



Newsletter of National Traveller MABS

Issue 9, Spring 2015

Welcome

Welcome to issue 9 of 'Newsletter of National Traveller MABS'

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 packed issue, we look at a variety of different topics, including taking care of your mental health, how to make a social welfare appeal and the importance of social media in today's society.

We hope you enjoy reading these stories and the many other issues that we cover in this Spring Edition. And, as always, we welcome your feedback!

Please visit our Facebook page and like us or visit us at www.ntmabs.org.



Nancy Power
Joint Co-ordinator



Nuala Ni Ghabhann
Joint Co-ordinator

Mental Health - the need for people to talk and seek help



Suicide among the Traveller community is running at 6.6 times that of the majority population. This is a massive problem which has touched nearly every Traveller family and it is an issue which is directly linked into mental health and well-being. We need to think about maintaining good mental health the same way that we think about staying physically fit and well. We need to start looking after our mental health.

There has long been a link established between the stress of being in debt, and the anxiety and depression that it can cause.

According to the Samaritans, a voluntary organisation who deal with people at risk of self-harm, *'It's clear that a large majority of Irish people are very worried about money. However, less than a third of men are choosing to talk about their problems, which is a real concern.'*

There is a need for people to get help, but first they need to ask for it. People need to become aware of the signs to look out for in relation to how their friends and family are behaving.

Some signs which may show you need to act are-

- Have there been attempts at self-harm in the past?
- Does the person talk about suicide?
- Is the person talking about death all the time?
- Are they depressed, have they become isolated and withdrawn or do they take little interest in how they look?
- Are there sudden mood changes?
- Is there alcohol or drug abuse going on?

"Serious talk about suicide does not create or increase risk, it reduces it" according to the suicide prevention handbook. Assist an organisation providing suicide prevention training compare this talk to suicide first aid. Often people who are thinking of suicide give you invitations to help and intervene. So raising awareness is very important. We also need to become familiar with the resources and services that are there to help.

Some examples of supports available are the following

- **Samaritans: Call: 1850 60 90 90**
- **www.yourmentalhealth.ie**
- **www.mentalhealthireland.ie**
- **www.aware.ie**
- **www.nosp.ie (For information on the ASIST training)**

Call for young people

National Traveller MABS is working

to promote a culture of savings among Traveller youth. We would like to invite young Travellers [15+] to join a savings initiative we are running whereby Traveller youth will lead the way in joining and saving with their local credit union. If you are over 15 and would like to take part in this project please contact our education worker, Dermot Sreenan at 0761 07 2236.





Traveller Youth Forum

National Traveller MABS were delighted to host a Traveller Youth Forum in Croke Park on December 10th 2014. The forum was attended by over 40 young Travellers from around Ireland. The young people discussed their concerns regarding money matters and identified ways in which National Traveller MABS could support them in accessing financial services and improve their financial capability.

Nancy Power, Joint Coordinator of National Traveller MABS welcome participants and emphasised to the young people in attendance that - *“As the next generation of Travellers it is important that you (young Travellers) have your say on what will impact on your lives. We hope you will share us with the financial issues that affect you and discuss with us how National Traveller MABS can best address and meet your needs”.*

The day was designed to allow discussion around among youth on issues affecting young members of the Traveller community. To stimulate conversation, the short film, 'A Deal's a Deal' was shown. This film deals with the issue of illegal moneylending and is part of the education module entitled 'Overcoming Illegal Debt'.

A series of questions were posed to participants. The questions helped draw out the main financial issues facing young Travellers.

The discussions were illuminating in terms of the pressures and stresses that some young Travellers are coping with. These differ to the majority population as the focus for many was on saving for weddings and attempting to raise money to create working opportunities.

The discussion took place on whether there was a need for a specifically tailored community education programme for Traveller youth. Participants agreed that existing programmes on planning, budgeting and saving were important, but there was a desire to know more in relation to the tools to enable them best achieve this.

It was also noted that there is a lack of facilities and services where young Travellers can access career advice and identify training and job opportunities.

The day was a great success and National Traveller MABS will be building on the outcome of this Forum in 2015. If you work with young Travellers and wish to become involved in future events, please contact our Community Education Worker, Dermot Sreenan at 0761 07 2236.





Recoupment of Social Welfare Overpayments



Overpayments of social welfare can arise due to a range of reasons such as administrative errors on behalf of Department of Social Protection, genuine misunderstanding on behalf of recipients and fraud.

However, irrespective of the cause, the Department are now deducting 15% weekly directly from Social Welfare payments.

This forces many people who are financially vulnerable to live below the poverty line. There is

no right to appeal this decision regarding the percentage to deduct.

If you have been affected by this decision and would like to share your story with National Traveller MABS, please contact Liz at 0761 07 2230. We hope that by gathering information we can work with other bodies to press the Department of Social Protection to change this new procedure.



A Guide to Making a Social Welfare Appeal

If you have made an application for a welfare payment to the Department of Social Protection (DSP) and are refused, you are entitled to appeal this decision to the Social Welfare Appeals Office (SWAO). You can pick up a 'Notice to Appeal' form at any DSP office or the form can be downloaded from <http://www.socialwelfareappeals.ie/index.html>.

According to the 2014 Social Welfare Appeals Annual Report, there were 40,839 active social welfare appeals. This figure represents 26,069 new appeals and 14,770 outstanding appeals. Of this figure, 31,211 were finalised during 2014. The outcomes of these appeals are as follows:

- 56.6% were favourable for the appellant (person who lodged the appeal)
- 37.7% were unfavourable for the appellant and
- 5.8% were withdrawn by the appellant.

Another interesting statistic from this report showed that 55.4% of the appellants were women, with men representing the slightly lower 44.6%¹.

So, where to begin?

In order to begin the appeals process you must first get the refusal in writing from the Department. The letter should state the reason for the refusal. Before proceeding to the appeals office, you can ask for a senior member of the relevant payments section to review the case. This will take less time than making an appeal. You can still run the appeal and withdraw it later should you be successful locally. In order to appeal a refusal you need to state the reasons why you think you were unfairly refused.

Some tips to remember when making an appeal-

- The appeal must be made within 21 days of the decision to refuse your claim
- Remember to keep copies of all documentation submitted for the appeal – go to your local support group or library if you have no access to a printer.

- There is no cost involved other than your time in submitting the appeal
- You cannot appeal a decision on an Exceptional Needs Payment or on the Back to School Clothing and Footwear Allowance. A more comprehensive list of what is not covered by this process can be found at www.socialwelfareappeals.ie
- If you do not get a written acknowledgment of your Appeal Form within 2 weeks you should follow up either by phone or letter. You may have to wait several months for a date to be set.

The SWAO will contact the decision maker and ask them for the reason why you were refused.

There is a section on the form to indicate if you would like an oral hearing. This is basically where the appealing officer comes to a location near you and you come and discuss your appeal face to face. You will be informed in writing of the time and location of this appointment. The person making the appeal must attend in person. According to the 2014 Annual Report, 31.2% of appeals went to the oral hearing stage. It was found that in 64.7% of these cases, the hearing was favourable for the appellant, that is the person appealing.

There is no clear timeframe as to when the Appeals Officers decision will be made, it could be a few weeks or may take longer in a complex case. Once decided, the Appeals Officer will give the decision in writing. The reasons for the decision are usually more detailed than the DSP decision. It may contain the same reasons for the refusal or there may be additional reasons. The decision is usually final, however, the appellant (that is the person appealing) may ask the Chief Appeals Officer to review the case. In the case of a positive review the Appeals Officer makes contact with the DSP to process the claim. All of this will be confirmed in writing to you.

For more information please visit your local Citizens Information Centre, go to www.citizensinformation.ie or visit the FLAC website www.flac.ie.

¹ <http://www.socialwelfareappeals.ie/pubs/report2014.html>

National Traveller MABS is now on Facebook!!!

National Traveller MABS is on Facebook! We keep you up to date with current issues in the area of social and financial exclusion/inclusion



Also check out our new website – www.ntmabs.org.



Ethnic Monitoring within the CIB Framework

Ethnic monitoring is the proactive gathering and use of data by service providers to ensure that services offered can reasonably accommodate the specific needs of users from different ethnic groups.

National Traveller MABS is aware that monitoring the usage of any service can be made more complex when there are multiple users with multiple identities using the service as is the case with the CIB (Citizens Information Board) service delivery partners. Acknowledging this diversity of users, National Traveller MABS recently made a submission to the CIB calling specifically for a monitoring system within the parameters of ethnicity.

National Traveller MABS believes that by introducing an effective ethnic monitoring process among service delivery partners, the CIB has an opportunity to become a model of good practice in ensuring that all services are equality focussed, accessible to all ethnicities and meet the needs of all ethnic groups.

To view the submission National Traveller MABS has made to the CIB in this regard, please visit our website at www.ntmabs.org

Getting fit and healthy – for free

(Remember always check with your doctor before partaking in any strenuous exercise regime)

- Use your feet and not your car – if its possible walk or cycle to the shops, school etc.
- Try to use the car parking space furthest from the entrance
- Use the stairs as opposed to using the lift or escalator
- Go for a walk whenever you can
- Join a local walking club – check your local community centre or parish noticeboard for information
- Join a local cycling group. Good second hand bikes are inexpensive or borrow a bike before you commit
- Live near a beach? Go for a walk and breathe in the fresh air
- Try the latesty craze, jogging!
- Try out a gym, there are good offers on gym use at the moment. Sometimes it can be difficult to motivate yourself to get out and start a workout- Find a gym buddy and make a pact to ensure workouts will be completed properly
- Swap fizzy drinks for water – simple but effective- Carry a water bottle and top it up throughout the day- You'll feel less hungry. Staying hydrated is also one of the best beauty tips out there!
- If in school, college or at work, make your own lunch – use leftover meals from the night before, at the start of the week, bring in the makings of your lunch for the week (punnet of grapes, tins of tuna, brown bread)
- Never shop on an empty stomach- Research has shown that you are more likely to pick up unhealthy or convenient foods if you are hungry
- Make a batch of homemade soup – freeze in small containers and take out either the night before or that morning. Soup and brown bread make a great lunch

- When hungry for a snack, fruit will not only fill you up but will also provide you with the sugar you crave from an otherwise unhealthy alternative. All the major supermarkets now do offers on fruit (3 for 2 etc)
- There is no replacement for fresh produce, but frozen vegetables aren't a far cry away. You can receive similar nutritional content without having to deal with peeling, chopping and waste from food going bad
- Create a weekly meal schedule and display it at home. This will help determine what you need to buy each week and balance the different nutrients you feed your body.





Social Media – are you plugged in?



Social media, such as Facebook, Twitter and Instagram, are popular sites which offer users a way of connecting with friends, keep up to date with current affairs and, in the case of sites like LinkedIn, people can now advance their career from the comfort of their homes.

Social media has fast become a fashionable tool for organisations to inform the public of their services and to spread important issues. National Travellers is now on Facebook and has recently updated its website to ensure we inform service users and the general public of our work. Find us at www.facebook.com/pages/National-Traveller-MABS. Recently, National Traveller MABS carried out a survey with four Traveller Primary Health Groups.

The survey looked at the person's choice of social media sites, their usage and how important they view social media in their lives, both professionally and personally. It is envisaged that the findings will guide National Traveller MABS in developing the most effective means of communication with members of the Traveller community. In total, we received 33 responses. A full, detailed report on the findings will be available over the coming weeks but below gives you a snapshot of the use of social media by the respondents.

In terms of having access to the internet, 25 people said they had, while 8 respondents highlighted that they have no access to the internet.

Facebook was by and large the most popular social media site with 15 people stating that they use it. Only 2 respondents have Twitter accounts and similarly, 2 had Instagram accounts. 27 people have email addresses but it was noted by 4 respondents that this was for work purposes only.

When asked of the importance of social media in their life, 10 respondents stated that it is very important, with another 10 highlighting that it is somewhat important.

Lastly, many respondents also detailed their use of the internet to look up information regarding social welfare entitlements, banking, HSE services (such as medical card information) and useful contact numbers.

A more in-depth analysis of the data will be available on our website over the coming weeks.

Rent allowance

During July and August 2014, Citizens Information Service recorded that the main areas of concern for clients were Supplementary Welfare Schemes (12%). 65% of clients presenting with Supplementary Welfare Schemes issues were concerned with Rent Supplement – with most of the cases continuing to cite the lack of accommodation within the Rent Supplement limits and the reluctance of some landlords to accept Rent Supplement tenants. Many CISs noted a risk of homelessness for a significant number of clients who were using their service.

National Traveller MABS has witnessed an increasing number of Travellers presenting to MABS and Traveller organisations with

concerns over private rented accommodation. The concerns vary from being unable to source a deposit, unable to find anywhere to rent or unable to find a landlord that will accept rent allowance in the current climate.

National Traveller MABS plan to make a representation to the Department of Social Protection on this issue. If you are having difficulty in accessing private rented accommodation or rent supplement, National Traveller MABS would welcome hearing your story. You can contact Liz at 0761 07 2230. It is only by hearing these stories in a confidential manner that we can try and effect change.



Log Book Loans Beware! You are at risk of losing your car

Gardaí are investigating the availability of log book loans in Ireland. Log Book loans are another form of illegal moneylending.

The following is an internet advertisement for a log book loan -

Looking for fast and easy access to a small cash loan? A logbook loan is just one legitimate way of borrowing small amounts, and the process of getting one is easy. All you need is a vehicle (the lender will specify what types of vehicles are accepted) and your vehicle logbook. The lender will give you the loan in exchange for

holding your logbook, and once the loan has been paid back you will receive your logbook back from the lender! It is as simple as that – and the amount you can borrow may depend on the value of your vehicle. Logbook loans are secured loans, meaning that if you are unable to repay your loan, you could risk losing your car.

The Gardaí are looking for information on those offering such loans. If you have been the victim of a log book loan please contact your local Garda station or talk to National Traveller MABS in confidence at 0761 07 2230.

First Holy Communion Frenzy!!!!



It's First Holy Communion time again! It is an exciting time for both the child and the family involved. We want our children to look their best, and have the best time, but some people go beyond their means in order for their child to have their day.

My own First Communion in 1988 was very different to my daughters in 2009. I

had to endure weeks of practice to make sure that we knew every prayer and hymn. Our walk to the altar had to be in line with the girl at your side. I came from a generation of hand me downs. My dress was made from my older sister's wedding dress. My photo was taken at the church by whoever was lucky to have a Polaroid with them. In 1980's Ireland it was a way of life.

When it came to my own daughter's communion 6 years ago I will admit it was an exciting time for us all. She was born during the Celtic tiger, when a minimum of twenty euros was what a child expected to receive from each person on their special day. We planned my daughter's communion with care and consideration, but we still managed to overspend.

My advice to myself for the future would be to plan better. Thankfully I think people in general are more careful now with how they spend money.

The survey carried out online by Ulster Bank in 2014 identified that people are spending less on communions.

- The average family spent €713 on Communions in 2013, compared to €744 in 2012 (down 4%) and €967 in 2011.
- €163 on average was spent on a suit or dress including accessories, compared to €179 last year (down 9%). €291 was used for food compared to €303 in 2012
- €69 on entertainment, down 20%.
- Fewer parents (5%) took out a loan compared to last year.

As everybody's financial income has reduced over the last few years below are some tips on how to lower spending on this big day.

- Set a realistic budget that you can afford and stick to it.
- Plan for all expenses
- If possible begin to save well in advance and consider saving in your local credit union
- If you are borrowing be sure to have a realistic plan on how you will repay the money
- When choosing a communion outfit remember that it will only be worn for a day- think value for money.
- Consider checking a charity shop (Oxfam and Enable Ireland) as they stock next to new communion outfits and you will be doing the charity a favour as well as your pocket.
- Many shops, such as TX Maxx and Aldi, sell very reasonably priced new communion wear. Additionally, check out Done Deal and Adverts.ie for some good deals.
- Save money and host the party in your home. Friends and family will be delighted to lend a hand.
- Limit decorations, keep them simple and if you can make your own the child in question will be delighted to be part of the arts and crafts.
- When entertaining the kids a bouncy castle is a great way to keep them amused.
- To capture the special day with lots of photographs, find out if a friend has a good digital camera that can produce high quality images or even check out smartphones as they can produce the same.

Remember you as a parent need to enjoy the day without worrying about being in debt in the future.

If you have any money worries, remember you can always contact National Traveller MABS for advice...



The Citizens Information Service (CIS)



Public Service Information

Provided by the Citizens Information Board

National Traveller MABS works closely with the Citizens Information Service.

Do you know that the Citizens Information Service (CIS) is a free and confidential service?

The primary function of the CIS is to provide free, confidential and impartial information on any subject, including welfare rights and entitlements to all citizens and residents of Ireland.

The CIS gives advice on many issues. In 2014, the CIS:

- Dealt with 980,741 queries
- 31.5% of all callers nationally were dealt with by services in the Dublin area.
- Most callers (84%) were dealt with in less than 20 minutes.
- Where age was recorded, 48% of callers were in the 26 – 45 age group.
- Over 45% of all queries received by services were in relation to social welfare queries.
- 82,834 health entitlement queries were recorded
- Medical card queries far outweighed all other payments or benefits (56,385 queries)
- Rent Supplement queries increased by 37% on 2013.

Reports from the CIS for 2015 show an increase in the number of people seeking assistance regarding rent supplement.

The feedback from the CIS in relation to Rent Supplement shows an increasing difficulty for many in finding rental accommodation

within the Rent Supplement limits. There were also a number of cases where problems are caused by processing delays within the Central Rent Units, delays in claimants having their housing need assessed by local authorities (and consequently delaying their ability to claim Rent Supplement) and the difficulties that separated parents (typically fathers) with shared custody arrangements have in getting suitable rental accommodation within Rent Supplement limits.

The following cases give some indication of the problems people are facing regarding rent supplement and the rising rental market

“This client is a lone parent with two children and is having problems with the standard of their rented property. The landlord is not willing to correct the issues or spend money, and she is afraid to enforce or contact the PRTB as she feels that there would be no other options for her in the area, near her child’s school that will take Rent Supplement tenants. She is afraid of becoming homeless, and she feels that she is stuck with difficult housing conditions and an unhelpful landlord”. “A woman contacted the CIS regarding her Rent Supplement. She did not receive the payment for the last three weeks without any prior notification from the Rent Unit. When we contacted the CRU by phone on her behalf we were informed that the reason they suspended her allowance is that her file was not updated for a long time and they want to find out if there are any changes in respect of her income. They need more accurate information and were now looking for her proof of income for the last four months. The client is very frustrated as she says that she did not receive any correspondence from the CRU prior to the payment being stopped.