

## **SOCIAL INCLUSION A M.A.B.S. PERSPECTIVE**

### **SPEECH AT M.A.B.S. CONFERENCE 08/03/'02**

**GOOD AFTERNOON I AM HELEN BRADY AND I AM HERE TODAY TO LOOK AT SOCIAL INCLUSION FROM A M.A.B.S. PERSPECTIVE AND TO STATE THAT THE TOPIC IS BASED ON MY PERCEPTIONS AS SENIOR MONEY ADVISER/CO-ORDINATOR WITH ARKLOW M.A.B.S. HOWEVER IT PROBABLY REFLECTS THE VIEWS OF MANY OF MY COLLEAGUES WORKING AT THE COALFACE. I PERSONALLY HAVE A 12 YEAR HISTORY BOTH AT A PROFESSIONAL AND VOLUNTARY LEVEL - I WAS A COMMUNITY DIRECTOR WITH THE CO. WEXFORD PARTNERSHIP COMPANY, CHAIRPERSON OF L.E.S., DIRECTOR OF GOREY CREDIT UNION IN CO. WEXFORD SINCE 1993 AND AM CURRENTLY VICE-CHAIRPERSON OF THIS ORGANISATION AND IN MY HOME TOWN OF FERNS CO. WEXFORD I AM CHAIRPERSON OF OUR COMMUNITY CENTRE. I HAVE WORKED AT LOCAL; REGIONAL NATIONAL AND EUROPEAN LEVELS WITH GROUPS WORKING TOWARDS THE ERADICATION OF POVERTY & SOCIAL EXCLUSION TOWARDS THE GOAL OF SOCIAL INCLUSION AND THE REINTEGRATION OF PEOPLE INTO SOCIETY. I HAVE BEEN A MEMBER OF THE IRISH DELEGATION SINCE 1991 THROUGH THE I.N.O.U., E.N.U. & E.A.P.N., AND ANAWIM ETC. TO MANY EUROPEAN CONFERENCES, SEMINARS AND MEETINGS WITH AN ANTI-POVERTY FOCUS.**

**IN MY OPINION SOCIAL INCLUSION IS THE FLIP SIDE OF SOCIAL EXCLUSION BUT ALL OF THIS IS PART OF THE OVERALL FIGHT AGAINST POVERTY AND FOR US IN M.A.B.S., OVERINDEBTEDNESS.**

**THE DEFINITION OF POVERTY BY CALLAN & NOLAN, WHICH IS  
DEFINED IN N.A.P.S. AS FOLLOWS:**

***“PEOPLE ARE LIVING IN POVERTY IF THEIR INCOME AND RESOURCES  
(MATERIAL, CULTURAL AND SOCIAL) ARE SO INADEQUATE AS TO  
PRECLUDE THEM FROM HAVING A STANDARD OF LIVING WHICH IS  
REGARDED AS ACCEPTABLE BY IRISH SOCIETY GENERALLY. AS A RESULT  
OF INADEQUATE INCOME AND RESOURCES, PEOPLE MAY BE EXCLUDED  
AND MARGINALISED FROM PARTICIPATING IN ACTIVITIES WHICH ARE  
CONSIDERED THE NORM FOR OTHER PEOPLE IN SOCIETY.”***

**IRELAND IS PROBABLY UNIQUE WITHIN EUROPE IN HAVING SUCH A  
STRONG COMMUNITY DEVELOPMENT APPROACH AND THE  
VOLUNTARY WORK AND NOW PROFESSIONAL WORK AT GRASSROOTS  
LEVEL IS THE ENVY OF MANY OF OUR EUROPEAN COUNTERPARTS. WE  
ARE INNOVATIVE IN OUR APPROACHES AND HAVE THE ABILITY TO  
ARTICULATE THE NEEDS FROM COMMUNITY LEVEL TO POLICY  
LEVELS EFFECTIVELY.**

**M.A.B.S ORIGINATED FROM A NEED IDENTIFIED AT COMMUNITY  
LEVEL THROUGH BRENDAN ROCHE AND THE LOUGH CREDIT UNION IN  
CORK TO TACKLE INITIALLY THE PROBLEM OF MONEYLENDING AND  
M.A.B.S. HAS EVOLVED OVER THE PAST DECADE WHERE NOW THERE  
ARE OVER 50 M.A.B.S. OFFICES THROUGHOUT IRELAND.**

**WE ARE LUCKY TO BE FUNDED BY THE D.S.C.F.A. AND WHILST WE DO  
HAVE TO SUBMIT 3 YEAR PLANS WE DO NOT AS SUCH HAVE TO  
COMPETE FOR FUNDING. BUT IN MY OPINION IN TAKING OUR SERVICE  
SERIOUSLY WE SHOULD NOT BE COLONISED OR CAUGHT UP IN THE**

**NUMBER CRUNCHING GAME THAT MEASURES QUANTITY RATHER THAN QUALITY OF SERVICE AND IS OFTEN USED AS A FEEL GOOD FACTOR BY POLICY MAKERS FOR AS MANY OF MY 100 PLUS COLLEAGUES CAN CONFIRM THERE ARE MANY DAYS WHEN WE AS MONEY ADVISERS DO NOT HAVE A FEEL GOOD FACTOR ABOUT THE WORK WE DO.**

**POVERTY IS RELATIVE, AND THE GROWING CLIENT GROUP OF MIDDLE INCOME PEOPLE AVAILING OF OUR SERVICES MAINLY REFLECT TWO INCOMES, HIGHLY EDUCATED INDIVIDUALS FAMILIES SMALLHOLDERS, SELF-EMPLOYED ETC. MANY WITH NO ENTITLEMENT TO MEDICAL CARDS ETC.WHOSE LIFE CIRCUMSTANCES HAVE CHANGED DRAMATICALLY IN AN ALMOST TOTALLY UNFORESEEN WAY AND IN MOST CASES BEYOND THEIR CONTROL. THE OVERCOMMITMENT FINANCIALLY CAN LEAD TO SEVERE PERSONAL LOSS OF ASSETS, FAMILY OR INDEED LIFE. INITIALLY CLIENTS OFTEN HAVE TOTALLY UNREAL EXPECTATIONS OF THE M.A.B.S. SERVICE AND VIEW THE MONEY ADVISER AS THEIR SAVIOUR WHO CAN WORK MIRACLES ON THEIR BEHALF. IT IS A STRUGGLE TO MAKE THEM REALISE THAT WE DO NOT PROVIDE THE FINANCES THAT WILL ENABLE THEM TO COPE AGAIN AND THAT IT WILL OFTEN BE A LONG HARD STRUGGLE TO CONVINCING CREDITORS, CREDIT UNIONS, COMMUNITY WELFARE OFFICERS OR EVEN AT TIMES THE SOCIETY OF ST. VINCENT DE PAUL, PROTESTANT AID OR OTHER AGENCIES THAT THEIR CASE MERITS ANY SORT OF HELP OR ACTION.**

**OFTEN CREDITORS CAN BE EXTREMELY FRUSTRATED BY THE TIME WE TRY TO NEGOTIATE WITH THEM AT THE LACK OF COMMUNICATION FROM CLIENTS AND THE THEREFORE CONCESSIONS GRANTED OR DENIED IS USUALLY BASED ON PERSONALITY RELATIONSHIPS RATHER THAN ON AN OVERALL POLICY WITHIN ORGANISATIONS TO DEAL WITH THE MULTIFACETED PROBLEMS OF OVERINDEBTEDNESS.**

**THE SOCIETY OF ST. VINCENT DE PAUL & OTHER CHARITIES ARE BEING UTILIZED TO SUPPORT ITEMS WHICH SHOULD BE FUNDED FROM VARIOUS DEPARTMENTAL BUDGETS SUCH AS TRAVELLER / REFUGEE ACCOMODATION, SCHOOL BOOKS, TRANSPORT, UNIFORMS & EQUIPMENT, MEDICAL EXPENSES SPECIALISTS EVALUATIONS, RENTAL DEPOSITS, FOOD, FUEL ETC. AS WELL AS THE 3 C'S – CHRISTMAS, CONFIRMATIONS AND COMMUNIONS.**

**AS MANY OF US WORKING ON THE GROUND ON BEHALF OF THE MAJORITY OF OUR CLIENTS ON LOW INCOMES OR DEPENDENT ON WELFARE KNOW, THE DEBTS ARE MERELY THE SYMPTOMS OF SEVERE SOCIAL PROBLEMS ASSOCIATED WITH TRANSGENERATIONAL UNEMPLOYMENT, RELATIONSHIP BREAKDOWN, BUSINESS FAILURE, BAD HOUSING CONDITIONS, HEALTH PROBLEMS, PSYCHIATRIC PROBLEMS, SUICIDAL TENDENCIES, ADDICTIONS, INADEQUATE INCOMES, FUEL POVERTY, LITERACY PROBLEMS, LACK OF LOW COST CREDIT OPTIONS /EDUCATIONAL/BUDGETING SKILLS, FINANCIAL OVERCOMMITMENT, AND INDEED AS VICTIMS OF IRRESPONSIBLE LENDING WITHIN FINANCIAL INSTITUTIONS.**

**HOW CAN I CONVEY THE FRUSTRATIONS OF STRIVING ON BEHALF OF MANY OF OUR CLIENTS TOWARDS EVEN BASIC EQUALITY – FOOD, CLOTHING & SHELTER OF SEEING FAMILIES UNABLE TO EAT FOR ALMOST 2 DAYS EVERY WEEK BECAUSE OF INADEQUATE INCOME, OR THE KNOWLEDGE THAT BECAUSE OF LACK OF ANY REAL ACCESS TO SUBSTANTIAL LOW COST CREDIT FACILITIES MONEYLENDING MAY STILL BE VIEWED BY MOST PEOPLE AS THE ONLY FORM OF CREDIT OPEN TO THEM.**

**ALSO THE BARRIERS TO TAKING UP EMPLOYMENT, WHICH WILL RESULT IN LOSS OF, RENT SUPPLEMENTS, MEDICAL CARDS ETC. FORCES PEOPLE TO A LIFE OF DEPENDANCY ON THE STATE AND ALTHOUGH INTERVENTIONS LIKE C.E. AND BACK TO WORK PROGRAMMES ARE GOOD THEY OFTEN HAVE A SEVERE EFFECT ON INDIVIDUALS AND FAMILIES WHEN THE ONLY OPTION AVAILABLE AT THE END OF A SPECIFIED TIME ESPECIALLY IN RURAL IRELAND IS BACK TO THE DOLE QUEUE.**

**APART FROM THE LOSS OF ASSETS THE EMBARRASSMENT THAT MOST PEOPLE EXPERIENCING OVERINDEBTEDNESS HAVE OF THEIR HUMAN DIGNITY BEING ERODED BY THE PUBLIC NAMING AND SHAMING IN THE LOCAL PRESS OR WITHIN OUR LEGAL SYSTEM WITH FINES AND COSTS IMPOSED WHICH CAUSE EVEN MORE HARDSHIP OR THE THREAT OF THE SHERRIFFS SEIZURE OF EVEN THE FEW MEAGRE POSSESSIONS THEY HAVE, AND THE OVERRIDING FEAR OF BEING SENT TO PRISON FOR DEBT WHICH IS STILL THERE AFTERWARDS.**

**HOW MANY POLICY MAKERS REALISE THE AMOUNT OF AGING PARENTS WHO OWN THEIR OWN HOMES THAT ARE REMORTGAGING THEIR HOMES TO KEEP THEIR SON/DAUGHTER OUT OF PRISION FOR DRUG RELATED OFFENCES?**

**ALTHOUGH EDUCATION IS FREE THE CONSTANT PRESSURE ON PARENTS FROM SCHOOLS THROUGHOUT IRELAND TO SEND IN UNPLANNED/UNBUDGETTED MONEY WITH CHILDREN FOR VARIOUS REASONS CAUSES THE FAMILY TO SACRIFICE FOOD OR FUEL OR ELSE THE CHILD IS KEPT AT HOME AND THE CYCLE OF EDUCATIONAL DISADVANTAGE CONTINUES. THE TOTAL IMPACT IS FELT WHEN A CHILD WHO SHOWS TREMENDOUS ABILITY IS DISCOURAGED BY PARENTS WHO KNOW THAT THE SACRIFICES NEEDED TO PUT THE CHILD THROUGH 2<sup>ND</sup> AND 3<sup>RD</sup> LEVEL EDUCATION WILL BE TOO GREAT FOR THE FAMILY TO BEAR. DO PEOPLE ACTUALLY REALISE THAT MANY CHILDREN IN OUR SO CALLED “TIGER ECONOMY” COUNTRY ACTUALLY GO TO SCHOOL HUNGRY AND VERY FEW HAVE A LUNCH SO THEY ARE SURVIVING ON ONE MEAL A DAY AND OFTEN THIS IS OF LIMITED NUTRITIONAL VALUE. DO WE SHARE THE KNOWLEDGE THAT SOME CHILDREN FROM OVERINDEBTED FAMILIES ARE UNABLE TO PARTICIPATE NO MATTER HOW SKILLED OR INTERESTED THEY MAY BE EVEN IN SCHOOL SPORTS AND P.E. NOT JUST BECAUSE OF LACK OF P.E.GEAR, BUT BECAUSE OF NOT HAVING THE RESOURCES FOR SOMETHING AS BASIC AS UNDERWEAR. THEY CANNOT CHANGE IN ORDER TO PARTICIPATE, INSTEAD THEY MAKE EXCUSES, TAKE PUNISHMENTS, WITHDRAW AND ARE FURTHER EXCLUDED.**

**FUEL POVERTY AN ITEM I ASKED TO BE PLACED ON THIS CONFERENCE AGENDA IS A MAJOR PROBLEM FOR ALL AGE GROUPS CONFINED WITHIN THEIR HOMES WHO BECAUSE OF POVERTY SPARINGLY USE THEIR FUEL LATE IN THE DAY SO THAT IT WILL LAST AND WHO IN THE REAL WINTER FOREGO THEIR RENTS AND OFTEN FOOD IN AN EFFORT TO KEEP WARM.**

**WE HAVE FIRST HAND KNOWLEDGE OF THE OFTEN DEPLORABLE HOVEL TYPE PRIVATE RENTED ACCOMODATION THAT OUR TAX PAYERS MONEY IS USED IN RENT SUPPLEMENT FOR IN THE ABSENCE OF A PROPER SOCIAL HOUSING PROGRAMME AND I AM SURE IF IT WERE PROPERLY QUANTIFIED THE PROVISION OF PROPER SOCIAL AND AFFORDABLE HOUSING WOULD CERTAINLY BE AS COST EFFECTIVE AS FORCING PEOPLE TO LIVE IN SQUALOUR WITHOUT ANY REAL SAFETY OR STANDARDS. HOW MANY OF OUR CLIENTS HAVE TO DEPEND ON CHARITIES FOR THEIR ACTUAL LIVING NEEDS AS THEY RENT ACCOMODATION FROM LANDLORDS WHO REFUSE TO ACCEPT RENT SUPPLEMENTS AND SOCIETY TURNS A BLIND EYE TO THIS BLATENT TAX EVASION & EXPLOITATION OF THE MOST VULNERABLE IN OUR SOCIETY.**

**THE LACK OF HOUSE INSURANCE AND HOUSEHOLD CONTENTS INSURANCE IN BOTH PRIVATE AND PUBLIC HOUSING IS EXTENSIVE AND EXTREMELY WORRYING FOR MANY MONEY ADVISERS. APART FROM THE ESSENTIAL REPAIRS THAT LOCAL AUTHORITIES REFUSE TO CARRY OUT WHEN A TENANT HAS RENT ARREARS THE HAZARDOUS & POTENTIALLY FATAL UNSAFE WIRING,**

**PLUMBING ETC. IN LOCAL AUTHORITY HOUSES WHICH I PERSONALLY HAVE HIGHLIGHTED HAS CAUSED THE LOSS OF POSSESSIONS AND ALMOST THE LOSS OF LIFE FOR SOME OF MY M.A.B.S. CLIENTS THIS WINTER.**

**HOW MANY PEOPLE HERE TODAY OR AT DECISION MAKING LEVELS REALISE THE SLEEPLESS NIGHTS WE AS MONEY ADVISERS EXPERIENCE IN WONDERING IF WE HAVE DONE ENOUGH TO CONVINCING OUR CLIENTS CONTEMPLATING SUICIDE THAT A DEBT IS NOT WORTH A DEATH AND THE FEELING OF HELPLESSNESS WHEN SOME OF OUR CLIENTS TAKE THAT OPTION.**

**HOW CAN WE AS MONEY ADVISERS TALK TO THE GROWING NUMBER OF PEOPLE OPTING OUT OF SOCIETY ABOUT SOCIAL INCLUSION WHEN THEIR CHILDREN ARE EXPERIENCING THE EFFECTS OF POVERTY – PHYSICALLY, MENTALLY AND EMOTIONALLY AS A RESULT? THE ROLE OF PARENT AND CHILDREN ARE OFTEN REVERSED ESPECIALLY WHEN THE MOTHER WHO IS USUALLY THE NURTURER OPTS OUT OF HER ROLE OFTEN BECAUSE OF INCREASED FINANCIAL PRESSURES AND GIVES IN TO VARIOUS ADDICTIONS OR HAS A NERVOUS BREAKDOWN AND IS INSTITUTIONALISED.**

**THE COST OF OUR ECONOMIC SUCCESS IS INCREASED SOCIAL FAILURE. THE PROBLEMS CAN IN MY OPINION BE DEFINED UNDER 4 DISABILITY CATEGORIES – ECONOMIC DISABILITY, CULTURAL DISABILITY, PHYSICAL/INTELLECTUAL DISABILITY AND SOCIAL DISABILITY.**



**OUR JOBS IN M.A.B.S. ARE NOT SIMPLY ABOUT FILLING UP A BUDGET SHEET AND MAKING PHONE CALLS OR INDEED AT AN EDUCATIONAL PREVENTATIVE LEVEL WE NEED TO BE INFLUENTIAL AT POLICY LEVELS. WE NEED TO HAVE DEBT AND THE PROBLEMS OF OVERINDEBTEDNESS IN PARTICULAR RAISED ON POLITICAL AGENDAS. WE MONEY ADVISERS ARE IN A UNIQUE & PRIVILEGED POSITION AS ONE OF THE TWO ORGANISATIONS NOT IMPOSED BUT INVITED INTO PEOPLES HOMES, WE ARE PROBABLY UNIQUE IN OUR KNOWLEDGE OF THE TRUE POSITION OF THE ACTUAL EXTENT OF POVERTY AND OVERINDEBTEDNESS WITHIN FAMILIES. YET THAT KNOWLEDGE IS NOT BEING UTILIZED EFFECTIVELY IN POLICY FORMATION. IN MY EXPERIENCE THE STROKE OF A PEN AT POLICY LEVEL CAN MAKE A SITUATION SIGNIFICANTLY BETTER OR SIGNIFICANTLY WORSE DEPENDING ON THE LOBBY GROUPS INFORMING THE DEBATE. . POLICY MAKERS TEND TO ASSUME THAT EVERYONE IS STARTING FROM AT LEAST ZERO AND THAT THROUGH INTERVENTIONS THEIR INCLUSION IN WHAT WE CONSIDER “NORMAL” SOCIETY CAN BE ENSURED. IN MY OPINION, BECAUSE OF MANY PEOPLES LIVED EXPERIENCES THEY ARE DAMAGED OR INDEED BROKEN AND JUST TO GET SOME PEOPLE TO ZERO WOULD TAKE HUGE INTERVENTION AND RESOURCES.**

**WE CANNOT MAINTAIN THE STATUS QUO JUST TO ENSURE OUR OWN OR OUR ORGANISATIONS PRESERVATION. IF CHANGE IS TO BE EFFECTED WE NEED TO POSITIVELY CHALLENGE WHY THINGS ARE THE WAY THEY ARE AND TO REALISE M.A.B.S HAS A UNIQUE AND**

**PIVOTAL ROLE IN ENSURING THAT ALONG WITH EQUALITY,  
OVERINDEBTEDNESS NEEDS TO BE CENTRAL TO THE POLICY  
PROOFING PROCESS OF FUTURE SOCIAL POLICIES.**

**WE NEED TO REALISE OUR POWER AS INDIVIDUAL AGENTS FOR  
SOCIAL CHANGE AND WORK WITH OUR MANAGEMENT COMMITTEES,  
WITHIN OUR OWN M.A.B.S. STRUCTURES, ACROSS GOVERNMENT  
DEPARTMENTS AND AT LOCAL, REGIONAL, NATIONAL AND EUROPEAN  
LEVELS WITH THE OTHER ORGANISATIONS INVOLVED IN THE  
STRUGGLE AGAINST POVERTY AND SOCIAL EXCLUSION SO AS TO  
RAISE AWARENESS OF THE SOCIAL POLICY ISSUES OF  
OVERINDEBTEDNESS TOWARDS THE ULTIMATE, IF SOMEWHAT  
IDEALISTIC GOAL OF SOCIAL INCLUSION AND FOR THE BETTERMENT  
OF SOCIETY IN THE FUTURE.**

***HELEN BRADY***

***ARKLOW M.A.B.S.***