

# Issues of Personal Finance within the Traveller Community

*A study exploring the findings of the Local Area Development work undertaken by National Traveller MABS 2007 – 2011*

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the Local Area Development work  
undertaken by National Traveller  
MABS 2007-2011**

National Traveller MABS

Edited by Dr. Stuart Stamp

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# Foreword

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**The Money Advice and Budgeting Service (MABS), was initially established as a pilot in 1992. It aimed to support low-income families in debt, or at risk of getting into debt, by supporting them in coping with their immediate debt problem, thus enabling them to become financially independent in the long term.**

In 2004, a peer review of MABS in relation to social inclusion was undertaken by a number of EU countries. Stakeholder representatives from Denmark, Germany, Hungary, Luxembourg, the Netherlands, Slovenia and the UK praised MABS for the mix of national coordination and local diversity, the strong emphasis on social cohesion and the quality of human contact.

The positive reputation the service has built up over the past 20 years, together with the worsening economic crisis, has led to a sharp increase in demand for the service and the expansion of the MABS client group. In recent years, MABS has had to adapt to a new type of client; people with mortgage debt, multiple personal loans and in many cases, business debt. However with government budget restraints, such increased demands on the service are not being responded to with an increase in resources.

The Government and national media have largely focused attention in relation to over indebtedness on the crisis of mortgage debt. While this is welcomed, and current changes in policy will hopefully support people in keeping their homes, MABS continues to attempt to address the needs of both its “new client group” and the original target group.

MABS staff nationwide must be commended for their professionalism and commitment to clients. However, increasing waiting lists and emergency cases have meant that debt prevention strategies, such as community education within MABS, have suffered. The original target group, mainly those experiencing long term financial exclusion, are most in need of debt prevention support. Many have difficulty accessing legal and affordable credit, lack the capacity to address their needs, and have never benefited from the economic prosperity of the past decade. Mainly due to long term unemployment, this target group still remains on the margins of society and desperately needs the support of MABS.

This report is focused on one section of the MABS target group; the Traveller community. The problem of financial exclusion within the Traveller community has long been acknowledged, as is evident from the establishment of National Traveller MABS in 2005, and its predecessor, Exchange House MABS in 1998. The level of financial exclusion within the community is compounded by additional factors, such as many Travellers being lone parents, disabled people and/or unemployed.

Throughout the report a recurrent theme emerges: MABS must be resourced adequately to enable the service to continue to meet the needs of the most marginalised in society.

It is hoped that the discussions and recommendations in the report will inform the CIB, National Traveller MABS, MABS at a local level, and other service providers on how, together, we can best address the needs of the most marginalised in society.

The board of National Traveller MABS would like to acknowledge Liz Daly and Berny McMahon, National Support and Development Workers, for gathering and compiling the findings in this report. We would also like to thank the Coordinators, Nuala Ní Ghabhann and Nancy Power for overseeing completion of the report.

Paul O’Sullivan  
Chairperson  
National Traveller MABS

# Executive Summary

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**This report is a result of the Local Area Development (LAD) work undertaken by National Traveller MABS during the years 2007 - 2011. LAD aims to support the development of a collaborative working relationship between the local MABS, Travellers and other relevant local organisations.**

The report presents the findings of the LAD work and examines such findings with a view to:

- Promoting access to MABS and relevant services
- Promoting financial capability amongst Travellers
- Promoting financial inclusion

The report is divided into 4 chapters.

**Chapter 1** gives a synopsis of National Traveller MABS and details the background to the report and the format of the report.

**Chapter 2** presents an overview of the Traveller community, paying particular attention to the issue of financial exclusion.

**Chapter 3** details the issues relating to personal finance amongst Travellers which formed the basis of discussion at the LAD meetings and the subsequent focus group meetings.

Finally, **Chapter 4** focuses on MABS, other service providers, and the Traveller community, and examines how the relationship between the groups can be developed and strengthened. It examines issues and proposals made during both the LAD meetings and the focus group meetings and presents recommendations drawn from the findings of this report. Such recommendations it is hoped will bridge the gap to ensure access to relevant services for Travellers and promote financial inclusion and capability within the community.

# Recommendations

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## Ensuring access to MABS and to relevant services

1. That National Traveller MABS explore, by way of a pilot in one local area, the viability of a Traveller key worker programme to support both the local MABS and the Traveller community in addressing issues of financial exclusion.
2. That National Traveller MABS establish a Traveller consultative forum. Accessing the expertise and knowledge of the consultative forum will ensure that the work of National Traveller MABS remains focused on Traveller needs.
3. That National Traveller MABS, in conjunction with local MABS, work locally with the CIS mobile bus unit to target Travellers in their area.
4. That National Traveller MABS, in consultation with our Traveller consultative forum, develop promotional materials appropriate to the needs of the community.
5. That National Traveller MABS work with local organisations to pilot MABS/CIS outreach clinics in Traveller organisations.
6. That local MABS and CIS develop structures to promote Traveller participation on their boards and relevant sub committees.
7. That the CIB, MABS and the CIS work towards the development of a seamless cross-referral service that takes specific account of “Traveller” customers.
8. That the CIB and MABSndI invest in visual television promotion of MABS.
9. That the CIB introduce an ethnic identifier for use by all service delivery partners. This would enable the use of local services by Travellers and other minority groups to be monitored and thereby contribute to ensuring inclusion and accessibility for all.
10. That the CIB introduce compulsory diversity awareness training for CIB, CIS and MABS personnel.
11. That other statutory, community and voluntary service providers working with the Traveller community and other minority groups, introduce similar diversity awareness training sessions for those working directly with such groups.

## Promoting financial capability amongst Travellers

12. That National Traveller MABS utilise the expertise of the proposed Traveller consultative forum when developing all future education materials and methodologies.
13. That National Traveller MABS work with local authorities on evaluating current pre tenancy courses relating to Travellers, and that relevant changes are implemented to ensure that such courses are more appropriate to the needs of the new tenant.
14. That National Traveller MABS evaluate current practices and materials used in community education and develop materials and methodologies where appropriate.
15. That National Traveller MABS plan money management courses around key spending times in the calendar (as already identified by illegal moneylenders) and promote this within MABS and the CIS.
16. That National Traveller MABS identify young Travellers through services such as Youthreach, Traveller specific programmes and possibly pre marriage courses, and facilitate the delivery of money management and personal financial planning.
17. That National Traveller MABS continue to support local MABS in delivering community education by providing “train the trainers” courses.
18. That National Traveller MABS liaise with the CIB and MABSndI in developing FETAC accredited money management courses suitable to the needs of both Travellers and other minority groups.
19. That, in accordance with the Credit Institutions (Financial Support Scheme) 2008 and subsequent commitments, the banking industry fund the development and implementation of a comprehensive financial awareness programme designed to meet the needs of the most marginalised. The programme could be developed and delivered with the support of organisations such as MABS.
20. That the CIB consider funding regional community education workers in MABS.

## Promoting financial inclusion initiatives for Travellers

21. That National Traveller MABS continues its work monitoring policy and practices in the area of financial inclusion and addressing issues where necessary to ensure Traveller inclusion in mainstream finance.
22. That National Traveller MABS explore the possibility of alternative payment, savings, credit and insurance initiatives that are tailored to suit the needs of the Traveller community.
23. That National Traveller MABS examine the viability of “off the shelf” insurance products for use within the Traveller community.
24. That the introduction of the Basic Payment Accounts (BPA) should include a savings feature. The move towards the use of electronic payments in Ireland will result in significant cash savings for the state. Therefore consideration should be given at the outset to allocate such savings back into a saving incentive scheme for participants of the BPA. This would not only act as an incentive but would also establish the essential savings feature into the BPA. Individual saving incentive accounts could be operated by banks, Post Office or credit unions.
25. That the Department of the Environment and the local authorities work together to ensure the implementation of local authority caravan rental schemes nationwide.
26. That local authorities prioritise the development of resident’s associations when providing Traveller specific accommodation. This should be done using the expertise of Travellers and voluntary housing associations.
27. That the Department of Social Protection undertake a review of the Household Budget Scheme, and in particular, the range of bills that can be paid under the scheme and the proportion of income that can be deducted.

# 1 Introduction and Background to the Study

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## 1.1 National Traveller MABS

National Traveller MABS was established on the 1st January 2005 to support the Money Advice and Budgeting Service (MABS)<sup>1</sup> nationally on issues relating to the Traveller Community. It also supports the Traveller Community nationally in relation to money matters. National Traveller MABS' mission is to empower Travellers by ensuring equality of access to legal and affordable financial services and to support relevant skills development within the Traveller Community.

### **National Traveller MABS strategic priorities are:**

**Community Education:** To ensure the development and delivery of culturally appropriate education programmes focused on the financial inclusion of Travellers in society.

**Local Area Development:** To support the development of a collaborative working relationship between the local MABS, Travellers and other relevant local organisations.

**Alternative Savings and Credit Options:** To promote the development and implementation of alternative legal and affordable savings and credit options.

**Information:** To produce high quality information on all aspects of our work through a range of communication channels, technologies and events.

**Research and Policy:** To ensure financial policy making and service provision are informed by the experience and situation of Travellers.

**Equality across all financial and related services:** To work with internal and external bodies to promote equality and diversity within financial services.

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<sup>1</sup> The Money Advice and Budgeting Service (MABS) was set up by the Government in 1992 as a free and confidential service to address the problem of personal debt in Ireland. A specific target group is specified for MABS, "mainly families on low income". Since its inception, 53 independent MABS companies, each limited by guarantee, have been established throughout Ireland. On July 13th 2009, responsibility for MABS was transferred from the (then) Department of Social and Family Affairs to the Citizens Information Board (CIB).

Organisational Development: To ensure the structure, procedures and practices of National Traveller MABS reflect our vision and enable us achieve our aims.

## 1.2 Background to the research report

This study arises from strategic priority 2, Local Area Development, which works to support the development of a collaborative working relationship between the local MABS, Travellers and other relevant local organisations.

It is the view of National Traveller MABS that knowledge and understanding of Travellers' unique culture and status in Irish society is key to providing appropriate and accessible services and the means to remove barriers which may be preventing Travellers from using these services.

This report is an account of the feedback from 37 Local Area Development (LAD) meetings and four Traveller-specific "focus group" sessions. There were two main areas of enquiry, namely to identify personal finance issues for Travellers, and to explore the extent to which these could be addressed by MABS and Travellers working better together. Two specific questions were put to people attending the LAD meetings:

- (i) In your experience, what needs or issues emerge for Travellers regarding financial matters?**
- (ii) What, in your opinion, could MABS, in partnership with local Traveller organisations, do to address the issues Travellers face in accessing financial services (including MABS)?**

### Local Area Development (LAD) meetings

In 2007, having completed a mapping exercise of Traveller specific accommodation in Ireland, National Traveller MABS began convening a series of meetings between local MABS offices, local Traveller Support Organisations and other organisations and professionals working with Travellers in each area. The meetings aimed to build local networks to improve Traveller access to local MABS services.

In total, 37 meetings were convened, covering all areas served by MABS offices. At each of these meetings, participants discussed the financial and social issues Travellers face and made suggestions for ways MABS and local organisations could work better together. The majority of the participants were MABS staff, agency professionals and Traveller community workers.

### Focus group sessions

However, very few of the individuals who participated in the LAD meetings were Travellers. For this reason, it was considered important by National Traveller MABS to convene additional meetings specifically with Travellers in order to directly ascertain their views and experiences.

A series of focus group meetings with Travellers took place during 2010/2011. There were four groups in total; 2 in a rural setting and 2 in an urban one. 30 people, all female, with an age range of 18-50, participated in the focus groups.

## 1.3 The format of the report

This report begins by locating the study within the context of Traveller culture, the socio-economic characteristics of the Community as a whole, and the social and financial exclusion as experienced by Travellers (Chapter 2).

In Chapter 3, the report explores the main issues raised in the LAD meetings and focus groups; namely, **income inadequacy; access to financial services; illegal debt; accommodation and utility costs; finally, the costs of life events.**

Options, suggestions and recommendations regarding initiatives to ensure MABS services are more accessible for, and appropriate to, Travellers' needs, together with ways of improving financial inclusion and capability within the Traveller Community are discussed in Chapter 4.

National Traveller MABS is sincerely grateful to all the participants and respondents who contributed to this study, and we hope that this report does justice to their contributions.

# 2 Context for the Study: An Overview of the Traveller Community

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**In this chapter, we provide an overview of the culture and profile of the Traveller community. We believe that a better understanding of this is important in facilitating a deeper appreciation of the particular issues which arise in respect of personal finance and of using or engaging with services such as MABS.**

The Irish Traveller community is an indigenous minority group with legal recognition. S. 2. of the Equal Status Act 2000 provides:

*The community of people who are commonly called Travellers and who are identified (both by themselves and others) as people with a shared history, culture and traditions including, historically, a nomadic way of life on the island of Ireland.<sup>2</sup>*

In 2001, the Government's first report under the European Framework Convention for the Protection of National Minorities stated that Traveller "culture and way of life, of which nomadism is an important factor, distinguishes Travellers from the sedentary (settled) population". It continued on to state that Travellers are "an indigenous minority who have been part of Irish society for centuries" There are different estimates of how many Travellers are currently living in the Republic of Ireland. According to the 2006 Census, 22,369 Travellers were living in this jurisdiction at the time the Census was carried out (Central Statistics Office, 2007). Traveller Groups have consistently estimated the number of Travellers to be considerably higher, and this view has been borne out by the recently completed All-Ireland Traveller Health Study

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<sup>2</sup> First National Report by Ireland, as required under Article 9 of the United Nations International Convention on the Elimination of All Forms of Racial Discrimination (CERD). ( November 2001)

(AITHS)<sup>3</sup> which estimates the number of Travellers in the Republic of Ireland to be 36,224 (AITHS, 2010; 43). This is approximately 0.8% of the total Irish population, which is estimated to be 4,581,269 (Central Statistics Office, 2011).

## 2.1 Ethnicity

Irish Travellers have a value system, language, customs and traditions, which make them an identifiable group both to themselves and to others. Their distinctive lifestyle and culture, based on a nomadic tradition, sets them apart from the settled population. Although Irish Travellers are officially recognised as an ethnic minority in Britain and Northern Ireland, the Irish government does not officially recognise Travellers' ethnic status. This position has been criticised by human and social rights organisations, and by the United Nations International Convention on the Elimination of all forms of Racial Discrimination.

While this report is not the place to discuss the ethnicity argument, the issue is relevant in so far as it sheds some light on the difficulties organisations and services in Ireland face in designing and delivering more effective services for Travellers. One consequence of the non-recognition of Travellers, for example, is an inability to measure Traveller use of services as they are not classified as a distinct group.

*Ethnic monitoring...is necessary to determine current use of services; identify gaps; assess needs; improve quality; evaluate changes; achieve equal status; provide base line for planning; allocate resources more equitably and to measure improvements*

*(Fountain et. al, 2003; 95)*

Traveller groups argue that a recognition of Travellers as an ethnic group would require Traveller needs to be paramount in terms of public service provision, e.g. of housing, education and health services. For example, nomadism would have to be properly catered for in housing provision.

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<sup>3</sup> The All Ireland Traveller Health Study (AITHS) – Our Geels, was undertaken by the School of Public Health, Physiotherapy and Population Science, University College Dublin on behalf of the Department of Health and Children. References to the AITHS refer to the summary of findings published by the Department in 2010.

While Traveller ethnicity may not be recognised in the Republic of Ireland, the respondents in this report recognise Travellers, and Travellers recognise themselves, as having distinct cultural norms and values.

## 2.2 Nomadism

The nomadic tradition is a distinguishing cultural characteristic of Travellers. Families traditionally moved from one area to another at particular times of the year, or stayed in a halting site for a few years and then moved on. Moving provided a rich opportunity for social interaction that maintained a community infrastructure.

Policies and legislation introduced in recent years have rendered the Traveller nomadic practice of moving impractical.<sup>4</sup> Indeed for those in local authority accommodation, moving may mean the voluntary surrender of a local authority tenancy. Such voluntary surrender often deems the person ineligible for local authority accommodation in other areas. Additionally, alternative support in the form of Rent Supplement for private rented accommodation will prove difficult to access if the applicant is considered to have vacated local authority accommodation without 'just cause'.

Difficulty has also arisen for Travellers, and other nomadic groups in recent years, under the habitual residence condition<sup>5</sup> in relation to certain social welfare supports. If Travellers move between jurisdictions (UK and Ireland), and are deemed not to be 'habitually resident' in Ireland, payment of a basic income support will be denied.

## 2.3 Traveller economy

Services, including financial services, tend to develop according to the economic culture of the people whom they aim to serve. Traditional economic activity within the Traveller community has faced continued pressure over the last number of decades as new innovations and globalisation impacts on society. However

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<sup>4</sup> The Housing (Miscellaneous Provision) Act 2002 makes trespass on private property a criminal offence. The Act allows for confiscation of the caravan, fines and imprisonment if a person refuses to leave the land. The legislation has the potential to impact to the detriment of a large number of Traveller families in relation to debt management.

<sup>5</sup> The Habitual Residency Condition (HRC) is a qualifying condition for certain (generally means-tested) social welfare payments. It was introduced on 1 May 2004 in response to EU enlargement.

economic activity within the Traveller economy, such as horse dealing, is still a strong part of Traveller life. Awareness of the important features of the Traveller economy, as identified below, allows a deeper understanding of the issues that are likely to arise for Travellers. Increased awareness of these issues among service providers can inform the advice and support that Travellers are likely to find appropriate.

The key features of the Traveller economy are:

- Nomadism - where mobility makes marginal activity viable.
- A focus on income generation rather than job creation.
- The extended family as the basic economic unit.
- Home base and work base is one and the same.
- Flexibility - often in response to market demands  
(Pavee Point, 2006)

## 2.4 Marginalisation and Discrimination

Over the last 15 years, there have been several reports on direct and indirect discrimination experienced by Travellers (e.g. Irish Traveller Movement, 2010; Russell et.al, 2009).

These reports (and others) record discrimination, and in some instances racism, experienced at both the individual and institutional level, and identify procedural and practical issues that reflect a lack of acceptance of Travellers' culture and identity.

The first national survey of experiences of discrimination in Ireland carried out by the Central Statistics Office (CSO) in 2004 defined discrimination as follows:

*Discrimination takes place when one person or a group of persons are treated less favourably than others because of their gender, marital status, family status, age, disability, 'race' – skin colour or ethnic group, sexual orientation, religious belief, and/or membership of the Traveller Community*

*(Russell et al., 2009: ix)*

The above survey found that 26% of those who had reported discrimination in the previous two years said that it had a serious or very serious effect on their life. (Ibid: xiii). The study further notes that:

*The social groups who report experiencing the highest levels of discrimination are the least likely to take action*

*(Ibid: iii)*

Discrimination and stereotyping can lead to a negative self-image being internalised. It is recognised that this outcome, sometimes referred to as 'internalised oppression' (Mason, 1990), leads to ill health, higher levels of substance abuse and other forms of self-harming behaviour (Pavee Point, 2005).

Travellers themselves recognise their experience as being discriminated against in mainstream service provision. According to the Irish Traveller Movement (2010):

*Most Travellers can give a range of examples of how they have been and are discriminated against because of their Traveller identity. There are Travellers who decide not to socialise or use certain services because they are afraid that yet again they will be "made a show of", or embarrassed.*

This reflects not just the cultural differences between Irish settled people and Travellers, but also the dominance of the majority settled culture, and the consequent marginalisation of the minority nomadic culture. Travellers, like minority groups in many societies, describe an experience of prejudice and control by the majority culture.

## **2.5 Accommodation**

According to the 2006 Census, just over half of all Traveller households live in local authority rented accommodation. The majority of Travellers in local authority accommodation live in housing (standard or Traveller specific), with a minority (under a third) classified as living either on halting sites or at the roadside. Only 16% of Traveller households live in owner occupied accommodation with or without a mortgage. 5% of Travellers live in houses being purchased through a local authority. In contrast, nearly three quarters of total households in the general population are either owner occupied or being purchased with a

mortgage. Thus, the nature of tenure for the Traveller population is distinctly different to that of the general population.

## 2.6 Unemployment

According to the most recent data available, Travellers are on average 4 times more likely to be unemployed than their settled counterparts (Census, 2006). In respect of those of normal working age, further analysis of the Census reveals that 43% of Travellers were unemployed compared to just 6% of the overall working population (Nolan and Maitre, 2008; 64-65).

Although some Travellers still work in market stalls and some continue to trade in horses and others in scrap, there is a growing dependency on state intervention for survival.

## 2.7 Education

Unemployment and educational difficulties arise primarily because of marginalisation and are strongly linked to the experience of poverty, deprivation and social exclusion. Low educational attainment is a leading factor in the lack of participation of Travellers in the mainstream economy. According to the authors of the AITHS:

*Traveller educational status has been recorded, repeatedly, as considerably lower than that of their general peers to an extent unmatched by any other community in Irish society*

*(School of Public Health, Physiotherapy and Population Science, UCD, 2010; 13)*

The impending closure of all Senior Traveller Training Centres in 2012 will result in a further reduction of information and learning opportunities for adult Travellers.

A recently published report by the United Nations Human Rights Council (2011) on human rights and extreme poverty in Ireland made specific reference to Travellers and Education. The UN expert, Magdalena Sepúlveda Carmona, stated that the government strategy for inclusion "is not sufficient to rectify the serious structural lack of inclusion which leads to the imbalance in access to Education."<sup>6</sup>

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<sup>6</sup> [http://www.ohchr.org/Documents/Issues/EPoverty/A.HRC.17.34.Add.2\\_Ireland.pdf](http://www.ohchr.org/Documents/Issues/EPoverty/A.HRC.17.34.Add.2_Ireland.pdf)

Lack of access to education and employment are symptoms of marginalisation and discrimination. The consequences impact on all aspects of family life including living standards and financial stability.

## 2.8 Health and life expectancy

A number of studies highlight the impact of discrimination, marginalisation and exclusion on Traveller health and life expectancy. The statistics illustrate that compared to the national average for example:

- Traveller infants are 3.6 times more likely to die than infants in the general population (AITHS, 2010)<sup>7</sup>
- Travellers are 3 times more likely to commit suicide than people in general (Walker, 2008)
- Travellers' life-spans are significantly shorter, both men and women (AITHS, 2010 /Census 2006)
- The incidence of death before the age of 39 years within the Traveller Community in the Dublin region is twelve times that of the settled population as a whole (Monaghan and Brack, 2007<sup>8</sup>/ Census 2006)

## 2.9 Financial exclusion and Travellers

Travellers have particular difficulties in accessing and using financial services such as basic banking facilities, credit, savings and insurance services (Quinn and McCann, 1997; Quinn and Ní Ghabhann, 2004; Corr, 2006). The process by which this happens is often referred to as financial exclusion (Gloukoviezoff, 2006: 214).

Lack of resources, coupled with high levels of financial exclusion, often result in Travellers accessing services outside of the mainstream. This has in turn led to a reliance on moneylenders (both legal and illegal) for loans, to personal over-indebtedness, and to social and health consequences for the households involved (Quinn and McCann, 1997; Quinn and Ní Ghabhann, 2004; Stamp, Murray and Boyle, 2011).

Customer identification is probably the biggest barrier to Travellers accessing financial services. The Criminal Justice Act, 1994, placed an obligation on financial institutions to "take reasonable measures to establish the identity of any person for whom it

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<sup>7</sup> The infant mortality rate (IMR) is defined as the number of deaths under the age of 1 year in babies who were born alive per 1,000 live births (AITHS, 2010: 87).

<sup>8</sup> This study was based on all Traveller deaths (255) responded to by the Parish of the Travelling People in the Dublin area between January 1995 and December 2004.

proposes to provide a service". Guidelines detailing acceptable forms of identification clearly laid out alternatives to the standard forms of identification.<sup>9</sup> This was to ensure access to all. However, the failure of many financial service providers to implement these guidelines has contributed to the widespread exclusion of financial services to many over the past decade.

## Policy developments

There are a number of distinct policy developments in this area which may impact on Travellers. Firstly, moves are in train to develop Basic Payment Accounts in Ireland<sup>10</sup>. These accounts are targeted at those who are particularly excluded and aim to be a gateway to more appropriate and accessible financial services. However, there are concerns that the provision of Basic Payment Accounts exclusively to those on low income could create a two tiered system and may lead to exclusion within inclusion.

Additionally, developments are also well advanced to move towards the use of electronic payments in Ireland as a replacement for cash and cheques. The Government has established a National Payments Strategy and National Payments Implementation Programme. This programme will result in all government payments, such as social protection payments, being paid electronically to an individual. This has potential implications for groups such as Travellers who generally have a preference for managing their money through the use of cash. Managing in a non-cash environment is difficult for people with limited resources and may cause further hardship for those already struggling on a low income. This may be compounded when literacy and language difficulties exist. According to Corr (2011), people are choosing to operate in cash as it allows greater control of money. They are choosing not to use current accounts due to the "lack of control" and because it is "unnecessary to manage on a low income"<sup>11</sup>.

## MABS

With the deepening financial crises facing all sections of Irish society, MABS is in huge demand and under considerable strain. MABS offices around the country continue to report an increase in demand for their services from people who would not heretofore

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<sup>9</sup> <http://www.finance.gov.ie/viewdoc.asp?DocID=1210>

<sup>10</sup> Basic Payment Accounts allow people to receive and withdraw money and to pay bills. Some facilities such as overdrafts are generally not provided.

<sup>11</sup> Preliminary findings from research study: Managing on a Low Income Within the Electronic Economy: March 2011

have been considered part of the primary target group of “low income families”. Such pressure means many MABS are unable to invest time in community education.

An Audit of MABS, among other agencies, undertaken by the Office of the Comptroller and Auditor General (2008), concluded that there was a need to review both the extent to which MABS is meeting the needs of the target population, and the lack of emphasis placed on community education by MABS as a method of debt prevention.

National Traveller MABS has consistently highlighted Travellers as part of the target population for MABS. In order to put the needs of the community into context, we now turn to the issues that are at the heart of money management difficulties among Travellers, as highlighted by respondents in the various meetings and focus groups.

# 3 Issues Relating to Personal Finance Among Travellers

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**In this chapter, we report on the concerns raised by respondents in the 37 Local Area Meetings and 4 focus groups that relate to money management among Travellers.**

In the Local Area Meetings, the question: “In your experience what needs or issues emerge for Travellers regarding financial matters?” elicited 305 responses. The responses came from representatives of 105 Traveller organisations and other community based support and service organisations including 41 MABS Offices.

Many respondents identified the same or similar issues. By collating all the responses, 50 distinct but connected issues were identified (see Appendix (i)).

Many of the same issues were raised in different Local Area Meetings. The 5 most noted issues emerged in over 30% of meetings and were also raised consistently in the focus groups. These will be examined in more detail in this chapter. The issues that appear less frequently are often interconnected with the main issues identified, and will be discussed within these broad headings as appropriate.

The core issues raised are as follows:

- Income inadequacy
- Access to financial services
- Illegal debt
- Accommodation and utility costs
- Costs of life events

## 3.1 Income inadequacy

The underlying difficulty of people not having enough resources upon which to live came up consistently in the focus groups conducted with Travellers themselves, and is at the root of many of the issues that were identified in the LAD meetings.

Declining income coupled with increasing costs combined to make managing on a social welfare payment extremely difficult, if not impossible. Although occasionally mentioned in the Local Area Meetings, income inadequacy was most evident in the focus groups where it was often referenced as a ‘fact of life’. Typical comments were:

*There is a lot of hardship among Travellers*

*You are really on your own*

*We survive week to week*

The Society of St Vincent de Paul (SVP) was mentioned in all the focus group sessions as an actual or potential source of charitable income support. Two groups felt that the SVP could have more input in their area, whilst participants in the other 2 focus groups felt that people couldn't live without their help:

*There is a huge dependency on the Saint Vincent de Paul*

Interestingly, there was a consensus that the SVP could provide its support a little differently. It was suggested that, rather than making once-off payments, SVP could structure financial support over the longer term while working with the MABS adviser and the Traveller client towards a structured payment plan. It was felt that this would be a better use of resources and could help discourage dependency:

*Set up a structure so that they could pay off the bill and move forward*

The responses from some participants in the focus groups suggested that the way assessments of need are carried out vary considerably between SVP conferences and that a more standardised approach is needed.

## 3.2 Access to (mainstream) financial services

Travellers do not use mainstream financial services to the same extent as the population as a whole as shown by previous research (Quinn and McCann, 1997; Quinn and Ní Ghabhann, 2004; Corr, 2006). The discussions in the Local Area Meetings and focus groups suggest that this remains the situation in 2011. A number of reasons for not using such services were identified during these sessions:

1. Lack of information and support
2. Customer identification requirements
3. Literacy difficulties
4. Relationship and trust issues
5. Credit union issues.

### 1 Lack of information and support

One of the focus groups highlighted the need for support when Travellers are trying to open bank or credit union accounts. In contrast, members of another focus group all had bank accounts (for the payment of wages), so this was not an issue for them.

The view frequently expressed was that there appears to be an assumption among service providers that the information they make available is accessible to Travellers. However, the methods used may not be suitable for Travellers with low literacy levels or with low educational attainment. This was identified in some of the Local Area Meetings.

Information distribution methods may also not be appropriate for those accustomed to using more Traveller specific services such as Traveller social workers, visiting teachers and Training and Education Centres. Thus, information may not be even reaching many Travellers. This may be compounded by the recent cutbacks in Traveller Specific Services.<sup>12</sup>

### 2 Customer identification requirements

Identification requirements for opening bank accounts and applying for other financial services was discussed at length. It was raised in both Local Area Meetings and in the focus groups.

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<sup>12</sup> For example, the withdrawal of Resource Teachers for Travellers, 42 Visiting Teachers for Travellers, additional teaching hours for Travellers by September 2011, and the phasing out of Senior Traveller Training Centres by June 2012.

*This can lead to many not bothering.  
It's too time consuming*

*This can lead to extra expense which put  
people off*

*My brother had a valid driving licence, a  
passport but no utility bill in his name and  
this was a problem*

As noted earlier, following the introduction of the Criminal Justice Act 1994, Guidance Notes for Credit Institutions were introduced which offered reasonable alternative measures to establish the identity of a person when the preferred passport and utility bill were not available.<sup>13</sup> Such reasonable measures cover a broad range of options and, if implemented by the financial institutions, will ensure access to all. However the lack of consistency among financial institutions regarding implementing the guidance notes was evident. An example related to the ML10 Form, an alternative form of identification issued by the Garda Síochána. Respondents reported that many people do not seem to know about the ML10 form, including many Gardai and staff in mainstream financial institutions. Another example related to some financial institutions, who according to one of the focus groups, are continuing to look for letters from the local authority, even where a person is not on a “legal” site and therefore could not produce such proof of address.

### **3 Literacy difficulties**

Literacy levels act as a barrier for Travellers accessing and using mainstream financial services. Literacy problems were raised in several Local Area Meetings, and although literacy was not an issue for one focus group, it clearly was in others where literacy levels were much lower:

*Forms everywhere, even in a doctor's office,  
I can't read them*

One respondent described the paperwork involved and remarked “why bother?” The need for simple, straightforward procedures

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<sup>13</sup> <http://www.finance.gov.ie/viewdoc.asp?DocID=1210>

for setting up banking, saving and credit facilities was also raised as an issue.

This challenge to providers of financial services is similar to challenges faced by providers in other countries where members of minority cultures are unable to avail of services designed for the majority culture. As a response, more innovative schemes are being developed, particularly across the developing world (Napier et al., 2010). Examples of such schemes are the use of mobile phones to receive and make payments and to access basic banking facilities, the provision of micro-credit services and the extension of insurance through cash-based “off the shelf” products.

There was a consensus among respondents that more appropriate services, and user-friendly policies and procedures, could help people avail of financial services if they so wish, and could, in time, directly compete with the attraction of non-mainstream alternatives such as illegal money lending. The issues identified here point to the need for financial services that are simple to access and use, with as little associated ‘red tape’ as possible.

#### **4 Relationship and trust issues**

People’s view of banks varied. No negativity to individual staff or services was expressed, and some focus group participants felt that if you were known in an area, there was no problem:

*If you’re known in town, you’re ok*

However, trust of banks, in general, came up as an issue; one discussion centred on a preference to save at home at a time of recession in particular, in part through a concern that banks could take people’s money if they needed to. A fear of borrowing also came up:

*Giving yourself a bigger loan to pay off*

#### **5 Credit Union issues**

Credit unions, along with post offices, are viewed positively within the Traveller Community as a whole (Quinn and McCann, 1997; Stamp, Murray and Boyle, 2011). A word frequently used to describe credit unions in this study was “approachable”. Primary Health Care Workers spoke about regularly promoting the credit union to families that they work with. However, there were concerns from some regarding access, for example the case of a

Traveller group housing scheme being excluded from the common bond of the local credit union.<sup>14</sup>

A difficulty in opening accounts due to the lack of a long-term permanent address and/or utility bill was also raised. Lack of information about credit unions was identified as an issue for some Travellers who may know a little about credit unions, but may be apprehensive of using their services because they do not understand the processes involved in saving or borrowing, or do not have enough information about them. One respondent noted that in their area:

*Some [credit unions] still operate a 'one day a month' policy where new members can join  
This can be very off putting*

Some Traveller participants, who were shareholders in their local credit unions, appeared not to be aware of other benefits of membership. There was a sense of people, in some cases, being afraid to ask, not understanding the written information provided due to a lack of literacy skills, or simply not knowing where to get information. It also seemed that some Travellers may be unaware of the Death Benefit Insurance (DBI) Scheme offered through many credit unions, and the claims procedure involved. Finally, the loan application process was often seen as being too detailed and lengthy when a fairly pressing need for credit arises; hence, the use of illegal moneylenders for immediate credit, even though people know this is considerably more expensive.

### 3.3 Illegal debt

This issue was frequently identified in both the Local Area Meetings and focus groups; it refers primarily to the use of illegal or unlicensed moneylenders.<sup>15</sup>

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<sup>14</sup> National Traveller MABS is currently undertaking a mapping of all Traveller accommodation and credit unions to ensure that all sites are included in a credit union common bond.

<sup>15</sup> Moneylending is the practice of giving cash loans or supplying goods or services that are repaid at a high level of interest over a short period of time. Moneylenders are required to hold a licence from the Central Bank (formerly the Financial Regulator). Illegal or unlicensed moneylending, therefore, refers to the practice of lending money without a licence; this is a criminal offence carrying potentially severe penalties, prosecutable by the Garda Síochána. The extent of illegal or unlicensed moneylending in Ireland is unknown. There are 46 licensed moneylending companies in Ireland at the time of writing (August 2011), and interest rates can be as high as 187% APR. Details of all licensed moneylenders and the terms within which they are licensed to trade, are available via the website of the Central Bank (<http://registers.financialregulator.ie/DownloadsPage.aspx>).

Although most of the discussions focused on illegal moneylending, the use of a major licensed moneylending firm, especially at Christmas time, was discussed in one (rural) focus group. Participants were concerned that many families are finding it more difficult than before to meet repayments, following a reduction in income as a consequence of recent budgets.

Unlicensed moneylending is a criminal offence in Ireland. It has consistently been reported to be an issue within the Traveller Community and to have created enormous difficulty for many Travellers in terms of exorbitant interest rates, spiralling debt, harassment, threats and dependency (Quinn and McCann, 1997; Quinn and Ní Ghabhann, 2004).

However, for many it still appears to be the most convenient way, if not the only way, of accessing credit at a time of immediate need such as when an unforeseen event has occurred or at certain times of the year such as Christmas:

*You go to an illegal person, you get that money within 24 hours*

In one of the (urban) focus groups, it was felt that in that particular area, the problem was increasing. In another (rural) focus group, it was confirmed that:

*This is happening...although families don't come out and discuss it*

The concern was that vulnerable families “cannot see a way out”. People use unlicensed or illegal moneylenders for various reasons. Lack of access to low cost legal credit, easy access to a moneylender who comes to the door, and a lack of paperwork are just some of these reasons (Quinn and Ní Ghabhann, 2004). Illegal moneylending can also be attractive for people who at times of emergency, grief or addiction, are unlikely to be thinking through the long-term implications of borrowing money from such a source, and who just need money quickly. An example was given of vulnerable people being targeted by illegal moneylenders at a time of bereavement:

*You take that to get over the next few days*

Some respondents reported the use of violent threats to extract payment. As one Traveller put it:

*They're looking for you 24/7*

Linked to this were reports that illegal moneylenders, some from within the Traveller community and some from outside it, were actively targeting new estates where people are at their most vulnerable. Young adults or teenagers are also being targeted into "buying fashion on 'tick'".

A number of specific points were made about the practice of borrowing from illegal moneylenders. These related to:

1. Lack of awareness,
2. Lack of access to legal credit,
3. Illegal moneylending and illicit drugs,
4. Fear of breaking the silence, and
5. Ease of access.

We now look at each of these issues.

### **1 Lack of awareness**

Some respondents felt that there was a lack of awareness among Travellers regarding the consequences of borrowing from illegal moneylenders. Respondents stated that they felt many families were unaware of the rapidly spiralling debt that is incurred through exorbitant interest rates, and at one area meeting it was remarked that:

*Many [Travellers] did not realise it was illegal... it was accessible, affordable (at the time) and didn't include external agencies*

There was agreement in one focus group that there is a lack of education regarding such lending, that "people don't understand", are "unaware of the cost" and can be forever trapped in a lending and borrowing cycle:

*I know one man who was always in debt to them and had to send his daughters onto the street to pay them off*

## 2 Lack of access to legal credit

Lack of access to legal and affordable credit was mentioned as a reason for people resorting to the use of illegal moneylenders. The issues involved here, namely lack of information and support, customer identification requirements, literacy difficulties, together with relationship and trust concerns, have already been discussed above (3.2.).

## 3 Illegal moneylending and illicit drugs

Several respondents relate the increase in illegal debt to the increased use of illegal drugs. This issue has also been identified within research studies (e.g. Fountain, 2006). It was felt that fear, shame and embarrassment may prevent victims from seeking help from services such as MABS. There is a particular shame attached to the use of illegal substances and to the incurrence of illegal debt owed to the drug 'pushers'.

In one of the focus groups, the issue of drug use was discussed in some depth and it was made clear to us that dealers are actively targeting the families, especially the wives and mothers of the person who owes the debt:

*Drugs is a huge issue here...Many families are in debt to dealers and...people do not want to discuss this openly for fear of reprisals from both dealers and the extended community*

## 4 Fear of breaking the silence

It was noted that many Travellers who are in debt to illegal moneylenders feel they cannot talk about it to others, so cannot get support to deal with it.

Fear of the consequences of "coming forward", and of non-payment, were major concerns. Some respondents stated that some of the illegal moneylenders are themselves from the Traveller community, so the dynamic of 'reporting' on one's own people is another barrier.

## 5 Ease of access

Respondents frequently mentioned the simplicity and privacy involved in using illegal moneylenders. Despite the many negatives, there was an understanding of why, for these reasons, a moneylender was often the chosen option for the potential borrower:

*The borrower does not have to answer any questions about why they need the money or about their personal situation...it is easy to see the attractions to getting money this way*

Respondents noted that access to cash through moneylenders is “easy and quick” in comparison to the various obstacles Travellers can face when trying to access mainstream credit; for example, the identification requirements of banks and credit unions discussed earlier.

One focus group contrasted the ease of accessing a loan from an illegal moneylender with the longer process required by a credit union. Thus, convenience and other considerations clearly outweighed cost in the minds of the members of this group. It is, therefore, an understandable choice for some in times of emergency.

In one focus group, members stated that illegal lending did not exist in their community and any further probing on the subject by the facilitator was met with silence. It was stated by one group member that when looking for money:

*You pay for your privacy*

### **3.4 Accommodation and utility costs**

A number of key issues arose relating to accommodation and utility costs and can be identified as follows:

1. Living in caravans
2. Insurance costs
3. Transition from a caravan to a house
4. Utility Costs
5. Pre tenancy courses
6. Local Authority Rents

Respondents noted that debt issues tend to arise more frequently at times of change, such as moving from a caravan to a house, getting married or receiving an allowance or wage for the first time.

## 1 Living in Caravans

The most frequently mentioned problem facing Travellers when living in caravans was the cost of repairs. One respondent, a representative of a link agency for Travellers, explained their perspective in writing to us as follows:

*As a link agency for Travellers, we come across on a daily basis the dire conditions the majority of our clients were and still are living in. Because the council loans, that are sometimes available, are not enough to purchase a decent caravan, Travellers are accepting loans from the council that allows them to buy only sub-standard accommodation that does not out-live the lifespan of the loan. So very often, our clients are left paying for a caravan that has fallen apart long ago. The implications of this are that the family needs to borrow again, paying back two loans for two bad caravans.*

Most caravans bought by instalment are not paid off by the time they need to be replaced or repaired. If the family is in rent arrears to the Local Authority for the bay, the Authority will not, we are informed, contribute to caravan repairs. Also, it was noted that Travellers have traditionally burned a caravan if a family member has died for reasons embedded deeply within Traveller culture. In such instances, the family often has no alternative but to borrow money from other sources (possibly an illegal moneylender) to replace it.

## 2 Insurance costs

Insurance costs were reported as 'high' in regard to both caravan insurance and motor insurance. Respondents noted that Travellers were often subjected to "huge quotes" for motor insurance, which is an essential expense for many Travellers, as Traveller specific accommodation is often located on the outskirts of towns:

*Traveller families usually place a great importance on having a form of transport... and pay high costs for insurance*

Insurance for caravans as holiday accommodation is priced as a reasonable risk, but as a primary residence, it is considered to be a high risk, and therefore costs are high. Travellers, due to both the cost and difficulty in accessing reasonable insurance, do not in the main insure the caravans they live in. Therefore, if and when a caravan needs repair or replacement, there may be no insurance to cover costs. As was commented upon in the focus groups:

*Travellers find it difficult enough to get insurance for cars and vans, let alone caravans.*

*If you have an address on a halting site, you will be charged higher...seen as high risk*

### **3 Transition from a caravan to a house**

Travellers are increasingly being moved from caravans on halting sites into local authority and private rented houses. The transition from living in a caravan to living in a house may be difficult, and can often result in debt for many Traveller families. This issue arose in three of the four focus groups, and in nearly half of the Local Area Meetings. As one respondent explained:

*Once a Traveller makes a move to settled accommodation...they are faced with excessive bills for all domestic costs plus any added costs they incur furnishing their new home: line rental, bin charges*

Respondents in the focus groups felt that their historic system of managing money with cash did not work in a system that is based on deferred payment or credit.

High emotional stress and claustrophobia were mentioned by some respondents.

### **4 Utilities**

Several respondents in the Local Area Meetings reported that when Travellers moved into housing, they were often shocked at how utility bills mounted up. Living in a house, as compared to a caravan, entails a different method of utility consumption, of

measuring or controlling the use of the utilities, and of paying for utilities. For example, when living on a halting site, the family is used to paying for electricity or gas through a metering system or by buying a cylinder. Respondents pointed out that paying for fuel in this way (by “pay as you go”) makes the user very conscious of both the amount purchased and the amount used.

*How Travellers use electricity is often a significant issue [especially] when they move into private rented accommodation*

Travellers who had been living in a house all of their lives, were of the view that utility use by Travellers accustomed to living in caravans was contributing to high fuel bills. One example given was the “use of cooking gas for heating a room”, whilst the use of electricity can also be a concern:

*We all sleep on the kitchen floor at night because it's the only place with any heat*

The main problem, which came out of the discussions, is that people not used to a continuing supply can be unaware of the extent to which costs can increase the longer appliances are used, and the higher the settings. Costs are effectively “invisible” and the resulting bills can therefore be quite a shock for many. A participant in one of the focus groups, who had previously lived in a caravan explained:

*Then we had generators...and you just had to put in a few pound each week for what you use*

A further point made referred to literacy levels, where people may not be able to read their bill, hence they may not be fully aware of why their bills are so high, and how they can reduce them in the future. The continuation of bills, or bills running into each other, appeared to be a distinct cause of difficulty for Travellers used to paying for a product or service outright.

*They should have left us on the road we were better off...now we have problems*

## *Travellers are used to paying in a different way*

Many found the length of time between bills to be too long, given the custom of many Travellers to “budget by the day”. Most participants in one focus group had ESB easy-pay cards, but they appeared unable in some cases to understand the bills. Arrears in excess of €800 were mentioned. Again, a lack of confidence in dealing with service providers (in this case utility providers) was evident in the focus groups.

Participants in one focus group highlighted the difficulty of being faced with an array of different bills at different times and emphasised that pre-tenancy and post tenancy advice did not help much in this respect. Difficulty in adapting to new payment methods was acknowledged by group members. The problem of “poor” money management or “overspending” was mentioned in a small number of Local Area Meetings.

### **5 Pre-tenancy courses**

The view, in summary, as expressed in the focus groups was the absence of preparation for the change:

*People are put into accommodation and forgotten about*

*There is nobody there to listen to ya...nobody wants to help ya*

In some Local Area Meetings, respondents felt there was a need for local authorities to invest more time and resources in pre-tenancy courses. It was observed that, although local authorities warn new housing tenants that additional costs can occur when living in a house, this may not be fully understood by new or prospective tenants who are unlikely to have had any previous experience of such living conditions.

Currently, National Traveller MABS provides inputs at courses of which it is made aware. These are mainly short inputs, provided as part of several information sessions that are given to the tenant whilst they are still awaiting receipt of the keys. Consequently, much of the information probably appears irrelevant from the perspective of the potential tenant. The information may, however, be more relevant once the tenant has actually experienced life in their changed surroundings.

## 6 Local Authority rents

Rent for Local Authority housing is somewhat more expensive than renting a bay on a halting site, and it was reported to us that private rents are often considerably more expensive than Local Authority rents, even with Rent Supplement payment.

The amount of rent charged by local authorities was a major concern for a number of respondents in one focus group, who felt that they were paying high rent for accommodation. There were some reports of housing with no heating due to breakdowns, or services that had been disconnected due to faults which were never rectified.

Problems can also arise where Travellers are faced with having to move out of local authority accommodation due to the threat of violence, 'moving on' being a long standing tradition of conflict management for Travellers. This may be deemed to be giving up accommodation "without just cause" and consequently Rent Supplement for alternative privately rented accommodation, likely to be the only option in the short term, may be refused.

In terms of local authority rent increases, notification may go unnoticed where a tenant has literacy difficulties. Examples were given of tenants only becoming aware they were in arrears when they applied for repairs to be carried out. In one focus group, there was a long discussion about rent arrears being sometimes allowed to accumulate, as a result of a delay in notifying the tenant that there had been an increase.

Better communication between relevant staff in local authority housing departments and Travellers would, it was suggested, address some of these difficulties. A lack of confidence when dealing with local authorities, and utility providers in general, was particularly evident in one of the focus groups; advocacy support in this regard would appear to be important.

The consequences of rent arrears can be eviction. This was discussed in one of the focus groups where a process of moving from council accommodation to the side of the road, and then being evicted from the road-side and moving back into housing was described. There was real frustration that the Local Traveller Accommodation Consultative Committee<sup>16</sup> (LTACC) is not listening to what the issues are:

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<sup>16</sup> Under the Housing (Traveller Accommodation) Act, 1998, Local Traveller Accommodation Consultative Committees are a statutory requirement. Each local authority is also required to develop and implement a Traveller Accommodation Plan (TAP). **The role of the LTACC is to advise on the preparation and implantation of the TAP; advise on the management of Traveller accommodation; provide a liaison between Travellers and the local authorities and to help with the annual count and assessment of needs.**

*Every month, the same issues coming up, they are not being resolved*

### 3.5 Cost of life events

A frequently identified financial issue for Travellers may be described as coping with the costs of “life events”. For the purpose of this report, life events refer to funerals, weddings, christenings, communions, and confirmations. They may be planned, as in the instance of a communion, or unplanned such as in the case of most funerals.

The issue of “perception” arose in the focus groups. In one focus group, a strong view was expressed that the settled community’s view of Traveller weddings is heavily influenced by media representation of these events and that this representation is not the reality for many. In contrast, another focus group felt that Travellers generally tend to pay a lot for life events such as first communions, christenings, weddings and funerals. In respect of the latter, one participant remarked:

*It costs more to die than be born*

The main reasons given for the expenses were that **“you are what you have”** and the importance of perception, **“that what you show is what you have”**. Peer pressure was an issue for this focus group whose members felt that you would be looked down on by others in their community if you did not spend a lot on these occasions. Although some people in the group felt that the spending was exorbitant, in their opinion “it was a tradition” albeit “an expensive tradition”.

Family (and in some cases community) support with finances, particularly around funeral costs, was said to be common, although some felt that families can differ in the amount of support that is given. The different views expressed in the focus groups serve to illustrate, among other things, the importance of not treating Travellers as a “homogenous group”.

## Unplanned events

Debt due to unplanned events<sup>17</sup> such as death and serious illness was mentioned<sup>18</sup> in a number of the Local Area Meetings, while problems resulting from inter-family feuds were also mentioned.

When an event is sudden or unplanned, as already discussed, many Travellers have little alternative but to resort to illegal moneylenders because they do not have access to, or information about, mainstream, affordable credit options, or to savings and insurance facilities. Certain social welfare payments may not be available to help with the costs depending on the circumstances. In the case of bereavement, the lump sum Bereavement Grant is unlikely to be available to many Travellers. This is because it is a social insurance based payment, and many Travellers may have insufficient contributions to qualify, given high unemployment and self-employment rates among the Community as a whole.

Problems were also identified in relation to the claiming of Exceptional Needs Payments (ENP) from the Health Service Executive (HSE) at times of crisis<sup>19</sup>. These problems relate to people being unaware of eligibility criteria, being unwilling to claim in some cases out of embarrassment or fear of refusal, and administration issues. Information and support is clearly needed to assist Travellers in this area.

## Planned events

Respondents also identified planned events such as weddings and other religious and family celebrations as giving rise to debt problems. It is recognised that it is a Traveller cultural norm to have larger and more demonstrable rituals and celebrations for major life events in comparison to settled families e.g. for weddings and christenings. However, it is important to make the distinction that it

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<sup>17</sup> National Traveller MABS is currently (2011) finalising research into the burden of funeral costs on Travellers (Stamp, Murray and Boyle, 2011, forthcoming).

<sup>18</sup> As already discussed, Travellers traditionally 'move on' to avoid conflict when and if there are feuds between family members. With the increasing transition to housing, 'moving on' can become more of a financial issue. Specifically, rental accommodation costs may not be subsidised in circumstances where a person is regarded as surrendering a local authority tenancy "without just cause".

<sup>19</sup> These are explored in more depth in our forthcoming Funeral Costs Study (Stamp, Murray and Boyle, 2011). An Exceptional Needs Payment is a single (social welfare) payment to help meet essential, once-off, exceptional expenditure, which a person could not reasonably be expected to meet out of their weekly income.

is not the events themselves that are at issue here, but rather how the associated costs are managed. As one respondent stated:

*While it may seem extravagant to spend thousands on a funeral and headstone, these are the wishes of the people. It is how they access and manage their debts due to this that is of concern*

One focus group felt strongly that Travellers in their community did not pay substantial amounts for life events such as first communions, christenings, weddings and funerals. Participants described how they paid off the costs of clothes over a period of time, and saved for what they could. Descriptions were given of a mother's wedding dress being used to make a christening gown or communion dress.

There was an overriding view that in order to manage costs, Travellers need to be able to more effectively utilise mainstream financial services in a way that is appropriate and sensitive to their cultural values.

# 4 MABS and Travellers working together to promote financial capability and financial inclusion

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**In this Chapter, we focus on MABS, other service providers and the Traveller community and examine how the relationship between the groups can be developed and strengthened. We examine issues and proposals made during both the LAD meetings and the focus group meetings in relation to:**

- Promoting access to MABS and relevant services
- Promoting financial capability amongst Travellers
- Promoting financial inclusion initiatives for Travellers.

A series of recommendations, drawn from the issues raised in both this chapter and chapter 3, conclude each section. These recommendations will, it is hoped, help form the future work strategy for National Traveller MABS. (A full list of the suggestions made is available in Appendix (ii)).

## **4.1 Promoting Access to MABS and relevant services Issues raised by groups which informed suggestions made**

In discussing the matter of how to promote better access to MABS for the Traveller community, a number of issues were raised within the groups which laid the foundation for suggestions put forward. Issues included:

1. Awareness of MABS
2. Relevance of MABS
3. Privacy and confidentiality
4. Gender issues
5. Literacy levels
6. Changing MABS client profile
7. Data Gaps
8. Cutbacks

We will take a brief look at these issues now.

## 1 Awareness of MABS

Experiences of Travellers in accessing MABS, and their perceptions of the service, appear to vary considerably. In two focus groups there was considerable knowledge of, and engagement with, MABS. However, in the remaining two focus groups, there was a clear lack of awareness of what MABS is, what it does and how it does it. In one focus group, where literacy levels appeared to be high, it was striking that the majority of participants did not know of MABS, although some had heard of National Traveller MABS through work.

Participants in this group did not distinguish between local MABS and National Traveller MABS, and did not understand how MABS operate, what they offer or their role within the community. Furthermore, they did not know where they could access a MABS adviser or even how to access information to locate a MABS office.

One focus group said that MABS had not been advertised to participants through any groups or educational services they attended, nor had any been referred to MABS by any other services. In another focus group, the participants also had little or no contact with the local MABS.

## 2 Relevance of MABS

In terms of the perceived relevance of MABS to Traveller's lives, different views emerged among the focus groups, both positive and negative. A consensus emerged that Travellers would see the special account scheme<sup>22</sup> as a useful money management tool. The overwhelming view from the Local Area Meetings conducted was that many Travellers need MABS. In the majority of areas, very positive views were expressed about how MABS is delivered. However, many in the focus groups had reservations about using MABS. Travellers would not use the service, according to some, because they feel it would be of no help in their situation, they have their own system of budgeting as their income is so low, and as a result they don't need a "budgeting" service:

*Travellers budget very well...because they have to manage*

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<sup>22</sup> The special account scheme enables MABS clients to repay debts and bills by making regular payments generally through a local credit union, in accordance with a budget plan drawn up in conjunction with a money advisor.

### 3 Privacy and confidentiality

Discussing personal matters with a settled service provider or stranger was an issue of concern for many Travellers. Many Travellers are wary of disclosing information to statutory institutions. Like many within the settled community, Travellers can be cautious and anxious about providing information on personal finances, even when they know that the information is being requested for the purpose of helping them. These feelings, it appears, can be enough to deter them from availing of MABS.

Confidentiality was an issue for some respondents, although it was acknowledged in one focus group that *“you could trust an advisor because that was their job”*. The interview to assess a person’s financial position was not welcomed by focus group participants who felt that *“debt is a touchy subject”* and that there is, therefore, a reluctance to openly discuss financial problems.

*Travellers tend to keep financial matters very private and are unwilling to discuss these openly with anyone*

There may be added shame in some cases, where difficulties arise through circumstances that may not be viewed as sympathetically both inside and outside of the Traveller community, such as illegal borrowing, gambling or substance abuse.

### 4 Gender issues

There is a gender dimension to the use of MABS among the Traveller community. On average, a majority of MABS users (around 55%) are women<sup>21</sup>. The sense from respondents was that the percentage of Traveller women using MABS would be considerably higher given the responsibility assigned to them for household budgeting and for childcare.

*Women organise the home*

Some respondents noted that male spouses consider their social welfare money as money for their personal use only and not part of overall household income.

*Women are left carrying the burden, always*

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<sup>21</sup> <http://www.mabs.ie/publications/STATS/MABS%20stats%20Q2%202011.pdf>

The consensus was that a woman who is trying to manage and possibly stretch a limited household budget, may not want her spouse or other family members to know she is struggling to make ends meet. This sense of failure may prevent many Traveller women from disclosing their financial difficulty and from accessing support from MABS.

It was felt that in such instances many will look for “quick fix” and simple solutions from moneylenders, charities and social workers, rather than enter into discussions with MABS about family finances and payment plans

In one of the focus groups, a view was expressed that a subtle change may be taking place in responsibility for managing the household’s financial affairs:

*Women are traditionally the organisers of the home but this is changing...some men pay all the bills*

## **5 Literacy levels**

As already discussed, literacy difficulties can present a barrier to accessing various types of service. This also applies in the MABS context. Respondents were concerned that low literacy levels may lead to low self esteem and can act as a deterrent to seeking out support and advice:

*Travellers are fearful of attending a service when their own literacy skills are poor*

## **6 Changing MABS client profile**

Some participants at the Local Area Meetings felt that the profile of MABS had changed. This referred to a perception that MABS was now dealing mainly with clients with higher incomes who are in difficulty with mortgages and bank debt. In some areas, long waiting lists were reported which can clearly be a deterrent for Travellers approaching MABS.

## **7 Data gaps**

In terms of service monitoring and evaluation, many local MABS offices reported that there is no method of measuring Traveller, or indeed any other ethnic minorities’, use of the service. MABS does not have a system whereby Traveller clients or other ethnic

minorities can be identified as culturally distinct groups within the service. Consequently, MABS offices are unclear about how many Travellers are actually using their services<sup>22</sup>. A similar “data deficit” appears to apply to other service providers and community groups.

These data gaps result in an inability to accurately measure Travellers’ access to services including MABS. Addressing this deficit in data would allow services to develop and provide appropriate resources to meet the needs of the group.

## **8 Cutbacks**

The recession is clearly impacting on Travellers’ opportunities to interact with MABS. Senior Traveller Training Centres were, according to many respondents, an excellent contact point for the provision of money advice. However, the centres are due to close in 2012 and according to one respondent...

*[The closure] will have a huge impact on Travellers using [MABS] services*

For many, the receipt of a training allowance was the first opportunity to open a bank account. Such opportunities will be lost as centres close down.

### **Main suggestions made in relation to how MABS and the Traveller community can better work together.**

A number of suggestions were made, at Local Area Meetings and in focus groups, as to how Travellers could better access MABS services. The main suggestions relate to three main areas:

1. Information provision by MABS including the use of more appropriate materials
2. Outreach initiatives to make MABS services more accessible
3. Enhanced partnership between MABS and possible referrers (including Travellers themselves).

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<sup>22</sup> National Traveller MABS has proposed the development of an ethnic identifier for use in MABS services. This will enable MABS to measure the use of the service by minority ethnic groups while also ensuring proper provision can be put in place where necessary.

## 1 Information provision by MABS including the use of more appropriate materials

As discussed above, it was generally felt that information about local MABS services was not always reaching local Travellers. Suggestions revolved around how information could better be made available, what it needs to convey, and how it could do so in a more Traveller appropriate way.

### 1.1 Information sources

The consensus was that information about MABS needs to be accessible to Travellers, for example through Traveller Community Development Projects (CDPs). These were frequently put forward as conduits for information about MABS. While specific Senior Traveller Training centres are due to close in 2012, MABS should target training/education centres with a Traveller population. Suggestions included having MABS phone numbers (including the Helpline number) and contact information on the back of social welfare and supermarket till receipts.

### 1.2 Information content

There were various suggestions regarding specific information that would need to be conveyed to Travellers. This can be categorised as follows:

- (i) How to make an appointment. This should include information on waiting lists, what constitutes an emergency and how emergencies are dealt with.
- (ii) The type of questions people might be asked at interview and why.
- (iii) The information a client would need to bring/share in order to work effectively with MABS to enable the money adviser to assist him/her to resolve their difficulties.
- (iv) The confidentiality of the MABS/client relationship and what this means.
- (v) Convey a positive message about the MABS client: Rather than a focus on debt and failure, promote the message that the MABS user is *“the good money manager, rather than the failed one”*.
- (vi) An emphasis on MABS as a provider of ‘advice’ rather than ‘support’ which can sometimes be understood by Travellers to mean ‘financial support’.

### 1.3 Materials

One area of discussion focused on the development by MABS of more Traveller inclusive materials. A greater use of symbols was suggested as a way of addressing literacy difficulties. Using existing materials as a way of promoting MABS ethos to Travellers was suggested; it was felt that the resource “101 Square Meals” could be better promoted as a resource for Travellers. By way of example, National Traveller MABS distributed copies of this publication at all Local Area Development meetings, and invariably had requests for more. It is understood that this book is used in many Training Centres and Community Education courses, but copies are becoming rare, hence another print run could be useful. The resource is available via the Internet<sup>23</sup>, but this is of limited value to many Travellers, given limited access to the Internet among the community in general (Census, 2006). An interesting suggestion was that maybe the idea behind the publication could be extended to further publications:

*Why not produce “x” ways to heat a home; “x” tips for day to day saving?*

Consideration should be given to the development of more Traveller specific promotional material. Such a move would ensure that MABS conveys an awareness of Travellers, and would clearly send a message that the service is interested in the needs of Travellers. Greater use of MABS case studies in promotional materials was also recommended; it was felt that the use of case histories of Travellers who have successfully used MABS could “speak volumes” to Travellers who might need MABS. National Traveller MABS has begun to pilot such an approach; a case history was recently published in “Voice of the Traveller” (December 2009, issue 72).

## 2 Outreach initiatives to make MABS services more accessible

### 2.1 Outreach Clinics

A number of Local Area Meetings highlighted the need for Traveller-specific ‘outreach clinics’. Participants were referring here to the regular delivery of MABS in places other than the local MABS office. Many MABS offices are already operating outreach services to areas that are some distance from the

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<sup>23</sup> [http://www.mabs.ie/publications/Resources%20for%20education/101\\_Sq\\_Meals.pdf](http://www.mabs.ie/publications/Resources%20for%20education/101_Sq_Meals.pdf)

main MABS office; others operate clinics in community centres or similar venues. Again, it was felt that a willingness to meet the client at a location of their choosing, if feasible, would be a message positively received by Travellers. Although we are aware that this is common practice in some areas, it is not always possible, given resources and other concerns. The meeting place is a particularly sensitive issue for Travellers who, as previously discussed, may find it difficult to disclose the fact that they are using MABS.

There are clear benefits to bringing MABS into a “Traveller-space”. If money advisors meet Travellers in such locations, Travellers are more likely to see MABS as a service they can access with confidence. Locations suggested for outreach clinics included: Traveller Community organisations and other social centres known locally to have Traveller service users.

## 2.2 Once off events

There was a suggestion that MABS hold “open days” at halting-sites. Such events could involve a mix of discussion and general information provision, but would not necessarily involve private advice to individual clients.

Another proposal centred around more informal “social evenings”, again held where Travellers live. These evenings were envisaged as more informal discussion and information giving sessions about personal finance in general. Small meeting rooms have been built on many halting-sites to accommodate such meetings. It was felt that local Travellers, particularly women, might find it more convenient to attend such meetings or “events” without needing to source child-care.

Some respondents noted that such visits, or open days, either on the local halting-site or in the local Training Centre, would enable Travellers to *‘put a face on the service’*. They may, thereby, be encouraged to approach MABS at a later stage without being afraid of rejection or embarrassment.

## 2.3 Designated staff

Further options put forward include delegating a specific money advisor to building relations with particular minorities, including Travellers. They would be responsible for building relationships and communicating with these groups on an ongoing basis.

### 3 Enhanced partnership between MABS and possible referrers (including Travellers themselves)

#### 3.1 MABS and Traveller groups

A consistent emphasis was placed on the need for local MABS to be linked into, and have a good working relationship with, local Traveller organisations. This would facilitate the development of mutually informative and collaborative practices over time. A respondent from one MABS office suggested for example that:

*[MABS] should be building relationships first...our service benefited from early introductions through...a particularly able and effective local Traveller leader*

At another Local Area Meeting, a Traveller community group representative reported:

*We have an excellent relationship with the local MABS and so would promote the service pro-actively*

In response, the local MABS reiterated the importance of building relationships:

*We have a very good and trusting relationship with the local Traveller Community...this is essential*

There were many suggestions as to the groups with which MABS should aim to develop better cooperation. These groups were consistently identified as those who are in contact with Travellers in their everyday work or lives. Examples given included:

- **Traveller Community Projects, local, regional and national**
- **Traveller Education and Training Centres**
- **Traveller Primary Health Care Teams**
- **Counselling services, available in some Traveller Training Centres, and through the National Traveller Counselling Service in Dublin.**

In addition, examples were given of particular schemes and services relating to Traveller education, accommodation and to some extent, employment and health. It was pointed out that such services are often staffed by Travellers and by settled people who have spent considerable time developing trusting relationships with Travellers, in order to communicate in ways that are culturally appropriate for the Traveller Community. Thus, a network exists into which MABS can link more effectively.

In areas where there is a large Traveller population, there was a view that MABS should encourage a Traveller representative to become involved in MABS itself e.g. by joining the Board of Management of their local MABS. As one focus group participant commented:

*Every service that works with Travellers needs to have a Traveller on board*

Similarly, a key worker within the community could be identified who would work to promote MABS within the community. They could possibly be a Primary Health Care worker or be a development worker employed by a local community organisation.

Finally, as a means of developing better links with Traveller groups, one suggestion was that MABS could hold a “promotional” conference to bring together MABS workers and key Traveller Community Workers e.g. Primary Health Care Workers.

### **3.2 Referral**

The importance of word of mouth as a powerful means of communication among Travellers was frequently cited. In the focus groups, the importance of ‘hearing about’ something from another member of the Community, speaking from experience, came up repeatedly:

*If someone has a positive experience of MABS, they will talk about it with family members*

It was also felt that “word of mouth” referral to MABS may also come via Traveller specific services rather than mainstream services, as the former tend to be more used by Travellers.

## Recommendations for ensuring access to MABS and to relevant services

1. That National Traveller MABS explore, by way of a pilot in one local area, the viability of a Traveller key worker programme to support both the local MABS and Traveller community in addressing issues of financial exclusion.
2. That National Traveller MABS establish a Traveller consultative forum. Accessing the expertise and knowledge of the consultative forum will ensure that the work of National Traveller MABS remains focused on Traveller needs.
3. That National Traveller MABS, in conjunction with local MABS, work locally with the CIS mobile bus unit to target Travellers in their area.
4. That National Traveller MABS, in consultation with its Traveller consultative forum, develop promotional materials appropriate to the needs of the community.
5. That National Traveller MABS work with local organisations to pilot MABS/ CIS outreach clinics in Traveller organisations.
6. That local MABS and CIS develop structures to promote Traveller participation on their boards and relevant sub committees.
7. That the CIB, MABS and the CIS work towards the development of a seamless cross-referral service that takes specific account of "Traveller" customers.
8. That the CIB and MABSndI invest in visual television promotion of MABS.
9. That the CIB introduce an ethnic identifier for use by all service delivery partners. This would enable the use of local services by Travellers and other minority groups to be monitored and thereby contribute to ensuring inclusion and accessibility for all.
10. That the CIB introduce compulsory diversity awareness training for CIB, CIS and MABS personnel.
11. That other statutory, community and voluntary service providers working with the Traveller community and other minority groups, introduce similar diversity awareness training sessions for those working directly with such groups.

## 4.2 Promoting financial capability amongst Travellers

### A note on Terminology

“Financial capability” consists of the knowledge, skills, attitudes and behaviours necessary to manage personal finances and to choose and make appropriate use of financial products (Financial Regulator, 2009). A related idea is sometimes referred to as “financial literacy”, although this term relates more to the understanding of personal finance and associated options. Promotion of financial capability is one of MABS national objectives, namely:

*To facilitate the target group to develop the knowledge and skills required to avoid getting into debt or to deal effectively with debt situations that arise*

MABS promotes financial capability among its (low income) target group primarily through one to one case-work and through community education initiatives. The term “community education” in its truest sense refers to the promotion of personalised learning and flexibility within the learning group. Participants are involved as equal partners in identifying needs, designing and implementing programmes, and adapting them on an ongoing basis. In general, the goals of the community education sector include not just individual development but also community advancement, especially in marginalised communities. Community education in this sense allows participants to challenge existing structures and enables and encourages them to influence the society in which they live.

The Local Area Meetings revealed that when “community education” was discussed in a MABS context, what was being described was rather education around financial capability including money management and debt prevention education. Thus, in the rest of this discussion, we will focus on the role of MABS in promoting financial capability (including financial literacy) among Travellers.

A key part of financial capability is “empowerment”, which refers to the MABS commitment to work with clients and group members to facilitate them to take ownership of their problems and become equipped to deal effectively with their own situation. The ultimate goal of the empowerment model is that the client/group member will become capable and confident to manage the financial aspect

of his or her life without the support of MABS (Back to Basics Conference, 2005).

Promoting financial capability among Travellers is a strategic priority for National Traveller MABS; the importance of this has been recognised by the Comptroller and Auditor General (2008; 341) in a review of MABS as whole<sup>24</sup>. The importance of promoting financial capability was also recognised in March 2009 by the (then) Minister for Social and Family Affairs, Mary Hanafin T.D. When presenting Certificates in Money Management to 14 successful participants of the *Primary Health Care Money Management and Community Education Programme* in Loughrea, Co. Galway the Minister stated;

*This programme is particularly beneficial as it equips the participants with the skills to help others so that as outreach workers they can bring those skills and knowledge to the wider Traveller Community. This programme demonstrates the support and services that MABS provides and particularly its commitment to taking pro-active steps with regard to debt prevention and to supporting low income families in managing their resources effectively*

*(Minister for Social and Family Affairs, 2009)*

### **MABS financial capability programmes**

Participant focused community education initiatives were emphasised by respondents. An emphasis was placed on ensuring that any education initiative was focused on the needs of the Traveller community, alongside additional initiatives that would be available to the wider community.

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<sup>24</sup> "An important objective of the service is to educate citizens on how to avoid getting into debt. However, at present, there is no national community education strategy in place. MABS NDJ informed the examination team that they plan to develop such a strategy. An exception is the travelling community, where the National Traveller MABS company aims to address the problem of debt and access to affordable credit by encouraging clients to join credit unions or use banks, and by educating clients and groups in budgeting and money management. The employment of a full-time community education worker has facilitated the development of an educational strategy in this area" (Comptroller and Auditor General, 2008: 341)".

Consultation with Traveller groups and workers was identified as being vital in the development of such programmes. Such programmes, if targeted at or requested by Travellers, must, it was strongly felt, be Traveller-led.

### **Advice on dealing with life events**

As discussed in Chapter 3 above, changing personal circumstances can often lead to unplanned expenses and unmanageable debt. For this reason, it was suggested that financial capability programmes should include an element on dealing with the following life events:

- **Moving residence**  
*Moving to new accommodation (again, both before and after the move)*
- **Getting married**  
*It was suggested that a money advice element could be included in both pre-marriage and “refresher” courses (within the first year)*
- **Entering employment or training**  
*This refers to training that includes an allowance, (for example by way of a Community Employment scheme)*

In terms of timing, one proposal suggested arranging financial capability sessions to correspond with annual life events, such as the beginning of school terms or religious events such as First Communion and Confirmations, or in the run-up to Christmas.

It was widely acknowledged that illegal moneylenders often start calling on households in July, using the financial pressures involved in meeting back to school expenses, as an opportunity to sell their services. Further, these lenders apparently continue to offer loans right through to Christmas, by which time many families may be in a lot of financial difficulty. Therefore, it was suggested that financial capability initiatives should be timed to coincide with these ‘known’ pressure points.

### **Developing community education from within**

There was a view expressed within the meetings that in terms of the delivery of financial capability programmes, MABS staff could train people within the community to deliver programmes to their own peers and groups. Primary Health Care Workers were mentioned as possible participants.

## Accreditation

Suggestions here centred on the integration of financial capability courses into pre-existing programmes or courses, such as Numeracy or Life Skills Courses. Similarly, it was suggested that a specific FETAC accredited training programme could be developed around personal money management.

## MABS limitations

Respondents were frequently conscious that all of their suggestions have time and resource implications for local MABS services. Many felt that MABS needs more staff and resources to meet the growing demands on its services due to the economic crisis. The employment of specific local/regional community education workers was suggested.

There was some discussion about the focus “community education” should have within MABS. With the increasing demands on MABS, it is increasingly difficult for MABS staff to participate in, or to deliver, ‘Training for Trainers’ or community education initiatives in local areas. Direct client work is taking up so much time and resources that staff are struggling to set time aside for debt prevention measures. However, as was noted in the MABS Back to Basics Conference (2005):

*The devoting of resources to such initiatives is however an investment in the future, and as experience generally tells us, prevention is better (and nearly always cheaper, in the long run) than cure.*

## Recommendations for promoting financial capability amongst Travellers

12. That National Traveller MABS utilise the expertise of the proposed Traveller consultative forum when developing all future education materials and methodologies.
13. That National Traveller MABS work with local authorities evaluating current pre tenancy courses relating to Travellers, and that relevant changes are implemented to ensure that such courses are more appropriate to the needs of the new tenant.
14. That National Traveller MABS evaluate current practices and materials used in community education and develop materials and methodologies where appropriate.

15. That National Traveller MABS plan money management courses around key spending times in the calendar (as already identified by illegal moneylenders) and promote this within MABS and the CIS.
16. That National Traveller MABS identify young Travellers through services such as Youthreach, Traveller specific programmes and possibly pre marriage courses, and facilitate the delivery of money management and personal financial planning.
17. That National Traveller MABS continue to support local MABS in delivering community education by providing “train the trainers” courses.
18. That National Traveller MABS liaise with the CIB and MABSndI in developing FETAC accredited money management courses suitable to the needs of both Travellers and other minority groups.
19. That, in accordance with the Credit Institutions (Financial Support Scheme) 2008 and subsequent commitments, the banking industry fund the development and implementation of a comprehensive financial awareness programme designed to meet the needs of the most marginalised. The programme could be developed and delivered with the support of organisations such as MABS.
20. That the CIB consider funding regional community education workers in MABS.

### **4.3 Promoting financial inclusion initiatives for Travellers**

Promoting financial inclusion did not feature as prominently as promoting access to MABS and promoting financial capability during the local area meetings and focus groups.

However, there are two MABS national objectives which clearly have relevance here:

*To identify sources of credit, which can best meet the needs of the target group and facilitate them to access these sources.*

(MABS services across the country work closely with the credit union movement- it may be that services see the development of such relationships as the means of meeting this objective).

*“To highlight changes in policy and practice which need to be implemented at local and/or national level in order to eliminate poverty and over-indebtedness.”*

In terms of financial inclusion, MABS has contributed to financial inclusion initiatives locally through local MABS and at national level, primarily through MABSndI and National Traveller MABS.

During the focus group meetings there was discussion about the possibility of MABS contributing to the further development of collaborative savings schemes that are working successfully in some local areas. For example, one participant told of a group who began a community saving scheme:

*One organisation has had success in negotiating with the local credit union in setting up a saving scheme, which they call a community bank...even though some participants were reluctant to go to the credit union because they owed money there, the credit union had agreed not to use this new scheme as a way of getting the money they were owed and there are now 65 people participating...they have to give two weeks notice of intention to withdraw money although they can withdraw funds in an absolute emergency...usually it is kept in until Christmas.*

Another respondent explained how they started a 'fun' savings club for a weight loss support group:

*Another group started a saving scheme whereby all the participants contributed €3 per week while on a weight loss course...the plan was that whoever lost the most weight would get the money...however at the end it was agreed that the money would be split evenly and they all got their nails done... great fun was had and the idea of saving was introduced.*

MABS is ideally placed to promote innovative savings, banking, payment, credit and insurance initiatives in local areas. There are several examples of these, one being a local MABS initiative to facilitate people to repay fines by instalments in cooperation with the Garda Síochána. The lack of discussion on issues to do with financial inclusion in the Local Area Meetings suggests that there may be a need for National Traveller MABS to place more emphasis on Financial Inclusion in its work with MABS.

### **Recommendations for promoting financial inclusion initiatives for Travellers**

21. That National Traveller MABS continue its work monitoring policy and practices in the area of financial inclusion and addressing issues where necessary to ensure Traveller inclusion in mainstream finance.
22. That National Traveller MABS explore the possibility of alternative payment, savings, credit and insurance initiatives that are tailored to suit the needs of the Traveller community.
23. That National Traveller MABS examine the viability of "off the shelf" insurance products for use within the Traveller community.
24. That the introduction of the Basic Payment Accounts (BPA) should include a savings feature. The move towards the use of electronic payments in Ireland will result in significant cash savings for the state. Therefore, consideration should be given at the onset to allocate such savings back into a saving incentive scheme for participants of the BPA. This would not only act as an incentive but would also establish an essential

savings feature into the BPA. Individual saving incentive accounts could be operated by the banks, Post Office or credit unions.

25. That the Department of the Environment and the local authorities work together to ensure the implementation of local authority caravan rental schemes nationwide.
26. That local authorities prioritise the development of resident's associations when providing Traveller specific accommodation. This should be done using the expertise of Travellers and voluntary housing associations.
27. That the Department of Social Protection undertake a review of the Household Budget Scheme, and in particular, the range of bills that can be paid under the scheme and the proportion of income that can be deducted.

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## Appendix (i): List of Issues raised at Local Area Meetings

There were 41 MABS offices and 105 community organisations consulted through 37 Local Area Development meetings. Out of these, the following issues were identified:

ISSUE	No of meetings raised
Illegal Debt	20
Legal debt inc credit cards, utilities	17
Life Events: Christenings, Christmas etc.	16
Emergencies/Life Events; Deaths,	15
Don't want to be seen using mabs privacy,control	14
Trust issues	12
Cost of accommodation & utilitiesDiv "Use of utilities: Gas, Heaters, TVs etcCBai	12
Moving caravan to house; LA house to Prvt Rented	12
ID requirements	12
No Awareness of MABS/Can't find MABS	10
Managing on Low income	10
Access to employment	9
Literacy	9
Lack of information about HHB or takes too long	7
Can't talk about illegal money lending	8
Drugs	8
MAs lack info about Travellers/life in a caravan	6
Use of utilities: Gas, Heaters, TVs etcCBai	6
Overspending/bad money management	6
Lack of Education	6
Lack of information about Credit Unions	6
Lack of information about SW death benefit; Medical cards, entitlements etc.	5

ISSUE	No of meetings raised
Need for pre-tenancy course	5
Rent increases and deposits	5
Inter-family feuds	5
Can't talk about drug indebtedness	5
Mostly women responsible/Men not responsible	4
Gambling	4
Not everyone included/counted in Census	4
Availabiltiy of ML10 form	4
Profile of MABS has changed	4
Council won't do repairs when in rent arrears	4
CE needs a less threatening/more positive title	4
Need simplicity - not records, paper work etc	3
Proposed closure of TTC's	3
Laundry facilities	3
Alcohol	3
Heating Gas	2
No Traveller group support	2
Do not access to Banks, credit unions, credit cards etc.	2
Reimbursed Bail money, fines	2
Miss appts made by officials /or unwilling for privacy,control etc	2
Insurance	2
Repairs to caravans needed	1
Bin Charges	1
Caravan Debt	1
Not included in CU common bond	1
Shortfall paid;dependancy created;no budgeting	1
Understanding implications of national Budget	1

## Appendix (ii): List of suggestions made at Local Area Meetings

SUGGESTIONS	TIMES MENTIONED	Percentage of 37 Area Meetings
Structured community ed - groups to be consulted on what they want	21	57%
Training for trainers approach to community ed (11) Work with PHC to deliver community ed (5)	20	54%
MABS advisors to work with Training Centres to do Community ed modules (4)		
MABS info sessions ie what MA's do, what clients will be asked etc - could be incorporated in all Traveller orgs/ workshops	18	49%
Outreach clinics in Traveller centres	14	38%
Continually refer individuals ie word of mouth, primary health care workers	12	32%
User friendly leaflets with case studies etc	12	32%
Posters & all information in local services	9	24%
Need more staff and resources	7	19%
Need for promotion of service	7	19%
Meet Travellers in Community Centres	6	16%
Distribute 101square meals widely with contact no.	5	13%
Visual aids to be used in community ed, comic style booklet , DVD	5	13%
Open day on local sites on a regular basis,	5	13%
Include younger/schools where there are Traveller children	5	13%
Initiate training through Interagency apparatus	5	13%
Develop a relationship with Traveller clients to increase trust	5	13%
Updated info to all council offices	4	11%

SUGGESTIONS	TIMES MENTIONED	Percentage of 37 Area Meetings
More positive image: for good money mgmt rather than for debt	4	11%
Promote MABS as 'advice' not 'support'	4	11%
Joint outreach - money advisor and community worker	4	11%
PHC Workers obtain info from local MABS	4	11%
Traveller rep attend initial meeting for literacy support	4	11%
Promote MABS as 'advice' not 'support'	4	11%
Increase awareness in MABS of literacy difficulties	4	11%
Confidential space for loan application at CU	3	8%
Deliver post tenancy or refresher courses for house residents	3	8%
Bring in a person from local Credit Union to talk about savings and loans/Promote CU instead of money lenders	3	8%
All staff need inter-cultural training	3	8%
Local newspapers should run ads	2	5%
TV and Radio Ads Local and national	2	5%
Generic business cards - just phone number and help line	2	5%
Provide Child care facilities	2	5%
At publicity events, Traveller there with MABS worker	2	5%
Meet them where they choose	2	5%
Due to time pressure develop a community ed time table	2	5%
Include info about disclosure of income & inconsistency in paying bills	2	5%
Include info on different types of credit	2	5%
Include info on reimbursement of bail money/ fines	2	5%

SUGGESTIONS	TIMES MENTIONED	Percentage of 37 Area Meetings
Do pre-christmas training in Sept	2	5%
Introduce training into FETAC Level 3 mathematics module	2	5%
Introduce budgeting/saving as soon as someone starts getting allowances on a course	2	5%
Access COMAC Community Education package for local Traveller Groups	2	5%
“Social/informal sessions” for sharing information	2	5%
Employ Travellers to deliver MABS	2	5%
Key Worker based within community	2	5%
Ads in local news papers	2	5%
Generic business cards, just phone No and help line	2	5%
Provide child facilities	2	5%
Develop fun savings clubs in collaboration with local CU	1	3%
MABS info printed on back of SW receipts and super market receipts	1	3%
MABS info in the Catholic Church parish bulletin	1	3%
MABS info printed on the back of social welfare receipts, receipts from supermarkets	1	3%
Contact NATC to develop any art work	1	3%
House visits where necessary and possible	1	3%
Use VdeP pamphlet on “Doorstep Credit”	1	3%
Money management training compulsory in pre-tenancy	1	3%
Introduce modules into Community Employment training	1	3%
Pre Marriage courses, Family sessions with husband and wife only	1	3%
Promote women getting separate payments & child. Allowance	1	3%

SUGGESTIONS	TIMES MENTIONED	Percentage of 37 Area Meetings
Promote MABS through National Traveller Organisations	1	3%
Info about MABS to counsellors available in Training Centres	1	3%
Yearly visit to each family	1	3%
Work with Pavee Point in relation to identification requirements	1	3%
Feedback questionnaire for Travellers - how did they find their experience of MABS	1	3%
Designated link person	1	3%
Explore setting up a social fund currently running in the UK	1	3%
CU set up a pre-paid card	1	3%
Contact NATC to develop art work	1	3%

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