

# National Traveller Money Advice and Budgeting Service

## Pre Budget Submission

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For 2014 Budget



Prepared September 2013

National Traveller Money Advice and Budgeting Service (NTMABS) was formally established in 2005 and is funded by the Citizens Information Board (CIB). NTMABS is an independent company and has a unique role within the MABS structure. NTMABS does not deal directly with clients but *seeks to end the financial exclusion of Travellers in Ireland by effecting change in policy and in practice at the same time as increasing financial capability within the Traveller Community* (Strategy 2013 – 2016).

### **Profile of Travellers in the Republic of Ireland**

The All Ireland Traveller Health Study (AITHS)<sup>1</sup> recorded a total of 36,224 people in Ireland identifying themselves as Travellers. However, Census 2011 records the number of Travellers in the Republic of Ireland as 29,495. This figure represents an increase of 32% on 2006.<sup>2</sup> While there is a discrepancy in the above statistics, the figures identify a growth in the Traveller population. According to equality legislation<sup>3</sup> and recent reports<sup>4</sup> the Traveller community remains one of the most excluded and marginalised groups in Irish society. Statistics gathered in Census 2011 concur with this.

1 % of Irish Travellers completed third level education in 2011 compared with 30.7 % of the general population. The family composition of Irish Traveller households showed proportionally more lone parent households (20.5 % compared with 11.9 % of the general population) and 13 % of Irish Traveller women had had 7 or more children compared with 0.4 % of women generally. Such larger families contrasted with the census findings of 2011 which indicate that on average Traveller families lived in smaller homes - the average number of rooms in Irish Traveller households was 4.3 compared with an average of 5.5 rooms for all private households in 2011.

The All Ireland Traveller Health Study 2010<sup>5</sup> linked such variances among the communities to social and institutional exclusion. National Traveller MABS recognises financial exclusion to be part of this. Even during the Celtic Tiger, Travellers in general found it difficult to access legal credit. This maintained a need for Illegal Moneylenders within the community. With austerity and falling incomes over the past number of years, it would appear that dependence on the illegal moneylender has become even greater.

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<sup>1</sup> Our Geels: All-Ireland Traveller Health Study 2007-2010, UCD School of Public Health and Population Science

<sup>2</sup> <http://www.cso.ie/en/media/csoie/census/documents/census2011profile7/Profile%207%20Education%20Ethnicity%20and%20Irish%20Traveller%20entire%20doc.pdf>

<sup>3</sup> The Equal Status Acts 2000 and 2004 prohibit discrimination on nine grounds, one of the grounds being membership of the Traveller community.

<sup>4</sup> 1) The Experience of Discrimination in Ireland, Analysis of the QNHS Equality Module -Equality Authority and ESRI 2008)

2) Report by the The Irish Human Rights Commission (IHRC) to the United Nations (UN) Committee on the Elimination of Racial Discrimination on Ireland's record on combating racial discrimination in advance of the Committee's examination of Ireland's 3rd and 4th combined periodic reports to the UN on its efforts to meet its human rights obligations under the Convention on the Elimination of All Forms of Racial Discrimination (CERD) (2011). (<http://www.ihrc.ie>)

<sup>5</sup> School of Public Health, Physiotherapy and Population Science, UCD (2010), All Ireland Traveller Health Study- Our Geels. Dublin: University College Dublin and the Department of Health and Children

Travellers are one of a number of marginalised groups that have suffered ongoing financial exclusion, even during the boom years. Growing demand for state supported services such as MABS and CIS by people recently overexposed to legal credit has meant more pressure on services and less time to focus on these long term marginalised groups.

Additionally, funding to many state funded Traveller support organisations has been reduced dramatically since the beginning of the economic downturn. For example, funding to Traveller education has been reduced by just over 86%, Traveller specific accommodation spending has been reduced by 85% and FAS initiatives to support Travellers is down by 50%<sup>6</sup>. National Traveller MABS in developing its Pre-budget submission 2014, seeks to ensure a voice for those within the Traveller community who are continually excluded, or may be excluded in the future from accessing employment, services and supports.

In the Programme for Government, the present administration committed that “by the end of our term in Government, Ireland will be recognised as a modern, fair, socially inclusive and equal society supported by a productive and prosperous economy” (pg. 3). National Traveller MABS recognises the financial pressure the Ireland is under. However, it calls on the government not to forget this commitment when agreeing Budget 2014.

In developing its Pre- budget submission National Traveller MABS has identified a number of critical areas;

- Welfare, Taxation & Family
- Employment
- Health
- Education
- Financial Inclusion
- Accommodation
- Equality

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<sup>6</sup> <http://paveepoint.ie/sitenua/wp-content/uploads/2013/04/Pavee-Point-Austerity-PDF-1.pdf> ‘Travelling with Austerity’

## 1. Welfare, Taxation & Family

*The office of Social Protection exists to protect the most vulnerable.*

Travellers on average marry much younger than the settled community which means they move out of the family home earlier. Almost a quarter of Travellers aged between 15 and 24 were married, compared with less than 2 % of the general population. Additionally the amount of Irish Travellers since 2006 (Census 2011) who are separated increased by 38 %. Therefore changes to child benefit, rent allowance payments and One Parent Family Payment has impacted significantly on many members of the Traveller community.

National Traveller MABS calls on the following provisions to ensure the most financially vulnerable in society are protected:

- 🕒 Re-instate full payment of jobseekers benefit and allowance for people under 24 who live outside the family home.
- 🕒 Ensure that all qualified adults are paid directly and are paid the same rate as the main claimant
- 🕒 Avoid any further reduction in the earnings disregard for One Parent Family Payment
- 🕒 Maintain the provision of child benefit to children who need it and inflict no further cuts to the current rates
- 🕒 Investigate increases in rent nationally and aim to enforce maximum limits on landlords
- 🕒 Continue to provide the 'Exceptional Needs Payment' to vulnerable people
- 🕒 Introduce a statutory based Bereavement Allowance to ensure that a bereaved family are not forced to apply for an Exceptional Needs Payment to help cover the cost of a funeral
- 🕒 Examine the impact of direct provision accommodation on the health and welfare of residents and restructure accordingly

## 2. Employment

Research into the economic activities of Traveller culture identifies an emphasis on income generation as opposed to waged employment within the community<sup>7</sup>. The downturn in the economy has reduced such economic activity within the community. The majority of Travellers are unemployed and are dependent on social welfare payments (Census 2011). Barriers to Travellers accessing the mainstream labour market include educational standard, lack of role models and discrimination. In order that the issue be positively addressed National Traveller MABS urges that the 2013 budget;

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<sup>7</sup> Our Geels: All-Ireland Traveller Health Study 2007-2010, UCD School of Public Health and Population Science

- 🕒 Ensure the development and implementation of an employment Strategy for Travellers
- 🕒 Reinstate the cuts delivered to Traveller specific initiatives, for example, the FAS special initiative for Travellers but ensure that achievable targets and outcomes are set
- 🕒 Provide for diversity awareness in job creation and training, for example adopting an interagency approach, including engaging with Traveller representatives and other marginalised groups
- 🕒 Extend the duration a participant can stay on Back to Work Enterprise Allowance (BTWEA) to 4 years to allow a business become established
- 🕒 Support the transition from welfare to work by eliminating barriers to work, such as the cost of childcare and the loss of the medical card and other secondary benefits
- 🕒 Address the failure of the state to provide for the self- employed in regard to social welfare
- 🕒 Remove barriers for people entering the workforce by reducing the tax rate for those between the minimum wage and the average industrial wage
- 🕒 Increase the income threshold for accessing a medical card to encourage people to take up employment.

### 3. Health

As noted above, Census 2011 and All Ireland Traveller Health Study (2010) clearly identified concerns relating to the health of the Traveller community.

National Traveller MABS calls for the following steps to be taken in the 2013 Budget to begin addressing such anomalies.

- 🕒 Reinstate the cuts delivered to Traveller specific health programmes and introduce sanctions on departments where underspends are commonplace.
- 🕒 Invest in research into the types of health problems more prevalent in the Traveller community
- 🕒 Invest in supports that effectively address the link between debt and its impact on mental health
- 🕒 Continue to fund and increase funding where appropriate to Traveller Primary Health Care Programmes

The education strategy of National Traveller MABS is designed to empower the Traveller community. It works to ensure the development of culturally appropriate education programmes at all levels of learning by liaising and working with partner organisations.

National Traveller MABS's particular focus on financial inclusion seeks the delivery of appropriate financial education and advice which will 'increase confidence and knowledge amongst Travellers to access appropriate financial services and manage their finances effectively' (Strategy 2013-2016)

Traveller education supports have taken significant cuts over the last several years. National Traveller MABS recommends that the following steps are taken to reduce this long term impact on the Traveller community-

- 🌀 Invest in a comprehensive analysis of the impact to date of cuts to Traveller education
- 🌀 Sufficiently fund the National Education and Welfare Board to implement agreed recommendations laid down in the " Report and Recommendations for a Traveller Education Strategy"
- 🌀 Assign funds for the development of Primary Education Worker Training within the Traveller community - using the current Primary Health Care Programme as a model of good practice
- 🌀 Assign sufficient funds to MABS to ensure that adequate resources are made available for the promotion and implementation of comprehensive debt prevention and financial literacy community education programmes
- 🌀 Introduce a comprehensive financial awareness programme funded by the banking industry<sup>8</sup> and designed, developed and implemented to meet the needs of the most marginalised<sup>9</sup>
- 🌀 Review school transport schemes for Travellers to support the increasing numbers of Travellers attending second level
- 🌀 Protect School Completion Programme from further cuts

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<sup>8</sup> Section 45 of the Credit Institutions (Financial Support) Scheme 2008, specifies that "..... The Irish Banking Federation, on behalf of all covered institutions, submits a bi-annual report to the Minister on goals and targets laid down by the Minister in relation to Corporate Social responsibility, including the goals and targets with respect to .....the development of financial education..."

<sup>9</sup> The programme could be developed and delivered with the support of organisations such as National Traveller MABS, MABSndI and NGO's and groups representing the financially excluded.

## 5. Financial Inclusion

National Traveller MABS works to address ongoing exclusion from mainstream banking for many marginalised groups, in particular, members of the Traveller community.

We recommend that

- Savings and credit initiatives are introduced for those on low income
- The introduction of the National Payment Strategy will see welfare recipients receive payment electronically. This will result in significant savings for the state. Therefore, consideration should be given at the onset to allocate such savings back into a saving incentive scheme for low-income newly banked customers. This would act as an incentive and would establish an essential savings feature. Similarly, a credit initiative could be considered in conjunction with the credit union movement.<sup>10</sup>
- The Household Budget Scheme is extended- to allow for savings, additional utility payments and the repayment of loans

## 6. Accommodation

2014 will see new Traveller Accommodation programmes (TAP) put in places by local authorities nationally. These programmes are included within the Housing (Traveller Accommodation) Act 1998 and are led by Local Traveller Accommodation Consultative Committees. Additionally, local authorities have been allocated funding to provide caravan loans to Travellers.

National Traveller MABS recommends that:

- Sanctions be put in place for local authorities who do not fulfil their TAP and fail to undertake an adequate needs assessment with their local Traveller population
- There is a recognition that caravans are the home of choice for many Travellers and that local authorities should continue to provide affordable and sustainable loans.
- That local authorities should recognise the nomadic aspect of Traveller culture and provide funding to build transient sites

- 🔄 That provision is made in accommodation policy for the movement of people due to relationship breakdown and domestic violence to ensure families do not become homeless

## 7. Equality

National Traveller MABS fully supports the campaign for Travellers to be recognised as an ethnic minority. We recommend that:

- 🔄 Compulsory diversity awareness training is introduced for all government funded organisations including state supported banks.
- 🔄 CIB/MABS are resourced to introduce an 'ethnic identifier' within the CIB delivery partners which will enable the CIB to adequately meet the needs of all its users
- 🔄 The current government put motions in place that will begin the process of providing recognition to Travellers as an ethnic minority

*This Pre-budget submission was prepared by National Traveller MABS in September 2013. Ensuring adequate income, encouraging education and training, promoting participation in the labour market, improving health and ultimately increasing spending once more in the economy will lead to a more equitable Ireland and will benefit our whole society both socially and economically.*



