



DÍOSPÓIREACHTAÍ PARLAIMINTE
PARLIAMENTARY DEBATES

DÁIL ÉIREANN

TUAIRISC OIFIGIÚIL—*Neamhcheartaithe*
(OFFICIAL REPORT—*Unrevised*)

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DÁIL ÉIREANN

Déardaoin, 8 Márta 2018

Thursday, 8 March 2018

Chuaigh an Ceann Comhairle i gceannas ar 12 p.m.

Paidir.
Prayer.

Leaders' Questions

An Ceann Comhairle: We will proceed take Leaders' Questions under Standing Order 29 and I ask Members to be conscious of the allocated time.

Deputy Michael McGrath: Today is International Women's Day, which is rightly being celebrated all over the world, including in the House. There is some irony therefore in the fact that we listened yesterday to two courageous female civilian officers working with An Garda Síochána, Ms Lois West and Ms Laura Galligan, give evidence to the justice committee of how they had endured 15 months of torment because they were doing their jobs. They claim they were put under tremendous pressure by senior Garda management to agree with homicide statistics they knew were wrong. Instead of acting on the concerns of these women, senior Garda management belittled and dismissed them. Their reward for telling the truth was to have their integrity and professionalism attacked. There was a clear attempt to shut down their critical analysis. In remarkable evidence, they told the committee that the misclassification and inaccurate recording of crime by gardaí left some women at risk of domestic violence. This is not about bookkeeping; it is possible that people were actually put at risk. Women may well have been left in a dangerous domestic situation because of Garda errors.

One year ago and at the very time Ms West and Ms Galligan were being frozen out by management, Garda top brass went to the Policing Authority to say there was nothing to look at here and that everything was in order. Knowledge of the misclassification and inaccurate recording of homicides on PULSE is not a new thing. In fact, this has been known about for some time. A review of domestic homicides was initiated almost two years ago in July 2016, the scope of which has since been extended. The issue has been also under examination by the Policing Authority for the past year or so. Every time the issue is examined, further anomalies emerge. There seems to be no determination at any level to get to the bottom of this. We are not talking about petty crime here, but about the unlawful killing of human beings, often women and children in a domestic context, yet we cannot even record those heinous crimes correctly. We have reached a point where the CSO has refused to publish the last few sets of crime statistics

reported by An Garda Síochána because of concerns about the accuracy of that information. That the CSO does not have sufficient confidence in the data being provided to proceed with publication is a sad and sorry state of affairs. That alone should have set off alarm bells for the Minister for Justice and Equality.

Last night, the Minister, Deputy Flanagan, issued a statement which would not fill anyone with confidence that the issue will be dealt with comprehensively and for once and for all. Having read that statement, it is not at all clear to me what is actually being done to resolve this very serious problem. It is too much to ask that there be some accountability for this issue? Does the Tánaiste believe these two staff members are owed an apology by Garda management for the way in which they were dismissed, belittled, sidelined and had their professional competence wrongly called into question? Can the Tánaiste tell the House when the debacle around the classification of crime will be corrected? When will the review of homicides, including domestic homicides, be completed and published? When will the public be able to have confidence in the ability of the State properly to record the most serious crimes committed in this country?

Tánaiste and Minister for Foreign Affairs and Trade Simon Coveney: I acknowledge also that today is International Women's Day, which is significant in the context of the Government's commitment to gender equality and accelerating gender parity in a series of areas. That is one of the priorities of Government.

On the issues raised by Deputy Michael McGrath, I join the Minister for Justice and Equality, Deputy Charles Flanagan, in noting my extreme concern at reports that unlawful deaths are not being properly investigated. Any substantiated allegation of this kind would be very serious and of grave public concern. The issue which has arisen in relation to homicide classification is complex and it is essential to establish the facts clearly. Neither the Minister, Deputy Flanagan, nor his Department has received any protected disclosure or allegation that unlawful killings have not been investigated fully and Garda management is adamant that they have. As of yet, the Government has not seen any evidence to the contrary but we are, of course, very open to receiving it.

The evidence provided to the Joint Committee on Justice and Equality by two Garda analysts yesterday did not indicate that unlawful killings were not being properly investigated. It should be noted that neither the Minister nor his Department have received the dossier referred to by them. Having said that, serious issues were raised yesterday. The Minister of the Department will, of course, investigate fully any allegations which have been made. I was concerned, as were my colleagues in government, to see this outlined in the way it was yesterday.

Deputy McGrath asked when we can get to the bottom of some of these issues. There is an ongoing review which, I am told, will take some time to complete. An Garda Síochána has indicated that it is prioritising the review. The Minister met with senior Garda management on 5 February and received further formal assurances in that regard. The Policing Authority raised the issue with An Garda Síochána at the most recent public meeting on 22 February and it continues to monitor the issue to ensure there is independent scrutiny of how An Garda Síochána records data. I welcome the authority's continued diligence on this matter.

If there is evidence that people have been intimidated or bullied in An Garda Síochána, it needs investigation and clarification. The Government, in particular through the Department, will provide that.

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Deputy Michael McGrath: We do not have protected disclosures because these two women had the courage to come forward and speak before an Oireachtas committee in public session. While we may not have any evidence that crimes were improperly investigated, we have it on record from these two women that people may well have been put in danger, in particular women in a domestic context, due to the misclassification and inaccurate recording of crimes on PULSE. That is an extremely serious matter. When these women did their jobs, completed their reports and provided them up the line to management, the issues raised were denied, their efforts were blocked and they were stymied. Counter-reports were prepared that questioned their competence. Even the Policing Authority is not satisfied with the pace of progress. I have not heard from the Tánaiste when this issue will be dealt with. The review of domestic homicides, to which he referred, started in July 2016. It is now nearly two years later. These are quite startling revelations and we do not yet have any indication as to when the review will be completed and when we will have the confirmed statistics that can give the public confidence that the crimes are being properly recorded and investigated.

The Tánaiste: The evidence that was given to the Oireachtas committee yesterday, while very concerning, was very welcome in that the witnesses felt they could come forward and give it. Of course, the Department of Justice and Equality now needs to follow up on that.

The point I was making in my initial answer is that we do not have any protected disclosures or correspondence in regard to the concerns. Therefore, the issues were really only raised directly yesterday with the Oireachtas committee. Of course, the Government and Department of Justice and Equality now need to follow up with the Garda to understand the basis for the concerns and complaints. It is totally unacceptable if people raising issues within the Garda concerning the misclassification of crime are being persuaded in some way not to expose them if there is a consequence in terms of domestic abuse or any other form of crime. The Government needs to deal with that issue comprehensively. We need to act on the basis of facts and evidence in regard to these issues.

Deputy Imelda Munster: Today we celebrate International Women's Day. I wish mná na hÉireann a very happy International Women's Day. It is an important occasion on which we remember the struggle for women's equality over many decades. While progress has been made, it has to be said that it has been made through the efforts and determination of generations of Irish women in tackling the historic injustices of this State. The legacy of their treatment remains for women in Ireland today. An example is pay inequality. We had only to go outside the door of Leinster House to see the protest in this regard yesterday. There is a scarcity of women in many areas of public life, including politics, leadership, government and academia. There is a lot of work left to do.

The Government has yet to deliver on the commitments it made some five years ago to the survivors of the Magdalen laundries. It is an absolute shame that those survivors are still being forced to wait.

The prevailing legacy of the eighth amendment is a blight on our society and one that the people will soon be given the opportunity to remove. Let us not forget that the 1937 Constitution of this State still asserts that a woman's place is in the home. If one said that to a member of the younger generation, her or she would regard one as absolutely insane and we look forward to removing that clause in a referendum in due course.

The continuing mistreatment of women is not just a prevailing myth; it is very real. It is

even more obvious when it comes to the issue of domestic violence. Violence against women and girls remains prevalent in our society. I commend the ongoing work of organisations providing domestic violence supports and services to women and their children throughout this State. Many provide the services in a voluntary capacity. They do incredible work, for which we should all be indebted.

Late last year, Sinn Féin welcomed the decision by the Government to update the sexual assault and violence in Ireland, SAVI, report of 15 years ago. We highlighted shortfalls in policy, including those related to data collection and management within State services, such as An Garda Síochána, the Courts Service and Tusla. Are these to be included in the SAVI report?

I urge the Tánaiste to take heed of what Ms Orla O'Connor from the National Women's Council said this morning. She called for the promised review on domestic homicide to be completed. In 2016, the then Tánaiste, Deputy Fitzgerald, gave a commitment that this would be published in February 2017. It is now March 2018.

An Ceann Comhairle: The time is up.

Deputy Imelda Munster: It is now International Women's Day. When will the review be published? How seriously does the Government take it?

An Ceann Comhairle: Please, Deputy. The time is up.

Deputy Imelda Munster: Does the fact that it has not been published to date reflect the fact that the Government does not take it seriously?

The Tánaiste: I thank the Deputy for her question. I welcome the opportunity to outline some of the things the Government is doing and prioritising on International Women's Day. Women's empowerment is a key theme running through A Programme for a Partnership Government and it is being advanced within the framework of the national strategy for women and girls, published last May. Women's groups, civil society actors and the trade union movement were among the stakeholders across society who contributed to the development of this strategy. Stakeholders continue to be closely involved, in particular in their participation on the strategy committee advising on implementation. Our focus is now firmly on the implementation of the strategy and the Government is committed to leading by example in multiple areas.

The public consultation and national symposium were held in recent months with a view to identifying measures to address the gender pay gap, which is still at nearly 14%. This is what the figures tell us for 2014. Work is advancing on a proposal to promote wage transparency by requiring companies to complete periodic wage surveys and report those results. Work is under way to develop options to give effect to the commitment to significantly increase paid leave for the first year of a child's life to support families and the choices men and women may make. The Government is piloting a gender budgeting initiative which, during the 2018 budget cycle, will test gender equality objectives and performance indicators across a diverse range of expenditure programmes and across multiple Departments, including mine.

The Government is committed to establishing an independent business-led review group to recommend measures to boost female representation on boards of companies. The current proportion in Ireland is 17%, which compares poorly with the average across the European Union of 25%. The Government is committed to a follow-up survey to the 2002 report on sexual abuse and violence in Ireland to further inform work on eliminating violence against women.

Legislation on domestic violence that the Government has promised and has already begun considering in this House will be back in this House before the end of this month.

There is a series of areas in which we are determined to try to give leadership. There are many strong women advocates for this change. The Government as a whole is absolutely committed to it.

Deputy Imelda Munster: I thank the Tánaiste. As I was listening to him speak of gender equality and leadership, there were four men and just one woman in the Front Bench. I remind the House, lest we forget, that the homicide review arose when the National Women's Council of Ireland and Women's Aid requested it. It did not come from the Government. It is the groups representing women — the groups that fight women's causes day in, day out, particularly in regard to domestic violence — that have been pushing for the review, which we are still awaiting. It is being driven entirely by the groups representing women, not the Government.

Did the Tánaiste actually hear the evidence given at yesterday's justice committee? Was he alarmed by it? Will he offer an apology to the two brave women who were heard yesterday, namely, Laura Galligan and Lois West?

An Ceann Comhairle: I thank the Deputy. The time is up.

Deputy Imelda Munster: Does the Tánaiste accept that there is a culture within the Garda of not taking incidents of domestic violence seriously?

An Ceann Comhairle: The time is up, Deputy.

Deputy Imelda Munster: If that culture exists, as many believe, it stems from the fact that the Government does not take it seriously.

An Ceann Comhairle: The time is up.

Deputy Imelda Munster: If it did, the Garda would not be allowed to be so dismissive of domestic violence cases.

An Ceann Comhairle: I do not know about the culture in An Garda Síochána, but there is definitely a culture here of ignoring the clock.

The Tánaiste: I think I answered Deputy Michael McGrath regarding how seriously the Government will take the evidence given yesterday by two brave women at the Joint Committee on Justice and Equality. On one of the Deputy's previous questions, it is worth nothing today, on International Women's Day, that the Government has made a clear decision, with unanimous support across Government, to bring forward legislation to remove the eighth amendment from the Constitution and is determined to stick to a timeline to provide for the opportunity to do that in late May. I look forward to the debates that will take place on that sensitive issue. It is important to recognise the role of Government in taking a leadership position towards changing the Constitution to protect women's health, first and foremost. It is significant and it is appropriate that it is happening on a day like today.

Deputy Clare Daly: As it is International Women's Day, I genuinely welcome the diligence with which the Government is prioritising the referendum on repeal. I am sorry that it has not had the same diligence bringing forward mandatory inquests in relation to maternal deaths.

As it is International Women's Day and the Tánaiste did not answer Deputy Michael McGrath's points about the powerful, explosive testimony given at the Joint Committee on Justice and Equality yesterday by those two outstanding women, I will return to some of those points. The Tánaiste talks about evidence and facts if people were bullied. These are not points of dispute. The facts and the evidence are in the testimony of those women which should be compulsory reading for every Member in this House. Over a period of 15 months, these consummate professionals, analysts and forensic scientists, have found the workplace a very difficult place. Only their mutual support got them through it. Under severe pressure and their integrity undermined, they were belittled and treated poorly, and all this in our newly reformed An Garda Síochána where we are told we welcome our critical friends. I think not. What was the crime of these women? They had the audacity to refuse to sign off on a report presented to the Policing Authority regarding a review of domestic homicides which had been commissioned by them. This was a review which, contrary to what gardaí told the Policing Authority that it revealed minor misclassifications, actually uncovered significant inconsistencies of a grave nature with many ramifications regarding the ability of An Garda Síochána to protect and serve, for example, cases where the partner of a deceased person was in a new domestic violence relationship. Let us remember that this happened a couple of months ago against the backdrop where the majority of homicides in 2017 were domestic murders and where misclassification and a signal not followed could be the difference between life and death.

How many more Garda scandals will this Government take before it will hold someone to account? The Tánaiste waffles on about oversight bodies and the Policing Authority. We went to the last Policing Authority body. Is the Tánaiste unaware that it is now irrefutable that senior gardaí lied and misled the Policing Authority at its April and June meetings? Not only that but these women went to the Policing Authority with their queries, the Policing Authority knew there were problems and not alone did it not respond to them, but it went back to its bosses and ratted them out. Can the Tánaiste imagine the chilling effect on these two powerful women? They read in the media about a Policing Authority there for oversight, they went to it with their genuine problems and tried to make their case and not only were they not heard, but the people to whom they approached told their bosses. What is the Minister for Justice doing? Is he calling a meeting with the acting Garda Commissioner or the Policing Authority? Does the Tánaiste think that it is okay to lie, bully and isolate people? If he does not, who will he call to account?

The Tánaiste: Clearly, the Government does not think it is okay to lie, bully and intimidate people in any walk of life in Ireland, but particularly in An Garda Síochána. That is why the Government and the Minister are obviously concerned about the evidence that was given yesterday. We will act on that but we also need to recognise that the Minister for Justice and Equality only heard that evidence for the first time yesterday. We need to follow up on it and ensure that appropriate action is taken. To say that the Government is not committed to reform of An Garda Síochána and holding people to account is absolute nonsense. If one looks at the actions which the Government has repeatedly taken, responding to various scandals in An Garda Síochána, which has resulted in a tribunal today, the Government's whole approach is about a fundamental reform of both the culture in An Garda Síochána and the structures to ensure that we enforce and require a new culture in the future, to ensure that the type of allegations which we heard yesterday are dealt with in a much more comprehensive way than seems to have been the case.

I thank the two women concerned for the courage they have shown in raising these issues

publicly yesterday. I assure them and everyone else that the Government will take that testimony very seriously in how we follow up on it. I reassure anybody who feels that they need or want to come forward to expose wrongdoing, inappropriate behaviour, intimidation or bullying in An Garda Síochána, or any other arm of the State, to come forward and do so, and that the Government will take it seriously and act on the evidence it gets while working with whistleblowers and others who are brave enough to come forward. I cannot be any clearer on that. What I cannot do is give the Deputy a comprehensive response on how the Government will act because that evidence was only given yesterday. To be fair to the Minister and his Department, he needs time to consider an appropriate response.

Deputy Clare Daly: Evidence of senior gardaí misleading the Policing Authority on these matters was not first made known yesterday. What clearly entered the public domain yesterday was the evidence that the Policing Authority, which the Tánaiste just lauded, also had that information for over a year. The so-called oversight body which is supposed to call the gardaí to account had this information for over a year and it did nothing. It closed the door on these women, but more than that, it told tales about them to their bosses. This is the oversight body that the Tánaiste is proud of, which demonstrates the Government's actions on reform.

The Tánaiste talks about a change in culture but is he aware that the same Policing Authority recently promoted an individual who is the subject of an internal investigation into bullying and harassment against a whistleblower? It did not merely promote him but put him at the head of training in Templemore where on the one hand he has the code of ethics and, on the other, he is cursing and banging the table and interning-----

An Ceann Comhairle: The Deputy has not used a name-----

Deputy Clare Daly: No, I have not used any name.

An Ceann Comhairle: -----but the Deputy has made a comment that would enable a person to be identified which is completely inappropriate in the House, as the Deputy knows well.

Deputy Clare Daly: I can stand over every comment I have made here.

An Ceann Comhairle: That may be the case but it is completely inappropriate to make such a statement here.

Deputy Clare Daly: The point is that it is irrefutable that the culture in An Garda Síochána has not changed, that there is a systemic problem at the top with senior management and the pathetic measures which the Government has put in place in setting up a Policing Authority, which is now part of the problem, urgently need to be addressed. The women do not want a pat on the head or to be told how great they are; they want things to change.

The Tánaiste: No one is offering anyone a pat on the head. We are in the process of fundamental reform of An Garda Síochána. There are multiple examples of how this is happening, not least in the method by which a new Garda Commissioner will be chosen and appointed. The evidence given yesterday to the joint committee needs significant follow-up. I do not think that it is helpful for the Deputy to start pointing the finger at individuals who might be identified by the way in which she is speaking about them. There is an appropriate way in which we need to deal with this comprehensively which is what the Minister for Justice and Equality will do, acting on the evidence given yesterday and following up on it to ensure that we can expose any wrongdoing and ensuring that we put structures in place to fix it.

Deputy Catherine Murphy: I am aware of and respect the fact that the Cregan commission of investigation is under way and I will not comment on the substance of that inquiry. A statement was issued this week by the former CEO of IBRC in which he expressed concern regarding the costs of the ongoing Cregan commission of investigation into IBRC, including matters relating to Siteserv. I share these concerns about the escalating costs. When I raised the issue in the House last November, I asked the Taoiseach about the status of Mr. Justice Cregan's request for doubling of the legal fees for those working on the investigation. I have yet to receive an answer.

I did not want to see a costly and lengthy tribunal-type affair. This month marks the seventh anniversary of the final report of the Moriarty tribunal and even at this stage we are not really much clearer in terms of an outcome from that. While I share the concerns expressed in the statement on costs by the former CEO of IBRC, I take serious issue with the other blatantly spurious allegations made in the statement. I wish to be clear about my co-operation with the Cregan commission of inquiry. From the outset, I have engaged willingly and wholeheartedly with the commission. I submitted a significant body of research material and signed an affidavit to the commission accompanying my substantial evidence. Where necessary, I have liaised back and forth to help clarify issues raised. I have also been exceptionally clear in my position that at no point would I endanger the people who came forward to me at various points over the course of my lengthy and thorough research into IBRC by revealing their identities. When I engaged with people, I gave an undertaking that they could have confidence in my maintaining confidentiality. At all times, I will uphold that undertaking. I have made that abundantly clear. This does not constitute non-cooperation. Under no circumstances should my refusal to reveal private sources undermine the evidence I have presented to the commission.

On the previous occasion on which I raised this issue, I asked the Taoiseach to confirm my understanding that the commission of inquiry is answerable to the Dáil. The Taoiseach said he would find out. Will the Tánaiste confirm that the commission is indeed answerable to the Dáil? Will the Tánaiste outline to the Dáil how Mr. Justice Cregan's request for the doubling of legal fees has been handled to date? If the increase was to be granted from which Department will the money come? Will the Tánaiste confirm how many lawyers are involved in the commission of investigation at this point, which firms are involved and who do they represent? Does the Tánaiste have a figure for the legal bills associated with the commission to date? Does the Tánaiste have an agreed date for the completion of the Siteserv module?

The Tánaiste: There are a lot of detailed questions there. Following consultations with the Opposition parties by the former Minister for Finance, the commission of investigation into IBRC was established in June 2015. Mr. Justice Brian Cregan, a judge of the High Court, is the commission's sole member. In November 2015 the commission made a determination that banker-client confidentiality and legal professional privilege applied in respect of certain documents supplied to the commission. The commission also requested a number of changes to its terms of reference. Views from the Opposition parties were sought on the issues arising and, following consultations with the parties, the Commission of Investigation (Irish Bank Resolution Corporation) Act 2016 was enacted by the Oireachtas in July 2016. The Act is a bespoke piece of legislation giving a new legal basis to the commission's investigations. Following consultations with the Opposition parties, the terms of reference were also amended by the Oireachtas and now provide that in its first module the commission will investigate the Siteserv transaction, which has been identified as a matter of significant priority for Dáil Éireann. The commission is entirely independent in its work and I have no information on the status of its in-

vestigation to date. Last December, following a request from the commission and consultation with Opposition parties, the timeframe for the final report on the first module of its investigation was extended to the end of this year.

At the end of January, the commission had spent just over €3 million. This figure includes salaries for the commission staff, legal fees for counsel engaged by the commission and the commission's administration requirements. The figure does not include significant third party legal fees and costs that have been incurred and that will arise for payment in due course. In its fourth interim report, which was laid before the Oireachtas in December 2017, the commission did not make any estimate of the likely cost of the first module of its investigation. During consultations with Opposition parties last November, the Department provided a tentative estimated final cost for the commission of between €20 million and €25 million. This is based on the current rate of expenditure, the extended timeframe for the commission's work, the risk of further delays and the significant third-party legal and other costs that will arise. This is a reminder to all of us as to the costs to the taxpayer of commissions of this type.

Deputy Catherine Murphy: This is the reason why having things done in real time is so important. Will the Tánaiste confirm whether the commission reports to the Dáil? This is very important. On the legal fees - and these are the questions I asked - what response has been given to Mr. Justice Cregan with regard to that request? Mr. Justice Cregan sought a doubling of the legal fees last year. Will the Tánaiste please respond to those two specific points?

The Tánaiste: The commission is entirely independent. It is not going to be influenced by the Dáil regarding the content of its inquiry or its conclusions. It will make its own decisions on the basis of the evidence heard. I assume that once it has actually been finalised, the report will be laid before the Houses. I presume there will be a debate on the back of that, as has been the case with commission reports in other instances.

On the legal fees, I am not aware that the Government has agreed to significantly increase the funding that is available for estimated increases in legal costs.

Questions on Promised Legislation

Deputy Michael McGrath: Earlier this week the Competition and Consumer Protection Commission, CCPC, published a report on personal contract plans, PCPs, which are now a very important part of financing transactions in the motor industry. One of the commission's recommendations is that PCPs would come under the Central Bank's consumer protection code. This would require the intermediary or the car finance company to assess the affordability of the product for the consumer. Currently, they are not required to do any check or assessment of affordability. This is one of the key recommendations. Some 30% of all transactions for new cars in the motor industry are with PCPs, with nearly €800 million worth of PCPs issued in 2016. Will the Government move to legislate as necessary to give effect to the recommendations made by the CCPC around these PCPs?

Tánaiste and Minister for Foreign Affairs and Trade Simon Coveney: What is happening here is a good thing given the extent of the use of PCPs in the selling of cars and the need for consumer protection considerations. I will come back to the Deputy about the commitment to legislation. I can provide the Deputy with that information from the Department concerned.

Deputy Imelda Munster: The Cabinet agreed this morning to table legislation to allow for a referendum on the repeal of the eighth amendment of the Constitution. Sinn Féin welcomes this. The Tánaiste is aware that we will campaign for the vote to repeal the eighth amendment. The timescale for the passage of the Bill is, however, very tight. This issue has already been raised with the Government. There is every possibility that the antics of some Members in the Chamber could delay the Bill if it does not begin its passage through the Oireachtas as soon as possible. It would be a problem for young people in particular if the referendum is pushed on into the summer. They are buoyed up and eager to cast their votes. I urge the Government to not delay the referendum any longer than is necessary. The Bill should come before the Dáil today to ensure that it is passed as soon as possible.

The Tánaiste: The plan, as I understand it, is to publish the Bill this evening and to bring it to the Houses tomorrow. This plan will be discussed with the Business Committee later today. We ask for the support of the other parties in order to ensure that we can introduce the Bill and get the Second Stage debate under way tomorrow. We are committed to facilitating this but we will also seek the support of other parties to do so. For the information of the House, the Minister, Deputy Murphy, will be in a position to set up the referendum commission from tomorrow. The chair of the commission will be Ms Justice Isobel Kennedy, whom the Chief Justice has recommended as an appropriate person to do that job. We are proceeding with the necessary legislation and putting the necessary structures in place to ensure that this referendum can be held before the end of May. We are on schedule to do so even though the timetable is tight. We will seek the co-operation of other parties in the House to ensure we can see this through.

An Ceann Comhairle: The Tánaiste's time is up.

Deputy Jan O'Sullivan: I also take this opportunity to wish everyone, women in particular, a happy International Women's Day. I congratulate the Ceann Comhairle for having invited RTÉ to celebrate in this building this morning. The Tánaiste has anticipated my question because I was going to follow on from the question Deputy Munster raised. We should very much welcome that on International Women's Day the Cabinet has agreed to publish the wording of the referendum. My question was going to be the follow-on question about the establishment of the commission. I welcome the fact that Ms Justice Isobel Kennedy will chair it. Perhaps the Tánaiste could again clarify the timing and give his reassurance, assuming not too much time will be needed for Committee and Report Stages of such a short piece of legislation, that as much time as possible, and as needed, will be allocated in the House to ensure we pass the legislation and that it go to the Upper House as quickly as possible.

The Tánaiste: The Government intends to make enough time available to allow everyone to speak on this issue. That will start tomorrow. The debate on the legislation will then recommence on 20 March, when the Dáil is due to come back. My understanding was that the Dáil was not to come back until 21 March, but I hope we will be able to get the Business Committee's agreement to come back on the Tuesday, a day earlier, to focus on progressing this legislation. For the benefit of the House, the Government decided on a number of matters today. It decided to approve the text of the Bill, which will be published this evening and debated tomorrow. It has also authorised that the Bill come before the Dáil. As I said, it has approved the preparation of a draft general scheme of a Bill which I hope will follow a successful referendum outcome.

An Ceann Comhairle: We cannot have a lengthy statement on the matter. We follow what the Government is doing.

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The Tánaiste: Is this not linked to-----

Deputy Jan O'Sullivan: It is relevant to my question.

The Tánaiste: -----promised legislation?

An Ceann Comhairle: The Tánaiste has only one minute to respond, I am afraid, the same as everyone else. I am sorry. I do not make the rules; it is just my job to implement them.

The Tánaiste: That is fine.

Deputy Bríd Smith: Happy International Women's Day to everyone here and beyond, but in particular to the women of the Magdalen laundries, the subject of my question to the Tánaiste. Seven women of the Magdalen laundries have died since the former Taoiseach, Deputy Enda Kenny, made his apology to the House, and there is no sign of the redress being passed to these women. They have been treated disgracefully by this Government and by the Department. Will the Tánaiste please address this and tell us when we will see justice for the Magdalens?

The Tánaiste: One of the most powerful speeches I have ever heard in this Chamber was made by Deputy Enda Kenny responding to the plight of women who were in Magdalen laundries. It is not fair to say this Government has not acted or is not sincere in supporting and treating appropriately victims of Magdalen laundries and other industrial settings.

Deputy Bríd Smith: Words, not deeds.

An Ceann Comhairle: Let the Tánaiste answer, please.

The Tánaiste: I accept that. I will have to come back to the Deputy on the exact timing, redress and so on but I assure her the Government is determined to play a supportive role in this area, as it has outlined on many occasions.

Deputy Michael Collins: On page 82 of the programme for Government, "Working to Make Our Older Years Better Years", the Government promised to keep our older people active and independent in the community. This Saturday and the following Saturday, being St. Patrick's Day, both Deputy Danny Healy-Rae and I have organised two buses to Kingsbridge Private Hospital in Belfast for people to have cataract operations done. These will be the fifth and sixth buses to travel from west Cork, Cork County and Kerry to Northern Ireland in the past few months. I am appalled by the long waiting lists for the elderly and children who must wait for a simple cataract procedure, some waiting four to five years for a 15-minute procedure. For those in the Irish Republic, it is Belfast or blindness. Will this Government take urgent steps to deal with this issue? I am acutely aware that while these older people will be travelling to Belfast for vital cataract procedures to save their sight, our Taoiseach and Ministers and the Tánaiste himself will also be out of the country and spread throughout the world on St. Patrick's Day. I sincerely hope they will spare a thought for the people forced to leave this country for Belfast on that day.

The Tánaiste: I think most people understand the value of Ministers leaving for St. Patrick's Day. We are a country that, from an economic perspective, relies on trade in an open economy and we have a very large and supportive diaspora right across the world to which we reach out at this time of year. If the Deputy is suggesting we should perhaps not do this because there are-----

Deputy Michael Collins: I am not. I am just asking the Tánaiste to spare a thought.

The Tánaiste: -----pressures at home, I do not accept that. I accept there are areas where the health services need to deliver to address waiting lists. Regarding cataracts, one of the ways in which we can ensure that people get the treatment they need quickly while the health service is being improved and reformed is to undertake operations in Northern Ireland in order that people can get the health care they need. It is not an ideal setting. We would obviously like to do that locally, and in time I think that will be possible. However, in the meantime I think it is good-----

An Ceann Comhairle: The Tánaiste's time is up.

The Tánaiste: -----that people can travel to Belfast or, in some cases, Derry to ensure they can get the vital operations they need quickly.

Deputy Catherine Martin: Ar an gcéad dul síos guím Lá Idirnáisiúnta na mBan shona daoibh go léir. Tá maoiniú d'Fhoras na Gaeilge, an t-eagras is mó a thacaíonn le forbairt na Gaeilge sa phobal, ag laghdú, bliain i ndiaidh bliana ar feadh deich mbliana nó mar sin. Cuid den chúis taobh thiar de seo ná go bhfuil an maoiniú roinnte idir an dá dhlínse ar an oileán. Nuair atá easpa airgid sa Phoblacht, cosúil le tráth an chúlaithe eacnamaíochta, tagann meath ar mhaoiniú an Fhorais. Nuair a tharlaíonn amhlaidh sa Tuaisceart tagann meath arís ar an maoiniú. In ainneoin go bhfuil an maoiniú tábhachtach do na healaíona ag dul i méid, rud atá muid buíoch de, tá an Ghaeilge ag fulaingt. Mar chuid de Bhliain na Gaeilge, mar chuid de lorg na bliana seo, an ngeallfadh an Tánaiste athbhreithniú a dhéanamh ar mhúnla maoinithe Fhoras na Gaeilge?

Ligfeadh é seo don Rialtas beart de réir a bhriathair a thaispeáint don teanga le maoiniú Fhoras na Gaeilge a ardú.

Minister of State at the Department of Culture, Heritage and the Gaeltacht (Deputy Joe McHugh): Go raibh maith agat as an gceist. Tá an maoiniú ar fáil faoi choinne Fhoras na Gaeilge agus an Bord Ulster Scots agus tá freagracht agus dualgas orainne sa Rialtas seo suas go dtí 65% den airgead seo, agus sa Tuaisceart 25%. Faoi láthair mura bhfuil an Rialtas ina shuí sa Tuaisceart, ní bheidh aon chomhaontú maidir leis an bhfigiúr ó 2017 ach, é sin ráite, tá sé comhaontaithe idir an dá Roinn Airgeadais sa dá dhlínse go mbeidh an figiúr a bheidh á úsáid i mbliana mar an gcéanna leis an bhfigiúr a bhí á úsáid in 2016, agus b'shin an fáth nach mbeidh aon athrú ar na figiúirí sin. Tá suas go €14.025 milliún ar fáil ina iomlán fá choinne an bhuiséid seo don dá dhlínse: Tuaisceart Thuaidh-Theas, an Deisceart agus an obair atá ar siúl leis na comhlachtaí Thuaidh-Theas.

Deputy Dessie Ellis: I wish to raise the Government's drugs policy as outlined in the programme for Government. My concern is a development I am increasingly hearing about, namely, the grooming of children to sell or carry drugs for drug dealers. I have a real concern that this is the next child exploitation scandal. Children can be attracted by the false glamour and material wealth of drug dealers and gangsters. Drug dealers are increasingly seeing children as a business opportunity. For drug dealers children are cheap, expendable, easily controlled and often able to operate under the Garda's radar. Grooming of children for criminal exploitation is very similar to grooming for sexual exploitation. We need a system that can deal with child victims who will also become offenders. Are there any plans to bring forward legislation to tackle this exploitation of children? Has the Government even considered it and has the Cabinet even looked at it?

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The Tánaiste: Strong legislation and laws are already in place to counteract gangland crime, which abuses and uses teenagers as carriers in the drug trade. An Garda Síochána is very focused on it and has had some success. We also have a comprehensive new national drugs strategy and the Minister of State, Deputy Byrne, has led on this. In terms of the issue referred to by the Deputy with regard to children being abused by predominantly gangland activity, it is something An Garda Síochána is very aware of.

Deputy James Lawless: The programme for Government makes multiple references to public transport. The 7.28 a.m. service from Sallins to Grand Canal Dock was absolutely full leaving that station with eight stops to go. Commuters were physically unable to board the train at Hazelhatch, Adamstown and further in. There is an urgent need for greater capacity on these services. I have tabled multiple parliamentary questions to the Minister for Transport, Tourism and Sport and, shockingly, in the three years since he took office he has yet to spend a single cent on new rolling stock. Where are the carriages, where are the services and where is the capacity that is so badly needed on these commuter lines?

The Tánaiste: I know Fianna Fáil does not like to focus on the detail of the Project Ireland 2040 plan or the capital plan that goes with it, but it does include----

Deputy Lisa Chambers: The spin unit.

Deputy James Lawless: Three years and no spending.

An Ceann Comhairle: Please, time is limited.

The Tánaiste: It does include-----

Deputy Billy Kelleher: There is no detail. That is the problem.

The Tánaiste: If the Deputy would like to listen.

An Ceann Comhairle: Please, Deputies. You are using up time.

The Tánaiste: The problem the Deputy's party has is it does not want to focus on the detail of the plan-----

Deputy Lisa Chambers: There is no detail.

The Tánaiste: -----because it commits almost €115 billion of capital State investment into areas such as public transport and it commits €400 million to the BusConnects project in Dublin, which will invest heavily in new stock and prioritise public transport throughout the capital, on top of the billions of euro that will be spent on Luas and other services.

Deputy James Lawless: In three years not a single cent.

Deputy Billy Kelleher: The Tánaiste can understand my concerns in view of the convention centre.

The Tánaiste: There will be €200 million in Cork. It will happen.

An Ceann Comhairle: We are taking an additional five minutes to make up for people who lost out during the week.

Deputy Martin Kenny: As the Tánaiste is aware, the Government has a proposal to deal

with orphan drugs, particularly in cases that need to be resolved. Many of these drugs are examined in the same way as mainstream drugs and it does not work. Two girls, who have been here on a number of occasions, little Grace from Leitrim and Cezy from Kilkenny, are waiting for a drug called Vimizim. The Temple Street hospital clinicians who deal with morquio put a proposal to the HSE a couple of months ago for a managed access programme. The managed access programme is the way forward and I have spoken to the Minister about this, but to this day it is shrouded in secrecy. I believe this is being looked at and progress is being made, but the problem is the HSE makes everybody say nothing. Keep it under wraps and tell nobody. Will the Tánaiste please ensure somebody in the HSE leadership team comes out and publicly states what is going on so we and everyone else can put pressure on the company to continue to give these girls the drug they need?

The Tánaiste: There is an issue with regard to orphan drugs, whereby there are small numbers of users of very specialist drugs in certain categories. The Minister, Deputy Harris, and the Taoiseach have outlined on many occasions that it is not the job of politicians to decide what drugs should be approved and what drugs should not. That has to be a medical decision and there needs to be an assessment process that is fair, clear and transparent in terms of how it happens. I will see whether the Minister can come back to the Deputy on the drug he has mentioned.

Deputy Carol Nolan: Page 10 of the programme for Government makes reference to affording every citizen equality of opportunity in a fair society. Today, as we know, is International Women's Day, but we have a huge gap in terms of pay between men and women. The gap is now 14%. It was 12% in 2012 so it is widening all of the time. This fact sends out a very clear negative message that the work women do is undervalued in society. We need to tackle this issue head on. We have inequality and we have the widening gap as I mentioned, but we also have pay inequality experienced by entrants into the teaching profession. Post-2011 entrants experience a loss over their career of between €53,000 and €105,000. This is a disgrace. As a woman, as a former teacher and as a former INTO representative, I ask the Tánaiste to address these inequalities. When will the report on teachers' pay and a plan towards equalisation be published? Will we have an opportunity to debate the report? I sincerely hope, in the interests of fairness, that we do.

An Ceann Comhairle: The Deputy's time is up. We cannot debate it now.

The Tánaiste: The Deputy has raised two separate issues. I answered an earlier question on the gender pay gap in terms of how the Government is approaching it. There are tangible examples in terms of how the Government is trying to change the fact that for many women their work is undervalued financially. This is separate to teachers' pay.

Deputy Carol Nolan: It is about equality.

The Tánaiste: Teaching is one of the professions where there is not a gender pay gap between men and women.

Deputy Carol Nolan: No, but there is inequality.

An Ceann Comhairle: Please, Deputy.

Deputy Martin Ferris: The Tánaiste is aware of the Tarbert land bank in north Kerry. He is also probably aware of the high unemployment in the area.

The Tánaiste: Which land bank?

Deputy Martin Ferris: The Tarbert land bank. There is huge potential regarding this facility, if it were ever utilised for the benefit of the people of north Kerry, west Limerick and nationally. My understanding is that currently a judicial review is going through the courts regarding the tendering process for use of the land bank. Will the Tánaiste ensure that process will be open and transparent? Will he ensure all organisations that tender for it are accommodated equally in the process?

The Tánaiste: If an issue is being determined in the courts there is very little I can say about it. I would need to be careful. If there is a specific issue the Deputy would like to raise with me in more detail, perhaps he could put it in writing and I will try to get an answer for him.

Deputy Eugene Murphy: On page 66 of the programme for Government a commitment was made to improve mental health services in this country. As the Tánaiste knows, in January 2017 an independent report was carried out on mental health services in County Roscommon. As we all know, it was a damning report. That independent committee suggested that 27 points would be implemented without any delay. A management team was put in place and to this day, as far as I am concerned, none of the 27 points has been implemented. I seek an assurance that the Tánaiste will follow up this matter with his colleagues and ensure that without any further delay the mental health services in County Roscommon and other parts of the country will be dealt with, as was promised in the programme for Government.

The Tánaiste: I will need to follow up on the detail of that, in terms of the recommendations made and whether or not they have been followed through on. I can certainly ask the relevant Minister to come back to the Deputy.

An Ceann Comhairle: That concludes questions. My apologies to those Deputies who were not reached.

Prohibition of Bogus Self-Employment Bill 2018: First Stage

Deputy Mick Barry: I move:

That leave be granted to introduce a Bill entitled an Act to disincentivise employers from entering into bogus contracts for services, to prohibit dismissals in order to induce workers to enter into contracts for services, to prohibit misrepresenting employment as a contract for services, to prohibit false inducements for contract for services, to provide for a right to redress for workers party to a bogus contract for services and for claims to be heard under the Workplace Relations Act 2015, to amend the Unfair Dismissals Act, 1977 and the Workplace Relations Act 2015 and to provide for related matters.

The current set-up for combatting this practice is totally inadequate and I suspect deliberately so. The Government would like to prettify the phenomenon as the 21st century gig economy where all the young generation gets to be entrepreneurs. The reality is the big employers are laughing all the way to the bank as they get away without paying not just payroll taxes but holiday pay, the minimum wage and statutory maternity leave. Where sectoral rates exist they can avoid them and all that goes with them, such as sick pay, pensions and other premia.

This practice is mostly associated with the construction industry, but it goes way beyond it. Approximately 200,000 people are self-employed with no employees, although this, of course, includes authentically self-employed people. Of these, 36,000 are part time and the biggest jump took place in this category during the crisis years from 2008 and 2009.

Estimates vary from 30,000 to 60,000 in the construction trade. High profile cases beyond construction include Deliveroo and Uber, and Ryanair in its dealings with pilots. Estimated losses to the Exchequer vary, but the cumulative losses of revenue from pay related social insurance, PRSI, pay as you earn, PAYE, and universal social charge, USC, in the course of the crisis to date clearly run into billions of euro.

The freelance or gig economy part-timer is basically paid by task. This is a revival of 19th century-style piece work. They, not the employer, carry 100% of the risk for any momentary slackening of customer demand that would otherwise feature in a normal working week in a directly employed situation. The Government and the State are culpable too. Besides the obvious pro-employer bias of the political establishment, the reality is that low bids on State construction contracts are often predicated on bogus self-employment. That is to say, bids are so low that they would be impossible to deliver upon at a profit for the primary contractor if they were to pay the proper sectoral rates.

The report on this practice by the Department of Employment Affairs and Social Protection was totally inadequate. In summary, this report, which was almost two years overdue, focused narrowly on social insurance evasion and not at all on the other negative consequences. The two recommendations in the report were for the Department's scope section to publicise its existence further to elicit more complaints and for social insurance contributions to be equalised between the directly employed and the self-employed. The latter suggestion is a joke as it puts the cost entirely onto the worker. In any event, the Minister indicated that she would not proceed with it.

Our Bill hands the initiative to the worker or to his or her union to make a complaint to the Workplace Relations Commission, WRC. They may complain either on the basis that they are *in situ* in a bogus self-employment arrangement or that they were dismissed for refusing to enter into such an arrangement. The person adjudicating at the WRC must have regard for any combination of 19 different listed characteristics of bogus self-employment and judge on the balance of probabilities. Awards in favour of employees include mandating that they are engaged on a PAYE basis, with the statutory and sectoral conditions that go with it. Furthermore, any outstanding wages, including holiday pay and outstanding PAYE, USC and PRSI must be settled by the employer.

Rather than leaving the investigation of complaints of bogus self-employment to the whims of Revenue Commissioners or the Department of Employment Affairs and Social Protection scope section, which has been the unsatisfactory position to date, this Bill gives the initiative to workers and the trade union movement. It allows them to force the hearing of cases at the WRC and equips those adjudicating over cases with a wide range of descriptions of what could constitute a finding of bogus self-employment. While it is no substitute for trade union organisation on the ground, it aims to give workers a powerful tool to help root out this particular abuse.

An Ceann Comhairle: Is the Bill opposed?

Tánaiste and Minister for Foreign Affairs and Trade(Deputy Simon Coveney): No.

Question put and agreed to.

An Ceann Comhairle: Since this is a Private Members' Bill, Second Stage must, under Standing Orders, be taken in Private Members' time.

Deputy Mick Barry: I move: "That the Bill be taken in Private Members' time."

Question put and agreed to.

Motor Insurance: Motion (Resumed) [Private Members]

The following motion was moved by Deputy Noel Grealish on Tuesday, 27 February 2018.

"That Dáil Éireann:

recognises that:

— it has been 19 months since the Government first established the cost of insurance working group and there has been no tangible progress in reducing insurance premiums;

— there are several barriers to obtaining motor insurance in Ireland;

— vehicles that are ten years old, but with a valid national car test, NCT, certificate, are being deemed uninsurable;

— returning emigrants have difficulty obtaining insurance as driving experience from foreign countries such as the United States of America, Canada, Australia, etc., is not taken into consideration;

— drivers with five penalty points are deemed uninsurable by a number of insurance companies, even if the points were gained over a three-year period;

— insurance premiums are higher because of insurance fraud, which costs the industry over €200 million every year;

— since Insurance Confidential was established in 2003 by Insurance Ireland, over 9,000 new cases of suspected fraud have been received and investigated to date; and

— the total amount paid out in motor claims by Insurance Ireland members increased by 23% from 2011 to 2016, while in the same years the amount paid out by the Personal Injuries Assessment Board, PIAB, across all classes of insurance increased by 50%; and

calls on the Government to:

— ensure that the motor insurance sector does not discriminate against individuals with older vehicles that hold a valid NCT, by providing reasonable quotations;

— ensure that the motor insurance sector does not discriminate against returning emigrants by accepting foreign driving experience as valid experience;

— make it mandatory for insurance companies to provide cover to people who have five penalty points or over, as insurance is a legal requirement for all drivers;

— allow people access to the European Union market for insurance that will be regulated by the Central Bank of Ireland;

— work towards eradicating the culture of insurance fraud in Ireland, by introducing stricter penalties for those found to be pursuing fraudulent insurance claims;

— introduce an independent assessment board as a means of dealing with claims assessments, to prevent exaggerated and misleading claims being pursued and settled;

— ensure that when accessing claims/awards, reference is made to best international practice guidelines; and

— deliver real transparency on how premiums are calculated and why quotes are refused, with access to a robust independent insurance appeals process.”

Debate resumed on amendment No. 3:

To delete all words after “Dáil Éireann” and substitute the following:

“recognises that:

— the Minister for Finance is responsible for the development of the legal framework governing financial regulation and that neither he, nor the Central Bank of Ireland, can interfere in the provision or pricing of insurance products;

— insurers use risk factors in determining the provision and pricing of motor insurance offered to individual customers, including but not limited to the age, claims history, the driving experience, the number of penalty points that the driver may have and the age and type of vehicle being insured, and that these risk factors are a commercial matter for insurers;

— the Minister for Finance is unable therefore to make it mandatory to provide insurance to those that may pose a higher risk in the view of insurers, but that the declined cases agreement exists for those motorists that have been refused insurance;

— the ability of Irish consumers to purchase insurance from insurers in other European Union, EU, member states depends on those insurers being members of the Motor Insurers Bureau of Ireland which compensates victims of accidents caused by uninsured and unidentified vehicles;

— the Government, through the establishment of the cost of insurance working group, CIWG, in July 2016, has given a high priority to examining the factors contributing to the rising cost of motor insurance and addressing those within its control;

— in making any recommendations, account had to be taken of the need to ensure a financially stable insurance sector, that avoids failures of insurers through underpricing, as we have seen in the past, as well as the need to ensure that Ireland remains attractive for new entrants to the market;

— the CIWG and the Oireachtas Joint Committee on Finance, Public Expenditure and Reform, and Taoiseach, both concluded that there is no single policy or legislative “silver bullet” to immediately stem or reverse premium price rises, and that reforms of the sector would take time;

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— in this context, in its report on the cost of motor insurance, the CIWG made 33 recommendations to tackle those factors that are influencing the increasing cost of motor insurance in the following areas:

- protecting the consumer;
- improving data availability;
- improving the personal injuries claims environment;
- reducing the costs in the claims process;
- reducing insurance fraud and uninsured driving; and
- promoting road safety and reducing collisions; and

— substantial progress has been made by the CIWG in the implementation of the recommendations to date, with more than half of the 71 recommended actions having been implemented to the end of 2017;

welcomes that the Central Statistics Office data for January indicates that private motor insurance premiums have reduced by 17% from their peak in July 2016;

commits the Government to:

— maintain the momentum of the work to date in order to ensure a more stable motor insurance market generally and to encourage the continuation of the current pattern of decreasing average premiums;

— ensure that each of the relevant departments responsible for the implementation of specific recommendations continue to give them priority, in order to meet the deadlines set out in the report's associated action plan; and

— ensure that the implementation of recommendations contained in the CIWG's most recent report on the cost of public and employer liability insurance is also prioritised, as many of these recommendations will have a positive influence on the factors related to the cost of motor insurance;

looks forward to the two further reports to be published by the Personal Injuries Commission this year, which will look at comparative systems and will benchmark Irish compensation awards levels with those in other countries; and

calls on the industry to continue to engage with the CIWG with regard to the implementation of recommendations addressed to it, including the need for them to be more pro-active in tackling fraud.”

- (Minister of State at the Department of Finance, Deputy Patrick O'Donovan)

An Ceann Comhairle: I must now deal with a postponed division relating to amendment No. 3 to the motion regarding Motor Insurance. On Tuesday, 27 February 2018, on the question that the amendment to the motion be agreed to, a division was claimed, and in accordance with Standing Order 70(2), that division must be taken now.

Amendment put:

<i>The Dáil divided: Tá, 40; Níl, 83; Staon, 0.</i>		
<i>Tá</i>	<i>Níl</i>	<i>Staon</i>
<i>Bailey, Maria.</i>	<i>Aylward, Bobby.</i>	
<i>Barrett, Seán.</i>	<i>Barry, Mick.</i>	
<i>Breen, Pat.</i>	<i>Boyd Barrett, Richard.</i>	
<i>Brophy, Colm.</i>	<i>Brady, John.</i>	
<i>Bruton, Richard.</i>	<i>Brassil, John.</i>	
<i>Burke, Peter.</i>	<i>Breathnach, Declan.</i>	
<i>Canney, Seán.</i>	<i>Broughan, Thomas P.</i>	
<i>Cannon, Ciarán.</i>	<i>Browne, James.</i>	
<i>Corcoran Kennedy, Marcella.</i>	<i>Buckley, Pat.</i>	
<i>Coveney, Simon.</i>	<i>Burton, Joan.</i>	
<i>D'Arcy, Michael.</i>	<i>Calleary, Dara.</i>	
<i>Daly, Jim.</i>	<i>Casey, Pat.</i>	
<i>Deasy, John.</i>	<i>Cassells, Shane.</i>	
<i>Deering, Pat.</i>	<i>Chambers, Jack.</i>	
<i>Doherty, Regina.</i>	<i>Chambers, Lisa.</i>	
<i>Doyle, Andrew.</i>	<i>Collins, Michael.</i>	
<i>Durkan, Bernard J.</i>	<i>Collins, Niall.</i>	
<i>English, Damien.</i>	<i>Connolly, Catherine.</i>	
<i>Farrell, Alan.</i>	<i>Coppinger, Ruth.</i>	
<i>Fitzgerald, Frances.</i>	<i>Cowen, Barry.</i>	
<i>Fitzpatrick, Peter.</i>	<i>Crowe, Seán.</i>	
<i>Flanagan, Charles.</i>	<i>Cullinane, David.</i>	
<i>Harris, Simon.</i>	<i>Curran, John.</i>	
<i>Heydon, Martin.</i>	<i>Daly, Clare.</i>	
<i>Humphreys, Heather.</i>	<i>Doherty, Pearse.</i>	
<i>Kehoe, Paul.</i>	<i>Donnelly, Stephen S.</i>	
<i>Madigan, Josepha.</i>	<i>Ellis, Dessie.</i>	
<i>McGrath, Finian.</i>	<i>Ferris, Martin.</i>	
<i>McHugh, Joe.</i>	<i>Fleming, Sean.</i>	
<i>McLoughlin, Tony.</i>	<i>Funchion, Kathleen.</i>	
<i>Murphy, Eoghan.</i>	<i>Gallagher, Pat The Cope.</i>	
<i>Naughton, Hildegarde.</i>	<i>Grealish, Noel.</i>	
<i>Neville, Tom.</i>	<i>Harty, Michael.</i>	
<i>Noonan, Michael.</i>	<i>Haughey, Seán.</i>	
<i>O'Connell, Kate.</i>	<i>Healy, Seamus.</i>	
<i>O'Donovan, Patrick.</i>	<i>Kelleher, Billy.</i>	
<i>Ring, Michael.</i>	<i>Kenny, Gino.</i>	
<i>Rock, Noel.</i>	<i>Kenny, Martin.</i>	
<i>Ross, Shane.</i>	<i>Lahart, John.</i>	
<i>Stanton, David.</i>	<i>Lawless, James.</i>	

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	<i>Lowry, Michael.</i>	
	<i>Martin, Catherine.</i>	
	<i>McConalogue, Charlie.</i>	
	<i>McDonald, Mary Lou.</i>	
	<i>McGrath, Michael.</i>	
	<i>McGuinness, John.</i>	
	<i>Mitchell, Denise.</i>	
	<i>Moynihan, Aindrias.</i>	
	<i>Moynihan, Michael.</i>	
	<i>Munster, Imelda.</i>	
	<i>Murphy O'Mahony, Margaret.</i>	
	<i>Murphy, Catherine.</i>	
	<i>Murphy, Eugene.</i>	
	<i>Murphy, Paul.</i>	
	<i>Nolan, Carol.</i>	
	<i>O'Brien, Darragh.</i>	
	<i>O'Brien, Jonathan.</i>	
	<i>O'Callaghan, Jim.</i>	
	<i>O'Dea, Willie.</i>	
	<i>O'Keeffe, Kevin.</i>	
	<i>O'Loughlin, Fiona.</i>	
	<i>O'Reilly, Louise.</i>	
	<i>O'Rourke, Frank.</i>	
	<i>O'Sullivan, Jan.</i>	
	<i>Ó Broin, Eoin.</i>	
	<i>Ó Caoláin, Caoimhghín.</i>	
	<i>Ó Cuív, Éamon.</i>	
	<i>Ó Laoghaire, Donnchadh.</i>	
	<i>Ó Snodaigh, Aengus.</i>	
	<i>Pringle, Thomas.</i>	
	<i>Quinlivan, Maurice.</i>	
	<i>Rabbitte, Anne.</i>	
	<i>Ryan, Brendan.</i>	
	<i>Ryan, Eamon.</i>	
	<i>Scanlon, Eamon.</i>	
	<i>Sherlock, Sean.</i>	
	<i>Smith, Brendan.</i>	
	<i>Smith, Bríd.</i>	
	<i>Smyth, Niamh.</i>	
	<i>Stanley, Brian.</i>	
	<i>Tóibín, Peadar.</i>	
	<i>Troy, Robert.</i>	

Tellers: Tá, Deputies Joe McHugh and Tony McLoughlin; Níl, Deputies Noel Grealish and Michael Harty.

Amendment declared lost.

Deputy Michael McGrath: I move amendment No. 2:

To delete all words after “Dáil Éireann” and substitute the following:

“recognises that:

— it has been 19 months since the Government first established the cost of insurance working group, CIWG, and 13 months since the publication of its Report on the Cost of Motor Insurance;

— according to the fourth progress update published by CIWG for quarter 4 of 2017, two action points were completed after their original deadline had passed, and 15 action points have been delayed or at risk of being delayed;

— those either delayed or at risk of being delayed include legislation to underpin the protocol with Insurance Ireland on the communication of large increases in premiums, legislation for a claims information database and the establishment of that database and the establishment of a reliable dataset to examine the impact of legal and other fees on personal injury awards;

— there are several barriers to obtaining motor insurance in Ireland;

— ten year old vehicles with a valid national car test, NCT, certificate, are being deemed uninsurable;

— returning emigrants have difficulty obtaining insurance as driving experience from foreign countries is ignored;

— insurance fraud is one of the many reasons why insurance premiums are high, and this costs the industry over €200 million every year;

— since Insurance Confidential was established in 2003 by Insurance Ireland, over 9,000 new cases of suspected fraud have been received and investigated to date;

— approximately 70% of motor insurance claims are settled outside of the courts and outside of the Personal Injuries Assessment Board, PIAB, with no current transparency on those claims; and

— the investigation into alleged anti-competitive conduct in Ireland’s motor insurance industry is ongoing by the European Commission and the Competition and Consumer Protection Commission; and

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calls on the Government to:

— urgently tackle the 15 action points in the Report on the Cost of Motor Insurance that have been delayed or are at risk of being delayed;

— bring forward legislation and require insurers to provide a breakdown of the premium cost to the customer and also provide more information to the customer on how premiums are calculated;

— bring forward legislation and establish a national claims information database, before the current deadline of the end of June 2018;

— ensure that the motor insurance sector does not discriminate against individuals with older vehicles that hold a valid NCT, by providing reasonable quotations;

— ensure that the motor insurance sector does not discriminate against returning emigrants by taking into account foreign driving experience;

— facilitate and work towards more competition by helping to create a single European Union, EU, market for motor and other insurance to enable customers to look in other European countries for insurance and to ensure customers are offered consistent and adequate consumer and regulatory protection in each EU jurisdiction;

— work towards eradicating the culture of insurance fraud in Ireland, by introducing stricter penalties for those found to be pursuing fraudulent insurance claims;

— ensure that when assessing claims-awards, reference is made to best international practice guidelines;

— deliver real transparency on how premiums are calculated and why quotes are refused, with access to a robust independent insurance appeals process;

— bring forward legislation that would provide for the liquidation of any insurance company regulated in another country as in the Setanta Insurance and Enterprise Insurance cases;

— develop a general protocol that requires insurance companies to notify policyholders of claims made against them before settlement;

— ensure that the Personal Injuries Commission report on benchmark comparisons with other countries with regards to personal injury claims and compensation and report on alternative compensation and resolution models; and

— establish a fully functioning database to identify uninsured drivers compelling insurance companies to provide the driver license number before the current deadline of the end of December 2018.”

Amendment put and declared carried.

Motion, as amended, agreed to.

Provision of Cost-Rental Public Housing: Motion (Resumed) [Private Members]

The following motion was moved by Deputy Eamon Ryan on Tuesday, 6 March 2018:

That Dáil Éireann:

notes that:

— we are in the midst of a housing crisis which is undermining our society and threatens our economy;

— since 2010, rents in Dublin have increased by an average of 81%;

— there are 700 sites in public ownership around the country which have recently been identified by the Department of Housing, Planning and Local Government as having potential for housing development;

— the Government is overly dependent on the private sector for the provision of new housing supply, relying solely on increasing such supply will not address the affordability issue as developers will bid up the prices for available land, leading to further increases in house prices and rents;

— the provision of new social housing, using differential rents, will not on its own address the housing crisis, as it will not affect rent and property price rises in the private sector;

— providing a direct subsidy to existing private market rents similarly fails the test of helping reduce overall rents and would prove very expensive to the exchequer without the State ever acquiring any additional assets;

— EUROSTAT has recently indicated that approved housing bodies will not be able to avail of off-balance sheet financing for the provision of new homes;

— 1,000 new apartments are currently under construction in the docklands area of Dublin but most of those units are already sold to international corporations for the use of their staff;

— we must avoid the mistakes made in other international high-tech cities, where local people are frozen out of the housing market and public servants are unable to afford housing close to hospitals, schools and other social and public services;

— European countries with more stable, affordable and socially inclusive housing systems support large-scale provision of secure cost rental accommodation where rents reflect costs, not the maximum that the market will sustain;

— the case for a new more ‘unitary’ public housing model was set out in a report compiled by the National Economic and Social Council, entitled *Social Housing at the Crossroads: Possibilities for Investment, Provision and Cost Rental*, in June 2014, which proposed the widespread adoption of a cost rental housing model;

— a cost rental model of housing can reduce development cost by availing of low interest rate public finance, publicly owned land, economies of scale from large-

scale development and the absence of profit margins to private developers;

— this model will enable national public housing sectors to remain off-balance sheet, which allows investment to continue through downturns in economic activity;

— cost rental housing schemes could be funded through a combination of the European Investment Bank and other European Union funding institutions, credit unions, pension funds, Home Building Finance Ireland which funds from the Ireland Strategic Investment Fund, the Housing Finance Agency, and Exchequer funding, as appropriate;

— this model will provide multi-annual funding commitments to facilitate forward planning;

— the Rebuilding Ireland Action Plan for Housing and Homelessness contains no targets, and no clear funding stream, for the delivery of cost rental housing; and

— only one small test site for new cost rental housing has been initiated and no other affordable rental scheme is being developed by the Government;

and calls on the Government to:

— define cost rental housing as publicly owned housing which is publicly provided on State-owned land where the rents are set on the basis of recovering the cost of the property over the lifetime of a long-term loan;

— introduce regulations to ensure that any long-term profits, after the repayment of such loans, are retained within the system and reinvested in housing supply;

— direct the new National Regeneration and Development Agency to work with the relevant State agencies to designate Cathal Brugha Barracks in Rathmines, Dublin 6, and Broadstone Garage in Dublin 7 as the first locations and plan for them to be the first of the major cost rental housing developments;

— plan for the construction of 3,000 new homes at these two locations;

— design each cost rental scheme to target those individuals who are currently spending more than one-third of their total income on their current rental accommodation;

— also allocate a percentage of new housing for people on the local authority housing lists and in those cases facilitate the use of a suitable State support - for example, housing assistance payment - to allow them pay the same rent as other tenants;

— involve disability communities, such as Nimble Spaces, in each development so that it promotes an arts-led participatory design process, meets the needs of many different citizens, enables active citizenship and participation, encourages social inclusion and positive relationships, and incorporates smart design that is good for people and the environment; and

— immediately identify other publicly-owned sites that would suit the provision of cost rental schemes led by local authorities, approved housing bodies and housing

co-operatives.

Debate resumed on amendment No. 2:

To delete all words after “Dáil Éireann” and substitute the following:

“notes that:

— the Government reaffirms its commitment, in the Programme for a Partnership Government, to develop an affordable cost rental option for low-income families, to help keep rental costs manageable for tenants and allow them to avoid future rental market increase shocks;

— the Government’s ambition is to make cost/affordable rental a major part of the Irish housing system, with rents set at levels to cover construction costs and the management and administration of developments, but with only a minimal retained profit margin, this will be informed by pilot projects being progressed in Dublin at Enniskerry Road and Lusk;

— following the second Housing Summit on 22nd January, 2018, local authorities are now finalising an outline of their respective affordable housing programmes, from the State residential land bank of around 2,000 hectares, including cost rental proposals;

— detailed discussions are continuing with the European Investment Bank regarding the application of its international experiences in developing and supporting affordable housing to large-scale cost rental projects in Ireland;

— the finalisation of new ‘Build to Rent’ and ‘co-living’ planning guidelines to encourage development and investment in more rental accommodation at more affordable rents;

— as part of Project Ireland 2040, the Government’s commitment to establish a new National Regeneration and Development Agency, including consideration of how best to make State lands available, including suitable lands in the control and ownership of Government departments and State agencies, to the new body for, *inter alia*, affordable residential development;

— a package of affordability measures was announced on 22nd January, 2018, with the potential to deliver more than 3,000 new homes initially and a target for at least 10,000 new affordable homes to buy and rent;

— the new measures are targeted at low- to moderate-income households, with annual gross income of up to €75,000 for dual income and €50,000 for single income households;

— a new Rebuilding Ireland Home Loan was made available from 1st February, 2018, providing long-term, fixed-rate mortgages for first-time buyers;

— a new Affordable Purchase Scheme will see affordable homes built initially on State land, in co-operation with local authorities, such as at the centrally located O’Devaney Gardens in Dublin city centre;

— the new €25 million Serviced Sites Fund will provide funding for local authorities

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to offer low-cost serviced sites to Approved Housing Bodies or housing co-operatives for the delivery of affordable homes to buy or rent;

— a second Local Infrastructure Housing Activation Fund (LIHAF), an infrastructural investment fund, will be launched in the first half of 2018 to facilitate the early development of housing lands and delivery of more affordable new homes;

— the Government, through its Rebuilding Ireland – Action Plan for Housing and Homelessness and arising from the focused Rebuilding Ireland review in recent months, has prioritised measures to stimulate housing supply at more affordable prices and rents;

— the Government’s initial primary focus has been on delivering homes for households in the lowest income brackets, through the commitment of over €6 billion to deliver 50,000 new social housing homes by 2021, with qualifying households also able to avail of the Housing Assistance Payment, the Rental Accommodation Scheme and other targeted programmes;

— over 25,000 households had their social housing needs met in 2017, an increase of 90 per cent on levels achieved in 2015;

— the Government has also implemented a suite of measures to facilitate increased residential construction activity and ensure the sector’s capacity to produce more affordable homes, through, *inter alia*:

— fast-track planning reforms and more flexible planning guidelines;

— €200 million investment in enabling infrastructure to service/open up housing lands with proportionate affordability dividends for house purchasers;

— the development of large-scale mixed-tenure housing projects, with social, affordable and private housing, on publicly-owned lands; and

— the help-to-buy scheme to assist first-time buyers to meet their deposit requirements;

— the Government has also introduced targeted and time-bound measures to limit excessive rent increases (e.g. through Rent Pressure Zones), and to provide further protections and effective support services to both tenants and landlords;

— in Budget 2018, the Government removed significant obstacles to building more homes more quickly, by:

— investing more in direct house-building by the State;

— removing the Capital Gains Tax incentive to hold on to residential land;

— escalating penalties for land hoarding; and

— providing a new, more affordable finance vehicle for builders through House Building Finance Ireland; and

— these measures are having a positive impact with all relevant indicators clearly showing that the supply-based measures under Rebuilding Ireland are working, e.g. over

17,500 new homes commenced construction during 2017, three times as many as in 2016.”.

- (Minister of State at the Department of Housing, Planning and Local Government, Deputy Damien English)

An Ceann Comhairle: I must now deal with a postponed division relating to the motion regarding cost rental public housing. On Tuesday, 6 March 2018, on the question that amendment No. 2 to the motion be agreed to, a division was claimed and in accordance with Standing Order 70(2), that division must be taken now.

Amendment put:

<i>The Dáil divided: Tá, 41; Níl, 81; Staon, 0.</i>		
<i>Tá</i>	<i>Níl</i>	<i>Staon</i>
<i>Bailey, Maria.</i>	<i>Aylward, Bobby.</i>	
<i>Barrett, Seán.</i>	<i>Barry, Mick.</i>	
<i>Breen, Pat.</i>	<i>Boyd Barrett, Richard.</i>	
<i>Brophy, Colm.</i>	<i>Brady, John.</i>	
<i>Bruton, Richard.</i>	<i>Brassil, John.</i>	
<i>Burke, Peter.</i>	<i>Broughan, Thomas P.</i>	
<i>Canney, Seán.</i>	<i>Browne, James.</i>	
<i>Cannon, Ciarán.</i>	<i>Buckley, Pat.</i>	
<i>Corcoran Kennedy, Marcella.</i>	<i>Burton, Joan.</i>	
<i>Coveney, Simon.</i>	<i>Calleary, Dara.</i>	
<i>D'Arcy, Michael.</i>	<i>Casey, Pat.</i>	
<i>Daly, Jim.</i>	<i>Cassells, Shane.</i>	
<i>Deasy, John.</i>	<i>Chambers, Jack.</i>	
<i>Deering, Pat.</i>	<i>Chambers, Lisa.</i>	
<i>Doherty, Regina.</i>	<i>Collins, Michael.</i>	
<i>Doyle, Andrew.</i>	<i>Collins, Niall.</i>	
<i>Durkan, Bernard J.</i>	<i>Connolly, Catherine.</i>	
<i>English, Damien.</i>	<i>Coppinger, Ruth.</i>	
<i>Farrell, Alan.</i>	<i>Cowen, Barry.</i>	
<i>Fitzgerald, Frances.</i>	<i>Crowe, Seán.</i>	
<i>Fitzpatrick, Peter.</i>	<i>Cullinane, David.</i>	
<i>Flanagan, Charles.</i>	<i>Curran, John.</i>	
<i>Harris, Simon.</i>	<i>Daly, Clare.</i>	
<i>Heydon, Martin.</i>	<i>Doherty, Pearse.</i>	
<i>Humphreys, Heather.</i>	<i>Donnelly, Stephen S.</i>	
<i>Kehoe, Paul.</i>	<i>Ellis, Dessie.</i>	
<i>Lowry, Michael.</i>	<i>Ferris, Martin.</i>	
<i>Madigan, Josepha.</i>	<i>Fleming, Sean.</i>	
<i>McGrath, Finian.</i>	<i>Funchion, Kathleen.</i>	

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<i>McHugh, Joe.</i>	<i>Gallagher, Pat The Cope.</i>	
<i>McLoughlin, Tony.</i>	<i>Grealish, Noel.</i>	
<i>Murphy, Eoghan.</i>	<i>Harty, Michael.</i>	
<i>Naughton, Hildegarde.</i>	<i>Haughey, Seán.</i>	
<i>Neville, Tom.</i>	<i>Healy, Seamus.</i>	
<i>Noonan, Michael.</i>	<i>Kelleher, Billy.</i>	
<i>O'Connell, Kate.</i>	<i>Kenny, Gino.</i>	
<i>O'Donovan, Patrick.</i>	<i>Kenny, Martin.</i>	
<i>Ring, Michael.</i>	<i>Lahart, John.</i>	
<i>Rock, Noel.</i>	<i>Lawless, James.</i>	
<i>Ross, Shane.</i>	<i>Martin, Catherine.</i>	
<i>Stanton, David.</i>	<i>McConalogue, Charlie.</i>	
	<i>McDonald, Mary Lou.</i>	
	<i>McGrath, Michael.</i>	
	<i>McGuinness, John.</i>	
	<i>Mitchell, Denise.</i>	
	<i>Moynihan, Aindrias.</i>	
	<i>Moynihan, Michael.</i>	
	<i>Munster, Imelda.</i>	
	<i>Murphy O'Mahony, Margaret.</i>	
	<i>Murphy, Catherine.</i>	
	<i>Murphy, Eugene.</i>	
	<i>Murphy, Paul.</i>	
	<i>Nolan, Carol.</i>	
	<i>O'Brien, Darragh.</i>	
	<i>O'Brien, Jonathan.</i>	
	<i>O'Callaghan, Jim.</i>	
	<i>O'Dea, Willie.</i>	
	<i>O'Keeffe, Kevin.</i>	
	<i>O'Loughlin, Fiona.</i>	
	<i>O'Reilly, Louise.</i>	
	<i>O'Rourke, Frank.</i>	
	<i>O'Sullivan, Jan.</i>	
	<i>Ó Broin, Eoin.</i>	
	<i>Ó Caoláin, Caoimhghín.</i>	
	<i>Ó Cuív, Éamon.</i>	
	<i>Ó Laoghaire, Donnchadh.</i>	
	<i>Ó Snodaigh, Aengus.</i>	
	<i>Pringle, Thomas.</i>	
	<i>Quinlivan, Maurice.</i>	
	<i>Rabbitte, Anne.</i>	
	<i>Ryan, Brendan.</i>	

	<i>Ryan, Eamon.</i>	
	<i>Scanlon, Eamon.</i>	
	<i>Sherlock, Sean.</i>	
	<i>Smith, Brendan.</i>	
	<i>Smith, Bríd.</i>	
	<i>Smyth, Niamh.</i>	
	<i>Stanley, Brian.</i>	
	<i>Tóibín, Peadar.</i>	
	<i>Troy, Robert.</i>	
	<i>Wallace, Mick.</i>	

Tellers: Tá, Deputies Joe McHugh and Tony McLoughlin; Níl, Deputies Eamon Ryan and Catherine Martin.

Amendment declared lost.

An Ceann Comhairle: We must now proceed to consider amendment No. 1 from the Labour Party. Is the Labour Party pressing the amendment?

Deputy Jan O’Sullivan: We will not be pressing the amendment to a vote.

Amendment No. 1 not moved.

Motion agreed to.

Sustainable Seaweed Harvesting: Motion (Resumed) [Private Members]

The following motion was moved by Deputy Catherine Connolly on Wednesday, 7 March 2018:

That Dáil Éireann:

notes that:

— seaweed, as a natural resource, has been used in Ireland for hundreds of years and is closely linked with Gaeltacht areas, particularly in counties Galway, Mayo and Donegal;

— seaweed harvesting is a traditional occupation in many coastal areas and is a primary source of income for these communities;

— the Joint Committee on Environment, Culture and the Gaeltacht’s Report of the

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Committee on Developing the Seaweed Industry in Ireland from May 2015, recommends the adoption of a national strategy to promote the development of the seaweed industry, focusing particularly on the Gaeltacht and the counties of the western seaboard;

— approximately 40,000 tonnes of seaweed is harvested in Ireland each year with over 95 per cent naturally grown;

— the harvesting of seaweed continues to be mainly carried out manually and remains a sustainable use of the natural resource; and

— seaweed is used for predominantly high volume, low-value products such as animal feeds, plant supplements, specialist fertilisers and agricultural products, while approximately one per cent goes into higher value products such as foods, cosmetics and therapies, with that one per cent generating 30 per cent of the industry's overall value;

recognises:

— the role that traditional harvesting methods have in the protection of this valuable resource;

— the current lack of regulation and monitoring in the seaweed sector and the dangers resulting therefrom to the livelihoods of traditional harvesters;

— the threats posed to the sustainability of this natural resource through the lack of regulation;

— the important role of sustainable harvesting in maintaining our ecosystem and in mitigating the effects of climate change;

— the inadequacies of existing foreshore legislation and the need to update the current legislative framework with regard to protecting traditional seaweed harvesting;

— the significant potential economic return for rural, coastal and island communities from sustainable development of the seaweed sector, noting that the sector provides full-time employment to 185 equivalents with some reports suggesting it provides part-time employment to approximately 400 people;

— the potential for sustainable job creation in seaweed harvesting and the impact of this employment for maintaining rural communities;

— that an analysis carried out by National University of Ireland Galway in 2014 estimated the value of the sector to be approximately €18 million per annum, €6 million of which goes on exports; and

— the potential for seaweed, as a highly valuable natural resource ingredient in cosmetics, pharmaceuticals and organic food, which currently accounts for one per cent of production but 30 per cent of the industry's overall value; and

calls on the Government to:

— develop and publish a national strategy to promote the development of the seaweed sector in Ireland with particular focus on the following:

- the interests of traditional seaweed harvesters and their livelihoods;
- the potential for sustainable job creation in the seaweed sector for rural, coastal and island communities and, in particular, to carry out an updated economic analysis of the seaweed sector in Ireland;
- the State’s obligation to regulate this natural resource for the primary benefit of local communities; and
- the State’s climate change commitments;
- suspend the grant of all licences pending the publication of the national strategy;
- move the responsibility for the licensing of seaweed to the Department of Agriculture, Food and the Marine as recommended in the Joint Committee on Environment, Culture and the Gaeltacht’s Report of the Committee on Developing the Seaweed Industry in Ireland from May 2015; and
- ensure that any new streamlined regulatory licence regime include:
 - prioritisation of traditional harvesters;
 - exemptions for traditional harvesters harvesting under a certain amount; and
 - the protection of traditional harvesting rights from commercial interests in the future.

Debate resumed on amendment No. 1:

To delete all words after “Dáil Éireann” and substitute the following:

“notes that:

— seaweed, as a natural resource, has been used in Ireland for hundreds of years and is closely linked with all counties along the western seaboard and particularly in Gaeltacht areas;

— the main type of seaweed harvested along the western seaboard is *Ascophyllum nodosum*;

— seaweed harvesting is a traditional occupation in many coastal areas and is one of a number of income sources for communities;

— the Joint Committee on Environment, Culture and the Gaeltacht’s Report on Developing the Seaweed Industry in Ireland from May 2015, recommends the adoption of a national strategy to promote the development of the seaweed industry, focusing particularly on the Gaeltacht and the counties of the western seaboard;

— approximately 40,000 tonnes of seaweed is harvested in Ireland each year, with over 95 per cent naturally grown;

— the harvesting of seaweed continues to be mainly carried out manually and remains a sustainable use of the natural resource; and

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— seaweed is used for predominantly high-volume, low-value products such as animal feeds, plant supplements, specialist fertilisers and agricultural products, but significant quantities are also used in the production of higher value products such as animal probiotics, high-value fertilisers, cosmetics and therapies, which increasingly contribute positively to the industry's overall value;

recognises:

— the role that all harvesters of seaweed, either as a traditional harvester or a company, have in the protection of this valuable resource through the use of sustainable harvesting techniques;

— the work of the Minister of State at the Department of Housing, Planning and Local Government, Damien English TD, in bringing legal clarity to issues regarding the interface between applications by companies to harvest seaweed and the rights of traditional harvesters;

— the important role of sustainable harvesting in maintaining ecosystems in bays and coastal marine locations;

— the ongoing work to advance the Maritime Area and Foreshore (Amendment) Bill to reform and update the existing foreshore legislation;

— the significant potential economic return for rural, coastal and island communities from sustainable development of the seaweed sector which can be achieved through the application of research and development, especially in the emerging bio-stimulant industry;

— the application of production processes which enable the retention of the nutrients of seaweed and allow their application into various high-value products;

— the potential for sustainable and high-value job creation in all aspects of the seaweed industry including research and development, production and sales and marketing across global markets and the impact of this employment for maintaining and stimulating the economy of coastal rural communities;

— that an analysis carried out by National University of Ireland Galway in 2014 estimated that, at that time, the value of the sector to be approximately €18 million per annum, €6 million of which goes on exports; and

— the potential for seaweed, as a highly valuable natural resource ingredient in bio-stimulant, cosmetics, pharmaceuticals and organic food; and

reaffirms that the Government will:

— through the Marine Co-ordination Group, continue to advance and promote the sustainable development of the seaweed sector in Ireland;

— continue the ongoing work to advance the Maritime Area and Foreshore (Amendment) Bill to modernise the existing foreshore legislation; and

— finalise, as quickly as possible, its work to bring legal clarity to issues regarding the interface between applications for the harvesting of wild seaweed by companies and

the rights of traditional harvesters and, in the interim, such applications will remain on hold.”

- (Minister of State at the Department of Housing, Planning and Local Government, Deputy Damien English)

An Ceann Comhairle: I must now deal with a postponed division relating to the motion regarding sustainable seaweed harvesting. Yesterday, on the question that the amendment to the motion be agreed to, a division was claimed and in accordance with Standing Order 70(2), that division must be taken now.

Amendment put:

<i>The Dáil divided: Tá, 42; Níl, 80; Staon, 0.</i>		
<i>Tá</i>	<i>Níl</i>	<i>Staon</i>
<i>Bailey, Maria.</i>	<i>Aylward, Bobby.</i>	
<i>Barrett, Seán.</i>	<i>Barry, Mick.</i>	
<i>Breen, Pat.</i>	<i>Boyd Barrett, Richard.</i>	
<i>Brophy, Colm.</i>	<i>Brady, John.</i>	
<i>Bruton, Richard.</i>	<i>Brassil, John.</i>	
<i>Burke, Peter.</i>	<i>Breathnach, Declan.</i>	
<i>Canney, Seán.</i>	<i>Broughan, Thomas P.</i>	
<i>Cannon, Ciarán.</i>	<i>Browne, James.</i>	
<i>Carey, Joe.</i>	<i>Buckley, Pat.</i>	
<i>Corcoran Kennedy, Marcella.</i>	<i>Burton, Joan.</i>	
<i>Coveney, Simon.</i>	<i>Calleary, Dara.</i>	
<i>D'Arcy, Michael.</i>	<i>Casey, Pat.</i>	
<i>Daly, Jim.</i>	<i>Cassells, Shane.</i>	
<i>Deasy, John.</i>	<i>Chambers, Jack.</i>	
<i>Deering, Pat.</i>	<i>Chambers, Lisa.</i>	
<i>Doherty, Regina.</i>	<i>Collins, Michael.</i>	
<i>Doyle, Andrew.</i>	<i>Collins, Niall.</i>	
<i>Durkan, Bernard J.</i>	<i>Connolly, Catherine.</i>	
<i>English, Damien.</i>	<i>Copping, Ruth.</i>	
<i>Farrell, Alan.</i>	<i>Cowen, Barry.</i>	
<i>Fitzgerald, Frances.</i>	<i>Crowe, Seán.</i>	
<i>Fitzpatrick, Peter.</i>	<i>Cullinane, David.</i>	
<i>Flanagan, Charles.</i>	<i>Curran, John.</i>	
<i>Harris, Simon.</i>	<i>Daly, Clare.</i>	
<i>Heydon, Martin.</i>	<i>Doherty, Pearse.</i>	
<i>Humphreys, Heather.</i>	<i>Donnelly, Stephen S.</i>	
<i>Kehoe, Paul.</i>	<i>Ellis, Dessie.</i>	
<i>Lowry, Michael.</i>	<i>Ferris, Martin.</i>	
<i>Madigan, Josepha.</i>	<i>Funchion, Kathleen.</i>	

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<i>McGrath, Finian.</i>	<i>Gallagher, Pat The Cope.</i>	
<i>McHugh, Joe.</i>	<i>Grealish, Noel.</i>	
<i>McLoughlin, Tony.</i>	<i>Harty, Michael.</i>	
<i>Murphy, Eoghan.</i>	<i>Haughey, Seán.</i>	
<i>Naughton, Hildegarde.</i>	<i>Healy, Seamus.</i>	
<i>Neville, Tom.</i>	<i>Kelleher, Billy.</i>	
<i>Noonan, Michael.</i>	<i>Kenny, Gino.</i>	
<i>O'Connell, Kate.</i>	<i>Kenny, Martin.</i>	
<i>O'Donovan, Patrick.</i>	<i>Lahart, John.</i>	
<i>Ring, Michael.</i>	<i>Lawless, James.</i>	
<i>Rock, Noel.</i>	<i>MacSharry, Marc.</i>	
<i>Ross, Shane.</i>	<i>Martin, Catherine.</i>	
<i>Stanton, David.</i>	<i>McConalogue, Charlie.</i>	
	<i>McDonald, Mary Lou.</i>	
	<i>McGrath, Michael.</i>	
	<i>McGuinness, John.</i>	
	<i>Mitchell, Denise.</i>	
	<i>Moynihan, Aindrias.</i>	
	<i>Moynihan, Michael.</i>	
	<i>Munster, Imelda.</i>	
	<i>Murphy O'Mahony, Margaret.</i>	
	<i>Murphy, Catherine.</i>	
	<i>Murphy, Eugene.</i>	
	<i>Murphy, Paul.</i>	
	<i>Nolan, Carol.</i>	
	<i>O'Brien, Darragh.</i>	
	<i>O'Brien, Jonathan.</i>	
	<i>O'Callaghan, Jim.</i>	
	<i>O'Dea, Willie.</i>	
	<i>O'Keeffe, Kevin.</i>	
	<i>O'Reilly, Louise.</i>	
	<i>O'Rourke, Frank.</i>	
	<i>O'Sullivan, Jan.</i>	
	<i>Ó Broin, Eoin.</i>	
	<i>Ó Caoláin, Caoimhghín.</i>	
	<i>Ó Cuív, Éamon.</i>	
	<i>Ó Laoghaire, Donnchadh.</i>	
	<i>Ó Snodaigh, Aengus.</i>	
	<i>Pringle, Thomas.</i>	
	<i>Quinlivan, Maurice.</i>	
	<i>Rabbitte, Anne.</i>	
	<i>Ryan, Brendan.</i>	

	<i>Scanlon, Eamon.</i>	
	<i>Sherlock, Sean.</i>	
	<i>Smith, Brendan.</i>	
	<i>Smith, Bríd.</i>	
	<i>Smyth, Niamh.</i>	
	<i>Stanley, Brian.</i>	
	<i>Tóibín, Peadar.</i>	
	<i>Troy, Robert.</i>	
	<i>Wallace, Mick.</i>	

Tellers: Tá, Deputies Joe McHugh and Tony McLoughlin; Níl, Deputies Catherine Connolly and Thomas Pringle.

Amendment declared lost.

Motion agreed to.

Sitting suspended at 1.35 p.m. and resumed at 2.15 p.m.

Diaspora Issues: Statements

Minister of State at the Department of Foreign Affairs and Trade (Deputy Ciarán Cannon): I welcome this opportunity to update the House on the outcome of the Indecon report and the context within which it was drawn up and on my work on as Minister of State with responsibility for the diaspora and international development on diaspora issues.

My work as Minister of State is guided by the Government's diaspora policy, Global Irish. Published in 2015, this was the first clear Government policy on the diaspora and it recognises that Ireland has a unique and important relationship with its diaspora that must be nurtured and developed. I am particularly guided by the vision of the diaspora policy which states, "Our vision is a vibrant, diverse global Irish community, connected to Ireland and to each other." This is a vision I wholeheartedly ascribe to and during my time as Minister of State with responsibility for the diaspora, it is a vision that I have seen lived in Irish communities across the globe, whether in the oldest and most established communities of America or in the newest and fastest-growing community in the Gulf States.

We have a huge global Irish family, one that is diverse and increasingly so in terms of where Irish people abroad are making their home and what Irish ancestry looks like. The reason they need to feel a strong affinity with Ireland is changing and evolving all the time, which means we must evolve alongside it. Our engagement with our global Irish family is underpinned by an attitude of care and respect and this is articulated through the Government's emigrant support programme. This programme has been in operation since 2004 and has an emphasis on supporting culturally sensitive front-line welfare services targeted at the most vulnerable members

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of our overseas Irish communities. In addition, support is provided to a number of community and heritage projects which foster a greater sense of Irish identity, as well as strategic capital projects for these Irish communities. Funding is also provided for projects which support business or other networks. In recent years the emigrant support programme has also facilitated a wider geographic engagement with Irish communities.

In addition to the traditional areas of emigration such as Britain, US, Canada and Australia, funding in recent years has been granted to Irish community organisations in Europe, Asia, Africa and the Gulf states. Since its establishment, €160 million has been disbursed through the programme to Irish organisations worldwide. The allocation for the emigrant support programme in 2018 is €11.59 million and I am pleased to note that this level of Exchequer support was maintained in recent years, even during the recession. This year alone, there are applications in respect of 490 projects from 319 organisations, with requests for funding far outstripping our budget. I have seen at first hand the significant impact that the emigrant support programme can have on Irish communities and organisations around the world. Funding made available to Irish organisations unlocks a whole new world of engagement and supports the continued flourishing of Irish culture, heritage, sport and identity far beyond our shores. Through a programme like this, we are able to articulate the Government's position that our diaspora is a group that we cherish and seek to support as part of a long-term, multifaceted relationship rather than a resource which can be mined or harnessed. Only in this way can we develop a genuine two-way engagement and live up to the constitutional ideal which holds that the Irish nation "cherishes its special affinity with people of Irish ancestry living abroad who share its cultural identity and heritage". Thankfully, we now live in a world where that cherished relationship with our diaspora can be further developed in a very powerful way through the use of technology.

Our special affinity with our diaspora has grown and evolved as we have developed our diaspora engagement in recent years. The diaspora policy itself sets out a role for evolving engagement and commits the Government to meet changing needs in changing times. One of the ways we are evolving is in exploring new ways to increase practical engagement with and meet the expectations of our diaspora. In recent times, this has taken the form of examining the potential to extend voting rights in presidential elections to citizens resident outside the State. I am pleased that we have been able to make progress on this issue and colleagues will recall the Government decision this time last year which approved, in principle, the holding of a referendum to amend the Constitution to extend the franchise at presidential elections to include Irish citizens resident outside the State, including citizens resident in Northern Ireland. Subsequently and following on from that decision, an options paper was published by the Departments of Housing, Planning and Local Government and Foreign Affairs and Trade to inform public debate around this significant policy issue. This document was the subject of detailed discussions at a dedicated session of the global Irish civic forum held on 5 May 2017. In response to the question as to which citizens should have the right to vote at presidential elections, the almost unanimous view of those attending the civic forum was that the franchise should be extended to all citizens abroad. The legislative and constitutional issues involved in extending voting rights to citizens outside the State are complex and far reaching. I am sure Deputies will agree that we need to proceed sensitively and with an intention to develop a clear and consensus based platform. Ideally, we will have a referendum campaign on this important diaspora issue which will provide another opportunity to bring together Irish communities at home and abroad.

As for the next steps, the Government has announced its intention that this referendum

will take place on the same day in June 2019 as the European parliamentary elections. This is the timeline to which I am working along with my colleague, the Minister of State at the Department of Housing, Planning and Local Government with special responsibility for local government and electoral reform, Deputy Phelan. In the coming weeks and months, officers from our two Departments will continue their work of examining all of the issues and teasing out the many complexities before a report is brought to Government with a view to identifying a preferred option to be put to the people in a referendum.

Facilitating, supporting and engaging Irish emigrants who are seeking to return home after a period spent living abroad is another key priority for me as Minister of State. Yesterday, I was pleased to publish an independent economic report by Indecon on addressing the challenges faced by returning Irish emigrants. Building on the work at the interdepartmental committee on the Irish abroad, which I chair, I commissioned this report with the goal of identifying solutions to disproportionate or unnecessary administrative burdens affecting Irish emigrants wishing to return to live in Ireland. In a world of increased international mobility and an increasingly global labour market, it is imperative that the Government facilitates the mobility of our citizens, enables them to travel abroad, continues to engage with them while they are living abroad and, most importantly, makes it as easy as possible for them to return home. Our citizens and the Government have worked hard to ensure the economic recovery has deepened, creating the conditions so that those who had to leave for economic reasons can now return. It is good to see that these emigrants are starting to return in large numbers, with some 26,000 people - just over 500 per week - coming back in 2016. This means families are being reunited and local communities are being replenished. From an economic and competitiveness point of view, the country also needs the skills and the very unique and valuable international experience that returning Irish emigrants are bringing back home. The Indecon report will prove invaluable in informing the response across Departments to assist our returning emigrants and those who are thinking of returning home. This is simply about making moving back to Ireland as easy as possible for our citizens. However, we cannot forget that even when moving home, moving one's life from one country to another will always require some administration and present other challenges unique to every person and every family.

The report was produced by Indecon International Economic Consultants. Following independent research with returned emigrants themselves, consultations with Government Departments and agencies and an analysis of same, the report identifies 30 targeted recommendations which are split across nine thematic areas. The survey analysis featured in the report shows that 43% of respondents indicated that seeking employment was a reason for them leaving Ireland. Monthly unemployment figures continue to fall and there are now over 2.2 million people at work, the highest number since 2008. This means that there are now options here in Ireland for people who wish to return home. The availability of employment was one of the greatest barriers to people wishing to move back in recent years. The report highlights that the perception of barriers was highest in the areas of housing and motor-related issues. Housing issues were viewed as particularly difficult for returning emigrants, with 69.8% of respondents viewing it as difficult or very difficult for returning emigrants to secure mortgages in Ireland and 78.8% viewing purchasing or renting suitable accommodation as difficult or very difficult. Housing is an issue that affects the wider populace and not just returning emigrants, and the Government has been taking urgent action to deal with the challenges that currently exist in the housing sector in Ireland. The publication of *Rebuilding Ireland: An Action Plan on Housing and Homelessness* in July 2016 clearly demonstrates the national commitment to ending the current housing shortage and tackling homelessness. The plan sets out a clear roadmap to achieve the

Government's goals to significantly increase and expedite the delivery of social housing units, boost private housing construction, improve the rental market, and deliver on the commitment to significantly ramping up the housing supply. The Government's mission is to ensure that everyone can access a home, either on their own or with State support. There is a clear determination at the highest level nationally to deal with the under-supply of housing and the problems it generates for families and communities. This commitment is backed up by significant multi-annual funding of more than €6 billion to 2021. As early as 2017, good progress was made on meeting the ambitious targets set out. It is expected that by 2021, the housing needs of almost 140,000 households will be met through the various housing initiatives provided for in Rebuilding Ireland. A number of the specific recommendations in the report are already being progressed in Government Departments.

One of the key issues identified early in the report is the difficulty for returning emigrants in accessing clear information about Government services and returning to Ireland. That was identified by around 60% of survey respondents as creating difficulty. As an immediate response to Indecon's recommendation, I have already prioritised this area and we now have a new expanded "returning to Ireland" section on the departmental website. We will continue to work to communicate better with our returning citizens so that they get the best information possible to help make their return to Ireland as smooth as possible.

In respect of the health area, a statutory instrument is currently being drafted in the Department of Health to give effect to provisions in the Health Insurance (Amendment) Act, 2017, which includes a specific provision that anybody who has resided outside the State for a period of not less than six months and returns to take up residence in Ireland will have nine months to purchase private health insurance without incurring loadings for the time spent residing outside of the State.

Barriers to driving a car and accessing insurance were seen by emigrants consulted as among the most difficult barriers faced. Some 39% of survey respondents perceived that obtaining an Irish driver's licence was difficult or very difficult. Over 78% of survey respondents perceived that obtaining car insurance, including recognition of their driving record abroad, was difficult or very difficult, with 62.1% indicating that it was very difficult. The Department of Transport, Tourism and Sport and the RSA have worked together to reduce the requirement for returning emigrants with non-exchangeable driving licences from 12 mandatory driving lessons to six.

In respect of motor insurance, ultimately the pricing of any individual motor policy is based on an individual assessment of risk and the commercial decision of the private providers of motor insurance in Ireland. That said, the Government has taken forward very important work on the question of the cost of insurance generally given its importance for the wider population and returning emigrants. Late last year, the Department of Finance cost of insurance working group announced the agreement of a new protocol with Insurance Ireland to assist returning emigrants get motoring cover. The protocol provides that, where a person can demonstrate claims-free driving experience in a different country, insurance companies will take that experience into consideration. This move by the Department of Finance and Insurance Ireland is already helping to address the disproportionate cost of car insurance that some people have faced on returning home. Insurance Ireland has noted that the protocol was introduced in the second half of last year and we have already seen a halving in the number of cases referred under the declined cases agreement for drivers from overseas, from 85 in 2016 to 47 in 2017. I expect to see a further decline in 2018.

A clear whole-of-government approach is to be taken in implementing this report. Departments will report back to Government before the summer with an update on progress made in addressing each of the 30 recommendations. In addition to progressing this report, we are already doing much more to assist returning emigrants. We have put in place, for example, a “back for business” initiative, seeking to support returning emigrants who develop the seed of a business idea abroad and want to establish that business in Ireland. We have 46 returning emigrants currently on that programme, supported by volunteer business mentors who have already proven their track record in the Irish business environment.

My work as the Minister of State with responsibility for the diaspora is broad. The breadth of engagement is something that is ongoing. It is my goal to ensure that each of the recommendations provided for in this report is addressed in a very serious manner by the respective Government Departments and, ultimately, that the message will go out to all of our people internationally that if they are making the decision to return home, they are going to be very welcome and there will be few barriers in their way.

Deputy Darragh O’Brien: I thank the Minister of State for his detailed contribution and welcome the publication of the Indecon report. I have raised this matter with the Minister of State at the Committee on Foreign Affairs and Trade and have tabled parliamentary questions on a number of occasions. I commend the Minister of State on the work he has done. I do not often say this to Government Ministers but he has added a great deal of energy to the role, which is a very important one. In my own role as foreign affairs spokesperson for Fianna Fáil, I have had the pleasure of meeting many Irish communities abroad over the past number of months. All of them speak very highly of the work done by the Minister of State and his Department. It is important that good work is recognised when it is being done.

The Minister of State has outlined the high level items in the report. We need some time to read it and, most importantly, to consider what actions come from it. The statistics in the report are stark in respect of the number of people who have encountered grave difficulties when returning home. I am aware of these issues through my own office as well and want to touch on a couple of them. There are actions we can take quite quickly. I raised one such matter with the Minister of State and the Minister, Deputy Coveney, a number of months ago. I recognise that the Minister of State referred to the new agreed protocol with Insurance Ireland. The anecdotal evidence from my constituents in Dublin Fingal and beyond is that insurance premiums are still much higher for returning emigrants. The Minister of State noted a reduction in the number of insurance contracts that have been declined. However, we need to look at the premium cost itself, which is a big issue. It is still an issue in that certain insurance companies are not taking no-claims records from driving experience abroad into account. Those who may have driven in Ireland previously and have now come back after a number of years are being treated like brand new drivers. That is a big issue and a big cost. I have sent examples to the Minister of State and the Minister previously of people for whom the insurance cost per month is higher than the loan repayments on the car. That needs to change.

In the year from April 2016 to April 2017 we had about 28,000 people returning and the figure is increasing. This is good news for us and our country. As well as motoring, banking needs to be looked at given that 36% of returning emigrants said opening a bank account at home - something that should be pretty simple - was either difficult or very difficult. That is something we can address with the Irish Banking Federation and I suggest that the Minister of State invite it in and ask it why this is allowed to happen. We are finding in the financial services realm that there is a two-tier system. There is one system for those who have been here a number of

years and another for those who are returning. That should not be the case, as the Minister of State has recognised in his speech. Delving further into the research, more than 40% of people described transferring pensions or other savings as difficult or very difficult. The whole area of financial services needs to be looked at. That can be done under the watch of the Minister of State, by his Department.

I submitted a parliamentary question recently about the reciprocal arrangements on driving licences between Ireland and other countries outside the EU. We are not really at the top of the class on that. We have arrangements with countries such as Australia, Gibraltar, Guernsey, the Isle of Man, Japan, Jersey, South Africa, South Korea, Switzerland, New Zealand, Taiwan and four provinces in Canada. Bar that, there are no other agreements. I would like to know whether we are advancing agreements with other countries. That is a significant problem for people. While the Minister for Transport, Tourism and Sport in one of his few announcements over the past year mentioned a reduction in the requirement from 12 driving lessons to six, which is positive, many of these people would not have to do this if reciprocal arrangements were in place. Someone who returns from any country I have not mentioned has to go back to scratch, including for insurance premia and so on.

The report is welcome and we need to agree actions based on it because how we treat returning emigrants is a measure of our society. We should welcome them back and they should not face the barriers they experience. I refer, in particular, to health insurance companies, to which the Minister of State also alluded. I am not sure the Health (Amendment) Act 2017 is being applied as it should be. I have specific cases with the VHI in which a lead-in period was insisted on before cover would be provided.

Deputy Ciarán Cannon: A statutory instrument has not been introduced.

Deputy Darragh O'Brien: That should be expedited because access to health insurance is a big issue for people, particularly those with young families. I have had to write to the VHI, the country's largest insurer, regarding specific cases and I have sent examples to the Department. I would welcome the statutory instrument. Perhaps the Minister of State can advise on the timeframe for its introduction. There would be broad support in the House for that. I do not see much evidence of the protocol agreed with the insurance industry. That needs to be republished. It would be handy for us if that happened because we could advise people through our clinics that it exists in order that they might be armed with the necessary information when they approach insurance companies.

I commend all our embassy and consular staff throughout the world. I have had the pleasure of dealing with many different embassies and consular services. For example, Deputy Ó Broin and I visited Egypt last year and we witnessed embassy staff working in difficult circumstances in Cairo, including the former ambassador, Mr. Cole, and his successor, Mr. O'Regan. These officials do an exceptional job but they are not taken for granted. I had the same experience when I visited Chicago and Washington last December. That is the case across the board and it needs to be recognised. They are an absolute credit to the country - they are our front-line abroad. They are our representatives and they reflect what Ireland is at for people abroad.

We have a massive diaspora of up to 70 million and it is a major resource for us. However, this is a two-way street. The emigrant support programme has funded the Irish American Heritage Centre in Chicago, which I visited. People who are fourth and fifth generation Irish run the centre and some of them have never set foot in Ireland but they rightly see themselves as Irish

and they are proud of their heritage. We need to monitor the position in America in particular. Fewer people are emigrating there and we need to ensure that we do not lose our foothold and the connection between Ireland and Irish America. That is why it is important to keep second, third, fourth and fifth generation people in tune with Irish heritage through our language, culture, networking, and social occasions. The GAA has been successful and useful. There are GAA clubs everywhere you go. I understand, from the Irish ambassador to Portugal, Ms Orla Tunney, that a club is being established in Lisbon. That is important because it maintains a connection with home.

The Minister of State referred to the emigrant support programme being sustained through the difficult times but its budget has not increased in recent years. It has remained at €11.5 million. In the context of the Department's budget, that is a small amount. I visited the London Irish Centre in Camden last month. The centre is supported by the programme and I saw the good work that is being done with little funding. The programme's budget should be increased substantially. It is tiny relative to the overall departmental budget. We can do much more and this should be a priority for Government. As each party examines its foreign affairs policy, it should examine the benefit of the programme and the good work it does with small allocations. A sum of €11.5 million is not a lot. Fianna Fáil will support the Minister of State in seeking a substantial increase in the budget. He said the programme is over-subscribed, which means we are saying to Irish organisations abroad that they cannot be provided with funding this year. I acknowledge that not every application will be successful but there is headroom there.

With regard to voting rights for the diaspora, Fianna Fáil supports their extension to Irish citizens abroad in presidential elections in principle but this requires detailed scrutiny of the practical, legal and policy implications involved. The Minister of State and the Taoiseach will be in US and I ask that the issue of the undocumented Irish again be raised in the context of an overall conversation. That cannot be our only conversation piece. Our relationship with America is important but it is a partnership. I acknowledge there are difficulties and we have many differences with the current administration on policy issues but I agree with the Taoiseach's comment yesterday that the relationship between the countries will endure through different administrations, different taoisigh and different presidents. We have to be level headed and practical in our approach. We are the tenth largest investor in the US and it is the number one investor here. Irish companies employ more than 120,000 people in the US. I had the pleasure of meeting those engaged in food research in the American mid-west last December. They worked for good Irish start-ups that were investing and employing American and Irish people. Our relationship with the US is strong, deep and important and we should tread carefully with it. The Minister of State and other Ministers travelling there next week should use the opportunity to strengthen ties with the Irish community abroad and our friends in America such as the Friends of Ireland group in Congress whom I had the pleasure of meeting again when I visited Washington. I briefed Congressmen Neal and Boyle and approximately 20 other Congressmen who turned up that day on Brexit. We should utilise the influence that our friends in the US Congress have because they are ready, willing and able to use it. They have never been found wanting in providing assistance to this country. Many other countries view us jealously given the access we have and the friends we have in Congress. I thank Congressmen Neal, Boyle, Crowley and others for all the assistance they have given us over the years.

The Indecon report is important and we need to agree actions on it. It should not take an inordinate time to address these issues. Practical steps are needed. The support programmes are great for returning emigrants who wish to start up businesses and so on but let us deal with

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the financial services, health and driver's licence issues and the other practical issues the survey highlighted. It was a detailed survey of more than 1,000 returning emigrants but it makes for stark reading. It points out clearly where services need to be improved for returning emigrants in order that they know there is a céad míle fáilte and a fáilte ar ais for them.

I wish the Minister of State well in his trip and in the work and his endeavours next week and genuinely commend him on the work he has done as Minister of State with responsibility for the diaspora. I encourage him - I will say this at the Joint Committee on Foreign Affairs and Trade, and Defence meeting later on - to look at increasing substantially the emigrant support programme.

Deputy Seán Crowe: I wish to share time with Deputy Ó Broin.

There are approximately 70 million citizens across the globe who claim Irish roots and a link to Ireland. While it is a small island, we are a considerable nation scattered across the continents.

Over the centuries, generations of Irish have been forced to leave our homeland to find work and the opportunities to make a better future for their families. Ireland, like most colonised nations, was robbed of its potential and resources by British imperialism's economic and social policies. This forced millions of Irish people to travel to the furthest parts of the globe in search of liberty, freedom and a better life for their children.

We are immensely proud of our diaspora who have braved the enormous challenge of emigrating and who have built for themselves a home in a new land. Over the years, past generations of emigrants have contributed significantly to their new adopted nations. Our diaspora has rightly earned a reputation for hard work and diligence and it has excelled in the fields of the arts, sports, music, politics, education, business and philanthropy. No matter where they have gone, the Irish have left their mark.

Sinn Féin believes much more must be done to develop and strengthen our relationship with the diaspora. We recognise their role in Ireland's freedom struggle and their support, particularly in the USA, for the Irish peace process was a crucial element in its development.

The economic crisis caused by Fianna Fáil-Green Party Government's weak governance combined with the greed and criminality of developers, speculators and certain banks created a lethal cocktail that led to another generation leaving our shores.

Deputy Darragh O'Brien: During the Troubles, many people left.

Deputy Seán Crowe: The lack of opportunity, promotion and work forced hundreds of thousands of our citizens to emigrate over the past ten years. This was exacerbated by the austerity measures implemented by Fine Gael and Labour. Many of our young people, who lost their jobs or had no opportunity to build a life or career here, left. Then, just like now, there was no expectation among large sections of our people that they can be born, live, work, set down roots and grow old in the place of their birth. This is an Irish tragedy that needs to be addressed.

Many have been able to return or want to return, but they face significant barriers in doing so. According to recent figures from the Central Statistics Office, almost 127,000 Irish emigrants have returned home to live in Ireland.

One of the barriers they face is the recognition and transfer of driving licences. Sometimes

their driving licences will not be recognised here and they have to go through the lengthy process of sitting a theory test, 12 compulsory driving lessons and the driving test. Surely a more streamlined system can be set up where they could perhaps skip the compulsory lessons and simply take a theory and practical test here or the authorities might adopt a more flexible recognition of foreign driving licences. I listened to the Minister of State say the requirement on returning emigrants with non-exchangeable driving licences has reduced from 12 mandatory driving lessons to six but that is still a barrier. Many of these returning emigrants have been driving all their lives.

Another major hurdle is the astronomically high cost of car insurance which the Minister of State also addressed in his speech. This is a problem affecting all drivers, but particularly returning emigrants because their previous driving experience abroad is set aside, ignored and in no way taken into account. The Minister of State said he is meeting the motor insurers. However, we have not seen it impacting on those returning emigrants and I suppose that will be the proof that it is working or not. In fact, insurance costs are increasing for many, including many drivers. We all have experience of that.

Additionally, many experience considerable difficulties in getting loans for buying a house or car when they initially return. As with all citizens in Ireland, access to affordable housing is the most prominent issue of concern for returning emigrants, as is access to schools, third level education fees and affordable child care. We need to end the inequality in Irish society, invest in public services and properly regulate the banks and financial institutions. Only then will we make Ireland a prosperous place for all our citizens and end these barriers for returning emigrants. There needs to be joined-up thinking and a new Government approach to tackle these issues and remove these unnecessary road blocks. The Government has commissioned an economic report on the improvements needed to facilitate returning emigrants. We were told in January it would be ready in the coming weeks. Can the Minister of State inform us when it will be completed and published? Will he commit to having a debate on it here in the Dáil?

Voting rights were mentioned in the Minister of State's speech. Sinn Féin has long advocated for the diaspora to be enfranchised. This is the norm for countries around the world and Ireland's total disenfranchisement of its diaspora makes it an outsider in this regard. According to research by the Overseas Vote Foundation, 115 other countries extend some form of the right to vote to citizens living abroad.

We unequivocally support the right of all Irish citizens of voting age to vote for the President, regardless of their place of residence. Furthermore, we believe that the Irish diaspora should have the right to appropriate representation in the Dáil by way of a reserved constituency, with voting rights subject to a valid passport and regular registration requirement, and also be entitled to representation in a reformed Seanad. We also believe that the right to vote in Dáil, Seanad and presidential elections should be extended to Irish citizens in the North and all adults of voting age who have been legally resident in this State for at least five years.

The diaspora is a fundamentally important part of the Irish nation, in both historical and contemporary terms. For many Irish emigrants departure from and-or continuing non-residence in Ireland has been promoted by an economic or political situation beyond their control. For those diasporic citizens who exert the effort to maintain connections to the nation of their birth or ancestry, that is to their credit. More than ever before, Irish citizens abroad and the diaspora are connected to Ireland and are able to keep themselves informed of developments at home, mainly due to modern technological advances. Extending voting rights and allowing the Irish

diaspora to express their democratic voice is one of the inclusive actions which the Government can take to help improve and strengthen its relationship with the diaspora. We urgently need to have a referendum on extending presidential voting rights to the diaspora and citizens in the North, but we also need to have a detailed debate on how to open up the Dáil and Seanad for these citizens and to grant them voting rights so they can elect Members of the Oireachtas to represent them.

Lastly, I want to discuss the undocumented Irish in the USA whom others have referred to. Next week will, once again, see the Taoiseach travel to Washington D.C. for St. Patrick's Day and I hope he will make reference to the difficulties faced by the undocumented in the USA. Unfortunately, the political situation has changed radically in the USA in recent years and immigration reform has become a hugely partisan and politically contentious issue. Clearly, there is no consensus there at present. There will be no deal for the undocumented Irish as a single unit but rather there will have to be wide-ranging immigration reform to deal with the millions of undocumented citizens in the USA. This is sensible and logical. This is a difficult and contentious issue and ultimately a domestic issue for the USA but, because it concerns so many Irish citizens, we need to continue to advocate for it.

However, we must not forget the undocumented living in Ireland. According to the Migrant Rights Centre Ireland, there are between 20,000 and 26,000 undocumented persons of all ages living and working on our shores. The Government must introduce measures to help create a pathway to regularise the immigration status of undocumented persons in this State as well.

It is time to take a new approach on how this State and our diaspora engage. This must be based on sustainable connectivity, which is both strategic and meaningful and has a real sense of purpose. Ireland is in transition and as we move forward, we must do so as one nation and a people together.

Deputy Eoin Ó Broin: I welcome the publication of the report and the Minister of State's speech here today.

I will focus on one issue, namely driving licences and the amended requirements for returning emigrants. Over the past year, I have been contacted by quite a number of constituents. These are people who took their first driving tests and got their first driving licence in Ireland.

They would have driven here for five, ten or, in some cases, 20 years. On moving to the USA, particularly during the recession, they were able to get driving licences simply on the basis of a theory test and the presentation of clean Irish driving licences. Yet, on returning home, none of that history is taken into account. Even with the reduced six-lesson driving licence requirement, they still have to pay for the test, book lessons and obtain provisional and novice permits. These are people who may have been driving for 20, 30 or 40 years. I understand and accept absolutely the statement by the Minister, Deputy Ross, that we cannot have anything which compromises road safety. I am not arguing for anything which does, but I wonder if something can be done for those who had clean Irish driving licences and then had clean driving licences with no points or their equivalent from similar jurisdictions such as the USA. Can an additional system be put in place whereby those people might be required to do a theory test while having their clean driving history otherwise taken into account?

This is not just a question of money, although the amount involved is considerable. It is also a question of time, impact on employment opportunities and also one of recognition. If

someone has a clean driving history, the idea that he or she needs to overcome those kinds of hurdles to drive officially here seems unfair. If someone here on a temporary visa can drive unrestricted for a period of 12 months, it seems an odd proposition. I ask the Minister of State not necessarily to answer these questions in detail today but, leaving aside the issue of state-to-state arrangements, surely something can be done to make it easier for a driver with a clean driving record here and abroad to be reintegrated into Irish society. I ask the Minister of State to look at the issue again and revert with additional proposals.

Deputy Tom Neville: I welcome the report from the Minister of State. It sends a message to our diaspora that we take very seriously what is happening. From an economic point of view, I also welcome what is happening. As the Minister of State pointed out, 500 people are returning each week. If one were to have mooted a figure like that a number of years ago, people would have thrown their eyes to heaven in light of the way matters stood. There was a feeling of no hope. I was part of the diaspora for a number of years. I left Ireland because of the economic crash in 2008. When I and others were getting on aeroplanes to leave, there was a feeling of no hope and no idea as to whether or when we could return. When I was away, a senior business owner where I was living put it to me that our country had spent billions to educate us to such a high level but, from an economic point of view, other countries were going to make money off us. That is what was happening at the time. We were seen as a lost generation. I do not know if anyone remembers the talk of a brain drain in 2008 and 2009, but it was the big debate and it accorded with the way in which that person to whom I spoke put matters in simple economic terms.

That is not to take away from the social implications. Given how many of us left, there was a quite a sense of loneliness for the people who stayed, particularly those in rural areas. Many of their friends had left and everything had quietened down. There was a crash and it became a recession. It was always poignant when I returned on visits to meet those who had remained here. While they were lucky enough to still have jobs, they felt the sense of loss also with people from their hurling, football and soccer teams and friends and family having left. There was a real backdrop of a lack of hope and no one could look into a crystal ball to see where things would go. I have heard ideological comment from the Opposition on policies that were taken up by the last Government, but things crashed in 2008 and 2009 and the policies that were put in place in 2011 meant that, by 2013, people started to come back. That was within two and a half years. If one looks at the policies that were put in place in countries such as Greece between 2012 and 2014, one can see that they gave rise to a completely different environment.

Deputy Darragh O'Brien: The correction started in about 2008 or 2009.

Deputy Tom Neville: The Deputy will say that but if we are going to get into a political debate, we can discuss why we all left in 2008 in the first instance.

Deputy Darragh O'Brien: I am glad the Deputy is back, but I want to correct the record.

An Leas-Cheann Comhairle: Allow the Deputy to speak without interruption.

Deputy Tom Neville: Those 2011 policies put us back on a footing in 2012 and 2013 after which these issues in relation to barriers for emigrants who returned began to arise.

I came back in September or October 2013 and the first thing with which I had to deal was car insurance. I then had to deal with medical insurance and bank account issues. I was lucky enough to get medical insurance as a benefit of the contract of employment I secured, albeit

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one had to be six months in the country before one could start to benefit. However, the lack of a no claims bonus really pushed up the price of car insurance. In one of my first contributions in the Dáil, I recall saying that when I was abroad, I had driven on the same side of the road as we do in Ireland in a city of 5 million people. One had five, six and seven lanes merging with highways with busier traffic and that challenged me more as a driver than returning to drive in Croagh, Adare or Rathkeale, where I am from. It was a completely different driving experience. I could not understand, from a risk point of view, how I was being penalised and could not have my no claims history from overseas recognised here. It was completely daft and I could not get my head around it. If one looks at it from a risk mitigation point of view, there is greater risk driving in a big city than there is driving back home as a result of the sheer volume of vehicles on the roads. As such, I welcome the report as it relates to insurance.

I also welcome the comments on driving licences. The issue of driving licences has been a particular concern for contractors who have been flying back and forth to Canada. They have approached me about this matter and about needing driving licences to get work. It is a globalised world now and a lot more contractors will fly in and out, particularly within the EU but also beyond that to the USA, Canada, etc. We should not take our eye off the ball.

I welcome the fact that people are coming in but we had to make decisions previously from a position of weakness. We are now in a position of strength and we should make decisions that will carry us forward to the next level. We need to utilise the link to those people in our diaspora who are not coming home but want to continue their connection with this country and harness it, socially and economically. That can be across areas like sport and the arts which can have an economic by-product. I can give anecdotal evidence from experience. When one is away from home, the people with whom one mixes from Ireland may include individuals with whom one might not have mixed at home. One's group may have been more homogenous at home but because people from different backgrounds and counties are all out there together, one's friends become one's family and fill the void that is left when one is away from one's family. That generates a whole new synergy.

If we can get that synergy between Ireland and the USA, Australia or the UK, we should look at it not from an economic point of view but a social one. The economic by-product is a result of that. People set up GAA and arts organisations in other countries which draw people from all over Ireland and from different backgrounds, be it construction, multinational companies or public service. As a result of being drawn to that GAA club, they network through each other. They are probably in positions of influence and power within the countries in which they are living and we can utilise that if we can organise it. We can organise it socially because that is attractive and then we will create the economic by-product.

I was blessed regarding where I lived abroad. I worked in recruitment there. I had to start from scratch and did not have a network. It was a sales-oriented job. When I went on LinkedIn, the first people I looked up were Irish people in positions of influence. They might have been there for two, three or four years before me. When I rang them and they heard I had come over from Limerick, they put their hand out straight away and were ready to give me a chance and help me. For that, I will be forever grateful. Since I had that experience, I tried to return the favour when I heard of others coming over as a result of the crash. I understood what they were coming from and what was driving them. It is recognised that the Irish who arrived down through the years are hard workers. We are recognised across the world as being hard, committed, diligent workers and employers. If we can harness this, make a decision from a position of strength and not take our eye off the ball, both strands can run in parallel. It is just a different

way of thinking. I acknowledge there are groups outside Ireland that are considering what I am referring to. I refer to “modern emigrants” - for want of a better phrase - who are lucky enough to be able to come over and back because of air travel. A direct flight between London and Perth was launched this month. There is a synergy allowing us to have networks. People are able to come over and back now whereas, generations ago, including in the 1970s and 1980s, they might have been gone for 15 to 25 years before coming back to visit.

Those of my generation who left are highly educated, unlike those who went before them. They have made it into positions of influence and decision-making positions. They are still there. We really need to develop the relationship between this island and our diaspora across the globe. Both socially and economically, doing so will push this country forward and develop it further.

Minister of State at the Department of Foreign Affairs and Trade (Deputy Ciarán Cannon): I thank all the Members for their very informed and passionate contributions. It is more than apparent that they hold very close to their hearts the interests of our diaspora and its future. I thank them for that. I thank Deputy Darragh O’Brien, in particular, for the work he has done abroad in engaging with Irish communities. Repeated affirmation by Members of this Parliament of the work done by the diaspora in strengthening Irish communities worldwide is critical in allowing it to draw the conclusion that we care about its welfare and future.

A number of themes emerged in all the contributions. I will address them quickly. All the Members spoke about insurance. It is critical. I met Insurance Ireland twice since being appointed. The protocol is now in place. It is being implemented with wonderful enthusiasm by some insurance companies, with fairly muted enthusiasm by others, and not at all by others. Indecon, in doing its research in preparation for the publication of the report, contracted an insurance broker to contact every major motor insurance company in the country to determine how enthusiastically and effectively it was applying the new protocol. The broker got very varied responses, from “very effectively” to “not at all”.

A recommendation in the report is that the protocol be applied consistently across the whole sector. I will write to each insurance company in the very near future to determine how each is implementing it, and I will publish the responses. Therefore, it will be more than apparent to each person contemplating returning to Ireland or who has returned recently which insurance companies are enthusiastically supporting their return and offering fair and competitive quotes.

On the issue of bank accounts, I met representatives of the Irish Banking Federation. The newly constituted information that we have made available on our Department’s website shows that one can now open an Irish bank account from abroad using an online service. The information on how to do so is on the website. It links through to the various banks that offer the opportunity.

Many Members spoke about driving licences. In this regard, let us consider the most recent driving licence exchange agreements with Canada. In the recent past, much of our emigration was to Canada. The significant number of people returning are the ones most affected by not having an exchange opportunity. That is why the Department of Transport, Tourism and Sport and the Road Safety Authority, RSA, have been working hard to establish licence exchange agreements, particularly with Canada. The challenge in extending licence exchange agreements to other countries is that, because Ireland is a member of the European Union, it must, in establishing a licence exchange agreement with a new country, ensure all its EU partners

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are equally happy for it to be in place. Once a person from another country can secure an Irish licence, he or she can also secure a French, German or Italian licence, and so on. That is why these licence exchange agreements are exceptionally complex and difficult to put in place. That is not to say the work should not be ongoing. One of the recommendations of the report is that there should be significant additional impetus behind the new licence exchange agreements. I am confident that the Department of Transport, Tourism and Sport and the RSA will respond accordingly.

Reference was made to health insurance. Deputy Darragh O'Brien spoke earlier about the need for the provisions of the new Health (Amendment) Act to be put in place. I am told the statutory instrument is currently being drafted and will be in place very shortly so people will not experience a hiatus on returning to Ireland during which they can secure no health insurance cover whatsoever.

A challenge Deputy Darragh O'Brien mentioned concerned how we ensure new generations of the Irish diaspora abroad, particularly in the United States, can be engaged with effectively so they continue to feel a sense of Irishness. As one moves from generation to generation, there is a very real danger that the sense of Irishness will be diluted.

I visited Philadelphia recently and was really delighted to be involved in the launch of the first ever Foróige club in the United States. It was in an Irish community centre in Philadelphia that has long been in existence and that has really served the local community in the city very well. Mr. Seán Campbell and the team in Foróige have been working assiduously over recent months to establish the club, with the intention of establishing many more. When listening to the people who had come together to establish the club - young people in their early to late teens - it was interesting to learn that many of them, despite their being members of the Irish community in Philadelphia, had not met one another before. Therefore, their coming together under the auspices of an Irish-based youth organisation that will significantly enhance their ability to become community leaders was a very valuable opportunity for them. We hope to work with Foróige on developing new Foróige club opportunities across the whole Irish community worldwide.

Deputy Crowe raised the driving theory test and the reduction in the number of lessons from 12 to six. That is already in place and it will be made real in about two or three weeks' time. The recommendation from the Indecon report is that we go further again so anybody who held an Irish driving licence in the past will be able to return, do the theory test and proceed straight to the driving test. There is an EU requirement that one must do the driving test and there is no way around that but there would be no lessons whatsoever required for the theory and driving tests. The report also suggests that if one has not held an Irish driving licence but has significant safe driving experience elsewhere, one need do only two of the mandatory 12 lessons along with the theory and driving tests. We will engage with the Department of Transport, Tourism and Sport on this matter in the coming months.

It is critical to point out that the publication of this report is not the end of a process but the beginning. For the past two years, we have had an interdepartmental committee in place involving all the Departments that can effect the desired changes. The 30 recommendations serve as the impetus for the committee. The committee has already received a copy of the report and I will ask it to respond with the actions it will now take to deliver on the recommendations. We will have three months in which to deliver on the actions. At the end of the three months, I will present a report to the Government on the successes of those actions. I hope that at the end of

the three-month period, we will have seen significant developments in eliminating all the barriers. That is what we should be doing. There is no question but that it is the right thing to do.

The 500 people who are returning every week have a great deal to offer in terms of their skill sets and the experience they have garnered working in so many business environments internationally. Bringing these skills back to Ireland is invaluable to us as a people. We want to make returning emigrants feel welcome. This report and the recommendations therein are the beginning of that process. My colleagues and I in the Department of Foreign Affairs and Trade will not rest until the vast majority, if not all, of the barriers are removed for good.

An Ghaeilge: Ráitis (Atógáil)

Irish Language: Statements (Resumed)

Deputy Maureen O’Sullivan: Mar a dúirt mé cheana, ar ócáid cosúil leis an ócáid seo, is mór an trua agus is cúis náire é go bhfuil Béarla á labhairt againn inniu agus go bhfuil gnó na Dála ag leanúint ar aghaidh trí Bhéarla in ionad trí Ghaeilge. Is cúis náire í cinnte nach bhfuil an Ghaeilge á labhairt againn, níos mó ná 90 bliain tar éis tosach an Stáit. Roimh an nGorta Mór, bhí an Ghaeilge mar chéad teanga ag beagnach 7 milliún duine. Anois, ar ndóigh, is teanga mhionlaigh í an Ghaeilge. Cén fáth? I believe the reason is that since the foundation of the State, successive Governments have paid lip service to the Irish language and to its promotion as a spoken, living language. That is why we are where we are today.

Tá ceist eile agam faoi mhúineadh na Gaeilge sna scoileanna. Tar éis deich mbliana de ranganna Gaeilge, nó níos mó, cén fáth nach féidir le formhór na scoláirí páirt a ghlacadh i gcomhrá as Gaeilge? Tá sé dochreidte. Mar a dúirt mé cheana, cén fáth nach bhfuil gach scoil mar Ghaelscoil? Tá sé soiléir go bhfuil caighdeán Ghaeilge an-mhaith ag na daltaí sna Gaelscoileanna, fiú amháin tar éis trí nó ceithre bliana. Thug mé cuairt ar an bhfoirgneamh nua atá ag Gaelscoil Bharra an tseachtain seo caite. Cosúil le gach Gaelscoil eile, bhí sé go hiontach bheith ag éisteacht leis na scoláirí agus iad ag caint Gaeilge, fiú amháin na naíonáin bheaga. Is cúis áthais é go bhfuil an oiread sin Gaelscoileanna agus naíonraí againn anois.

Is cúis áthais eile é an tsuim atá ag daoine úsáid a bhaint as an gcúpla focal atá acu. Feicim é sin go háirithe i mBaile Átha Cliath. Ní raibh seans agam go fóill dul go dtí an pop-up caifé nó an pop-up béar chun deis labhartha trí Ghaeilge a fháil, ach tá sé ar intinn agam cuairt a thabhairt uair éigin eile. Impím orthu siúd atá líofa, an tAire Stáit ina measc, foighne a bheith acu le daoine, cosúil liomsa, nach bhfuil líofa sa Ghaeilge. Tá fonn orainn iarracht a dhéanamh leis an gcuid Gaeilge atá againn. Ba mhaith liom buíochas a ghabháil leis na Státseirbhísigh san Oireachtas a chuireann ranganna Gaeilge ar siúl. Glacaim páirt sna ranganna sin.

We have to go back to the drawing board regarding the teaching of Irish. I did not teach Irish, but I found it very disappointing when I heard students in my school say that they wished they could drop Irish. They did not see the point of doing it and had a dislike of the language. I found that very disappointing because Irish should have a very sentimental place in every Irish person’s heart. Irish is about identity, culture and history, and it should be less about grammar and everything that goes with that. Apart from Gaelscoileanna and individual teachers in other schools, the education system is guiding the Irish language into a cul-de-sac that will inevitably

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lead to fewer and fewer people speaking Irish. It is time to focus on speaking Irish. One can look at the Welsh system where there is much more of a cultural identity approach rather than the perfectionist approach which we take. It is more beneficial for the survival and future of the Irish language to have a large proportion of the population able to have a decent conversational level of Irish than have a minority with great fluency. I am not taking from those wonderful Irish speakers, I love listening to them. The purists might not agree with that approach, but something drastic is needed.

Tá a fhios agam go raibh fonn ar mo chara, an Teachta Connolly, páirt a ghlacadh sa díospóireacht seo, ach tá sí istigh sa choiste Ghaeilge faoi láthair. Tá daltaí ó mheánscoileanna éagsúla istigh sa choiste inniu le haghaidh díospóireacht ar chúrsaí Gaeilge. Is é sin an fáth nach bhfuil an Teachta Connolly anseo chun páirt a ghlacadh sa díospóireacht seo agus na deich nóiméad atá agam a roinnt liom.

Ba mhaith liom buíochas agus aitheantas a thabhairt do na múinteoirí a bhí agam nuair a bhí mé ag freastal ar scoil. Spreag siad ionam agus i mo chairde grá don teanga, go háirithe sa chúigiú bliain agus sa séú bliain. Bhí an-mhéid cainte agus comhrá againn i nGaeilge seachas i mBéarla ag an am sin toisc go raibh grá don teanga faighte againn ónár múinteoirí. Ba mhaith liom freisin aitheantas a thabhairt don dream a chur an Réalt ar siúl dúinn gach oíche Shathairn. Tá mé ag caint faoin saol sóisialta a bhí againn sna 1970í. D'fhreastal na cailíní ó mheánscoil Cnoc Carmel agus na buachaillí ó Scoil Naomh Seosamh i bhFionnradharc agus ó Scoil Uí Chonaill ar Réalt.

Chuir mé fáilte roimh Fhoras na Gaeilge agus Raidió na Life nuair a bhog siad ó Chearnóg Mhuirfean go dtí mo Dháilcheantar. Bhí mé ann le haghaidh oscailt amháin agus tá oscailt eile le teacht. Ceapaim go bhfuil jab iontach maith á dhéanamh ag TG4. Ba mhaith liom críochnú le seanfhocal oiriúnach, “beatha teanga í a labhairt” - it is the life of a language to speak it. Is é sin an dúshlán atá againn. If we are serious about Irish being a living language we will take the necessary steps, or otherwise we will continue having statements on the Irish language ad infinitum but make no real progress at Irish a living language.

An Leas-Cheann Comhairle: Is mór an trua é go bhfuil cruinniú den choiste ag an am seo, ós rud é go bhfuil daoine ar an gcoiste sin ar mhaith leo bheith anseo, ach ní féidir leo.

Deputy Maureen O’Sullivan: Tuigim.

An Leas-Cheann Comhairle: B’fhéidir go mbeidh am acu roimh dheireadh na díospóireachta.

Deputy Catherine Martin: Nuair a deirtear “níl sí doiligh a iompar” - it is no load for me to carry her - is í teanga Ceilteach uasal na nGael atá i gceist leis an bhfocal “her” nó an focal “sí”. Is teanga nuálaíoch Eorpach agus teanga náisiúnta na hÉireann í an Ghaeilge, teanga a bhí díbeartha ón seomra ranga ag Rialtas na Breataine roimh aimsir an Ghorta Mhóir. Tá an Ghaeilge fós beo beathach stuacach ceandána, agus níl sé ar intinn aici bás a fháil inniu nó amárach. Is í an Ghaeilge an tríú teanga scríofa is sine san Eoraip tar éis an Ghréigis agus an Laidin. Téann sé siar i bhfad roimh aimsir na Normannach agus aimsir na Lochlannach go dtí laethanta órga an ré Cheiltigh. Le blianta beaga anuas, tá borradh le brath i bhforbairt na nGael-scoileanna ar fud an oileáin seo, ó Bhaile Átha Cliath go Béal Feirste agus ó Dhún na nGall go dtí An Daingean. Tá cláracha den scoth á gcráoladh ar TG4 agus Raidió na Gaeltachta. Tá aitheantas ag an teanga i bParlaimint na hEorpa. Ní bréag a rá go bhfuil an tír seo mar eiseam-

láir go hidirnáisiúnta maidir lenár gcur chuige ó thaobh cosaint na teanga.

Cé go bhfuil dea-thoil i leith na Gaeilge i measc an phobail i gcoitinne, ní mór dúinn a bheith airdeallach ar riachtanais mhuintir na Gaeltachta. D'fhoghlaim mé mo chuid Gaeilge ar scoil i gContae Mhuineacháin. Chaith mé bliain i gColáiste na Rinne i gContae Phort Láirge agus cúpla samhradh iontach i Ros Muc. Táim dílis do theanga ár sinsir agus bródúil as an tsaibhreas oidhreachta a bhaineann léi. Teastaíonn uaim an grá céanna a chothú i mo pháistí féin. Ní hionann mo thaithí leis an teanga agus taithí na máithreacha i gceantair Ghaeltachta atá ag snámh in aghaidh easa ag iarraidh seirbhísí tacaíochta a fháil trí Ghaeilge chun cabhrú leo a gclann a thógáil. Is éard atá i gceist agam ná go gcaithfidimid dúshláin an teaghlaigh Gaeltachta a thuis-cint. Más rud é go bhfuil m'inion tinn agus go gcaithfidh mé í a thabhairt chuig an dochtúir tá rogha dochtúirí agam. Ach, má tá páiste Gaeltachta trí bliana d'aois nach bhfuil ag freastal ar an mbunscoil fós, agus Gaeilge ón gliabhán aici, tinn i seomra dochtúra agus gan ach Béarla ag an dochtúir níl an tseirbhís seo sásúil. Muna féidir le príomhoide ar Inis Meáin nó Inis Mór siceolaí oideachais a fháil le Gaeilge chun cabhrú le meabhairshláinte déagóra níl sé seo sásúil. Ní liosta le háireamh é seo. Tá faillí á ndéanamh againn ar na daoine óga seo. Ní leor a rá go bhfuil, ar a laghad, siceolaí nó dochtúir le Béarla ar fáil. Is tír muid le dhá theanga ach is léir nach bhfuil cothromaíocht go fóill eatarthu.

Mar a dúirt mé, d'fhoghlaim mé mo chuid Ghaeilge ar scoil ach más rud é gur tógadh le Gaeilge ón gliabhán duine ba chóir go mbeadh an Stát ag freastal air nó uirthi mar is cuí, is é sin, ag cur seirbhísí ar fáil trí Ghaeilge. Is é mo thuairim nach smaoiníonn muidne a tógadh le Béarla sa bhaile ar na deacrachtaí a bhíonn ag teaghlaigh Gaeltachta atá ag iarraidh a gcuid páistí a thógáil trí Ghaeilge.

Is ábhar machnaimh dúinn uilig an méid sin atá ráite agam faoi chearta. Mar an gcéanna, tá géarghá le poist a chruthú sa Ghaeltacht, poist a bheidh in oiriúint do phobal na Gaeilge. Tá samhlaíocht maraon le hinfheistíocht ag teastáil chun é seo a chur i gcrích. Tuigim na fadhbanna a bhíonn ag an Rialtas ó am go chéile ó thaobh easpa airgid de. Ach, más fiú é, is féidir. Seachain an easpa físe. Ná tréig muintir na Gaeltachta. Agus Bliain na Gaeilge á chéiliúradh againn ná déanaimis dearmad gur lá na Gaeilge é chuile lá na seachtaine do mhuintir na Gaeltachta. Ach ní bheidh todhchaí ann do pháistí Gaeltachta gan tacaíocht an Stáit. Ó thosaigh an Teachta Éamon Ó Cuív amach ar bhóthar an Achta teanga 15 bliana ó shin, is mór an dul chun cinn atá déanta i dtreo na Gaeilge a chosaint agus a chothú. Ach, ná ligimis ár maidí le sruth. Le hidéalachas tiocfaidh fis. Le fis tiocfaidh fuinneamh. Agus le fuinneamh tiocfaidh feabhas ar chúrsaí teanga.

Is éard is teanga ann ná fuaim; fuaim anama. Ní aithníonn fuaim ársa an oileáin seo teorainn nó reiligiún. Ní dhéanann fuaim Cheilteach an oileáin seo idirdhealú idir an am atá caite, an tréimhse reatha ina mairimid agus an t-am atá le teacht. Bíodh Gaeilge nó Béarla againn ón gliabhán, maireann fréamhacha na fuaimse seo i smior na gcnámh, inár gcuislí agus inár gcroíthe laistigh i ngan fhios dúinn féin. Is léir don saol le fada go bhfuil Béarla na tíre seo múnlaíthe ag taibhse na Gaeilge.

Is ar scáth a chéile a mhaireann na daoine. Ní chóir go bhfágfar muintir na Gaeltachta ar thaobh amháin den bhóthar agus muidne, muintir na galltachta agus Gaeilgeoirí inár measc, ar an taobh eile. Ní neart go cur le chéile. Baineann an fhuaim Cheilteach le gach duine idir óg agus aosta ar an oileán seo, ag tabhairt san áireamh gach treibh agus ionsaitheoir a tháinig trasna na dtionnta chugainn, Lochlannaigh, Francaigh agus Sasanaigh. Ní nach ionadh gur roghnaigh Banríon na Breataine Móire, Éilis II, labhairt as Gaeilge nuair a bheannaigh sí Uachtarán na

hÉireann i gCaisleán Bhaile Átha Cliath in 2011. Agus an freagra, is dócha, a thabharfadh an Ghaeilge ar an mbanríon, ná “Mise Éire: Sine mé ná an Chailleach Bhéarra”.

Deputy Aindrias Moynihan: Ar an gcéad dul síos, tá saothar orm. Táim tar éis teacht ón gComhchoiste Gaeilge, Gaeltachta agus Oileán atá ar siúl faoi láthair.

An Leas-Cheann Comhairle: Níl deifir ar bith. Ba chóir don Teachta a anáil a fháil.

Deputy Aindrias Moynihan: Táim go breá. Is amhlaidh go bhfuil an dá rud ar siúl ag an am céanna. Is ainnis go mbeadh a leithéid déanta arís agus arís eile mar is iad na daoine céanna a theastaíonn uathu páirt a ghlacadh sa díospóireacht seo agus sa choiste Gaolainne, áit a bhfuil muintir ó na scoileanna éagsúla timpeall na tíre tagtha chun plé a dhéanamh ar ábhair fhostaíochta agus ábhair Ghaeltachta.

Tá a fhios againn go bhfuil borradh ar an nGaolainn timpeall na tíre. Tá níos mó Gaeilgeoirí ann agus tá níos mó daoine ag labhairt agus ag baint taitnimh as an teanga. Tá sé sin le feiscint, mar shampla, i mo Dháilcheantar féin toisc go bhfuil an dara Gaelscoil á oscailt i mBaile an Chollaigh de bharr an éilimh. Feicimid é sa slua mór a bhíonn ag glacadh páirte san Oireachtas - thart ar 10,000 duine - agus i go leor slite eile sna scoileanna agus ar fud na tíre. Braithim go bhfuil an fás sin ag tarlú in ainneoin an Rialtais. Tagann an brú sin ón bpobal. Tá an dea-thoil ann. Is iontach é sin a fheiscint ach tá go leor constaicí ann agus caithfear dul i ngleic leo.

Bhí deis ag an gComhchoiste Gaeilge, Gaeltachta agus Oileán anuraidh taisteal chuig ceantar Mhuscraí, mo cheantar féin, agus bualadh le muintir Gaeltachta chun ábhair éagsúla a chuireann as di agus na deiseanna a bhí le feiscint aici a phlé. B’fhéidir go bhfuil tuairisc an choiste sin feicthe ag an Aire Stáit. Foilsíodh é le déanaí. Tá an-chuid ábhar suimiúil ann a bheadh i gceist le an-chuid de na Gaeltachtaí eile timpeall na tíre freisin.

Is sampla amháin an brú atá ann i gcomhar múinteoirí i leith na hábhair éagsúla sna scoileanna. Tá sé ag tarraingt aníos againn anseo arís agus arís eile. Caithfidh an tAire Stáit cur ina luí ar an Aire Oideachais agus Scileanna go bhfuil an brú sin ar sholáthar múinteoirí. Arís agus arís eile bíonn ar scoileanna atá ag lorg múinteora an post a fhógairt dhá uair nó trí huair sula bhfaigheann siad aon duine atá cáilithe don ábhar. Tá an t-easnamh agus an gá ann. Caithfidh an tAire Stáit é sin a chur ina luí ar a chomhgleacaithe, an tAire Oideachais agus Scileanna.

Tá brú ar phobail Ghaeltachta chomh maith. Teastaíonn uathu go mbeidh na háiseanna éagsúla atá ar fáil i ngach aon áit eile trí Bhéarla ar fáil dóibh as Gaeilge chomh maith. Tá sé ag iarraidh go mbeidh áiseanna búnúsacha cosúil le dochtúir, seirbhísí de chuid an HSE, fiaclóirí nó rudaí den leithéid sin ar fáil dóibh ina dteanga féin.

Tá plean teanga á chur le chéile in an-chuid de na Gaeltachtaí faoin tráth seo. Tá an-chuid dea-thola. Táthar tagtha le chéile chun plean ar roghnaigh an pobal féin é a chur i gcrích. Caithfear cinntiú go mbeidh na háiseanna ann dóibh chun na pleananna sin a chur i gcrích. Ní theastaíonn go mbeidh airgead srianta ansin mar bheifí ag satailt anuas ar agus ag múchadh an dea-thola atá ann mura mbeidh na pobail ábalta na pleananna teanga sin a chur i gcrích. Táim buartha nach bhfuil ach an €100,000 ar fáil in áiteanna agus nach mbeadh sé sin a dhóthain mar beidh trí nó ceithre h-uair an mhéid sin ag teastáil chun cuid de na pleananna atáim tar éis cloisteáil futhu a chur i gcrích. Má tógtar tuarastal d’oifigeach amach as an €100,000 sin, níl ach €50,000 fágtha ansin chun na háiseanna a chur ar fáil sa phobal. Mar sin, tá brú ann agus caithfidh an tAire Stáit a chinntiú go mbeidh go leor airgid ar fáil do na coistí éagsúla chun na pleananna teanga sin a chur i gcrích.

Faoi láthair tá an-chuid plé á dhéanamh ag an gcoiste agus ag go leor pobal mar gheall ar an mBille nua, agus iad ag díriú isteach go háirithe ar an bhforáil earcaíochta a chinnteoidh go mbeidh Gaeilge ag thart ar 20% de na daoine a mbeidh á bhfostú. Tá sé sin an-tábhachtach mar tá an-chuid catch-up le déanamh chun a chinntiú go mbeidh na háiseanna agus na daoine ar fáil sna hearnálacha éagsúla tríd an Rialtas. Teastaíonn ó dhaoine go mbeidís ábalta a ngnó a dhéanamh trí Ghaolainn. Níl mé cinnte faoi na slat tomhais atá ann. Mar shampla, anuraidh chualamar Banc na hÉireann ag rá nach raibh éileamh ann ar an nGaolainn toisc nach raibh daoine á úsáid ar na hATManna, ach tá éileamh i bhfad níos mó ann ná mar atá á thomhais acu ansan agus mar atá á thomhais in áiteanna eile. Nuair a théann daoine i dteagmháil leis an gcóras Stáit, bíonn an rogha acu a ngnó a dhéanamh as Gaolainn agus b'fhéidir a bheith ag feitheamh ar feadh lae sular fhaigheann siad freagra nó glaoch isteach agus freagra as Béarla a fháil láithreach. Ní theastaíonn ó dhaoine go mbeadh moill ann agus rachaidh siad i dtreo an Bhéarla. Mar sin, níl an t-éileamh atá ann le feiscint agus nílimid ag fáil slat tomhais ceart air. Tá an-chuid le déanamh.

Táim an-bhuíoch as an gcúpla nóiméad chun labhairt ar na hábhair seo. Tá dea-thoil ann agus tá borradh ann ach is baolach gur in ainneoin an Rialtais atá sé. Ba mhaith linn go mbeadh gach tacaíocht ann agus táim cinnte go bhfuil an tAire Stáit báigiúil chuige sin.

An Leas-Cheann Comhairle: Sula dtosnaíonn an Teachta Moynihan, cuirfidh mé in iúl don Teach go raibh, mar a dúirt an Teachta, cruinniú eile ar siúl agus go bhfuil daoine eile ann ar mhaith leo a bheith anseo ach ní féidir leo an dá thrá a fhreastal. Glaoim ar an Aire Stáit, an Teachta Joe McHugh, chun deireadh a chur leis an díospóireacht seo. Tá cúig nóiméad ag an Aire Stáit.

Minister of State at the Department of Culture, Heritage and the Gaeltacht (Deputy Joe McHugh): Tá díomá ormsa fosta faoin gelár agus go raibh an comhchoiste ina shuí ag an am céanna. Chríochnaigh na ráitis ar an díospóireacht eile go luath agus sin an fáth atá leis.

Mar Aire Stáit don Ghaeilge, don Ghaeltacht agus do na hoileáin, fáiltím roimh an díospóireacht a bhí againn sa Teach le cúpla lá anuas agus roimh na pointí éagsúla atá ardaithe ag Teachtaí. Ba bhreá an rud é dá mbeadh cuid mhór Gaeilge á labhairt le linn na seachtaine achan seachtain sa bhliain ach rinneadh dul chun cinn maidir leis sin.

D'ardaigh an Teachta Ó Cuív pointí maidir le húsáid na Gaeilge sa Teach seo, Raidió Rí-Rá a bheith ar fáil níos forleithne, teagasc na Gaeilge, planáil teanga sa Ghaeltacht, an creatlach náisiúnta planála, an plan forbartha náisiúnta agus ionad Gaeilge i dtuaisceart chathair Bhaile Átha Cliath. Bhí sé ag rá go bhfuil an t-ionad agus an foirgneamh sin de dhíth sa chathair. Tá sárobair déanta trasna na cathrach. Dá mbeadh foirgneamh nó ionad ann ina mbeadh an Ghaeilge níos feiceálaí sa chathair, bheadh daoine in ann teacht ó thimpeall na tíre ann. Ionad idirnáisiúnta a d'fhéadfadh a bheith ann fosta do dhaoine le ceangal leis an Ghaeilge. Tá daoine ó Mheiriceá agus ón mBreatain Bheag atá suim acu sa teanga, sa chultúr agus inár n-oidhreacht agus b'fhéidir go mbeadh seans acu dul go dtí an t-ionad sin amach anseo. Beidh an méid caipitil sa bhuiséad ag dul ar aghaidh thar na blianta amach romhainn. An rud is fearr a mbaineann leis an Ghaeilge ná go bhfeidhmíonn sí mar fhuinneog don stair. Luaigh cúpla Teachta gurb í an Ghaeilge an teanga is sine san Eoraip. Tá sé suas le 3,000 bliain d'aois agus is fuinneog ollmhór agus thar a bheith soiléir don stair í agus tá ceangail ann idir an cultúr, an oidhreacht agus an dúchas chomh maith.

D'ardaigh an Teachta Tóibín pointí maidir le teagasc na Gaeilge, buiséad Údarás na Gael-

tachta agus toghcháin don Údarás. Bhí sé ag labhairt faoin bhrú atá ar an bhuiséad. Labhair sé faoi na Meastacháin agus an cháinainéis. Tá sé sin soiléir. In 2008 ní raibh mórán airgid ag an tír sa chiste. Anois táimid ag bogadh ar aghaidh agus beidh rudaí i bhfad níos fearr agus airgead á fháil sa todhchaí. Chomh maith leis sin, gabhaim m'aitheantas leis na daoine agus leis na dreamanna uilig a bhí ag obair go deonach. Mar shampla, tá dreamanna i gceantair an Leas-Cheann Comhairle ag obair go dian ar an phleanáil teanga. Tá daoine eile ag déanamh nasc idir bhunscoileanna, mheánscoileanna agus na coláistí. Tá daoine ag obair go dian dícheallach ar an talamh.

D'ardaigh an Teachta Nolan pointe maidir leis an Ghaelscolaíocht. Scéal dearfach ollmhór é sin sa tír seo. Beidh na daoine uilig sna Gaelscoileanna ag an bhunleibhéal agus ag an mheánleibhéal ag bogadh ar aghaidh agus tá sé sin tábhachtach toisc go bhfuil deireadh le cur leis an mhaolú san Eoraip in 2022. B'fhéidir go mbeidh deiseanna agus buntáistí le baint amach ina dhiaidh sin. B'fhéidir go bhfuil daoine sna meánscoileanna anois ag smaoinreamh freastal ar choláiste chun céim sa dlí agus i dteanga a dhéanamh. Bhí mé in UCC anuraidh agus chas mé le daoine atá ag foghlaim dlí agus na Gaeilge ann. Dá mbeadh teanga breise acu ar nós na Gearmáinise nó na Fraincise, b'fhéidir go mbeadh deiseanna ollmhóra dóibh, má tá an caighdeán ceart acu, mar aistritheoirí i Lucsamburg, Strasbourg nó Brussels. Beidh suas le 40 post ar fáil amach anseo. Bhí cruinniú thar a bheith dearfa ar siúl inné in Óstaí an Rí. Bhí an tUasal Thierry Lefèvre ann agus é ag cuardach daoine chun dul ag obair i Lucsamburg, Strasbourg agus Brussels.

D'ardaigh an Teachta Howlin pointí maidir le teagasc na Gaeilge, úsáid na Gaeilge sa Teach seo agus seirbhísí Stáit trí Ghaeilge. Tá an ceart aige. Labhair an Teachta O'Sullivan faoin mbealach a bhíomar ag teagasc sna bunscoileanna sna mblianta a chuaigh thart. Bhí ar dhaltáí an ghramadach agus struchtúr na Gaeilge a fhoghlaim, mar shampla an modh foshuiteach, an aimsir láithreach agus an aimsir chaite fosta. Tá sé sin tábhachtach. Bíonn caighdeán níos fearr de dhíth do na poist san Eoraip. Chomh maith leis sin, bíonn daoine ar nós mé féin ag iarraidh bealaigh difriúla. Bíonn siad ag déanamh comhrá agus iad ag dul go dtí an siopa. Mar shampla, labhraíonn siad faoin aimsir. Bíonn scéal acu faoin drochaimsir. Bíonn an nasc sin idir na daoine sa phobal a bhíonn ag úsáid na Gaeilge.

Ná bí buartha faoi bhotúin a dhéanamh fosta. Nuair a bhím ag siúl timpeall an Tí seo, bíonn na ushers, iadsan atá ag obair sa chistin agus na daoine atá ag obair sna rannóga difriúla sa Teach seo ag déanamh fíor-iarracht an Ghaeilge a labhairt agus idir Gaeilge briste, deas, lag agus láidir acu. Sin an smaoinreamh a bhí agamsa nuair a ceapadh mé mar Aire Stáit a bhí freagrach as an Ghaeilge in 2014.

Tá mé beagnach críochnaithe. An bhfuil cúpla bomaite agam?

An Leas-Cheann Comhairle: Níl. Tá níos mó ná dhá bhomaite breise tógtha ag an Aire Stáit cheana. Tabharfaimid bomaite amháin eile dó.

Deputy Joe McHugh: Gabhaim mo bhuíochas leis an Leas-Cheann Comhairle.

Maidir le teagasc na Gaeilge in ollscoileanna thar lear, luíonn an cúrsa nua atá ar fáil ar líne go han-mhaith leis an obair atá ar bun ag mo Roinn. Tá baint ann le hinstiúidí idirnáisiúnta agus le clár ar nós clár Fulbright chun an Ghaeilge a chur chun cinn. Faoi láthair, táimid ag cur maoiniú ar fáil do chúrsaí in os cionn 40 instiúid tríú leibhéal thar lear agus beidh seans ann d'Éireannaigh teagasc thar lear. Is teachtaireacht thar a bheith dearfa é sin. Tríd an tionscnamh

seo, cruthaítear aird don Ghaeilge agus is féidir eolas a chur ar dhaoine ar bhonn idirnáisiúnta. Cuireann sé sin go mór le scoláireacht na Gaeilge i measc an phobail acadúil idirnáisiúnta agus méadaítear stádas na teanga dá réir. Dá mbeadh daoine ag foghlaim thar lear, tá seans ann go dtiocfaidh siad go dtí an tír seo agus b'fhéidir go ceantair Ghealtachta i gConamara, i gCorcaigh nó i nGaillimh. Tá seans ollmhór ann faoi choinne na ceantair Ghaeltachta agus mná ag cur lóistín ar fáil etc. Tá tábhacht eacnamaíocha leis a leithéid.

Sin é. Gabhaim buíochas arís de mo chuid chomhghleacaithe. Táim fíor-oscailte maidir le comhrá a dhéanamh amach anseo le daoine nach raibh anseo toisc go raibh an fo-choiste ag dul ar aghaidh ag an am céanna.

Topical Issue Matters

An Leas-Cheann Comhairle: I wish to advise the House of the following matters in respect of which notice has been given under Standing Order 29A and the name of the Member in each case: (1) Deputy Eugene Murphy - the proposed waste transfer station in Poolboy, Ballinasloe, County Galway; (2) Deputy Kathleen Funchion - to discuss the availability of autism spectrum disorder, ASD, unit spaces for children in Carlow and Kilkenny; (3) Deputy Sean Sherlock - wheelchair assistance for children in County Cork; (4) Deputy Brian Stanley - the need to plan for the future of Abbeyleix hospital in County Laois; (5) Deputy Frank O'Rourke - Garda resources in north County Kildare; (6) Deputies Shane Cassells and Barry Cowen - deferment of the publication of the Meath County Development Plan 2019-2025; (7) Deputy Gino Kenny - the proposed cannabis access programme; (8) Deputy Clare Daly - coastal erosion and storm damage at Portrane, County Dublin; (9) Deputy Martin Ferris - aquaculture licensing in scenic coastal areas; (10) Deputy Bernard J. Durkan - the response to Storm Emma in County Kildare; (11) Deputy Donnchadh Ó Laoghaire - the waiting list for driving tests at RSA Sarsfield Road driving test centre; (12) Deputy Margaret Murphy O'Mahony - supports for farmers in County Cork and nationally following Storm Emma; (13) Deputy Anne Rabbitte - statistics on newborn babies entering homeless accommodation; (14) Deputy Robert Troy - supports for persons suffering from myalgic encephalomyelitis, ME; and (15) Deputy Mick Wallace - NAMA's email deletion policy with respect to former staff.

The matters raised by Deputies Eugene Murphy, Margaret Murphy O'Mahony, Sean Sherlock and Kathleen Funchion have been selected for discussion.

Business of Dáil

Minister of State at the Department of the Taoiseach (Deputy Joe McHugh): It is proposed, notwithstanding the Order of the Dáil of 6 March 2018, that the Dáil shall sit tomorrow, Friday, 9 March at 10.30 a.m. to take Order for Second Stage and Second Stage of the Thirty-sixth Amendment of the Constitution Bill 2018, and shall adjourn at 4 p.m., if not previously concluded, until 2 p.m. on Tuesday, 20 March 2018. Any division demanded tomorrow on the conclusion of proceedings on Second Stage of the Bill will be postponed until after the Order of Business on Tuesday, 20 March 2018.

An Leas-Cheann Comhairle: Is that agreed? Agreed.

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Sitting suspended at 3.55 p.m. and resumed at 4 p.m.

Topical Issue Debate

Waste Management

Deputy Eugene Murphy: I thank the Minister of State, Deputy Doyle, for coming to the House, hopefully to give me some answers.

Minister of State at the Department of Agriculture, Food and the Marine (Deputy Andrew Doyle): I will do my best.

Deputy Eugene Murphy: I have grave concerns about the proposal for a waste transfer station at the Poolboy area of Ballinasloe in respect of health and safety. Such a facility could see up to 100 heavy goods vehicles, HGVs, weighing up to 30 tonnes travelling through the town. This will bring increased dangers for cyclists, pedestrians and road users. I will go through some of the main points in the four minutes allotted to me.

I will begin with the question of safety. Safety of the community of Ballinasloe is of the utmost concern. Why is the executive on Galway County Council considering a facility that will involve hundreds of ten, 15 and 30-tonne multi-axle vehicles driving past an acute hospital with a catchment area of 100,000, a secondary school, health centres, built-up urban residential areas and playgrounds? The only available access is through the town. There is also a debate on diesel fumes, which could be another major issue.

The second concern is proximity, which is a major factor in health and environmental concerns. Why is this facility located less than 2 km from Ballinasloe town centre, which has a population of exactly 6,654 people as per the census of 2016? Why would this particular area be considered an appropriate location? It is the largest urban area outside of Galway city centre. Then there is the question which is puzzling most people. Why were another 73 acres purchased for the development of a refuse transfer station? That certainly puzzles a lot of the public in that region.

I will speak briefly about the planning permission. Planning permission for the facility has been approved within an area of Poolboy within the urban district council boundary to which a 1998 High Court order applies. Why did the executive of Galway County Council contravene the 1998 High Court order? The campaigners proposed a policy of a waste industry-free zone within 10 km of highly populated urban area at a meeting with the Minister on 17 January. What progress has been made on this policy, which would bring health benefits to the Irish population? There are several issues in respect of this matter. At present, the people of Ballinasloe are pushing for more industry in the town and I acknowledge things are happening there. The people in the hospital and in the community certainly do not want this facility at Poolboy.

In many respects, Ballinasloe could be thought of as a forgotten town. It has lost a huge amount of jobs but there is still a great sense of community. With more jobs, development and employment coming into the country, they are battling hard in that town and region to get more jobs. The town is on the motorway, 40 minutes from Galway city. Ballinasloe can certainly expand again after losing a couple of thousand jobs over several years.

I know that Deputy Doyle is not the Minister who has full responsibility for this matter and I thank him for appearing in the House to give me some answers. Where do matters stand concerning this transfer station? What is going to be done about the huge public opposition in that region? Several months ago I was at a public meeting that was attended by more than 600 people. It is a live issue. I will give the Minister of State an opportunity to reply, to see what good news he might have for me.

Deputy Andrew Doyle: The Minister for Communications, Climate Action and Environment, Deputy Naughten, unfortunately is out of the country and is unavailable to respond in person. I have been given his speaking notes and will try to respond to any other issues the Deputy may raise in my later reply.

I understand that Galway County Council has granted planning permission for a waste transfer station that will receive waste and recyclables. Within a building at the facility, these materials will be unloaded and reloaded to larger vehicles for onward transfer to their waste facilities. Issues pertaining to the planning policy and the legislation do not fall within the Minister's remit and are matters for my colleague, the Minister for Housing, Planning and Local Government, Deputy Eoghan Murphy.

My understanding of the current situation is that the company involved has made an application to Galway County Council for a waste authorisation to infill the site in question. Galway County Council is considering the submissions it has received on that application. I also understand that a further waste authorisation to regulate the waste activity at the transfer station itself would be required in advance of this facility beginning to operate. The Minister for Communications, Climate Action and Environment is precluded under section 63 of the Waste Management Act 1996 from exercising any power or control over specific cases of a local authority's performance of its statutory functions under the Act. Furthermore, waste management planning, including infrastructure planning, is the responsibility of the local authorities under Part II of the Waste Management Act 1996.

Notwithstanding the foregoing, I understand that the Minister met members of the Poolboy community in January 2018 to discuss and tease out a number of issues around this matter. I fully appreciate that the community has concerns. However, the Minister's role in waste management is to provide a comprehensive legislative and policy framework through which the relevant regulatory bodies, such as local authorities and the Environmental Protection Agency, operate. In this regard, should the company involved apply for a waste facility permit to operate a waste transfer station, it will be open to the public to make written submissions on that application. Galway County Council would then be required, under the Waste Management (Facility Permit and Registration) Regulations 2007, as amended, to have regard to such submissions in making a decision on any proposed application.

More generally, where a waste facility permit has been issued by a local authority, the person carrying on the waste activity must comply with the conditions of the permit, including that the activity is carried out in a manner which does not cause, and is not likely to cause, environmental pollution. In essence, I understand the local community has concerns about the proposed development but I would urge the community to continue to engage with the statutory processes in place which regulate such developments.

Deputy Eugene Murphy: I acknowledge that my constituency colleague, the Minister, Deputy Naughten, is unavoidably absent today. I also acknowledge the Minister of State, Dep-

uty Doyle's reply and thank him for coming to the House to deal with this issue.

In many respects Ballinasloe is the forgotten town of County Galway. It has suffered major economic setbacks in recent years but there is a great community spirit in the town. Huge efforts are being made at local level to attract investment and enterprise. Ballinasloe has, I am told, some €26 million worth of sports facilities, a strong school base, a fabulous new library and prime office space, and it could be an ideal commuter town based, as it is, between Athlone and Galway city. However, it needs a lot more funding, although that is a debate for another day.

From talking to people in the community and in industry there, I can tell the Minister of State that the fear of this transfer station being put on their doorstep, just 2 km from the town, is causing extraordinary upset and annoyance. I accept that, under the 1996 Act, the Minister is precluded from getting involved in certain aspects of this. However, we, as politicians, have to take responsibility. The people of Ballinasloe and other places elect us and they expect me and others, such as the Minister, Deputy Naughten, to find a solution to these issues. In my view, putting this transfer station on a 73 acre site on the edge of Ballinasloe town is wrong. The community is determined to fight back and to bring jobs back into the town but while there is huge community spirit, it can be knocked back by something like this happening out of the blue.

I refer back to the High Court judgment on the old dump, which had to be closed under order of the court. Now, we have this transfer station going across the road from where the dump was, which is another very serious legal issue. I want to know what monitoring is currently being done by the EPA on the gas emissions from the landfill which, as I said, is directly adjacent to the site that is now proposed for another dump. By the way, this is located very close to the River Suck. The Minister of State knows a fair bit about our rivers and lakes, and he will know there is serious flooding along the River Suck. Raising the land levels there will cause major flooding into the town of Ballinasloe.

I rest my case - I have made it as strong as I can. I am making it on behalf of the people of Ballinasloe. I hope I am not being over-dramatic about it because it is a very serious issue. I again thank the Minister of State for coming to the Chamber to answer questions on the issue.

Deputy Andrew Doyle: The Deputy has certainly made the case very strongly on behalf of the people who have expressed concerns. I know Ballinasloe very well and I appreciate it has suffered from many issues, including bypasses, downturns in the economy and changes in employment structures. However, it is a town that is ideally placed to fight back, given its location.

To reiterate, the planning permission granted contains a condition that the development be limited to handling 23,400 tonnes per year or a new planning permission will be required. An environmental impact assessment is required for facilities which take in more than 25,000 tonnes. The current limiting factor under the planning permission is that level but there are also the other planning permissions that have to be considered. In addition, given an environment impact assessment will be required, the EPA will also have a role in this.

I do not have information on the issue of the EPA monitoring of the closed landfill. I suggest the Deputy writes to the EPA and the line Minister, Deputy Eoghan Murphy, to check whether the closed facility is subject to ongoing monitoring or at least to check its status.

There are statutory processes in place through both the local authority and the EPA. It is very important that, through the submissions process, local concerns are articulated and heard, and that clarity is given. I take the point that the size of the site is a cause of concern not just

for what is already there, but in regard to what may be there in the future. That is something typical when we see an application like this come in.

Compensation Schemes

Deputy Margaret Murphy O'Mahony: As the Minister of State is aware, Storm Emma and the Beast from the East caused major grief and hassle all over the country last week. Much of the damage and grief was temporary and although it caused a lot of hassle at the time, people were left in their homes despite the damage to homes, the water shortages and the power cuts. Although it was very hard, it was temporary. However, the damage to farms and farming livelihoods is way more long term.

What systems have been put in place for farmers in Cork South-West and nationally who have experienced extreme losses as a result of the recent weather conditions, especially in circumstances where milk was not collected and buildings collapsed, resulting in the loss of animals in some instances? Over the course of the week, my office in Cork South-West has been inundated with constituents relaying instances of the difficult situations experienced by them during the recent weather conditions. In particular, members of the agricultural sector seem to have been very badly affected.

Farmers were already coming to terms with the fodder shortage and, in my opinion, the inadequate response from the Department by way of the fodder crisis fund, which only served to accelerate prices in an already strained situation. Now, on top of this, they face potential financial ruin as they count the cost of collapsed buildings, the inability to get milk delivered to creameries and, worst of all, the loss of cattle and sheep due to the extreme elements and unprecedented snowdrifts. I am advised that costs could run into tens of thousands of euro and, clearly, farmers could not have made allowance for this.

Amazingly, there is no recourse for farmers in circumstances of severe weather patterns. This is despite the Government refusing the option of including a scheme in Ireland's 2014-20 rural development programme which would have provided an opportunity to compensate farmers for losses to agricultural land and to production caused by bad weather. This was remiss of the Minister and it is a decision that has left many farmers without the option of an annual compensation scheme, particularly in circumstances where climate change is having a greater impact year on year. It goes without saying that an application for a permanent weather compensation scheme should be included in the next rural development programme submitted to Brussels. It would obviously not be retrospective and, therefore, of little significance and little help in the current situation experienced by west Cork farmers.

Given the Department has been running a huge underspend across a number of programmes, I call on the Minister, Deputy Creed, to give an undertaking to allocate some of this underspend to a dedicated compensation fund that farmers may access. This should be implemented immediately and compensation should be payable in a timely manner, without the need for arduous and convoluted paperwork. I am very fond of my farmers in west Cork. I am asking the Minister of State, Deputy Doyle, to please put some compensation in place and to not make it hard to access, with lots of form-filling and toing and froing. My farmers need compensation and they need it now.

Deputy Andrew Doyle: There is still 3 ft of snow outside my front door. Maybe we are a

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little more accustomed to it than others. A couple of my roofs are damaged. I appreciate the nature and extent of the damage.

Throughout the period of adverse weather conditions last week caused by Storm Emma, the Department of Agriculture, Food and the Marine was directly involved in a co-ordinated response as a member of the National Emergency Co-ordination Group, NECG, convened by the Department of Housing, Planning and Local Government, the lead Department in severe weather incidents. While the south and east of the country bore the brunt of the storm and its after effects, many other areas experienced disruptions to daily life and the business of farming to a greater or lesser degree. The storm proved particularly disruptive as farmers coped with challenging weather conditions alongside the normal busy workload of spring, calving, lambing and winter feeding. The key on-farm challenges revolved around preventing the freezing up of water supplies at a critical time for lactating animals, the provision of fodder and shelter to stock against the worst of the snowfall and dangerous conditions for farmyards and environs. Delayed turn-out of some stock is increasing the demand for fodder and accommodation. The targeted, localised scheme to provide a subsidy for long-distance transport of fodder is open and available to farmers affected by fodder shortages in the west and north west of the country.

Throughout this period and immediately afterwards, departmental staff, together with Teagasc, worked at local level to ensure that the farming community had access to the best advice on how to cope with the numerous issues thrown up by the storm. To support those in more immediate difficulties the Department of Agriculture, Food and the Marine emergency phone line for animal welfare issues remained open and attended at all times. All requests for support were responded to. I recognise the significant assistance the farming community provided within the wider community at this busy time as farmers looked in on neighbours, cleared roads and helped to restore access to more remote rural areas.

At sectoral level, the Department worked closely with all stakeholders and with industry to minimise disruption to critical activities, including milk collection services. I am happy to be able to report that all major issues were resolved in the shortest possible time thanks to the co-ordinated efforts of farmers, industry and departmental staff. As the storm abated and the sector slowly returned to normal, it became clear that the main problem centred on damage to horticulture and other on-farm structures. Such structures will principally be insured and it is important that insurance companies respond rapidly and flexibly to the needs of their farmers customers. It is important to emphasise that public support cannot be provided for insurable risks.

In order to respond where possible to the issue of structural damage, it is appropriate to consider what aspects can be addressed through on-farm investment support schemes operated by the Department. With that in mind, I have asked the officials to explore the possibility of a targeted re-opening of the 2018 scheme of investment aid for the development of the commercial horticulture sector. The ability of the scheme to react to evolving situations is a key strength in supporting this highly dynamic sector. Support under the scheme is available for a range of capital structural investments such as improvement to structures and facilities. It does not cover replacement of stock or structural repairs. In respect of other farm structures such as sheds and outbuildings, I have instructed officials to fast-track the targeted agricultural modernisation scheme, TAMS, applications for farmers affected by the recent storm. I urge these farmers to make contact with the TAMS section of the Department directly or through the contact details for scheme which are available on our website.

Deputy Margaret Murphy O'Mahony: I thank the Minister of State for his reply but I

note that much of his time was spent describing the damage that was done. I am very aware of that. There was moral support in place during the time. Farmers were able to access advice. They need compensation. The Minister of State says he is reopening a scheme but some things are not covered by it. I would like a broader scheme to be brought in. I hope these were unique weather conditions. If they were not, we might be better prepared for another one. Money talks. I ask the Minister of State and the Minister for Agriculture, Food and the Marine, Deputy Creed, to think about opening up a new scheme.

I also acknowledge the help farmers, especially in my locality, gave people living in the towns. Tractors came in from all sides to enable people to leave their houses. Even though they were undergoing much pain and hassle, farmers stepped up to the mark and helped their neighbours in town.

I realise that the condition of rural roads is outside the remit of the Minister of State but the weather made this worse. Many flood prevention measures need to be put in place. Several Departments should get together and make a plan because with the effects of climate change this was not a unique occasion.

Deputy Andrew Doyle: In respect of the roads, the Taoiseach and the Minister for Housing, Planning and Local Government, Deputy Eoghan Murphy, have requested all local authorities to assess the cost of the damage and the cost of engaging contractors and others to carry out work such as clearing roads. Some cannot do that yet because where I come from the roads are still white so no one can tell what damage has been done. It will be another week or two before it all thaws and the damage is manifest. That affects all rural dwellers.

I understand that very little milk was dumped. Glanbia moved straightaway to price any milk that had to be discarded at 20 cent per litre and every effort was made to minimise that issue. I think it was down almost to single figures. The board of Dairygold is meeting to consider a scheme in the order of 10 cent to 15 cent a litre, in an effort to show solidarity with their suppliers and to help them. With regard to structural damage, it is too easy to let insurance companies off the hook. They have a moral duty to longstanding customers, some of whom have not experienced an event such as this since 2010-11 and before that 1982. Farmers around the country have paid many premiums for insurable assets and have never claimed. There is a moral duty on insurance companies to engage with these people. In the long term, they will get it back. I hope we will not have another weather event. In some buildings where there is structural damage fatigue was probably setting in and they needed to be upgraded. If that is done, and the same applies to the difference between old glass and the stronger glass nowadays, it should prevent a more frequent occurrence of this damage. We have much to do. We should acknowledge the good work that went on and the solidarity shown across rural communities. It has brought out the best in many cases, epitomising neighbourliness and community spirit.

Medical Products

Deputy Sean Sherlock: I am speaking on behalf of a three year old boy from Killeagh in County Cork, Adam King. He has been waiting for a wheelchair since last July. I have been asking the Minister for Health about this for several months when Adam can expect to receive his wheelchair. It is a shame that when there is an increased allocation of resources, particularly to the Health Service Executive, HSE, that facility cannot be afforded to a three year old boy. His parents, Fiona and David, say that his dignity and safety are compromised daily. Without a

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wheelchair, he is forced to spend much of his time on the ground on all fours. He has a walking frame but his mother, Fiona, says that it is too heavy to manoeuvre comfortably and he tires quickly. He can walk extremely slowly for a few metres before needing a break and, as I said, he is on a waiting list for a replacement walking frame since July 2017. He is due to start preschool in August and will need to be trained in the use of the wheelchair in advance to do everyday tasks. For example, he will need to learn how to hoist himself from it onto the toilet. I find it a little undignified to have to make the case in this House for a three year old child at a time when we have increased resources.

The manner in which the waiting list is operated is a cause of major frustration for Adam's parents. Last December, Adam was top of the Enable Ireland list but since then he has fallen back to fourth on the list. At the rate at which wheelchairs are allocated his mother, Fiona, estimates it could be May or June before his application is approved. There are no complaints by the family against Enable Ireland. Adam's parents say that his therapists from a physiotherapy and occupational therapy point of view are wonderful. Their critique is of the HSE resource allocation group which meets fortnightly, or monthly. At those meetings all the disability organisations, including the COPE Foundation and Enable Ireland, present their waiting lists, indexed in order of clinical need and applications for aids and appliances are also received from community health care organisations and acute hospitals on behalf of patients who are being discharged. While Fiona and David recognise that Adam is *de facto* competing with adults who are in the acute hospital system, they would in no way wish for anybody else to be deprived of their services if they have a more urgent need but they, and I, fail to understand, as I am sure would anybody in this House, why at a time when we have increased resources owing to increased tax intake, economic growth and so on, the methodology used to allocate resources cannot be looked at afresh so that we do not have competing with adults for what is a basic human right.

Yesterday, the Dáil debated a motion on the ratification of the United Nations Convention on the Rights of Persons with Disabilities. It is ironic that Adam is not having his rights or entitlements enforced.

Minister for Education and Skills (Deputy Richard Bruton): I thank Deputy Sherlock for raising this issue. I extend my sympathies to Adam and his family for the difficulties he is experiencing. I understand that his case was considered at today's fortnightly meeting, but I do not have information on the outcome of it. As I understand it and as the Deputy described, new priorities can disrupt a ranking on a waiting list and I can understand how that can create frustration for families. Overall, I am told that in the Cork and Kerry area, where there are applications from young people under the age of 18 for appliances of this nature, 80% are dealt with within six months. Deputy Sherlock's point in regard to the methodology that is being deployed in this regard is an important one. I understand from the Department that it has identified a need for an improvement programme in these type of schemes and work in this regard, which is being led by the HSE primary care team, is at an advanced stage. The aim is to improve the quality of service and the sustainability of the approach, to establish national standards and to ensure equity of access, value for money and good processes and management systems. There is a recognition that the system does not offer the type of certainty, standards, equity of access and clarity for the families involved.

I will ask the Minister for Health, Deputy Harris, to specifically request that the HSE, in undertaking this improvement programme, take account of the comments made by Deputy Sherlock in regard to the experience of this particular family. I understand that Adam is top of

the list as of 27 February. However, I take the point the Deputy makes that the possibility of other applicants being deemed to be more urgent creates a difficulty that I can well understand. I will bring the Deputy's concerns to the Minister's attention. As I said, there is at least an acknowledgement that change is needed in this area in terms of the approach that is being taken.

Deputy Sean Sherlock: I welcome the Minister's reply. To be fair to him, he has empathised with the case. I welcome his comments in regard to the Department having identified the need for an improvement programme in areas in which there is an allocation of sources. The bottom line is that this three year old child's social development is being affected because his immobility is being limited and he cannot join in and play with other children. We need a speedy resolution of this case. I believe there is money available to do this and that the methodology by which money is allocated can always be changed. I hope that Adam can receive his wheelchair in a timely fashion. I hope that it will not be 2019 before he receives what is effectively a human right. Article 7.2 of the United Nations Convention on the Rights of Persons with Disabilities, UNCRPD, states that in all actions concerning a child with disabilities the best interests of the child shall be a primary concern. According to Adam's father, as waiting lists and practices are not common across jurisdictions how can we as a nation genuinely believe that Article 7.2 of the UNCRPD can be enacted in what appears to be an unequal system?

I welcome the Minister's comments. I hope that in raising this case in the Dáil cognisance will be taken of the fact there is a three year old boy in our midst who needs a wheelchair now.

Deputy Richard Bruton: I can sympathise with the Deputy saying that waiting lists are inappropriate. In many ways, they are. Every day in this House a new procedure or application is highlighted that could be funded and there is a debate about the allocating of resources to it. We all feel the need to prioritise those cases. Waiting lists appear to be an inevitable part of health services across the globe. I do not envy the Minister for Health, even with the extra money he is getting, being able to resolve these issues. It is encouraging that the HSE has recognised that this is an area where it can do better and improve the consistency, quality, sustainability and fairness of the system. I hope that the improvement programme I referenced earlier will not only benefit Adam as his case is dealt with but will move us to a position where cases like Adam's can in the future be dealt with in a better fashion.

Business of Dáil

Acting Chairman (Deputy Bernard J. Durkan): Before proceeding to the next Topical Issue, the Minister of State at the Department of the Taoiseach, Deputy McHugh, wishes to make a statement to the House.

Minister of State at the Department of the Taoiseach (Deputy Joe McHugh): It is proposed, notwithstanding anything in Standing Order 29, that on Tuesday, 20 March 2018, the Leaders' Question which would have been put by Independents 4 Change may be put by the Social Democrats-Green Party and that on Wednesday, 21 March 2018, the Leaders' Question which would have been put by the Social Democrats-Green Party may be put by Independents 4 Change.

Acting Chairman (Deputy Bernard J. Durkan): Is that agreed? Agreed.

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Topical Issue Debate (Resumed)

Special Educational Needs

Deputy Kathleen Funchion: I thank the Minister for coming into the House to address this important issue. I raise the case of a child in Kilkenny called James Brennan. I have the permission of his family to name him and to talk about his case. Obviously, this is a measure of last resort. In fairness to his mother, she has been battling on his behalf for every service he has received to date. She has been trying to obtain a school place for him. James is due to start school in September of this year. The nearest school, Clinstown national school, has an autism spectrum disorder, ASD, unit but unfortunately it is full. As there is also a waiting list, there is no possibility of James being able to attend there this year. There is another school in Kilkenny city, St. Canice's, which also has an ASD unit. That unit also is full and as there are nine children ahead of James on the waiting list, there is no possibility of him being able to attend school there. James's mother recently had a meeting with the management at the School of the Holy Spirit, an excellent school in Kilkenny catering for children with additional needs. He is tenth or 11th on the waiting list there and again, there is absolutely no possibility of him getting a place in that school.

I ask the Minister to personally intervene in this case to ensure there is a school place for James in September. It is not appropriate for him to attend a mainstream school with a special needs assistant, SNA. Sometimes, when no place is available within an ASD unit, a special education needs officer, SENO, will try to push parents down that road but it does not always work out. Often a child will start school only for it to not work out and then the child must move, which is extremely disruptive. Children starting school in September 2018 are now learning where they will be going. They are getting their letters telling them about starting school and there is no reason for James to be treated differently to other children. He is entitled to an education and to a school place. If parents decide not to send their child to school or if the child misses more than 21 days in a school year, the Department will be on to them fairly fast and yet here we have parents who are battling to get a school place for their child.

The School of the Holy Spirit, which I mentioned earlier, is the most suitable place for James. It has come up with a potential solution in that the school would have a place for James in September 2019. That is not ideal and in the interim, James would need to have a place in an ASD preschool, of which there is only one in County Kilkenny, located in Freshford. That preschool is awaiting funding to enable it to open a third room. In that context, the family has a number of obstacles to overcome. Will the Minister intervene and look into ensuring that James has a place in the School of the Holy Spirit? Failing that, will the Minister ensure that James can be accommodated in the ASD preschool in Freshford in order that he has the opportunity to attend a preschool before starting school in 2019? In that scenario, he would be starting school a year later than should be the case. He is not currently attending an ASD preschool because of the lack of spaces.

I have raised this matter on a number of occasions with the Department of Education and Skills. I raise it now as Topical Issue because this family really needs an answer and a solution.

Minister for Education and Skills (Deputy Richard Bruton): I thank Deputy Funchion for raising this matter. As I did not get notice of the details on the individual child, I can only re-

spond to the Deputy in a general way. However, I will undertake to get the Department to make contact with the National Council for Special Education, NCSE, to advise on the case. It is not the case that people like me can make decisions about the best placement for a child like James.

As the Deputy will see from the general departmental response, there is an approach for all children with special needs, whereby it will be determined whether the best placement is in a mainstream class. Of the children with ASD, almost two thirds are in mainstream classes but there has been a massive expansion in the number of children who are accommodated in special classes within mainstream schools. In the case of Carlow-Kilkenny, there were 11 ASD classes in 2011 and now there are 48 such classes. The number of special classes has increased by six classes per year since 2011, demonstrating that an effort is being made to very substantially expand the provision of ASD classes.

In order for the NCSE to determine that a special class is appropriate for a child, that child has to undergo a professional assessment which would designate the type of disability, such as ASD, and the needs of the child. The child would also have to have significant learning needs that require the support of a specialised unit. Independent third party evidence must be brought to the NCSE before it can make a decision.

The expansion of provision in this area has been very rapid, as evidenced by the six additional special classes every year in Deputy Funchion's constituency. Typically if a school submitted an application to provide an a unit of this nature, that would be very sympathetically considered where there is an established need. Such applications are fast-tracked within the Department in terms of making provision. In addition, we ensure that all new schools at that are built include special classes, both at primary and at second level.

I do not have any information relating to the specific schools mentioned by Deputy Funchion or relating to James's particular needs. However, I will alert my officials to this particular case to see what can be done and to determine his status in the assessment process. In a general sense, the NCSE reports that there are special classes with places in the area. I understand that there are places available but whether they are in the schools that James is seeking is another matter. The NCSE anticipates that places in ASD units will be available within the area. Obviously we will have to see if they can accommodate the needs of James. It must be pointed out that special arrangements are made to provide transport in the event that a child with special needs has to travel a significant distance to attend a unit appropriate to his or her needs.

Deputy Kathleen Funchion: I have been dealing with this case since last November so the Department is well aware of the details of the case. For the purposes of clarification, I sent on all of the relevant information to the Department again today in order that the Minister would have the details before coming into the House this evening. The Department already has all of the details. James has already been assessed and it has been recommended that he attends an ASD unit. All of that part of the process has been dealt with already. I welcome the fact that additional places will be provided but there is still a serious level of demand in the constituency. All of the schools that I mentioned have waiting lists. If James is number nine, ten or 11 on a waiting list, there is very little possibility of him getting a place. It is not the case that his parents have tried only one or two schools. They have approached as many schools as possible in their area that have ASD units. The last school that they approached was the School of the Holy Spirit. If I send the details on again in relation to that school and to the option of James starting school a year later, on the condition that he would be given a place in an ASD preschool, will the Department examine the case and come back to me on it? I have been try-

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ing to get an answer from the Department since November 2017. As I said earlier, that is why I have raised this as a Topical Issue. To be honest, I do not really wish to be obliged to come into this Chamber to talk about people's personal details. I do not think it is very fair on them but I was pushed to do it because I could not see any other way of getting an answer. I am asking for a commitment that the Department will look into this specific case and not come back with a general response to the effect that it is up to the NCSE. This child has a right to an education and a right to a school place. His parents did not put this on the long finger, in fairness to them. They have been trying since last September to get him a school place. We are now in March and before long, it will be Easter. Soon it will be summer and then the new school year will start in September. It is not fair on this child who will also need some time to adjust to where he will be going to school and to get into a routine and know the process around that. I am asking for a commitment from the Minister to examine this case and to come back to us in a timely fashion.

Deputy Richard Bruton: The NCSE is an independent body that has been given the power to make decisions in this area. It is not my Department that makes these calls. The NCSE has the power to allocate resource teachers and SNA. We have massively expanded the number of SNAs by 1,000 per year and have provided 1,800 additional resource teachers by means of the past three budgets. We are greatly expanding provision in this area. The Department is providing many resources in this area but the decision on individual placements and whether a mainstream setting, special class or special school is appropriate is something on which, ultimately, parents, schools, special needs organisers and the NCSE advise us.

That said, I will certainly seek a report on what is being done in this case. There appear to be seven early intervention settings in Carlow and Kilkenny, although I do not know where they are located or whether they are in suitable locations. Where a need is identified and has not been met and where there is a case for an additional class to be provided in a school or a network of schools, the NCSE would encourage a school to make an application and would support it as a matter of urgency, be it in the context of temporary accommodation or, if an adaptation can be made, permanent accommodation. There is a good support system but the decisions are mediated through an independent body. It is important for the protection of parents that it is not down to the political system or departmental officials.

I will ensure that this matter is examined. I offer my apologies that I genuinely did not know that any suggestion of an individual case was submitted to my Department. That was not brought to my attention and I will check what went wrong there.

Credit Union Sector Report: Motion

Deputy John McGuinness: I move:

That Dáil Éireann shall consider the Report of the Joint Committee on Finance, Public Expenditure and Reform, and Taoiseach entitled Report on the Review of the Credit Union Sector with specific reference to the Credit Union Advisory Committee Review of Implementation of the Recommendations in the Commission on Credit Unions Report (June 2016), copies of which were laid before Dáil Éireann on 6 November 2017.

I welcome the opportunity to present to the Oireachtas the credit union report, which has been deliberated upon by the members of the Joint Committee on Finance, Public Expenditure and Reform, and Taoiseach for some time. I thank the members of the committee for their

input and I also thank all who appeared before us to outline the issues as they see them. I also acknowledge the exceptional work undertaken by the secretariat. Ours is a busy committee and the secretariat had to find time within its own resources to ensure that this report was completed to the type of detail that would impress on the Minister and Members of this House the need for appropriate changes to ensure that credit unions can continue to service local communities in the way they have done since their foundation.

There are 27 recommendations in the committee's report. We have had a reply from the Minister which is favourable towards the recommendations we have made. I emphasise the fact that so many Deputies who clearly understand the credit union movement are supportive of what the Joint Committee on Finance, Public Expenditure and Reform, and Taoiseach is trying to do. The credit union movement wants to be a co-operative movement that is fit for purpose. It is up for the change that is necessary to service its customers. It has brought about its own reforms based on its own due diligence of its organisation.

We are talking about almost 3 million members of the credit union movement, serviced through 361 credit unions. The movement is a significant contributor to the welfare and financial well-being of its customers and members. During the course of the crash, it was forecast that the credit union movement would cost the State €1 billion. That was far off the mark. In fact, it could be said that, barring some minor exceptions, the movement came in pretty clean in terms of its operations. Where there was a need for reform, amalgamation or other changes, the credit union movement moved quickly to ensure that corrective measures were taken and matters dealt with efficiently and in the interests of the movement itself.

It is no harm to look back on the work of the credit union movement since its foundation. It has always been tightly associated with local communities. Families have used credit unions for all sorts of loans, to ensure they could make ends meet, maybe build an extension, or get loans for the day-to-day things that matter in their lives. The movement has helped families to move on and have a better quality of life and a better understanding of financial matters. It has also enabled people who would otherwise have turned to moneylenders to be facilitated and helped out of difficult circumstances in which they may have found themselves, either as families or as individuals. We cannot ignore that. The co-operative movement right across Europe has shown that it is a significant contributor to the affairs of community and family. It is the way of the future for families, individuals and businesses to ensure that they have the right understanding, conditions and interest rates with their credit unions, and that they are given affordable, sustainable loans.

Credit unions have acted well and responsibly. What are they asking for? We have to look at the regulation and how it was applied. It was applied on a one-size-fits-all basis in a manner that was slow and cumbersome. We have to ensure that, in the future, the regulation of credit unions is carried out on the basis of their general activities, allowing them to flourish and contribute to the significant issues in the lives of their members. It is a significant burden on the credit unions that, even for smaller loans, they have to ask so much of the person making the application. There is no flexibility to allow credit unions, knowing the history of borrowers and what work is going to be done, to make simple and effective decisions on that basis. I do not know of many loans that the credit unions have given out that have faltered on the basis of poor information or not understanding the means of borrowers or the purpose for which money was being borrowed. They have a good track record. The Central Bank and the regulator should understand the movement far better and should be prepared to provide the flexible legislation that the credit unions are asking for and that Members of this House see as being essential for

the credit unions to perform their duties to the fullest extent.

With regard to credit union activities and what they want, I was a member of the county enterprise board in Kilkenny many years ago when we linked up with the credit unions. Analysis was carried out by the board and the credit unions supported by way of funding the projects that were approved. That initiative worked and it was significant for the small businesses it supported. We have to allow flexibility within the credit union movement to ensure individual members can grow that type of business and be an effective lender in the market to those who want to build from scratch or whose businesses are small enough to engage with them. The threshold for the amount that can be loaned needs to be examined in the context of what the credit union movement wants to achieve.

Similarly, in recent times, permission has been given for the movement to invest in housing initiatives but the amount is tiny relative to what it could provide. Its €8 billion in surplus funds should be put to work in a better way for local economies and to provide a solution to the problems of expanding small businesses and addressing the housing crisis. Credit unions have a huge role to play and we need to consider that to ensure they can put their money to work in this context. They want to do so in a constructive, regulated way and the Government needs this to happen in respect of housing. We should allow the credit union movement to do what is necessary to put that money to work properly for its members and, indeed, for the country.

The committee has had discussions regarding the Sparkassen banking model in Germany and we are continuing to examine the possibility of the credit union infrastructure being used, perhaps in conjunction with post offices, to ensure the banking model Sparkassen represents is replicated in Ireland. I see no reason the regulator or the Central Bank should be an obstacle in developing that type of community banking system, which has proven to be a huge success in Germany. It was interesting for the committee to hear from Sparkassen officials that they continue to give to their members a tracker mortgage product with an interest rate of 1.2% and they can loan any amount ranging from €5 to €50 million to businesses or projects that are central to the local communities that each of its outlets supports while the profits from this activity go back into the community unlike in a banking system that is driven solely by profit for directors and shareholders. As a result of our experience in Ireland of the banking crash, it is absolutely essential that we examine what was successful for us during the period. When the banks closed in on people, credit unions made it possible for them to continue in business or to secure individual loans to get them over a particular problem at that time in their lives. We should not, as legislators, ignore the value of that type of community-driven movement, which benefits members and is focused on their well-being and improving their lives.

The regulator has listened to the argument for too long and perhaps he was not convinced by what the credit unions were saying they wanted to do but the time has come for us to show leadership in this regard. If we truly believe in the credit union movement and in its value to family and community, then we should put in place the policy measures that are necessary through the regulator to enable credit unions to achieve what they want. They are willing to participate and they are anxious to get into proper lending, whether it is for business, mortgages and so on, while policymakers and the regulator are holding them back. I do not expect us to rush forward either but we should be more constructive in how we treat them because of how they were formed and because of the work they do locally.

It is essential for us, having read the report, not to put it on a shelf and to ensure it acts as an incentive for Government to engage directly with the movement, the regulator and the Central

Bank to ensure whatever is necessary is put in place in a speedy manner in order that a flexible, regulatory system can be applied to credit unions on the basis of their individual activities without adopting a one-size-fits-all approach, given individual credit unions may not want to engage in a range of financial activities. Those that want to do more can be regulated as necessary but without that being over the top.

The OECD Secretary General commented on the organisation's Ireland survey for 2018 earlier before the Joint Committee on Finance, Public Expenditure and Reform, and Taoiseach. One of the issues raised in the report is the cost of doing business and the bureaucracy that attaches to that for SMEs and how they are regulated. The OECD says it is too heavy and cumbersome, and that we need to lighten the bureaucratic load and allow people to perform to their maximum while, at the same time, sensibly regulating them. The credit union movement wants sensible, flexible, workable regulation to enable individual credit unions to be part of the solution to the problems the country faces. If we are putting people first, and at the centre of our recovery and how business is done politically, then the easiest way to display that is by giving the credit union movement the supports it requires to fully develop the range of financial products it wants to sell.

Minister of State at the Department of Finance (Deputy Michael D'Arcy): On behalf of the Minister for Finance, Public Expenditure and Reform, I drew the Government's attention to the joint committee's report. The motion offers a welcome opportunity to address the House on the importance of the credit union sector and, in particular, to discuss the report of the joint committee, which followed the credit union advisory committee, CUAC, report in 2016. I welcome the committee's comprehensive report and I thank the Chairman, Deputy McGuinness, and members for their work as well as those who made contributions before them. It is a tribute to the committee that there was cross-party support for a range of recommendations designed to support further development and growth of the credit union sector. The report, along with the CUAC report and its forerunner, the Commission on Credit Unions report, makes an important contribution to the debate on credit union reform.

The Minister is pleased that the committee acknowledges the unique role credit unions have played, and continue to play, throughout society. The Government supports the invaluable role of credit unions in Ireland, managing €16.8 billion of assets and providing €2.4 billion of new lending, primarily consumer lending, in the year to September 2017. In line with the Government's position, the Minister believes that credit unions have a key role to play in providing access to credit and other important services in local communities. The Government has put in place a number of measures to ensure that credit unions can continue to provide these services to their members and to ensure the stability of the sector into the future.

These measures include the establishment of the Commission on Credit Unions in 2011; the Credit Union and Co-operation with Overseas Regulators Act 2012; the establishment of the Credit Union Restructuring Board, ReBo; the availability of €500 million to support the stability of the credit union movement; the introduction of the stabilisation support scheme; the request to CUAC to review all recommendations in the commission report; and the establishment of an implementation group to oversee implementation of CUAC's recommendations.

I wish to highlight that much of what the committee is recommending is already under way in terms of the work of CUAC, the CUAC report implementation group, the Central Bank and the Department of Finance.

The committee makes 27 recommendations around a number of themes many of which are common to the CUAC report, such as, tiered regulation; business model development; and consultation and engagement. The committee report also expands on a number of additional areas: review of legislative framework and regulatory requirements; introduction of a new appeals mechanism to allow credit unions appeal regulatory-related decisions by the Central Bank to an independent body; levies clarification and communication to the credit union sector around the Minister's intention surrounding future contributions and levies; and the development by the Department of Finance of a policy for credit unions that sets out their current and future role and function, their position *vis-à-vis* other financial institutions in Ireland and the future vision for the sector.

In response to the committee's report and to address the issues referred to above, the Minister wrote to the committee in December 2017 to update it on the work of the implementation group. It is intended that a further update will be issued to the committee at the end of the first quarter of 2018.

On the committee's call for a review of legislative framework and regulatory requirements, I would make the point that a considerable amount of work has been done by credit union stakeholders in establishing more effective governance and regulatory requirements.

The Commission on Credit Unions, with extensive stakeholder involvement, produced a detailed review of the sector and proposed a wide range of legislative and regulatory reforms which were in the main introduced in legislation in 2012-2013 and in subsequent regulations issued by the Central Bank. This was the first new credit union legislation since 1997. Most of these regulations were introduced on 1 January 2016 following a detailed consultation process by the Central Bank with the sector.

Furthermore, as required in law, the Central Bank was the subject of a peer review of credit union regulation in 2015. The next peer review of the Central Bank is required by 2019 and preparations for that will begin this year.

The committee recommends the introduction of a new appeals mechanism for credit unions relating to all regulatory decisions made by the Central Bank. I can advise that there is a complaints procedure already in place whereby a number of decisions of the Central Bank are appealable under the Credit Union Act 1997. There is also an element of appeal built into many other regulatory interactions with credit unions.

An alternative dispute resolution which rests with the Minister is also recommended by the committee. The role of the Minister is to ensure that the legal framework for credit unions is appropriate for the effective operation and supervision of credit unions. The Registrar of Credit Unions at the Central Bank has responsibility for the regulation and supervision of credit unions. The two roles in relation to the credit union sector are distinct.

The functions of the Central Bank are to administer the system of regulation and supervision of credit unions. As such, it exists to achieve objectives deemed by Government to be in the public interest. The separation of powers must be respected and it would, therefore, not be appropriate for a dispute mechanism to rest with the Minister on matters which require regulatory expertise.

With reference to the committee's recommendations on business model development, I can advise that a consultation in relation to the investment framework has just been finalised by the

Central Bank, which allows for investment in social housing through investments in approved housing bodies, AHBs, subject to certain requirements and limits. At a sector level, the concentration limit could facilitate a sector-wide investment of €698 million in tier 3 AHBs.

The committee recommends that responsibility for assessing business model proposals be removed from the registrar and given to the Department of Finance. It is the responsibility of the regulator to assess business model proposals for the credit union sector. The Central Bank is best placed to continue that role, both in aggregate and for individual credit unions. As previously stated, the separation of powers must be respected and it would not be appropriate for the Department of Finance to assess credit union business model proposals.

The implementation group has held discussions on business model development and is finalising a paper outlining some of the key areas which are, and could be, developed further by credit unions and representative bodies without changes to regulations. CUAC will also focus on this matter during 2018. In addition, and as recommended by CUAC in its 2016 report, CUAC submitted three policy papers to the implementation group in December 2017 on the following: common bond; alternative means of voting by members; and loan interest rate cap.

Another recommendation is that the Minister clarifies and communicates to the credit union sector his intention surrounding future contributions and levies. To address any lack of clarity around levies charged to credit unions, the Department of Finance will shortly publish an information note to explain the levies and charges the sector pays.

With reference to the development by the Department of Finance of a policy for credit unions that sets out their current and future role and function, their position *vis-à-vis* other financial institutions and the future vision for the sector, the current position is that the Department of Finance has policy oversight for the credit union sector, which is member-owned, and is committed to implementation of all the recommendations of the CUAC in a cohesive manner. Members and credit unions should have their own vision, tailored to the needs of their common bond.

The credit union policy team within the Department of Finance is well resourced and in order to assist its work, it has ongoing communication with credit union representative bodies, the Central Bank and other credit union stakeholders on a wide range of matters, both formally and informally, and regularly attends at sectoral events.

By way of update, on 3 November 2017, the Minister provided the committee with two documents prepared by the implementation group and submitted by the group to the Central Bank.

The first document relates to section 35 of the Credit Union Act 1997, as amended, which provides for the making of loans by credit unions. The paper details a range of proposals for consideration in the Central Bank review of section 35 which could provide for a material increase in long-term lending for those credit unions that have the capability to do so.

The consultation and engagement paper sets out key principles for consideration by the Central Bank which may assist in progressing the CUAC recommendation. The introduction of such an agreement is a matter for the Central Bank but the CUAC and the CUAC implementation group have strongly recommended its introduction.

The Minister wrote to the Central Bank Governor recently to outline his support for these matters being progressed in early 2018 and is advised that both matters are included in the Cen-

tral Bank work plans for 2018.

The committee's report also made recommendations around financial inclusion. In that regard, I can advise that a number of credit unions are involved in the personal micro-credit scheme, which was established by the Department of Employment Affairs and Social Protection and which is aimed at moving people in the wider local community away from the use of high-cost moneylenders and providing an alternative, legitimate and low-cost personal loan scheme. Credit unions are offering it-makes-sense loans, at reasonable rates, to people struggling to get credit elsewhere.

Members will be aware that in 2011 the Government established a Commission on Credit Unions, with extensive stakeholder involvement, which produced a detailed review of the sector and proposed a wide range of legislative and regulatory reforms which were in the main introduced in legislation in 2012-2013 and in subsequent regulations issued by the Central Bank. Most of these regulations were introduced on 1 January 2016 following a detailed consultation process with the sector.

As required in law, the Central Bank was the subject of a peer review of credit union regulation in 2015. Separately, the CUAC reported to the Minister in June 2016 on the implementation of the recommendations in the report of the Commission on Credit Unions. CUAC's recommendations, the most relevant of which relate to long-term lending, tiered regulation and consultation and engagement, are being progressed by an implementation group. As stated previously, the implementation group has submitted papers on long-term lending and consultation and engagement to the Central Bank.

Tiered regulation was the subject of consultation in 2013 by the Central Bank which proposed a two-tier regulatory model. However, the sector was not amenable to this approach at the time and it was unclear what form of tiered regulation it wanted. In light of the feedback received, the Central Bank did not propose to introduce a tiered regulatory framework for credit unions at that time. The implementation group continues to consider tiered regulation and will report to the Minister shortly. The work outlined above, particularly that being progressed by the CUAC and the CUAC implementation group, is well under way and covers almost all of the substantive issues raised in the recent committee report. The progress to date provides a solid platform from which to proceed with future reforms.

In summary, the Government recognises the important role of credit unions as a volunteer co-operative movement in Ireland and has a clear policy to support their strategic growth and development. The Government wants not only strong, vibrant credit unions offering a safe and secure place for members' savings but also credit unions which are appropriately positioned to offer their members a wide range of services. The Minister is committed to implementation of all the recommendations of the CUAC report in a cohesive manner. He looks forward to continuing to work together with all stakeholders in making progressive and effective changes to the credit union sector. I thank the House for its attention and I thank the committee for its work on the report. I look forward to hearing the views of Members from across the House.

Deputy Sean Sherlock: This is a timely and important review of the credit union sector, a sector which has served the people of Ireland well and which continues to deliver excellent services in an ethical manner in communities from which the banking sector, one could argue, is existing. Credit union directors, managers and staff have willingly adopted seismic changes in the four short years since the enactment of the last Credit Union Act. They have survived

unrelenting regulation and universal restrictions at a time when the banks are still being allowed to get away with murder by their shared regulator, the Central Bank.

It is evident that the Central Bank is well advanced on its road to eliminating smaller credit unions while handicapping the medium and larger ones. The report calls for constructive engagement between the regulator and the regulated. It was evident during the hearings and has been evident since they concluded that this is not happening and will not happen. Shortly after the hearings wound up, the Central Bank issued a series of further restrictions on credit union deposit investments despite widespread opposition. Put simply, the Central Bank is actively limiting credit union investment options. This is the most powerful Central Bank in Europe when it comes to credit unions and it does not manage its power well. The joint committee recommended that a new appeal mechanism should be introduced to facilitate appeals of regulatory decisions to an independent body. This is long overdue and should now be pursued as a matter of urgency. The credit union directors and staff we all know are decent people. They have shown a great capacity for change yet we now witness a breakdown in the relationship between the all-powerful Central Bank and these decent people. I am very pleased, therefore, that the report suggests an alternative dispute resolution method. I am also pleased to see the recommendation in the report to make regulatory impact analysis a feature in the future. This is standard in developed regulatory jurisdictions and was a very firm requirement of the Commission on Credit Unions. Unfortunately, it has been ignored by the Central Bank.

It is disturbing to read in the report that the representative bodies raised serious concerns about the existing regulatory environment. Their view is that the current framework is disproportionate, too costly and burdensome, stymies innovation, restricts opportunities for credit unions to lend to and support members and communities and prevents the sector from receiving a fair return on investments. The Central Bank has stubbornly refused to introduce tiered regulation to make it proportionate to scale and complexity. I was perplexed by the Minister of State's statement that tiered regulation was the subject of consultation in 2013 by the Central Bank which proposed a two-tiered regulatory model to which the sector was not amenable at the time. He said it was unclear what form of tiered regulation the sector wanted. I am confused by that statement. The Minister went on to say that, in light of the feedback received, the Central Bank did not propose to introduce a tiered regulatory framework at that time. I do not doubt the bona fides of the Minister of State, Deputy D'Arcy, who was formerly a member of the committee. However, I am confused by his statement which warrants further interrogation.

The Central Bank's one-size-fits-all approach is a blunt and ineffective instrument. Volunteer directors and paid staff live in terror of the heavy hand of the regulator which knows it can push small organisations around, unlike our serial mortgage offenders in the banking sector. The cost of regulation is crushing and it is eroding credit union surpluses. The only people winning out in all of this are the so-called "expert consultants" who charge inflated fees to credit unions. Recent Central Bank speeches have focused on diminishing returns on assets, which is a small wonder given the range of penal regulatory charges, direct and indirect, the same bank imposes on credit unions.

A great deal of emphasis has been placed on the relatively low loans-to-savings ratio in credit unions. The main problem here is the cost of regulatory reserves. Every €10 lodged in a credit union costs it €1 in reserve costs. Here again, the Central Bank has refused to move to a risk-based reserving model which is 10% of loans rather than 10% of assets. Credit unions are saddled with a huge bill as a result. It should be remembered that members of the public decide voluntarily in the credit union which is, in an increasing number of cases, the only financial

institution left in their communities. I am aware of credit unions which are refusing savings from members because they cannot afford the regulatory reserve costs. It is unacceptable that the Central Bank is so obdurate as to penalise members of the public in this manner. It is very poor regulation indeed which forces money to be hidden in mattresses and presses.

It was very disturbing to learn in the course of the hearings at the committee how many of the recommendations of the Commission on Credit Unions had been ignored by the Central Bank. It was seven in all. This is indicative of a culture of intolerance towards credit unions in the Central Bank. I highlight the support in the report for the retention of the common bond structure which is essential to underpin the community and democratic base of credit unions. The action which the Government most immediately needs to take on foot of the report is to establish a financial vehicle to allow credit unions to, at last, invest in tier 3 approved housing bodies. I note the Minister of State made some reference to this and we await progress.

I take this opportunity to ask the Minister about the status of the public banking investigation. We have been told since before Christmas that the report is complete. We are awaiting its publication. This will also have an impact on the future of the credit unions' business model.

Are we content to have Ireland go back to a banking duopoly involving Allied Irish Banks and Bank of Ireland? Are we prepared to risk our entire society again by being held to ransom by these two institutions in any future global financial crisis? We need to defend and protect our society against such threats. We need to strengthen and expand our credit union movement. We need a vision for the sector from the Government and a framework for credit unions to move forward over the medium to longer term. The Government must establish a financial vehicle so the credit unions can at last invest in social housing. We await further word on that. The requirement of the Commission on Credit Unions for regulatory impact analysis must be also met. I welcome the committee's report. We hope its recommendations will be taken seriously.

Deputy Michael McGrath: I welcome the opportunity to speak on the Oireachtas finance committee's report. I welcome representatives of the various credit union bodies in the Visitors Gallery. They might have missed the start of the debate because it started earlier than scheduled but I am glad they are here. I am sure they will be able to watch a recording of the beginning of the debate, introduced by the Chairman of the committee, Deputy John McGuinness, and hear the response of the Minister of State, Deputy Michael D'Arcy.

This is a really important report and it cannot be allowed just to gather dust as time goes by. The Government has not shown enough urgency so far in addressing the challenges facing the credit union sector. These are very real challenges but alongside them are many opportunities. Those opportunities need to be seized. The Credit Union Advisory Committee report was completed in June 2016 and presented to the Minister in July of that year. It is based on a review of the recommendations of the Commission on Credit Unions. The overarching recommendation of the advisory committee was that there be an implementation body to implement the recommendations set out. It furnished its report in July and there was not an implementation body in place until February 2017. The body held its first meeting on 20 February 2017, which said an awful lot about the lack of urgency and about the Government not affording priority to dealing with these issues. That is partly why I suggested to the finance committee that we undertake this body of work and hear from the sector. Each of us, as an individual public representative, had been hearing from representatives of the sector but it was a matter of giving them an opportunity to come in and lay out their concerns and giving us an opportunity to put those concerns to the Central Bank and Government in a constructive manner and in a spirit of co-operation.

There is broad agreement as to where we would like to take policy on the future of credit unions.

The Chairman of the committee, Deputy John McGuinness, spoke about the statement in the Seanad by the previous Minister for Finance in the autumn of 2011 to the effect that the bill for rescuing the credit union sector could be anything up to €1 billion. We all know that has proven to be dramatically wide of the mark. When one considers the various levies paid by the sector itself, one realises there has been little or no cost to the State in respect of issues that have arisen in a number of individual credit unions. It would be wrong, however, to understate the significance of the statement in 2011 because it came against the backdrop of a terrible banking crisis — a banking crisis that cost more than €60 billion gross. There was an assumption and perhaps a belief within the Central Bank and the Department of Finance that if one looked under the bonnet of the credit unions, one would find that the problems were proportionately as bad as those in the banks. That has certainly not proven to be the case.

The regulatory and policy responses following the developments in 2011 and 2012 were really predicated on the belief that credit unions were in a really bad way. That has not proven to be the case. That has to be acknowledged. Wherever the estimate came from, it was quite damaging. It had a key influence on the formulation of policy at the time. That is not to say individual credit unions did not have problems because they did. They have been dealt with, however. They have been dealt with largely by the sector itself. There has been some intervention by the Central Bank, but on a very limited basis.

We have to acknowledge that the key recommendation by the Commission on Credit Unions has been ignored. Many other issues arise from the failure to deal with that. I refer to tiered regulation and the failure to recognise the diverse range of credit unions across the country, in addition to the diverse range of services provided. The policy of imposing a one-size-fits-all regulatory approach has been very damaging. In some ways, it has restricted credit unions that are expansive, want to invest in technology, and want to change their business model. Furthermore, it has been really difficult for smaller credit unions, which have a much more simple model, to operate within the constraints imposed on them by the new approach to regulation and the changes in governance. Those issues have been really serious. The sector is facing very significant challenges but opportunities exist also.

Over the course of our meetings, we heard that the loan-to-asset ratio, which is a key indicator of viability, stands at approximately 26%. Therefore, the credit unions cannot give out loans quickly enough. They are being repaid too quickly. The ratio is not where it needs to be. It probably needs to be between 40% and 50%. Therefore, we need to get to a point where credit unions are engaging in more lending, including more long-term lending. That is why the recommendation for the review of the lending limits — the section 35 limits, the concentration limits — is so important. It needs to be implemented swiftly. It is almost two years since the publication of the advisory committee's report so the Government and implementation group need to demonstrate further urgency if we are to deal with these issues.

Members of the committee called for a new appeals mechanism to be introduced to allow credit unions to appeal all regulation-related decisions made by the Central Bank to an independent body. This is very important. It should extend to matters beyond what is currently appealable in terms of what is described within the 2012 Act, and it should provide a forum under which a credit union or group of credit unions has the right to appeal decisions made by the regulator in respect of its new regulation-making powers. This is really important. Currently, one can challenge only a regulatory direction. It is very costly to do so. This issue needs to be

addressed.

We need to have a thorough review of the legislation because extensive powers were given to the registrar under the 2012 Act. In a sense, the Oireachtas has divested itself of responsibility and denied itself a role in dealing with these issues. Again, that was against a backdrop of a belief that the problems were far more serious than they turned out to be. Therefore, there is a need to review the legislative framework that we have in place. The Minister of State said in his remarks today that he is committed to implementing all the Credit Union Advisory Committee's recommendations. I would like him to go beyond that. He should be committed to dealing with the majority of the recommendations the Oireachtas finance committee has made. He needs to bear in mind that these are all-party recommendations that were agreed unanimously. That does not happen too often in any Oireachtas committee. Therefore, I ask the Minister of State to bear it in mind and move on the issue of a proportionate regulatory approach by the registrar.

There is a need for much better communication between the registrar and individual credit unions. I know from talking to credit unions that they find it very frustrating. They feel there is insufficient engagement in dealing with the issues they are raising. We need a better structure and for an independent appeals mechanism to be put in place as a priority.

I spoke earlier about lending and limits. The Minister of State must move on the issue of long-term lending. It is a key issue, particularly for larger credit unions. The restrictions there now of 10%, or 15% in some cases, subject to the approval of the registrar, is not sufficient to enable the credit union movement to invest properly in the underwriting capacity and the expertise that is required to get into long-term lending in the mortgage business in a really meaningful and sustainable way.

Our report is the best effort we could make to identify the key issues and try to come up with solutions. We are keen to work with the Minister of State, the Government and the Central Bank, but the Minister of State will be brought before the Joint Committee on Finance, Public Expenditure and Reform, and Taoiseach again, as will the registrar of the Central Bank, to provide a response to what is being done on these recommendations. We welcome the implementation group in respect of the CUAC, but the Government needs to go beyond that and embrace these recommendations meaningfully.

We have a provision in the confidence and supply agreement for a new strategy for the growth and development of the credit union sector. To be frank, we have not seen that and we are calling that in now. It needs to happen and to be done as a matter of urgency.

Deputy Paul Murphy: It is worth looking back at the origins of the credit union movement in Ireland which was founded by a teacher, a baker and a civil servant during the 1950s in response to the grinding poverty that existed in Dublin, with conditions of high unemployment, low pay, poverty and low levels of welfare. These were ingredients for moneylenders to prey on working class communities and to exploit the situation for their own profit. While we are not quite back at that situation, unfortunately in some communities there are significant elements of it after the crisis. One sees that same preying on communities by licensed moneylenders and illegal moneylenders who charge extortionate interest rates. Credit unions were established to assist ordinary people with cheap affordable credit to make ends meet and encourage saving. It was a collective response by ordinary people, what the credit union movement describes as part of a tradition of co-operative self-help, with similar movements having taken place across Europe.

It is a very impressive movement. There are 2.9 million members, €11.9 billion in savings, 9,200 volunteers, some of whom are in the Gallery this evening, and 3,500 employees. There are still 260 individual credit unions in the State in communities providing that support for people. Chatting to some people earlier, they gave examples of some of the things they have done in recent years. They were small things at one level but for the individuals concerned they were crucial, and things that make a huge difference to people's lives, such as a €200 loan at Christmas so that people can have a Christmas dinner and eat decent food then. One credit union gave out three different loans for €50. Where else can a person get a loan of €50? A bank will not give a loan for €50, and the alternative is to go to one of those moneylenders who will charge interest rates at percentages in the hundreds or thousands. It is extortion.

It is worth contrasting the record of credit unions in our society and economy with the role of private banking. Others have noted how warning was given that credit unions would collapse and cost the public a huge amount of money. That did not happen but the private banking system collapsed and was bailed out by the public. The private banking system cost the public about €64 billion while during this massive crisis the credit union movement cost about €2.5 million. Lying behind every major banking scandal we have experienced, from the vulture funds to the tracker scandal to the banking collapse, has been the drive to maximise profit. Some months ago at the finance committee, Professor Phillip Lane, governor of the Central Bank, said that the problem which lay behind the tracker mortgage scandal was a culture of pursuing profitability to the detriment of the banks' customers. That is because they are the banks' customers, not their members. The banks exist to extract maximum profit from their customers rather than serving their members, as is the tradition and philosophy of the credit union movement.

Only today, Mr. Padraic Kissane was before the finance committee where he spoke of how €700 million was ripped off people by the private banking system through the tracker mortgage scandal, fuelled by that drive for profit. That is why the credit union movement is unique. It is not a bank and should not be treated like a bank because it is not driven by profit. It exists to serve its members, not to profit from their needs. Speaking to the credit union volunteers is inspiring because it gives a chance to hear of the work that is done and the difference it makes to real people in real communities. It also gives a vision of how banking and finance in our society could be run on a fundamentally different basis. It gives a glimpse of how it could be possible to have something based on public ownership, with democratic, community control of banking and finance and access to credit in our society. Instead of running our economy and our society to serve the interests of banks, financial institutions could be run to serve the interest of society, providing access to credit for those who need it, encouraging saving and so on, precisely as the credit union movement has been doing.

The dominant issue among the various issues which credit union volunteers will raise, is that fundamentally the Central Bank wants the credit union movement to be a bank. It treats it as a bank and tries to push it to become one. The Minister of State's response is fundamentally disappointing. He began his speech by saying that he welcomes the report but then went on to say that most of its recommendations are not implementable. He said "The separation of powers must be respected and it would, therefore, not be appropriate for a dispute mechanism to rest with the Minister on matters which require regulatory expertise." He defended the idea of the Central Bank continuing to have control of regulation which is fundamentally the problem. I echo Deputy Sherlock's point that the part in the Minister of State's speech about tiered regulation is extremely confusing. It said:

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Tiered regulation was the subject of consultation in 2013 ... which proposed a two-tier regulatory model. However, the sector was not amenable to this approach at the time and it was unclear what form of tiered regulation it wanted.

The credit union movement disputes that. It says it always favoured tiered regulation. The only question related to how it would be implemented. Tiered regulation is an essential part of how the issues that exist can be resolved.

Clearly, credit unions do not exist in a vacuum; they exist in a profit-driven finance sector. It is important that they do not succumb to the pressure to become more and more like banks and that the non-profit, democratic and co-operative ethos is maintained and guarded. To do that, it is key that the credit unions are allowed to evolve to take account of the changes in how people use and manage their finances, and how they save, borrow and access their money. There is an idea that credit unions can continue to operate with one or two hands tied behind their backs, for instance, where the vast majority of credit unions are unable to offer current accounts and so cannot offer debit cards and other linked electronic payments. It puts them in a disadvantageous position when trying to attract young people, for instance, into the credit union movement. Only the larger credit unions, with assets in excess of €75 million, can apply for it. The Central Bank must understand that this is a different type of organisation that is based on volunteerism and democracy, and that the appointment of various positions should be done by the members rather than the Central Bank having a veto through the use of pre-approved controlled functions. The effect is to reduce the level of democracy and communities' ownership of credit unions. A core aspect is that regulation has to be taken away from the Central Bank as this is a key part of the problem. The office of the registrar of co-operatives would be a much more appropriate place from where to provide for regulation, but it would have to be resourced sufficiently. It is clear that the Central Bank is not into the things that result from the benefits of credit unions and what is different about them. For example, there is a drive to encourage and push to say the Central Bank has been minded to recommend that credit unions merge together to reduce their number, which in recent years has gone from 420 to 260. When credit unions want to merge, that is no problem and is fine, but they should not be put under outside pressure to do so. There are benefits in having multiple credit unions in the diversification of risk, being really connected and knowing people on the ground. This provides the soft information that does not appear on balance sheets in knowing about people's ability to pay.

The State stabilisation fund continues to be built up. The credit union movement warned that it would never be used and it has still not been, yet the Central Bank continues to push for more and more money to be added to the fund. The Government needs to take this issue seriously. We need legislation to address it and to adopt a completely different model of regulation of credit unions that would recognise their special existence. There are ways in which they are better and different from banks. We need fundamental change to achieve this.

Deputy Peadar Tóibín: Fine Gael's policy on credit unions could be summarised as "credit unions are great, but ...". I have been a Member of the Dáil for seven years, during which time I have heard every Member, in every corner of the House, speak about the wonderful nature of the credit unions, how integral they are to community life, how they are an example of people doing things for themselves and about the voluntarism at the centre of this finance model. However, when it comes to the Government taking the necessary steps to set the credit unions free and allow them to function properly, it refuses to take them. I am fearful that, despite the Government's nice words, its policy is to run the credit unions down. It identifies the difficulties that there may be within the credit unions, but it does not come up with solutions to fix

some of them.

I commend the work of the Oireachtas Joint Committee on Finance, Public Expenditure and Reform, and Taoiseach in drafting the report which tells us what most representatives actually know: that the credit union movement is an essential part of the social and economic fabric of the nation. When the banks destroyed the country, the credit unions kept many families out of poverty. Now that the banks are posting billions of euro in profits, paying no tax and reaping more profits from a dysfunctional system, the credit unions are still doing the hard work of providing credit for families and communities. In 2011, for example, there was talk of €1 billion black hole in the accounts of the credit unions. We are in 2018 and nothing has come to pass in that regard. The credit union movement has actually come out of the crisis as strong as ever.

The attitude of the Central Bank of Ireland towards reform has not been positive for the credit unions. From lending rules to failures to keep promises, the credit union movement has not been treated fairly by the Central Bank. There are issues to be dealt with such as loan-to-asset ratios which are too low. The credit union movement is training and advertising to grow the number of loans, but we cannot separate this from lending restrictions that are too harsh. The section 35 limitations need to be reviewed. This has been asked for by the advisory committee and in the report. There should be no further delays in establishing the review. The limitations are stifling the credit unions and impacting on their ability to serve their members and communities. The promise of tiered regulation must be implemented in a real way. Please let us not have more lip service on this issue. Tiered regulation was to be about the proportionate application of regulations, taking into account the individuality and diversity of credit unions. Instead, we still see a blanket approach being adopted of maximum regulation, regardless of size. This points to the uneasy relationship between the credit unions and the Central Bank as regulator. There is scope for an independent third party to act as an appeals mechanism against the Central Bank's systems. It could help to build trust and allow for conciliation.

The regulatory reserve ratio must be looked at. It is simply an arbitrary number which does not take into account the risk profile of individual credit unions and the maturity of the movement. Sinn Féin is disappointed by some elements of the Central Bank's investment rules. An alternative rule based on a minimum investment grade for bank bonds could be put in place instead of the severe restrictions on credit unions in investing in bank bonds. Let us not forget what the legislation states. The Credit Union and Co-operation with Overseas Regulators Act 2012 states: "... the Bank shall have regard to the need to ensure that the requirements imposed by the regulations made by it are effective and proportionate having regard to the nature, scale and complexity of credit unions, or the category or categories of credit unions, to which the regulations will apply". Previously that provision formed the basis of clear registrar guidelines on investment exemptions. There are no reasons this cannot be done again.

All of these issues relate to the Central Bank. I am sure we will hear a phenomenally sympathetic Government tell us how much it cares, but sympathy is no replacement for action on this issue. There are possibilities through primary legislation that could bring about some solutions. For example, there is a rake of outdated practices with which credit unions are forced to comply such as sending hard copy AGM invites instead of electronic updates. The threshold for the grant of probate and small payment provisions could be increased. These are just some of the examples on which legislators in this House could walk the walk, as well as talk the talk.

The most glaring aspect of what the credit unions have told us is the billions of euro they wish to plough into social housing provision. We are all aware of the housing crisis, but we

have a Government that is seven years on the go that simply cannot join the dots. It is absolutely unforgivable that this issue has not been resolved. Sinn Féin has made very specific proposals in its submissions to the consultation process on investment rules. There are ways to do it. It could be facilitated by the creation of a specific fund, from which tier three approved housing bodies could apply on a rolling basis for loan assistance for the purchase, renovation or building of social housing. Funding could be approved on a 100% or perhaps a 70% basis, with the Department of Finance providing 30% of the funding through AHB funding mechanisms that are already established. Loans could be repaid via a 30 year availability agreement between the approved housing body and the local authority housing department. The agreement would cover the repayment of the loan and a small premium to cover management and maintenance costs. In the case of larger approved housing bodies, if the appropriate finance was made available, an additional 2,000 to 4,000 social housing units could be built.

Sinn Féin supports the proposal made by the Irish League of Credit Unions to allow for the provision of €347 million annually in AHB loans to be built up incrementally to €1 billion over six years. The composition of the fund in terms of governance, board membership and so on could be decided on following discussions between the Central Bank, the Department of Housing, Planning and Local Government, the Irish Council for Social Housing, the credit unions and the AHB sector. That is the type of proposal a government that was not keeping its hands warm would actually seek to follow.

The overall message from the committee's report is that credit unions are both a movement and a force for economic and social good, that they have some problems but that their biggest problem is the State. That is the fact of the matter. Instead of seeking to empower and encourage, time after time the Central Bank's rules restrict and suffocate. Nobody wants light-touch regulation, but the movement deserves what it has been promised for so long, namely, tiered regulation reflecting its abilities. I hope this message is heeded.

Deputy Eugene Murphy: I will make a very brief statement on the position of the credit unions. In my part of the country, mainly in rural areas, credit unions have been so important in supporting families, farms, small business and communities. The banks in many of the towns in my region are closing, shutting up shop and leaving town, moving away from the people who put their ten shillings, one pound and fivers into those banks many years ago. These people endured a lot of poverty but they invested in our banks and built up much of their profits. Now, when the bad times come, the banks shut up shop and move out. In many respects, our banks do not care, but our credit unions do. Credit unions constitute a voluntary, visionary movement, with over €10 billion in savings, €12 billion in assets and 360 branches throughout the country. What a phenomenal success story. Even during the recession, when many banks closed their doors to people in very difficult situations when they may only have wanted a few euro here or a small loan there, as someone said earlier, to get them through a family situation or celebration when money was short, the credit unions' doors were always open. Despite all the major financial institutions that had all the backup and all the money and that acted recklessly and brought grief down on so many families, the credit unions survived. Yes, there may have been one or two bad stories, but through all that the credit unions survived. However, in the middle of that crisis there was a lot of talk, a lot of caint, to the effect that the credit unions were destroyed or had overstretched themselves. There was a lot of negative talk and I think some of it was deliberately focused against the credit union movement. There is no doubt but that there are people in high positions who would much prefer if there were no credit unions.

I very much welcome the committee's report - compiled under the chairmanship of Deputy McGuinness. This all-party committee clearly states in its report how critical the credit union movement will be for this country in the future. I have no doubt but that if credit unions were allowed to enter the housing sector, in which they were prepared to invest billions, we would not have the crisis we have today. We would not have children and young parents without homes because I believe credit unions would again show exemplary leadership if they were allowed to enter the sector.

Time and again, credit unions have been the only financial avenue open to people to keep them going. As for what they want to do for small business, what do we see? We see a group of people, many of them volunteers, who want to roll up their sleeves to support and promote small businesses throughout the country. Many small businesses, despite all the new initiatives and all the help that is out there, still find it extremely difficult to get sufficient finance to keep their operations going. We all accept that lending must be done prudently in order to be sustainable. However, as for what is going on with the regulator and, to some extent, in my view, the suffocation of a movement that has done so much, we really need to ensure that the regulator does not get away with this. If we do, we will have buried one of the greatest voluntary organisations that ever existed in this country.

I give my full support to the credit union movement. I had not prepared much to say for this evening's debate but I have a lot of documentation on the issue. Since I became a Member of the Dáil, I have been very supportive of what Deputy McGuinness and the committees have been doing. I have always had an association with local credit unions so I am proud to give my support to them, to Deputy McGuinness, the chairman of the committee, and to others who really want to allow credit unions to involve themselves more in making this country a better place.

Finally, I return to the point I made earlier, namely, that where the banks are shutting up shop and leaving, the credit unions are standing with their communities. They should be allowed to expand. I know the Minister of State, Deputy D'Arcy, is very sincere about the message he is delivering, but neither the regulator nor the Government should be allowed to squeeze the credit unions out. If that happens, we will live to regret it.

An Ceann Comhairle: I thank Deputy Eugene Murphy for that insight.

Minister of State at the Department of Finance (Deputy Michael D'Arcy): The discussions that have taken place on this motion on the report on the review of the credit union sector are timely and I very much welcome them. On behalf of the Minister for Finance, I thank the House for the opportunity to engage in this debate.

The Government welcomes the report and the significant work undertaken by the committee in its review and acknowledges that both the committee's report and the CUAC report are important contributions to debate on the credit union sector. I reiterate that much of what the committee recommends is already under way in respect of the work of CUAC, the CUAC report implementation group, the Central Bank and the Department of Finance in progressing the recommendations contained in the CUAC report. The Government supports the invaluable role of credit unions in Ireland, managing, as they do, almost €17 billion in assets and providing €2.4 billion of new lending, primarily consumer lending, in the year to September 2017. As I set out earlier, the credit union sector has undergone fundamental change since 2011, when the Commission on Credit Unions was established, managing many complex and difficult issues,

including elevated arrears, reducing lending, an ageing membership base, low investment returns and a more intrusive regulatory environment.

Looking back on the 2011 position of credit unions, it is clear that the sector overall has managed to come through the financial crisis much stronger than expected, and we recognise this. Credit unions have gone through a restructuring programme overseen and facilitated by a time-bound statutory body, ReBo. The latter was established to facilitate and oversee the restructuring of credit unions on a voluntary, incentivised and time-bound basis. The objectives of the restructuring process were to underpin the stability and long-term viability of the credit unions and the sector at large and to provide an opportunity for stronger credit unions to develop a more sustainable business model. The Government provided €250 million in the credit union fund as a source of financial support for credit unions restructuring under ReBo. While it was envisaged that significant funding would be required for credit union restructuring, it is commendable that the credit union movement has provided funding from its own resources, thus minimising the requirement for drawing on Exchequer funding. During ReBo's lifetime, 82 restructuring projects involving 156 credit unions with total assets in excess of €6 billion have been completed. While ReBo completed a performance of its functions in March 2017, it is worth noting that restructuring continues, facilitated by the Central Bank, albeit at a reduced rate.

Credit unions are local, community, not-for-profit financial institutions that are built on the trust of their members. They have a national reach. As such, the Government recognises that credit unions have played and continue to play a crucial and prominent role in meeting the financial, economic and social needs of our communities. The Minister for Finance will continue to play a constructive role supporting credit unions in continuing to progress, develop and find ways of doing business to better serve their members. While credit unions have shown a willingness to embrace change while staying true to their core values, the safety of members' savings and the security of the credit union sector as a whole remain priorities for this Government. The Government will continue to work proactively with all stakeholders, particularly through the well-established CUAC.

The committee report will, along with the CUAC report, make a positive contribution to reforms already under way in the credit union sector. I welcome the report. I met the Irish League of Credit Unions this afternoon before the debate. I have always been a huge supporter of the credit union, going back to when I was a teenager when I drew down loans from Gorey Credit Union when I started in business myself. I can only speak about the credit union I know best, which is Gorey Credit Union, and during that era in a different recession in different decades it provided multiple loans for businesses of every hue. There was no difference if someone was in retail, farming or any other business.

Deputy Peadar Tóibín: In fairness, this speech has been made for seven years and we have had no action.

Deputy Michael D'Arcy: The credit union in Gorey provided hugely important cashflow to those businesses. I know from speaking to other businesses over the years that the credit union has always been there.

The Government and the Minister are supportive of a change to section 35. The Government is supportive of change, and there will be a paper on tiered regulation, which will be available next month. Time is of the essence and I welcome this opportunity to contribute to what

has been a good constructive debate. I do not agree with everything that has been said by some of the Members, but we are in a much better place than we thought we were in 2011. There was a real concern, and I am not sure what Deputy referenced it, that the difficulties being experienced by the banks would flow in a similar way to the credit unions. This did not happen. It did not happen because of the local knowledge available in every credit union. Something that, in my view, has been forgotten about in some areas is the local knowledge of the people behind the counter in the credit unions who know the families who pay and who have always paid over generations. This is something we should not lose.

I thank the Chairman of the Committee on Finance, Public Expenditure and Reform, and Taoiseach. The committee has done a lot of good work. Many recommendations are being enacted at this time. Will they all be enacted? Probably not, but most of them will and I support this as, I know, does the Minister, Deputy Donohoe.

Deputy John McGuinness: In my opening remarks I was fair and balanced to reflect what is in the committee's report. As was said by previous speakers, the report is an all-party report provided by the members of all of the parties in the House, including that of the Minister of State, and it reflects what is needed for the credit union movement now and for the future. I have to say I am deeply disappointed by the scripted reply the Minister of State has provided to the House. In that reply he stated the functions of the Central Bank are to administer the system of regulation and supervision for credit unions and, as such, it exists to achieve objectives deemed by the Government to be in the public interest. At this time, what is more in the public interest than an active, well-funded and well-organised credit union movement servicing families and communities throughout the country and unhindered by the State itself? It is the State that now provides the obstacles in the way of the proper and efficient development of credit unions and their movement to best serve their customers.

I have heard every Member, including the Minister of State, praise the credit unions. In my opening remarks I asked that the Government would give leadership on the credit union movement. By leadership, I meant that it would tell the Central Bank that it is public policy led by the Government, because that is what the Minister of State said, to ensure, in the public interest, that we have a movement that is flexible, that is regulated but not over-regulated, and that can have issues of regulation or the issues of the day dealt with in an efficient and proactive manner in the interests of doing business through credit unions and allowing them to do business on behalf of their members. This is not what is contained in the Minister of State's response. What is in his response is the response that has already been given by the Central Bank and the regulator to credit unions. It is worse now than the Department of Health, staggering with the amount of reports we have on credit unions and the need for proper development in this area to support and sustain them. We have report after report with very little action, and the leadership I have asked for from the Minister of State and the Minister is for the action to happen immediately and, if necessary through public policy, for the Central Bank to be told to get on with it.

In the committee's deliberations when this was being discussed and when witnesses were being invited in, the one clear message coming from the Central Bank was the number of issues it has with the credit union movement. When we examined the issues it spoke about, they were simply differences in terms of how the business model of the credit union works against what the Central Bank envisaged for that business model. I have been in business all my life and I do not know how one can conduct a business with €8 billion in cash, €12.5 billion in assets and almost 3 million members while, at the same time, looking over one's shoulder to see what the Central Bank, which is supposed to be on the same side, is actually going to do. We have dated

bureaucratic structures preventing the credit union movement from being what it could be. We have levies for one thing and another that should be removed. Supports that should be there are not there because of the Central Bank. What this report is essentially asking the Minister of State do is to take a leadership role so that the credit union movement can develop around him and his direction.

The Minister of State told the credit unions that €700,000 could be used, for example, for the various housing bodies. Why did he put a figure on it? Why not allow this sensible movement, which sustained itself through the greatest financial crash in the history of the State, make the appropriate decisions for the model of business it has? Why not allow it to do what he said was being done to give the SME sector a chance and give a chance to the individual spoken about by Deputy Paul Murphy who wanted a loan of €50? It seems to me a role is being played by the Central Bank in its efforts to protect the pillar banks which are there for profit. One would imagine this role is protecting them and keeping the credit union movement, which could contribute so much to the economy, in a box in a corner.

Here we have trouble on the housing front and trouble on the banking front, and an organisation that has proven its track record and proven that it has the ability to deal with issues in its own organisation has not been given the tools necessary to put all of its assets to work in the interests of the citizens of the State. This is all the report is asking for. Some of the remarks made by the Minister of State, in terms of his commentary on credit unions, would give the impression they were a bad bunch that needed to be kept in line.

Deputy Michael D'Arcy: No.

Deputy John McGuinness: Yes. He spoke about the €1 billion and about the other issues in the credit union. He spoke about having to streamline them and amalgamate some of them, but they were willing to do that anyway. It was not as if they were being forced into doing it. There is not an institution or individual in the State that has not been affected by the financial crash, but one that has been least affected by the crash is the credit union movement. Here we are, in the House, paying lip service to the credit union movement and telling it how great it is, yet we are unwilling to interfere or intervene with a Central Bank that seems to be unwilling to assist a credit union by making fast, efficient decisions to allow a business, that is supported by the people who vote for us, to grow and prosper. They vote with their feet. They do not go to the main banks. They go to the credit union, where they find a sympathetic ear and someone to whom they can explain their personal issues and get a loan to get out of the problem they might have. I refer to loans for cars, to return to education, to make improvements to a house or to get over a debt or a death. The Government is saying it will not to deal with the bureaucracy and the issues in this report in a positive way so as to give a greater effect to the ethos of the credit union movement. It is disgraceful that we pay lip-service in debates like this, but the action does not match our words. It is a shame on the Government that we would find ourselves in this position. A cross-party Oireachtas committee presented this report in good faith and now finds itself at odds with a Government-----

Deputy Michael D'Arcy: The Deputy should not misrepresent what was said.

Deputy John McGuinness: -----that seems reluctant to assist a co-operative movement that deserves the support of the House, based on the many contributions we have heard here today.

Deputy Michael D'Arcy: We have supported most of the 27 recommendations. The Dep-

uty is choosing to ignore that.

Deputy John McGuinness: Here is what is happening. Over the last ten years, the banks have caused a major problem with tracker mortgages.

(Interruptions).

An Ceann Comhairle: Deputy McGuinness has the floor.

Deputy John McGuinness: The Minister of State's Department and the Government did nothing to rectify the situation in regard to those tracker mortgages.

Deputy Michael D'Arcy: Again, that is misrepresentation. The Deputy is misrepresenting everything that was said.

Deputy John McGuinness: If it was not for the four brave people who came forward and highlighted the issue through the Joint Committee on Finance, Public Expenditure and Reform, and Taoiseach, nothing would have happened.

Deputy Michael D'Arcy: That is not the case.

Deputy John McGuinness: In the future, as Deputies McGrath and Murphy have said, the committee will have to take on the Department and the Central Bank by bringing them in so that they can account for their actions and explain their inaction in public. The Government must be forced to explain the lack of public policy, and implementation thereof, in support of the credit union movement. That is what is going to happen.

Deputy Michael D'Arcy: The Deputy misrepresents everything that has been said.

Deputy John McGuinness: I urge the Minister of State to avoid all that, to take the committee's report on board and to implement the recommendations the committee made to him in good faith.

Deputy Michael D'Arcy: The Department is implementing most of those recommendations. The Deputy is choosing to ignore that.

Deputy John McGuinness: By the way, the Minister of State should have some manners and listen to the debate.

Deputy Michael D'Arcy: I do listen. I am listening to condescension.

Deputy John McGuinness: I thank the Ceann Comhairle for the opportunity to debate this. I encourage the Minister of State to put his money where his mouth is and to support the credit union movement with appropriate implementation of the recommendations made by a cross-party committee of these Houses.

Deputy Michael D'Arcy: I said we would do so but the Deputy chose to ignore that.

Question put and agreed to.

The Dáil adjourned at 6.25 p.m. until 10.30 a.m. on Friday, 9 March 2018.