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&

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RESEARCH CV

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RESEARCH EXPERIENCE, PUBLICATIONS AND POLICY WORK

Most of my research (and indeed prior employment experience) relates to the issues of over-indebtedness and financial exclusion, and their relationship with poverty and inequality. My work focuses primarily on marginalised groups such as members of the Traveller Community and those on low incomes in general from an (economic) human rights perspective.

DOCTORATE

- Ph.D (completed 2009) – *Personal Debt, Poverty and Public Policy in Ireland*. NUI Maynooth.
- From 2005 – 2007, I was a Government of Ireland Scholar having been awarded a 2- year scholarship by the Irish Research Council for the Humanities and Social Sciences (IRCHSS) to carry out full-time research on my PhD studies.

PUBLISHED WORK RELATED TO MY DOCTORATE:

- ‘The Impact of Debt Advice as a Response to Financial Difficulties in Ireland’. *Social Policy and Society*, (January 2012), Volume 11, Issue 1.
<http://journals.cambridge.org/action/displayAbstract?fromPage=online&aid=8448270>
- ‘A Policy Framework for Addressing Over-indebtedness’, Combat Poverty Agency, (2009).
http://www.combatpoverty.ie/publications/APolicyFrameworkForAddressingOverIndebtedness_2009.pdf
- ‘An Exploratory Analysis of Financial Difficulties Among Those Living Below the Poverty Line in Ireland’, Research Working Paper, Combat Poverty Agency, (2009).
http://www.combatpoverty.ie/publications/workingpapers/2009-02_WP_FinancialDifficultiesAmongThoseLivingBelowThePovertyLine.pdf
- ‘Research highlights need for focus on higher persistent debt risk to poor households’, *Action on Poverty Today*, Issue 14, Autumn (2006).
http://www.combatpoverty.ie/publications/povertytoday/2006_AoPT_14.pdf

OTHER PUBLISHED WORK

- ‘Social Distancing on the Margins: COVID-19 & Associated Issues for Dublin Region MABS Clients’, in association with Dublin South MABS and North Dublin MABS (2021).
https://www.mabs.ie/downloads/reports_submissions/COVID_19_MABS_Clients_report29.3.2021.pdf

- 'Building the Box: A review of policy, services, facilities and schemes with potential to improve financial inclusion from a Traveller perspective', Co-author with Michelle Kearns, National Traveller MABS (2020).
<https://www.ntmabs.org/publications/development/2020/ntmabs-building-the-box-equality-report-final.pdf>
- 'Accommodating Ethnicity: Addressing Energy Poverty Among Travellers Living in Mobile Homes and Trailers, An Exploratory Study', Co-author with Michelle Kearns, National Traveller MABS, (2019).
https://www.mabs.ie/downloads/reports_submissions/MABS_Energy_Poverty_Report_2019.pdf
- "Left Behind in the Cold? Fuel Poverty, Money Management & Financial Difficulty Among Dublin 10 & 20 MABS Clients: 2013 and 2017." Co-author with Annette McMahon and Catriona McLoughlin. Dublin 10 & 20 Money Advice and Budgeting Service (2018).
https://www.mabs.ie/downloads/reports_submissions/Left_Behind_in_the_Cold_Dublin_10_and_20_MABS_Report.pdf
- 'The Experiences of Newly Homeless Families Accommodated by Dublin's Homeless Services in August 2015'. Dublin Region Homeless Executive (2017).
<https://www.homelessdublin.ie/content/files/The-experiences-of-newly-homeless-families-accommodated-by-Dublins-homeless-services-in-August-2015.pdf>
- 'Mortgage Arrears Among South Mayo MABS' Clients, April 2016 v September 2017: Substantive engagement but for what return?' Co-author with Paul Joyce BCL, BL, Senior Policy Analyst, Free Legal Advice Centres.
https://www.mabs.ie/downloads/publications/South_Mayo_MABS_Mortgage_Arrears_Among_Clients_2017.pdf
- 'Delay and Pray? Data deficits, policy implementation disorder, the downplaying of non-mortgage debt, and the prolongation of the Irish household debt crisis'. Centre on Household Assets and Savings Management, Birmingham University (2017). Co-author with Paul Joyce BCL, BL, Senior Policy Analyst, Free Legal Advice Centres.
<https://www.birmingham.ac.uk/Documents/college-social-sciences/social-policy/CHASM/briefing-papers/2017/BP7-2017-delay-and-pray-stuart-stamp.pdf>
- 'Personal Finance: Financial Services, Access to Credit and Debt Management', in M. Murphy and F. Dukelow, *The Irish Welfare State in the Twenty-First Century: Challenges and Change*. London: Palgrave Macmillan (2016), Chapter 6, p.119-140.
<http://www.palgrave.com/de/book/9781137571373>

- 'An Analysis of Mortgage Arrears among South Mayo MABS' Clients: A spatial dimension to a national problem?', in partnership with South Mayo MABS, and Paul Joyce BCL, BL, Senior Policy Analyst, Free Legal Advice Centres (2016).
http://www.citizensinformationboard.ie/downloads/social_policy/South_Mayo_MABS_Mortgage_Research_August2016.pdf
- 'A Review of National Traveller MABS Supported Caravan Loan Guarantee Schemes', with Liz Daly, National Traveller MABS (2015).
<https://www.ntmabs.org/publications/policy/2015/a-review-of-national-traveller-mabs-supported-caravan-loan-guarantee-scheme.pdf>
- 'The Over-Indebtedness Of European Households: Updated Mapping Of The Situation, Nature And Causes, Effects And Initiatives For Alleviating Its Impact: Final Report' (2014) - Co-researcher with CIVIC Consulting Alliance (Berlin) and the Personal Finance Research Centre (University of Bristol)-

Part 1: Synthesis of findings. Berlin: CIVIC Consulting for the European Commission.

http://ec.europa.eu/consumers/financial_services/reference_studies_documents/docs/part_1_synthesis_of_findings_en.pdf

Part 2: Country Reports (see Ireland: pp.242-280)-

http://ec.europa.eu/consumers/financial_services/reference_studies_documents/docs/part_2_synthesis_of_findings_en.pdf

- 'Redressing the Imbalance: a study of legal protections available for consumers of credit and other financial services in Ireland'. Free Legal Advice Centres (2014) Co-author with Paul Joyce BCL, BL, Senior Policy Analyst, Free Legal Advice Centres.
http://www.flac.ie/download/pdf/redressing_the_imbalance.pdf
- 'Basic Bank Accounts in Ireland: Not so much a False Start as a Faulty Start?' Centre on Household Assets and Savings Management, Birmingham University (2014).
<http://www.birmingham.ac.uk/Documents/college-social-sciences/social-policy/CHASM/briefing-papers/2014/basic-bank-accounts-in-ireland.pdf>
- 'A Profile of the Clients of Dublin 10 & 20 MABS, and the Extent and Nature of their Financial Difficulties, with a Focus on Utility Debt.' Dublin 10 & 20 Money Advice and Budgeting Service (2013). - Co-author with Annette McMahon and Catriona McLoughlin.
https://www.mabs.ie/fileadmin/user_upload/documents/Reports_Submissions/fuel_poverty_report_2013_Dublin10_12MABS.pdf
- 'Socialising the Loss, Personalising the Responsibility, and Privatising the Response: The Irish policy approach to personal debt post 2008'. Centre

on Household Assets and Savings Management, Birmingham University. (2013).

<http://www.birmingham.ac.uk/Documents/college-social-sciences/social-policy/CHASM/briefing-papers/2013/irish-policy-approach-to-personal-debt-post-2008.pdf>

- 'Mortgage arrears debates in Iceland and Greece: emerging themes, contested interests and the missing voice of the debtor' (2013). Brussels: European Financial Inclusion Network (EFIN).
<http://www.fininc.eu/gallery/documents/efin-newsletters/stuart-stamp-efin-article-final-dec-2013.pdf>
- 'Debt and Dying: Understanding and addressing the impact of funeral costs for Travellers in Ireland'. National Traveller MABS (2013).
<http://www.ntmabs.org/images/documents/policy/debt-and-dying-report.pdf>
- 'Issues of Personal Finance within the Traveller Community', (Ed) National Traveller MABS, (2012).
<http://www.ntmabs.org/images/documents/development/travellers-and-personal-finance.pdf>
- 'A Money Advice Handbook for Advisers in the Republic of Ireland'. Limerick: PAUL Partnership Limerick (1993).

RESEARCH FOR USE BY OR WITHIN ORGANISATIONS

- 'The MABS' Court Mentor Service: A Review, January 2016 to December 2019', with Annmarie O'Connor, Business Manager, MABS National Development CLG. For MABS National Development CLG (2020).
- 'Unlicensed Moneylending in Ireland: Extent, Nature, Legislation and Policy, An Exploratory Study'. With the assistance of Paul Joyce BCL, BL, Senior Policy Analyst, Free Legal Advice Centres. For the Social Finance Foundation (2019).
- 'An Evaluation of the Dedicated Money Adviser (DMA MABS) Service'. With the assistance of Paul Joyce BCL, BL, Senior Policy Analyst, Free Legal Advice Centres. For the Citizens Information Board (2018).
- 'It's All About Access: An Independent Evaluation of the Waterford MABS Personal Insolvency Practitioner (PIP) Research Project'. Study commissioned by the Citizens Information Board and Waterford MABS (2016).
- 'The Experiences and Perspectives of those in Shared Ownership Arrears' (2014), with Dáithí Downey, Deputy Director, Dublin Region Homeless Executive). Internal study for the Dublin Region Homeless Executive to

inform the work of the DRHE in relation to housing insecurity and risk of housing exclusion among distressed shared ownership borrowers.

- 'Housing Costs Survey 2009-2013' (with Dáithí Downey, Deputy Director, Dublin Region Homeless Executive) – to inform the work of the DRHE in relation to housing insecurity and risk of housing exclusion.
- 'A Good Practice Manual for Money Advisers' (for the Citizens Information Board and MABS National Development Ltd). 1999, updated 2006 and 2012 for MABS National Development Ltd.

PUBLICATIONS OF USE TO THE GENERAL PUBLIC

- Series of leaflets on debt prevention and dealing with debt, published by MABS National Development Limited, (2003).
- 'Debt Fact Pack', National Social Service Board, (1996).
- 'You & Your Money - A Self Help Guide', PAUL Partnership (1993)- sponsored by the Director of Consumer Affairs, ESB and the Department of Social Welfare.

POLICY SUBMISSIONS TO GOVERNMENT

- 'Personal Insolvency Provisions: A Submission from a Poverty and Social Inclusion Perspective', Paper included in the Report of the Joint Oireachtas Committee on Justice, Defence and Equality on hearings in relation to the scheme of the Personal Insolvency Bill, February 2012.
<http://www.oireachtas.ie/parliament/media/committees/justice/Final-Report.pdf>
- 'Nine key principles to overcome debt: A statement by organisations & researchers working for those in debt' (major contributor) -19th October 2011.
<http://www.flac.ie/download/pdf/20111020090157.pdf>
- 'Poverty, Indebtedness & Exclusion from Financial Services', (editor) - Submission to the National Anti-Poverty Strategy, Credit & Debt Policy Group (1996).

ACADEMIC MEMBERSHIPS AND ASSOCIATIONS

- Research Associate, Department of Applied Social Studies, Maynooth University.
- Doctoral Fellow, National Institute for Regional and Spatial Analysis (NIRSA), Maynooth University.

- External Associate Member, Centre on Household Assets and Savings Management (CHASM), University of Birmingham.
- Member, European Consumer Debt Network (ECDN), Copenhagen.
- Associate Member, Finance Watch, Brussels.