this report and in light of strong support from domestic and other international human rights bodies and conventions, we are hopeful that the Minister will now formally recognise Travellers as an ethnic group”.

Membership of the Justice Oireachtas Committee included David Stanton TD (Chairman), Pádraig Mac Lochlainn TD (Rapporteur), Anne Ferris TD (Vice Chairman) Niall Collins TD, Marcella Corcoran Kennedy TD, Alan Farrell TD, Seán Kenny TD, Finian McGrath TD, John Paul Phelan TD, Senators: Ivana Bacik, Katherine Zappone, Martin Conway, Tony Mulcahy, Rónán Mullen, Denis O'Donovan.

***Help your children learn good money habits for the future
Stay in control of your spending
Want to know your rights when shopping the 'sales'?***

***For more information on the above and other consumer issues, see
www.consumerhelp.ie***

Ethnic Profiling of Traveller Children on Pulse system



The former Minister for Justice, Alan Shatter, resigned on foot of the Guerin report which criticised his handling of the information originating from the Garda Whistle-blower Sergeant Maurice McCabe. Another Garda whistleblower John Wilson stated that he was aware of children being entered into the Pulse system. When this was investigated it became apparent that the children who were being entered into the Pulse system were Travellers.

Alan Shatter stated in the Dáil that *'I have also been assured by the Garda Commissioner that the Garda Síochána does not engage in ethnic profiling, and specifically that it does not engage in data gathering or data mining based upon discriminatory profiling in respect of race, colour, language, religion, nationality, national or ethnic origin, ethnicity or membership of the Traveller community.'*

A Garda statement on this issue reads, *"There is no restriction on the minimum age for recording a person's details on PULSE. This is due to the fact that persons both adult and children, of all ages,*

may be subject to garda investigation – either as a victim, a witness, a potential suspect of crime or as an injured party as a result of an accident." In Ireland this information was revealed shortly before the Joint Committee on Justice and Equality, issued a report recommending that the State recognises Traveller ethnicity. The report said it was *"no longer tenable for this State to deny Traveller ethnicity"* and that it is *"long past time for this State to honour our responsibilities to the international conventions on human rights"*.

In a State where Travellers are not recognised as a distinct ethnic group or valued in any way by the authorities, it is not surprising that practices of active discrimination against Travellers exist within the ranks of that State's police force. John Wilson stated that young Gardaí felt the need to register work in PULSE, used as a metric to measure their work by superiors. The practice of stopping a car driven by a Traveller would lead to the recording all names in PULSE system. According to Wilson, this practice was encouraged by Senior Gardaí.

Whilst one Minister of Justice has resigned, joining the former Garda commissioner, there is still an urgent need to get answers in relation to discriminatory practices of the Gardaí, and the many issues raised by the allegations of the Whistle-blowers.

As Caroline Dunne, the mother of one the Traveller children registered in Pulse asked ***"If someone say, out of Dublin 4 went into a local garda station to get their family's passports signed would they be put on the PULSE system? That's what I would like to know"***.