



National Traveller

mabs

Money Advice & Budgeting Service

Energy Poverty among Travellers Living in Mobile homes and Trailers

NATIONAL TRAVELLER MABS: PRESENTATION TO 21TH OCTOBER 2019 TO FPCON

National Traveller MABS

Who is National Traveller MABS?

- ▶ Financial inclusion organisation, established in 2005
- ▶ Funded by Citizens Information Board
- ▶ National organisation works with local organisations but also at a policy level
- ▶ Our aim is the financial inclusion of Travellers



What do we do?

Work on issues of poverty and financial inclusion that impacts on Travellers

These issues include:

- ▶ Affordable accommodation
- ▶ Energy poverty
- ▶ Access to affordable credit for Travellers
- ▶ Access to financial services for Travellers
- ▶ Financial literacy for Travellers
- ▶ Promotion of savings amongst the community
- ▶ Focus on the most vulnerable

Research into energy poverty amongst Travellers living in mobile homes/trailers

▶ Study undertaken in Autumn 2018 – data gathered from 65 households

12% of Travellers live in mobile homes

Preliminary Findings

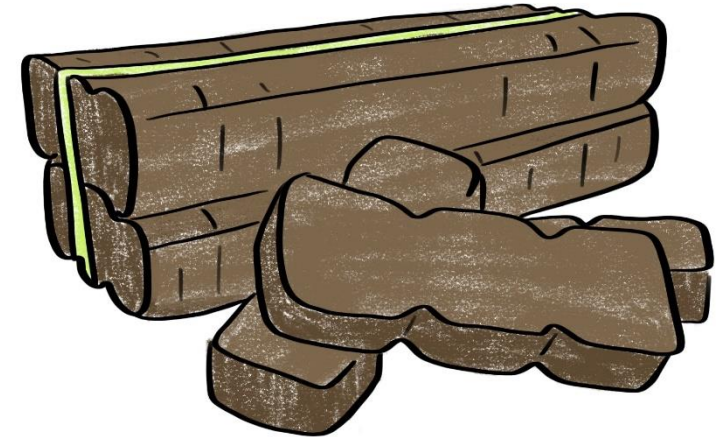
- ▶ Travellers living in mobile homes or trailers are **nine times more** likely to go without heat as the general population
- ▶ Travellers living in mobile homes are **fourteen times** more likely to be unable to keep their household warm than the general population
- ▶ 77% of Travellers living in mobile homes are deemed to be in energy poverty
- ▶ Travellers living in mobile homes **spend** on average between **26.1%** (median) and **28%** (mean) of **their income on energy** this is around **five to six times higher** than the corresponding figure of **4.6%** of the population.

Energy poverty continued

Levels of Energy poverty are different depending on the accommodation status of the household

Income spent on energy (%)	Main occupant- authorised site (n=21)	Not main occupant, authorised site (n=20)	Living on unauthorised sites (n=10)	Living at the roadside (n=10)
Mean spend (%)	19.9	28.7	33.2	42.5
Median spend (%)	19.2	25.8	30.4	46.6

Spend on Energy	Population Average	NTMABS Sample Average
Weekly Amount	€38.56	€108.00
Weekly amount as a percentage of weekly income	4.6%	26.1%



Further findings

- ▶ **The condition of mobile homes/trailers lived in by Travellers**
- ▶ **The average age of mobile homes lived in by Travellers is 15 years old**
- ▶ In a recent study **77% of Traveller** households (living in mobile homes or trailers) surveyed said their homes **were in need of repair**

Insulation of mobile homes

	Yes	No	Don't know
Insulated	9 (13.8%)	45 (69.2%)	11 (17.0%)

85% of study participants experience dampness

80% experience condensation

Study recommendations

- ▶ Coverage of the winter fuel payment should be extended to families sharing bays but who are not in receipt of the Winter Fuel Payment because payment is only made to 1 family per bay
- ▶ Increased access to Exceptional Needs Payments to provide periodic assistance with fuel costs when needed
- ▶ Roll out a caravan retro-fitting programme and a public awareness community education programme to maximise energy efficiency of existing mobile homes
- ▶ The Department of Housing Planning and Local Government to explore a mobile home/trailer rental/rent to buy scheme for Travellers
- ▶ Residential standard mobile homes to be provided through rental/rent to buy schemes

Over to you

- ▶ Any questions

