



DÍOSPÓIREACHTAÍ PARLAIMINTE
PARLIAMENTARY DEBATES

DÁIL ÉIREANN

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

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DÁIL ÉIREANN

Dé Céadaoin, 3 Samhain 2021

Wednesday, 3 November 2021

Chuaigh an Leas-Cheann Comhairle i gceannas ar 9.12 a.m.

Paidir.

Prayer.

Ábhair Shaincheisteanna Tráthúla - 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 27A and the name of the Member in each case: (1) Deputy Holly Cairns - to discuss Ireland's commitments to climate action at COP26; (2) Deputy Neasa Hourigan - to discuss ongoing infrastructure improvements within the neonatal intensive care unit services at the Rotunda Maternity Hospital, Dublin; (3) Deputy Jennifer Whitmore - to discuss lack of access to appointments to register births and to apply for birth certificates in County Wicklow; (4) Deputy Barry Cowen - to discuss ensuring that measures to enhance competition in the energy sector are implemented and enforced; (5) Deputy Catherine Connolly - to discuss threats to public safety as a result of the increase in assaults occurring in Eyre Square and the streets of Galway; (6) Deputy Maurice Quinlivan - to discuss removal of Pineview Gardens estate in Moyross, Limerick, from the red zone demolition category; (7) Deputy Pádraig O'Sullivan - to discuss plans to upgrade the Carrignavar wastewater treatment facility; (8) Deputies Martin Kenny, Ruairí Ó Murchú and Pa Daly - to discuss the provision of community care for the elderly; and (9) Deputy Verona Murphy - to discuss the insurance crisis in Ireland to prevent the closure of hundreds of Irish businesses and the suspension of sporting events.

The matters raised by Deputies Cairns, Cowen and Connolly have been selected for discussion.

Saincheisteanna Tráthúla - Topical Issue Debate

Climate Change Negotiations

Deputy Holly Cairns: I thank the Leas-Cheann Comhairle for selecting this important issue for debate. The importance of the UN Climate Change Conference, or COP26 as it is

also known, cannot be overstated. Speaking at the world leaders' summit opening, Elizabeth Wathuti, a climate activist from Kenya, outlined the realities for those living on the front lines of climate change, facing droughts, famine and deteriorating living conditions. She gave a very clear message, saying:

The decisions you make here will help determine whether children will have food and water...

The children cannot live on words and empty promises. They are waiting for you to act.

It is no exaggeration to say this meeting is essential to prevent the worst effects of climate change by ensuring that global temperature rise is limited to 1.5°C. This will need emissions to be reduced by 45% by 2030 compared with 2010 and from there to net zero emissions by 2050. As Elizabeth said, this conference must be about action and not words. Most states, including Ireland, have not done enough to meet vital climate targets.

I welcome the Taoiseach's commitment to reduce greenhouse emissions by 51% by 2030 and to be climate neutral by 2050 but I must do so with scepticism. Our greenhouse gas emissions decreased by 3.6% last year, which can be attributed to the significant decrease in transport and economic activity across the lockdowns. It was an indication of the massive change necessary in the next nine years if we are to reduce our emissions by 51%. Moreover, we failed to meet our 2020 target; instead of 20% below 2005 levels we achieved 7%. Ireland is a small country on a global scale, but we produce a disproportionate amount of emissions and we must take responsibility for our fair share. I am sure the Minister of State will cite the forthcoming climate action plan but we have already seen lobbyists and big players seeking exceptions for their sectors. This is against the backdrop of the historic climate case ruling last year when the previous Government's national mitigation plan failed to comply with the requirements of the Climate Action and Low Carbon Development Act 2015. The climate action plan will need to be an incredibly ambitious and detailed if it is to achieve what we all need it to achieve.

Most importantly, our climate action must be grounded in a just transition. This means a transition that ensures the economic and social consequences of the climate emergency are managed to maximise opportunities of decent work for all, reducing inequalities, promoting social justice, and supporting industries, workers and communities affected. However, the Minister of State will have to excuse my deep worry that this will not happen. The Minister of State and his party refused to accept the need for a more robust definition of "just transition" in the climate action Bill, and more recently there has been the abandoning of the programme for Government commitment to establish the just transition commissioner as a statutory office. These are deeply worrying developments and offer very little reassurance about the prospect of a fair and just fight for climate and social justice.

Speaking at COP26, Sir David Attenborough said:

This story is one of inequality as well as instability. Today those who have done the least to cause this problem are among those to be hardest hit.

This week, when climate decisions have never been more significant and attention is focused on this issue, what assurances can the Minister of State give me his Government will do everything necessary to achieve the massive changes necessary and that they will occur in a fair and just manner?

Minister of State at the Department of the Environment, Climate and Communications (Deputy Ossian Smyth): Ireland is committed to concerted global action to address the climate crisis and Ireland engages in negotiations under the United Nations Framework Convention on Climate Change, UNFCCC, and the Paris Agreement through its membership of the EU. Ireland has actively engaged with EU partners in preparation for the 26th conference, namely, COP26 in Glasgow, which commenced on 31 October and will conclude on 12 November 2021.

The Taoiseach is attending the world leaders' summit to deliver the national statement. This will set out how Ireland is contributing to achievement of the Paris goals, including limiting global warming to 1.5°C and to helping developing and vulnerable countries mitigate the impacts of climate change. The Minister for the Environment, Climate and Communications will lead Ireland's national delegation for the continuation of the high-level segment during the second week of COP26. Ireland is committed to playing an active and constructive role at the COP this year, particularly on issues linked to our climate priorities and with the intention of illustrating the coherence between our international climate agenda and our domestic climate ambition.

The latest Intergovernmental Panel on Climate Change, IPCC, report, Climate Change 2021: the Physical Science Basis, reconfirms the limited window there is in which to act to prevent more devastating impacts of climate change and underlines the increasing urgency needed to tackle the climate crisis. The report, based on the latest climate science, has observed unprecedented changes in the climate system. Every region of the world across the entire climate system has already been impacted by climate extremes. There is ever greater certainty about climate change and ever greater urgency about the need to tackle it. The role of human influence is undisputed and has resulted in warming of the atmosphere, oceans and land. The report reinforces and builds on existing evidence which links extreme weather events to climate change. Some changes, such as the rise in sea levels, are irreversible. This is leaving low-lying lands and coastal communities extremely vulnerable. This scientific evidence demonstrates that the atmosphere is warming and the climate is changing with each passing year. This year's COP is crucial in ensuring that climate action is taken in a manner that balances considerations of fairness, cost effectiveness and solidarity to ensure no-one is left behind.

It is critical that, despite the challenges Covid presents to a global gathering of this nature, COP26 is both as inclusive and transparent as possible. This is reflected in the make-up of our own national delegation, which reflects our citizen participatory approach to climate action, and the promotion and participation of women, young people and NGOs in the negotiator and observer groups. It is also reflected in our national negotiation priorities. A primary objective is the finalisation of the Paris rulebook, which will allow for the full delivery of the Paris Agreement. This includes consensus on matters such as carbon markets in Article 6, transparency, climate finance and adaptation. These are called for by developing countries.

Climate finance has enabled us to support people in the least developed countries, LDCs, and small island developing states, SIDSs, and to amplify the voices of these countries in climate change decision making. Ireland will support LDCs and SIDSs at COP26 in preparing for a climate resilient future, standing in solidarity with countries that have done the least to contribute to the problem of climate change yet face the harshest impacts. Agreement on a way forward for future finance discussions, solution-forward approaches to address loss and damage, and the scaling up of support to enhance action on adaptation are also key deliverables.

We are committed to realising the goals of the Paris Agreement, championing progressive

action and ensuring that the most vulnerable are at the heart of all our engagement. Ireland has a strong commitment to, and track record in, providing a balanced share of climate finance for adaptation and including grant-based finance for LDCs and SIDSs. At the UN General Assembly in September, Ireland launched the champions group on adaptation finance with the Netherlands, Sweden, Denmark, Finland and the UK. This group plans to advocate to other donor countries on increasing the quality, quantity and accessibility of climate adaptation finance, specifically to meet the \$100 billion goal.

Deputy Holly Cairns: I accept the Minister of State's commitment, but I remain sceptical. He did not address the abandonment of the programme for Government commitment to establishing a just transition commissioner. Our annual transition statements highlight the inadequacies of actions so far. Our society and economy need major change. That is possible and is something that can and should be done. We need the Government to take substantial and brave leadership and we need a unified approach.

Regrettably, in response to the Climate Change Advisory Council's report, we saw the same old narrative of climate action versus rural Ireland. Farmers know that we need climate action. They are among the cohorts most vulnerable in Ireland and they deserve more respect. Policies over recent decades have decimated small family farms. Those clinging to a business-as-usual model are putting us at considerable climate risk and squandering opportunities to protect rural living, spinning the false narrative that the current model favours farmers when it does not. Rather, it favours large agribusiness, including the likes of Larry Goodman and supermarkets. Ms Alannah Wrynn, a young climate activist from Clonakilty, summed it up. She stated:

This idea of the division between activists and farmers shouldn't be there at all. With a just transition to a more sustainable way of food production it's important that farmers are given the opportunity to become educated about it and that they actually have financial support.

Currently, the system does not support farmers. Rather, it incentivises them to do the opposite of taking climate action. The Minister of State knows as well as I do that the small environmental pilot scheme under the Department of Agriculture, Food and the Marine will not cut it where the targets that we need to meet are concerned.

The COP26 commitments on deforestation are welcome, but how are we going to meet them when there are serious backlogs in the issuing of forestry licences in Ireland? Despite assurances from the Minister for Agriculture, Food and the Marine and the Minister of State at that Department last year when they passed very questionable legislation on forestry, that legislation has not resolved the problems restricting afforestation efforts and preventing communities from planting trees. How does the Government propose to end deforestation when it is taking two to three years to get a licence to plant trees?

In terms of transport, the Minister of State knows the scale of investment in accessible public transport and active travel infrastructure that is needed in rural Ireland. It has not been allocated. We all know that we are not going far enough.

These are just three examples from a litany of sectoral issues that need to be addressed in an effective action plan. We need an ambitious plan that will tackle vested interests and get all of government, civil society and private enterprise working towards our climate goals.

Deputy Ossian Smyth: I agree that casting this as a rural versus urban narrative is not help-

ful. This is something that we can only solve by working together and being constructive in our approach. I thank Sinn Féin for dropping its Private Members' wind farm Bill, seeing that the Bill was the wrong thing to do and having the humility to change course.

Deputy Holly Cairns: Respectfully, instead of slashing Sinn Féin, can the Minister of State answer my question on the just transition commissioner?

An Leas-Cheann Comhairle: Let the Minister of State continue, please.

Deputy Ossian Smyth: I agree that lobbyists seeking exemptions has been counterproductive. Sectoral lobbyists have come in looking for procrastination, but that has not served their members. Instead, it has led to more pain.

We cannot make progress on climate action without a just transition. It would not be feasible or viable to get people to change unless they feel that the changes are fair.

Clonakilty is a town that has been leading in being progressive on green issues. It is a thriving town in a rural area that has business because it has become a fantastic environment to spend time in and has attracted people to it. It has a bikes scheme and various other green measures that have been more progressive than those of some cities.

Regarding afforestation policy and the delays in getting planting licences, the Minister of State, Senator Hackett, has made great progress. I believe that the metrics show that forestry licences are being granted much sooner than was previously the case.

If the Deputy has further questions that she wishes to ask me on these matters, my office is always open to her.

Energy Policy

Deputy Barry Cowen: I expect that the Minister of State will confirm that the role and responsibilities of the entities accountable for the energy sector, namely, EirGrid and the Commission for Regulation of Utilities, CRU, can be summarised as “EirGrid’s task is to deliver a safe, secure and reliable supply of electricity now, and in the future” and the “CRU’s mission is to protect the public interest in Water, Energy and Energy Safety” by ensuring “safe, secure and sustainable energy and water supplies at a reasonable cost” and “to help deliver a secure, low carbon future at least cost.” It should be clarified by the Minister of State how the energy crisis has escalated to a stage where emergency generators are required urgently in Dublin. Are EirGrid and the CRU competent and capable of fulfilling their duties? Given that the buck stops with the Minister, what has the Minister of State’s Department been doing to ensure that they are fulfilling their duties?

Deregulation of electricity generation started in the early 2000s with the aim of liberalising the market. It should be explained why, despite no longer proceeding because of a recent legal challenge, ESB North Wall was initially selected by EirGrid, with support from the Department, to provide 200 MW of emergency generation without due process. Will the Minister of State clarify whether there was any payment or advance made by EirGrid to the ESB associated with the emergency generation? If so, how much was it?

Since that controversy, it has come to my attention that EirGrid is now running a new tender

process that has a strong bias towards the ESB North Wall site. I have learned that the technical criteria and timelines swing very much in favour of the ESB. One example is the six-month delivery timeframe between the contract's award in March 2022 and the commencement of service provision by quarter 3 of that year. Another example is the suggestion by EirGrid that fast-tracked planning should be considered because the standard planning process is unlikely to be open to being utilised for the successful delivery. However, this fast-track process under section 181(2)(a) of the Planning and Development Act 2000, which was amended in June, only appears to be available to the ESB, as it is described as a "statutory undertaker". Is there a cosy relationship between the ESB and EirGrid that is enabling the former to get what is undoubtedly an unfair advantage?

Earlier this year, the ESB withdrew significant generation capacity and paid penalties to the tune of approximately €4 million in respect of 400 MW of generation that was due to become operational next October as part of the capacity market auction. Last December, it shut down the West Offaly power station and the Lough Ree power station in the midlands, removing 228 MW of generation capacity. This makes for a total of 628 MW. When the ESB's media spin is filtered out, one can see that it has abandoned the midlands, having profited from the region for decades.

Will the Minister of State please explain why the ESB, a semi-State company, is being rewarded handsomely despite exacerbating the supply shortage? Could the ESB have orchestrated this crisis by exercising its market power knowing that it would be rewarded as I have outlined?

Deputy Ossian Smyth: The position of successive Governments for almost 20 years has been that competitive energy markets result in greater choice for consumers and businesses in terms of suppliers, products and prices, support competition and drive down prices. Operating within an overall EU framework, responsibility for the regulation of electricity and gas markets is solely a matter for the Commission for Regulation of Utilities, CRU, the independent energy regulator. The CRU was assigned responsibility for the regulation of the electricity and gas retail markets under the Electricity Regulation Act 1999 and subsequent legislation. The CRU has a wide range of economic, customer protection and safety responsibilities in both energy and water. In line with long-standing policy on deregulating price setting, CRU ended its regulation of retail prices in the electricity market in 2011 and in the gas market in 2014. Given that retail prices are no longer regulated, they are set by all suppliers as entirely commercial and operational matters for them. Each such company has its own different approach to pricing decisions over time, in accordance with factors such as their overall company strategic direction and developments in their cost base.

Data from approved price comparison sites show consumers can make significant savings by switching energy suppliers. Accordingly, one of the main thrusts of Government policy on energy costs is focused on the competitive market. Government policy has supported competition to drive down prices. Based on CRU data, active customers who switched supplier or renegotiated with their current supplier every year for the last four years could have saved €704 on gas, €1,097 on electricity or €1,696 on their dual fuel costs. A recent CRU survey found that over half of electricity and gas consumers have switched supplier at least once.

As part of its statutory role, the CRU also has consumer protection functions and monitors energy retail markets to ensure competition continues to develop for the benefit of the consumer. As part of its statutory functions, including under SI 630 of 2011, the CRU carries

out various market monitoring and reporting functions in association with its responsibility to ensure the market operates competitively for the benefit of the consumer. Under that statutory instrument, the CRU may take actions it considers necessary to ensure final customers benefit from competition in the supply of electricity and gas. Measures introduced by the CRU include a stipulation that electricity suppliers provide customers with an estimated annual bill, highlighting the yearly average electricity bill for a particular electricity supplier rather than just the discounted offers. Additionally, suppliers must issue a written notification annually to prompt consumers who have been on the same tariff or a non-discounted tariff for more than three years to consider switching.

The Deputy may also wish to note the CRU published two reports on competition in the market in 2017, in line with an action in the 2015 energy policy White Paper. The first report was a consumer-focused assessment of the development of competition in retail markets and its impact on prices. The CRU then followed up with an analysis of energy supply costs to understand the drivers.

The Deputy will note the CRU is accountable to a joint committee of the Oireachtas and not to the Government or the Minister for the performance of its functions, including in respect of competition. The CRU met the Oireachtas committee most recently on 5 October. The Deputy may also wish to note the CRU provides a dedicated email address for Oireachtas Members which enables them to raise day-to-day questions on regulatory matters directly with the CRU at oireachtas@cru.ie for timely direct reply. Again, this is part of the system under which Members can exercise and deliver on their oversight function. I would urge Members to use this efficient and streamlined process to assist them in fulfilling their statutory obligations in respect of CRU accountability.

Deputy Barry Cowen: I thank the Minister of State. I respect that he may not be privy to some of the information and queries I have relayed in my presentation. I acknowledge the CRU might well be accountable to an Oireachtas joint committee, but the same cannot be said for EirGrid. EirGrid is the responsibility of the line Minister.

On the questions I asked, I am led to believe the amount paid by EirGrid to the ESB, approved with the sanction of the Minister, was €10 million and that €10 million was a down payment on a €110 million contract. That is highly unusual, I would say. It was sanctioned and paid in the midst of a process that could not subsequently be defended in the courts and was, therefore, withdrawn. I ask the Minister of State respectfully to find out if this money has been repaid, who is responsible, who is culpable and who is paying for this failure of EirGrid and the CRU to provide the sort of competition that was and is necessary to have lower prices in the energy sector? In the context of climate action and COP26 in Glasgow, we have been saying we want to be a net contributor into the future in terms of energy generation. We have, and are, failing currently and the public is paying for this in terms of ridiculously high energy prices.

I do not enjoy exposing these matters. I am a Government Deputy. I am intent on playing my part in implementing the programme for Government, especially having worked hard on behalf of my party to present it to our members and to the Dáil. However, when I see and recognise wrongdoing, and I see lethargy at this level and to this extent, it is my duty to highlight it. The Minister for the Environment, Climate and Communications, Deputy Eamon Ryan, is accountable in this issue. He must respond quickly to the issues I have raised. Based on the facts I have presented and in light of the role of EirGrid and the CRU, which I set out earlier, and of the Minister, there are questions about all three living up to their collective commitment

to provide a secure, reliable supply of electricity, which is at present far from being secure and sustainable energy at a reasonable cost.

Deputy Ossian Smyth: I thank the Deputy. As he rightly stated, I have not previously heard the statements he put forward today and they are not in documents I received before this, but I will try to address them.

On procurement, the Deputy raises a question about whether additional energy generation capacity was correctly procured. There is the possibility under European and Irish law to procure things in an emergency capacity when they are needed. That is strictly laid out in law. There are certain situations where a contracting authority can decide to go through an accelerated form of procurement, to skip things like competition, quality control and transparency, where that is warranted and it is an emergency situation. If the Deputy has a particular question about a particular procurement, I am willing to investigate it.

The Deputy also made reference to, I think, a cosy arrangement between the ESB and Eir-Grid and he suggested the shortage of energy supply for this winter could in some way possibly have been orchestrated by the ESB. These are serious things to say. I invite the Deputy to substantiate them with more information. I will talk to the Minister, Deputy Eamon Ryan, about it as well. His office and my office are open to the Deputy if he wants to come forward with more information or if he wants to have the matter investigated further. As I said, they are very serious things to say.

In terms of the midlands, it has always had a critical role in the generation, distribution and supply of electricity throughout the country or the supply of energy at least in different ways. That will continue. It is Government policy to make sure the midlands is invested in, there is a just transition, and more capacity in renewable energy is focused on the midlands to replace what was there and what is part of the heritage of the midlands.

Crime Prevention

Deputy Catherine Connolly: Gabhaim mo bhuíochas don Cheann Comhairle as ucht an ábhair seo a roghnú. Ní thugann sé aon sásamh dom an t-ábhar seo a ardú sa Dáil sa bhealach seo. Rugadh agus tógadh mé i nGaillimh agus tá mé thar a bheith bródúil as, ach ní féidir leanúint ar aghaidh ag tabhairt cluas bhodhar don drochiompar atá ag tarlú ar shráideanna na Gaillimhe le blianta anois. Tá sé éirithe níos measa le déanaí, ach níor tharla sé inniu ná inné. Tá sé ag tarlú de réir a chéile agus ag éirí níos measa le cúpla bliain. Chomh maith leis sin, tá teachtaireacht láidir ag teacht amach ón Rialtas nach bhfuil ag tacú leis na cúinsí ar shráideanna na Gaillimhe. Tá an Rialtas ag rá le daoine dul amach, bheith ag ól agus ag ithe agus ag baint taitnimh. Níl aon fhadhb leis sin ach is teachtaireacht lom atá ann gan an comhthéacs de na cúinsí eile atá ag teastáil. Tá an drochiompar ag cur isteach ar chosmhuintir na Gaillimhe agus níl sé sábháilte níos mó. Sin na gearáin atá faighte agam.

I thank the Minister of State, Deputy Browne, for being here today. I look forward to his response. It gives me no pleasure to raise what is happening on the streets of Galway. I am a proud Galwegian. I want to see it thrive in the most sustainable and inclusive way possible. Unfortunately, that is not happening at the moment and has not been for some time. The latest in a series of assaults, where a woman has sustained life-changing injuries as a result of a firework in her eye, is just one of the many that have happened. I wish her and her family the

best of luck.

What I raise today is not one issue, but what has been let arise on the streets of Galway. For example, back in August, I wrote to the superintendent and the council about Claddagh, where I live, and the removal of barriers. I do not want barriers in or around my city, but at the time it was inevitable because of the crowds congregating and drinking openly, against the by-laws. The Garda was under pressure. In a sense, I have great sympathy with the gardaí on the ground, less so with management, let me say, in the time of Covid and a time where we have by-laws that are not being enforced. We are now in a situation where the headlines in the local and national press and on the radio are screaming at us. I have here a series of complaints, from people who are genuinely interested, saying do not let this happen to our city. Some of them are born and reared in Galway and others have moved in and adopted it. They are all very rational reasonable people who tell me they do not feel safe anymore. That is an appalling indictment of my city, Galway.

One thing to come from the Policing Authority report was the wonderful advantages of having viability around police on the ground. Mr. Justice Charleton talked about the visibility of the Garda and its importance. Unfortunately, gardaí are not visible. It is a reactive policy rather than a proactive one. I want to work with the Garda, I have the greatest of respect for the force and I want more of its members on the ground, but we cannot continue with a reactive policy. There are suggestions Eyre Square might be closed off. I would not agree with that. However, in the beginning, I was in favour of railings around Eyre Square, and still am, as part of a planning process, not as part of a reactive situation. We should have had railings from day one where that park was for everyone in Galway, closed off like the parks in Dublin, but the experts at the time told us that was not possible and that we were thinking above our station - I think those were literally the words used at the time - and now here we are with problems.

Minister of State at the Department of Justice (Deputy James Browne): On behalf of the Minister, Deputy McEntee, I thank Deputy Connolly for raising this important matter. I am aware of media reports of a number of serious assaults that have taken place in the Eyre Square area in Galway city in recent weeks. I want to assuredly condemn these frightening physical attacks on people as they go peacefully about their business in Galway city centre. The Deputy will appreciate that the Minister for Justice is precluded from commenting on any live Garda investigation. Under Irish criminal law, investigations can only be carried out by an Garda Síochána, which then submits a report to Director of Public Prosecutions, DPP. The DPP in turn is independent in her prosecutorial function. However, I would urge anyone who has witnessed any of these public assaults who may have any information that would potentially be of interest to An Garda Síochána to contact the local Garda in Galway city. Reports can also be made through the Garda confidential line on 1800 666 111. Similarly, if anyone has been subject to an assault, please report this to An Garda Síochána without delay as the Garda is best placed to advise victims of supports.

The Minister is assured by the Garda Commissioner that Garda management keeps the distribution of resources, including Garda members and units, under continual review in the context of policing priorities and in the context of crime trends to ensure their optimum use. The Deputy may also be aware that Garda Operation Soteria, the national strategy for reducing assaults in public places, incorporates a pro-arrest, pro-enforcement and early investigation policing approach to these incidents. Operation Soteria specifically targets crime hotspots for assaults and public order in each Garda division and facilitates focused policing operations in these areas at appropriate times.

I understand a number of assaults involved fireworks. Part 6 of the Criminal Justice Act 2006 gives An Garda Síochána the power to make arrests in relation to the possession of unlicensed fireworks. Penalties include a fine of up to €10,000 and up to five years' imprisonment if convicted of igniting fireworks or throwing an ignited firework at a person or property. The severity of these penalties demonstrate the seriousness attached to these offences.

The Department of Justice runs an annual safety campaign about the dangers of illegal fireworks. This year's campaign was launched on 22 September and asks the public to think about the impact fireworks have on others, particularly the vulnerable in our communities. The main message of the campaign is fireworks are dangerous and illegal and people should not be pressured into buying, selling or using them.

In addition to this campaign, An Garda Síochána's Operation Tombola is in force to combat the illegal importation, sale and use of fireworks. Operation Tombola has both an overt uniform presence and a covert element, where appropriate, to disrupt firework related and other forms of antisocial behaviour. A key element of An Garda Síochána's community policing role involves ongoing, extensive Garda engagement with transport operators, and a range of regional and local operations have been put in place to address antisocial behaviour incidents on public transport.

The Minister continues to engage on an ongoing basis with the Garda Commissioner on all these community safety matters.

Deputy Catherine Connolly: I thank the Minister of State for being here but in a ten-paragraph reply there is was zilch mention of community policing on the streets of Galway and what is needed. He tells me he cannot comment on a live Garda investigation. I did not ask him to. I did not ask anyone in the Department of Justice to comment. I am bringing attention to the danger on the streets of Galway. I do not want to do that but I am obliged to do so. This is not about fireworks, although a serious assault occurred and others did relate to fireworks. These assaults have been going on for quite some time. I am bringing to the Minister of State's attention now, which I do not want to but I must, the fact this has been going a number of years and is getting worse. In my opinion, it intensified with the message from this Government to go out and drink and be merry. The streets and the public areas were taken over in a manner that was not compliant with the Barcelona Declaration, which we passed almost 20 years ago, guaranteeing universal access to all our residents regardless of ability, with the motto in mind, "good design enables, bad design disables". All that went by the board. That is part of the problem.

The second part of the problem is the failure to have proactive community policing. There is one sentence in the reply that tells me the "The Minister is assured by the Garda Commissioner that Garda management keeps the distribution of resources" etc. under review. The headline in the newspaper two weeks ago was that the superintendent or chief superintendent - I may have the title wrong - said he was never reluctant to ask for more resources but he had the use of two or three trainee gardaí at the time. Trainee gardaí are a wonderful asset but they have to be part of an overall manned and womanned police force that is given a message that this behaviour is simply intolerable, we will not accept it and we are with you on the ground, muintir na cathrach, chun stop a chur leis. That is not what is happening.

This reply is not acceptable. I do not blame the Minister of State but, really, at some stage somebody has to come in to the House, put replies like this aside and say this behaviour is unacceptable, this is what we are going to do about it, that they will engage with the Commissioner

and chief superintendent in Galway, and they will see what plan is there to stop this so that we can all live in safety and all enjoy our city.

Deputy James Browne: Again, on behalf of the Minister I thank the Deputy for raising this matter. As the Deputy will be aware, the Garda Commissioner is by law responsible for the management and control of An Garda Síochána and for the effective and efficient use of Garda resources to combat crime and to keep our communities safe. The Deputy will appreciate the Minister for Justice is unable as a matter of law to intervene in these independent operational matters.

On the designation of gardaí as community gardaí, we are lucky to have a community-based police force in this country but the designation of gardaí as community gardaí is a matter for the chief superintendent. I cannot comment on anything the chief superintendent may have said on the distribution of gardaí between himself and the Garda Commissioner, but what I can say is this Government is committed to ensuring there is strong visible policing in our local communities. Budget 2022 reflects this commitment with an unprecedented allocation of more than €2 billion in Garda funding in the coming year. This funding will include a provision for recruitment of an additional 800 gardaí and an additional 400 Garda staff. That will be part of the process of gardaí being freed-up from administration to carry out operational roles. That has been ongoing and more than 800 gardaí have already been released from administrative roles back into operational ones. This increase in the number of members of An Garda Síochána and staff will deliver significant growth in operational policing hours nationwide and improve services to the public generally. I am informed that 323 gardaí were assigned to the Galway district as of September this year, which is an increase of almost 24% since December 2015 when 261 Garda members were assigned to the stations in the district. I am further informed that there are seven Garda stations in the district compared to five in 2015. I understand that 23 community gardaí are assigned to the Galway district compared to 14 in December 2015, which is an increase of 64%.

Finally, I welcome the budget 2022 allocation of €2 million to the community safety innovation fund and €6.7 million in support of the youth justice strategy. This funding will support local communities in addressing those local needs as well.

Sitting suspended at 9.51 a.m. and resumed at 10 a.m.

Credit Union (Amendment) Bill 2021: Second Stage [Private Members]

Deputy Marian Harkin: I move: “That the Bill be now read a Second Time.”

I am very pleased to have the opportunity to present the Credit Union (Amendment) Bill 2021. This Bill proposes to amend the objects of credit unions in order to allow them to extend the range of services they can provide to their members without a long list of permissions and processes, as is currently required by the Central Bank. As it stands, the list of services that any credit union can provide without that special permission is enumerated in the Credit Union Act 1997 (Regulatory Requirements) Regulations 2016. This list includes services like the provision of standing orders, direct debits, money transfers, etc. The list dates from 2004. It was amended in 2006 to allow for the introduction of personal retirement savings accounts, PRSAs,

and in 2016 to allow for insurance services to be provided on an introduction basis. However, this list is out of date and it does not take into account the massive changes in the nature and provision of financial services since 2004. If an individual credit union wants to provide additional services outside of this narrow and outdated list, it must apply on an individual basis to the Central Bank. The level of red tape, bureaucracy and permissions required is stopping many credit unions from applying. This, in essence, means that many credit unions are not permitted to reach their full potential on behalf of their members and consumers.

I emphasise that I am not asking for special treatment in this context. I am asking for equal treatment with other financial institutions. Credit unions would have to operate fully and wholly in compliance with all the relevant legislation that is already in place governing the financial services they might wish to offer to their members. Whether an individual credit union can offer a regulated service to its members should not be at the sole discretion of the Central Bank. Sometimes the impression is given that credit unions, because of their voluntary and community nature, lack the necessary expertise to extend their range of services. I refer, for example, to the provision of debit cards to credit union customers. The reality is that systems for the provision of debit cards are already in place. This expertise is held centrally by the card companies and by the credit unions' payment providers. These payment providers are already in place. They are already regulated and authorised by the Central Bank. They look after compliance and individual credit unions have to do small amounts locally. In effect, credit unions would be piggybacking on the tried, trusted and regulated systems already in place in order to extend their range of services. That is a reasonable ask.

This Bill also seeks to provide for the establishment of a credit union policy committee. This is not a new idea as the template is already in place with the Credit Union Advisory Committee, CUAC, which is already set up to advise the Minister for Finance on credit union matters. I am proposing a policy committee that would review the impact of Central Bank policy on credit unions and provide feedback to the Central Bank on the impact of its policy decisions. This committee would have a formal consultative role with the Central Bank and the Central Bank would be expected to have regard to its deliberations. This would in no way compromise the independence of the Central Bank, just as CUAC does not compromise the Minister's decision-making process. Rather, it would provide an independent and informed perspective to the Central Bank on the broader impact of its policy and oversight process. Its role would be consultative but it would be very valuable. The committee I propose would be set up by the Minister and would include members with expertise and experience in the credit union sector.

This Bill would also provide for a number of miscellaneous matters relating to credit unions. First, the Central Bank would need to obtain the Minister's consent when prescribing the minimum regulatory reserve requirements for credit unions. Currently, the Central Bank prescribes the minimum regulatory reserve ratio and it has set it at 10% of the assets of the credit union. It is worth mentioning that the 10% reserve required for credit unions is much higher than what is required for high street banks in Ireland. Given our relatively recent banking crash and its hugely negative impact on citizens, small businesses and our economy, I am not convinced by the logic of requiring much higher reserves from credit unions than from banks. It is also important to note that we are out of kilter with the reserves required for credit unions in countries like the US, Canada and Australia, where the credit union movement is very strong. However, my personal view is one thing. The essential point here is not the level of regulatory reserve required for credit unions by the Central Bank but that the Minister of State must give his consent to the figure proposed by the Central Bank. There is precedent here. For example, when

the Central Bank decides on the industry levels to be applied in order to fund its activities, the Minister has to give consent. I do not believe that compromises the independence of the Central Bank in any way.

This Bill also proposes that when amending a common bond, the Central Bank shall have regard to the common bond of other credit unions and ensure there is no overlap. The common bond in credit unions is a factor that unites the members of the credit union together. The principle of the common bond is that it enables members to know and trust each other. It also provides a certain level of solidarity and support and its unique nature should not be compromised.

The Bill also proposes that the Central Bank will administer the system of regulation and supervision of credit unions in an appropriate and proportionate way, with a view to the protection of the community and volunteer ethos of credit unions. This is crucial because this is what distinguishes credit unions from other financial institutions.

The context of my proposals today is important. The truth is it is no accident that credit unions are time and again ranked as Ireland's most trusted organisations. This is because they are not-for-profit, community-based, volunteer-led organisations that are owned by their members. I have said it many times before: if we were trying to design a financial institution to act as a counterpoint to the profit-driven, investor-led model of public banking, we would invent credit unions. Thankfully, we do not have to do that. However, we cannot sit back and watch as the sustainability of credit unions is left uncertain. We as legislators need to act and my amendment to the Credit Union Act is part of that process. To say that the viability of the credit union movement is threatened is a strong statement, but after 20 years of listening to and visiting credit union members and staff in my former 15-county European constituency, I have serious concerns about the medium- to longer-term sustainability of many credit unions, as they struggle to serve and remain part of their communities.

I have received a number of emails from credit unions throughout the country in recent times and many of their heartfelt statements support my contention that, at best, the future sustainability of many credit unions is not guaranteed and, at worst, is under threat. One credit union has informed me of some of the regulatory risks facing the sector:

We are a small credit union and there is the feeling and impression that the Central Bank wants us to merge into a bigger credit union. This has been the impression given to us at various PRISM visits and while the Central Bank does not openly acknowledge this, they do not refute it. Some of these engagements have been less than civil and this has quite an impact on a credit union's motivation and enthusiasm to provide a financial service to the local community.

Another credit union has told me:

There is a teacher-student relationship between the Central Bank and credit unions. We are effectively micromanaged by the Central Bank as they set out what needs to be included in almost all of our specific policies and there is no room for negotiation. The Central Bank implements regulation and provides guidance without any first-hand experience of the time, labour and resources required to implement the bureaucratic burden and there is no impact assessment of the regulation undertaken.

This is one of the main reasons I propose the setting up of the credit union policy committee. Another credit union has suggested:

The quantity and cost of regulation leads credit unions to question if they are sustainable going forward. There has been a push for change in the regulation, but this has been met with stiff resistance. Board succession has become one of the main risks facing credit unions as the Central Bank continues to pile pressure on boards without considering how they are demoralising and altering the culture of credit unions.

The Minister and I know that once this is gone, it is impossible to replace. I have quoted strong words, but I have heard similar strong words in the offices of credit unions throughout the country for many years and they are not an exaggeration. They are the words of a hugely valuable and important part of the financial sector in this country. Credit unions are, in many cases, the glue that supports many individuals and communities and helps to keep them together.

When the financial crash started in 2008, our banks failed us and burdened the citizens of this State with huge levels of debt. A very small percentage of credit unions found themselves in trouble, but they did not cost the State anything. Today, credit unions remain as a bulwark against the exclusively profit-driven, investor-led model of financial institutions. While such institutions have an important role, we need that balance, counterpoint and opportunity for a community, volunteer-led, not-for-profit financial institution to serve local communities and individuals.

I represent a constituency that has 13 credit unions serving their local communities. They are an invaluable asset and it is time we, as legislators, stepped up to the mark and fully recognised their value and importance in the financial life of our communities. I expect many, if not all, Members to support the role of credit unions in the provision of financial services, but supporting institutions such as the credit unions requires more than fine words and praiseworthy phrases and a general feeling of overall support.

We, as legislators, have a responsibility to legislate to ensure the viability of small, medium and large credit unions. It is easy to say we support the credit unions, but we only support them if proportionate and appropriate legislation is in place. In that context, I commend this Bill to the House.

Deputy Michael Fitzmaurice: I commend Deputy Harkin on bringing this Bill forward. I know she has put an enormous amount of work into it. Credit unions are the life and soul of many rural areas from which Bank of Ireland and some of the other banks have absconded, including rural areas and small towns such as Glenamaddy, where once there were two banks and where St. Jarlath's Credit Union, which was known as Glenamaddy credit union, is the only thing; or Ballyhaunis in County Mayo, which is a fairly big town. The credit unions have tried to step up to the mark, but their hands are being tied by the Central Bank.

In some cases, credit unions have been forced. One can dress it up whatever way one wants. Some will say they were not forced, but with the regulation that came in, it went from voluntary people trying to run the credit union in different parts of the country to being more professional and tougher to run. I agree with Deputy Harkin about putting a body together to watch over the rules of the Central Bank. Many credit unions, as the Minister will be aware, have a good few quid in them, but the problem is that it is costing them money to hold that money and they are struggling to get some of it out with all the different regulatory systems.

Many credit unions have gone into the debit card, as has been talked about earlier, but sadly they seem to be reluctant to put in pass machines around the credit unions. It would be good if

with community involvement along with credit unions, one could put in a hub system where the likes of Bank of Ireland had fairly strategic buildings with a post office, credit union and other necessity-type operations in those small towns.

We also need to remember the farming community. With the banks, everything is nearly on-line. With due respect to all farmers, there are some who have never had a mobile phone and are finding it that bit difficult. When one goes into a bank, compared to many credit unions where at least someone will say hello, it is a machine one has to look at to lodge or take out money. In fairness to many of the credit unions, they have made an effort to have a person who, if he or she sees someone coming in who is rummaging and a bit flustered, will go up to that person and settle him or her down and give him or her the opportunity.

Deputy Harkin touched on what happened when this country was hitting the rocks. I remember the former Minister, Michael Noonan, in the Minister of State's position saying we had to put a certain amount of money aside for the credit unions. They did not use it because they were being run pretty efficiently. They covered anything they needed to do, which was not what the banking system did, as the people of this country know well.

We have to move credit unions on. Some of them have come together and it is about the turnover in the books and, as Deputy Harkin spoke about, the amount of liquidity or money in, bar what one can let out. They should now have the same facilities as banks. If credit unions wanted to go into the different schemes the Government brought out under Covid, they should be brought into them or given the opportunity if they want to take them up. Whether people like it or not, credit unions are going to be the bank of rural Ireland right around this country because the rest of them have upped sticks and gone. I ask the Minister of State to give credit unions the opportunity to provide the same types of loans, including for land or houses, as the banks. They are doing it on a smaller scale at the moment but the liquidity situation is crippling them.

Minister of State at the Department of Finance (Deputy Sean Fleming): I move amendment No.1:

To delete all words after "That" and substitute the following:

"Dáil Éireann resolves that the Credit Union (Amendment) Bill 2021 be deemed to be read a second time this day nine months, to allow for the progression of the Review of Policy Framework which is at an advanced stage and for such progression to be taken into account in further scrutiny of the Bill."

I welcome Deputy Harkin's Private Members' Bill because I firmly believe that we both share the objective of strengthening and expanding the credit union movement. Since I entered office 15 months ago I have been working closely with the many stakeholders in the credit union sector to deliver the review of the policy framework for credit unions as set out in the programme for Government. I am pleased to inform the House that this work is nearing completion. I hope to update the House in the not too distant future of the Government's plan to support the credit union sector to enable it to thrive.

The credit union movement is one of the most valuable assets we have in our society. Credit unions play such an important role in the economy, with over a third of the unsecured lending market in Ireland, over €20 billion in assets, a branch footprint of over 400 offices across the country, millions of members and an unrivalled reputation. Credit unions have been at the cen-

tre of local and workplace communities for over 60 years, tailoring their products and services to match their members' needs. The movement has earned the number one spot for the best customer experience in Ireland for five consecutive years, rated first by consumers for value and loyalty. The €5 billion in loans right across Ireland is community banking in its truest form.

It is important to acknowledge the Taoiseach's decision to create, for the first time ever, a Minister of State with responsibility for credit unions to head up an ambitious review of credit union policy. This demonstrates clearly that this Government wants to see the sector thrive and expand. Credit unions hold almost €17 billion worth of people's savings. As a Government, we always have to put the public first and protect their well-being and their savings. Since entering office I have made good progress to help to support and deliver meaningful reform and to deliver on Government commitments. I am currently developing policy proposals that encompass the views of a large sample of stakeholders from across the sector. We are considering submissions made by the representative bodies and recommendations from two detailed reports produced by the CUAC. The Department is also considering the feedback from extensive stakeholder engagement which has been carried out as part of the review. In June and July I met three representative bodies, the Registry of Credit Unions, RCU, the CUAC and four collaborative ventures. We also met a number of credit union service providers and received an analysis from the CEO forum of the credit unions in relation to other markets outside the State. In total I have held 23 stakeholder meetings with the credit union sector so far this year. Well over 100 proposals are being considered in the Government review. They have come from a wide range of stakeholders throughout the credit union movement. I also brought through legislation to give credit unions the discretion, for the first time ever, to convene wholly or partly virtual annual general meetings last year. The new measures were introduced in response to public health guidelines restricting gatherings. The credit institution resolution fund levy and the credit union stabilisation levy have been reduced in the last year. Collectively these levies have been reduced by 56%, representing a €6.7 million per annum saving for credit unions. Lastly, we completed legislation to enable the wind-down of the credit union restructuring board.

The Government's review is now at an advanced stage. My meetings with the sector since I came to office have allowed me to gain further insight into collaboration and business model development. I came away from these meetings with a renewed belief that enhanced co-operation is essential for the future of credit unions, particularly in relation to growth in lending. I recently attended the launches of an agri-lending product and a retrofit lending product, both developed by a collaborative venture among credit unions. Similar projects have enabled the launch of two funds to lend to approved housing bodies, AHBs, for social housing. Every credit union in Ireland can invest in those funds. All of this makes clear the need to extend the credit unions' reach across Ireland. We need credit unions to get more people using their facilities. To do this there needs to be further collaboration and harmonisation on the products that credit unions offer. It is good to see credit unions offering current accounts, debit cards and ATMs. I see great potential here if they continue to integrate these products with other financial services which their members use. This will allow them to grow their market share. I would also like to see credit unions expand more into the mortgage and insurance markets and to increase their student loans. Recent bank branch closures offer them a huge opportunity to reach new customers. As some Deputies have already said there are some towns, including in my own county, where the credit union is the only financial institution left standing. I encourage credit unions to engage more with local community groups and voluntary and sporting organisations to increase their lending which is in keeping with their ethos and social value to the community.

I intend to issue proposals emanating from the review for consultation with stakeholders shortly. This consultation will involve meeting with representative bodies and other stakeholders, a commitment I made in my recent engagements. Potential legislative amendment will be considered as part of the review. We have heard some very important and constructive suggestions here today. However, my engagements have highlighted that there is no firm consensus on the desired legislative change which would assist in solving the financial challenges facing the sector. As has been mentioned already, some credit unions in parts of the movement are in favour of this legislation but others are not supportive of some of what is being proposed here today. I do not want to raise unrealistic expectations about the potential impact of any such change, if it were approved. Legislative amendments to the policy framework will not solve the financial and business model challenges arising from the low interest rate environment, muted credit demand, strong savings growth and high operating costs. As Minister of State I have made a commitment to work to strengthen the credit union movement but policy change is not a panacea. Representative bodies, collaborative ventures and individual credit unions must work together to lessen fragmentation, provide strategic direction and leadership and drive business model change.

Regarding Deputy Harkin's Bill, it is important to remember that the Central Bank is independent for good reason. As a Government, we always have to put the public first and protect their well-being and their savings. In its role as regulator, the Central Bank must be allowed to discharge its duties in an independent manner free from potential political or sectoral interference. Today's Bill assigns the Minister a role in setting a strategic plan for the sector, with the Central Bank reporting annually to the Minister on this plan. The Minister for Finance, Deputy Donohoe, and I believe it is not appropriate for the Minister for Finance to set out a strategic plan for the development of the movement. This is a matter for the movement itself and it needs to step up and increase its lending, reduce fragmentation and develop more collaborative projects. It is not for the Minister to decide on an appropriate future. We can assist and support but it is a matter for the credit union movement, in the first instance, to decide on its future.

I wish to respond briefly to some of the points raised thus far. I have listened carefully to what Deputies have said about services that are approved and the fact that if credit unions want to provide a new service, notwithstanding the fact that the service providers may already be regulated to do their end of the work, the credit unions must get separate sanction from the Central Bank. I take that point on board and it will feed into the consultation that is happening at the moment. Reference was made to the removal of certain requirements relating to members' funds, with the reserve requirements relating to members' funds to be cleared by the Minister. The last thing the Irish people want is politicians deciding the reserve ratios for financial institutions in this State. In fact, political interference would be the worst thing to happen in this area. We have a different point of view as to whether the Minister should have a role in this area. The common bond has been mentioned to ensure there is no overlap. In parts of Dublin city and in other towns, five credit unions can serve the same street, so there is massive overlap in relation to the common bond. While it is intended and introduced for good reason, in its own right, it creates a lot of operational difficulties, which we will address as part of the consultation process.

Regarding regulation and the cost of it, the banks have to pay 100% of the costs of their regulation but it is Government policy that credit unions would only pay 50%. I note Deputy Harkin's comment that the future sustainability of credit unions is at risk. We all want to work with the credit union movement to grow its business and lending in the future.

Acting Chairman (Deputy Kathleen Funchion): Deputies Connolly and McNamara are sharing time. They have five minutes each. Is that agreed? Agreed.

Deputy Catherine Connolly: I thank Deputy Harkin for the work she has put into this Bill, which I support. As the Minister of State outlined, I accept there will be issues to be teased out regarding the role of the Minister. We would all be very sceptical of that and the common bond.

The essence of the Bill is to increase the services a credit union is allowed to provide. It refers to a policy committee, which is advisory, and other miscellaneous changes that are important. We are back at the stage again where we have what I call the nine-month pregnancy adjournment. Usually, a pregnancy is something wonderful and we look forward to the birth of a lovely baby at the end of it, but in my time, in this Dáil that has taken on a whole new meaning. It is a method of delay to ensure we do not get something, and I have a difficulty with that. I am sure people will have a difficulty with me using the pregnancy analogy; however I cannot but when I hear about a delay of nine months and then the Bill goes off into wonderland.

As Deputy Fitzmaurice stated, a lot of places simply have the post office and the credit union. Today, we are looking at credit unions, but we could easily be looking at post offices. Is it not extraordinary that the two financial institutions that have kept the country going, and kept us going, are struggling and reliant on politicians to bring motions and various amendments when all the resources are on the Government's side? We constantly say we have to change and there is no going back. The banks let us down. Not alone did they let us down, but they cost us billions of euro and we have lost trust.

Let me declare a conflict of interest. I am sure all of us have a conflict of interest. I am a proud member of a credit union. I have both shares and a loan. The credit union has been with me throughout my life as a struggling student and, later on when I was lucky to have a series of jobs, it has kept me going. I use the credit union for general elections. I am a proud member and I hope I can give back to the credit union now. Credit unions have given to all of us. We are now in a situation where they are struggling. We have any number of reports. I thank the staff in my office for their work on this. We had the establishment of the Commission on Credit Unions in 2011, more than ten years ago. The commission reported in 2012. There is a report by the credit union advisory committee, CUAC, the review of the implementation of the recommendation of the Commission on Credit Unions 2006, the Oireachtas joint committee's report on the review of the credit union sector in 2007 and the CUAC implementation group final report in 2018. We are waiting on the report by the Minister of State, which was imminent in September. When will the report be completed and will it be published? That information would be helpful.

Credit unions operate on a community-based volunteer system. It is extraordinary because, in a sense, it is a contradiction, but not really, because that is how the country is run. Credit unions are run on a voluntary basis in a professional manner by committed people and they have served us well. Surely it is a model to learn from, look at and work with so we can improve it. At the very least we should allow them to increase the number of services they provide.

We had the withdrawal of Ulster Bank, of which I am a customer, and KBC from Ireland. There is less and less competition. All the language of neoliberalism calling for more competition has in fact led to much less competition. We are back relying on the basics – the struggling post offices and the credit unions - without any obvious help. I realise that the Minister of State made many positive comments about credit unions in his speech and that he backs them, but

positive words only go so far. We must learn that we can never go back again in this country. I say this like a broken record. We need transformative change. Part of that transformative change is the credit union based on an ethos that is for the community. I accept credit unions are not perfect and regulation is needed, but if the regulation is a stranglehold on them then we need to look at the type of regulation. While not reducing the efficacy of the regulation, we need to look at how that fits in to the community model and the ethos behind credit unions.

I hope the report that is imminent will be the start. The Minister of State might tell us if he is going to publish it. It looks like the Government has the votes to get the nine-month delay and that it will be another nine months before we can begin to bring the transformative change to ensure credit unions are an essential part of the solution, as are post offices and local industries.

Deputy Michael McNamara: I thank Deputy Harkin for preparing the Bill and for the opportunity to discuss the historical role of credit unions and the role that they can play in the future, which is even more important. The timing is fortuitous from my perspective, as I attended an event last Friday night to celebrate 50 years of Derg Credit Union, which is the credit union that covers the area in which I live - Scariff, over to Broadford, and down to Killaloe and Ballina. I will not thank the individuals who were involved in setting up that, but everybody in the community knows who they are and they are indebted to them for the role that they have played in the community over 50 years. They provided money to people who could not get money anywhere else. The money had a useful social function in keeping people away from money-lenders, but also in starting small businesses and getting people off the ground when they could not access funding. The credit union still has a hugely important role to play in that regard.

I was flabbergasted to learn that Derg Credit Union now holds €33 million. When I look at the community that I live in, I see what the €33 million could do if the credit union was able to invest, but it is not. Credit unions have a significant difficulty. The main correspondence that I get from people in Clare, not just from the Derg Credit Union area, but across the county, is complaints that they have been contacted to take money out of the credit union because it is incurring a cost in storing the money. All the money is in the control of community-minded people who want to spend it on something that could give a financial return but also a societal return.

Helene McManus, the president of the ILCU, was at the event and she spoke about housing. A way must be found so that instead of having vulture funds coming in from abroad, picking the bones of a young generation, those savings of perhaps a slightly older generation, but from the same communities, can be put to good use and provide gainful accommodation. The investment will provide a financial return. The money is safe because the vulture funds would not spend all this money on housing in Ireland if they did not think it was secure and it would not provide a return. There must be a way. If the Minister of State is going to put this Bill back for nine months, I urge him to look at this in particular. I know he has acknowledged the role the credit unions play throughout the country, including in his own area, but we need to see how this money can be harnessed, in the way that it has been in the Sparkasse system in Germany, which is not dissimilar to our credit unions.

I wish to turn to another part of the Bill, which is bureaucracy. There is a need for oversight, but there is a big difference between oversight and strangulation. To get a €2,000 loan for a community defibrillator group, the following were required as underwriting requirements: a comprehensive business plan, and detailed financial projections appropriate for the scale and complexity of the loan. They must be provided to the credit union before it grants the relevant

loan. The comprehensive business plan should include the following at a minimum: an executive summary; a description of the business; a market analysis of the current sectoral market positions; staffing and operations, financial projections, including key assumptions, profit and loss accounts; and balance sheets and cash flow projections for three years. That is for a loan for a defibrillator; it is not to build the national children's hospital or the national maternity hospital. If we had that level of oversight for the national children's hospital, we might not have a huge hole in the ground at the cost of billions to the Exchequer. We do not have that oversight because Ireland has a great ability to have a huge level of bureaucracy and oversight for the little people, who are spending small amounts of money, but for the big people with large amounts of money, the attitude is "Ah sure, they know better". That is the way the Civil Service, and Ireland, operates. That has to change because people have to be allowed to provide something like a community defibrillator without going through massive amounts of rigmarole. There has to be appropriate oversight but, equally, people have to see that the oversight and the system is fair. There has to be oversight for the bigger projects too. Maybe some of this bureaucracy could be better directed elsewhere in the State rather than towards some of what is required of credit unions. I am not saying there should not be oversight. There should, but it should be appropriate. Above all, we need to harness the funds available to credit unions and put them to use for the benefit of our society. Nobel economics prizes have been won for microfinancing around the world. This is an example of microfinancing we desperately need in our communities in Ireland.

Deputy Pearse Doherty: I thank Deputy Harkin for bringing this Bill before the House. In a time of pandemic and economic downturn, the credit union movement has served the local needs of the communities within which it is embedded. We all agree that credit unions are trusted, visible and they understand what makes and strengthens communities. Just this month, credit unions maintained the top spot for best customer experience at the customer experience insight awards for the seventh year in a row. They hold this position among the Irish people because they treat their customers and members with respect. They respond to their needs and their circumstances and, with more than 300 credit unions throughout the island, one in two people in Ireland has a credit union account. It is a movement that places people above profits, benefits its members not its shareholders, and is embedded in the community.

During the pandemic, credit unions stepped up and served their members. The ethos of the credit union movement should be contrasted with that of the commercial banks, which used the public health restrictions as an opportunity to close down branches in our communities negatively impacting customers and communities that are remote, lack decent access to broadband or require assistance in adapting to digital services. Credit unions, in stark contrast, have remained accessible and responsive.

In May, the State's largest moneylender, Provident Financial, withdrew from the Irish market. The immediate reaction of the credit union movement was to remind people that credit unions provide affordable and ethical loans that meet the needs of those in need of credit, unlike high-cost credit providers, such as moneylenders, who are permitted by the Government and the Central Bank to charge annual percentage rates, APRs, at an eye-watering 288% when collection charges are included. My legislation to cap the interest moneylenders can charge, which is currently before the finance committee, was introduced in the knowledge that credit unions can serve our communities through the provision of affordable and ethical credit, but only if they are supported and not held back.

It is long past time we unlocked the potential of the credit union movement. Its viability

and long-term existence are at stake. Communities need credit unions to thrive and not merely exist. Either their decline can be managed or they can be empowered to thrive and increase their footprint in the financial services market through increased products and services. That begins by addressing the issue of under-lending. With an asset base in excess of €19 billion, credit unions have the potential to increase support significantly for communities, customers and businesses. That includes the ability of the credit union movement to support and extend credit to increase social housing stock, since credit unions hold up to €900 million of finance, through social housing and the retrofitting of more than 500,000 homes by 2030. In September, the Central Bank approved the establishment of the credit union approved housing body fund that will see an initial deployment of €200 million over the next 12 months. While this is welcome, so much more can be done to unleash the potential of the credit union movement so that it thrives and not just survives.

The provisions in the legislation before us relate to specific issues in credit union policy and regulation. There is a need for the Government to adopt a comprehensive credit union policy and agenda for reform. At present, the Government does not have one, despite commitments in the programme for Government to enable the credit union movement to expand and grow. It is now more than two-and-a-half years since the final report of the Credit Union Advisory Committee, CUAC, report implementation group. That was published in January 2019 and there has been no movement on any of its recommendations. That is simply not acceptable. I am also aware that the credit union movement submitted a comprehensive and extensive set of proposals to the Department of Finance and to the Minister of State in February of this year. Has he even responded to that set of proposals? If not, when will he?

The Government's approach thus far has been slow and piecemeal. It is time that any reforms of the credit union sector are done in a comprehensive manner. Deputy Harkin has sought to advance the cause of the credit union movement with this legislation and give voice to the need for reform. I commend her on her work in this area. Sinn Féin will support the progression of this Bill to Second Stage. The Minister of State should not use the tactic, over and over again, of stalling legislation by placing a stay of nine months on it. He has done it a number of times with legislation I introduced that was focused on consumers. However, on this legislation, we have some reservations about elements of the Bill that require further scrutiny. That is why it should go to the next stage, which involves further scrutiny. There is a diversity of opinion within the credit union movement, which was made clear, for example, in the policy paper on the common bond published by CUAC in December 2017.

We want to see the credit union movement strengthened and united through comprehensive reforms. That is where it is incumbent on the Minister to act. We also have concerns about section 6 of the Bill, where the wording is unclear on the aims and objectives in giving sites authorisation under financial services legislation without specifying the legislation in question. However, these issues and other provisions can be scrutinised on Committee Stage together with the broader health and direction of the credit union movement.

It is now time for the Minister of State and his Department to come forward with a plan for the credit union sector, one that will strengthen it and the communities it serves. He should not delay this legislation moving to the next stage. It is an important contribution to this debate and it will inject a little energy into it.

Deputy Martin Kenny: I commend Deputy Harkin on bringing this legislation before the House. The credit union movement is at the base of many communities throughout the country.

Credit unions do tremendous work. Not only are they trusted, many communities would not be able to survive without them. They have made major commitments and a massive contribution to large parts of rural Ireland, especially when the credit union was there when other facilities were unavailable.

We all acknowledge that during the boom there were a couple of issues with a small number of credit unions, including regulation, but that has been ironed out. As is often the case, over-reach has happened. When work is to be done to bring regulation into place, especially when it comes to movements like the credit union, the real pressure is put on them rather than on other places it should be put. That is the problem we have got.

I will give the Minister of State an example. I spoke yesterday evening to a woman who works in a credit union. Her brother-in-law is a small builder with a site he wants to build houses on, but he cannot get the money from anywhere to start the site and get a bridging loan to build those houses. This woman has spoken to people in her credit union who want to lend him the money but the regulations will not allow them to do so. We have this problem throughout the country, with people who want to do stuff the Government is telling them they need to do. The housing crisis is at the centre of that. So much more could be done if we could unlock the potential of the credit union movement and put those finances in place to build houses and homes for people throughout the country. The Minister of State may nod but we have been looking at this issue for years now. We are not getting any action and action is what we require. To kick the can down the road on this for nine months is no good to people who are waiting to get a home, especially when they hear that the credit union has money to put finances in place to provide those homes yet Government legislation and regulation is preventing that from happening. We require action immediately.

We also know the credit union does an awful lot of work for people in providing small loans when they and their families are under pressure at Christmas and other times, which keeps them out of the clutches of moneylenders. We need to support what Deputy Harkin is trying to do in providing for the credit union movement to help people and communities throughout the country.

Deputy Chris Andrews: I commend Deputy Harkin on her work in introducing this Bill on credit unions. I also commend the members of credit unions on the work they have done in the community over the past 60 years. They have witnessed high levels of unemployment, emigration and a city in which poor housing is rampant but they have kept communities together. As the Minister of State with responsibility for credit unions, he has done a great job listening to credit union representatives, but the time for listening is over. The time for kicking the can down the road is over and we need action. There are clear commitments in the programme for Government to support the credit unions. The Minister of State has been in government for 16 months now. We are still waiting for action. If he does not want Deputy Harkin's Bill, then where is the Government's Bill?

Credit unions are delivering an important service to the local community in Ringsend, Crumlin, and Pearse Street. However, by 2030, some of the smaller credit unions will be gone, unless they get support from Government. If they go, this will have a significant impact on many people. Our banking system is effectively down to two and a half banks, which is the same number we had 20 years ago. The banks' working model is to close branches. Post offices are closing. Donnybrook, for instance, has no post office. There is a need for credit unions, now more than ever. Many people to whom I speak, many of whom are on decent incomes,

cannot get bank loans because they are financially powerless. Credit unions support this profile of person. The Central Bank of Ireland is doing what it is required to do by legislation. The Central Bank is not the stumbling block; the legislation is. We have to change the legislation.

Deputy Patricia Ryan: I too want to thank Deputy Harkin. As a long-time member of a credit union and an advocate for credit unions, I am pleased to have the opportunity to speak on this Bill. Credit unions are a model of community banking that we need to support in every way we can. The commercial banks are turning their backs on rural Ireland. We must equip credit unions to bridge that gap. The Credit Union Act 1997 limits the role of credit unions to accepting savings and providing loans. They may seek approval from the Central Bank of Ireland to provide limited additional services. The list is outdated. It needs to be expanded, so that credit unions can continue to grow for the good of local economies and its members.

This Bill will allow credit unions to provide a greater range of financial services to its members, including current accounts. This would be a great shot in the arm for towns such as Monasterevin and Kilcullen, both of which recently lost their Bank of Ireland branches. Although that is for another day, it is an absolute disgrace. This Bill will also provide for the establishment of credit union policy committee. The purpose of the committee would be to examine the impact of Central Bank of Ireland policy on credit unions and provide feedback to the Central Bank. This is a vital reform if we are to strengthen our credit unions. Credit unions exist for the benefit of their members and should be given a role in addressing our climate change crisis. They should be used as a vehicle for low-cost loans to help families to install renewable energy solutions, which will save them money in the long run as well as helping us to deliver on our climate commitments.

Deputy Pa Daly: I commend Deputy Harkin on bringing forward this important Bill. I support it going to Committee Stage and allowing for further debate because it gets to the heart of the difficulties facing our credit union movement. I also commend the movement for working so hard and so professionally in their submissions to suggest many of the policy solutions causing difficulties for them and their thousands of members across the island. I do not have to list the many benefits credit unions have brought to Irish life, from allowing people who are not accommodated by the mainstream banks to access loans and mortgages to its commitment to maintaining hundreds of jobs in our town and village centres. Towns such as Castleisland, Killoeglin and Causeway were abandoned by court services and by mainstream banks, but continue to be serviced by credit unions. During lockdown, the only life in some town centres was in the queue outside the credit union.

I welcome the amendments to include the provision of mutual services and the provision whereby the Central Bank of Ireland would be obliged to seek and obtain consent of the Minister for Finance when prescribing minimum regulatory reserve requirements. The current ratio of 10% of the assets is much more than what is required for high street banks and credit unions in other countries. Capital requirements mean that the sector has had to compete with banks with one hand tied behind its back. The credit unions lost millions of euro to mainstream banks as a result of the capping of deposits.

Discrimination in favour of the main banks has to stop. Obliging the Central Bank of Ireland to have regard to the common bond of other credit unions must also be discussed on Committee Stage. I am happy to support our credit unions and support this Bill on Second Stage.

Deputy Ruairí Ó Murchú: I thank Deputy Harkin for this necessary work and for the

opportunity to speak about the necessity of our credit unions. It is in the public domain how hamstrung the credit unions are at this stage. We need Government to step up to the mark. We have heard about the multiple reports that have been done. We all know what needs to be done. We all accept the situation we are in. We know that there needs to be an increase in the products and financial services that credit unions are able to provide. We need that so we can further facilitate the community; our major private and public housing issue; and so that necessary action can be taken on the environment and retrofitting.

I requested a meeting with Dundalk credit union in the past while. In fairness, it is probably due to how busy I am that we have not had the meeting at this stage. I had a worry at one stage, particularly when governance difficulty levels meant that many smaller credit unions were subsumed into the larger ones. My fear is that local knowledge will be lost. Local credit unions would say, “We need to help this person out, because this will be a difficult Christmas and if we do not do that they will go straight to the moneylenders.” That is where Government inaction has been an abject failure. That needs to be addressed.

Deputy Pearse Doherty spoke earlier about the APR of up to 288%. This is wildly wrong. Since Provident Financial left the Irish market, the credit unions have said that more people have come to them. They generally try to facilitate them, using whatever flexibility they can. There are mad situations where the money moneylenders are getting is literally drug money. The drug money is put back on the street. People then find themselves in really difficult situations, possibly having to pay a drug debt of a family member. That money ends up adding to this pot. This is a completely ridiculous situation. In most cases I generally advise people not to pay this money, because that opens the tap. However, it is easy for me to say that to them because I am not in that situation. This is where our credit unions have stepped up to the mark. We need to ensure that they are given a model in which they can survive into the future. They are a necessity. This is not to say, however, that we do not need to deal with the wider issues in relation to the issues I brought up. The Minister of State and his Government have the power to change things. We need action as soon as possible.

Deputy Martin Browne: I also commend Deputy Harkin on bringing this legislation to the House. In my constituency of Tipperary, there is great faith in our credit union system. That feeling is replicated in communities throughout the country. The regard with which our credit unions are held is quite distinct from that of banks. That is not just pure luck; it is because credit unions put people before profit. They are involved in communities in which the branches operate.

Credit unions do not answer to faceless shareholders. They answer to their members in the communities that have made them what they are. Credit unions also look to the needs of people when other financial institutions just consider the probability of having a customer. If somebody needs an emergency loan, the credit union is there for them. If somebody wants help with financing the refitting of their homes, most of the time, they go to the credit unions. It is not just households that do this. Small SMEs take up those kinds of loans as well and they have benefited from credit unions, as have our communities.

With an asset base of €19 billion, there is immense potential to enhance our communities and help them to prosper. This ranges from the potential of having a positive effect on the provision of social housing to arranging a way to empower localities.

One fundamental difference between our credit unions and the banks is the banks used the

Covid-19 crisis as an excuse to close branches across the country. In Tipperary itself, Cashel, Cahir, and Templemore were the latest to see their branches of Bank of Ireland close to the detriment of their customers. We did not see the credit unions taking that cynical approach. Instead, they lived up to their community-centred spirit and remained accessible to the public.

Among the measures included in this Bill are provisions to allow the credit unions to provide a greater range of financial services in a more streamlined way. I look forward to seeing this being analysed further, as the Bill goes through the Houses. I will support this Bill and look forward to further examining its elements as it progresses.

Deputy Sorca Clarke: I too commend Deputy Harkin for her time and effort and bringing this before the House. Credit unions have for generations been a valuable asset to the constituency that I represent of Longford-Westmeath. That relationship has been built up over time, over trust, between businesses, families and community groups. That is reflected in the high regard in which credit unions are held. A core part of that relationship and the high value is simply the way the credit unions go about doing their work. In my constituency, where we are seeing consistent branch closures, that is going to become increasingly important.

11 o'clock

To ensure that continues, regulation of credit unions by the Central Bank must be carried out in a way that is appropriate and protects that community-based ethos.

While I acknowledge the ongoing policy review being carried out by the Department, we need action and not words at this point. Many potential credit union customers live in a very different financial reality from even this time last year. We see that in the growth of unlicensed, unscrupulous and illegal moneylenders who prey on the financially vulnerable and suck them into an arrangement whereby a small debt also equals threats, intimidation and an element of control that causes profound suffering and anxiety.

If someone happens to have less access to credit or cash, he or she is essentially penalised for being poor, whether that means needing to pay car tax in quarterly payments or for a 20 litre drum of oil instead of a full tank. That results in significant additional costs for those who are in a position whereby they less able to bear them. It is grossly unfair. Credit unions have a very valuable and important role to play in situations like this, and that needs to be reflected in fit-for-purpose legislation to ensure growth can continue to meet the increasing demand.

Deputy Sean Sherlock: At this stage of the proceedings, where further down the speaking slots, it allows time to read a Minister of State's speech and parse the words. In supporting this Bill, in the same spirit as we have always done, we would continue to support any initiatives that come before the House in respect of highlighting the continuing important presence of credit unions in our towns and villages throughout the country.

In proposing an amendment to the Bill, the Minister of State states that it is deemed to be read a Second Time this day nine months to allow for the progression of the review of policy framework, which is at an advanced stage and for such progression to be taken into account in further scrutiny of this Bill. At face value, it would appear that he is seeking to engage with the proposer of the Bill and, pending the review, see where stands the Bill.

However, when I quote from his speech, I am a little bit disturbed by some of the words, which suggest that the contrary is the case. He started by stating, "The potential legislative

amendments will be considered as part of the review”. The key point is his statement is:

However, my engagements have highlighted that there is no firm consensus as to the desired legislative change which would assist in solving the financial challenges to the sector. I do not want to raise unrealistic expectations about the potential impact of any such change, if it were approved.

I am long enough around the House, including having served as a Minister of State, to recognise the coded language in that. That suggests that the Government has no intention whatsoever of promulgating this Bill. It may be that the only exercise if the Bill is to succeed is that the review has to be fast-tracked in a way that involves engagement with all of the stakeholders. Even if the pregnant pause, to use Deputy Connolly’s expression, that has now replaced the guillotine is to be implemented as a tool, it is a coarse tool to use not to allow legislation to proceed to Committee Stage.

However, if the one thing that comes out of this is a fast-tracking of the review such that the stakeholders feel that they have been meaningfully engaged with, then that might not be such a bad thing. It is hard not to be cynical, however, because the Minister of State said, “I hope to update the House in the not too distant future of the Government’s plan to support the credit union sector”. There are too many ifs and buts. The language is nebulous.

We want concrete actions in respect of a sector that is vital to the functioning of this society. There are 3.6 million credit union members on the island of Ireland. There is €16.38 billion in savings and €19.28 billion in assets. I could go on. Credit unions have been consistently voted the best organisations for customer experience for the past seven years.

Credit union stakeholders are in and out of this House, through the committee structure, on a regular basis. What the Minister of State is hearing from all of us is a genuine plea to Government to engage with stakeholders in the credit union sector so that credit unions can lend productively within their communities. It is most patronising for him to come into the House and say:

I would encourage them to engage more with local community groups, voluntary and sporting organisations to increase their lending. Its in keeping with their ethos and social value to the community.

I am speechless at that remark.

The volunteers in credit unions know exactly what their ethos, mandate and mission are. They are doing this day in and day out. They are seeking to lend. However, now the very ethos that underpins the credit union movement is being hampered by regulatory overreach where, in certain circumstances, the Central Bank now controls whether the credit union can pay a dividend. This sticks in the craw of every reasonable and rational credit union member that ever was, myself included.

Dividend restrictions on credit unions by the Central Bank have, by stealth, undermined the ethical basis through which credit unions were created. There was a time when Fianna Fáil would have stood up to the Central Bank on issues like this. There was a time when Fianna Fáil would have pushed back against the Central Bank on this. The way to push back against the Central Bank on this now is to put in place a proper policy framework so that credit unions can realise their full potential throughout Ireland and within the very communities that we rep-

resent. I do not know what the *modus operandi* of the Central Bank is, but it is high time that we reach a point where it and the Department of Finance pull back a little and consider the potential of the sector.

Given the stark reduction in the number of credit unions throughout the State, there is the danger of an existential threat to their very existence in some of the communities mentioned here today where banks have gone to ground. There is no oversight of the Central Bank by other central banks in respect of the regulation of credit unions.

I reiterate the point about dividend restrictions. There is no other country in western Europe where there has been transformational changes in governance in credit unions. Those involved are volunteers who have gone through a process and have done everything that has been asked of them in terms of governance and meeting requirements. It is time to give them a fair chance, take the foot off their necks and let them thrive.

Deputy Richard Boyd Barrett: I thank Deputy Harkin for bringing forward this Bill, which we are very happy to support. When the for-profit banking system drove this economy over a cliff, along with its developer friends, the Government moved heaven and earth to prop it up. Emergency legislation was flowing like confetti. It involved late-night sittings, huge urgency and €60 billion to keep them going. As for how they thank us, Ulster Bank, although not a beneficiary of the bailout, it got bailed out elsewhere, is upping and leaving, and the other banks, the pillar banks, are shutting down branches left, right and centre. We have the highest interest rates in Europe. There is a general disregard for the public, for any social objectives and for any objective other than the bottom line as far as they are concerned, and yet we did everything to sustain them, as previously we had done everything essentially to facilitate their racing greed with the dire consequences that had.

In contrast, there is a lack of urgency in terms of supporting credit unions and their members. Credit unions have completely different, absolutely benign objectives to serve their members. They are not about profit and instead are about trying to achieve social and community goals. They are the model of what banking should look like, not for-profit banking. Of course, in my world, we would scale up the model of the credit union to a full-scale publicly and democratically run banking system and remove the for-profit banking system, which in my opinion has failed us. While I doubt the Minister of State would necessarily endorse that socialist aspiration for a fundamentally different type of banking model, the least the Government could do is show the sort of urgency it has shown for the for-profit banking system in terms of supporting the credit union movement.

It seems we have had this debate repeatedly for years. Year after year, they have their briefings and ask us to put forward these asks Deputy Harkin has put forward in the Bill to Government. It is always tea and sympathy and lip service but not much in terms of advancing the requests of the credit union movement, namely, understanding that credit unions are fundamentally different, that they have to be treated differently from the for-profit banking system, and that the failure to do so threatens their very viability; that they be allowed increase the level of services they make available to their members; and that we would have, as the Bill proposes, a credit union policy committee that would look after the interests of the credit union movement and ensure Central Bank regulations were not such that they would threaten the viability of credit unions but would fully understand the need to protect the ethos of the credit union movement.

As other Deputies have suggested, while I note the Irish League of Credit Unions welcomes the Minister of State's review and is glad that review is happening, moving from the review to advancing the requests the credit union movement is making needs to happen as a matter of urgency. It has been asking for a long time and the Minister should show the same urgency as was shown to the for-profit banking sector.

I heard the Minister of State, Deputy Fleming, say in terms of one of the asks in this Bill that it would be inappropriate for Ministers to set the reserve ratios for credit unions. As I understand it, the Bill is not saying the Minister should set them but rather the Central Bank would have to check in with the Minister in terms of the setting of those ratios, that there would be an opportunity for the credit union movement via the political system to question the imposition of certain regulations, in this case the regulations around ratios, on the credit union sector where the regulatory excess of the Central Bank in imposing on occasion more excessive regulations than it imposes on the rest of the banking sector is threatening and inappropriate for the credit union movement. That is what the movement is saying and the Minister of State's response is inadequate. It is not about saying politicians should set the minimum reserve requirements but that the Central Bank should check in with the political system and there should be an opportunity via the political system for the credit union movement to have its voice heard in these matters. Its voice has not been adequately heard and that is what it is asking for.

The importance of the credit union being a fundamentally different animal cannot be overstated. We need a particular type of regulation for the for-profit banking sector because it is out to make profits and, therefore, to put it bluntly, it cannot be trusted. The State needs to keep a close eye on it because its drive for profit leads it to do things which can drive, and have driven, us over a cliff and can have very damaging impacts on society, communities and economies. The difference with the credit unions is they do not have those objectives. That does not mean they do not need any regulation at all, but fundamentally they are about trying to contribute to the well-being of society. It is a fundamentally different thing they are trying to do and it is inappropriate to impose on them the same kind of regulatory regime as is imposed on the for-profit banking system, particularly where it is excessive and threatens credit unions' very viability and gives them less entitlements than the for-profit banking sector to provide services for their members.

I strongly appeal to the Minister of State to support and progress this Bill. If there are particular technical or specific issues in the Bill he wants to amend on the next Stage, nobody would object to having a serious debate about that. The credit union movement is a responsible movement. It is a socially and economically responsible movement. I am sure it is happy to engage with the Government but let us move the Bill on and ensure we protect and develop the sector and give it the support it deserves.

Deputy Holly Cairns: I thank Deputy Harkin for producing this Bill, and the Independent Group for facilitating its discussion.

This Bill recognises the value of credit unions as volunteer-led community financial co-operatives and enables them to provide a greater range of services to members. Credit unions offer an incredibly important service in communities. We have one of the highest percentages of population who are members of credit unions globally. Irish people deeply value and use their credit unions.

Unfortunately, the legal and regulatory framework has not reflected this. There is a pressing

need for the type of reform outlined in this Bill. Not only should all Deputies support it but the Government should facilitate its passing as soon as possible.

Credit unions provide local services and help whole cohorts who would otherwise be financially excluded. I was only able to do a masters due to the support of the Skibbereen credit union. There are many more individuals and families who are dependent on the financial facilities offered. Credit unions also help migrants and vulnerable groups enter financial systems.

Credit unions are also more accessible, with branches in towns and villages. At a time when commercial banks are leaving the Irish market and the remaining banks are closing rural branches, credit unions have never been so important. Of significance for many people is that they will be guaranteed to meet a staff member and not be directed to a machine. All of this is possible because credit unions are part of a volunteer-led movement with principles of inclusion, shared benefits, and service to members and the community.

Unfortunately, current financial regulations fail to appreciate credit unions' function as co-operatives and the importance of the common bond. Instead, they have excessive limits on their services and potential.

Credit unions are actively increasing their provision of finance in the areas of SME business lending and mortgages. Many are ready to provide much-needed services to local enterprises and family businesses to help address our housing crisis. In doing so, they would increase their viability and benefit their members. It is a win-win situation.

However, they are restricted by the concentration limits in the 2019 regulatory requirements which put artificial and anti-business controls in place on how much credit unions can lend for these purposes. These artificial limits need to be removed. Then the credit unions can be overseen by supervisory and reporting tools rather than legislative barriers.

Moreover, Irish credit unions are subject to harsh capital requirements considering the profile of their balance sheets, international credit union frameworks, and the rules for competing financial institutions. This regime was brought in during the financial crash and has never been properly justified. The Credit Union CEO Forum and ILCU both have extensive reports highlighting this problem and suggesting more appropriate systems that reflect international best practice.

I recognise the Minister of State, Deputy Fleming's work and commitment to reform of the framework surrounding this sector. I encourage him to help resolve the specific topics I have raised in the meantime. The Credit Union (Amendment) Bill provides structures to deal with issues like these by not only resolving them but also creating an architecture to respond to matters as they arise rather than having to wait years for them to be addressed. It is exactly the type of process this sector should have, reflecting credit unions' role in Irish society and helping them to thrive. The establishment of a credit union policy committee would provide a vital connector between credit unions and the Central Bank by reviewing and advising on the impact of policy.

Complementing this are the provisions which allow for the return of that link between the Minister for Finance and credit unions. Currently, there is a disconnect between the Department of Finance, which has responsibility for credit union policy, and the Central Bank which is responsible for regulation but which has no remit to appreciate the credit unions' volunteer-led, democratic organisation. In his response earlier, the Minister of State attempted to represent Deputy Harkin's Bill as facilitating political interference in financial regulation. I think he

knows that is not what the Bill is about and he heard Deputy Harkin make that exact distinction. She is asking for an official ministerial role in the process to create checks and balances, not interference.

Deputy Marian Harkin: Yes. I thank the Deputy.

Deputy Holly Cairns: The Bill helps address this with the requirement the Central Bank obtains the consent of the Minister for Finance when prescribing the minimum regulatory reserve requirement for credit unions.

Also, the importance of the section that values the common bond is essential. The common bond is the priceless solidarity that drives credit unions' philosophy, ensures it is focused on the needs of members and helps protect its community. Crucially, the Bill proposes the Central Bank would regulate credit unions in an appropriate way that recognises them as volunteer-led organisations and community banking providers. They must be subjected to very clear and robust regulation. Nobody disputes that. It is something the sector seeks. However, credit unions cannot be treated the same way as commercial banks. This point cannot be overemphasised.

One of the most significant threats to the viability of credit unions is the regulatory regime. There seems to be an inequity between the treatment of the big players, namely, banks, vulture funds, and insurance companies, and the measures credit unions as local organisations are subject to. At a time when commercial banks are closing branches and withdrawing from the market altogether for profit reasons, credit unions are being restricted by limits on business and mortgage lending, a harsh capital regime, and liquidity requirements on longer term lending. While these particular matters must be resolved, there is a pressing need for larger reforms that enable and direct the Central Bank to regulate credit unions as financial co-operatives, not commercial banks. This Bill provides excellent structures developed with the sector that will provide long-term solutions and help ensure the viability of credit unions. If Deputies value credit unions, they must support this Bill.

I must express my frustration at the Government's response with another motion to delay a Bill from a member of the Opposition. We had the same two weeks ago with the Autism Spectrum Disorder Bill being pushed back by a year. Previously the Government had counter-motions to the Opposition, but when that became too unpalatable, it just let motions pass and did not act on them. The latest tactic seems to be to delay Opposition legislation. It will take months for this Bill to progress through the different Stages without Government interference. Why can it not happen concurrently with the development of a new framework? This Bill provides many of the solutions credit unions need today. Any delay is wilfully putting more credit unions at risk. I simply cannot understand why the Minister of State, who claims to want to support credit unions, would want to delay legislation designed specifically to assist them. This Bill will enable a better, more appropriate architecture to oversee credit unions which acknowledges their vital and unique role while also facilitating them to provide SME and mortgage lending. I urge the Minister of State to withdraw his motion and for all Deputies to support credit unions.

Deputy Seán Canney: I compliment Deputy Harkin on bringing forward this very timely Bill. I am very disappointed at the Minister of State's reply. To defer this for nine months is not the way to do this business. During the week - I think it was last Monday - we were at the launch of the Greenify home improvement loan product by some credit unions. The Minister of State was there and spoke. It was very positive. That is a case in point of credit unions coming

together to provide packages of schemes for their members across the communities.

This Bill is setting out how credit unions can be of more benefit to their members and communities. It is something very simple. The credit union movement is there. It has the potential to create economic activity and drive our domestic economy forward, but for some reason we are holding back, looking at reports, doing committee reviews and it is going on and on. There is frustration among communities. There is frustration, first, because the main pillar banks, as we call them, are withdrawing services from our towns and villages throughout the country. At the same time we have talk about the rejuvenation of these towns and villages.

If I take my own constituency alone, the credit union movement serves many communities including Athenry, Menlough, Kinvara and Portumna. St. Jarlath's Credit Union in Tuam has branches in Headford, Dunmore, Abbeyknockmoy, Mountbellew, Turloughmore and Corrandulla. There is Naomh Breandan Credit Union in Loughrea and we have a credit union in Gort. That shows how embedded credit unions are within our communities. We need to tap the full potential of credit unions to provide the funding required by people who want to do retrofitting of their homes, for example, which we are all talking about as going to save the world in terms of climate action. They are providing this type of facility through the Greenify project which St. Jarlath's Credit Union is involved with.

These are the credit unions' efforts to try to become more relevant in their communities. They are local, they are embedded and they have, as I said, the potential to develop our communities. What is lacking is due to there being too many constraints on them to do anything beyond lending small money to local people. We have not looked at what they could do with mortgages and all the other loans for retrofitting houses.

One can look at the credit union movement and all it has done to support students. Deputy Cairns said she would not have been able to go to college without credit union support. I tell the Minister of State this is an opportunity that is staring us in the face. We have been talking about community banking and how we can get it going to replace the pillar banks. The fact is we have community banking but the credit unions do not have all the tools necessary to deliver all the services their members require. It is important we always bear in mind this is not profit making. We are not trying to make the credit union another bank which is profit making. They are still owned by the members, for the members. It is important we encourage every credit union in the country to work to its full potential. I plead with the Minister of State to withdraw his amendment.

Deputy Peadar Tóibín: Gabhaim buíochas freisin leis an Teachta Harkin mar gheall ar an mBille seo. Tá sé go hiontach go bhfuilimid in ann an t-ábhar seo a phlé anseo inniu.

The Irish banking system is in crisis. It is a crisis different from the one that existed more than ten years ago but it is a crisis nonetheless. We have a banking market which has been radically shrunk. The crash itself shrank the number of groups operating in the banking market and then Fine Gael came along and created this two-pillar banking system which was in effect an oligopoly and had another consolidating element within it in the banking system. As a result, we have seen another two banks leave the banking system in the past couple of years. That has left a small number of players with an enormous amount of supplier power. The banks that are left in the Irish market can do what they want. There is no limit to their power. The manner in which they use that power is seen in interest rates, the types of loan and so on that people can have, and the types of charges they apply to various accounts. They even determine where they

operate. They are forcing people online *en masse* and are closing their banks in regional towns. They can do this because they have massive supplier power. If there was more competition within the sector, it would put manners on them and they would have to behave in a way that was more supportive of their customers.

I have spoken about the banking crisis but I have heard very little back, if anything. For example, I know of no Government solution to what is happening in the banking system. We in Aontú tabled a motion at the Committee on Finance, Public Expenditure and Reform, and Taoiseach seeking for a banking forum to be put in place shortly. That forum would discuss all of these issues, including credit unions and stakeholder public banking. Thankfully, the committee passed Aontú's motion, as did five or six other committees. I made a request of the finance spokespersons of all the political parties. Thankfully, the spokespersons for the Green Party and the Labour Party joined in the effort to get a banking forum set up to discuss the future of banking in Ireland. The credit union must be an integral part of that future.

It is incredible that credit unions have €13.4 billion in savings and their loans amount to €4.5 billion. They have significant wealth that can be tapped into for developing much-needed aspects of our society, for example, housing. Every time credit unions are discussed in this Chamber, everyone treats them like motherhood and apple pie. Everyone supports them and no one has a bad thing to say about them. However, there is never any action taken to develop their role in our society. I met the credit union regulator a couple of years ago where it was admitted to me that the establishment did not trust the credit unions' ability to manage a further banking role. Were I in government, instead of sidelining credit unions, I would look at ways of supporting and strengthening their management ability. This is a strong, well-organised and community-oriented organisation with billions of euro of assets at its disposal at a time when there is a major housing crisis and many other needs, so it is heartbreaking to see there is significant resistance, especially from Fine Gael, to giving a stronger role to credit unions and also to public banking. Unfortunately, I do not believe Fianna Fáil and the Green Party will have an effect on that Fine Gael policy.

Acting Chairman (Deputy Kathleen Funchion): Deputy Michael Healy-Rae is sharing time with three other speakers.

Deputy Michael Healy-Rae: I thank Deputy Harkin and her group for laying this important business before the Houses of the Oireachtas. This Bill would allow a credit union to provide a greater range of financial services to its members. I thank the members of the Irish League of Credit Unions, ILCU, operating in County Kerry, be they in Killarney, Cahersiveen, Killorglin or north Kerry. The other day, I had the pleasure of spending an hour in a credit union in Ballyduff that was having an open day. If implemented, the Bill would allow a credit union to offer a regulated financial service to its members without the Central Bank having to be the sole approver of this enhanced service.

I will give an example of how credible and good an institution our credit unions are. During the financial crisis when the banks and many other lending institutions let us down, two organisations stuck out for me as being good, sound and solid financial institutions, namely, An Post and our credit unions. They were sound people delivering a sound and solid service.

I thank the credit unions on behalf of many of the people I direct to them when I am sending them to the North to have procedures undertaken. Credit unions very kindly lend them money, charging them only a small amount of interest on loans that might give them their sight back

or allow them to have an ear or hip operation carried out. That is an important service to those families and individuals and I humbly thank the credit unions for providing it.

The Bill seeks to provide for the establishment of a credit union policy committee. The purpose of that committee would be to review the impact of Central Bank policy on credit unions. I thank the Bill's movers. It should be supported by the Government.

Deputy Danny Healy-Rae: I too am glad for the opportunity provided by Deputy Harkin and the Independent Group. Their Bill is important and has to be given recognition and attention. The current set-up is outdated. The Bill would allow credit unions to provide a greater range of financial services to their members. Credit unions are vital for people who live on the margins and on a shoestring, where every penny counts. When something happens along the lines of people having to go to the North to get cataracts, hips or knees dealt with, we are glad of the help credit unions give them. Otherwise, they could lose their sight or continue being in pain for years while waiting to have a hip or knee done.

Under the regulations, credit unions have to set aside €100 out of every €1,000 to maintain their capital reserves. On average, their reserves are actually at 17%. That is unfair. Credit unions cannot accept new accounts of more than €10,000. Given that the value of money has depreciated, this needs to be rectified.

Banks are pulling out of local communities, for example, Ulster Bank. We need there to be competition. The Government has to do something to bring credit unions up to date. The Central Bank is wielding too much power and is too close to the mainstream banks. We need the credit unions to survive and grow.

Deputy Richard O'Donoghue: I thank Deputy Harkin and the Independent Group for introducing this Bill. The credit unions are professionally managed by qualified staff. I am a credit union member and was a director of a credit union, which was a voluntary position. I could see at first hand the work being done within credit unions for the communities surrounding them. In the past, we were very much dwarfed by the giants in the sector - AIB, Bank of Ireland, KBC and Ulster Bank - but the credit unions are the only ones standing by the people now. Our banks have pulled out. As of last week, AIB in Rathkeale will no longer conduct cash transactions or accept cheque lodgements. It will not even install a machine for people in the community to use. AIB will only stay in Rathkeale for mortgages.

It is time the banks were held to account and we gave credit unions a chance. Credit unions were the only institutions during the pandemic that extended people's loans. The banking sector would not do so. They only gave six months' grace, and people would still have to pay off their loans within the original terms. Credit unions stand by their communities. They stand by me and all my family. It is time the Government stood up for them and did not delay this Bill by nine months, kicking the issue down the road again. Government Members make speeches about how great the credit unions are, but now is the time for them to man up, do their job and stand by the communities that elected them to this House to represent them and not just the banks.

Deputy Michael Collins: I thank Deputy Harkin for introducing this Bill, but it looks like the Government will kick the can down the road again. The Minister of State spoke in the Dáil several times about his support for credit unions, but what the Government is doing shows no support for them. I met representatives of the credit unions in Skibbereen, Bantry, Clonakilty

and Bandon in west Cork. They are fighting for their survival, but they will not survive. The Government will squeeze them out of existence. It is almost as if the Government wishes they were dead. It is time to wake up. They want to compete and to give mortgages to people. Two weeks ago, a young man from Clonakilty came to my office. This young man is trying to get off the ground, but he cannot get a loan from the local banks or mortgage lenders, other than for €150,000. You could not buy a henhouse in Clonakilty for €150,000. This young man wants to get a decent mortgage. He has a decent job. The local credit union would sit down with him, I can guarantee that, because his family is known to that credit union and they know his background and that he will pay back what he borrows. Credit unions cannot compete. They cannot give the money to this gentleman. Successive Governments have stifled the credit unions and tried to put them out of business. It will not allow them to compete. Who is it allowing to compete? It is the Bank of Ireland, which closed its branches in Dunmanway and Bantry last week. The credit unions are still operating in those areas, as they are in Schull, Innishannon, Castletownbere and Dunmanway. They are the only institutions we can rely on. Deputies Michael Healy-Rae and Danny Healy-Rae spoke about providing bridging loans for people to get cataract, knee and hip operations. The only place I can point people to is the credit unions because they are the only places where people can meet in person and speak with somebody and, because they are known, they are likely to get their loans and they will repay them.

I ask the Government to give a genuine reason for stifling the credit unions out of business. Like previous Governments, that is what this Government is doing. Who is wagging the Government's tail? The Government needs to be honest about that. It needs to stand up and admit that it is not going to co-operate with the credit unions. That is the road it is taking in terms of the credit unions. It is trying to put them out of business and that is the road they are going. It is up to the Minister of State, Deputy Ossian Smyth, to change that.

Minister of State at the Department of Public Expenditure and Reform (Deputy Ossian Smyth): On behalf of the Government, I thank all Deputies for an engaging discussion on the issue of strengthening the credit union sector.

It is clear that there is agreement on the importance of the credit union sector and the vital role it plays in providing much-needed funding to local communities. The role is even more important given the impending withdrawal of Ulster Bank and KBC Ireland and the closure of many bank branches. The goal of the Government is to help and support the credit union sector in continuing to become a strong and resilient movement in Ireland. For that reason, we will soon be issuing proposals on foot of the completion of the programme for Government review.

The Government has proven that it will act to support the sector. Priority legislation was introduced in late 2020 to allow credit unions to hold virtual general meetings. Legislation is also being progressed to bring the providers of personal contract plans, PCPs, hire-purchase and consumer hire agreements within the regulatory remit of the Central Bank. This legislation is supported by the credit union movement. Nineteen credit unions have been approved to provide loans to SMEs under State-sponsored schemes managed by the Strategic Banking Corporation of Ireland, up from zero at the start of the year. Many credit unions have developed retrofit lending products to dovetail with State supports for retrofit managed by the Sustainable Energy Authority of Ireland. I am delighted that credit unions are playing a key role in what is one of the most important capital investments in the history of the State and much needed and wanted by the public as well.

Levies which fall to be decided by the Minister for Finance have dropped from €12 million

in 2019 to €5.3 million in 2021, a fall of 56%. While the Government recognises the positive intent of Deputy Harkin's Bill, it is also aware that the Bill does not provide solutions to key challenges facing the sector, such as growing lending, reducing fragmentation or developing collaborative projects. The Deputy's Bill seeks to change fundamentally the role of the Central Bank as regulator in a variety of ways, including by assigning the Minister for Finance a role in setting minimum capital requirements for the credit union sector. This strays far from international best practice. The reasons for Central Bank independence are tried and tested. It must be allowed to carry out its duties as regulator in a free and independent manner, without political or sectoral interference.

The Bill also seeks to assign to the Minister for Finance a role in setting a strategic plan for the sector, with the Central Bank reporting annually to the Minister on this plan. The Government is of the view that it is not appropriate for the Minister for Finance to set out a strategic plan for the development of the sector. This is a matter for the sector, its directors and, ultimately, for its members who own the credit unions.

The Government amendment to have the Bill read a Second Time in nine months is the appropriate course of action. We should not lose sight of the commitment made in the programme for Government to carry out a review of the policy framework of credit unions. The Government's review considers and encompasses well over 100 proposals from a large sample of stakeholders, including representative bodies, recommendations from two detailed reports produced by the CUAC and feedback from extensive stakeholder engagement which has been carried out as part of the review. It is important that time be given to review and consider the proposals emanating from the programme for Government review. I can confirm today that the review will be completed within the coming weeks. The consultation has involved meeting representative bodies and other stakeholders and potential legislative amendments are being considered as part of the review. However, the Government does not wish to raise unrealistic expectations regarding the impact of potential legislative amendments. Neither legislative amendments to the policy framework nor Deputy Harkin's Bill, debated here today, will solve the financial and business model challenges facing credit unions today. The Government, therefore, is not supporting the moving of this Bill. Instead, we seek that the matter be considered by the House in nine months after important work has been done on the programme for Government review of the policy framework.

Deputy Thomas Pringle: I have long been highlighting the importance of community banking and I have previously called for the Government to expand the remit and the authority of our credit unions. I take this opportunity to welcome the Credit Union (Amendment) Bill introduced by my colleague, Deputy Harkin. I thank Deputy Harkin for bringing forward this very important Bill. I would like to comment on something the Minister of State stated. I do not think there is any danger of the Government raising expectations within the credit union sector. There is no worry in that regard.

It is vital that credit unions have the support needed to provide proper community banking services and to offer a sufficient alternative to mainstream banks. Following on from what happened in 2007, people in this country, understandably, have no faith and no trust in the banks who are so far removed from our local communities and from the communities' wants and needs. We need to ensure there is an alternative banking service that people can trust. People trust our credit unions. Fine Gael, and in particular the former Minister for Finance, Michael Noonan, did all they could to limit credit unions and to drive people to the banks, but the value of community banking cannot be overstated and Irish people know this.

Credit unions need to be pulled into the modern era. The unnecessary bureaucracy and restrictions they face need to be addressed. I met recently with The Rosses Credit Union in Dungloe, where the limitations these restrictions have on them were explained to me. We need to allow credit unions the ability to provide more modern financial services to suit modern-day needs. I believe the Bill takes the necessary steps to ensure this. I support this legislation to amend certain provisions of the Credit Union Act 1997 and its intention to allow credit unions greater flexibility to offer a wider range of services without needing specific Central Bank approval on each occasion. I also support the establishment of a credit union committee, which would be set up to review the impact of Central Bank policy on credit unions and to provide feedback to the Central Bank on its policy development process. One would imagine this would be already part of the system but it is not. It is important that credit unions have the ability to provide feedback and have some say in how they operate.

I support the requirement of the Central Bank that consent be sought from the Minister when prescribing the minimum regulatory reserve requirement for credit unions and the requirement that the Central Bank administers the system of regulation and supervision of credit unions in an appropriate manner. In short, we need to take away the absolute power of the Central Bank to dictate how credit unions are run. Independently run credit unions, which make their own decisions at local level, tailored specifically to suit the best interests of their members, are far more equipped in knowing and dealing with the needs of their communities than the bankers in the Central Bank in Dublin. These bankers are completely out of touch with local people and they have no real care, want or interest in ensuring that the community grows and succeeds.

Credit unions in my constituency of Donegal are invaluable. Constituents rely on community banking to access loans that mainstream banks would not even dream of considering for them. Many of the businesses in my community exist due to the funding provided by our local credit union, the sole interest of which is not to make profits for the stock markets or shareholders, but to see the community thrive. As a member of the credit union and as a member of the community, I have seen the incredible impact that a not-for-profit, member-owned financial institution with a community-based and volunteer ethos has had in my town of Killybegs and indeed in many towns across Donegal. These institutions are more important than ever now with the recent closure of so many banks across the county. It has been announced in the last few months that five Bank of Ireland branches in Bunbeg, Bundoran, Dungloe, Glenties and Moville are to close. This is a huge blow to my constituents, especially in south-west Donegal, who have been let down time and again. The withdrawal of Ulster Bank and the wind-down of its services over the next year will see the removal of all of its services as well. We need our credit unions here now more than ever. We need to ensure they have the ability to provide the same financial services to constituents as banks without the restrictions they currently face.

If the Government is serious about actually wanting to revitalise our communities then I strongly believe that credit unions are an effective way to do this. Credit unions want to evolve and they want to change to suit modern-day banking, but for them to do that we need to address the regulatory roadblocks we put in their path. I believe that this Bill is a step in the right direction in doing that. It is about time that we recognised our credit unions as the invaluable institutions they are, and as institutions that serve the people and not the markets. That should be at the forefront of the Government's thinking at all times, because serving the people and not the markets is certainly not what is happening.

Deputy Marian Harkin: I have listened to my colleagues. There is huge support for credit unions but what matters is that we translate that soft support into legislation and a framework

that gives essential support for credit unions. We have heard many fine words here today and that is fine, but credit unions have been existing on fine words for far too long. That is why I proposed this Bill. It is not a final word on what is needed; rather, it is an opportunity for this House to put in place proportionate legislation to support the credit union movement. Like my colleague, Deputy Connolly, I must declare an interest. I too relied on the credit unions for a loan to support a number of my elections. That is an important point to make. Lots of people think that only certain people rely on credit unions but across society, we do.

I also want to recognise the contribution of my colleague Deputy Fitzmaurice who outlined the disappearance or downgrading of the banks in so many local towns. In more recent times, towns in my own constituency such as Ballymote and Tubbercurry in County Sligo and Manorhamilton and Drumshanbo in County Leitrim have been affected by this problem. That strengthens the need for appropriate and proportionate legislation for credit unions in order that they can continue to serve their communities, which is important. My colleague Deputy McNamara spoke of the high level of bureaucracy on little people as distinct from large institutions. If there is one thing I have learned from my reasonably long time in politics, it is that the individual always pays the price while institutions, especially large profit-driven financial institutions, are supported and protected by our legislation.

My colleague Deputy Pringle spoke of the need to take away the absolute power of the Central Bank. Many colleagues articulated their support for the specifics of my proposal or for its intent. That satisfies me because I do not have all the answers to hand. I am sure of one thing, however. The current high level of bureaucracy, without a proper and proportionate response to the financial needs of communities, is no longer acceptable.

Many other colleagues made really important contributions. I do not have time to go through them all. My constituency colleague Deputy Martin Kenny spoke of the overreach of the Central Bank regarding credit unions. Deputy Sherlock spoke of the need for the Central Bank to take its foot off the necks of credit unions and let them thrive. Deputy Boyd Barrett reminded us of the absence of social objectives in our reaction to the banking crisis and reminded us that the objective of the credit unions is to serve the community. They are the model of how financial institutions should operate. Colleagues from the Social Democrats wanted checks and balances, rather than interference in legislation concerning regulations. Deputy Canney spoke of the huge concern about the withdrawal of banking services in local communities. That was echoed by Deputy Tóibín, who noted that everyone speaks of credit unions in terms of motherhood and apple pie but no proper legislative support for the movement is put in place. I also thank the Rural Independent Group. Its Deputies spoke the truth when they said that credit unions were the only ones to extend loans to the community when we needed their support during the global financial crisis.

I listened closely to what the two Ministers of State said. I listened with real expectation and hope. I was prepared to wait the nine months to let this Bill move to Second Stage and that will happen because the Government has a majority. I have no problem with that. That is the system in which we work. I would have been happy to support the Government amendment had there not been so many caveats and get-out clauses to ensure the status quo remains. If I had heard a neutral ministerial response, I would not object to the Government amendment but the Minister of State said that my Bill does not supply all the solutions to key challenges. That is absolutely true but I have not heard his solutions. I am shocked by his statement that I support political interference. I do not. I never have. I am sickened by that suggestion. It is not worthy of the Minister of State and it is not worthy of the Government. My record of

supporting credit unions in the European Parliament and in this Chamber will bear that out. I commend the Bill to the House.

Amendment put.

An Ceann Comhairle: In accordance with Standing Order 80(2), the division is postponed until the weekly division time this evening.

Sitting suspended at 11.57 a.m. and resumed at 12 noon.

Ceisteanna ó Cheannairí - Leaders' Questions

Deputy Mary Lou McDonald: The cost of living is out of control. Workers and families are at breaking point as they struggle to keep up with sky-high bills. Their quality of life, their ability to plan for their future and their mental health are now really suffering. People are fleeced with extortionate rents and rip-off insurance costs. Childcare fees are the equivalent of a second mortgage, the price of the weekly shop has gone up, while households have been hammered by more than 30 increases in energy and fuel bills just this year. Many people feel they are caught running an unwinnable race with no end. This is no way for people to live.

My colleague, Deputy Kerrane, has an online survey on the cost-of-living crisis. So far, just over a number of days, 14,000 people have responded. I would like to share some of the responses with the Taoiseach.

Siobhan said:

I am commuting from Quilty Co Clare to Limerick to work. I am paying upwards of €75 on diesel a week, that's an increase of €15 a week compared to June, the price of food is also rising. I will soon have to buy oil for the house and that price too is also rising. I will not be able to afford my basic needs to survive.

Alison said:

My husband and I both work. We have two kids. Our rent is €1200 per month. Child-care for the two of them is over €1000. We are drowning in debt, car loans and bills. My husband is signed off as he is now suicidal. It is devastating.

Kevin said:

I work full time, earning what is considered a decent wage. I'm living month to month using my credit card for any extra spending. No nights out, no family holidays, no fancy house. I work to pay essential living costs. I cannot plan for a rainy day.

This is just a glimpse of what people are going through. In the budget debate, Sinn Féin outlined for the Taoiseach how he could start getting the cost of living under control. We called on him to cut rents and put a month's rent back into tenants' pockets through a tax credit but he did nothing for them. We asked him to cut childcare fees by two thirds, but he chose instead to cap fees at their current unaffordable rate. All he did was make it harder for people to light and heat their homes with another carbon tax hike.

People are at the end of their tether. The Taoiseach cannot continue to sit on his hands; he needs to start standing up for people. So far, he has ignored our calls to respond to the cost-of-living crisis but today I am going to try again to get him to respond because I believe he has an opportunity to make a difference on energy costs. There are options. Ba cheart dó VAT a ghearradh mar tá daoine faoi bhrú. Caithfí an Rialtas sos a thabhairt dóibh. I ask the Taoiseach to temporarily cut VAT to zero on energy bills for the winter months to give people some breathing room. Has he considered this action? Has he discussed it with the European Commission? Temporarily cutting VAT on energy bills would alleviate at least some of the pressure people are under. I ask him to do this as a matter of urgency.

The Taoiseach: There is no question but that inflation has picked up recently all across the world, including in Ireland and the rest of Europe. The annual rate of consumer price inflation was 5.1% in October, the highest since 2003. Among the key factors are the supply chain disruption, issues caused by the impact of Covid on supply chains across the globe, and the consequent imbalance between supply and demand. There are also issues specific to energy on the global market, particularly regarding gas. Therefore, the carbon tax is not the factor responsible for the inflation, and the Deputy should not try to give the impression that it is, which she has been consistently doing. I will come back to that.

I accept fully that prices are increasing. They are increasing predominantly because of external factors, which are global. Every country is experiencing increases. It was discussed at the recent European Council meeting, particularly in respect of energy prices. A broader range of issues determine prices, in particular the supply of gas. What came out of the meeting regarding the energy mix within Europe was the view that we have to drive and expand the provision of renewables even further to achieve sustainability in respect of both price and what is best for our environment. We have to develop very strong interconnection to have more sustainable energy arrangements in the future.

In the budget, we introduced a tax package worth approximately €520 million, which Sinn Féin opposed but which will give workers relief and help them. It will help, but not meet all, the additional costs. It will help workers to deal with the increased cost of living. We also introduced a social welfare package worth approximately €550 million to guard against fuel poverty and specifically target those on low incomes who are most at risk owing to increasing energy costs.

We made a very significant decision to back workers in childcare, working with the unions and other representatives of workers to create a sustainable pathway for all those who work in childcare through a joint labour committee, and also working with employers and employees. The State is providing substantial financial underpinning so that there will be career pathways. The Deputy mentioned a freeze of childcare costs but we want to go further in reducing them. The budget, which was substantial, represents part of a multi-annual approach to transforming childcare, having regard to childcare workers, the development of the child, affordability, access, and sufficiency of provision.

The Deputy referred to a tax credit regarding rent. There is no guarantee at all that it would achieve the outcome she desires. The Minister responsible for housing has brought in measures to restrict rent increases but the inflationary spike has overtaken them. However, he is going to bring in further legislative measure to deal with this. He will bring them before Government shortly. They will result in further controls pertaining to rent increases. The most fundamental ways to deal with rent increases, however, are to increase housing supply, provide more cost-

rental accommodation and introduce other affordability measures, which we have provided for legislatively. This is not just happening in the Republic; it is also happening in Northern Ireland, as the Deputy knows well because her party is in power there. Energy bills are going through the roof in Northern Ireland. Gas prices have jumped there by 35%. This is further evidence of what is happening on the island as a whole and in the rest of Europe and the wider world. We will do our best to protect the low-income groups.

Deputy Mary Lou McDonald: The Taoiseach cited external factors such as Brexit, Covid and the global energy market, but failed to answer the straightforward question I asked him. He has done nothing to alleviate the hardship that Siobhan, Alison and Kevin are experiencing. In fact, in the budget he did nothing for renters. He proposed to freeze unaffordable childcare fees at their current extortionate rate, and he introduced a carbon tax hike that will drive up people's bills. I have asked him to change tack to respond to the realities of people's lives. I have asked him to reduce VAT to 0% temporarily for the winter months to give some relief to families, workers and others who are struggling. The Taoiseach should not tell us what he cannot do; he should tell us what he will do and address the issue of VAT. The Czech Republic, as he knows, has made a move to cut VAT on energy bills to 0%. I ask him to follow suit and give some relief to families and others who are really suffering.

The Taoiseach: As I said, in the budget we did give relief; the Deputy just chooses to ignore it. In fact, she opposed it. She opposed the tax relief we gave to workers in the budget. She was against it. It is worth up to €500 million for workers on average incomes in this country.

Deputy Mary Lou McDonald: What about VAT on energy bills?

The Taoiseach: Furthermore, in terms of the Deputy's comments on carbon tax, it is about time she got off the fence on climate change-----

Deputy John Brady: Answer the question.

The Taoiseach: -----because she has been having an each-way bet every week in this House in recent years on the issues of climate-----

Deputy Mary Lou McDonald: There is no each-way bet.

The Taoiseach: -----and carbon tax, which gives us the funding, by the way, to help people on low incomes meet the increased energy costs and prices.

Deputy Mary Lou McDonald: Siobhan is not seeing it and neither are Alison or Kevin.

The Taoiseach: That is so disingenuous from the Deputy, that she continually-----

Deputy John Brady: The Taoiseach's response is disingenuous.

The Taoiseach: -----seeks to exploit measures we have taken, which I accept are not popular but which are very important in dealing with the climate emergency facing the globe and this country.

Deputy Mary Lou McDonald: What about VAT? Will I take that as a "No"?

The Taoiseach: You do not take anything as a "No". We have taken measures already to help people-----

Deputy Martin Browne: The Taoiseach is waffling on-----

The Taoiseach: -----who are on low incomes in terms of fuel poverty through the measures we have taken through the increased taxation.

Deputy Mary Lou McDonald: What about VAT?

Deputy John Brady: Is that a “No”?

Deputy Róisín Shortall: All Members have been following the events this week at the UN Climate Change Conference of the Parties, COP, at which the Taoiseach made some very ambitious commitments, but will his Government’s climate actions match his climate rhetoric? The omens are not good. Yesterday, he stated that Ireland will sign a pledge to reduce methane emissions by 30% before hastily adding that this was a global target rather than a national one. We hear the climate action plan contains a target of just 10% reduction. The Tánaiste also referred to that 10% figure yesterday. Can the Taoiseach explain the purpose of publicly signing up to a 30% reduction target when it seems he has no intention of even attempting to achieve that? Will the kudos that he got be short-lived and will it ultimately just make the country look like it does not take its climate action obligations seriously? If every country did this, there would be zero chance of the target being met. Can the Taoiseach just be honest and straight with people about what is actually going to be done?

Ireland has the second-highest greenhouse gas emissions per person in the EU. Agriculture and transport account for the majority of emissions at 35% and 20%, respectively. It is clear that we have to focus on those two areas. The Government itself seems riven on the plan for agriculture. The Minister, Deputy Ryan, insists the national herd will decrease, while Fianna Fáil and Fine Gael members have mysteriously started to use the word “stabilisation” whenever the national herd is mentioned. Which is it? Is it decrease or stabilisation?

In the context of transport, apparently the Government’s climate action plan will state that car journeys need to be reduced by 25% to reach our targets. How can that happen in the absence of significant investment in public transport infrastructure? We are told that the metro project and DART+ are now not due to be delivered until 2034. Why is there such a lack of urgency from the Government in progressing large-scale projects such as these, which are absolutely essential? How credible will the Government’s retrofitting scheme be, given the underperformance of the current one?

Why is the Taoiseach making commitments at COP that he copped out of as soon as the ink was dry on the agreement? Why should people have confidence in his ability to meet targets, given the lack of clarity and credibility in his existing plans? Does he have any real ambition to make the large-scale changes needed to climate-proof our economy and society?

The Taoiseach: I thank the Deputy for her comments but I have to say that she suffers from an abundance of negativity at times and seems to persistently want to undermine what are genuine and transformative decisions by this Government to step-change our response to climate change, which we have done through the climate action legislation, the establishment of the climate council in the plan and the carbon budgeting that will occur.

On the global methane pledge, the Deputy is being somewhat disingenuous. She should read the pledge and what has been signed up to. It is a global pledge, so, globally and collectively, in different ways and through different mechanisms, countries that sign up will con-

tribute to that overall 30% global reduction in methane. As Members will be aware, methane emanates from a range of human activities, including oil and gas extraction, which we have taken steps in this House to limit.

Deputy Mick Barry: That is bizarre-----

The Taoiseach: It is not Deputy Barry's turn. It emanates from coal mining, for example, and landfill, as well as agriculture. There are a variety of means. The pledge recognises that countries have varying methane emission profiles and reduction potential and that the energy sector globally has the greatest potential for targeted mitigation by 2030. That is why the US, which has partnered with Europe in this pledge, has singled out its oil and gas industry for particular measures in terms of leakages and so forth, and why Canada, as one of the largest oil and gas producing countries, made a specific pledge in respect of its industry in the coming decade. The positive news yesterday was that so many countries signed up to this pledge, recognising the role of methane, particularly in the shorter term, in exacerbating global warming and being a particularly concerning issue, as has been pointed to by the scientists.

There is no issue as far as I am concerned in Ireland signing up to this pledge and us then playing our part through our climate action plan, which will deal with every sector, as the Deputy stated. It will deal with energy, transport, agriculture, land use and afforestation, for example. It is quite complex in terms of the overall issue of dealing with climate change but this will represent the most detailed approach of any Government in respect of this issue. The Government is sincere about this country taking steps and playing its part in this emergency. That is reflected in our increased commitment, over and above what we committed in the programme for Government to climate finance, for example, which will be very significant for small island developing states and low-income countries. Through agriculture, we will also make our contribution to the reduction of methane and that will be outlined in the climate action plan we will publish tomorrow.

Deputy Róisín Shortall: I thank the Taoiseach. I would appreciate a few specifics on this. As regards the national herd, is the Government talking about decreasing it or stabilising it? It is important that all Members are clear what the Taoiseach means when he gives commitments. It is really important that he is honest with farmers. Most farmers are perfectly reasonable. They want to know exactly what the plan is and what supports the Government is going to put in place for diversification. For example, what is it going to do about licences for forestry? That is one example of an issue that makes things so difficult for farmers. Will the Taoiseach be clear with farmers and tell us exactly what the intention is in respect of agriculture?

What exactly is the timescale for the metro project? As regards retrofitting, it is all very well setting big targets, but is the Government going to change the grant system to make retrofitting affordable for people on average incomes?

The Taoiseach: There are some fair points in terms of the delivery but it is absolutely important that we set the targets.

Deputy Róisín Shortall: I ask the Taoiseach to answer the questions.

The Taoiseach: I am answering the questions. The Deputy stated that it is all well and good to set targets. It is not all well and good; it is vital to set targets----

Deputy Róisín Shortall: Tell us how you will achieve them.

The Taoiseach: -----because if you do not set targets, the investment community does not have the framework within which to change tack and invest in renewables and other spheres of activity and move away from fossil fuels and other activities that generate greenhouse gas emissions. That is a very important point and should not be dismissed.

Deputy Róisín Shortall: Will the Taoiseach answer the questions?

The Taoiseach: For example, in terms of the public transport initiatives, we have in the national development plan provided the resources for the metro project and a whole range of other projects. It is time to consider how some people object to everything in this country-----

Deputy Róisín Shortall: Will the Taoiseach answer the questions and stop dodging? He should just answer the straight questions.

The Taoiseach: I am answering the questions. The Deputy spoke about the metro project and public transport. The biggest issue facing us in wind, for example - we nearly had a motion this week from the major party opposite on guidelines around wind-----

Deputy Róisín Shortall: The Taoiseach is not answering the questions.

Deputy Mick Barry: There is a lot of wind in this Chamber.

The Taoiseach: The biggest issue will be: are we prepared to allow offshore wind farms in this country-----

Deputy Róisín Shortall: The biggest question is: is the Taoiseach serious-----

The Taoiseach: -----and are we prepared to allow them properly-----

Deputy Róisín Shortall: Is the Taoiseach serious about this or not?

The Taoiseach: Yes. I am absolutely serious.

An Ceann Comhairle: Can we hear the Taoiseach without interruption?

The Taoiseach: I made that clear yesterday. When we were in opposition as a party, we supported the carbon tax, for example, even though-----

Deputy Róisín Shortall: I ask the Taoiseach to answer the questions.

The Taoiseach: -----it would have been far easier for us to oppose it as an Opposition party, like the current party opposite has done.

Deputy Róisín Shortall: I ask the Taoiseach to answer the questions.

The Taoiseach: We have worked to be progressive on the issue for a number of years. I am very serious about it, because we simply do not have time-----

Deputy Róisín Shortall: The Taoiseach still has not answered the questions I asked.

Deputy Sorca Clarke: The Taoiseach has not answered the questions.

The Taoiseach: -----as a race, to hang around any longer without dealing with climate change. We have to do it.

Deputy Róisín Shortall: The Taoiseach has not answered any of the questions I asked.

The Taoiseach: I would prefer it if the Deputy was a bit more engaging and was an advocate for change, as opposed to nitpicking all the time.

(Interruptions).

An Ceann Comhairle: Please, Deputies. This is Dáil Éireann, our national Parliament. Please let Members speak without interruption. Deputy Mick Barry has the floor.

Deputy Mick Barry: It is my turn now. It is clear that the political establishment are impressed with themselves and with COP26 to date, but are the young people impressed? They saw a conference opened up by Boris Johnson, dressed in green, but know that this is a man who slashed tax on domestic flights and support subsidies for the fossil fuel industry. They saw Jeff Bezos, the rocket man, pledge \$2 billion to protect the environment. Yet, in one single year, this man's company, Amazon, emitted 44.4 million metric tonnes of CO₂, more than the annual emissions of two thirds of the countries in the world. Mr. Bezos is typical of the men who lead the 100 corporations responsible for 71% of global emissions since 1988. The capitalist politicians, whose strings they pull, have organised 25 full COPs to date, the end result of which is a world on track for a 2.7°C increase in temperatures. Why on earth should the young generation place one iota of faith in these politicians to solve the crisis?

Tonight, I will pack my waterproofs, set my alarm and get ready to travel to Glasgow in the morning. Myself and a busload of young Socialist Party colleagues will join the International Socialist Alternative contingent, which will be part of the 100,000-strong protests on the streets of Glasgow this weekend. My hope for the future rests with the young people who will be on the streets around the world, including in Cork, Dublin, Belfast and other Irish cities, this weekend, and not on the Government politicians in the COP conference hall.

The Government delegation trotted off to Glasgow waving climate plan promises high in the air and solemnly posing as being amongst the best boys and girls in the global classroom. Only last week, the Government's Climate Change Advisory Council proposed a 4.8% CO₂ emissions reduction target for 2022. Yesterday, we found out that this week's Cabinet meeting will lower that target. What was announced with some fanfare last Tuesday will be quietly watered down tomorrow. Best boys in the class, indeed. Yesterday, the Taoiseach signed off on a pledge to cut global methane emissions by 30%. No sooner was the ink dry on the agreement than the Tánaiste told the Dáil that our cuts will be just 10%. Behold, the best boys in the class kowtowing to big agri-business and the big dairy farmers, rather than protecting the interests of the next generation. The Taoiseach told the conference that Ireland will end deforestation by 2030. He did not tell the conference that his Government currently oversees the cutting down of 5 ha of trees for every 1 ha planted. Massive people-power pressure will need to be exerted on the Taoiseach and the best boys in the class for this promise to be upheld.

Will the Taoiseach tell the Dáil why a Government that claims to be serious about tackling climate change will not sign up to the pledge, currently on the table, to cut methane emissions by a modest 30%?

The Taoiseach: The first point I would make is that the prism through which the Deputy sees climate change really is in the overall world view he has about what he calls the political establishment, and his perception of an elite capitalist caste that is responsible for all the ills in the world and for climate change itself. He believes that nobody else has a role to play. As he

does with every other issue, the Deputy is using climate change to attempt to bring down what he calls the capitalist system in the world, even though in a country like Ireland, the level of state involvement is enormous in terms of the economy and society. It does not fit neatly into the Deputy's ideological standpoint. I reject the approach that he is taking in respect of saying that the only way we can deal with climate change is to take down the world order and collapse governments everywhere and the system of enterprise that we have in Europe or elsewhere. That would create chaos and would not advance efforts to tackle climate change. That would be deeply dishonest and disingenuous.

All of us have a role to play in changing patterns of consumption and how we adapt and change our lifestyles. We have never said we are the best boys in the class, which the Deputy disingenuously asserted. We are behind as a country and we have to move very fast to catch up. One of the biggest issues with afforestation has been serial objections to every kind of forest over the past number of years. We need to broaden the range of trees that we plant in this country. Far more native trees must be planted. Schemes will emanate from the Department of Agriculture, Food and the Marine to create new income streams for farmers. The biggest issue we have in agriculture, for example, is encouraging and incentivising farmers in terms of connections to the grid, microgeneration, the use of solar panels and anaerobic digestion. I met with a farmer at COP26. I did not meet the Jeff Bezoses of this world at all. I met Tom Galvin from Dingle, who travelled to COP26 with a group from the Dingle peninsula. They are a very innovative and creative group of people who want to create a particular approach across the peninsula to this climate issue, and who, as I understand following my discussions with them, represent a model in terms of a multidisciplinary approach for how we can deal with this issue. Mr. Galvin informed me that approximately 100 farmers in the Dingle peninsula area have signed up to this approach. He said that we need to approach the issue from the ground up and work with farmers. I told him we would do that.

I met a group of young people from UCC at the conference. UCC is the only university in the country that is accredited to COP. The group travelled over to COP26, just as the Deputy will. They will be there over the next two weeks as part of the civic society contribution. I met many young people in Glasgow who are very enthused about what is happening. The Deputy can be very cynical and dismissive. That is fair enough; it is his perspective. One big change that occurred in the past five or six years was the US withdrew from the Paris climate agreement. President Biden has brought the US back and has rejoined the agreement. He is also driving the agenda with the EU. Europe will be the first continent to be climate neutral by 2050, but, of course, the Deputy rejects the edifice of the EU and his view is that we should take it down too.

Deputy Mick Barry: The earth is not dying; it is being killed. The people who are killing it have names and addresses. My neighbours and constituents will do their bit and I urge them to do a bit more. However, it is not their names and addresses that folk singer, Utah Phillips, was referring to; it is the names and addresses of big oil, big gas, etc., and the big banks that finance them. The Taoiseach talked about chaos. They are people who are threatening the world with climate chaos.

The World Economic Forum, a conservative body, has just published a report in support of a polluter tax on big business carbon polluters. It states that such a tax, set at \$75 per tonne for higher-income countries and then graduated down, could reduce carbon emissions by 12%. Will the Taoiseach support the introduction of a polluter tax on big business? I would, but I would go further.

You not control what you do not own. Global corporations must be taken out of the hands of the profiteers and placed into the hands of society, with dirty industry shut down, massive retraining and reskilling and alternative, well-paid jobs in the green energy sector - a world for people and the environment, not a world for profit, which is the system that the Taoiseach defends.

The Taoiseach: On carbon taxation, we have brought in a broad measure that will do two things. It will disincentivise the use of fossil fuel over time and it will also give us the resources to retrofit the homes of ordinary people in this country to enable them to reduce heating costs on a sustainable basis over a long period. There are very ambitious plans there in terms of the thousands of houses that we want to retrofit through grant schemes and retrofitting local authority houses and social housing more generally. That is a step change from anything that has been put forward before. There will be significant challenges in terms of delivery and so on, but we are determined to do it.

On big oil and gas, we have taken steps in this country in the legislation that we have passed to forbid the issuing of future oil and gas exploration licences. We have taken that step and this is happening with increasing regularity. Fossil fuels are a big enemy here but we have to make a transition over time and do it in a realistic way.

Deputy Peter Fitzpatrick: Once again, I want to raise the issue of insurance, particularly the soaring cost of business insurance. It has been reported that insurance renewals have increased by 15% in the past year. In the hospitality sector, insurance has increased by an average of 10%. This is despite the fact this sector has been practically closed for the past 12 to 18 months. This is not on. The Alliance for Insurance Reform report published last week stated insurance costs had risen across the board by an average of 15%. This is despite the fact that new personal injuries guidelines have been introduced. These new measures have resulted in reductions in personal injury awards, which should have resulted in reductions in insurance premiums. Unfortunately, this is not happening and businesses deserve to know why their premiums continue to rise. The insurance industry needs to answer these questions.

Earlier this month, the Personal Injuries Assessment Board, PIAB, reported that average awards since the introduction of new guidelines have decreased by 40% compared to last year. Despite this 40% drop as well as a reduction of liability in personal injury claims over the past decade, the commencement of the perjury legislation and the opening of the Garda insurance fraud office, businesses are still facing insurance premiums that are rising at an annual rate. This is wrong and needs to be addressed. Why is the insurance industry not passing on these reductions to their customers? Only two weeks ago, the Tánaiste publicly stated he expected insurance premiums to fall as a result of greatly reduced personal injury claims. He also stated the Government would continue to work with the insurance sector to make sure premiums will eventually fall. What exactly is the Government doing to ensure this?

I have been contacted by many local businesses in Dundalk regarding their insurance costs. In some cases they have doubled compared to the previous year. This has the potential to put many businesses on the brink. I want to talk about one business in Dundalk that has contacted me. Air Bound Trampoline Park provides fun and fitness for children and adults. It is a great place for children and their friends to visit. It is also a wonderful place for parents of autistic children and other children with disabilities to bring their children for much-needed leisure activities. When the children were not in school, Air Bound was open seven days a week and when the schools went back to normal, it opened four days a week. It employs 16 staff, many

of whom are students who use it to pay their way through college.

Almost two years ago, the park was closed because it could not get insurance. Luckily, someone came in and helped out. On 12 December, the park is facing the same challenge when it comes to insurance. At this point in time, no insurance underwriter will offer it insurance. It has no outstanding claims. It is being told the insurance company that deals specifically with activities and leisure parks is pulling out of Ireland due to the ever-increasing red tape being introduced by the Central Bank. If this is the case, the Government must act now. We cannot see businesses such as Air Bound Trampoline Park closed because they cannot get insurance.

The Taoiseach: I thank the Deputy for raising this issue, which is impacting on many businesses, people and homeowners throughout the country. The Government is very aware of the affordability issues and the difficulties very often with getting adequate insurance cover and availability of cover for certain businesses, particularly in the leisure sector and the sector the Deputy has just outlined. Unfortunately, there are no silver bullets here. The Government has taken action through a range of measures in our action plan for insurance reform. This has involved the implementation of the personal injuries guidelines to replace the book of quantum six months ahead of schedule. The Deputy is correct that the PIAB report on what has happened since has shown a substantial reduction in the amount of awards issued. We want to see this followed through in reduced premiums from companies. The insurance industry needs to come up to the plate and respond to the changes the Government has made in terms of insurance.

We have also established an office in the Department of Finance to promote competition in the insurance market. The Central Bank has published its national claims information database report on employer and public liability insurance and completed its report review on differential pricing in the motor and home insurance sectors. The Criminal Justice (Perjury and Related Offences) Act has been enacted. This places perjury on a statutory footing for the first time. An insurance fraud co-ordination office has been established in the Garda national economic crime bureau. The insurance (miscellaneous provisions) Bill is being developed. This will enhance transparency and reinforce protection of consumers. This is the range of measures the Government has already introduced, but we need to do more.

The Minister for Justice is bringing forward legislative proposals to reform the law on the Occupiers' Liability Act and the duty of care. These proposals are at an advanced stage. The Minister will bring these to the Government and we will take them forward and bring them to the House. It is relevant because it will help to address the slips, trips and falls issue, which is very prevalent in footfall intensive areas such as the leisure industry and activity-related pursuits. There is detailed analysis of the Personal Injuries Assessment Board Act 2003 with regard to making a number of legislative amendments to increase the number of cases settled by PIAB without recourse to litigation. The Department of Enterprise, Trade and Employment under the Minister of State, Deputy Troy, have developed the heads of a Bill in collaboration with PIAB. The Minister of State is progressing this in consultation with the Office of the Attorney General.

There is a Cabinet subcommittee on insurance reform. There is an onus on the industry to respond to the reforms that have taken place and that are taking place. We are particularly conscious of companies such as those referenced by the Deputy, with regard to trampolines and the leisure industry more generally, particularly those looking after children's recreational interests and the difficulties they are having. We will continue our engagement with the industry to en-

sure provision and access to cover is there.

Deputy Peter Fitzpatrick: On 12 December, Air Bound, a trampoline park in Dundalk, will close. The reason the park will close is that it cannot get insurance. It is not the owners' fault. Nobody wants to give them insurance. They want to pay for their insurance. They have been there for a number of years. What will I tell the parents contacting me who have autistic children and children with disabilities? Adults also use it. The trampoline park opened a couple of weeks ago for one adult. It made no money. This is not all about money. These businesses are there to look after people with disabilities. I am pleading with the Taoiseach. I will give him the details. How can a company that pays its way not get insurance? I cannot understand it. It has tried everything.

In fairness, several years ago the company could not get insured because the premium increased three or four times. Luckily enough, I contacted a friend of mine with an insurance company in County Tipperary who did us a favour and it got insurance. I am pleading with the Taoiseach. This is only the start of it. Where will these people with disabilities go? It is affordable. The company works with children. When the children are in school, it opens four days a week and when they are off school, it opens seven days a week. Almost everybody in the Chamber has somebody with a disability or knows someone who is autistic. They have nowhere to go. This is the only bit of peace and quiet they get. I am pleading with the Taoiseach on behalf of Air Bound in Dundalk. Will the Taoiseach please help to keep it open? 12 December is a very important day for children with disabilities in Dundalk. I am sure there are also cases in other parts of the country. Will the Taoiseach please help to get the likes of Air Bound and other such companies insured?

The Taoiseach: I ask the Deputy to send on the details of the situation to me and the background to it. I fully commend the work of Air Bound with children with disabilities and special needs. Unfortunately, under the EU Solvency II legislation, the Government is prohibited from setting insurance premiums so there is no silver bullet. However, I would like to hear more detail on the background to this. I will speak to the Minister of State, Deputy Fleming, who is dealing with insurance reform in the Department of Finance to see whether there is anything we can do on this. I thank the Deputy.

Deputy Mary Lou McDonald: The Government blocked legislation introduced by Deputy Pearse Doherty to deal with this gratuitously.

Ceisteanna ar Reachtaíocht a Gealladh - Questions on Promised Legislation

Deputy Mary Lou McDonald: I want to raise the ongoing failure to provide fair pay and allowances for student nurses and midwives. The Minister for Health, Deputy Donnelly, has had the McHugh report into this matter sitting on his desk for three months. We tabled a motion yesterday evening and the Minister's remarks during that debate only extended to extending the pandemic payment for a year and vague references to what he called "other measures". At this stage, it is completely unacceptable. These students put their own welfare and lives on the line to assist others. Only for them our health service would have ground to a standstill.

The McHugh report needs to be published urgently and there needs to be engagement with

the Irish Nurses and Midwives Organisation, INMO, and other unions. We also need to see permanent fair pay and allowances for all our student nurses and midwives. Will the Taoiseach commit to the immediate publication of the McHugh report and respect recognition and reward for these incredible young professionals, midwives and nurses?

The Taoiseach: I brought in the nursing degree programme quite a number of years ago as Minister for Health and, if I say so myself, it was a transformative thing to do in how we educate nursing in this country and moved it on, by way of advanced nurse practitioners and postgraduate degrees, which has made a significant difference to our health system and the delivery of our health service. I am very keen therefore that we will continue to improve the situation for student nurses within the context of a degree programme within our universities and our institutes of technology. There was a deliberate decision at the time to ensure we had widespread provision across the regions for nurse education. The Minister yesterday would have referred to the measures he took last year in the context of Covid-19 which were important, significant and should not be dismissed. Likewise, in respect of the McHugh report, he is bringing those proposals to Cabinet and we want to take positive decisions on this and on the recommendations of that review which would create a longer term beneficial situation for student nurses.

Deputy Sean Sherlock: The Environmental Protection Agency, EPA, has published a report on urban wastewater treatment. Raw sewage is being discharged from 34 towns and villages. We are told construction will start on 14 locations this year and eight in 2022. A third of these towns and villages will continue to release raw sewage after 2024. The report identifies a number of locations specifically in Cork. Cobh, thankfully, is to be resolved this year, but Ballycotton, Whitegate, Aghada and Mitchelstown are planned for later in the decade, as is Inchigeelagh. The EPA's concern is that repeated plans over the years have not been acted upon.

This is not just an ecological and environmental issue. The lack of these facilities is also impacting on the housing crisis. For many young people with mortgage approval in towns like Mitchelstown where there are capacity constraints who wish to see houses built and where builders with sites are ready to go, the EPA report makes for very grim reading. I ask the Taoiseach to give this his priority.

The Taoiseach: I thank the Deputy for raising what is a very important issue and I share his impatience. We want to get this done as fast as we possibly can. I was in Cobh recently, as was, I believe, the Deputy. This was a very significant achievement by Irish Water on the wastewater treatment system that is now operational and in place in the lower harbour region of Cork and significant progress was made there.

The EPA, however, has issued its report in respect of 34 towns. The Minister for Public Expenditure and Reform has allocated in the past two budgets and in the July stimulus package significant additional capital funding to Irish Water in a bid to enable it to accelerate its programme. Any such wastewater treatment plant goes through a range of hurdles and logistics. I have seen it myself in places throughout the country where money is allocated, schemes are ready to go ahead. If I may say one final thing in the House on this issue-----

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

The Taoiseach: -----if we are serious about all of these issues as a country and as an Oireachtas, we need to get a bit real in how we deliver these projects faster. They are just being held up all over the place across the board and we cannot afford the luxury of doing that anymore.

An Ceann Comhairle: I call Deputy Whitmore now, please.

Deputy Jennifer Whitmore: I have worked in the environmental sector since I was 17 years of age, as a scientist, a policymaker and now within the Dáil. I can be absolutely clear with the Taoiseach that I and the Social Democrats want him to achieve when it comes to the climate as we need him to do so. We have worked constructively with the Government on this issue since the Taoiseach entered office in this Dáil.

The reality is that agriculture accounts for one third of our greenhouse emissions. Farmers will have a very significant role to play when it comes to us hitting our targets. Farmers are very good at doing what the Government asks and pays them to do. They will put their shoulder to the wheel and will do it but they need leadership from this Government. The Government, by minimising the role and the targets farmers will have to meet, is doing farmers a disservice because it is not giving them the time they will need to prepare and it is not providing them with the technological and financial supports they will need. By saying farmers will only have to have a reduction of 10%, that is not going to achieve the targets we need them to achieve. Will the Taoiseach please be honest with targets? Honesty is the best environmental and economic policy for our farmers and they need him to lead on this.

The Taoiseach: Everybody needs to be honest. The farmers do not believe that what we are proposing is anything other than too much.

Deputy Jennifer Whitmore: The Taoiseach needs to talk to them-----

The Taoiseach: Let us all be honest here. The farming representatives have a view that what is being proposed is excessive.

Deputy Jennifer Whitmore: Farmers have-----

An Ceann Comhairle: Please, Deputy, allow the Taoiseach to respond.

The Taoiseach: I am just taking that point. The Deputy is giving the impression that they would appreciate if there were higher targets set for them. They would not, actually.

Deputy Jennifer Whitmore: They want supports and they want targets.

The Taoiseach: They need supports and they will be provided with them. We need a more diverse approach to farming in income streams to give opportunities to farming. We need to work with farmers. As I said earlier, there is a very significant hunger in the farming community for its capacity to reduce costs through alternative energy solutions, and that is something that I am very supportive of, but again we need to accelerate that together with the microgeneration within farming in a different approach. Farmers are creative, innovative entrepreneurs, as we heard this morning. We want to support them on this agenda.

Deputy Jennifer Whitmore: Be honest with them about what they will need to do.

Deputy Paul Murphy: There were 3,726 Covid-19 cases confirmed yesterday. This is the highest figure since January. Schools are on the front line of the fight against Covid-19 and they are not getting the support they need from the Government. Back in September, the Government decided to stop contact testing and tracing in schools. In this Chamber I described this as a hear no evil, see no evil policy and the Taoiseach said that was an unwarranted comment. Now we see the consequences of this policy. Will the Taoiseach reverse the mistaken decision

and reintroduce proper testing and tracing in schools and will he also address the issue of the lack of ventilation and, in particular, the lack of filtration. While Australia and Germany are providing high efficiency particulate air, HEPA, filters for every single classroom, we still do not even have a CO2 monitor in every classroom. Will the Government provide classrooms with the HEPA filtration systems that they need in order to reduce the spread of Covid-19 so that we can keep our schools open and do so safely?

The Taoiseach: We need to be clear about this. The Deputy reported the figure of 3,726 cases and he almost, by juxtaposition, blames schools for this. This is an incredible presentation and it is not the case.

Deputy Paul Murphy: Look at 5- to 12-year-olds. I am not saying that.

The Taoiseach: The issue is this. It is vital that children go to school and that their full range of development is catered for. That is the first priority and objective. What is the biggest issue facing children right now, if you talk to public health people or to people in hospitals? I was in Clonmel on Friday and met the paediatrician, the director of nursing in the paediatric ward there. The biggest issue she has in admissions is respiratory syncytial virus, RSV. Non-Covid respiratory viruses are the biggest challenge facing children right now. The Chief Medical Officer said the same to me when I spoke to him prior to the weekend. We all need to be very clear on messaging.

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

The Taoiseach: I think that there will be a role, having spoken to the Chief Medical Officer, for antigen testing in specific areas, in schools and so on.

Deputy Paul Murphy: They need HEPA filters.

Deputy Denis Naughten: In 2009 the then Minister for Justice, Equality and Law Reform told the Dáil the failure to modernise the law on the registration of sex offenders would lead to Ireland becoming a safe haven for convicted sex offenders. Some 151 months later that gaping hole in our so-called sex offenders register has yet to be closed off. It is likely that some of the near-500 convicted rapists and paedophiles missing from the UK are residing here in Ireland, posing an unacceptable risk to women, children and vulnerable adults because of our outdated sex offenders register. When will we see the long-promised sex offenders (amendment) Bill?

The Taoiseach: I will engage with the Minister for Justice on that Bill and legislation, where it is and I will come back to the Deputy on that.

Deputy Danny Healy-Rae: At the present time, farmers feel very isolated, demonised and like the whole world is done on top of them. They have worries about herd reduction, cuts to their incomes and livelihoods and severe new restrictions and regulations coming down the line. Is it by coincidence or design that prices quoted for fertiliser at present are double what they were last August? At a Teagasc presentation this morning, the consensus was that the availability of fertiliser next spring is in doubt. This scenario could lead to a fodder crisis and automatic herd reduction, which could break every farmer in the country. Will the Government ensure fertiliser is available after Christmas at a reasonable cost for the farmers of Ireland?

The Taoiseach: First, there is no coincidence and it is wrong to suggest there is.

Deputy Danny Healy-Rae: I asked whether there was a coincidence; I did not state there

is one.

Deputy Niall Collins: The Deputy might at least let the Taoiseach start to answer before jumping down his neck.

The Taoiseach: The point is there is no connection between climate change plans and proposals and the current issue with the supply of fertiliser. That is a global issue and it is gas related. At the European Council meeting, a number of Prime Ministers referenced challenges in regard to fertiliser supplies in the coming months. Yes, it is going to be problematic and there are lots of supply chain issues manifesting. We know car manufacturing, for example, has taken a big hit because of the insufficient supply of chips. That is happening in the real world. Production targets have been pulled back. We saw Apple's announcement this morning in respect of some of its endeavours.

An Ceann Comhairle: Thank you, Taoiseach.

The Taoiseach: There are very real issues in the global supply chain market at the moment and we are going to have to deal with them.

Deputy Danny Healy-Rae: This is a very serious issue.

The Taoiseach: Yes, it is.

Deputy Michael McNamara: In advance of COP26, the Taoiseach called for action instead of rhetoric. One of the areas in which we need action is transport and how people travel. Glasgow, due to its proximity, is a city that is relatively easy to get to from Ireland. It can be reached by train and ferry and there are five commercial flights from Dublin. In the context of the volume of carbon emissions from private jets, will the Taoiseach confirm he did not use the Government jet to get there? Much more importantly, will he confirm the jet will no longer be used where there is a feasible alternative in the form of commercial flights to the city of destination?

The Taoiseach: I did not use the Government jet to go to Glasgow. Given the sheer number of people staying in the city, we stayed in Edinburgh and made the journey down. There are enormous crowds in Glasgow for COP26, with enormous interest from NGOs and so on. The Government jet is not being used that frequently, not by design, to be frank, because we do need to get to meetings and get back to be in this House and elsewhere, but because of its frequent need for maintenance and so on.

I hear what the Deputy is saying in terms of carbon-efficient travel. Earlier this week, the Minister, Deputy Ryan, published a very interesting and significant set of proposals around rural transport. We have to develop active transport and there are very significant resources going in behind that. I think we will transform this country because of Government decisions on greenways, cycle routes and walking routes. That will be very important for the future.

Deputy Patrick Costello: Yesterday, like many other Deputies and Senators, I joined outside Leinster House a number of parents of children born through surrogacy who are looking for the most basic of rights for those children to be recognised, namely, the right to a family. They expressed their shock and dismay at some of the proposals coming forward. We have a special rapporteur on children who has recommended creating clear pathways for parenthood. When will the Government follow through on those recommendations? When will these families get

a pathway to parenthood, recognition of international surrogacy and retrospective recognition?

Minister for Children, Equality, Disability, Integration and Youth (Deputy Roderic O’Gorman): The Minister for Justice, Deputy McEntee, and I had the opportunity to go out and meet some of those families yesterday. We have engaged with many of them over recent months. There has been substantial engagement between my Department, the Ministers, Deputies McEntee and Donnelly, and the Attorney General on this matter. It is an issue we discussed recently at Cabinet. The Minister, Deputy McEntee, will be bringing forward a proposal for a special Oireachtas committee to examine specifically the issue of surrogacy and to look at bringing forward amendments to the assisted human reproduction Bill that is being led by the Department of Health. We are very aware of the lacuna in the law, which was made particularly clear by the report of the special rapporteur to which the Deputy referred. The Government is very conscious that we must act. Too many governments in the past have not addressed this particular issue. Now is the opportunity to do so.

Deputy Neale Richmond: Like many colleagues, my office has been inundated over the past week with representations from parents, coaches, administrators and players of a range of indoor sports, specifically basketball, regarding the most recent guidelines introduced by Sport Ireland. When will clarity be provided to the thousands of people who are being robbed of their opportunity to participate in these sports? I ask that we have that clarity as soon as possible.

The Taoiseach: Basketball is a great sport and we will do everything we possibly can to facilitate its restoration in these difficult Covid times. The Minister of State, Deputy Chambers, spoke to me about it just before I came into the Chamber and we will be discussing it again later.

Deputy Réada Cronin: Since I raised in the House recently the impact on women and children of assessments under section 47 of the Family Law Act 1995, I have had a flood of contacts from yet more mothers and accredited practitioners in the psychological services outlining disturbing experiences of women and their children assessed under this process. One eminent practitioner is very anxious about mothers engaging in the process at all, such is the concern about how it operates. I have put down a series of questions to the Minister for Justice on the appointment, qualifications, accreditation and professional development of court assessors and their practices. In response, I received a letter from the Ceann Comhairle to say the Minister has no function in this matter.

I was not interfering in any case. I did not mention any case or any names. We are legislators and we make the laws in this House. We cannot ignore a situation where court assessors are making assessments of families within the justice system but are accountable to no one. They have all that power but no accountability. The mothers are silenced by the *in camera* rule and the Deputies who represent them are now stonewalled by the Oireachtas. How do we, as legislators, address this perverse situation whereby the Ceann Comhairle tells me the Minister for Justice has no function when children’s lives are left hanging in the balance?

An Ceann Comhairle: You might learn about the separation of powers, Deputy.

Deputy Réada Cronin: I was not interfering in the separation of powers.

The Taoiseach: First, more general issues in terms of protecting children and mothers can, of course, be discussed in this House at any time. However, the separation of powers means there are different jurisdictions where issues get dealt with.

Deputy Réada Cronin: To whom are these assessors accountable?

The Taoiseach: I do not think it is fair to say that this House is somehow suppressing the issue. I do not think that is the intention at all.

Deputy Réada Cronin: I did not mention any cases.

The Taoiseach: The Deputy is very clear as well about the demarcation lines in terms of the separation of powers.

Deputy Louise O'Reilly: Yesterday, the report by the relevant Oireachtas committee on its pre-legislative scrutiny of the online safety and media regulation Bill was published and has been broadly welcomed. However, a note of caution was sounded by Samaritans Ireland which said that, in its view, the registered providers should have a duty to support staff who undertake moderation of harmful content. The job of content moderator for social media platforms is a relatively new one, which has been discussed with the Tánaiste and the Department of Enterprise, Trade and Employment. There was hope there would be some scope within the Bill to encompass regard for content moderators' employment rights. They review awful, harmful and disturbing content in order that we do not have to see it. Does the Taoiseach consider there might be scope, before the Bill proceeds to the next Stage, for the inclusion of an element of workers' rights and protection in respect of this new form of work? If there is an alternative approach that might be taken, will he indicate what it is?

The Taoiseach: I have not had a chance to read the full report from the Oireachtas committee and do not know whether the inclusion of such a provision is recommended.

Deputy Louise O'Reilly: It is not, which is very regrettable.

The Taoiseach: I will engage with the Minister on the issue to see what can be done to facilitate the Deputy's suggestion. Her suggestion is very fair given that content moderators have a very stressful and traumatic sort of experience in terms of the content they review.

Deputy Emer Higgins: I also raise the issue of the new restrictions announced by Sport Ireland in regard to basketball. It is a matter that has been brought to my attention by many constituents in Lucan and Clondalkin. The new regulations mean that only those who can present a valid Covid-19 certificate or proof of recovery from Covid can train or play matches indoors. That is regardless of whether a vaccine has been offered to their age cohort. The decision has blindsided many younger players and their coaches.

I o'clock

While I believe that vaccination is the best way to protect us from Covid-19, it is unfair to discriminate against children under 12 years old like this. They can go to school and to the cinema, they can go dancing or swimming and they can go to restaurants and many other places, so it is not fair to single out basketball and other indoor sports in this way. Will the Taoiseach ask Sport Ireland to reconsider these restrictions and allow everyone to play indoors?

The Taoiseach: As I said, I returned from the COP26 late last night and the Minister of State, Deputy Chambers, said he wished to discuss this issue with me later, so we will pursue that further. I am conscious of what the Deputies have said.

Deputy Carol Nolan: Page 15 of the programme for Government makes reference to hauli-

ers and the need for a strategy for the sector. The current rate of fuel rebate at just 7.5 cent is insufficient and puts Irish hauliers at a distinct competitive disadvantage compared to their European counterparts. For example, the rate of rebate in France is 19 cent. Will the Taoiseach ensure that a revised fuel rebate scheme is brought forward and that the rate of fuel rebate is increased in order to provide a level playing field for Irish hauliers and also to protect tens of thousands of jobs, mainly in rural Ireland where 80% of our hauliers are based?

The Taoiseach: There were some measures in the budget relating to the fuel issue. I will relate the Deputy's concerns about this issue to the Minister for Finance and the Minister for Public Expenditure and Reform.

Deputy Jennifer Carroll MacNeill: I wish to raise again the importance of a new relationship and sexual education programme. We know there is a problem with gender violence and domestic abuse in this country and all the advocates for change agree that a relationship and sexual education programme is essential. We have spoken to the Irish Second-Level Students' Union, ISSU, and the Union of Students in Ireland, USI. It is essential that there be a new programme. There is worry about the timeline from the Department. It is going to have the first material available for consultation in the first quarter of 2022, but that is just for the junior cycle. There is nothing about the senior cycle and nothing that I am aware of relating to primary schools. With every school year this matter is getting more urgent to interrupt the cycle of gender violence. I ask the Taoiseach to refer back to the House at some point and to ask the Minister for Education to set out a schedule for all stages of age-appropriate sexual education that is appropriate and can help to break the cycle of violence we have experienced for so many generations.

The Taoiseach: It is my understanding, subject to checking the matter again, that the National Council for Curriculum and Assessment, NCCA, is giving detailed consideration to this issue in respect of the various cycles. It is important to get it right as well. It is extremely important that we modernise our approach to relationships and sexuality education in our schools and do it in a comprehensive way. We must also then work on the subsequent delivery of the programme once it is presented and ensure sufficient resources are allocated to support teachers in the various settings at both primary and second levels in terms of their capacity to deliver the programme in a comprehensive way.

Deputy Aindrias Moynihan: The deadline for registering returns for the local property tax, LPT, on 7 November is approaching. Many homeowners are scrambling to do their registration on time. However, many people would not necessarily be familiar with dealing with the Revenue Commissioners as they would not have any reason to, while others are not comfortable doing their business online. Some people believe they need valuations. In addition, the helpline is being overwhelmed and there is pressure on the online tool. This is causing more distress for people who want to do their business. I acknowledge that the Revenue Commissioners have seen there is a problem and are extending the times the call centre is open, but we need to consider moving the deadline to give people a greater opportunity to do their business. Can the 7 November deadline be extended for LPT returns?

The Taoiseach: First, I thank the Deputy for raising the issue. As usual, he is on the money in terms of the level of activity under way in this regard and on the challenges. The Revenue Commissioners' experience is that from the volume of activity the vast majority of homeowners want to do the right thing by filing their LPT returns on time as the deadline fast approaches. The helpline is exceptionally busy at present with an average of 10,000 calls being answered

every day. When customers have difficulty getting through to the helpline they are encouraged by the Revenue Commissioners to try again later in the day if they can. In addition, following an announcement made by the Revenue Commissioners yesterday, extended opening hours are in place for its LPT helpline today and tomorrow from 8 a.m. to 8 p.m. The Revenue Commissioners will consider further extended opening hours this week should the level of demand for the LPT service remain high. As regards LPT returns filing levels, as of yesterday evening over 810,000 LPT returns had been filed, with over 93% of these being filed online. Currently, the number being filed online is approximately 75,000 per day. The Revenue Commissioners will keep with it and they expect the number to get to well over 100,000 per day.

Deputy Bríd Smith: People Before Profit has consistently called on both this and the previous Governments to conduct a survey of energy poverty among the population. It has never been done by the Government and must be done. However, I wish to point to an anomaly that exists in the recent budget. Budget 2022 widened slightly the eligibility for fuel allowance, but it will only benefit a few thousand people. There is huge cohort of people over 70 years old who are in receipt of the household benefits package who got no increase in the fuel allowance section of that package. Does the Taoiseach ever think about that? These over 70-year-olds are the people who are most likely, particularly during the Covid-19 pandemic, to have to stay at home and many of them live in very cold conditions. Their payment has not been increased for at least two budgets. That anomaly must be addressed urgently. I again call on the Government to conduct a survey on energy poverty, but the immediate anomaly in respect of the difference between the increase and the household benefits package has to be examined.

The Taoiseach: One of the reasons we introduced the carbon tax was to provide ring-fenced funding-----

Deputy Bríd Smith: Stop the nonsense.

The Taoiseach: -----to enable us to deal with low-income groups and people who would require supports as a result of fuel poverty. That was the objective and that is what we are doing in the broader increases in social welfare announced in the budget. We constantly keep these issues under review. The Deputy raised a particular point, but it is not an anomaly as such. The eligibility for fuel allowance was widened in the budget.

Deputy Bríd Smith: People over 70 years old got no increase.

An Ceann Comhairle: Please, Deputy.

The Taoiseach: Then there were broader increases in social protection measures to deal with a range of other issues.

Deputy Imelda Munster: Again, I wish to raise the issue of Sport Ireland publishing its guidelines last Thursday relating to underage indoor sport. The guidelines include provisions that mean unvaccinated children cannot participate in sport. I am sure the Taoiseach is well aware of the impact this has had on club basketball games. I wrote to Sport Ireland and its response was, essentially, that it is operating in line with Government regulations. Given that children are participating in physical education, PE, classes the length and breadth of the State and in a wide range of other sports, this anomaly must be corrected. Has the Minister, Deputy Catherine Martin, or the Minister of State, Deputy Chambers, been in contact with Sport Ireland to find a way to resolve this?

The Taoiseach: I have answered this question already and the Minister of State, Deputy Chambers, will discuss it with me later.

Deputy Imelda Munster: Has he already been in touch with Sport Ireland?

The Taoiseach: Throughout the pandemic there has always been a different approach adopted on the public health advice with regard to schools and activities outside the schools. That has been the consistent position. That does not necessarily mean that this should sustain here, so we will engage and the Minister of State has said that he wants to discuss this with me after this session.

An Ceann Comhairle: We are running out of time so I ask Deputies O'Donnell and Christopher O'Sullivan to put brief questions.

Deputy Kieran O'Donnell: The issue of insurance was raised previously and I wish to focus on a specific aspect. Insurance brokers are telling me that there are serious concerns about general insurance people being able to get insurance from next year and about the views being taken by underwriters in the UK. I ask that there be direct engagement by the subgroup in the Cabinet with the Central Bank. The Central Bank needs to engage with the underwriters in the UK as to what is their concern, be it related to Brexit or other issues. SAVA Insurance Group has pulled out of the market in the leisure sector. The Taoiseach is probably aware that it is a Slovenian insurance group. However, this is a more general point. I am a believer in prevention rather than cure. There is a need for engagement between the Central Bank and the underwriters in the UK.

Deputy Christopher O'Sullivan: Like Deputy Costello, I wish to raise the issue of international surrogacy. In Ireland there are couples who may have chosen to avail of IVF treatment and have gone through three or four rounds of IVF unsuccessfully and who may then have chosen international surrogacy. We have ludicrous legislation meaning that they then return to Ireland with their child and the mother is not recognised as the mother. They are required to apply for guardianship. They have to apply for adoption. It is not good enough. I plead with the Taoiseach to ensure that international surrogacy is included in the upcoming assisted human reproduction Bill. That is how we will solve this, and we will help many couples and particularly mothers.

The Taoiseach: I dealt with the insurance issue earlier, but I will refer the points Deputy O'Donnell has made to the Minister of State, Deputy Fleming, who can revert to the Deputy. He has made a fair point.

The Minister, Deputy O'Gorman, replied earlier to the matter Deputy O'Sullivan raised. I am very empathetic with the issue of international surrogacy. There has been substantial work and engagement on the issue since the formation of the Government involving the Ministers, Deputies McEntee, Stephen Donnelly and O'Gorman, the Minister of State, Deputy Naughton, and the Attorney General. A memorandum will be brought to the Government from those Ministers embracing their Departments with legislative proposals to deal with these issues. The purpose is to ensure that the rights, interests and welfare of all persons involved - children born through surrogacy, intending parents and surrogacy parents - are considered.

Health (Inspection of Emergency Homeless Accommodation and Asylum Seekers Accommodation) Bill 2021: First Stage

Deputy Eoin Ó Broin: I move:

That leave be granted to introduce a Bill entitled an Act to enable the Health Information and Quality Authority to inspect certain emergency homeless residential accommodation in respect of which assistance has been or is being given under section 10 of the Housing Act 1988 by a local authority within the meaning the Local Government Act 2001, to enable Health Information and Quality Authority to inspect reception centres and accommodation centres provided for asylum seekers to which the European Communities (Reception Conditions) Regulations 2018 (S.I. No. 230 of 2018) relate, and for those purposes to amend the Health Act 2007 and to provide for related matters.

As all Deputies know, there are far too many single people and families with children in emergency accommodation and in direct provision. In some cases, families are spending four or five years in emergency accommodation. Despite numerous Government commitments over many years, people continue to be trapped in the direct provision system for six, seven and in some cases eight years. Progress in ending the use of dormitory-style emergency accommodation and ending the use of direct provision is far too slow. While the primary focus must be on getting people out of these inappropriate forms of accommodation, it is crucial that while anybody is in emergency accommodation of any kind, the highest possible standards are adhered to.

Some years ago, the Dublin Region Homeless Executive developed a very good set of standards, the quality standards framework. However, the problem is they only apply to voluntary sector emergency accommodation and not to private sector emergency accommodation. The inspection regime is highly problematic. There are no inspections of private emergency accommodation. The funders of the voluntary sector accommodation are meant to do the inspections themselves. These are not independent and therefore there are conflicts of interest.

We have also seen very low levels of inspection, both prior to the Covid pandemic and during the pandemic. Meanwhile, on the direct provision side, the nature of the inspection regime is quite laughable. It is essentially a box-ticking exercise that does not in any way reflect the very difficult conditions and on many occasions the failure to comply with contractual terms agreed with the Reception and Integration Agency. We also have many reports, both from the Movement of Asylum Seekers in Ireland and the Children's Rights Alliance, as well as good quality investigative journalism, including by *thejournal.ie* on foot of freedom of information requests, showing very considerable levels of complaints by people living either in private emergency accommodation or in direct provision.

At this stage, the case for fully independent inspections of all forms of emergency accommodation, whether for people experiencing homelessness or those who are in direct provision, is absolutely compelling. For example, we know the difference that independent inspections by HIQA made to the nursing home sector, something which is entirely commendable. Some time ago, I met officials from HIQA who shared the concerns of many people regarding the absence of an independent inspection regime for emergency accommodation and direct provision. The Bill before us today seeks to amend the legislation underpinning HIQA to give it the powers to conduct fully independent inspections of these two forms of accommodation.

Of course, we do not just need to give it the powers to do so; we also need to give it appropriate resources. Those people who are experiencing homelessness and those people who are fleeing war and persecution and seeking asylum are among the most vulnerable and the most at-risk sections of our community. Therefore, they should have even higher standards than anybody else in our society while they are enduring the emergency that they are in.

The Bill is very straightforward. I can see no reason the Government would oppose it if and when we bring it forward on Second Stage. I am very happy to introduce it today. I thank the Office of the Parliamentary Legal Advisers for its very extensive assistance on the Bill. It was not easy legislation to produce. I am hoping for the Taoiseach's active support. I am sure, given that it has had the support of the Office of the Parliamentary Legal Advisers, he will see that the Bill not only makes eminent policy sense, but is well written from a legislative point of view and will encourage his Government colleagues to support it at a later stage. I commend the Bill to the House.

An Ceann Comhairle: Is the Bill opposed?

The Taoiseach: 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 Eoin Ó Broin: I move: "That the Bill be taken in Private Members' time."

Question put and agreed to.

European Union Proposals: Motion

Deputy Kieran O'Donnell: I move:

That Dáil Éireann:

(1) notes the agreed Report of the Joint Committee on Transport and Communications under Standing Order 133 on the following six proposals:

— Proposal for a Directive of the European Parliament and of the Council amending Directive 2003/87/EC as regards aviation's contribution to the Union's economy-wide emission reduction target and appropriately implementing a global market-based measure, COM(2021)552;

— Proposal for a Regulation of the European Parliament and of the Council amending Regulation (EU) 2019/631 as regards strengthening the CO2 emission performance standards for new passenger cars and new light commercial vehicles in line with the Union's increased climate ambition, COM(2021)556;

— Proposal for a Regulation of the European Parliament and of the Council on the deployment of alternative fuels infrastructure, and repealing Directive 2014/94/

EU of the European Parliament and of the Council, COM(2021)559;

— Proposal for a Regulation of the European Parliament and of the Council on ensuring a level playing field for sustainable air transport, COM(2021)561;

— Proposal for a Regulation of the European Parliament and of the Council on the use of renewable and low-carbon fuels in maritime transport and amending Directive 2009/16/EC, COM(2021)562; and

— Proposal for a Decision of the European Parliament and of the Council amending Directive 2003/87/EC as regards the notification of offsetting in respect of a global market-based measure for aircraft operators based in the Union, COM(2021)567;

which was laid before Dáil Éireann on 26th October, 2021 in accordance with Standing Order 133(3)(b);

(2) having regard to the aforementioned Report, and in exercise of its functions under section 7(3) of the European Union Act 2009, is of the opinion that the proposals COM(2021)552, 556, 559, 561, 562 and 567 do not comply with the principle of subsidiarity for the reasons set out in section 3 of the Report; and

(3) notes that, pursuant to Standing Order 133(4), a copy of this Resolution together with the Reasoned Opinion and the aforementioned Report shall be sent to the Presidents of the European Parliament, the Council and the Commission.”

Question put and agreed to.

Ceisteanna - Questions

Brexit Issues

1. **Deputy Brendan Smith** asked the Taoiseach when the Cabinet committee on Brexit and Northern Ireland last met; and when it is next due to meet. [43770/21]

2. **Deputy Mary Lou McDonald** asked the Taoiseach when the Cabinet committee on Brexit and Northern Ireland will next meet. [47863/21]

3. **Deputy Neale Richmond** asked the Taoiseach when the Cabinet committee on Brexit will next meet. [50909/21]

4. **Deputy Seán Haughey** asked the Taoiseach when the Cabinet committee on Brexit and Northern Ireland is next due to meet. [52350/21]

5. **Deputy Alan Kelly** asked the Taoiseach when the Cabinet committee on Brexit and Northern Ireland will next meet. [53388/21]

The Taoiseach: I propose to take Questions Nos. 1 to 5, inclusive, together,

The Cabinet committee on Brexit and Northern Ireland operates in accordance with established guidelines for Cabinet committees and where appropriate, substantive issues are referred to the Government for discussion and approval. In general terms, the Cabinet committee oversees implementation of relevant programme for Government commitments in the area of Brexit and Northern Ireland, and ongoing relevant developments.

The committee was formally established by the Government on 6 July 2020 and had its first meeting on 29 October 2020. The Cabinet committee last met on 4 March 2021. However, relevant issues arising on Brexit and Northern Ireland are also regularly considered at meetings of the full Cabinet. The Cabinet committee on Europe which last met on 14 October also discusses related matters. In addition to meetings of the full Cabinet and Cabinet committees, I also meet Ministers on an individual basis to focus on particular issues where required.

The next meeting of the Cabinet committee on Brexit and Northern Ireland is scheduled for 29 November.

Deputy Mary Lou McDonald: There are growing concerns that the British Government is about to introduce legislation to deliver an amnesty for British soldiers and perpetrators of acts of violence and criminality in Ireland by its forces. As the Taoiseach knows, this has been in prospect for some time. He also knows the families, campaigners and everybody across politics island-wide are opposed to this amnesty. He will also be aware that international organisations and opinion makers have similarly expressed their absolute opposition to this comprehensive, wide-ranging and utterly disgraceful amnesty proposal. As he knows, that proposed legislation would ban inquests, stop civil actions and bring very severe limitations even in respect of judicial reviews.

I ask the Taoiseach to reiterate the stance of the Irish Government with victims and families. I also ask him to reiterate his absolute commitment to the full implementation of the Stormont House Agreement. I ask him to confirm that the Government remains 100% committed to this position and that it will not give way to any British demand to water down the Stormont House Agreement or assist in any way the British efforts to impede the delivery of truth and justice. What direct contact has he had with the British Prime Minister, Boris Johnson, in respect of this proposed amnesty legislation?

Deputy Neale Richmond: I thank the Taoiseach for his full response, as always. I am heartened to hear the subcommittee will meet again on 29 November but I am slightly concerned it has taken this long, taking into account what the Taoiseach has mentioned about the works of other committees and bilateral discussions between Ministers.

There are two issues hanging over this entire area of debate that are extremely concerning and they relate to the twin approach of sabre-rattling by the British Government on the one hand by constantly threatening to invoke Article 16 and on the other the comments of the leader of the Democratic Unionist Party, who is now constantly threatening to collapse the Northern Ireland Assembly. That is after he withdrew his ministers, potentially unlawfully, from North-South engagement through the ministerial council.

What work is going on in advance of the subcommittee meeting and with key partners on a North-South and, crucially, an EU basis to counter these constant threats and prepare for the worrying potential they may be acted upon? That potential action would be of no benefit to anybody on this island, the island of Great Britain or across the European Union.

Deputy Seán Haughey: From the very beginning, Brexit represented a threat to the Good Friday Agreement. This led to the Northern Ireland protocol being agreed between the EU and the UK to protect the Good Friday Agreement and the peace process and avoid the creation of a hard border on the island of Ireland.

Negotiations between the EU and the UK on the implementation of the protocol are continuing. The EU has come forward with sensible, practical proposals to deal with the matters that have arisen in respect of the protocol. European Commission Vice President Maroš Šefčovič has consulted widely in Northern Ireland and brought forward his proposed solutions. Nonetheless, there seems to be a bit of megaphone diplomacy now under way, which is not a good sign. Writing in *The Daily Telegraph* recently, European Commission Vice President Šefčovič stated that he believed the UK was embarking on a path of confrontation. In response, the UK Secretary of State for Northern Ireland, Mr. Brandon Lewis, stated that the European Commission Vice President was “wilfully misrepresenting” Britain’s demands on the Northern Ireland protocol. The mood music is not good.

The UK is opposed to any role for the European Court of Justice and there is a constant threat of Article 16 being invoked. As Deputy Richmond has said, the DUP is threatening to pull down the institutions. The Taoiseach said at the weekend that the conditions are now in place for a rapid conclusion to the discussions. What does he base his optimism on in this regard and will he update the House on the state of negotiations at this stage?

The Taoiseach: Deputy McDonald raised the legacy matter. As soon as that was announced by the British I spoke to the British Prime Minister, Boris Johnson, to say we were unequivocally opposed to such a proposal and that in our view, an amnesty is not acceptable for anybody who murdered anyone else in Northern Ireland. That applies to members of the British army, any state police or whatever. It also applies where there were victims of IRA atrocities or loyalist paramilitary atrocities. All of these must be accountable to the law and particularly with regard to the victims, who need genuine closure and efforts made to uncover what happened in individual cases. We owe it to victims and the families of victims to think about how we approach this.

There had been an agreed approach and I am against any unilateral approach, as I made clear to the British Government. That is why, at the British-Irish Intergovernmental Conference on 24 June, the Irish and British Governments joined all the parties in Northern Ireland, as Members are aware, in a process of intensive engagement on these matters. That process has engaged fully with victim representatives.

On our side, we work on a continuous basis to implement the Stormont House Agreement framework as a way of assisting wider societal reconciliation to meet the legitimate needs of victims and survivors in Northern Ireland and across the island of Ireland. The Irish Government has always been very forthcoming in this respect and it will continue to be. We do not accept the British Government’s proposals for a blanket statute of limitations on Troubles-related killings and attacks. We are with all the other parties in the North. On my recent visit to the North I met representatives from all parties and they confirmed to me their opposition to such an approach. Some parties indicated to me that the process involved in Operation Kenova, for example, is a model that perhaps people should give consideration to in terms of investigation and how to retrieve information. That is up to the parties involved. No party from any political perspective I met was in favour of the view advanced by the British Government.

Deputies Richmond and Haughey raised very important continuing matters concerning the protocol and the European Commission's approach. Outside the Cabinet subcommittee I have met frequently with all the main actors and during my visit to Belfast I met all the political parties on this matter. I met European Commission Vice President Šefčovič prior to him going to Northern Ireland. When he went to Northern Ireland he met all the representatives in the social, economic and political spheres. He very clearly responded then with very far-reaching proposals that went beyond what many people thought the European Union would present in respect of sanitary and phytosanitary, SPS, measures, where we would be looking at an 80% reduction in checks. There would also be a massive reduction in checks for customs and a full solution for medicines. He also said he would be open to discussions.

In Ireland, we have engaged with this entire process in good faith. We have sensitised the European Commission to Northern Ireland issues and we believe the European Commission wants the best solution. As I said at the weekend, it has been a long-standing supporter of the Good Friday Agreement and the peace process. It has supported it with substantial funding over the years and a genuine commitment to have a sustained peace and reconciliation in Northern Ireland. That is its main rationale for the level of detailed engagement subsequent to the agreements that the British Government signed up to.

The British Government signed up to the protocol as a condition of the trade and co-operation agreement. The trade and co-operation agreement would not have been signed off by the European Union without the protocol being signed off in advance. The British Government has knowingly signed up to that. The objective, of course, is to increase and protect jobs in Northern Ireland through access to the European Single Market. A unique solution was developed to facilitate continuing access to the Single Market for Northern Ireland with simultaneous access to the market in the United Kingdom.

The interaction between European Commission Vice President Šefčovič and the main sectors in Northern Ireland has confirmed that operational issues concerned them most, specifically checks and the operation of the protocol. We have acted in good faith and the European Commission has acted in good faith. A good faith response is required from the United Kingdom Government. It would be irresponsible, unwise and reckless to invoke Article 16 as a response to the proposals from the European Commission. If such an act was taken by the British Government, it would have far-reaching implications for the relationship between the United Kingdom and the European Union. It would also have implications for the relationship between the United Kingdom Government and the Irish Government as such action would not be in accordance with the spirit of partnership that has informed the peace process from the get-go and the creation of the entire architecture that underpins the Good Friday Agreement. That is my very strong view. We are hearing, as Deputies Richmond and Haughey have outlined, similar vibes and sabre-rattling. I met with the President of the European Commission, Ursula von der Leyen, at COP26 yesterday and with the President of the European Council, Charles Michel, the day before who briefed me and updated me on the discussions between the EU and the UK. They were clear on the implications that would arise if such a decision were to be taken. I spoke with other EU leaders also, including briefly with the British Prime Minister, Boris Johnson, who was very involved in COP26. He is very aware that this issue needs to be resolved. When I said at the weekend that conditions exist for rapidly bring this to a conclusion, which Deputy Haughey raised, I meant that not in an optimistic tone but rather that the conditions do exist. Imposing the European Court of Justice, ECJ, as a response to proposals by Vice-President Šefčovič would be disingenuous and wrong. Anyone who knows about this issue will know

that in regard to any issue that arises from the operation of the Single Market, it is accepted that the ECJ must be the governing body in that regard. It is in the interest of the people of Northern Ireland to have access to the Single Market.

At the COP26 summit, President Biden called me over to have a brief conversation with me after one of the sessions. He reiterated to me, in the strongest possible terms, how the Good Friday Agreement matters deeply to him and his administration. He said that he made this unequivocally clear to the British Government. I hope I have brought the Deputies up to date on the current situation. It is a very challenging and serious situation because international agreements have been entered into and signed off on. We must keep the needs of the people of Northern Ireland foremost in our minds as we proceed.

Cabinet Committees

6. **Deputy Christopher O’Sullivan** asked the Taoiseach when the Cabinet committee that deals with marine and fishing will next meet. [43785/21]

7. **Deputy Pádraig Mac Lochlainn** asked the Taoiseach when the Cabinet Committee which deals with marine and fishing will next meet. [47859/21]

8. **Deputy Richard Boyd Barrett** asked the Taoiseach when the Cabinet committee that deals with marine and fishing will next meet. [53177/21]

9. **Deputy Paul Murphy** asked the Taoiseach when the Cabinet committee that deals with marine and fishing will next meet. [53179/21]

10. **Deputy Mick Barry** asked the Taoiseach when the Cabinet committee that deals with marine and fishing will next meet. [53181/21]

11. **Deputy Alan Kelly** asked the Taoiseach when the Cabinet committee that deals with marine and fishing will next meet. [53390/21]

The Taoiseach: I propose to take Questions Nos. 6 to 11, inclusive, together.

Issues relevant to the marine and fishing sector are discussed, as required, at a number of Cabinet committees. This includes the Cabinet committee on economic recovery and investment, the Cabinet committee on the environment and climate change or the Cabinet committee on Europe, in addition to the Government co-ordination committee. These committees meet regularly. As with all policy areas, issues arising in the marine and fishing sector are also regularly discussed at full Government meetings, where all formal decisions are made. We have ongoing sectoral meetings with the Minister for Agriculture, Food and the Marine and his officials on the issues pertaining to fishing and Brexit and so forth.

The marine and fishing sector covers a broad range of areas that impact on all our lives throughout the country. As an island nation, Ireland has a special relationship with the ocean. In developing the marine economy, everything must be done to protect marine biodiversity and to secure a sustainable future for the marine and fisheries sector, while supporting coastal communities. The Government works with all relevant stakeholders progress these objectives, including supporting the fisheries sector to deal with the effects of Brexit and changes to the EU-UK Trade and Cooperation Agreement; the publication of the Maritime Area Planning Bill

on 1 July, which will establish a new agency responsible for regulating development in maritime area to be called the maritime area regulatory authority; the continuing work to maximise the use of offshore renewable energy resources available to us given our location at the Atlantic edge of Europe; and ensuring capability in our ports to enable them to successfully respond to the challenges arising from Brexit. In addition to meetings of the Cabinet and Cabinet committees, I regularly meet with relevant Ministers, to discuss particular issues, as well as with representatives of the sector.

Deputy Christopher O’Sullivan: I thank and congratulate the Taoiseach on his performance at, and contribution to, the COP26 summit in Glasgow. While it has been met with much cynicism by the Opposition, I firmly believe it was, by far, the best contribution by any Irish leader at any Conference of the Parties held to date. It reaffirmed our commitment to climate action. It is also important to note that we went there with a climate action Bill that has been described as best in class globally. I thank and congratulate the Taoiseach in that regard.

The seafood task force proposed a range of supports and measures for the fishing sector, part of which includes, unfortunately, a necessary decommissioning scheme. The scheme has been met with mixed responses. One area of the sector I wish the Taoiseach to focus on relates to tier 2 boats. These boats have both whitefish and mackerel fishing entitlements. The mackerel quota has been most severely impacted by Brexit. While a figure per gross tonne has been proposed for the whitefish sector, it has been proposed to apply the same gross figure to tier 2 boats, which also have a mackerel entitlement. That mackerel entitlement must be taken into account and these tier 2 boats have to be offered a larger quota amount per gross tonne under the decommissioning scheme. That is the only way the scheme, as proposed, will be availed of and will work. Will the Taoiseach consider that specific issue?

Deputy Pádraig Mac Lochlainn: The Taoiseach basically said in his reply that there is no specific committee meeting on marine and fishing. We are the only island state, which will hopefully be a nation in the near future, in Europe. There are two junior Ministers in the Department of Agriculture, Food and the Marine, neither of whom deals specifically with fisheries and the marine. That indicates the level of commitment the Government has towards fishing communities.

Deputy O’Sullivan represents a fishing community and he should know that the view of fishermen up and down the coast is that the task force report was a *fait accompli* because under the Common Fisheries Policy, CFP, our fishing fleet is allocated 15% of the fish in our own waters under this policy. The fishing fleets of other EU member states get 85% of the fish in our waters. Let us analysis this further, in case there is any doubt about these figures. Some 29% of the north-east Atlantic waters are under the Irish exclusive economic zone. We receive 7.6% of the monkfish allocation, 5.3% of hake and 5.3% of haddock. Let us consider France, which has 23% of the north-east Atlantic waters. It gets 59% of monkfish, 45% of hake and 67% of haddock. This is utterly shameful. How can anyone representing the fishing community not come in here full of anger at what is happening in our coastal waters?

The Taoiseach can frown all he likes. He should have a plan for the upcoming CFP negotiations. He should stand outside the Berlaymont and say that we no longer accept what is happening to our fishing communities. He is now asking communities to decommission a further 60 vessels. Based on 2006 figures, of the vessels longer than 12 m, we will be down to one third of our fleet. This means thousands of livelihoods will be gone in addition to hundreds of millions of euro each year.

I will reiterate my comments during the pre-European Council statements last week because the Taoiseach missed them. We are the laughing stock of Europe; we have the richest fishing grounds in Europe and we are handing fishing rights away without a fight or even trying. The Taoiseach should get some fire in his belly and focus on fisheries and the immense natural resource surrounding this country. Will he set up a dedicated committee for fisheries? Will he create a plan for the upcoming negotiations on the CFP to secure our fair share of fishing quotas in our waters?

An Ceann Comhairle: We have three other Deputies to speak.

Deputy Richard Boyd Barrett: I presume we will get the same amount of time as the two previous speakers.

An Ceann Comhairle: Yes, but there are only 15 minutes for this slot.

Deputy Richard Boyd Barrett: It should be shared out fairly. I was going to raise the issue of the Maritime Area Planning Bill 2021, which the Taoiseach mentioned, but for the week that is in it, I will raise an issue regarding forestry, which I assume this Cabinet committee also deals with because the Department of Agriculture, Food and the Marine, the Department of Housing, Local Government and Heritage and the various other Departments that deal with forestry are also under its remit. As I understand it, the division that deals with fisheries and ports also deals with forestry. I will ask the Taoiseach about that.

I put it to the Taoiseach that, this week, the week of the Conference of the Parties, COP26, the Government is speaking out of both sides of its mouth on the issue of forestry. I was shocked to see the forestry dashboard figures. To be honest, I was not shocked because the Environmental Protection Agency, EPA, has made this point. While we are talking about protecting the forest estate, in reality, five to ten times more trees are being cut down than are being planted every year. Five to ten times more felling licences are being issued than afforestation licences. This is happening year after year so there is net deforestation while we hear high-flown speeches in Glasgow about protecting the forest estate and expanding it to deal with climate change. That is hypocrisy. If we are seeing net deforestation, that is a serious problem.

I must raise something that was brought to my attention in this regard this week. I refer to Coillte selling off forests. I am holding an advertisement for 37 acres of forest Coillte is selling off in Enniskerry, on the Wicklow-Dublin border. Does the Government know about this? Does it think it is okay? There is a right of way through this forest, which is a public amenity forest. There are bronze age cooking pits in it. It is of great geological significance and Coillte is flogging it off. We fought, and I organised demonstrations, back in 2013 to stop the plan to sell off harvesting rights for the entire Coillte forest estate. We got commitments at the time that the forests would not be privatised. I have put in parliamentary questions on this and I contacted Coillte this week, although I have not got a response. That is absolutely shocking. Will the Taoiseach look into that? Does Coillte have to ask the Government for permission to flog off public forest? It certainly should have to. It is being advertised for €250,000, by the way. That is 36 acres of forest for €250,000. That stinks, apart from anything else. We have to do a hell of a lot better than we are doing on forestry. We are getting net deforestation and the State forestry company, which is entrusted with being the steward of the public forest estate, is flogging off public forestry. That is utterly unacceptable.

Deputy Paul Murphy: I will be very brief. In September, the ban on large trawlers fish-

ing within Ireland's inshore waters was lifted following a Court of Appeal judgment. These trawlers are extremely damaging to our coastal environments and fish habitats. They damage our marine biodiversity. They are also damaging to the interests of small fishers. They do not practise a sustainable form of fishing and they should be banned. These massive trawlers have consistently overfished sprat in particular, killing seven times the level recommended by the International Council for the Exploration of the Sea in the year before the ban came into effect. This overfishing of sprat has massive knock-on impacts as they are an essential food source for whales. We need to stop this overfishing before it is too late. The Taoiseach has known for more than a year that this ban faced being overturned. What contingency plans did he put in place to reintroduce it?

Deputy Mick Barry: I too will be brief. I will raise the issue of migrant fishers. A review of the atypical scheme has been promised. This commitment coincided with, or possibly arose because of, recent research by Maynooth University's department of law, which catalogued ongoing abuses experienced by migrant fishers. Will the Taoiseach commit to meaningful consultation with the International Transport Workers Federation, ITWF, in the course of the review, given that it has committed personnel and resources to working with migrant fishers working on Irish flagged-vessels over the last decade and has presented their grievances to the Workplace Relations Commission and other State bodies? The ITWF has highlighted that the Department of Justice's impending scheme for the undocumented could be a means to regularise the status of the many currently undocumented fishers still operating on Irish vessels if the scheme is sufficiently inclusive. The broad parameters that have been announced include conditions that one has to be undocumented and working for four years. However, many currently undocumented fishers have been in Ireland for longer than four years but may not have had documents at some point within the last four years. Common sense dictates that they should be included and I am asking for a commitment that they will be.

An Ceann Comhairle: The Taoiseach has only one hour - I am sorry, I mean one minute and 40 seconds - to respond-----

Deputy Paul Murphy: He would need an hour.

An Ceann Comhairle: -----and I will have to interrupt him because we have to get to the next group of questions.

The Taoiseach: Deputy Christopher O'Sullivan spoke first and it was he who put down the basic question. I appreciate his contribution on the climate change issue because he has consistent and very strong views on the climate change agenda. We have a lot of work to do as a country to deliver upon our commitments. It will take the resolve of not only Government, but every Member of this House, to do the right thing in respect of the emergency for the world, and particularly for younger generations and children not yet born, presented by rising greenhouse gas emissions. We must do the right thing and I appreciate the Deputy's support in that regard. With regard to the seafood task force, the decommissioning scheme and tier 2 boats, the Deputy makes fair points. He has raised these on a number of occasions. I will talk to the Minister again in that regard.

Following on from Deputy Mac Lochlainn's comments, I have been very active in respect of the fishing industry. I created a structured dialogue with all of the sectors both pre and post the Brexit decision. The Deputy can go on about the Common Fisheries Policy but it is subject to ten-yearly reviews. I met with the Commissioner for fisheries when he came to Ireland. I also

met with all of the fishing representatives. It is interesting that one of the reasons we suffered so much from the Brexit decision on fisheries is that the Common Fisheries Policy gave us access to British waters to a very extensive degree, particularly with regard to our mackerel quota in British waters. A no-deal Brexit would have been catastrophic for our fishing sector and that had to be avoided. Having said that, the deal that was done was unfair to Ireland and disproportionate. We received substantial funding from the Brexit adjustment reserve fund. We received approximately 20% of the overall fund, which equates to approximately €4 billion. We will obviously allocate some of that to the fishing industry and the coastal communities affected.

An Ceann Comhairle: I am sorry; we are out of time.

Deputy Richard Boyd Barrett: May we have two minutes extra for this grouping to allow the Taoiseach to answer our questions? We kept within time.

The Taoiseach: We would really need five minutes.

Deputy Richard Boyd Barrett: We kept within our time. Could we even have a minute and a half?

An Ceann Comhairle: Does the House agree to take two minutes from the next group of questions?

Deputy Richard Boyd Barrett: Two minutes, yes. We need it.

An Ceann Comhairle: Is that agreed? Agreed.

The Taoiseach: That is the reality of the situation. I met with all those representing the sector even prior to becoming Taoiseach. There were a range of issues on the agenda. One was the Common Fisheries Policy but it was the Common Fisheries Policy that gave us the access to British waters which is now restricted because of the agreement between the European Union and the British Government in respect of fishing. In our meeting with the Commissioner, it was clearly signalled that, in the forthcoming review, we will be pushing for restoration and better measures to facilitate greater access to fish for Irish fishermen more generally. We will continue to push for that.

Deputy Richard Boyd Barrett: I need an answer as well.

The Taoiseach: The Deputy did a lot of sloganeering but I heard nothing by way of----

Deputy Pádraig Mac Lochlainn: Everything I said today was based on facts. They were absolutely 100% facts.

The Taoiseach: It is the same old stuff that has been going on for 30 years.

Deputy Pádraig Mac Lochlainn: They are facts. He said I was sloganeering but they are facts.

An Ceann Comhairle: The Taoiseach without interruption.

The Taoiseach: It is all sloganeering, as far as I am concerned. We need to get involved in solution mode and the Deputy is not. He is involved in politics and opposition for the sake of it.

To respond to Deputy Boyd Barrett's points, we are not speaking from both sides of our

mouths. There have been many objections to tree planting in the country, which has held back the growth of forests. There is commercial forestry but we need far stronger native woodland development and growth. We need to finance that and we will. I do not know the background to the Deputy's point. He has a habit of coming in and raising an issue, and when I research-----

Deputy Richard Boyd Barrett: I have a copy of the advertisement to sell off forests.

The Taoiseach: When I research it, it turns out not to be quite the same as the Deputy presented-----

(Interruptions).

The Taoiseach: -----but I will pursue the issue he raised. I will seek responses from Coillte in respect of the issue he raised. More generally, the point I am making is that we need to grow far more trees than we are growing in this country. There are too many obstacles in the way of growing trees-----

Deputy Mick Barry: The Taoiseach cannot see the wood for the trees.

The Taoiseach: We passed legislation in this House to try to streamline the planning processes around granting licences for afforestation, and that is the reality. The Deputy needs to be honest about that too and call it out when it comes on his doorstep.

I will pursue the issues Deputy Barry raised. I agree no quarter can be given to anybody who would abuse migrant fishers and migrant workers within the fishing industry. It is unacceptable behaviour. In respect of those who may be undocumented as a result of that, I will certainly pursue the issue that has been raised regarding affirmative action on that position.

An Ceann Comhairle: We will take four minutes from the next group of questions.

Cabinet Committees

12. **Deputy John Lahart** asked the Taoiseach when the Cabinet committee on economic recovery and investment last met; and when it is next due to meet. [43814/21]

13. **Deputy Mary Lou McDonald** asked the Taoiseach when the Cabinet committee on economic recovery and investment will next meet. [44743/21]

14. **Deputy Alan Kelly** asked the Taoiseach when the Cabinet committee on economic recovery and investment last met and will next meet. [44765/21]

15. **Deputy Niamh Smyth** asked the Taoiseach when the Cabinet committee on economic recovery and investment will meet next. [48299/21]

16. **Deputy Alan Dillon** asked the Taoiseach when the Cabinet committee on economic recovery and investment last met. [48307/21]

17. **Deputy Richard Boyd Barrett** asked the Taoiseach when the Cabinet committee on economic recovery and investment will next meet. [53178/21]

18. **Deputy Paul Murphy** asked the Taoiseach when the Cabinet committee on economic recovery and investment will next meet. [53180/21]

19. **Deputy Mick Barry** asked the Taoiseach when the Cabinet committee on economic recovery and investment last met; and when it is next due to meet.. [53182/21]

The Taoiseach: I propose to take Questions Nos. 12 to 19, inclusive, together.

The Cabinet committee on economic recovery and investment first met on 8 July 2020. It has met a total of 15 times, most recently on 30 September. The next meeting is scheduled for 22 November. Membership of the committee comprises the Taoiseach, the Tánaiste and Minister for Enterprise, Employment and Trade, the Ministers for the Environment, Climate and Communications and Transport, Finance, Public Expenditure and Reform and Tourism, Culture, Media, Arts, Gaeltacht, Sport and Media. Other Ministers and Ministers of State attend when required.

The Cabinet committee is responsible for issues relating to the economy and investment and had an initial focus last year on developing the July jobs stimulus. It has also overseen the development of the Government's economic recovery plan, as well as the review of the national development plan, NDP. Issues relating to the economy are, of course, regularly discussed at full Cabinet meetings, where all formal decisions are made.

Deputy John Lahart: I thank the Taoiseach and echo the words of my colleague, Deputy Christopher O'Sullivan, in respect of the Taoiseach's representation of the country at COP 26.

My question has a Dublin perspective. Covid has exposed the capital city as having been overdependent, and having grown utterly reliant, on events, hospitality and tourism, which are the oxygen that allows the city to breathe. When the Covid tide went out, many businesses were clearly exposed above the waterline. One only has to walk a couple of hundred metres in the city to see the number of retail outlets that have shut. Thankfully, some of them are opening with different businesses and that is very welcome.

While An Bord Pleanála sees fit under the strategic housing development, SHD, process to grant planning permission for residential developments of 13 storeys in Citywest close to Saggart village, no such residential permissions are being granted in the city core-----

Deputy Mick Barry: A Cheann Comhairle, can we say one minute per question?

Deputy John Lahart: The Deputy took four minutes from my slot and I did not-----

Deputy Richard Boyd Barrett: It is not your slot.

Deputy John Lahart: This slot.

An Ceann Comhairle: Deputies, please. Deputy Lahart is speaking.

Deputy John Lahart: Thank you. Deputy Barry took four minutes but had been granted two minutes.

Deputy Mick Barry: You are waffling now. Come on.

Deputy John Lahart: In the context of the Cabinet committee on economic recovery and investment, does the Taoiseach agree that we should prioritise the rejuvenation of the capital city, with assistance in de-emphasising event tourism and business tourism, even though they, along with tourism in general, are important to the city? Does he agree that with the aim of creating a living, breathing capital-----

Deputy Mick Barry: A Cheann Comhairle, let us say one minute per question.

Deputy John Lahart: -----in which people can live, study and work proximate to where they are living, that is one lesson Parliament and the Government have learned as a result of the ongoing Covid challenge that faces the country?

Deputy Mary Lou McDonald: I raise the Mercosur trade deal. Two years ago, the Taoiseach's party supported a Dáil motion that described it as a bad deal for Ireland and for the planet. The Sinn Féin motion also included a provision that this motion be binding on future governments, which includes the Taoiseach's Government.

Let us be in no doubt the Mercosur deal is still a bad deal for Ireland and for the planet. It is a trade deal that has at its core a glaring contradiction to the policies and politics set out by European leaders this week at the climate change conference. It fundamentally and spectacularly undermines climate action targets and actively encourages a hyperintensification farming model that pushes out family farms. The deal's investment court system is a reincarnation of the much-maligned investor-state dispute settlement mechanism that prioritised global companies' profits above the public good. That public good extends to climate action by the state. Indeed, leading environmentalists, as the Taoiseach knows, have warned that the Mercosur deal will challenge the European Green Deal and others believe it is simply incompatible with European climate commitments as set out.

Speaking at COP26, the Taoiseach warned that the country's economic survival depends on what he called radical climate action. My question to him is, therefore, straightforward. If such radical action is vital to protect the economy from climate change, why has his Government not yet rejected the Mercosur deal?

Deputy Richard Boyd Barrett: Any talk of economic recovery is rendered meaningless if the cost of living skyrockets, as it is doing for ordinary working people. The amount of tax relief the Government gave them in the budget was miserable for the average worker, against a background of an increase of between €500 and €1,000 in energy costs for many households, disproportionately hitting the less well off. Moreover, waste charge bills are increasing, private operators are profit-gouging, the price of TV packages is increasing, carbon tax, of course, is loaded on top of that, and rents continue to rise. What is the Taoiseach going to do?

Profits have gone through the roof in this country during this country, exponentially increasing, but the benefit of any recovery is wiped away by inflation and profit-gouging by State actors and private actors through taxes or price increases. What is the Taoiseach going to do? Does it not justify what we have for a long time called for, namely, actual controls on rents; abandoning plans to increase carbon tax and doing something to reduce energy prices; and controlling or even abolishing charges such as property tax, or at least ensuring people are not hit with it, and waste charge increases by private companies?

Deputy Paul Murphy: The UN emissions gap report gives lie to the empty rhetoric of world leaders in Glasgow. In analysing the new nationally determined contributions, it outlines that what has been agreed thus far by various states would mean reducing carbon emissions by only 7.5% by 2030, as opposed to the 55% level that is agreed to be needed to limit global warming to 1.5°C. We are on a trajectory to 2.7°C, which would be disastrous.

The continuation of the widening of the gap between the soaring rhetoric and the disastrous inaction was epitomised by the Government's approach to the methane emissions target. It is

quite incredible to say Ireland has a commitment to climate action, with the small print explaining how it is a commitment to climate action by someone else. We are happy to sign up to global targets of 30% cuts in methane by 2030, which is the absolute minimum necessary.

2 o'clock

Then, however, the Government literally turns around the next day and says to the agribusiness sector, “No, do not worry, we do not mean you. We are only going to do 10%.” Does that not reveal the absolute failure of the Taoiseach’s sort of politics to address the climate crisis?

Deputy Mick Barry: I wonder how many workers might resign their jobs in the next year. A survey was carried out recently, namely, the Workhuman fall 2021 international survey report. It surveyed workers across a range of countries. It found that 42% of workers in Ireland would consider resigning their jobs. The key issues the survey identified were the need for better pay and the need for greater flexibility. This is an international phenomenon. It is being described now as the great resignation. Four million workers in the US recently resigned from their jobs in one month. I am not sure whether it was last month or the month before. It was the highest ever number for an autumn result. This discontent is beginning to give way to other forms of expression. More than 100,000 workers went on strike in the US last month in 178 different workplaces. October is now known in the US as Striketober. A wide range of issues are involved. In McDonalds, pay and sexual harassment were key issues. What steps does the Taoiseach intend to take to address the underlying concerns that have been identified in the poll here in Ireland, particularly the question of better pay and greater flexibility?

An Ceann Comhairle: Taoiseach, you have very little time.

The Taoiseach: I have indeed. First of all, Deputy Lahart tabled this question with other Deputies. I am somewhat taken aback by the intolerance of some Deputies who contributed already this morning in facilitating Deputy Lahart to ask a question.

Deputy Richard Boyd Barrett: Hold on a second.

The Taoiseach: I just find it extraordinary.

Deputy Richard Boyd Barrett: We all have questions tabled, and some people should not get more time than others.

The Taoiseach: As someone who was involved in Dáil reform-----

Deputy Richard Boyd Barrett: Hold on. That is just not on. On a point of order, a Cheann Comhairle.

An Ceann Comhairle: Will you resume your seat, Deputy Boyd Barrett?

Deputy Richard Boyd Barrett: We have equal entitlement to that time allocation-----

An Ceann Comhairle: Yes. Will you resume your seat?

Deputy Richard Boyd Barrett: -----and normally there is a one-and-a-half-minute or a one-minute restriction on the questions-----

The Taoiseach: There he goes again. He is wasting time now.

An Ceann Comhairle: Resume your seat, Deputy Boyd Barrett.

Deputy Richard Boyd Barrett: -----so everyone gets to ask a question and the Taoiseach gets time to reply.

An Ceann Comhairle: Resume your seat.

The Taoiseach: I just want to put my views on what I have witnessed on the record, which I am entitled to do as a Member of the House.

Deputy Richard Boyd Barrett: It is your people speaking longer than everyone else.

The Taoiseach: There he goes again. “Your people”. Deputy Lahart is an elected representative of the people to Dáil Éireann.

Deputy Richard Boyd Barrett: So am I.

The Taoiseach: At Deputy Lahart’s first interjection today Deputy Boyd Barrett was shouting and roaring in an intolerant way.

Deputy Richard Boyd Barrett: I was not. That is rubbish.

The Taoiseach: In any event, I wish to respond to the Deputy’s point. He made a very fair point about the degree to which the capital city and, indeed, cities in general across the country have suffered as a result of the Covid-19 pandemic in terms of the impact on events, hospitality and tourism. Covid has had a devastating impact on all those sectors and on aviation. As we reopen society and the economy, aviation is coming back to some degree but with nowhere near the numbers of last year. The point the Deputy raises gives rise to other issues that we have to look at in other sectors that can bring life back to the city centre. We have reopened. Cases are still very high. Vaccination has changed the nature of the situation dramatically and has been a key game changer in enabling us to reopen to the degree we have reopened while facilitating hospitality events and more tourism-related activities. As for the future meetings of the committee, the point is a very valid one as to what further steps we can take to support the economy of this city and other cities and urban centres that have suffered most because of this.

I have been consistent in saying that the Mercosur deal is not reconcilable with the climate objectives of the European Union. I have said that publicly so I am surprised that Deputy Paul Murphy posed the question. I have made it very clear. I do not agree with his broader opposition to trade deals. For example, I think CETA, the Canadian trade deal, has proven to be an exceptional deal for small to medium-sized companies in Ireland, growing jobs and growing their exports to Canada. The investor clause issue was dealt with, yet the Deputy’s party seems very opposed to that, and that misses the point about enterprise.

Deputy John Brady: Some of the Taoiseach’s own party members were opposed to it, in fairness.

The Taoiseach: We have been very consistent on Mercosur and I have made that point at European Council meetings-----

An Ceann Comhairle: Will you wrap up, please, a Thaoisigh?

The Taoiseach: -----about deforestation and so forth.

I dealt with the issue of rent controls earlier. To respond to Deputy Paul Murphy's points, Deputy Barry raised similar issues. I accept that a 2.7°C rise is catastrophic. That is why we need to take action. My view, however, is that the Deputies want to take down the world order as it is to solve climate action.

Deputy Paul Murphy: Capitalism is responsible for the climate crisis - sure. The Taoiseach thinks capitalism is not responsible. That is fine.

The Taoiseach: No. I think Ireland is not a capitalist State-----

Deputy Paul Murphy: Come on.

The Taoiseach: -----in the Deputy's pure definition. The State intervention in Irish economic activity is enormous. You will not solve climate change by trying to take things down every day of every week when governments meeting together collectively is a positive thing. There are positives in COP 26 and there were positives in Paris. People elect different leaders-----

An Ceann Comhairle: Thank you, a Thaoisigh. We are way over time now.

The Taoiseach: -----who do different things. To pull everybody together in itself is an achievement, and to try to get progress we should try to will it on. Instead, what Deputy Paul Murphy is doing is stoking cynicism day in and day out, which I do not think will advance climate change one iota. He sees this just as another theatre to advance his fundamentalism and his ideological perspective-----

(Interruptions).

An Ceann Comhairle: The curtains are about to come down now on this theatre.

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Post-European Council Meeting: Statements

The Taoiseach: I attended a meeting of the European Council on Thursday, 21 October, and Friday, 22 October, in Brussels. The meeting had a very full agenda, touching on some of the most pressing issues facing the Union. We discussed Covid-19, with a particular focus on vaccination rates across the European Union, in the context of rising infection rates in some member states and tackling disinformation on the pandemic. We also discussed the importance of the global roll-out of vaccines and the central role of the World Health Organization in global health governance. We discussed energy prices and what we can do individually as member states, and collectively as the European Union, to mitigate the impact of recent price fluctuations on vulnerable citizens and businesses. We also considered medium- and long-term measures to increase the European Union's energy resilience and green transition. We also discussed digital issues, including ongoing progress on the digital services Act and digital markets Act, ahead of the publication of a European chips Act planned by the Commission. We discussed trade, including its coherence with the overall international perspective of the EU, and, of course, critically, the importance of trade to global economic recovery. We discussed

migration, including ongoing work to support countries of origin and transit. We called on Turkey to implement fully the European Union-Turkey Statement of 2016, including *vis-à-vis* the Republic of Cyprus. We also discussed a new issue of enormous concern, namely, the instrumentalisation of vulnerable migrants by the Lukashenko regime in Belarus. We agreed conclusions on a number of important summits, including COP15 and COP26, which I attended in Glasgow over the past two days; the Asia Europe summit, which I will participate in when it will be held virtually on 25 and 26 November; and the European Union-Eastern Partnership Summit to be held in Brussels on 15 December. We also had a frank discussion on the rule of law in the European Union. The Minister of State, Deputy Thomas Byrne, will address the discussion of migration in his concluding remarks this afternoon. I will address all other items.

Prior to the formal European Council meeting, I met with my counterparts from Denmark, Estonia, Finland, Latvia, Lithuania and Sweden for a useful and constructive exchange of views. This Nordic-Baltic+1 format is a valuable addition to Ireland's European engagement, allowing us to discuss topical issues with like-minded partners.

Sadly, Covid-19 continues to be both a significant concern within the European Union and a global challenge. At our meeting last week, a number of European Union leaders reported rising infection rates in their member states. Our first focus was on vaccination rates across the European Union, including tackling disinformation and efforts to overcome vaccine hesitancy. We need to challenge disinformation and remain vigilant against this deadly disease, which continues to circulate in our communities. We agreed to further co-ordination on free movement and travel, preparedness for future health emergencies, the global roll-out of vaccines, and the European Union support for the World Health Organization. Very significant progress has been made in tackling the pandemic, with safe and effective vaccines providing the means to protect ourselves from Covid 19. The decision of the European Union and its member states to join together to support the development and the procurement of vaccines has been remarkably successful. Well over 800 million doses have already been delivered across European Union. I am pleased to inform the House that Ireland now has the highest level of full vaccination among adults in the European Union, with more than 93% of adults having now received their first vaccine dose, and more than 92% fully vaccinated against the disease. Vaccination has been extended to children aged 12 years and older, with 71% of eligible children having now received a vaccine dose and 67% fully vaccinated. This is a remarkable national achievement.

We cannot take our eye off the ball. I encourage those who have not yet availed of vaccination and for whom it is deemed clinically safe, to come forward for vaccination at the earliest opportunity. In doing so you will help to protect yourself, your loved ones and the wider community this winter. At the European Council we also discussed our approach to vaccine booster doses and vaccine sharing. The pandemic is a global challenge. Ireland is committed to the universal and fair access to Covid-19 vaccines and treatments. The European Union is the largest exporter of Covid-19 vaccines to the world. We need now to work together to increase global vaccine production capacity, as well as supply, to meet global needs.

We also called on the European Investment Bank to examine how to speed up investment in the energy transition. Our focus in the short term is on actions member states can take to protect those most vulnerable to the effects of energy price increases. In budget 2022, we introduced a range of measures to support households through higher welfare payments, to increase and expand the scope of the fuel allowance, and to improve energy efficiency. Leaders also tasked the energy ministers, who met last week, to examine further work on this pressing area of concern. Ultimately, increasing our supply of renewable energy and improving energy efficiency

are the best ways to ensure security of supply, tackle energy poverty, and protect people from the impact of high energy costs.

I was pleased to receive German President Frank-Walter Steinmeier for a courtesy call as part of his state visit to Ireland last week. German-Irish relations continue to grow closer all the time and our governments share a joint plan of action for enhanced bilateral and EU co-operation. There can be no doubt that Chancellor Merkel's departure from the European Council marks the end of an era. She participated in the European Council for a truly remarkable 16 years. During that period, she played a significant role in helping the European Union collectively to weather many storms and crises. She has truly carried on the European legacy of Konrad Adenauer as a pragmatic unifier.

The European Council will continue to strive for this combination of strategy and pragmatism to preserve our most powerful asset, our unity. Leaders will next meet at the European Council in December, when we will return to our discussion on Covid-19. We will also discuss the EU's resilience and its crisis response capability, learning from our experiences. We will discuss EU relations with Africa, including the EU–African Union summit planned for February. I will report to the House in advance of discussions.

Deputy Mary Lou McDonald: The European Council met again at another significant point in the Brexit discussions. As the Taoiseach knows, the Commission's Vice-President, Mr. Maroš Šefčovič, published proposals last month designed to address concerns about the protocol and ensure it is workable for businesses and communities. The EU and Britain are continuing talks on this issue. I want to make clear yet again the resounding support for the protocol in the North of Ireland and across the rest of Ireland. Despite the loud claims of a small minority in political unionism, the vast majority of people in the North accept the protocol and want workable solutions. The protocol is the best way to protect the all-island economy, prevent a border in Ireland and protect the Good Friday Agreement. It offers opportunities for businesses in the North to have what might be called "the best of both worlds", with access to both EU and British markets. Businesses are increasingly speaking of the unique advantages and opportunities the protocol affords them. Trade across this island is booming.

British negotiators have recently claimed the European Court of Justice is a new barrier in talks. It is clear that this is yet another red herring. It must not be allowed to serve as an excuse for Britain to block further progress. The role of the European Court of Justice in overseeing the protocol is essential for fair oversight. Its role is therefore off limits, and it must not be allowed to become a sideshow to block solutions.

As discussions between the EU and Britain continue, I want to stress again the importance of sensible, pragmatic solutions. Following through on threats to trigger Article 16 would push economic and political relations across these islands into a new and unprecedented crisis. The Tory Government and its Brexit fellow travellers need to step back from the brink now.

It is time for leadership and dialogue. That is what the people of Ireland need. As talks continue, will the Taoiseach make it clear to the British Government that it needs to engage in the talks in good faith? Will he make it clear that Ireland will never be the collateral damage done by the British Government's reckless approach to Brexit?

The cost-of-living crisis is affecting homes right across Ireland. Bills are soaring while wages remain the same, putting more and more pressure on households' finances. Rent and

bills for childcare, groceries and energy have skyrocketed.

We must do everything in our power to stand up for workers and families hit by this cost-of-living crisis. That must mean action internationally as well as domestically.

I raised earlier with the Taoiseach the issue of cutting VAT on energy costs to give ordinary workers a break from sky-high bills. As he knows, the EU can approve a VAT reduction to facilitate this. The Czech Government, which is experiencing energy price rises similar to those in Ireland, requested this just weeks ago.

In his remarks, the Taoiseach said the cost-of-living crisis, particularly the issue of the cost of energy, is a pressing area of concern. I do not note great urgency in his approach to all these matters. I asked him about VAT earlier today but he did not answer my question. Therefore, I will reiterate my call. I want him to approach the Commission with a view to achieving a VAT rate of 0% on energy for the winter months, on a temporary basis, to afford some relief to those who are struggling badly just to make ends meet. If this were a pressing area of concern for the Taoiseach, he would have taken that action and would not need me to propose it to him here.

Will the Taoiseach direct the Minister for Finance, Deputy Paschal Donohoe, to use his influence in this matter because rhetoric will not cut it and kind words will not pay anybody's bills? I want the Taoiseach to stand up for workers and families facing a spiralling energy-costs crisis and ensure they get the help they need.

Ireland's fishing communities continue to be failed by the Government. Before the Taoiseach went to the European Council meeting, I urged him to stand up for Irish fishing communities and make clear the absolute need for the full reform of the Common Fisheries Policy so our fishing communities can have just a fair chance, a fair share and the prospect of a livelihood. I can judge by the Taoiseach's response to my colleague Deputy Mac Lochlainn that he did not make that case. The Government must make it on behalf of our island and fishing communities.

Deputy John Brady: We are in the midst of two global crises of unprecedented proportions. The Covid-19 pandemic has had an impact across the globe and no nation or people has escaped unscathed. Covid has resulted in countless deaths, devastated industries and disrupted the lives and livelihoods of millions, if not billions. Worrying, rising infection rates testify to the ongoing threat of the pandemic as we move into the winter. Of the 1.8 billion vaccine doses promised to the world's poorest countries, only one in seven has been delivered, meaning that only 1.3% of people in the poorest parts of the world are fully vaccinated. This, with the continued refusal of the EU to push for the waiving of intellectual property rights on vaccine production, is contributing to the ongoing threat of the virus as it continues to mutate.

Alongside the Covid-19 crisis, we have the climate crisis – a potentially existential crisis entirely of our own making. One thing the Covid and climate crises have in common is that they have both impacted the poorer nations of the world much more severely than others. It has been estimated that since the start of Covid, a full decade of progress in the international war on hunger has been overturned. In the future, scarcity and extreme weather, leading to drought and famine, will have a hugely destabilising effect on the global stage.

As the world's leaders arrived in Scotland on board their private jets to discuss the climate crisis, a key area to be addressed was the need to keep the global temperature rise below 1.5°C. Under the Paris Agreement, the target was set at 2°C. In the difference between the two targets, which is half a degree, lies the fate of many nations and island states, which will simply cease

to exist as their homelands become either uninhabitable or completely flooded. Prior to the start of the COP26 negotiations, it was revealed that the chief carbon-producing countries were lobbied to weaken the UN climate report. In Europe we are still overwhelmingly dependent on fossil fuels, a reality that has left the EU vulnerable to the whim of geopolitics, which has contributed to the driving up of gas prices at an alarming rate. In turn, this has driven up the cost of electricity, which in turn is putting Irish households to the pin of their collars. Failure to invest in the future has left us facing into winter under threat of blackouts. The European Commission has already recommended that member states work to lower the cost of energy prices for consumers by cutting taxes and levies, alongside providing subsidies for those facing energy poverty. On an electricity bill of €220, a typical user will currently pay a standing charge of €35, a public service obligation, PSO, levy of more than €13 and VAT at 13.5%, which amounts to just over €36, leading to a total bill of more than €304. That is an extra €84 on top of energy costs that are rising at an alarming rate. This is not sustainable for ordinary families. Taken together with the aggregate rise in the cost of living, people are going to go hungry and cold and will be driven to despair. They are being continually failed by the Taoiseach and his Government. The cost of rent, childcare and feeding and clothing a family must be addressed by the Government.

I am alarmed at the situation in Poland. The emergence of populist right-wing governments in eastern Europe continues to be a matter of the gravest concern. The erosion of liberal values continues unabated. The actions of the Polish Government in stacking its judiciary with right-wing government appointees seriously undermines the independence and legitimacy of their rulings. This is a matter that bears further scrutiny in the questions and answers session that will be taken at the conclusion of statements.

Deputy Brendan Howlin: As the Taoiseach indicated in his commentary, there was a multifaceted agenda before the European Council on 21 and 22 October, including the ongoing and worrying issue of Covid across Europe, digital transformation, energy prices, migration and external relations. In the five minutes allotted to me, I have very limited time to address these extensive issues, so I will only deal with a couple of them.

The issue of energy prices is the most urgent to be dealt with right now because hundreds of thousands of people in Ireland are despairingly facing a cold winter unless we do something about it. I thought there would be a conclusion from this particular meeting but the conclusions of the Council state the Council invited the Commission to study the functioning of energy markets to see if further regulatory reform is required. Clearly, that will not bring any instant relief to millions of European Union citizens in real trouble this winter in terms of heating their homes and being unable to pay fuel bills. The Council did mandate energy ministers to convene an extraordinary meeting to follow up on the Council conclusions, and those ministers agreed that short-term measures have to be taken as a matter of urgency to shield vulnerable customers from enormous price hikes. The Commission has issued a clear policy framework that allows member states to take action, including temporary tax breaks.

The surge in energy costs is an unexpected boon to the coffers of government. It is an unexpected windfall. The State charges 13.5% VAT on top of the bloated price of energy. In fact, not only does it charge 13.5% on gas and electricity, it also charges 13.5% on the carbon tax and the PSO levy. The levy that is designed to support alternative energies is also taxed and the money is being put into the Exchequer from that. The Commission has pointed out that, on average, taxes and levies on electricity and gas retail prices in the European Union account for 41% of household electricity prices and 32% of household gas prices. The EU energy taxation directive and the VAT directive give flexibility to member states to exempt or apply a reduced

rate of VAT on electricity, natural gas, coal and solid fuel used in households. The Government must act to ensure all households can address the unexpected and extraordinary surge in the cost of fuel this winter. I hope the Taoiseach will have something positive to say about that.

In the minute and a half I have left, I wish to deal with the issue of Poland and the rule of law. The Polish Prime Minister, Mateusz Morawiecki, has asserted that the Polish Constitution supersedes EU law, even where it is clear the matters in question are an EU competence in accordance with the EU treaties. This is a fundamental test for Europe. If the European legal framework is undermined and compromised, then there is no EU. The debate at the Council on this matter was described as taking place in “a serene atmosphere”, whatever that means. It is noteworthy the Polish Prime Minister met with Marine Le Pen, one of Europe’s loudest eurosceptics. In my view, the Polish Government is perfectly entitled to reject the fundamental rights and structures of the European Union and campaign to leave the EU if that is its choice, but it cannot be allowed to dismantle those rights and structures from the inside. It is simply not an issue that can be allowed to drift.

As the Taoiseach stated, it was probably the final Council meeting with Angela Merkel, who has been a giant figure on the European landscape. I wish her well, but I look forward to Olaf Scholz replacing her and having a different perspective on European matters into the future. I join the Taoiseach in wishing Stefan Löfven, my Swedish Labour colleague who is a good friend of Ireland, as the Taoiseach stated, well in whatever lies ahead for him.

Deputy Neale Richmond: I thank the Taoiseach for, as ever, a fulsome report on a lengthy meeting of the European Council that covered a range of topics. I will address just some of those topics as it is simply impossible to address them all in the time allotted.

Like Deputies Howlin and Brady, I refer to the situation in Poland and the continuing crisis in the context of the rule of law. During statements prior to the European Council meeting, I commended the Minister of State, Deputy Byrne, on his very strong comments on the margins of the General Affairs Council, where he rightly criticised the current actions of the Polish Government to undermine the rule of law in Poland and threaten the jurisdiction of the European Court of Justice and the whole premise of European law throughout the Continent. I stand by those comments and I reissue the challenge to both the Minister and the Taoiseach that this cannot be allowed to slide. To be frank, following the Council meeting I was quite disappointed in the decision taken by the leaders, which was a little too pedestrian in the context of dealing with the Polish Government.

As Deputy Howlin rightly stated, the comments by the Polish Prime Minister on the floor of the European Parliament in Strasbourg and the decision for him to meet with Marine Le Pen, the leader of authoritarian right-wing fascism in Europe at the moment, were a direct snub to all the other leaders across the European Union and, quite frankly, a snub to the tens of thousands of Polish people who in recent weeks have taken to the streets to reaffirm their continuing commitment not just to Poland’s membership of the European Union but also to its requirement to abide by the rules of the European Union for which all present are so grateful. We only have to look to the country that has just left the EU or to other countries in the European neighbourhood to realise how much better they would have it if they were within the European Union. It is a really risky game of domestic political populism that is under way in Poland and we raise it in this Chamber because it is our duty to do so in the context of discussing European Council matters and as European citizens. It is also a telling lesson to every single one of us in this Chamber about how the tolerance of latent casual Euroscepticism can grow and manifest into something

much more worrying, as we are seeing across central and, indeed, parts of eastern Europe at the moment, most pronouncedly in Poland and Hungary. I repeat my challenge to the Minister of State to take this up at the next meeting of the General Affairs Council and essentially, to keep up the good work. I ask him not to let it slide and be pushed on because it is an uncomfortable conversation to have. It is vitally important not just to the millions of people in Poland, but to the millions of European citizens in this jurisdiction, too.

One of the key areas that I also raised prior to the European Council meeting concerned trade policy, to which the Taoiseach referred in his report, and which got an element of coverage. It is vital that we remind ourselves of the importance of European trade deals to us, and our requirement to engage proactively. I am referring specifically to CETA and the fact that it needs to become before this House for ratification. I urge the Government to bring it forward in a swift manner to allow us to have a fulsome debate in this Chamber, as we have already done in the Joint Oireachtas Committee on European Affairs, and crucially, for this House to pass the agreement as quickly as possible.

A second ongoing trade agreement, namely, the EU-UK Trade and Cooperation Agreement, TCA, continues to present a number of difficulties, not just for this jurisdiction but for all EU member states. It is really dispiriting to look on at British domestic politics at the moment, all the various things that are going on, and the outworkings of the terrible decision that was Brexit. That can be seen in the fact that raw sewage is being pumped into waterways, carcasses are now being exported to the EU because there are not enough butchers in abattoirs to process them, there are not enough HGV drivers, forecourts have run dry, and a multitude of negative impacts of Brexit are felt daily. Crucially, in light of the responsibilities that the British Government has to EU member states, and particularly, to this member state, through the TCA and indeed, the withdrawal agreement, it is vitally important that this Government works with European partners to hold the British Government to account to ensure that it fulfils its obligations to those agreements and that the EU is not taken for a ride. We are seeing it constantly. We are seeing the bad faith on display in the British media, newspapers and parliament, in the margins. We cannot allow for the EU to continue to be the punchbag for a British Government, that, whenever it has difficulty domestically, will pick a row with the French, will give out about the protocol or will find one of many reasons to relive the debate that happened in the lead-up to the Brexit referendum.

One of the key issues that was addressed at the European Council meeting was that of vaccine hesitancy. On our own front, we have all talked widely about the pride we have in the vaccine take-up numbers in this jurisdiction, particularly in comparison with eastern European states, and how it has ensured we are weathering the pandemic in a much better place than we would have been previously. However, it is remarkable that in the last five days alone, 95,000 first-dose vaccines have been administered in this jurisdiction. That just shows that we can never be finished with dealing with vaccine hesitancy in this jurisdiction and across the EU. We are dealing with the battle against Covid-19 and many other illnesses and viruses. It is something twofold that is going to require a continued level of work in the EU. Is there going to be European-wide agreement in relation to booster shots? We have seen changes in this jurisdiction. We have already seen the UK go much further on booster shots. We must look at the role that vaccine passports will play in terms of accessing services and hospitality and in ensuring that society can continue to move along and we can continue to live with Covid and not regress to bringing in more restrictions. If it is feasible, I ask the Minister of State, in his reply, to outline the extent to which that ongoing co-ordination is happening. We know that health is not a

European competence, but EU member states can co-operate with one another, as we are seeing at the moment in north-eastern Europe, where a number of member states have come together to provide ventilators and PPE for European member states that are struggling. We have seen doctors and nurses move across jurisdictions to target Covid infection black spots. When we work together as a union, it makes it a lot easier for people to deal with the real impacts of the Covid-19 pandemic.

I am aware that most Members have already referred to the last area that I want to mention briefly, and indeed, there is wider and much more detailed discussion on it. I know that my Government colleague, Deputy Leddin, will be referring to it. It concerns the ongoing energy price crisis, and the wider debate on the climate emergency. I welcome the comments made by the Taoiseach yesterday at COP26, and the fact that he reaffirmed them in this Chamber today. However, it is an area in which, as a small island nation, our ability to co-operate with 26 other member states in dealing with the greatest challenge that the planet has ever faced, in terms of the climate emergency, is so vitally important. We must focus on where European institutions can lead and where Ireland can lead within the EU. If the EU tackles the issue, it will provide a lesson to countries around the world.

Deputy Pádraig Mac Lochlainn: I am going to reiterate some of the points I made to the Taoiseach earlier about the reality of what is happening around our coast today. I will put it back on the record. The Irish fishing fleet is allocated 15% of the quota in fish in our own waters under the Common Fisheries Policy. The other 85% is allocated to the fishing fleets of other EU member states. This is under the relative stability principle, a principle that dates back to the 1970s, when Ireland joined the EU as it is today.

What does this mean? It means that we are not getting fair share of the fish in our own waters. We talk about climate change. I am talking about the fish that are closest to our piers and harbours. Because we are not getting that fair share, we are losing thousands of jobs in coastal communities and hundreds of millions of euro each year. That is a conservative estimate. It is having a devastating impact on coastal communities.

Since 2006, the number of boats in the Irish fleet that are over 15 m in length has been reduced by a third. If the Irish Government gets its way, another 60 vessels will be decommissioned, as per the recommendation in the report of the seafood sector task force. It is a *fait accompli* because the outcome of the Brexit trade negotiations and the agreement is that we lose more of our quota, if you would believe that. We get 15% of the fish in our own waters, or 15% of our own pie and immense natural resource. We are the only island state, island nation, in the EU today and that is where we are in terms of an allocation. It is an absolute disaster. The Taoiseach said that I was sloganeering earlier, so I will present some facts that can be put on the record again. In the north-east Atlantic waters, of which 29% belong to Ireland, we get 7.6% of the quota of monkfish, 5.3% of the hake and 5.3% of the haddock. Let us look at France. France owns less of those waters than Ireland, with 23%. It gets 59% of the quota of monkfish, 45% of hake and 67% of haddock. For Christ's sake, we are the laughing stock of Europe. We have the richest fishing grounds in all of Europe. We are an island nation with an immense resource and we have just given it away. Why are we not screaming outside the Berlaymont about this? Why are we not demanding justice for our coastal communities?

I am beyond appealing at this stage. I beg the Government to get a plan together, go to Europe and fight for our fair share. I ask the Government not to make me come here again before and after the next meeting of the EU Council and make the same speech. I ask for some words

of reassurance today.

Deputy Gary Gannon: I thank the Taoiseach for a comprehensive presentation. I will start by focusing on the parts on which we find agreement. The Taoiseach's statements, both today and in the past week, in relation to Europe and the Polish challenge to the primacy of EU law were strong and effective. I do not think we can equivocate in this belief. There seems to be a change of tone from Ursula von der Leyen, who seems to be somewhat equivocating and trying to find a compromise with people who are not being fair players on the rights of the LGBTQI+ community in Poland and the rights of women. I want to make it very clear that there can be no appeasement of people who seem unwilling to find common ground on values. I do not think we can compromise on other people's human rights. I strongly endorse the position taken by the Irish Government in advocating for conditionality of funding where necessary, particularly with regard to Poland's treatment of minority communities within its borders. It is absolutely essential and we should not equivocate. I do not feel we are doing so.

The Minister of State, Deputy Byrne, will speak about migration in his comments but I will quickly touch on it before he does so. EU funding simply cannot be used for barbed wire, fencing or any structure of this type that seeks to pen people in or make Europe a fortress. This rhetoric has come into the conversation from countries that are admittedly under pressure. People such as Lukashenko and governments such as the Turkish Government seem to be making pawns out of people trying to flee war and conflict. It should never be the case that EU funding is used for fencing, borders or to make Europe a fortress. It is anathema to the values on which the European Union was founded. We all have a role to play. We all have our fair share to do in terms of providing sanctuary where needed for people fleeing conflict and trying to find safety. I accept this. EU funding should never be used to fund borders and fencing.

The issue of rising energy costs has been mentioned substantially throughout the Chamber. It is one on which we will find common ground on our sentiments but differ on approach. There are geopolitical aspects to this. Energy costs have increased substantially and we have been encouraged by the Commission to find our own solutions. Tax breaks are also being advocated. I cannot step away from the fact that until June we had a moratorium in this country on disconnections. This moratorium was taken away during a period when the weather was hot. Now the weather is cold. We are being promised there will not be blackouts on a mass scale. This is the same in Ireland as it is in various parts of the European Union. This does not take from the fact that there is genuine fear in homes the length and breadth of the country that people will have their energy cut off due to an inability to pay.

Energy poverty was referenced in the Taoiseach's speech and it is welcome to see. What has not been referenced too much, not only in the Taoiseach's speech but also in conversations throughout Europe, is the extent to which energy poverty is a symptom of general poverty experienced by people in the European Union and Ireland today. Poverty is one of the greatest threats to the Union at present. A total of 22% of people in the European Union are living at risk of poverty or social exclusion. This will manifest itself in an inability to keep their homes or wear warm clothing. We need to tackle this on a macro scale. When I think of poverty I think of places in Britain that voted for Brexit such as Holyhead and Anglesey that are totally dependent on trade, and places such as Sunderland that had huge communities built on building and exporting products. Because they did not feel the warm hand of progress and felt poverty and experienced all that goes with it, they voted to leave. There are 112 million people in the EU who experience not only energy poverty but all of the other sources of poverty that go with it. Ireland should be a leader in advocating on behalf of these people and bringing poverty to

the fore of our conversations.

The rise in cases of coronavirus throughout the EU is a source of concern. We are speaking about approaching this from a position of unity, and why would we not within the European Union? Let us be very clear. While the pandemic is surging and there is an inequality of access to vaccination throughout the world, we are all at risk. We cannot have a scenario where we are focused on vaccine boosters in the European Union and Ireland. It is a welcome conversation but to have it at the same time as people throughout the developing world have not had any vaccine brings a lie to it. Unless we are advocating for a TRIPS waiver on patents that can create an equity of vaccinations, we are all going to be at risk. We need to be advocating strongly for a TRIPS waiver. It will not be a panacea and we will need to provide access to technology and fridges in the globalised south. We need to create a lot more urgency with regard to vaccine justice. Otherwise we will all continue to be at risk.

Deputy Seán Haughey: I am conscious of the fact the G20 summit has taken place following the October European Council meeting and in advance of the COP26 climate conference, which is under way in Glasgow. It is fair to say the outcome of the G20 meeting was a disappointment as far as climate change is concerned. These economies account for 80% of global emissions. While they agreed to deploy meaningful and effective action to limit global warming, they failed to agree on clear pathways as to how to proceed and few concrete commitments were given. The UN Secretary General said his hopes for this G20 summit were unfulfilled.

The G20 countries agreed to limit global temperature increases to 1.5°C by taking action this decade but China and Russia, for example, do not want to reach net zero emissions until 2060. In addition, it is clear that countries such as Australia, China, India and Russia are still very reluctant to cease coal production. In contrast, the EU arrived at COP26 with very clear aims following the European Council meeting on 22 October. The Council called for an ambitious global response to climate change. It stated the 1.5°C global warming limit must be reached. It reiterated the need for effective national targets and policies. It outlined again the need to reach zero emissions by 2050. It called for the collective climate finance goal of \$100 million per year up to 2025. These are goals to which we should all subscribe. I am proud to be part of an EU that is to the forefront in the global endeavours to tackle climate change.

I welcome the commitments given by the Taoiseach in his address to the COP26 summit yesterday. He agreed to more than double climate finance to poor countries by 2025 to tackle climate change as part of our overseas development aid programme. He also said Ireland will sign up to the global pledge to cut methane gas emissions by 30% by 2030 and to the pledge to protect global forests and prevent deforestation.

I regret that China only engaged with the conference by sending a written statement. China is a major producer of greenhouse gas emissions and it did not make any new commitments to address climate change. For example, no commitments were given to cap energy consumption or to reduce China's use of coal earlier than 2026. I also regret that the Russian President did not turn up in person at the conference. Let us hope for all our sakes that action and implementation will follow the deliberations of the COP26 conference.

I understand our climate action plan will be published tomorrow. No doubt it will be criticised by the various sectors and interest groups but we have no choice but to implement it. The time for further consultation is over and we must now firmly commit to implementing this plan without delay.

As regards migration, the European Council stated it will not accept any attempt by third countries to instrumentalise migrants for political purposes. This is a clear reference to the actions of Belarus dictator Alexander Lukashenko. Migrants from Syria, Iran, Iraq and Yemen are being pushed into EU states through Belarus. This, of course, is in response to the EU sanctions imposed on Belarus following the hijacking of a Ryanair plane. These actions by Belarus are reprehensible and the EU is right to call out this hybrid threat and take all appropriate measures to deal with it. Desperate refugees are being weaponised. As a result, men, women and children are dying at these borders.

The EU Council meeting also considered the rise in energy prices, including wholesale gas prices, which is now having a serious impact on households and SMEs through increased energy bills. Rising inflation and increases in the cost of living are now real issues in all member states, including Ireland.

3 o'clock

As usual, at EU Council meetings, it was very difficult to get agreement from all member states on how to tackle this problem. Arguments about what constitutes renewable energy, how gas should be classified and even the role of nuclear power, were the order of the day.

Some states wanted the EU to be more proactive and to act collectively through the common purchase of gas and the creation of a strategic gas reserve. They also wanted to prohibit speculation in the carbon market, which drives prices up. However, a toolbox, no less, is in place which member states can consult.

The Irish approach to this issue was the correct one for various reasons. This is to use the tax and social welfare systems to counter rising costs of living and, of course, significant measures in this context were announced in budget 2022 with particular reference to changes in the eligibility criteria for the fuel allowance.

I note that the Taoiseach took a strong line at the summit as regards Poland. This was the subject of much debate in this House during the discussion on pre-EU Council statements. Issues such as the independence of the judiciary and the challenge to the supremacy of EU law were considered during that debate. I see that the European Court of Justice has since agreed to a proposal from the European Commission to fine Poland €1 million a day until it suspends a supreme court chamber for disciplining judges. I also note what the Taoiseach said in his contribution on the conditionality of the funds going to Poland and to other member states, particularly in the context of Covid-19 recovery. We await the court judgement on that. The Taoiseach is also reported to have stated that Poland has gone too far. According to all reports Ireland took the lead on this issue. This is as it should be and I wholeheartedly welcome this stance.

I also mention the recent decision by the Israeli Defence Minister to declare six Palestinian civil society groups as terrorist organisations. These well-established human rights NGOs are working in the occupied Palestinian territory. Some of these organisations receive support from Irish Aid and from the EU. This decision should be condemned and reversed.

Finally, I also note that a group of European foreign ministers, including our own Minister, have jointly called on Israel to reverse its plans to expand the settlements in the West Bank. This is a positive development and is also to be welcomed. Hopefully, these European foreign ministers can persuade the remainder of the EU foreign ministers to adopt a similar approach because the EU has a major role play in the Palestinian- Israeli conflict.

Deputy Rose Conway-Walsh: I support the contribution of my Sinn Féin colleague, Deputy Mac Lochlainn, on the fishing industry and the treatment of our fishing families. It is absolutely scandalous. As he said, we are the laughing stock of the EU. Fishing communities all around this country are being destroyed. Fishing communities in my own county of Mayo are being decimated and the Government is standing by and watching this happen. It has to stop.

Yesterday, an electricity provider announced its fifth price increase of the year. Every household in the State has seen its electricity bill rise substantially. We must use every means possible to make electricity affordable and that includes lowering the VAT rates, as has been submitted by my party colleague and president, Deputy McDonald. Some of the escalating costs are caused by factors beyond our immediate control such as the global price of gas going up. Yesterday, BP posted quarterly profits of €3.3 billion. That is as opposed to €86 million last year. There are many people making a great deal of money on the backs of people who are really suffering from fuel poverty.

The real issue here is how the electricity markets operate. Under the current system the wholesale electricity price is set on a daily basis by the last power plant needed to meet the overall demand for power. The gas plants often set the prices in this system. This is unfair as it results in a cheap renewable energy being sold for the same price as the skyrocketing fossil fuel based-power. Our system is a model that has been pushed by the EU on member states for the past couple of decades. Sinn Féin has long opposed the liberalisation of the electricity market and, indeed, the proposition that it was a silver bullet to both promote renewable energy and deliver affordable electricity prices. It has failed on both counts. We have all this precisely because it prioritises the transition to renewable energy based on private market ownership and it removed the ability of the State to provide stable electricity prices to consumers. Now, with the price of gas skyrocketing, we are being hit by extortionate electricity prices.

Spain has led calls for a revamp of the wholesale power market in response to the price spike. Instead of engaging with the concerns of the Spanish, other member states and citizens here, the Government has joined with the minority to block any debate at the European Council. Why is this? Should we not thoroughly examine every option to make electricity affordable for hard-pressed households and families? Ahead of an emergency meeting of the energy ministers to discuss the recent price spike, Ireland and eight other member states released a joint statement that they would not support reform of the electricity markets, ending any discussion on reform that might help people through this winter. This is based on a dogmatic belief in market liberalisation and the idea that we should not interfere with the functioning of the market even if there is manipulation of supply. We need state-led transition, however, to green energy, not significant incentives to private energy providers to deliver renewable energy.

The Covid-19 pandemic has necessitated at least the temporary changing of state aid and fiscal rules and we need to look at something like this in respect of escalating electricity prices.

Deputy Paul Murphy: I will focus my remarks on COP26 and the coup in Sudan.

The Taoiseach's doublespeak on methane is precisely the kind of blah, blah, blah, that Greta Thunberg was warning about. Yesterday he signed up to a global target of 30% reductions in methane by 2030, the absolute minimum necessary, and today he says that Ireland will not even try to meet that target, by setting a 10% target instead. The Taoiseach and the Government, it seems, are fully committed to other states tackling climate change. Fair play. I wonder do the Taoiseach and his Ministers adopt a similar approach to new year's resolutions pledging that his

neighbours will take up jogging, his barber will quit smoking, and that his friends will reduce the amount they drink. Ireland talking about climate change but refusing to tackle methane is like Saudi Arabia signing up to the global targets but saying that it will not do anything in respect of oil production. It is useless spin: blah, blah, blah. To tackle climate change in this country, we need to stand up to the beef barons, to the Larry Goodmans of this world and to big agribusiness. We need to take them into public ownership so that we can plan the nature of our agriculture and incentivise a shift by small farmers, with an increase in their income, to sustainable farming, in order to pay them for carbon sequestration and ecosystem services. This is to guarantee everybody a decent quality of living.

I also want to take up the question of capitalism. Interestingly, it was a focal point of the Taoiseach's remarks earlier today on COP26. During Leaders' Questions he went as far as to say that in his opinion Ireland is not a capitalist state. This is reminiscent, perhaps, of the time he said that we did not bail out any banks. I am not sure what else that is if it is not capitalism.

This is interesting, however, because it reflects a growing fear on the part of the establishment that workers and young people looking at the crisis of climate and the catastrophe that we are heading into are open to the conclusion that the system change we need is a change from the capitalist system. That is not just about activists on the ground. For example, the newly leaked second draft report from the IPCC states that we must "move away from the current capitalist model to avoid surpassing planetary boundaries and to avoid climate and ecological catastrophe".

That organisation understands that a system of production for profit is incompatible with doing what we need to do to avoid climate catastrophe. This is because capitalism treats nature as a free gift to be exploited, just as it exploits labour. It treats damage to the environment as an externality of which it does not have to take account. It is incapable of co-ordination because it is based on competition. Bluntly, the big oil and gas companies that are at the centre of capitalism have approximately €5 trillion to lose if we leave the oil and gas in the ground, as we certainly need to do. This is precisely why we need a socialist transformation and a planned economy for a rapid and just transition.

I want to speak briefly about the brutal coup in Sudan, which was carried out by Lieutenant-General Al-Burhan. On day one of the coup, seven peaceful protestors were killed, with three more killed the following day and ten in the four days that followed. I am sure the number has increased since then. The people of Sudan, who made the revolution, are facing the remains of the old regime, various warlords and regional and some international supporters whose interests are in controlling Sudan's resources through their local agents. I agree with the view expressed by the trade union committee of the Sudan Doctors Union in the UK, as follows:

The coup leaders cannot turn back the hands of the clock, as the Sudanese people have declared "no way back". Our people are capable of achieving what they want despite the attempts of the tyrants to kill our dreams of freedom, peace and justice... We call on the masses to declare complete civil disobedience and take to the streets to oppose this coup. Our trade union committee will resist the coup by any means possible and will mobilize solidarity...for a total general strike.

We need a clear statement from Ireland unreservedly condemning the military coup and a similar statement from the EU. We must express our solidarity with those who were on the streets in Dublin and around the world on Saturday mobilising against this coup.

Deputy Fergus O'Dowd: I welcome this important debate. One of the key points of the debate in Europe concerned the question of energy. Many speakers today have addressed the issue of rising prices, how they can be controlled and what more we can do in this regard. I take a totally contrary position to Deputy Paul Murphy in regard to how we produce electricity in this country and how we should react to the huge increase in prices, for which the monolith called the ESB is partly to blame. It is time the ESB was broken up because its dominant position in the market is actively working against the interests of consumers and the industry. It is time for it to be stripped of its ownership of our electricity grid, comprising the network of overhead lines and underground cables supplying power to homes and businesses, and to allow new competition into the market. New firms with new ideas must be allowed to build new power stations, which will force the ESB companies to cut their costs and result in lower bills for all of us.

I am not the first person to make this case; it was made by the Competition and Consumer Protection Commission, previously known as the Competition Authority, as far back as 2006. It is time to look again at what we can do to make sure energy prices are lowered. The initiatives taken by the Government to increase the fuel allowance and living alone allowance are very welcome for hard-pressed families. It was a former Fianna Fáil Minister, Noel Dempsey, who proposed a restructuring of the ESB some time ago and it is time for us to look at that proposal again. The current situation must not be allowed to continue. Regulatory reform is one thing and regulatory capture is another. I believe the ESB has captured the system and is controlling it. We must, at the very least, request that the Competition and Consumer Protection Commission look again at its previous report and produce a new analysis of how we can reduce costs in Ireland by breaking up the ESB, making it cheaper for companies to compete with it and addressing the reality of that body as a totally vertically controlled entity.

Another issue that is important to address, which is relevant in an EU context, is the fact that in this country, 1,300 people die every year as a result of very poor air quality, often through the use of fuels that have a very high content of sulphur and carcinogenic substances. If we really believe in addressing climate change, we should believe in controlling the fuel that is used in people's homes to ensure it is safe. One of the problems is that we have coal coming in from outside the State and being sold on the streets and delivered to homes all over the country for approximately €360 a tonne. The people selling this coal are avoiding paying any carbon tax on it and it is also seriously challenging the health of the people who use it. The evidence I have seen in this regard will have to be properly, appropriately and independently examined, but the fact is that we are allowing Revenue to do nothing about this coal, perhaps because it does not have the powers to do otherwise. There is a €40 million cost to the taxpayer arising out of the sale of this illegal coal, which in many cases is bituminous and of indeterminate quality.

If we are serious about ensuring there is vigorous management of all the people who break the law in this area, as we have pledged to do from next year, then we must tackle this issue. I recently asked the Minister for the Environment, Climate and Communications the number of prosecutions issued for breaching the smoky coal ban from 2015 to date. The figures are as follows: there were two prosecutions in 2015 and 2016; none in 2017; one in 2018 and 2019; and I am waiting for the number for 2020. There is something seriously amiss in our management of the health of our people in this area, which relates to climate change. We are affecting their health by not acting effectively to prevent this bituminous coal from being sold illegally in our country. To be clear, the product is legal in that it can cross borders as part of the free transport of goods, but there is no tax being paid on it. We must challenge the health aspect of that. Local

authorities, which have the power to act in this matter, have failed in their duty of care. It is an absolute joke that there have been six prosecutions since 2015. It is time to get our act together and look to how our future health and climate change strategies can be made to work. I am not blaming the users of coal; I am blaming the abusers of the system and the people who are, illegally and without challenge, importing it and avoiding tax. It is something like the bootleg liquor in the 1920s. In this case, we have bootleg coal, to use a simile that may or may not find favour with people.

I welcome the continuing commitment of the European Union and all its institutions to protecting Ireland and supporting, and insisting on the implementation of, the Northern Ireland protocol. I am extremely worried, however, about the way things are going. I have no faith whatsoever in Prime Minister Johnson. He and Mr. Frost put their names to a consensus between Europe and our country, only to go on to frustrate the process. I regret very much that, in my view, they are going to break that consensus, which will plunge this country, North and South, into a very difficult position. We are relying absolutely on our European partners to support us in this.

I welcome the influence Ireland has, as exerted by the Minister of State and his Department, within the EU. We must continue to be extremely active in articulating that the relationships between the people on our islands, North and South and east and west, are being badly affected by what is happening. It is not acceptable and we must make sure we put all our efforts, as I know the Minister of State and his Department are, into our relationship with Europe. We are Europeans first and last. Britain can go its own way but what it is doing has significant and adverse implications for our society, North and South, and our political and economic systems. The only people who gain are the English nationalists who live far away from Belfast and Dublin.

I welcome this debate. I reiterate the need for us to put our house in order. We must tackle the conglomerates and the ESB and, opposite to what was said by Deputy Paul Murphy, introduce choice, private enterprise and private investment so cheaper energy is produced for us to consume. We should break up the monolith and, as I said, ask the consumer protection body to investigate again and to report as quickly as possible on the monopoly position and the abuse by that monopoly company of our energy.

Deputy Mairéad Farrell: The right to freedom of expression and the freedom of the media are protected by Article 10 of the European Convention on Human Rights. It is considered one of the pillars of democratic society and security in Europe, yet when it comes to the persecution of journalist Julian Assange our Government's and the European Council's silence is deafening. He is still incarcerated in Belmarsh prison. He has been incarcerated for years and we know he is in very ill health. It is generally accepted that if he is extradited to the United States he could face up to 170 years in prison. The National Union of Journalists, NUJ, has made its concerns very clear about this. It states:

If this extradition is allowed, it will send a clear signal that journalists and publishers are at risk whenever their work discomforts the United States government. Media freedom the world over will take a significant backward step if Julian Assange is forced to face these charges at the behest of a US president.

We are told he will be treated humanely if he is extradited, but as his barrister, Edward Fitzgerald, recently reminded us, revelations have shown that the CIA had made serious plans to kidnap and even assassinate him. I ask the Minister of State to take the next opportunity he

has to raise this at European Council level. The European Council should speak out strongly on this.

For those who do not know much about Julian Assange, his crime is that he exposed war crimes in Afghanistan and Iraq. I have raised this matter in the House several times previously and I have raised the use of Shannon Airport for wars in the Middle East and the damage that has done. Why not begin undoing that damage by speaking up for this man and by giving protection to whistleblowers?

Deputy Chris Andrews: The recent allegations against six civil society advocacy organisations in Palestine are a result of apartheid Israel's failure to challenge the work of the organisations on the basis of law and evidence. Apartheid Israel has now resorted to systematic harassment of the six organisations. I am aware of the solid and important work one of the six organisations, Al-Haq, does. This is an ongoing process by Israel which aims to dismantle all community structures that highlight the nature of apartheid Israel. We must stand with the six organisations. If organisations are going to be treated like this, young people will be driven into armed resistance. That is the reality, and who could blame them?

Ireland's position on the UN Security Council is about as useful as an ashtray on a motor-bike. It has made no difference to the Palestinian community. We get loads of words from this Government, but no action. There must be action. The Government must act and tell apartheid Israel that what it is doing is unacceptable. In view of apartheid Israel's actions, we must recognise the state of Palestine and also pass Senator Black's Control of Economic Activity (Occupied Territories) Bill 2018.

Deputy Cathal Berry: I acknowledge the Taoiseach's opening remarks. I am grateful for the update on the Council meeting two weeks ago. I have four points to make with regard to the debrief and the Council meeting. The first relates to the rule of law. I share the concerns voiced by a number of Deputies about what is happening in Poland and Hungary at present. The rule of law, fundamental freedoms and democracy are central tenets of the European Union and, from our point of view, they should be non-negotiable red lines. I agree with President von der Leyen that what is happening in those two countries is a direct threat to the legal order in the European Union and, by extension, to the existence of the European Union.

I am a little disappointed that more stringent action was not taken against Poland and Hungary. I appreciate the political nuances that are at play, but if the Polish constitutional court has a problem with the compatibility of European Union legislation it is up to Poland to amend its constitution accordingly, just as Ireland did numerous times over the last 50 years. That is the direction in which we should go. We should apply all the levers that are available, judicially, diplomatically, politically and economically, to apply pressure to those two countries. There are conditions associated with EU funds and while I know we should not use that as a first resort, it certainly should be used as a last resort. It is something that should be considered at the next EU Council meeting before Christmas, if it comes to that.

The second point I wish to raise is energy prices, which has been mentioned often today. There is a massive spike in energy prices. We can see it at the petrol pumps. It is going to drive more people into fuel poverty. Also, and almost as important, it is going to undermine the key message with regard to the transition to renewable energy. People will blame the transition to renewable energy as the reason for the price spike. Yes, it is a factor, but it is not the dominant factor by any means. I agree with the European Union's approach that short, medium and long-

term measures should be put in place and I welcome the fact that the European Investment Bank will be mobilised for the medium-term to long-term solutions.

However, I wish to dwell a little on the short-term solutions. I appreciate that the Government introduced amendments to the fuel allowance in respect of both its size and longevity, but there a few other measures mentioned in the EU tool kit that I am not convinced we have fully explored or exploited. The first is deferred payments, and perhaps the Minister of State will comment on this in his closing remarks. Have we explored with the energy companies the possibility of people deferring their payments until later in the winter once the spike is over? Are there any safeguards introduced to prevent people having their electricity supply cut off? That is another measure that could be explored fully. Have we the safeguards to ensure there is no cartel-like behaviour or any speculation taking place to drive up the prices? The energy companies are very lucrative and profitable and the question many people are asking is: should the energy companies not be absorbing these losses? They are far more capable of absorbing spikes such as this than the average consumer in Ireland. Perhaps it is something we should explore.

Another key point was mentioned in Brussels. We know the national grid is particularly vulnerable at present. From a cyber point of view, we know how vulnerable we are after the attack on the HSE. Has the National Cyber Security Centre carried out an audit of the national grid? Are we convinced and assured that we have the necessary safeguards in place and that we are not vulnerable to a cyber attack on the national grid?

The third point I wish to raise is forced migration. Obviously, this is a major issue on the Belarusian border at present. I agree with the characterisation of what is happening there with refugees as the “instrumentalisation” of refugees. “Instrumentalisation” just means exploitation or further exploitation. What is happening there is a disgrace and the EU is right to call it out for what it is - a hybrid attack on Lithuania and other EU countries by the Belarusian regime. As a member of the Oireachtas Committee on Foreign Affairs and Defence, I will highlight the case of one political prisoner in Belarus, Artsiom Bayarski. He is a student and his only alleged crime was to use his freedom of speech, which he is entitled to do. His show trial is coming up in the next few weeks. The Minister for Foreign Affairs has been publicising other political prisoners as well. I wish to send my solidarity and to emphasise the fact that Ireland, through the European Union, should be absolute in putting maximum pressure on the Belarusian regime to prevent these trials and to ensure the immediate release of the prisoners. Sanctions is the appropriate way. The European Union has agreed to the principle of increased sanctions on Belarus, but I would prefer if the sanctions were actually implemented. There should have been a pallet of sanctions available to the leaders of the countries two weeks ago, rather than waiting for December. Hopefully, that is something we can work on before Christmas.

The last point I wish to raise relates to the pandemic. It is good that Ireland is top of the class for vaccination, at 93%. We should never try to meet the standard, but always try to be the standard. We are, for a change, at the top of the list. That is exactly how it should be. More work needs to be done to tackle misinformation about the vaccine. That will improve the vaccine hesitancy in this country and beyond. Also, although we have done some work on this already, we must do more on the roll-out of vaccines across the world, particularly for resource-poor countries. Finally, I agree with the principle of an international treaty on pandemics under the governance of the WHO. That is a good way to go. Obviously, we have to see the details of it, but the principle is sound.

In summary, I am grateful for the update on the meeting two weeks ago. What I wish to

see in the last Council meeting between now and Christmas is more sanctions imposed on the Belarus authorities in respect of political prisoners and the hybrid attacks that are taking place on EU countries and more pressure brought to bear on Poland and Hungary to regularise their rule of law issues.

Deputy Brian Leddin: The conclusions from the last European Council meeting restated Europe's unambiguous approach that it is essential to keep the 1.5°C global warming limit within reach. I take this opportunity to congratulate An Taoiseach on his speech to the Conference of the Parties in Glasgow yesterday. It was an eloquent statement of Ireland's and Europe's commitment. The praise An Taoiseach's speech received, both here in Ireland and internationally, was well deserved.

The European Council highlighted the importance of climate financing for developing countries to help them respond to the challenge of climate change. We absolutely need to hit that \$100 billion target. We committed to \$100 billion and we must reach it because trust is so low from developing countries that rich countries are really prepared to stand by their promises. We must rebuild that trust. The Taoiseach's announcement that we will more than double Ireland's contribution to climate financing, to reach €225 million by 2025, is very welcome in that regard. We have a good reputation when it comes to financing and aid compared with other countries. It is a profound statement of our own identity as a country, especially in this decade of centenaries, that we help countries that are least responsible for climate change but which, unfortunately, will have to deal with its worst effects.

We are not only in a climate emergency; we are also in a biodiversity emergency. The European Council took note of the preparations for the COP15 meeting on biodiversity in Kunming in China. This is particularly relevant given the upcoming Common Agricultural Policy strategic plan for Ireland. Yesterday, I chaired a meeting of the Oireachtas Joint Committee on the Environment and Climate Action where we heard from farmers and advisers who are working on programmes to enhance the capacity of their farms to support wildlife and biodiversity. Projects like the biodiversity regeneration in a dairying environment, BRIDE, project in Cork and the Burren programme in Clare are showing how farmers can take the lead on biodiversity because they are the people who best know the habitats on their land. They told us that the current systems in Ireland do not reward farmers enough for increasing biodiversity on their farms. They also said that Ireland is a European leader in the design of results-based environmental schemes and we have the know-how to make a big difference on biodiversity.

On 15 December, the eastern partnership summit will take place with the now five post-Soviet states to the east of the EU. I am deeply concerned about the situation with political prisoners in Belarus. I am aware Belarus was suspended from the eastern partnership in June, but I was gratified to see strong language from the European Council calling for the release of all political prisoners in Belarus. Of course, we in Ireland have our own special link with the opposition in Belarus and we must not forget the plight of people there as democratic rights are continually eroded.

I want to address the energy crisis, which was discussed at European Council. European countries have been encouraged to use short-term measures to alleviate the effect of rising gas prices across Europe on households. It frustrates me that we are actually using short-term measures to do this but those measures are being opposed. I am talking about the carbon tax, where we specifically targeted increased social welfare payments on the cohorts most at risk of energy poverty. Yet in the media and in this Chamber, I hear the carbon tax increase being condemned

by the Opposition. Let me be clear: households on lower incomes are better off because of the carbon tax increase. Those parties calling for the carbon tax increase to be reversed are in effect calling for energy poverty to be increased.

Deputy John Brady: That is not true - give with one hand and take with the other.

Deputy Brian Leddin: Taxation is a good thing because it gives us revenue to redistribute. We are increasing carbon tax in a progressive way. We did it last year, we will do it this year, and we will continue to do it for the lifetime of this Government.

Deputy John Brady: Carbon tax is not progressive; it is regressive.

Deputy Brian Leddin: Of course, the European Council also noted that ultimately we need to accelerate the energy transition so that Europe is not at the whim of third countries for its energy supply. We talk about Ireland's opportunity with offshore wind, but when we look at the potential of offshore wind on the Atlantic coast, it is as much a European opportunity as an Irish opportunity. We have so much more generation potential than other European countries, and with the development of a pan-European supergrid, we can help to power the Continent and create jobs on the western seaboard in counties like my own, Limerick, as well as in Kerry, Clare, Galway, Mayo, Sligo and Donegal.

Digitalisation is a key focus for the European Council and we may need to focus more on it at home. My colleague, the Minister of State, Deputy Ossian Smyth, was in Limerick yesterday to meet organisations and businesses. As one of the Ministers responsible for digitalisation and e-government, he is committed to making Government services more accessible and efficient. One of the success stories, despite the recent delays in application processing, has been the online passport application system, which was developed by ActionPoint, a company in my constituency. E-government can deliver significant savings to the Exchequer and can make citizens' interactions with Government easier and quicker.

In the private sector, the Council has focused on data portability. Allowing citizens and companies to move their data between platforms decreases lock-in to proprietary platforms and increases competition. As we have seen from the activities of social media firms, there are competition concerns if a few companies become dominant in their sectors. We are right to pursue a regulatory regime that encourages competition, privacy and interoperability.

The HSE cyber hack in Ireland reminded us of the importance of digital systems resilient to attack and the large human and economic damage that can be caused by criminals. Part of our strategy to improve cybersecurity must be led at a European level. Co-operation between countries in Europe will help us maintain resilience and the safety of our systems in particular against cyberattacks.

I conclude by returning to the COP26 meeting in Glasgow. Ireland and Europe need to lead on global ambition on climate. As the Taoiseach said yesterday:

Those of us in the developed world - those who have, frankly, contributed most to the problems that confront us all - have an obligation to support those who are most acutely challenged by their consequences. Ireland accepts that obligation.

I repeat these words of the Taoiseach and endorse them. The time to act is now.

Deputy Michael Collins: While at the European Council, I hope the Minister of State took

the opportunity to discuss the fishing crisis in this country, which has long been overlooked here by successive Ministers. As I have said before, having a dedicated Minister for the marine appears to be off the agenda. We certainly need a focused new-style leadership for the fishing industry in this country. Our greatest resource is surrounding us and we are handing it away to every European country that wants its quota. There is an opportunity to get a bluefin tuna quota. Every other European country can apply for it and get it. Why can the Irish not get some bluefin tuna quota? What deals has the Government done out there? What nodding and winking is going on out there in Europe to sell the fishermen down the Swanee? All the fishermen know it. The best thing the Government can come up with is decommissioning.

I listened to the Taoiseach's statements at the COP26. This COP26 is farcical. He committed more than €200 million of taxpayers' money without the consent of this State. The people living on the breadline in this country are furious. The Taoiseach is splashing money left, right and centre while the Indians, Chinese, Russians and Australians are falling over laughing. He could have stayed talking from here until eternity if he lived for another 50 years and, in a couple of hours, they would switch it like that regardless of what we do here.

We in this country are suffering. The Green Party, Fianna Fáil and Fine Gael will know about it because the people I meet on the doorsteps are furious. They cannot take any more. The Government has pushed them very close to the edge and they will remind Government Members about throwing more than €200 million so that others can spend our hard-earned money for this codology that is going on out there at present. There are ways and means of achieving climate change, but the Government is certainly going about it the wrong way. The Taoiseach claimed there will be no culling of cattle as far as he is concerned, but there certainly will be.

Deputy Richard O'Donoghue: I went through the report from the Taoiseach on the European Council meeting in detail and I saw nothing on the escalating cost for hauliers in this country. The week before the European Council meeting, I spoke in the Dáil to stress the urgency of the escalating cost of fuel for hauliers. Having met representatives of the hauliers' association, I again ask why the Government has not introduced a proper fuel rebate scheme for diesel as it is the only means for getting our produce to the export market and around Ireland. Customers can pay only so much and they cannot keep taking price increases. When diesel goes above €1.08 plus VAT, it is no longer feasible to keep Ireland moving. Currently, the rebate scheme only applies up to a maximum of 7.5 cent per litre but today we are looking at prices of more than €1.25 plus VAT per litre. Belgium is paying its hauliers a rebate of 23.6 cent per litre until fuel prices come down again.

The basic cost goes back to every household in the country. We are looking for a proper rebate system. If the hauliers have greater costs in getting our produce to shops, those shops will charge more to get that produce to customers. The Government must address the matter with hauliers and specifically the fuel rebate system. It must be done now. Under European law, we could go to 16 cent per litre now. For every person in a house in Ireland, it would put more money back in their pockets as the hauliers' costs would decrease.

Deputy Danny Healy-Rae: I listened to the Taoiseach and he did not mention anything about fisheries and it looks like he has closed the book on that. It is not acceptable that the fishermen of Ireland can only fish 15% of Irish waters. The Government must do something about that. Ministers must take off their coats and should not take "no" for an answer. This does not only affect trawlermen and fishermen as it affects all coastal communities from Malin Head to

Mizen Head. The Government must do something about it.

The Taoiseach indicated there were discussions on increasing energy and gas prices. What will we do about that? As Deputy O'Donoghue said, hauliers can only go so far. Anybody with a wheel is seeing costs increasing every day, so they cannot continue. The country will grind to a halt because hauliers cannot continue in the vein they are in if they do not get assistance through a proper rebate.

What is happening with energy provision and electricity? On the one hand we hear Deputy O'Dowd saying we should take on conglomerates, but at the same time his party is going after people selling coal, perhaps to the people who cannot pay for anything else. He was like the Director of Public Prosecutions saying these people should be prosecuted. Does he want people to be perished in their homes as if they lived in igloos in Iceland? God almighty, the Government must do something about this.

The fertiliser situation is very serious. I asked the Taoiseach what he will do about it to ensure the agricultural community and farmers can continue. If we do not have fertilisers at a reasonable cost, the farmers will grind to a halt as well.

Acting Chairman (Deputy Sean Sherlock): Deputy-----

Deputy Danny Healy-Rae: I have one more thing to say.

Acting Chairman (Deputy Sean Sherlock): There will be an opportunity to come in during the questions and answers session.

Deputy Danny Healy-Rae: We must continue the export of dairy-bred male calves-----

Acting Chairman (Deputy Sean Sherlock): You are encroaching the time allocated to Deputy Connolly. I will let in the Deputy again during the questions and answers session.

Deputy Danny Healy-Rae: Okay.

Deputy Catherine Connolly: I welcome the opportunity to take part in this debate. I am looking at the conclusions of the European Council meeting and there are eight pages, six titles and 29 paragraphs. They are just the conclusions so forgive me if I just focus on one or two of them in my five minutes.

The titles include Covid-19, digital, energy prices, migration, trade and external relations, and that final one will be interesting when I refer to Israel later. The first title is Covid-19. When we talk about uniting to tackle disinformation on vaccines and vaccine hesitancy, the best way to do it is without spin and by treating citizens and residents as equals in the fight against the pandemic. That has not happened in this Chamber.

Deputy Thomas Byrne: It is happening in this country.

Deputy Catherine Connolly: It has not happened in the Chamber. We have introduced legislation and read the regulations as elected Deputies after the event. We have never had a proactive discussion on it. I challenge any of the Ministers to return to have a proactive and rational debate on how best to ensure we are all in this together and we can all get out of it together.

I can then jump to the back of the document and I see external relations. It is interesting

that Israel is not mentioned. When the Taoiseach was being interviewed in Glasgow he said he bumped into the Israeli Prime Minister, which was interesting, and the Israeli Prime Minister was extremely insightful in speaking about Covid-19. I wonder was he extremely insightful on the decision made by Israel just before the Council meeting in designating six human rights organisations as terrorist organisations. Did the bumping into the Israeli Prime Minister allow the Taoiseach to discuss that?

It is interesting to see Israel is not mentioned under the external relations title. As an addition to the document, in a section under three stars, it states that following the Council declaration of 6 December 2018, there was agreement on the fight against antisemitism across policy areas. I fully agree with that. The section welcomes the new EU strategy on “combating antisemitism and fostering Jewish life adopted by the Commission”. I have absolutely no problem with any of that.

Deputy Thomas Byrne: It is very important.

Deputy Catherine Connolly: Yes, it is very important. That section is added under three stars, inexplicably, with no context provided as to what the Israeli Government, as distinct from its people, had done just two days before that. On 6 October, it designated six prominent Palestinian human rights organisations as terrorists. I will explain this to the Minister of State if he will listen, although I know it is difficult. It was not raised in the Council, but two days before the meeting, six prominent Palestinian human rights and civil society groups were designated as terrorist organisations under a 2016 Act by the State of Israel.

I know the Minister for Foreign Affairs, Deputy Coveney, is from yesterday on a four-day visit to the Middle East. He is travelling to Israel but will he raise this matter there? I welcome the fact Ireland is a signatory to a statement issued by 12 countries to ask Israel to reverse the decision to construct 3,000 settlements in the West Bank. It is good and positive. I also welcome the fact the Minister, Deputy Coveney, has expressed his concern about what is happening, particularly the organisations that have quite unacceptably been designated as terrorist organisations. We give Irish aid to these organisations and the Minister has expressed his concern in this regard. We want much more than concern. We want a call on Israel to reverse this decision immediately.

I am told the Minister has said there was no advance information on the designations. I find that difficult to understand but perhaps it is true. Two days before the Council meeting the designations were made but they were not mentioned there. I find that difficult to understand. I am asking for a public statement rejecting clearly Israel’s designation of these organisations as terrorists. One of them helps children and it was formed in 1979, the year of the child, mind you. Here we are with that organisation designated as a terrorist organisation. I want the Government, in our name, to call on Israel to reverse this decision immediately and support Palestinians.

In the ten seconds I have left, I say that I am sick and tired of having to stand up here on different topics to say I am not anti-vaccination or aligned with people who are antisemitic. It should not be necessary to say that when we raise questions about human rights violations and a government acting in a manner that is absolutely appalling. I do not have the time to get into what the UN rapporteur said, with two of the people involved being Irish. There is clear misuse of anti-terrorist legislation to put this designation on human rights organisations.

Acting Chairman (Deputy Sean Sherlock): That concludes the speaking slots and 20 minutes are now allocated for a questions and answers session. There is a protocol whereby we will move through various groups in the Opposition. Questions have been raised and I propose to move now to the Sinn Féin allocation of time in this session. We can then move through the various Members.

Deputy Thomas Byrne: I have no problem with that whatever. However, many questions were raised by Members who had to go to other meetings. This slot might provide an opportune time to reply to those questions as well. That was certainly the practice when we sat in the convention centre, although there may have been only one Member left in the entire place. I am in the Acting Chairman's hands.

Acting Chairman (Deputy Sean Sherlock): I propose to allocate five minutes for the Minister of State to conclude after the 20-minutes slot, but that is probably not enough time for him to wrap up and answer all the questions.

Deputy Thomas Byrne: No, because I will not have finished answering my questions.

Acting Chairman (Deputy Sean Sherlock): I therefore propose to stick with the order of speakers and move to the questions and answers session. I am hopeful there will be enough time at the end. Perhaps ten minutes within the 20-minute slot will be sufficient for the Minister of State to respond to the other questions.

Deputy Thomas Byrne: I am in the Chairman's hands.

Deputy John Brady: I also want to raise the issue of Palestine. What measures or actions were taken at the European Council to raise the continual violation the rights of the Palestinian people, the continued illegal colonial expansion within the occupied territories, the fact a further 3,000 colonial settlement units were given the go-ahead in the West Bank, and the fact Israel has breached international law by designating six Palestinian human rights organisations as terrorist organisations, which is an attempt to censor the ongoing work they do to highlight the apartheid policies of Israel?

I also raise the issue of the hunger strike of seven Palestinians who are protesting against their illegal detention, while no charges have been brought against them. One hunger striker, Kayed Fasfous, is on his 111th day of hunger strike. We are awaiting at any moment the terrible news of his passing. The silence is absolutely deafening from the international community and, indeed, this Government. We took the unprecedented move before the summer recess to declare as illegal the actions of Israel in annexing Palestinian land, but we have done nothing to follow that up. We issue statements of condemnation, which of course is the right thing to do, but we have the power to do more. I have heard Members speak in this House about imposing sanctions on Belarus, but there has been no mention of sanctions as a result of the daily violation of international and human rights laws by the Israeli state.

I do not want to hear words of condemnation. I want to hear words of action. What will this Government do about the hunger strike of seven Palestinian prisoners, who are illegally detained, about the designation of human rights organisations as terrorist organisations, and the continued expansion of illegal colonial settlement units? What actions will be taken at European level and at national level within this parliament? We have the power to take action; we do not have to wait for the EU. We need action and not just empty words of rhetoric.

Acting Chairman (Deputy Sean Sherlock): Before the Minister of State addresses the questions, I wish to clarify that I propose to go to People Before Profit-Solidarity, the Regional Group, the Rural Independent Group and the Independent Group.

Minister of State at the Department of Foreign Affairs (Deputy Thomas Byrne): I want to be clear: the purpose of this debate is to discuss what was on the European Council meeting agenda and its follow up. As it happens, this issue was not on the European Council agenda during this summit nor was the issue of fishing, as another example. The idea that Ireland is doing nothing about the Israel-Palestinian situation, as alleged in this Chamber, is completely belied by the fact the Minister for Foreign Affairs is in Israel and Palestine at present representing the country and conveying many concerns raised by the Deputies here.

The Middle East peace process remains a key priority for Ireland, particularly in our term on the UN Security Council. I reject what was said by Deputy Andrews about our participation on the Security Council. Ireland engages actively in the monthly Security Council meetings on the Middle East. The Minister, Deputy Coveney, addressed the council on this issue in January and May this year. We must also accept that while we are a member of the UN Security Council and the European Council, the latter operates through unanimity while the five great powers have a veto on the Security Council. That is the way it works and it is not simply the case that Ireland goes in, says “we do this” and everyone must agree. There are delicate politics at play in this. It is a political reality that not every member of the Security Council or even European Council agrees with what is said by Opposition Members in this House. We must go in there as honest brokers to put forward the views of this country, which in regard to Israel and Palestine is the recognition of a two-state solution.

Members have raised the issue of the NGOs that have been designated as terrorist entities. The Minister made a strong statement on 27 October, as has been acknowledged by Deputy Connolly, joining with other countries in highlighting our concern and underlining our support for Palestinian civil society. The EU has been in touch with Israeli authorities seeking further clarification on the matter. The Minister has travelled to Israel and Palestine, which is his fifth visit. The Taoiseach may have been one of the first Ministers for Foreign Affairs to visit Palestine when he was in that position. Brian Lenihan senior was the first foreign affairs minister anywhere to put forward a two-state solution. We have a strong track record on this issue. The Minister will also visit communities in the West Bank today and tomorrow, including those we often hear about and which we welcome hearing about in this Chamber, to hear directly from them about the challenges they face and to see what Irish aid is doing. We consistently and strongly oppose settlements which are illegal under international law. We are also concerned about the violence perpetrated by some settlers and the attacks on Palestinians and their properties, and we have raised these concerns with the Security Council.

Can we keep the issue of the Malmö declaration completely separate? The Malmö declaration was added to the European Council simply because it just happened in October. It is focused on four main themes, just to be clear, because there is some confusion in the House about it: Holocaust remembrance, Holocaust education, antisemitism on social media platforms, and combating antisemitism and other forms of racism in all spheres of life. I would certainly welcome this House’s support for the Malmö declaration, which has attracted international support. It was noted on the European Council conclusions and is very important in light of the increase in antisemitism across the world at present, which is very dangerous.

Acting Chairman (Deputy Sean Sherlock): I call Deputy Boyd Barrett. If we can be as

concise as possible, we will get more in.

Deputy Richard Boyd Barrett: I am a lifelong opponent of antisemitism. More than a decade ago, I brought an Auschwitz survivor to this city, organised meetings and got her on “The Late Late Show” to remind people of the horrors of the Holocaust, and I would do it again. We should always remind people of how horrendous the Holocaust was. The point we were making is that Israel consistently equates criticism of the apartheid policies it practises against the Palestinians with antisemitism. It promotes a definition of antisemitism that includes labelling those who criticise the apartheid structure of the state as antisemites, and it threatens ten-year prison sentences on those who support the boycott, divestment and sanctions campaign. That, by the way, would include Desmond Tutu or Nelson Mandela, if he were still alive, who called for the boycott, divestment and sanctions campaign. Under that definition, they would be antisemites. That must be roundly rejected and we need to be clear that while condemning, as we must, antisemitism, it should never slide into giving some sort of absolution to the Israeli state, which is an apartheid state.

On the issue of the hunger strikers, which I also raised before the European Council meeting, the Minister of State said this issue was not on the meeting agenda, but the point is we asked the Taoiseach to raise the issue of the hunger strikers. If you look at the photographs of Miqdad al-Qawasmi, it is horrendous.

4 o'clock

This man is on the brink of death as a result of his hunger strike over the horrendous system of administrative detention, as are many other hunger strikers. There is also the designation as terrorist organisations of six organisations that have a long history of standing up for human rights, protecting the rights of children in administrative detentions and organising women’s committees, agricultural committees and so on. They have been designated as terrorist organisations. When are we going to move beyond words and take action? I ask the Minister of State to please not say we have opponents on the UN Security Council. We know that but, given that is the case, what are we going to do? Are we just going to be paralysed by that? Will there ever be sanctions against Israel for its routine, systematic and brutal denial of civil and human rights?

Deputy Thomas Byrne: I have probably answered these questions insofar as I can. As Minister of State with responsibility for European Affairs, I do not deal with the Israel-Palestine situation on a daily basis. The Minister for Foreign Affairs is in that part of the world today doing great work on behalf of this country. He is following a long tradition among the governments of this country, going back to Brian Lenihan Snr., of being involved-----

Deputy John Brady: In fairness, it is tokenism.

Deputy Thomas Byrne: We meet-----

Deputy John Brady: We could take immediate action by recognising the State of Palestine.

Acting Chairman (Deputy Sean Sherlock): More people will have a second chance to come in if the Deputy allows the Minister of State to answer.

Deputy Thomas Byrne: The Minister, Deputy Coveney, will undoubtedly be here next week to be accountable and to answer questions or reply to a Topical Issue debate on his visit.

He will be more than happy to go through the issues in detail. While he is there, it would not be a good idea for me to answer questions on these issues any further than I already have. I suggest that the Minister do so next week. The facts are that he is there today, that these issues are raised regularly at the Security Council, that we also discuss them in other fora and that we are trusted by both sides in that conflict to try to work together to bring peace to that part of the world. That has been a very important objective for Ireland. I have no doubt the Minister, Deputy Coveney, will be only too happy to update the House on that matter in the coming weeks on his return from Israel.

Acting Chairman (Deputy Sean Sherlock): I now propose to move to the Rural Independent Group. If we can keep our questions concise, more people will be allowed to come in afterwards.

Deputy Danny Healy-Rae: In the last section, I was just getting to asking the Minister of State to ensure that the export of dairy-bred bull calves will continue because there was an article in yesterday's paper suggesting this may not happen and that these environmentalists in Europe are trying to stop such exports. That would be a disaster for the Irish beef and dairy industry because it would increase the stock of beef animals and destroy the farming situation entirely. I appeal to the Minister of State to fight for the continuation of the export of dairy-bred bull calves because we are an island nation and it takes a good deal of time to get out of the country by boat or whatever.

When I raised the issue of fisheries and asked whether the fishermen were finished, the Minister of State shook his head. Will he expand on that while he is nodding his head?

Deputy Thomas Byrne: I will take the opportunity to answer on the issue of fisheries, which was raised by a number of Deputies here today. It is welcome that they did so. The European Commissioner who is responsible for fisheries, Virginijus Sinkevičius, visited Ireland for two days in September. He went to Donegal with the Minister, Deputy McConalogue, and met the Taoiseach. He has been left in no doubt as to Ireland's views on the issue of fisheries and the concerns that we have about quotas, which are shared by Government. The Taoiseach also raised this matter with Ursula von der Leyen when he met her. We have ongoing contact with the European Union on fisheries. This is a very important subject. The Minister, Deputy McConalogue, will continue engaging in that regard.

The export of animals was not directly discussed at the European Council meeting but it is safe to say the European Union is the strongest protector of family farms we have seen in world history and will continue to be so through the Common Agricultural Policy.

Deputy Catherine Connolly: The Minister of State said the matter was not on the agenda simply because it was not but, as Israel made this decision before the Council met, surely it would have come up at some point, even as a postscript. I was not, in any way, going against the Malmö declaration. I am very familiar with it. I put the matter in context, saying it is outside the area of trade relations. This decision was made on 19 October. While I have the time, I will tell the Minister of State what the UN High Commissioner for Human Rights said. She said the designation of the organisations was "an attack on human rights defenders, on freedoms of association, opinion and expression and on the right to public participation, and should be immediately revoked". Surely that should have been enough to include the matter as a postscript to the post-Council meeting conclusions. Human Rights Watch and Amnesty International called the move appalling and unjust and "an alarming escalation that threatens to

shut down the work of Palestine's most prominent civil society organisations". On 25 October, leading Israeli human rights groups issued a joint statement calling this a "draconian measure that criminalises critical human rights work".

On 25 October, UN special rapporteurs, including Fionnuala Ní Aoláin from Galway and Mary Lawlor, unequivocally condemned the decision declaring the designation - I ask the Minister of State to please listen to this because, if we do not have a view on this, we might as well throw our hat at it - "a frontal attack on the Palestinian human rights movement, and on human rights everywhere". They also stated it is "not what a democracy adhering to well-accepted human rights and humanitarian standards would do" and that "The misuse of counter-terrorism measures in this way by the government of Israel undermines the security of all". It undermines the security of all but did not merit half a sentence in the conclusions of the Council's meeting. I recognise what the Minister, Deputy Coveney, has done but we need more than concerns. We need to say this is wrong and ask Israel to revoke this decision.

Deputy Thomas Byrne: The reason I raised the Malmö declaration is that the Deputy asked why it was printed under three stars. The reason, of course, is the great seriousness of that issue, which occurs across the globe and is not related to any specific conflict. The matter of Israel's decision was not on the agenda for the European Council meeting but the Minister, Deputy Coveney, is in the region today. We have consistently raised our voice very loudly on this in a very serious way. The Minister will be doing that, and probably has already done that, at the very highest levels in Israel. That is a very important intervention by the Minister.

Acting Chairman (Deputy Sean Sherlock): There are less than two minutes left in this component of the debate. The Minister of State stated earlier that he wanted some time to address the questions raised by other Members. I propose that we do that now. After this slot, there is a further five minutes for the Minister of State to respond to the debate in total.

Deputy Thomas Byrne: Deputy Paul Murphy raised an issue in respect of Sudan, which is very important. The Government shares the Deputy's concerns with regard to recent developments there. The Minister, Deputy Coveney, spoke about that. It is important that the United Nations and the African Union collaborate urgently to respond to developments including by strengthening peacekeeping measures. Ireland is, of course, engaged in this at the level of the UN Security Council. We are using our position in that regard.

I welcome what Deputies have said about the protocol and Article 16. I again thank everybody in this House for the solidarity they have shown with regard to the protocol. I will highlight what the Taoiseach said during Taoiseach's questions just before this debate. He made a very important intervention regarding the protocol. I hope people in Britain are listening. The Taoiseach said it would be irresponsible, unwise and reckless of anyone to invoke Article 16 and that, if it were invoked by the British Government, it would have far-reaching consequences for EU-UK and UK-Irish relations. I fully support that sentiment, which the Taoiseach has outlined in the strongest possible terms. I imagine it would be supported across the House.

I will also speak about Poland and the rule of law and other rule of law issues that have arisen in the European Union. I thank those Deputies who recognised that the Taoiseach made what may have been the strongest intervention with regard to the rule of law in the media last week. That was welcomed by many people who are very concerned about this and was noted by various media outlets. There was a discussion at the European Council meeting and I again remind Deputies of the dynamics at the Council. All Council members have a veto. While

Deputies or the Government may have issues with conclusions, there are 27 countries, each of which can prevent any conclusion. The conditionality regulation is welcome. While there is a case before the European Court of Justice, Ireland supported the position of the European Union in respect of that conditionality regulation and that is very important. I am proud of the comments the Taoiseach made and the work he did. Nevertheless, the Polish people and state are our friends and allies. Poland's place is in the European Union and we absolutely want Poland to be, as it has always been, a strong and good partner of Ireland within the European Union. We are always interested in strong relations and co-operation between Ireland and Poland, but sometimes you have to say these things to friends and I am glad the Taoiseach did so in forthright terms last week.

To conclude, I thank Deputies for their statements and questions. As the Taoiseach indicated, I will focus my closing remarks on the external dimension of migration. Colleagues will be well aware that the focus of external aspects of migration has been on migrants arriving at our EU borders via western, central and eastern Mediterranean routes. At the European Council meeting last week, there was agreement on the importance of the action plans developed regarding priority countries of origin and transit, namely, Tunisia, Morocco, Libya, Nigeria, Niger, Bosnia and Herzegovina, Turkey, Afghanistan and Iraq. Leaders agreed on the need to operationalise these without delay, in co-operation with the partner countries concerned, and to underpin them with adequate financial support. We can all look forward to the Commission's report on its financing plans in November. Leaders have called for urgent financing proposals in regard to all migratory routes and planned use of at least 10% of the neighbourhood, development and international co-operation instrument, a financial envelope and other related instruments of migration action.

A disturbing and morally reprehensible new phenomenon has developed in recent months on the EU's borders with Belarus. The Lukashenko regime is deliberately stranding vulnerable people, some of them unaccompanied minors, in the border regions of Latvia, Lithuania and Poland. As the Taoiseach said, this is a heinous act. At the European Council meeting, the Taoiseach and other European leaders were in full alignment regarding the development of a fifth package of sanctions against individuals and entities complicit in the Lukashenko regime's exploitation of migrants. This includes the Belarus national airline, Belavia. Ireland stands in solidarity with those EU member states affected by this weaponisation of migrants. We must remain firm and united in response to Lukashenko's provocations.

I visited the Lithuania-Belarus border last week along with my Lithuanian counterpart, Arnoldas Pranckevičius, and his colleague the state secretary for home affairs to assess circumstances on the border and hear about the ongoing humanitarian work by the Lithuanian Red Cross, to which Ireland has donated €100,000 to help migrants who have been moved into Lithuania's border region by Belarus. I saw the dangerous and precarious position migrants have been pushed into by the Lukashenko regime, and I welcome Lithuania's engagement with civil society to try to learn how to deal with this issue. Quite frankly, it has been presented with a really difficult situation of which it has limited experience. I saw videos last week of migrants being brought to the border, with Lukashenko's forces in riot gear to prevent them coming back into Belarus. As we understand it, somewhere between 8,000 and 22,000 migrants are on the streets of Minsk. This is very destabilising in Belarus and it presents the possibility of a serious humanitarian crisis in the coming weeks and months, particularly into winter.

We are treating this as a concern from a hybrid warfare point of view but also from the point of view of the people at the centre of this issue. We condemn all hybrid attacks. We cannot

accept any attempt to instrumentalise vulnerable human beings for political purposes. International and human rights laws are always important and need to be protected. At the European Council meeting last week, leaders agreed that efforts should be sustained to reduce secondary movements, which is especially important for our partners in the Schengen area.

When I visited Lithuania last week, I also took the opportunity to convey again our support and that of this House for Sviatlana Tsikhanouskaya and the people of Belarus. Lukashenko's election last year was illegitimate and his regime should prepare for fresh elections that are free, fair and internationally monitored. We fully support her work and that of the co-ordination council as they prepare the way for a democratic transition. They tell me they are thus far pleased with how the sanctions are working - they seem to be having some impact - and they look forward to more sanctions, for which Deputies have expressed support.

I thank all Deputies for their statements and questions. I assure them the Taoiseach will continue to report to the House in advance of and following the regular meetings of the European Council. This is very important, given that when I was questioned by the media or other colleagues last week about the issue of Poland and the rule of law, I was able to say that this is a very important matter in the Dáil. On a range of other issues that have been raised as well, we can say as much in all our international engagements.

Sitting suspended at 4.16 p.m. and resumed at 5.16 p.m.

Finance Bill 2021: Second Stage

Minister for Finance (Deputy Paschal Donohoe): I move: "That the Bill be now read a Second Time."

We are here to start our consideration of the Finance Bill 2021, which will give the necessary legal basis to the decisions announced in the budget and make a number of other necessary changes to tax legislation. The budget addressed the major issues facing Ireland: climate change, Covid and housing. In this budget we aim to support households, families, individuals and businesses to deal with the current challenges and to look to the future with more optimism.

Beginning with the income tax package, for next year it will have a value of €520 million. As I announced on budget day, I will increase the standard rate income tax band by €1,500, and the personal tax credit, employee tax credit and earned income credit will all be increased by €50. These changes will benefit everyone who pays income tax. The Finance Bill also contains changes in respect of the universal social charge, USC, which will ensure that a full-time worker on the minimum wage will remain outside the top rates of the USC and that medical card holders will continue to pay reduced rates of the USC for 2022.

Since the onset of the Covid-19 pandemic, the Government has provided unprecedented supports for businesses and workers. Some of this support has been provided by legislation under the aegis of my Department. The temporary wage subsidy scheme in the Emergency Measures in the Public Interest (Covid-19) Act 2020, the employment wage subsidy scheme in the Financial Provisions (Covid-19) (No. 2) Act 2020, the Covid restrictions support scheme in last year's Finance Act and the business resumption support scheme in the Finance (Covid-19

and Miscellaneous Provisions) Act 2021 all demonstrate a swift and effective response from the Government to provide timely and ongoing support for those whose livelihoods have been impacted. This support has been as important to individual employees as it has been to businesses. A total of 677,700 employees were supported by payments under the employment wage subsidy scheme, with €5.26 billion now paid out by Revenue in addition to €830 million in PRSI forgone.

I have always emphasised that there would be no cliff-edge to business supports. Therefore, the employment wage subsidy scheme will remain in place in a graduated form until 30 April. No change was made to the scheme for October and November. Businesses availing of the scheme at the end of the year will continue to be supported until the end of April. For the three months from December to February, a two-rate structure of €151.50 and €203 will apply. For the last two months of the scheme, March and April, a flat-rate subsidy of €100 will be put in place and the reduced rate of employer's PRSI will no longer apply. The scheme will close to new employers from 1 January 2022.

We made significant changes to the vehicle registration tax, VRT, system last year in line with Government commitments to reduce emissions radically. The Finance Bill 2021 will continue this important work. The Bill makes further changes to the upper bands of the VRT table and extends the €5,000 relief for battery electric vehicles to the end of 2023. It also extends for three years the accelerated capital allowance scheme, ACA, for gas vehicles and refuelling equipment and extends the scheme to include hydrogen-powered vehicles and refuelling equipment.

The Bill exempts from tax the first €200 of income arising from the domestic generation of electricity supplied to the grid. This is intended to remove a barrier for entry for those who engage with the clean energy guarantee scheme.

Section 3 provides for income tax relief for remote working, in the form of a tax deduction, allowing employees who work from home to claim 30% of the cost of electricity, heating and broadband, apportioned on the basis of the number of days worked from home during the year.

Section 4 provides for an exemption from income tax for the payment known as the pandemic placement grant made by or on behalf of the Minister for Health to qualifying nursing and midwifery students. The exemption applies to a maximum amount of €2,100 per qualifying student.

Section 6 gives effect to the budget announcement to increase the standard rate band and the main tax credits, with effect from 1 January 2022. As I said, the standard rate tax band will be increased by €1,500, with this increase applying to every individual. The basic personal tax credit available to married persons and civil partners jointly assessed to tax will increase from €3,300 to €3,400, while in all other cases the value of the tax credit will increase from €1,650 to €1,700. Both the employee tax credit and earned income tax credit will also increase by €50 from €1,650 to €1,700.

Section 10 extends the sea-going Naval Service personnel credit by one further year, to the 2022 year of assessment. The value of the credit remains unchanged at €1,500.

Section 16 extends the pre-letting expenses relief I mentioned earlier.

Section 17 removes a double tax charge on interest earned by a trust.

Section 18 brings companies not resident in the State that are in receipt of Irish-sourced rental income within the charge of corporation tax. This is in place of the income tax charge that currently applies. This change will result in the rate of taxation for such companies increasing from 20% to 25%, thereby equalising the treatment of these non-resident companies and that of those companies resident in the State. It will also ensure that such companies come within the scope of the new anti-tax avoidance directive interest-limitation rule also being introduced in this Bill.

Section 20 provides for the previously mentioned exemption from income tax of the first €200 of income arising from the domestic generation of electricity supplied to the grid.

Section 21 excludes capital expenditure on equipment that operates on fossil fuel from the accelerated capital allowances scheme for energy-efficient equipment.

Section 22 is another climate change-related amendment. It extends the accelerated capital allowances scheme for capital expenditure on gas vehicles and refuelling equipment up to 31 December 2024, and includes hydrogen-fuelled vehicles and equipment in the scheme.

Section 26 makes several changes to the employment investment incentive, the start-up relief for entrepreneurs and the start-up incentive. It extends the scheme for a further three years, broadens the range of investment vehicles that can be used, relaxes the rules concerning the so-called “capital redemption window”, and removes the 30% expenditure rule.

Section 28 provides for the application of the “authorised OECD approach” for the attribution of income to a branch of a non-resident company operating in the State.

Section 30 introduces new anti-inverse-hybrid rules, in line with Ireland’s commitment to implementing the EU anti-tax avoidance directives, and provides for several corrective amendments to the anti-hybrid rules introduced in 2019.

Section 31 introduces an interest limitation rule, as required by the EU anti-tax avoidance directives. It will impose an earnings-based limit on the amount of interest that a company may deduct in calculating taxable profits. The introduction of this measure, together with the anti-inverse-hybrid rules in section 30, sees the completion of Ireland’s transposition of the anti-tax avoidance directives.

Section 32 relates to the film tax credit and confirms that payments made directly by a qualifying company to an individual involved in the provision of labour-only services for the purpose of the production of a qualifying film qualify as eligible expenditure.

Section 33 provides for the introduction of a new tax credit for qualifying costs incurred in the development of digital games. This relief will not be available for games primarily made for advertising or gambling and will be subject to a cultural test administered by the Department of Tourism, Culture, Arts, Gaeltacht, Sports and Media. This section will be introduced subject to a commencement order, pending State aid approval.

Section 34 extends the tax relief for start-up companies to 31 December 2026 and extends the claim window available to five years.

Section 39 confirms the budget increase in the rate of tobacco products tax, of 50 cent on a pack of 20 cigarettes, in the most popular price category, with *pro rata* increases on other tobacco products.

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Section 43 waives the excise duty due on the renewal of certain intoxicating liquor licences for the second consecutive year – in other words, the licensing year 2021–22. This arises from the Government’s decision of 21 July 2021 to provide support to vintners and other licensed premises, recognising the economic impact of Covid-19 on their businesses.

Section 45 makes a further climate-related change. The vehicle registration tax, VRT, rates for category A vehicles remain unchanged for low-emission bands 1 to 8, with a 1% increase for bands 9 and 12; a 2% increase for bands 13 to 15; and a 4% increase for bands 16 to 20.

Section 46 extends the VRT relief provisions for electric vehicles to 31 December 2023.

Sections 47 to 53 make changes in respect of VAT.

Section 55 makes several changes regarding the regime of the higher stamp duty rate of 10% where more than nine individual residential units are acquired.

Section 57 extends the bank levy for a further year, to 2022. As I indicated previously, no charge will arise for KBC Bank Ireland plc and Ulster Bank Ireland in order not to further disrupt their withdrawal from the Irish market. I expect to collect in the region of €87 million in 2022 from this levy.

Section 67 deals with changes to the employment wage subsidy scheme, EWSS.

Section 69 covers warehousing matters.

Section 70 relates to double-interest charging.

Sections 71 to 73 make changes to the penalty regime for deliberately or carelessly submitting incorrect forms, or failing to return forms.

Sections 74 and 75 make changes to the publication regime for tax defaulters.

Section 77 deals with the zoned land tax.

Section 79 transposes DAC 7, the EU directive on administrative co-operation.

Much of the work on this Bill will be done on Committee Stage. It continues to deliver on the objectives set out in budget 2022. I commend it to the House.

Deputy Pearse Doherty: As we begin discussing the Finance Bill tonight, I am deeply disappointed, to say the least, that the Government is going to miss the deadline once again to do what is right by the families in Donegal and elsewhere who are suffering as a result of no regulation or light-touch regulation. Their houses are crumbling around them. The extended deadline, 9 November, is now going to be missed by the Cabinet because it has not got its act together. That is not acceptable to the many families who are in mental turmoil waiting for the Government to do the right thing. It is not on.

Agus é sin ráite, cuirim fáilte roimh an deis labhairt ar an Bhille Airgeadais 2021 anocht. Bhí an cháinaisnéis againn trí seachtaine ó shin. Theip ar an cháinaisnéis seo cosaint a thabhairt do ghnáthdhaoine ón méadú ó thaobh costas maireachtála agus ó na harduithe ó thaobh costas fuinnimh atáimid uilig ag feiceáil. Tugann an Bille seo seasamh dlíthiúil don cháinaisnéis seo, cé chomh holc is atá na teipeanna seo. Tugann an Bille faoiseamh cánach do thiarnaí talún ach níl faic ann do thionóntaí. Tá pacáiste cánach ioncaim anseo ach tá sé níos fearr dóibh siúd

atá ar bharr an dréimire ná dóibh atá ar a lár. Teipeann ar an Bhille seo deireadh a chur leis na buntáistí cánacha a dtugtar do na creach-chistí atá ag ardú costais thithíochta agus costais chíosá anseo sa chathair agus níos faide as an bhaile. Tig linn i bhfad níos fearr a dhéanamh ná an Bille seo atá os ár gcomhair.

I welcome the opportunity to speak on Second Stage of the Finance Bill 2021. On my way here I was reflecting on the fact that this legislation is being considered and scrutinised in circumstances that are very different from those that obtained when we were here last year dealing with the Finance Bill 2020. The latter Bill was introduced on the eve of very stringent public health measures in response to the pandemic. Thanks to the resilience of our people, the dedication of all our healthcare staff and the success of the vaccination programme, we are in a different place, although it is somewhat worrying.

On that subject, I want to begin by drawing attention to section 67, which will extend the EWSS in a graduated form until the end of April 2022. This is a measure that Sinn Féin proposed and supports. Indeed, throughout the pandemic we have been constructive in our approach, arguing for necessary measures to protect incomes and support employment, and we have supported the Government when it provided these. However, we also hold the Government to account when and where it is failing, which is all too often. The recent budget, delivered just three weeks ago, is a case in point in that it fails to respond to the difficulties and challenges faced by ordinary people.

With rising prices and a spike in the cost of energy, workers and families need support and protection this winter – a winter that will be difficult for many of them. In recent months, there have been more than 30 energy price rises which are expected to increase the average annual household bill by up to €500. In the 12 months to September, energy prices rose by 22%, electricity by 21%, gas by 14% and home heating oil by a whopping 46%. These prices will increase further in the months ahead, putting significant pressure on the finances of low- and middle-income households. The Bill could have responded to these challenges by giving workers and families supports in the form of providing for an immediate cut to their energy bills. Other European governments are trying to do so and some of them have succeeded. In Spain, VAT on electricity was slashed, reducing prices by 10%. In recent weeks, the Czech finance minister wrote to the Commissioner for Economy, seeking authorisation to zero rate VAT for household energy bills. In my view, there is no reason why this Government should not stretch every sinew to give struggling households a helping hand this winter, either through a VAT reduction or a rebate. Sinn Féin would immediately engage with the Commission to remove VAT on domestic energy bills for a three-month period this winter, reducing the cost of lighting and heating one's home by 12% for low- and middle-income households. That is what this Government should do. I encourage the Minister to do what some other European ministers have been trying to do, that is, to engage with the Commission to secure this objective.

The Bill comes amid a wider cost-of-living crisis, with prices rising more than 5% in the past 12 months for workers and families, the biggest annual price hike in 20 years. The Central Bank expects prices to rise by another 3% in 2022, further eating into the purchasing power of households. Budget 2022 and the Finance Bill needed to respond to the cost of living crisis but they did not do so. Increases in core social welfare rates failed to keep pace with the rise in prices, while the centrepiece of the budget and the Bill is a tax package that is untargeted and an irresponsible use of limited resources. Section 6 of the Bill proposes to increase the standard rate band by €1,500, with a €50 increase for each of the personal employee and earned income tax credits. The change to the standard rate band comes at great cost but it will provide no ben-

efit whatsoever to the 80% of taxpayers who fall below it. That is the measure that is before the House. Overall, this tax package will produce €2 a week for a worker on a salary of €30,000 but will benefit the Minister, his colleagues and higher earners by €415 a year.

While the Bill provides tax reliefs for those on high incomes and even further tax relief to landlords through section 16, it offers absolutely nothing - zilch - for renters. Rents have risen to astronomical levels, yet the Government published and passed three months ago legislation that allows landlords currently to increase rents by another whopping 5%. Sinn Féin in government would have pursued a different agenda. We have been calling on the Government to follow that agenda - one that is fair and puts renters first, not landlords. That agenda involves introducing a refundable tax credit equivalent to one month's rent that would be put back into the pockets of renters and then a ban on rent increases for three years, which would effectively reduce and freeze rents. That is the action that is needed. It is what Sinn Féin would do if we had the opportunity to be in government. However, under Fine Gael and Fianna Fáil the deck is stacked against renters and struggling home buyers.

There is no provision in the Bill to end the speculation on or financialisation of housing that is driving up rents, locking workers and families out of home ownership and allowing the bulk purchase of homes by investment funds. Why would Fianna Fáil and Fine Gael stop it? The Minister agrees with it. His predecessors rolled out the red carpet for these cuckoo funds and vulture funds. This is Fine Gael policy. It is at its core and in its DNA. This is how it thinks it will solve this issue but we know the consequences of this policy - high house prices that are reaching the madness of the peaks of the Celtic tiger era, the highest rents in this city of any European city and numbers of which any Minister sitting at Cabinet for one year, never mind ten years such as the Minister across the floor, should be ashamed. However, that is the reality. That is what has been done and what will be maintained under the Bill. We in Sinn Féin would end that. We would apply the full rate of capital gains tax, just like any other business has to pay, on the disposal of property by investment funds. We would apply a 17% stamp duty surcharge on purchases of all homes, including apartments, by these funds and hike up the rate of tax paid on dividends to 33%.

The Bill contains a new measure announced by the Minister in his budget speech. He referenced it again today. It is the introduction of a residential zoned land tax in section 76 and related sections. The stated purpose of this tax is to encourage the activation of zoned and serviced residential development land. While the failed vacant site levy was set at a rate of 7%, this new measure by the Minister will involve that being reduced to a rate of 3% of the land's market value and it will only apply by 2024. The Minister bravely tells us that he makes no apologies for that. I welcome that the tax will be administered by Revenue to ensure effective enforcement. Sinn Féin has been calling for that for some time in the context of the vacant site levy. The vacant site levy was, at least, 7%, though Fianna Fáil argued it should have gone up to 14% and Sinn Féin believes it should have been increased to 15%, but the Minister, in his wisdom, has reduced it to 3%. That is wrong. The Minister should have reformed the vacant site levy and brought it into the fold of the Revenue Commissioners. It is now left as an abject Fine Gael failure. I look forward to engaging with the Minister at the Committee on Finance, Public Expenditure and Reform, and Taoiseach, as we always do, and scrutinising the detail and operation of this proposed tax.

Disappointingly, the Minister and the Bill have again failed to implement a tax that Sinn Féin has been calling for since 2016, that is, a vacant property tax to end the scourge of dereliction and vacancy and to put much-needed homes into use. The Government has ignored it. It

has refused and delayed the introduction of a vacant property tax for many years at great cost.

There are many other provisions in the Bill, some of which I welcome, such as measures to incentivise improved energy. Other provisions require further scrutiny at committee and I and the other committee members will do that. However, the impulse of the Government is wrong. Despite the need for a more responsive and active State, the Government has made clear that it is unwilling to make the decisions, particularly in respect of taxation, that would provide for the change people demand and deserve.

Deputy Mairéad Farrell: Gabhaim buíochas leis an Leas-Cheann Comhairle agus leis an Aire as an mBille seo a chur faoi bhráid na Dála. Ar ndóigh táimid anseo chun plé a dhéanamh ar Bhille Airgeadais 2021 de chuid an Rialtais agus is mór an trua é, i ndáiríre, nach bhfuil fis ann nó nach bhfuil sé ag déanamh tada do ghnáthdhaoine atá ag streachailt lá i ndiaidh lae ag iarraidh a gcuid billí a íoc ach, ar an taobh eile de, tá sé ag cabhrú leo siúd a bhfuil an t-airgead acu cheana féin. We are here to discuss the Bill, which outlines the taxation measures arising from budget 2022. In some ways, it is a surprise that we are already back dealing with the Finance Bill. The past year seems to have gone by very quickly. The Bill includes measures arising from the transposition of the EU anti-tax avoidance directive. Some of these measures were delayed in the Finance Act 2020 and previous Finance Acts. A glaring example of that is the interest rate limitation. Nevertheless, I wish to speak on some of the more pertinent issues as they apply to ordinary people and I will also touch on other measures that are absent from the Bill. I will try to do so by discussing these measures in the context of housing, the cost of living and the business environment.

As the Minister is aware, housing continues to be the issue of our day. It is the issue that never goes stale - the problems are simply fresher than ever. This budget is just a continuation of the kind of measures that helped to bring us to this point. What is included? There is an extension of the help-to-buy scheme. This scheme was criticised by the Minister, Deputy McGrath, while he was in opposition as being inflationary in terms of housing prices. The reality is that he was not alone in holding that view; it was also the view of the Economic and Social Research Institute, the Parliamentary Budget Office and the National Competitiveness and Productivity Council. The scheme has proven to be inflationary but it is still with us and I do not understand why that is the case. I suppose that, like the shared equity scheme, it suits some people but really negatively impacts the majority.

As regards landlords, section 16 amends section 97A of the Taxes Consolidation Act 1997 to extend until the end of 2024 the provision which allows tax relief for landlords for pre-letting expenses in the case of properties that have been vacant for a period of 12 months before they are first let. If you surveyed renters and asked them what they most wanted to see in budget 2022, a tax break for landlords would probably not have been high on their list of priorities. They are struggling week after week and month after month to pay their rents. In our clinics, and I am sure it is the same for the Minister, we often hear tenants saying that they are being evicted because of the supposed desire of the landlord to sell the property. Often, we hear that some minor renovations are done and then the property is rented out again at a much higher rate. Landlords can claim deductions against rental income from the expenses that are incurred. Therefore, in a way, the Minister has created a perverse incentive for them to do this, if they think they can get away with it. Unfortunately, the reality is that sometimes they do. I am not saying that it is always the case, but the reality is that it does happen.

To be clear, Sinn Féin would not have implemented this measure. Some of the large land-

lords have done well over the last few years, particularly when we consider that we have the highest rents in Europe. We would have introduced a refundable tax credit for renters equivalent to one month's rent and banned rent increases for a period of three years, effectively reducing rents and then freezing them. At least the Minister warned us in relation to what we all knew was going to happen, namely, that there was going to be a rise in inflation. The European Central Bank had stated that when things opened up there was going to be a rise in inflation. I think it is a bit of a pity that the Minister's colleague, the Minister for Housing, Local Government and Heritage, did not appear to be aware of this. It must not have come up at the Cabinet table, as he introduced rent control measures linked to the harmonised indices of consumer prices. Now, it looks like he will be amending that again, as it should have been. What we need to do is to freeze and reduce rents.

Section 77 of the Bill introduces the new residential zoned land tax. It will apply to land which is serviced and zoned for residential development in circumstances where the land has not been used for the development of housing. The new tax will apply to the market value of the zoned residential land at an initial rate of 3%. Remarkably, that is lower than the vacant site levy, which is set at 7%. I must say that I welcome the fact that Revenue will now be collecting this tax rather than the councils; it is something that we have long been advocating for. Like the Leas-Cheann Comhairle, I am from Galway city. If the Minister were to go to Galway city, he would see how plagued we are with vacant sites. What we need is strong action. The fact remains that the Minister intends to have a two-year lead time, and the new tax will apply in 2024 where the residential land is zoned after 2022. That is unbelievable. The reality is that the can is being kicked down the road. We have a housing crisis and a vacant site crisis, which must be dealt with immediately.

I also note that the new tax will be paid on a self-assessment basis. The valuation date for the purposes of establishing the market value will be 1 February for the relevant year. There is a requirement to revalue the land for each successive three-year period thereafter. Price inflation for residential zoned land is running at around 4% this year. The Minister has set the tax rate below the rate of inflation and once a landowner makes a self-assessment of the value, he or she does not have to do so again for another three years. I think that is beyond the realm of the ridiculous.

Of course, there are no measures included in the Bill to stop the financialisation of housing. We would end the great sell-off by ending the tax advantages which have been given to investment funds against the interests of hard-pressed renters and home buyers. We would apply the full rate of capital gains tax on the disposal of property by investment funds, apply a 17% stamp duty surcharge on the purchase of all homes, including apartments, by investment funds, and increase the rate of dividend withholding tax on property investment funds to 33%. The reality is that while this Government remains in place, a house will not be a home, it will be an asset class - something for speculation, concerned with yields, dividends and capital appreciation.

With regard to the cost of living, we have seen energy prices continue to spike. We know, from the CSO, that energy prices rose by 22% in the 12-month period to September 2021. Electricity prices rose by 21%, gas prices rose by 14% and the price of home heating oil went up by 46%. The carbon tax has also been hiked further. Let us hope that there are no blackouts this winter because of all the data centres that have been built over the last few years. We need to help reduce energy prices, not increase them. There should have been no hike in carbon tax by the Government in the budget, because the reality is that many people are struggling to pay at this moment in time and they are going to struggle even further.

In respect of the business environment, I note there is an income tax break in the Bill for foreign aviation staff, so long as the company they work for has a place of management here, which is good news for these workers because, of course, there was not much joy for domestic aviation workers during the pandemic.

With regard to the bank levy, I note that section 57 of the new Bill will result a reduction in revenues. What seems to be the case is that the Minister is reducing revenues by exempting KBC Bank Ireland and Ulster Bank from the levy, as they are now heading for the exit. Why he is doing this is, frankly, beyond me. These banks have enjoyed an oligopolistic market with little competition and now they are exempted from this levy. That is like a nice parting gift for them.

I am looking forward to Committee Stage. It is quite an interesting time. There will be some issues that I look forward to teasing out with the Minister. I note that the Bill contains a provision for a 50% relief in excise duty for non-EU small breweries. That amounts to a tax break for non-EU producers of alcohol. We know that Irish small breweries tend to be more labour-intensive than their large multinational competitors. I would be interested to tease out why the Minister is extending this tax break to their non-EU competitors. Will it not harm the domestic industry, while also increasing tax foregone?

Chun é seo a chríochnú, is mór an trua é nach bhfuil fis níos fearr sa Bhille seo do ghnáthdhaoine. I do not think it will deliver the transformative change that we need. I think it is largely business as usual, but I look forward to Committee Stage, to going through all the different amendments that will be brought and to have a proper discussion and engagement on it.

Debate adjourned.

Teachtaireacht ón Seanad - Message from Seanad

An Leas-Cheann Comhairle: Seanad Éireann has passed the Defence Amendment Bill 2020 without amendment.

Finance Bill 2021: Second Stage (Resumed)

Question again proposed: “That the Bill be now read a Second Time.”

Deputy Ged Nash: I welcome the Minister to the House. We are debating the Finance Bill at a very challenging and, indeed, dangerous time for our country and our citizens. Even since we debated budget 2022, a few short weeks ago, the situation regarding Covid-19 has worsened considerably. We are far from out of the woods yet and we must proceed with caution and care. The role that the institutions of the State, Government and, indeed, all sides of this House, have played to meet the unprecedented challenge presented by a pandemic, that nobody could have anticipated, has been quite extraordinary, as the Minister outlined at the outset of this contribution.

We have all acted with solidarity and we have done the right thing by our country, but we, in the Labour Party, differ with Government in respect of how we should proceed on the kind of Ireland that should emerge from the pandemic. Ahead of budget 2021 last year, my party advised the Government to do whatever it took to save jobs, businesses and lives and to protect the health of our citizens. The international fiscal and monetary conditions have allowed for money to be borrowed to cushion the blow of the pandemic. This was the right thing to do. We will continue, as is Government policy, to do so as a State, but only for capital investment purposes from 2023.

As we know, Ireland is still playing catch-up on Government spending on housing, health and climate. There is no danger whatsoever to the public finances or to investor confidence in Ireland from running a modest deficit to allow for capital investment in the building blocks for a fairer future. We differ from Government on how much should be borrowed and for what purpose. We have a different philosophy and different political views. That is as it should be. This House is where these debates should happen. Our alternative budget proposals explained why we would choose, for example, to borrow a further €2.1 billion next year on top of Government commitments to front-load capital investment in priority areas. It is really important to remember that before the pandemic hit, general Government expenditure was low compared to the countries with which we often like to compare ourselves. Strong growth of 5.25% of modified domestic demand estimated for 2022 will grow our economy, create jobs, help reduce our debt and allow us to invest more taxes raised to address the gaps in our social infrastructure.

However, there is more to do and we ought to do things differently into the future. I think we should note again in this House the stark pre-budget warning from the Irish Fiscal Advisory Council.

6 o'clock

It is just not sustainable that the Government would borrow heavily, spend more on permanent expenditure increases and cut taxes all at the same time over the next period. There are options to raise additional revenues instead of borrowing as heavily as we are doing at present. Yet the Government again chose to allow swathes of non-productive passive wealth in Ireland to go virtually untouched by Revenue in the Finance Bill. Frankly, spending €500 million on tax cuts at this sensitive time in our recovery is wrong-headed and ill advised. The entire €1.5 billion available to fund new commitments in the budget would and could be more productively spent making childcare affordable, clearing HSE waiting lists and providing for better public transport. This would be of real benefit to working people. Put tax cuts, new permanent spending and borrowing together with a rapidly growing economy and it is a recipe for trouble ahead.

We have called for what we describe as a new deal for the people. For my party this means a fair chance and opportunity for all. It means a determined focus on work, care, climate and housing. It means investment in the things that make our lives better and more secure and not ideologically driven tax cuts at the expense of building universal services such as a national public childcare service and a single-tier health service. It also means an informed conversation on how we pay for the health services, education system and the housing system we should demand to see in a decent society and productive economy. This is the type of pandemic dividend the people are entitled to expect and not just a new public holiday and a once-off cash payment for workers who have given their all. Last month's budget and the Finance Bill do not deliver the step change we need to deliver this new deal for a fairer Ireland. They failed to set out a transformative vision. They spend a lot of money tinkering around the edges. It is a business as

usual budget. It is telling, and I suspect it is a welcome fact, at least from the Minister's point of view, that never has a budget disappeared off the front pages as quickly as this one did.

Yesterday's Exchequer figures were quite extraordinary. The situation reported yesterday in terms of tax receipts was not even anticipated as recently as budget day. Corporation tax is well ahead of profile at €1 billion higher than expected. Overall tax revenues are running significantly ahead of what was originally profiled. This is, of course, very welcome news indeed for our society and economy. Big firms are performing well, more people are at work and the country is moving in the right direction in this regard. There will be a natural tendency for the Government to pat itself on the back and say things are great. The Minister is a man with the humility to know that all is not well for far too many. He has a chance in the Bill to put it right. Spurs fans have to be humble.

We have seen a dual economy emerge, with locally traded services taking a hammering in the past two years. Housing continues to go beyond the reach of too many hard-working people. The scourge of low pay is all around us and very much in evidence. Now we have a paralysing cost of living crisis with a budget and Finance Bill that do not go far enough to help households meet the rising costs of heating their homes this winter. This is where immediate action is needed.

I will now turn to some of the provisions in the Bill before us. Where we stand on the question of tax should be a defining question of politics. My party is clear and has been consistent in recent years in particular. Now is not the time for tax cuts. The best and most socially democratic way to benefit all of us and all of society is to use most of the €520 million designated for tax cuts to invest in, for example, publicly funded childcare. This is a developmental, social and economic benefit worth much more than the €5 or €8 a week that those on modest incomes can expect from such a measure. Outside of the small changes for a full-time worker on the national minimum wage these cuts do not make economic sense, especially when set against an economy that is set to grow very strongly. This is why I conclude again that such cuts are ideological in nature. There is no economic case for them. I implore the Minister to reflect again on this strategy and heed the advice of the Irish Fiscal Advisory Council. Tax cuts should be ditched in favour of providing the things we all need and that would bring the most benefit to the most people. No working person comes to my office or stops me on the street to demand an extra €5 a week. What they do want is affordable childcare, a home for themselves and affordable education for their families. These should be our priorities.

I will make some points on sections 3, 4, 5 and 8 in chapter 1. The arrangements for reclaiming expenses under the working from home relief system are quite cumbersome. Will the Minister consider making moves to make it simpler? In light of the energy bills crisis and the fact the *en masse* return to the office is unlikely to occur before next spring, will the Minister make arrangements to backdate the 30% figure to cover this year? This can be done on an administrative basis with Revenue and is a question of political will. It can be done and I would like the Minister to give consideration to it. It would represent a real gesture to those working from home who have to deal with rising fuel costs in the here and now and not next year.

The adjustment of the tax treatment of the pandemic placement grant for student nurses is welcome of itself. However, what the nurses wanted to see is the McHugh report and not choreographed leaks on the day they gathered to demonstrate at these gates yesterday. That was cynical and I ask the Government to engage immediately with nursing and health unions on the substantive issue of student nurses' pay and the McHugh review.

Section 5 extends the help to buy scheme. In the current climate there is simply no argument for a scheme such as this. It has shown itself to be used disproportionately by would-be homeowners who already have a deposit. It is not just I who is wary of the scheme. So is the Department of Public Expenditure and Reform and so are many respected think tanks and experts. The Minister knows their views. The scheme serves to inflate house prices further. We will again make the case for it to be scrapped. It has no place in the system at this time.

I note the measures in section 8 with reference to the tax treatment of international flight crew. The Minister knows from engagement with the Irish Air Line Pilots Association, IALPA, in his previous role as Minister with responsibility for transport of the phenomenon of bogus self-employment and the questionable use of intermediary structures to mask the reality of the employment relationship of countless pilots. Swathes of these companies, and I use the term “companies” advisedly, are registered and managed from Ireland. Revenue recently told IALPA it does not have the power to look through these operations. It should be empowered to look through these operations. I plan to engage with the Minister on this on Committee Stage. Bogus self-employment is insidious. As the Minister knows, it denies workers their rights and entitlements. It also deprives the State of significant social insurance moneys and tax, especially PRSI. It needs to be tackled once and for all but there seems to be a continued marked reluctance to do so despite a number of carefully crafted and considered Private Members’ Bills that have come before the Houses in recent years.

Chapter 5 covers the area of corporation tax. It would be useful if on Committee Stage or in his wrap-up on Second Stage the Minister were to indicate whether any measure provided for in the Bill, and the measures arise mostly from EU directives, will in any way address, for example, the behaviour of Abbott pharmaceutical-rated companies, which we discussed recently in the House, which are, quite lawfully, as it happens, taking advantage of double malt type arrangements to minimise their corporation tax liabilities. I welcome that Ireland has signed up to both pillars of the OECD corporation tax reform agenda. I predict Ireland will continue to benefit significantly under the new planned 15% rate. All of this being said, there are, of course, potential risks and a lot of unknowns. These risks should encourage the Government, as I said on budget day and as I have said repeatedly, to look afresh at our national industrial strategy. In doing so we should identify what it is we plan to do in future uniquely well in enterprise and tech and focus intently on the potential of indigenous Irish companies to grow, innovate, scale up and go global from here.

This will require considerable attention and a reorientation of policy and resources in the coming years if we are determined to support the evolution of a more innovative, indigenous, Irish enterprise base and a more productive one with good sustainable jobs, born and bred here.

Part 3 deals with VAT. The escalating cost of heating homes is keeping people awake at night, to put it bluntly. It is coming between families and their sleep. It is rare that I will argue for a blanket VAT rate cut as those kinds of cuts are not progressive in nature and, by definition, are untargeted, often very expensive and sometimes unwise. Coupled with an improved fuel allowance system, a household budget package, for example, a carbon credit for working families as proposed by the Labour Party, and a short-term VAT cut on energy and on certain utility bills would help families through the winter. The European Commission has generally given sanction for governments to take extraordinary measures such as this and there is a case to be made for it.

As retail and other services rally, VAT, as we know from yesterday’s Exchequer figures, is

way ahead of profile. Some of these extra unexpected resources could be put to better use for now other than repairing the balance sheet and paying debt down. I will be very interested to hear the Minister's position on this and I hope he does not tell me that the income tax cuts will do the trick on this front.

In some of the time I have remaining to speak I will refer to the provisions of section 77, which are designed to introduce a zoned land tax. This measure cannot simply be the failed vacant sites levy given a lick of paint and presented as something else entirely. What we do with the land we have available, its cost and the way in which it is managed is fundamental to how our society works. All of the evidence we have available to us, the evidential base and our anecdotal evidence, points to the fact that land hoarding, speculation and the absence of a "use it or lose it" or "use it and we will at least tax it" incentive has undoubtedly contributed to the lack of supply of housing. It is galling to see zoned land, ripe for development with access to services, flipped and flipped again repeatedly for very significant gain as the value of development land grows. Everyone loses here except the developer. Innovations are needed in our taxation system to encourage the timely development of land for housing. The question arises, however, whether this is it and if this is what is needed. As it is presented and structured in this Bill, I am not absolutely certain. Arguably, if the vacant sites levy was working and if it was properly enforced, as the legislation initially intended it to be, the Minister would not be compelled to come to us with this provision in this Bill. In truth, there was a marked reluctance by the previous Government to allow the measures to achieve what they set out to do, and there was a poverty of ambition at local authority level.

I read the provisions of section 77 again earlier today and they need to be very tightly drafted and with only a small number of what I would describe as proportionate or reasonable exemptions attached. I note in the Minister's earlier contribution that he said he may very well be bringing additional amendments to those provisions on Committee Stage, and I very much look forward to that debate because a lot will turn on how this section is structured. We need to ensure it does exactly what it says it will and what the Minister intends. We need to be very clear, for example, about what is meant by "serviced land". I know that when compared with the definition of "public infrastructure and facilities", the list referring to the proposed zoned land tax is shorter and not as comprehensive as that which applies to the current vacant site levy.

All of this will, as I say, require greater examination and discussion on Committee Stage, as will the question as to why the tax cannot come in sooner as our housing crisis is now beyond urgent. Many if not all of us in this House have served on local authorities, some for considerable periods, and we know that most local authorities are going through the development planning process at this stage. They have at their fingertips very detailed information as to where the zoned land is, where the services are, and what is to be zoned into the future. That gives Government a head start and an incentive to proceed with the introduction of this new measure more quickly than the Minister announced on budget day and than is provided for in this legislation. I ask the Minister to show some urgency on this point.

The employment wage subsidy scheme, EWSS, has been enormously successful in ensuring companies remain viable during the unprecedented challenge presented by the pandemic and that people are kept close to their employment. The Minister will know it is a hobby horse of mine but it is something worth considering, which is the transformation of the EWSS into a more permanent feature of our labour market system based upon, for example, the German *Kurzarbeit* model which has been good for companies, workers and the German economy. We should learn some lessons from how the EWSS has evolved and how useful it has been to al-

low us to deal with the unprecedented crisis we have been in for almost two years now. This is something the Minister should consider and we ought to explore in more detail on Committee Stage because we know the EWSS will expire in the spring of next year and, as I said earlier, we are not out of the woods yet with Covid-19 and it will take longer for our economy to repair.

Deputy Joe Carey: I welcome the provisions in the Finance Bill and in the limited time I have available to me to speak, I want to deal with the challenges faced by the road haulage industry. This critical industry for our State is facing the double-double whammy of the pandemic, Brexit, driver shortages and soaring fuel prices. During the pandemic, the haulage sector provided a Rolls-Royce service to our cities, towns and villages. It kept our exporters happy and our supermarkets busy. Despite the challenges, homes were well stocked throughout the country and there were very little or no CRSS or PUP payments made to anyone involved in the road haulage industry. It also had to deal with the detrimental impacts and fallout from Brexit and all of the delays and rerouting that has involved.

At the same time the industry is facing a shortage of qualified drivers, but the major issue facing the haulage industry and the tour bus sector is the rising cost of diesel. There is a diesel rebate scheme of a small amount which is repaid to transport operators, but this has maxed out at 7.5 cent in the previous quarter while prices have continued to soar and a further increase in the carbon tax was added in budget 2022. The road haulage industry needs this limit to be abolished so that repayment can continue to keep pace with the rising retail price of diesel.

The carbon tax is a green tax, but at the moment there is no viable alternative to the use of diesel, and even cleaner additives such as AdBlue have doubled and are expected to treble in price in the near future. The increased carbon tax is a stick to beat the road haulage sector and is expected to cost the industry €200,000 per day or €73 million in a full year. This, along with the excise and duty of 48 cent per litre, costs the sector €720,000 per day or €262 million in a full year.

We need to bring this vital sector with us but where are the carrots to allow the industry to modernise its fleet to the highest viable environmental standards such as Euro 6? The Minister should remove the cap on this rebate as an amendment to this Bill as a first step before the Government completes negotiations with the entire sector on the ten-year strategy for the road haulage sector. I am led to believe that people in the sector have many valid ideas that would greatly reduce its carbon emissions. The rate of rebate is 19.1 cent per litre in France and 27 cent in Belgium, whereas the maximum here is 7.5 cent. To remove this cap would cost only a fraction of the increased revenue raised from the sector in the coming year and would be a welcome incentive to ensuring its viability following the many adverse conditions it has overcome in the past two years.

Deputy John Lahart: I was a little frustrated when I realised I had only three and a half minutes to contribute to this debate, but I copped myself on and realised that if anyone outside the House were offered the same amount of time to speak on the Finance Bill in this Chamber, he or she would grasp it with both hands. I will use the time to focus narrowly on one area.

The Minister is aware of the work of the Committee on Budgetary Oversight, on which I am privileged to serve, and has been very generous with his time in engaging with it over the past two terms. He is also aware that one of the issues in respect of which we have sought, if not to impose action on him and his predecessor as Minister for Finance, then certainly to encourage engagement on, is the whole aspect of gender and equality budgeting. The aim is to ensure the

terrible errors in budgetary planning that were made in the past and which had disproportionate effects and impacts on different cohorts of our society, such as women, for example, in the case of social protection cuts, would not be repeated and budget preparation would involve proofing any decisions for their gender and equality impact.

My contribution, brief as it is, is to make a plea for our younger people and emerging youth. I have raised this issue at the most recent meeting of the Committee on Budgetary Oversight and I will continue to raise it over the next year. The former broadcaster, Mark Little, took part in a radio discussion recently in which he spoke about the need for future-proofing of budgets to ensure the decisions that are taken across every Department have an eye to the impact on emerging and future generations in this country. The idea is that the Minister for Finance, or any other Minister, would look at every budgetary and financial measure he or she is about to take and ask what impact it will have on an 18-year-old, a 25-year-old or even a 30-year-old. Is the price too high for them to pay at a future time?

The situation of that generation particularly focuses my mind. The emerging generation is made up of a group of people who were already coping with the impact and consequences of the financial crisis of a decade ago, which occurred when they were very young and through no fault of theirs. They are faced with the climate action that is being imposed, although many of them are way ahead of the actions that are required. Action to address climate change will necessitate sacrifices on their part because of the way we acted in our lifetime and the actions of generations that came before us, especially in the past 100 years. In addition, people in this generation have lived and grown up through the pandemic and, aside from those who died, they were the ones to have made the largest sacrifices throughout the Covid period.

I plead with the Minister to ensure future-proofing of budgets becomes an embedded part of the budgetary process across all Departments. In that regard, and although I appreciate the economic context we are in, I am sorry the rainy day fund, in which money is put aside for the future, was dispensed with this year on the basis it would burden the economy too significantly. Yet, we see corporation tax returns €1 billion ahead of target, with VAT receipts also ahead of what was forecast. We must keep an eye on the emerging generation and ensure we do not continue to burden young people into the future.

Deputy Rose Conway-Walsh: The Finance Bill sets out the tax measures that accompany the budget. Taking up the point raised by the previous speaker, the Bill has been neither future-proofed, gender-proofed nor rural-proofed. For most ordinary people, this is all just an abstract exercise. It certainly does not help to build us back better after the pandemic. The Finance Bill reflects a Government that is out of touch with hard-working people who are crippled by the cost of living. That is the main message I am getting back from people. Deputy Doherty spoke earlier about how the decision on the pyrite and mica redress scheme may be extended beyond 9 November, which I was shocked to hear. I hope it is not true and that the nightmare is going to end for the families impacted by this. It was absolutely shocking for them to find that measures were not included in the budget.

Sinn Féin proposed an allocation of €1.5 billion in revenue-generating, progressive tax measures as part of our alternative budget. Proposals such as the introduction of a 3% solidarity tax on individual incomes, which would bring in €176 million, were ignored by the Government. Last month, we saw an unambitious budget. Now we see a Finance Bill that is more notable for what is absent than what is included. A vacant property tax is not included and even the weak zoned land tax will not apply until 2024 at the earliest. There is no move to apply the

full rate of capital gains tax on the disposal of property by investment funds. We see the bank levy being almost halved, even though citizens are still owed €10 billion. The Minister said he left out provisions regarding Ulster Bank and KBC Bank because he did not want to disrupt their withdrawal from the market. What about the disruption to all the communities and loyal customers who are left without a bank?

The Finance Bill and budget are two sides of the same coin. The real test will be their ability to have an impact on people's lives. I rang one healthcare worker after the budget to see how it would impact on her life. She will get an extra 30 cent per hour to bring her up to the minimum wage. That is what the budget means for her. She is getting an extra 30 cent an hour after working in the most harrowing conditions right through the pandemic. For good measure, she is getting a carbon tax slapped onto her fuel and heating oil. The Minister is saying he has to do this to ensure people change their behaviour. The mind boggles. Does he want this person to put on an extra jumper?

Along with housing, healthcare is the area in which most people want to see real action. This budget will fail healthcare workers and the more than 900,000 people on waiting lists. That is frighteningly evident in Mayo and the west more generally. We have seen the highest rates of people on trolleys, and 15,613 people are now waiting for appointments and treatment at Mayo University Hospital, 22 of whom have been waiting more than four years. That speaks volumes. The budget and this Finance Bill will not impact on those people.

Deputy Róisín Shortall: The Finance Bill before us today, which gives effect to some of the measures arising from the recent budget, is being considered in a number of particular contexts. The first and overriding context is the fact we are now coming close to the end of the second year of a devastating pandemic and all that has meant for our country, our people and the economy. We are also approaching it on the basis of how all the weaknesses in how we run our country and how our economy operates have been exposed by the pandemic, particularly the lack of investment in public services, and how the State has kept an arm's-length relationship with many of those essential public services. At a time of crisis, that was shown to be a real weakness and steps had to be taken to address it because the system did not provide the kind of safety net that has been so important and so badly needed over the past couple of years.

The Finance Bill is also being considered in the context of very substantial increases in the cost of living, which everybody is experiencing, right across the board and in respect of all kinds of costs. Housing is the major one but there is also access to healthcare, the cost of living generally and the issue of inadequate public services, which mean people have to pay more to access basic services that in many other countries are provided as part of a social contract whereby people pay their taxes and, in return, get access to good quality universal public services. The Government promised that the budget would tackle the cost of living crisis, which everybody agrees is out of control. Instead it was a budget that tinkered around the edges, as this Finance Bill is doing, making minor changes but no real substantial difference to people's lives. The high cost of living is a direct result of decades of underinvestment in our public services, housing, healthcare, education, childcare and so forth. This year, a huge increase in the cost of energy is an additional cost for those who are already struggling to get by. Even before the recent spike in inflation, Ireland was the second most expensive country in the EU in which to live. The cost of living here is 36% above the EU average. Our housing costs are the highest in the EU while the price of goods and services is the second highest in the EU.

The Government had choices in the budget and it chose small tax cuts over improving our

public services. It would have been much fairer to invest in decent public services from which everyone could benefit. After this budget, most people will see small amounts added to their income each week, at best, but they will still have to deal with the rising cost of living. Budget 2022 will do little to help those on low incomes in particular and nothing to help with things such as high rents, energy costs or high insurance premiums. We should be able to expect more from a government. A fairer budget would have invested in public services, reduced the cost of living and made a real difference to people's lives. There will be no real difference arising from this Bill or the other measures announced in the budget.

I wish to speak about two particular areas: first, tax measures and a few other provisions in the Bill; and second, the issue of borrowing and the attitude of the Minister and the Government to borrowing, which I believe has been a missed opportunity. Regarding some of the tax changes, particularly the income tax changes, in my response to the Ministers' speeches on budget day I noted that more than €500 million was allocated for income tax cuts. However, the regressive nature of the Government's priority was evident in its estimations of the results. It has been repeated several times that the tax cuts benefit everybody. They have not benefited everybody. If one looks at an analysis done by the Minister's Department, one will see that there are particular cohorts that gained nothing from the tax cuts. Of course, this was a political choice; it was a political decision that was made. Fine Gael, in particular, appears to be absolutely hung up on the idea of cutting taxes. That goes very much against the social contract I referred to earlier. It was also done in a way that is regressive. Many people hardly benefited at all. Some people did not benefit to any extent. In most cases, the more one earned, the more one benefited.

Consider the example of a single person on a middle income of between €25,000 and €35,000 per year. A person in those circumstances will get the total sum of €2 per week, which is a quarter of what somebody earning €100,000 per year will get. Straightaway one can see how these were regressive measures. There were other particularly stark examples of the regressive nature of these changes that I do not have time to repeat here. Surely one of the worst is to see that a married couple with no children and with income from one working spouse earning €25,000 will benefit to the tune of €1 per week from these tax measures. In some circumstances, low-income, self-employed couples with children get no tax benefit whatsoever from these changes. It is set out and clear to see in the tax analyses. Social Justice Ireland's budget analysis document suggests that things are even worse than that for some people, with some middle-income couples being better off by a mere 39 cent over the course of this Government's two budgets to date. After the changes last year and this year, some people will only gain 39 cent from those measures. When we were discussing the cost of living in the Chamber this morning, I was quite struck when the Taoiseach defended the decision to spend €500 million on these tax cuts as being the prime measure that would help people to tackle the high cost of living. One has to wonder if he actually understands the detail of the budget at all and the real impact of those tax measures for real people, especially those on average or lower incomes.

On the question of corporation tax, last month the Government announced that Ireland would sign up to the OECD international tax agreement. The projection we have been hearing repeatedly is that the impending changes in the international corporation tax landscape will reduce the State's revenue by approximately €2 billion per year. I was interested to hear that figure, as I am sure many others were. When I asked the Minister for Finance in a parliamentary question a few weeks ago for information on the assumptions being made and the calculations behind that figure, I was met with a vague response which told me nothing that was not already

in the public domain or which could not already have been assumed based on common sense.

On the issue of accelerated capital allowances for energy-efficient equipment, section 21 of the Bill amends the scheme under which accelerated wear and tear allowances are available for capital expenditure incurred on the provision of certain energy-efficient equipment. The Bill will prohibit equipment directly operated by fossil fuels from qualifying for the accelerated capital allowances. Rather than prohibiting this equipment from qualifying for the accelerated allowances, should the Government not be moving away from the carrot, in other words, the reliefs, approach and more toward the use of a stick? Rather than give accelerated capital allowances or bonus depreciation to companies for investing in efficient equipment, why not just stop them from claiming allowances in the first place on inefficient equipment?

The Finance Bill also introduces a new interest limitation rule in line with Article 4 of the EU anti-tax avoidance directive, aiming to place a limit on deductible interest expenses of 30% of earnings before interest, taxes, depreciation and amortization, EBITDA, for companies within the scope of the measure. Disallowed interest may be carried forward and may be deducted in future years if the company has sufficient interest capacity. How do the Government, the Department of Finance and the Revenue Commissioners intend to ensure that this limitation is enforced? Will they be developing a specific and targeted anti-avoidance clause as part of this legislation or will they rely on Ireland's general anti-avoidance rules?

With regard to transfer pricing, section 27 of the Bill provides for amendments to the parts of the Taxes Consolidation Act that deal with transfer pricing. The definition of "relevant person" is being amended, but it is noticeable that the notes for editors that accompanied the press release announcing this Bill noted that this amendment is to ensure that certain aspects of the transfer pricing legislation operate as intended. Does that mean they have not been operating as intended? Can the Minister give us more insight into how that has been the case? How is it that an amendment to apply an OECD-developed mechanism for the attribution of income to a branch of a non-resident company operating in the State and the same notes for editors note that this is another important step in aligning the Irish tax code with international best practice? If this is international best practice, why did Ireland wait until now to implement it? If Ireland had implemented this in the past, could we have been allocated more profits from non-resident companies that had Irish branches? Section 18 of the Bill aims to bring non-resident companies in receipt of Irish rental income within the charge to corporation tax rather than income tax which currently applies. It is the difference between 25% and 20%. To what extent, if any, will this change affect non-resident landlords such as REITs or other institutional investors, which are currently exempt from tax on their Irish rental income, while ordinary landlords must pay tax at 25%? Surely the Government is not allowing another opportunity to pass by to extract some kind of benefit for the Exchequer from these investment funds which are hoovering up homes in Ireland while paying little or no tax on their enormous profits. It seems that the Bill is intended to reinforce the fact that apartments are outside the scope of the 10% stamp duty surcharge that the Government implemented in May on purchases of more than nine houses by a single purchaser. I would welcome clarification from the Minister on that point.

The Bill also includes a measure relating to penalties and publication of tax defaulters' details. We are told that it makes a number of amendments to the penalty and publication provisions in the main tax Acts. They include provision for the application of tax-geared penalties for failing to file a return or filing an incorrect return, as appropriate. The amendments also remove the prohibition on mitigation in offshore cases to allow qualifying disclosures in these cases.

Amendments clarify the circumstances for a settlement to be published, which is a good thing. However, they also provide for non-publication of certain amounts and increase the minimum publication figure from €35,000 owed to €50,000. I do not know what the justification for that is. Should we not be sending out very strong messages to people who engage in tax avoidance and tax evasion? Where there has been bad practice in that regard, why are we not being very clear about that? Why should we raise that threshold? Again, there is no clear explanation for that.

On revenue raising, obviously it is important not just to show ambition on where money should be spent but also where it can be raised. The Social Democrats have certainly done that in our alternative budget document. We are clear that Ireland can and should continue to borrow in order to fund key capital infrastructure and investment for the medium term.

There is still an underlying problem with our Government finances which must be addressed. Ireland has historically collected an amount of Government revenue as a proportion of national income that is far lower than that of western European peer countries, the countries we should most aspire to emulate. Furthermore, the pre-pandemic trend has been for the amount collected to decline. In recent years, the Government's budgetary documentation has repeatedly projected further declines in Government revenue as a proportion of GDP or GNI*. Ireland cannot close the significant deficits in our infrastructure and public service provision without changing this direction of travel. While it is prudent to borrow to fund much-needed capital expenditure that will enhance the long-term productivity of the economy, it is also important that Ireland closes the revenue-raising gap over the longer term and halts the projected declines in revenue raised as a proportion of national income.

I want to make a point about PRSI. Social insurance contributions from employers in Ireland are very low by EU standards. Increasing employer PRSI, bringing Ireland into line with our European peers, must form an essential component of additional revenue raising and public finance stabilisation as well as meeting the challenges of an ageing population. However, given the current level of economic uncertainty and high unemployment, now is not the right time for such an increase. The postponement of any increase by a year would allow the projected economic recovery to become fully embedded.

Budget 2023 should begin a process of reform of the social insurance system ensuring employers and the self-employed make a fair contribution. In the short term, a 1% increase in employers' PRSI on the balance of incomes over €100,000, for example, would yield approximately €60 million in the coming year. We recognise there would be issues for business that have been impacted very negatively. We need to operate on the basis of best practice by European standards. We are a significant outlier on employers' PRSI in this country and we really need to start the process of getting into line with other European countries.

I am concerned about the Government's attitude to borrowing generally. There is a lack of ambition and vision in the budget and as outlined in this Bill. There was a real missed opportunity to come up with big ideas with the potential to transform our country. When one combines the low cost of borrowing with the optimistic outlook for growth of the Irish economy over the forthcoming decade, borrowing to invest where Ireland has major deficits seems to be the only sensible approach. It is important to emphasise that this borrowing should only be for essential capital investment and not to fund current expenditure in the medium to long term. Of course, as the Government has stated, borrowing to fund some current expenditure will be necessary in the short term due to the recent contraction in Government revenue.

This capital investment should prioritise projects which increase the predicted productive capacity of the domestic economy and help to decarbonise society. The Government must remember that borrowing for investment is not a cost; it is a down payment on future growth and revenue. If investment were a cost, no business in the world would ever invest. One such major project has been proposed by the Social Democrats called a green transformation fund. I ask the Minister to give consideration to that approach to ensure a secure and sustainable source of energy. We should also be borrowing for housing now. We should avail of the opportunity with the lifting of the fiscal rules and the fact that money is available to us at negligible interest rates. Our children and their children will not forgive us if we fail to avail of this unique opportunity that exists at the moment to invest in creating a better country.

Deputy Dara Calleary: Cuirim fáilte roimh an mBille. I welcome many aspects of this Bill. I commend the Minister on the work he has put into the Bill and also on his work on the reform of corporation tax. Securing our best interests as a country took enormous personal commitment on his part.

I welcome the provisions to assist those who are working remotely. However, they could go much further. We need to align them with a greater ambition within the corporate sector in Ireland but also within the Government generally for real remote working as opposed to ticking boxes which is occurring at the moment. Many workers working for Government and State bodies as well as for private enterprise are finding that they are being drawn back into their offices here in Dublin. They are being encouraged to come back in despite of some of the supports that are available within the Bill.

The Covid pandemic has given us some good sides, although not many. One of those good sides was showing us that remote working works. If we are serious about remote working as a driver of regional growth and development, the Government as an employer needs to send the message that it will do everything it can to facilitate its employees and also the employees of semi-State organisations, companies in which the Government has a share, to work sustainably within their communities.

I acknowledge the various capital investments that have gone into remote working hubs, such as the fantastic initiative that Údarás na Gaeltachta has through its Gteic programme and the various investments through the rural development fund but they need to be accompanied by a message from the Government that it is serious about remote working and it will encourage its workers to avail of it. Decentralisation was a major success but remote working has taken over that. It has been demonstrated that it can be done and space is available in rural communities for it.

There is a small and limited provision in the Finance Bill for the Western Development Commission, which is welcome. It is time for us to invest in the Western Development Commission and give it a serious remit. Many years ago, before there was talk of COP26 in Glasgow or wind energy, the Western Development Commission developed policy papers around community-led wind energy. I am sure the Leas-Cheann Comhairle is familiar with the really good policy papers it developed around the arts in Galway and communities around the west. There is a research function and a function through the Western Investment Fund and the Western Development Commission. With proper and ambitious support from the Government, much more could be done in this regard.

There is a so-called Levelling Up initiative from the British Prime Minister, Boris Johnson.

Everything we say about him must have the word “apparently” in front of it and apparently this initiative is about putting a large amount of money into northern England and its resources. We must do that here and a proper investment in the Western Development Commission, working collectively with various local authorities and development agencies across the west, could achieve that aim.

I welcome the various incentives within the Finance Bill relating to health and encouraging people towards health screening. This has not got much coverage but it is incredibly important and we must bring it to people’s attention, particularly in a post-Covid context.

The Bill is clearly planned for current conditions and aligned with the budget and national development plan. These initiatives can be transformative if they are delivered. They must be delivered though.

Deputy Alan Dillon: I commend the Minister on the delivery of this Finance Bill. I will start by adding to the comments about the income tax relief that were outlined in budget 2022, and there will likely be complexity experienced by remote workers seeking to make claims for this welcome tax relief. The new tax relief, in the form of a tax deduction, will allow employees who work from home to claim 30% of the cost of electricity, heating and broadband. However, this is to be apportioned on the basis of the number of days worked from a residential premises during the year. I suggest that an online calculator or app be made available to streamline the application process. I am thinking particularly along the lines of a day tracker where remote workers could log the number of days when they work from home and the cost could be logged in a similar way throughout the year. This would be similar to and, ideally, integrated with the existing receipts tracker used by the Revenue Commissioners. It would be very beneficial. If the tax relief is going to be successful, it must be made as attractive as possible and people should be able to apply without being put off with the thought of a time-consuming calculation. I genuinely believe some effort now would avoid more complex matters down the road as remote workers begin applying for this relief.

Particular mention should also be given to section 6 of the Bill, which gives effect to the budget announcement to increase the standard rate band and the number of tax credits with effect from 1 January 2022. The standard tax rate band will be increased by €1,500, with this increase applying to every individual. The basic personal tax credit available to married persons and civil partners jointly assessed will increase from €3,300 to €3,400 and in all other cases, the individual value of the tax credit will increase from €1,650 to €1,700. The value of both the employee tax credit and earned income tax credit will also increase from €1,650 to €1,700. This will make a real difference to PAYE workers and working families, and anything that puts more money into the pockets of workers must be commended. I thank the Minister, Deputy Donohoe, for increasing the amount of money available to the real economy on the streets of our towns and villages. It should be commended.

I seek an extension to the regional film development uplift for claims made after 31 December 2021. This has been an enormous benefit to County Mayo, where we have seen a number of film productions taking place, including “My Sailor, My Love”, a joint Irish-Finnish production, and “The Banshees of Inisheer”. They were both filmed on Achill Island. “My Sailor, My Love” is a great example of work being done through the Western Development Commission’s western region audiovisual producers, WRAP, fund. Film production is generating jobs and income in Mayo and has the potential to significantly increase future tourism in our area. I hope the regional film development uplift can be further expanded but whether through such uplift or

otherwise, there is a need for an alternative proposal to encourage film production in regional areas as part of the film tax credit under section 481.

Deputy Ruairí Ó Murchú: The budget is literally how we set in train how we pay for everything and I suppose it sets the general level of intent in how we order society. I accept there are certain constraints in how we operate. For example, we are still dealing with the outworkings of a pandemic and we do not exactly know where that will lead in future. That is accepted. The State had to pay a huge amount to provide necessary supports, and that was about keeping society ticking over and ensuring we had something at the tail end of this. That was a given.

We are nonetheless in the middle of an energy crisis. I accept the Government cannot sort out every problem and that some elements of the energy crisis arise from the actions of the Russian President, Vladimir Putin, for example. I know that when we speak about the budget, we are not, to a degree, talking about carbon taxes because they have already been set in train. The fact is that the increases at this point are just heaping pain on top of pain.

There are other matters over which we have not had the control we would have liked. These include Brexit and supply chain issues. Hauliers are under pressure and are affected by increased carbon taxes and other measures. VAT levels are being looked at across Europe and we must make a determination in that regard. Ultimately, we must be able to keep the show on the road and look after our people.

It goes without saying that housing is a matter that is critical to the people out there. Perhaps we can deal with one part of it. I could state that there are insufficient proposals, money or intent in dealing with housing supply. This is about affordable cost rental and mortgages, as well as council houses. There is a substantial number of people in the rental sector and we know the difficulties they are experiencing. People pay between €1,000 and €1,800 for a regular house anywhere in Dundalk. These are absolutely crazy figures and we have done nothing for the people in those positions. Even if people can pay their rent, I do not know how they can put together a deposit to buy a property. It is hard to see.

7 o'clock

We are literally dealing with a budget that has failed to do the business for our people. We had representatives of the Irish Nurses and Midwives Organisation, INMO, outside and we are dealing with a major issue with retention of staff. We still have not dealt with the pay of student nurses and midwives. There are huge waiting lists for hospital procedures and we have not put in the required capacity to deliver health services. The intent that should have been there is absent and this budget is a continuity of absolute failure. It is not good enough and the people out there are absolutely fed up. They will not stand for this any more.

Acting Chairman (Deputy Joe Carey): We now move to the Solidarity-People Before Profit slot. Are Deputy Mick Barry and Richard Boyd Barrett sharing time?

Deputy Richard Boyd Barrett: I am not sure if Deputy Barry is coming.

Acting Chairman (Deputy Joe Carey): There are 20 minutes in the slot.

Deputy Ruairí Ó Murchú: The Deputy will be able for it.

Deputy Richard Boyd Barrett: For the record, it is People Before Profit-Solidarity by the way.

I have just come from the Committee on Budgetary Oversight, which was an unfortunate clash so I missed the Minister's introduction. I heard some but not all of it and I apologise for that. At the meeting, Professor Niamh Maloney discussed the consultation process the Commission on Taxation and Welfare will have. It was an interesting contrast in that the group is trying to step back from the taxation system and obtain a strategic view of what we are trying to achieve in the taxation and welfare systems, and to get wider public opinion on big questions about what is the purpose and strategic direction of our tax system. This is a welcome development because all too often - this is not necessarily a criticism - finance Bills contain many bitty parts, and the Bills can be large and quite technical which makes it difficult, and one does not understand how it all knits together into an overall strategic direction for taxation. The contents of a budget can often be the result of a reaction, understandably, to individual pressures at a given time rather than being considered in an overall strategic context.

I wanted to start with that point because it seems to me that we never consider that. In the week when the Conference of the Parties, COP, has been discussed more than ever before, we must do this. The discussion on the climate emergency, and the radical measures we need to introduce to address it, give added weight to arguments we have made on the left for many years about wealth and income redistribution, in regard to the concentration of wealth controlled by corporations and a relatively small number of billionaires who control those corporations, and wealthy people who tend to control a disproportionate amount of wealth and income in this society and societies throughout the world. In the context of climate change, we must ask the question whether it is possible to address the climate emergency if we do not do something about the grossly unequal distribution of wealth in our society. The answer is that there is no chance at all of doing that. We need to think about that from a strategic point of view. It is apparent when one considers carbon tax and some of the measures in the budget, from the reaction of those who are less well-off, how people perceive these measures. They view climate action as an economic and financial threat to them. They are right insofar as even the Economic and Social Research Institute has stated that measures, such as carbon taxes, are regressive. The Minister might respond by saying he has taken counter measures to obviate that, but it is a fact that people who are less well-off perceive climate measures like carbon tax - and rightly so at present - as a threat. They should not, and we will lose the battle if that is the case.

When one considers the massive investment we need to make the transition to address the climate crisis, who has the wealth and resources to do it? We know the answer from the figures on the concentration of wealth in the world that are repeated year after year and become more obscene and staggering, in the hands of Jeff Bezos, Bill Gates and Elon Musk. I could go through the list of these spectacularly wealthy individuals who have staggering amounts of profit that grows and, indeed, grew during the Covid pandemic. It also includes the fossil fuel companies etc. When we consider data centres we think of Jeff Bezos and other people. I used to think the cloud was something in the sky but now I know it is in a warehouse on the Naas Road that is pumping out huge amounts of CO₂ emissions to make money for Jeff Bezos. These people are doing things that are destroying the environment. They control massive amounts of wealth. Governments are frightened of them in that they dare not impose extra taxes on them in case they run away. Those actions are a problem in addressing climate action and we are afraid even to think about taking some of their profit off them in order to get the funds to make investments in the areas needed to address climate change. That is a problem for us. One can go through the list of big industries and corporations - the fossil fuel companies being another obvious example - that have no interest in addressing the climate crisis. If we do not wrest some of that money from them, we will not have the resources to make the massive

up-front investment needed in public transport, in the development of renewable energy, in the massive retrofit programme in housing - I will not exhaust the list - in forestry and biodiversity measures to address the crisis, because they control all that wealth. I always found the inequality in wealth distribution was obscene and gross, but it seems to me now that we cannot talk about addressing the climate emergency unless we talk about the redistribution of wealth. That is where the micro measures come into view.

I refer to the examples used by the Minister in his Budget 2022: Tax Policy Changes report. He said that most people would be better off as a result of the budget. However, he explained in the budget booklet, and based on his comments on inflation, how that is not true. He rightly pointed to the fact that inflation will be at 3.7%, and possible higher. Let us consider the examples provided, which I went through in a speech after the budget. The Minister gave the example of Roan and Nicole as a case study, who will receive universal social charge, USC, changes that will amount to 0.45% of their net income. They will receive €165 a year from the USC changes the Minister introduced. This is couple who receive €40,000, which is about an average income. Another example was given of Mairéad who has an income of €30,000. I picked these two examples because they are median to average industrial wage earnings. Mairéad will receive an increase of 0.5%, which equates to €115 over the course of a year. Half of a percentage increase as a result of budget changes against an inflation rate of 3.7%, which the Minister highlighted, does not mean these people will be better off. It means they will be worse off. Let us consider energy costs. Even before the carbon tax, there were several energy-price hikes. Bin charges have also increased. Not only are the benefits wiped out, but I argue there will be a net loss in income. In addition, the cost of rent continues to rise. Therefore, people will actually lose out. On the other side, we know corporate profits of the people I referred to earlier - this is where it relates to the big picture - increased dramatically this year and have consistently done so for the last yen years.

In our budget submission, we set out a table which detailed that 2012 corporate profits amounted to €74 billion. In 2020, profits amounted to €203 billion, which is extraordinary. That equates to a 127% increase in profits in less than a decade's time. How much do corporations, which include the Besozes, the Gates, and the Microsofts of the world, pay in tax? In 2020, they paid €11 billion while generating €203 billion. Let us contrast that with pay as you earn, PAYE, workers and self-employed people. How much did they earn in 2020? They earned €130 billion. These figures should be borne in mind. Corporations took in €203 billion last year and paid €11 billion in tax. Some 2 million or more workers earned €130 billion between them. How much tax did they pay? They paid €27 billion. That is more than twice what the corporations paid in absolute terms having earned a little bit more than a half of the corporations' income between them. That is extraordinary. It is not a slogan to say the rich are getting richer and the poor and the workers are getting poorer. If you look at those figures, you see it is a fact. They are absolutely stunning figures. With this Bill, we are looking at some more tax reliefs for them but workers will get less than nothing when inflation is taken into account. That accumulation of wealth by the rich is borne out again in Central Bank figures. I now love it when the Central Bank's quarterly reports come out because they show the accumulation of wealth in this country which, again, is absolutely extraordinary. The net worth of households in this country is now at a record high of €883 billion. That is up €89 billion in one year, the year of Covid. Do the vast majority of workers out there feel they have seen a massive increase in their household wealth? They do not because it has not happened. However, the Central Bank does not lie. Some have seen a massive increase in their wealth. The Minister's own Department showed the distribution of wealth a few years ago. It should do that more often.

The top 10% held 53% of that wealth while the bottom 50% have less than 2%. We know who got a massive increase in wealth last year. It was the top 10%. That is absolutely extraordinary. The top 5%, some 85,000 households, are worth an average of €3 million each when you break down the figures. Between them, they have €331 billion. It is so mind-boggling that people cannot believe it but it is a fact.

Deputy Bernard J. Durkan: It is not.

Deputy Richard Boyd Barrett: The Central Bank reports do not lie. This is from the Central Bank quarterly report at the beginning of this year so Deputy Durkan can say what he likes.

Deputy Bernard J. Durkan: Venezuela.

Deputy Richard Boyd Barrett: It is true.

Deputy Bernard J. Durkan: Venezuela.

Deputy Richard Boyd Barrett: Here is a more down-to-earth example. What does the Finance Bill not do? It does not get rid of the special assignee relief programme, SARP. There are still not enough people who know about this. It is really a shocker. I genuinely thank the Minister for giving me the figures and details on it. He sent a paper out on it recently. I do not know what the figure was last year, but the year before that the cost of the special assignee relief programme, a tax relief only available to people who earn more than €70,000 a year, was €42 million. This can be claimed on earnings up to €1 million a year but, even if claimants earn more than that, they still get it. The Minister's figures helpfully show that, for example, 50 people who earn more than €1 million are benefiting from this tax relief. Imagine a tax relief that is only given to those earning the highest incomes, incomes of more than €70,000, 50 of whom earn more than €1 million and a handful of whom earn more than €3 million in a year who get a tax break which includes credits to send their kids to private schools. Come on, that is totally unjustifiable. Yet, we continue it.

We have to start to talk about the redistribution of wealth. We should do this on the grounds of equity, fairness and justice but also in the context of the climate emergency. If we are to learn anything from the Covid emergency, another existential thing that has happened to us in the last year, it is that if we are going to build the capacity we need in our health service and if we are going to have properly ventilated classrooms in schools that are not overcrowded, we are going to need massive investment in all of these key areas of infrastructure and services way beyond what is currently being invested in them or even envisaged in the national development plan. It simply will not happen unless we start to redistribute some of the enormous accumulation of wealth and profits at the top and close down the extraordinary number of loopholes that exist, including SARP for the top executives and the really big loopholes in the area of corporate tax relating to such areas as capital allowances, intragroup transactions, amalgamations and reconstructions, capital allowances brought forward, research and development tax credits, group relief and the knowledge development box. According to the Revenue figures, the tax reliefs that I have mentioned alone cost €17 billion last year. That is a cost of €17 billion to the Exchequer. That is how Revenue described it. Imagine if the corporations had not got all that and we had €17 billion to put into education, health, housing and so on. It would make a big, big difference.

On some specific things that are mentioned in the Finance Bill, I have said why the USC ceiling changes are absolutely miserable and derisory against that background. I do not think the help-to-buy scheme should have been kept in. It is just chasing a market that is out of con-

trol. The Minister will say it is helping people to buy but it is helping them to buy houses at grossly inflated prices rather than dealing with the problem of prices that are out of control. It is actually contributing to price rises.

The Minister mentioned the residential zoned lands tax. One of the things that rightly drives people crazy about the housing crisis is the amount of empty property that is sitting around doing nothing. This does not apply to such property. Habitable property is not taxed under this measure at all. Only zoned land is. The rate is only 3%, which is lower than the rate of the vacant site tax, which was 7%. I think it is to cover a wider group of people but that is not a disincentive when you look at the capital appreciation of zoned property that developers can sit on, which is racing ahead. It will not be a disincentive to land hoarding or speculation and it does not cover the issue that really drives people mad, namely, the empty properties sitting around our towns and villages all over the place. We need punitive vacant property taxes.

Regarding the 10% rate of residential stamp duty the Minister has made a change whereby if companies buy more than ten units but agree to lease them within a two-year period, the 10% rate will not be slapped on them. That is another let-off. These vulture funds, cuckoo funds or whatever can buy up an estate, see if they can flog it off at the price that will make them the most profit and, if they cannot manage that, they can knock on the door of the local authority two years later and ask it to lease the properties off them. They will then get a backdated reduction in stamp duty. That is crazy and fairly criminal.

With regard to the extension of the bank levy, it should be extended but why are Ulster Bank and KBC getting off the hook? Is it because a lot of their business is to be transferred to the pillar banks? Is it actually AIB, Permanent TSB and Bank of Ireland that are to get off the hook? Either way, it is a dramatic reduction in the amount of money we are getting from the bank levy when it will be the same customers and business. Two banks have decided to pull out but the business will be the same and less of a levy is going to be imposed on the banking sector.

There are many other things I wanted to ask. I will ask about section 481, which the Minister has mentioned. Despite the changes, which I welcome, that he has brought in on foot of representations that were made to him and issues I brought to him, film producer companies who are getting section 481 relief went to the Workplace Relations Commissions, WRC, last week and said that those who worked on their film productions are not their employees and that they have no responsibility to them. They are doing so regularly, every week. They are still doing this. I wish somebody from the Department or Revenue or somebody else would go to the WRC and say that these companies got section 481, that they are the employer, that they are responsible for these people and that they must stop denying that they are. That is what is happening and something has to be done about it.

Now there is going to be a similar relief for the gaming sector and so on. I am for encouraging the gaming sector and the employment that will come from that, but it has to be tied to strict conditions regarding proper employment rather than what is going on in the film industry. Perhaps the Minister can explain the change to section 481 relief in respect of labour-only services. I am a bit worried about that and I do not know what it means. Perhaps the Minister will explain where that came from, who lobbied for it and what precisely it means. I hope it does not refer to people who are not directly employed but instead are sort of contractors, which is what producers are trying to do. They do not want to take responsibility for employees directly so that they can then write that off as eligible expenditure. There should be nothing, although maybe this is not the case, that incentivises bogus self-employment or not employing people

directly in the film industry.

Deputy Kieran O'Donnell: I am sharing time with Deputy Durkan.

I am going to focus on a specific aspect of the Bill. I have raised this matter previously with the Minister and his officials. It relates to the living city initiative, particularly in the context of Limerick city. When the initiative was introduced in 2015, €20 million was budgeted to be drawn down by people availing of the scheme. By 2018, only about €1 million had been claimed in tax relief under the scheme. Limerick city is unique in that our footprint as a city is Georgian. Therefore, unless we get people to come to live in the city centre, it will be difficult to ensure the complete rejuvenation of the city. We are doing very well with regard to jobs and businesses but we need more people to live in the city centre. That is the context in which I make my contribution.

I sought figures on how the scheme has done to date. Since it started in 2016, only 121 successful applications have been made for Limerick overall. That is fewer than 20 per year. While there has been a take-up of the scheme, it has been somewhat disappointing. The works involved in a Georgian house tend to be significant. They are above the norm. I am focusing on the issue of owner-occupiers, although I would obviously welcome also increased rental accommodation and there is a commercial element to that. In both 2016 and 2017, there were fewer than ten successful claimants each year. The figures for 2018 to 2020, inclusive, were 16, 19 and 33, respectively, while to date in 2021, there have been 33. They are figures I received in response to a parliamentary question I submitted to the Minister's Department. There have been 121 successful applications to date, or roughly 20 per annum.

I have proposed to the Minister and his officials that they might consider various amendments of what has been put forward. As it stands, owner-occupier relief is calculated over a ten-year period but we should consider changing it to five years. The equivalent period for both rented residential relief and commercial relief is seven years. We should consider reducing all the periods to five years. Unused reliefs in a given year cannot be carried forward in the case of owner-occupier relief, unlike rented residential relief and commercial relief. It would be worthwhile examining whether the period over which the relief can be claimed can be reduced and we should address the issue of unused capital allowances not being able to be carried forward. Obviously, in regard to all these measures there should be a sunset clause, as there should be for all tax provisions. The scheme is a good initiative but, like everything else, it just needs a review and a bit of housekeeping.

I will table amendments on Committee Stage to propose these changes. I am putting the proposals forward specifically in regard to the uniqueness of Limerick city, which has such a Georgian footprint. It is critical to get people into the city centre. That is what it is all about.

Deputy Bernard J. Durkan: It is very difficult to address a finance Bill in any meaningful way in three and a half minutes but I will do my best.

I was entertained by my colleague across the Chamber from Dún Laoghaire. He is a very nice fellow, I have to say, and I am very fond of him.

Deputy Kieran O'Donnell: Faint praise.

Deputy Bernard J. Durkan: He comes up with some pearls of wisdom from time to time, but then he goes off on a tangent again and I get worried about him. It could be something in

the water in Dún Laoghaire. I will have to go and check to see what it is.

Deputy Richard Boyd Barrett: There is too much wastewater going into Dublin Bay.

Deputy Bernard J. Durkan: The Cathaoirleach Gníomhach and I will both recall that during the Celtic tiger era, we were always reminded about the massive wealth this country had. We were told we were one of the wealthiest nations on the face of the earth and that we should be doing more for everybody, and so on. We all know what happened-----

Deputy Danny Healy-Rae: With the way we are going, ours must be the wealthiest country in the world.

Deputy Bernard J. Durkan: We know what happened. The wealth was based on the value of property-----

(Interruptions).

Deputy Bernard J. Durkan: -----and incomes. That is where it was based, but overnight - bang - it all disappeared. The whole lot went right out the window and we were soon one of the poorest countries, dependent on everybody else and on charity all around us. We had better believe that.

I will follow on from my colleague in regard to utilising on behalf of the nation and encouraging the spending of money by those who have it in savings on the restoration of buildings or whatever the case may be. There is a provision in various finance Bills whereby the owner of such a property - there are many derelict properties throughout the country - can get tax relief only if he or she has made a profit in one or two of the previous three years. I am not sure whether it is one or two years. Such owners have two options. They can spend the money and get no tax relief for it or they can let the building fall into disrepair. There are employment, visual benefits and architectural benefits from such restorations. In order to encourage owners to spend money on restoring derelict buildings, we should amend the legislation to cater for that and avail of the benefits. It is simple to do and self-financing. I always like to join my left-wing colleagues across the House in saying everything should be self-financing. This is one example of that and I am the one proposing it.

Deputy Aengus Ó Snodaigh: Following two years of a near-total shutdown, the Government is only willing to finance an additional €200,000 for the arts and culture sector and an onslaught against the city's heritage is unfolding as we speak, with no effort whatsoever in this budget to stop or reverse that rot. Ní gá dúinn ach féachaint, mar shampla, ar Shráid an Mhóraigh. An bhfuil aon rud sa Bhille Airgeadais nó sa bhuiséad chun an oidhreacht ar an tsráid is stairiúla in Éirinn a chosaint, a chaomhnú agus a athmhúscailt do na glúnta atá romhainn?

Similarly, there is nothing in the Bill to finance the continuation of the Digital Hub and Development Agency, which was funded by the State. Despite creating and enhancing jobs in one of the most disadvantaged areas of this city and country, the State is not just closing up shop but giving away the land and building on which it spent hundreds of millions of euro to the Land Development Agency, contrary to the purpose of the digital hub in the first instance. It is not sustainable to move all the jobs to outside the city centre core, which this will do.

If the Government was serious about the survival of our cultural sector, there would be a strong stimulus package, as we in Sinn Féin outlined in our proposal for a recovery voucher of

€200 for every adult and €100 per child. That would put the wind in the sails of the recovery we need and could revitalise the arts along the way. It should be remembered that the majority of every euro spent in this fashion makes its way back to the State in taxes anyway, but on the way it lifts the arts, hospitality, culture and the tourism industry. Instead we have artists kicked off the PUP and cuts to live entertainment on the way.

There are other important questions the Minister may be able to answer. Has there been any effort to address the ridiculous situation of people with disabilities being required to pay VAT at 23% to rent vital disability aids such as wheelchairs, hearing aids and walking frames? The Minister responded earlier in the year to a question I asked about this and said it was basically an EU problem, but we are meant to be part of the EU, so what is our Minister for Finance doing to fix this? Why is it not reflected in this Bill?

What about VAT for bands and musicians, in respect of whom the EU allows member states to apply a reduced rate, as happens in France, Belgium, Spain and elsewhere? This State chooses not to follow their lead. Has any analysis been done on how we could use the taxation system to support living artists, not just dead ones?

Tá mo chuid ama istigh. D'fhéadfainn a lán eile a rá faoin mBille ach níl an deis anois agam. B'fhéidir go ndéanfaidh mé é sin ar Chéim an Choiste.

Deputy Peter Fitzpatrick: I welcome the opportunity to speak. Generally speaking, the budget was welcomed by most people and businesses. In my speech on budget day I acknowledged the Government's efforts to improve the circumstances of the public and the business community during the pandemic. I wish to raise a number of items. There was no doubt but that when people read about the proposals in the budget they felt they would be financially better off. On the face of it, that is true, but when we look a little closer I fear that the opposite may be the case.

This coming winter we are heading into very unsustainable energy costs. The cost of wholesale gas is rocketing. The cost of diesel and petrol is rising weekly. It is clear that this will continue. The pensioners rightly received an increase in the weekly pension and the fuel allowance, but it is becoming clear that these rises will be eaten away by the surge in fuel prices. The carbon tax is also increasing the cost of energy. The reason I raise this is that I know from listening to people, particularly the elderly, in my constituency office in Dundalk how expensive it is to heat their homes. Some are now resorting to turning their heat off. No person, particularly a pensioner, should ever have to make that decision. I know the situation is not simple. A lot of these homes are hard to heat and need upgrading in respect of insulation and heating systems. Support schemes have been announced in the budget but they will not be introduced quickly enough. We need heating upgrades to be installed immediately.

I know the Government is heavily supporting the introduction of heat pumps. There is no doubt but that, when used correctly, they can make a significant difference to households' heating costs. However, this raises two issues that need to be resolved. One is the fact that heat pumps use electricity as their source of power. My issue with this is that we read weekly that the national grid is under severe pressure and likely to reach capacity in the coming winter. What will happen once a significant increase in the number of heat pumps is brought on board? How will we solve this issue? Another issue is the high capital cost of installing the heat pumps. I know from dealing with constituents that many would love heat pumps in their homes but simply cannot afford the initial capital expenditure. Again, that issue will have to be

addressed and realistic options put in place.

I said a few moments ago that people, especially those living on their own and those whose loved ones have passed away, are resorting to turning their heat off. At one stage they may have had two incomes coming in and then, all of a sudden, may have only one income coming in. They are looking for their houses to be upgraded. We all know that if you have bad windows, bad doors or bad roofs, they need replacing. If they are not replaced, the heat from any fire lit goes either up the chimney or out the windows and it is a complete waste of time.

I will say one thing, especially for people over 85. The adaptation grants, the support scheme which is distributed through the local authorities, are excellent. The big problem we have there, however, is that the minute they get their €1,000 or €2,000, the next thing you know the money is gone. Many people, especially people aged over 65, are looking for these grants but just cannot seem to get them. They could be on a waiting list for up to maybe three, four or five if not six years. The thing that alarms me in my constituency - I am sure other constituencies are the same - is the number of people who are 80-plus and who are looking for these grants but just cannot get them. In fairness, they are looking for the grants for maybe a wet room, a toilet or a bedroom downstairs, just for a bit of comfort in their last years. I ask the Minister to have a look at that system. The money is great and people do appreciate it, but it is taking far too long for the elderly people to receive the money.

Once again, I acknowledge the extension of the employment wage subsidy scheme for businesses. As I said on budget day, this has been critically important to businesses in County Louth and the rest of the country during the pandemic. Many businesses that otherwise would not have survived the pandemic are now able to keep their doors open because of this support, and I welcome that.

The extension of the 9% VAT rate for the hospitality sector is also welcome. As the Minister will be aware, we in Louth have a very successful tourism sector, with many people from all over Ireland and the rest of the world visiting our many tourist areas, such as the Cooley peninsula, which includes the historic village of Carlingford and its neighbour Omeath. We have the Boyne Valley trail also. These are areas of great national importance. The extension of the 9% VAT rate to the hospitality sector is warmly welcome in these areas.

The last issue I wish to raise in respect of the Finance Bill is the lack of support for the upgrading of vacant homes. Louth County Council has been probably the most successful council in bringing vacant houses back into use. As I have said on many occasions in this House, it is shocking to see the number of vacant homes in established residential areas, not only in Dundalk but throughout the rest of the country. The last GeoView report of 2020 suggested there are 92,251 vacant addresses in Ireland, which represented almost 4.6% of all building stock. There should be a national register of vacant homes and that register should be used to target those homes that are empty to ensure they are brought back into use. That would be an immediate solution to help with the housing crisis. If Louth County Council had more funding from the Government, it would be in a position to bring more of these homes in Louth back into the housing stock. I am sure other councils around the country are of the same opinion.

The housing plan announced in the budget is ambitious and in the long term will yield results, but the housing crisis is here now and we need a more instant response. I would be interested to hear the Minister's views on this and the Government's response. The bottom line is that we have a severe housing crisis, rents are spiralling out of control and young people are

finding it extremely difficult to get on the housing list. We need action now.

There are many aspects of this budget that we have to praise. The increase in tax credits, the increase in the pension and other aspects need to be acknowledged, but we are entering into a very volatile period in respect of living costs. The cost of most items is rising far too quickly. The building cost of homes is rising weekly. The cost of lighting and heating homes is rising far too quickly. Any benefits one will get from the budget will quickly be absorbed by these rising costs. Some people have even suggested that the extra money in people's pockets will fuel the dramatic rise in living costs. The real danger I fear we face is inflation. It is important that the Government recognises this and takes whatever action it can to curb it.

I urge the Minister to help the people to heat their homes. As I said, the councils' adaptation grants are excellent. I ask the Minister to consider making more money available for them.

Deputy Seán Canney: I welcome the opportunity to speak on the Finance Bill. There are some very good directional changes in this budget, first towards the idea of making it more beneficial to work than not to work, that is, to make work pay. It is important that the universal social charge has been adjusted to try to create that difference between not working and working in order that people will feel they can go to work and will not be penalised by having to pay for home services and childcare while at work, then doing the analysis and finding they would be better off at home. We have to make that gap wider. We cannot do so by increasing wages all the time because that creates the inflationary pressures on our economy. The only way we can do it is the way the Minister has started to do it, which is to increase the thresholds in order that people can earn more money before they come into the tax net, so I welcome that as a start.

I also welcome the fact that the Minister has taken on board what we in the Regional Group have always advocated in respect of tax incentives for remote working. I welcome that he is bringing in measures that will provide tax credits for people who are working from home in order to allow a 30% relief in respect of some electricity costs and bills for other consumables.

Contrary to what my colleague, Deputy Boyd Barrett, would say, I welcome that the help-to-buy scheme has been left in place. Deputy Boyd Barrett and I disagree on that. It should be left in place because there is nothing else at the moment. We need to make sure that we incentivise those young people who are first-time buyers of houses, who are building their own homes and who do not want to rely on the State to provide a house for them. We have the courage to do that. Be it a self-build house, a new purchased house or a second-hand house, it is important that we provide the same level of support. On second-hand houses, reference has been made to all of the houses in the State that are vacant. In addition, there are derelict sites. I put it to the Minister that there is potential there. I understand that plans are afoot to bring in incentives for people who want to buy houses in towns and villages in order to do them up and make them inhabitable environments in which to bring up their families. This would make a big difference to our towns and villages. It would also make sure that we are building homes without creating a huge amount of carbon emissions since we would be using existing buildings that are already there and just retrofitting them out. It makes total sense. I am aware that plans are afoot to put something in place. My plea to the Minister is to do this as a matter of urgency. It could be a game changer for rural Ireland and even for the city of Dublin, where we have vacant properties and vacant spaces with which nothing is being done. It is very important that we do this.

I am a bit confused about the land zoning and the taxing of land that is not being used for the building of houses. When county development plans and local area plans are being pre-

pared, there is an issue whereby local authorities zone land that is not available for building on and that, for whatever reason, will never be available for building on. They do this because they look at a town and look at the land that is more centred to the town. They do it as part of a desktop study. I have many experiences of land that was zoned for residential purposes, to which sewerage and water infrastructure can be connected with no issue, but it is not available for many reasons, one of which is that the ownership of the land may be in doubt or there could be legal issues with it. The second reason it may not be available is that the person who owns the land may not be in a position to sell it because he or she is farming it and may want to keep doing so or hand it down to the family. I do not see how we can tax people who are using land. There is also the fact that decisions are being made by people in local authorities to the effect that such land is to be zoned. This is done without any interaction with the landowners. It is important that we differentiate between the speculators who buy land, get it zoned and sell it on and those people who own their land and who never asked for it to be zoned because they use it for other purposes. It is important that we manage this properly. If we are to zone land under any local area plan or in any town, we should carry out due diligence in order to ensure that the land is available and that there is no hindrance to it becoming available over the lifetime of the plan. Then we would not need to apply a tax to land that has been zoned. I feel pretty strongly about that.

I shall now turn to the matter of carbon tax. We have discussed this previously. Carbon tax can be unequal. It is unequal in the sense that we impose it on people who have cars but who have no access to public transport. We are levying carbon tax on people who have tractors at a time when there are no electric tractors available for purchase. We must make sure that a carbon tax is levied in a fair manner. Everybody talks about the just transition but there is no just transition when a bus stop is taken out of Loughrea and there is no bus service on offer. What must a person do? He or she must use the car to get to the hospital for an appointment, go shopping and do all of the things that must be done. People cannot walk to their destinations because the roads are too narrow and dangerous. They need to use their cars. A car is a vital component of living in rural Ireland. Until we get our ducks in a row and until we get the public transport in place - by which I mean a proper and comprehensive public transport system - we cannot tax people for the privilege of using cars in their daily lives.

It is important that we consider all of these things in the context of where we are at the moment. We have a great opportunity. This Bill is very important in the overall context of moving from where we are at now to a place where we can be great again, but we cannot leave people behind. I would encourage that the national development plan be brought forward and that it not just be a plan on paper. We need an implementation body for the national development plan in order to make sure that target dates are set for things to be done and that there is accountability, rather than just having a plan over ten years, which we will keep talking about for six or seven years, while not measuring its impact year on year to see what we are spending or if we are spending on the right things.

I am a member of the committee that looks at the music and entertainment industries. I am aware that the live music industry, including those who play at weddings and musicians who play in pubs at the weekends, have had their livelihoods decimated over the past two years. They are beginning to see a point at which they will be coming back, and hopefully we will be able to enjoy the music they create for us in our local areas. They have an ask. I appreciate that the Minister referred to EU rules but if there is any way at all that the VAT rate could be reduced to 9% for that particular cohort as has been done with the hospitality sector, it would

be a very noble thing to do at this time. They have suffered a lot. I am aware that the Minister knows and appreciates this. If there is any way at all that the Minister could make that happen, it would be good.

Overall, I believe that the Bill and the budget represent a move in the right direction. There are many positives to the Bill but we must also be careful that we do not leave people behind when we all get caught up in the climate action debate, which has been the topic of the day every day over the past week in light of the fact that COP26 is taking place in Glasgow. I refer, in particular, to the farming community and what its members are facing. In the context of carbon taxation and in the CAP negotiations, I hope we do not make farmers the whipping boys for our climate action. That is very important. We have seen the KPMG report on the economic impact assessment of carbon targets for agriculture. When one looks at the different scenarios put forward, there is none that would offer farmers a lot of hope unless this Government ensures, in line with the commitment in the programme for Government, that investment additional to what will come from CAP is put in. More about that another time.

Deputy Brian Leddin: I want to address the taxation measures in the Bill. As the Minister outlined, the Government has agreed to a schedule of carbon tax increases up to 2030. There is certainty there for householders and businesses as to what will happen in the future. The Minister correctly stated that it would be absolutely wrong to resile from that signal at the first increase in fuel costs. The programme of carbon tax increases and how those increases will be redistributed is a progressive programme of taxation that will help Ireland to meet its climate goals. Between 2021 and 2022, the Government will increase social welfare payments by €200 million from carbon tax revenues. What is the effect of redistributing €200 million over two years? Not only did we totally compensate households in the bottom four deciles, by income, for the increases in carbon tax but we also ensured households in the bottom three deciles are better off because of the increases in carbon tax. That is not a Government analysis; it is the analysis of the ESRI. The Government will achieve this income redistribution again next year, the year after and the year after that.

I absolutely reject the calls to reverse the increases in the carbon tax rates. I absolutely reject the calls for us not to raise money for targeted social welfare payments, retrofitting homes and environmental schemes for farmers. I am surprised this is even controversial, but apparently it is. Since it is, I repeat my point that we are raising money from carbon tax and spending it so lower-income groups in society will be better off.

I am baffled as to why anyone would oppose the progressive taxation measures being introduced by this Government. I am surprised those people opposing carbon tax are not urging us to increase our ambition. I call on those who oppose carbon tax increases to rethink their opposition. It is a question of increasing tax and spending the proceeds on making lower-income households better off. It is not complicated; it is the right thing to do.

The other aspect of the carbon tax is that it reduces emissions. The ESRI estimates that the programme of carbon tax increases will decrease emissions by 10% by the end of the decade. Despite what I said about income redistribution, I generally welcome opposition to climate action measures where alternatives are proposed. That is welcome and healthy. The Government does not, and should not, have a monopoly on the ideas on how we can reduce our emissions. In all the opposition to carbon tax increases, not once have I heard alternatives. What is the alternative? Should we seek to reduce artificial fertiliser use in the agriculture sector, reduce speed limits on motorways, increase road tolls or ban fossil fuel boilers? What is the alternative

and how are we going to achieve the 10% reduction if not from carbon tax? Almost all parties voted for the climate Bill and its provision for carbon budgets that will halve emissions this decade. Opposition to measures is positive, but only if alternatives are proposed. Opposition for opposition's sake in the face of a climate crisis is irresponsible and reckless. I support the increase in carbon tax and this Finance Bill.

Deputy Neale Richmond: I thank the Minister for introducing the Bill on this Stage. It is hard, in just over three minutes, to go through all its elements but I look forward to engaging with the Minister on Committee Stage. There are three sections and one aspect of the Bill that I believe are extremely important. They relate to the fulfilment of key promises that have been made by the Government, including the Minister for Finance, for quite some time. The measures are clearly positive for workers. I am referring to the widening of the tax bands. It is encouraging to see, in section 6, that the tax bands are being widened. While we have the most progressive taxation system in the EU, we have the lowest point at which people hit the higher threshold. Since 2010 we have had a doubling, to 600,000, of the number of people reaching the higher threshold so the introduction of the relief for ordinary workers is extremely important. The effect of the relief, together with the change of thresholds for the universal social charge in section 2, can demonstrably be seen in people's pay packets at the end of the month. Every worker benefits from this Finance Bill and the work of this Government.

There is scope for more work on section 3, but it is an excellent start. The section pertains to the relief for those working at home. We discussed this the last time the Minister was taking parliamentary questions. We talked about the opportunities that working from home and in remote hubs presents for every worker across the country, not only in rural areas but also elsewhere, particularly in my very much suburban constituency. If workers must go to the workplace or office two or three days per week, they can still benefit from working remotely for the rest of it. They have been able to prove over the very bad 18 months of the pandemic that working remotely works. We have seen a genuine resolution in the thought space regarding remote working. Given the opportunities that have arisen from very difficult circumstances, we must take every opportunity presented to us to seize the potential that remote working offers to everyone across the island in a range of key sectors. It can be used as a tool not only to incentivise investment in various regions but also to attract investment in the State and encourage job creation. We welcome the heartening change in the unemployment figures today. The rate of unemployment has lowered from 20% to 7.9%, which shows the continuing progress in this area.

Those are just three aspects of a comprehensive Finance Bill. Not only do I welcome it, but I also look forward to supporting it through its various Stages.

Deputy Patricia Ryan: On unveiling the budget, the Minister said the Government was conscious of the cost-of-living pressures on the public and businesses. Anyone who even skims the text of the budget documentation will know it is not the case. The Government lacks a vision of any sort for solving the crises in housing and healthcare. Never has so much been spent to achieve so little. Energy prices are spiralling out of control and the Government's plan is to increase them further with carbon taxes. It is unjust to beat rural Ireland with a stick without providing a fair alternative. Not many people I know can afford to spend over €10,000 on solar panels or a heat pump, especially as they will have to wait many years before recouping their investment. Their investment would be recouped quicker if the Government implemented a proper microgeneration scheme. Instead of having done so, the Government made the umpteenth announcement that the scheme is coming. We are all waiting for Godot.

House prices and rents are out of control and the budget lacks measures to reassure families. I looked at *www.daft.ie* and what I saw was appalling: a studio apartment for €800 in Suncroft, County Kildare, and another in Brannockstown, County Kildare, for €900. The extra €100 gets you a see-through curtain between the bed and sofa in what looks like a converted garage. I am not coddling when I say that. I have no idea whether there is planning permission for either property, but nobody is checking and it is a landlord's market. Tenants can like or lump it. That is the Government's attitude, which is nothing short of a disgrace. Both of the properties I mentioned appear to have just one electric heater. It would be almost cheaper to switch on the oven and leave its door open. We need homes, not bedsits.

The housing policy over the past decade has failed under Fine Gael and Fianna Fáil, along with their cheerleaders the Green Party and the Labour Party. The Government policy serves landlords and institutional investors. This budget sees the introduction of a 3% rate of tax on zoned residential land, with a two-year lead-in time for land zoned before January 2022 and a three-year lead-in time for land zoned after that date. There is no sense of urgency whatsoever. Sinn Féin, when in government, will turn the tables away from landlords, vultures and cuckoo funds in favour of ordinary workers and families.

Deputy Michael Collins: I intended to start on a different subject than the one I am going to start on but changed my mind on listening to Deputy Leddin. In fairness, some people have to educate the people in the Green Party seeing as Fianna Fáil and Fine Gael are lying by the wayside allowing as much hurt to be inflicted on the ordinary people of rural Ireland as is possible. Carbon tax hurts only the people of rural areas. The Minister for Finance states in his document that carbon tax will encourage change. It is not encouraging change; it is inflicting massive hardship on the people of rural Ireland. Deputy Leddin said there is no alternative. I will tell him what we will do: we will stand outside the gates of Dáil Éireann for half an hour tomorrow morning and see in that time how many double-decker buses pass by. One after another will pass by and each will have only one or two passengers, or none. It is up in Dublin that we should start. The capacity should be cut down to 50%. There is no public transport service down where I live. The Acting Chairman, Deputy Joe Carey, knows Goleen as well as I do. He holidays there because he knows the beauty of the place. A bus leaves at 7.30 a.m. and it comes back around 8.30 p.m. That is the reality – the reality that those on the Government side do not understand and never will understand because their brains have a completely different mindset than those that see the reality of what we have to live with.

8 o'clock

We depend on cars because we do not have a public transport service for young or elderly people or the ordinary people who get up in the morning to go to work. They cannot jump on a bus or stand at the side of their road and see one, two, three, four or five double-decker buses passing by in the space of six or seven minutes or less. The buses are tailing each other. It is outrageous. The Government is not attacking anyone in the urban areas of the country but it is attacking the hard-working people of rural Ireland and they know it. They know that is what Fianna Fáil and Fine Gael are doing. We can forget about the Green Party because it has no intention of worrying about rural Ireland; it is worrying about the few urban votes it will get and the few seats it will gather. The Government needs to stand in Goleen tomorrow morning waiting for a bus so that it can figure out where to start with its carbon tax.

We have the highest electricity prices in the EU. In the name of God, where does the Government think people will get the money? In the context of climate change, the Minister said

the world is burning. It certainly is, but it is the pockets of Irish people that will be burning when we have a Taoiseach who goes out and blows €225 million. The Government can only give €5 per week to elderly persons but the State will be giving €2.5 million per week in 2025. Where is all this money coming from? Is it confetti that the Government is making money out of? In the context of the budget and the chances the Government had to give something back to people in rural Ireland, it failed miserably. This House often discusses climate change. There are great politicians in the House who have wonderful ideas relating to climate change but the bottom line is that if we cannot bring Australia, Russia, China and India with us, then we are only wasting our time. What is being said this week in Aberdeen is that those countries could not care less and are talking about way out, in 30 years or 40 years. However, the Government is talking about today and trying to tell them how great Ireland is. Ireland is tiny; it is not even a dot in the ocean. If the changes do not come where they are needed, we are going nowhere. We can certainly make changes here too but that cannot be to the detriment and difficulty of the people of rural Ireland.

As regards farming, the Minister really missed the ball in the budget. In fairness, the suckler cow grant needed to be increased to €300. No grants were introduced. There was nothing for farming. It was a case of kicking the can down the road and worrying about farming next year. Farming is in crisis this year. Why did the Government fail to give some kind of compensation to the farmers who have been afflicted by so many difficulties and are facing what will be a cull in cattle, according to all the experts in the quangos that the Green Party in government is setting up? It is a case of the tail wagging the dog in this new Government. We have the Minister, Deputy McConalogue, and the Taoiseach out abroad saying things like the comments yesterday that we have to diversify and grow forestry. God almighty, it has not even been possible to cut forestry since the Green Party went into government. It is a scandal. There are people in my constituency who wanted to get into forestry but now would not touch it with a barge pole. It is an absolute waste of time as far as they are concerned. The Government is coddling the people but it will not do so for long because the people are not fools.

I refer to public transport. The budget announcement included a 50% decrease in the cost of travel on public transport for young people, which I welcome, as all people should because we should be encouraging young people to use public transport where it is available. Although it might have been rectified by now, initially that was only going to apply for the people using the DART and trains in Dublin or the bigger cities such as Cork. The Government forgot about the people of rural Ireland who use public transport. Apparently the Minister is now scrambling to rectify that. I hope that has been factored into the Bill or will it be another case of a few million euro here and a few million euro there that the Government tends to find when it suits?

I did not hear anything in the budget in respect of the fishing industry. It has gone through the worst crisis ever, as such, under this Government but there is no compensation whatsoever on offer for the industry. I have serious concerns about that.

Where is the health budget? Where are the endoscopy unit and the physiotherapy unit that were promised to the people of Bantry General Hospital? Clonakilty Community Hospital has not been brought up to HIQA standards. There is no budget available there, so we are continuously under budget year after year. As regards the cross-border directive, will the funding continue? I refer to pay parity in the context of CoAction. Centres in west Cork are being closed as a result of that issue.

Deputy Richard O'Donoghue: The Bill builds on the commitment of the Government to

achieve net zero emissions by 2050. It includes several measures to tackle climate change and reduce Ireland's overall greenhouse gas emissions. I am sure the Minister will agree that car owners have been incentivised through the taxation system to convert to electric cars, EVs. He has ensured that the purchasing of EVs is still attainable and effective even though the national grid cannot cope with any more of this because of the data centres. Are we going to put heated windows on the back of these cars so that we can push them along the road or will we be like the Flintstones with no floor in the car and running along inside it? That is how much common sense the Government has.

Significant incentives have been given to the aviation industry, which is carbon exempt. In fact, I point out to Deputy Leddin that it enjoys a hefty €634 million tax break via exemptions relating to jet fuel. Airlines receive €2.4 billion through exemptions from excise duty, carbon tax and the National Oil Reserve Agency levy on fuel for commercial and international flights. Did Deputy Leddin hear that? It would take a year for one acre of forestry to absorb the CO₂ emissions produced by a one-way flight from Dublin to New York. Did Deputy Leddin know that in 2019 the airline industry brought 38 million passengers through Irish airports? That works out at half a tonne of carbon per passenger each way.

Where does this leave agriculture in the context of climate justice? Farmers care about the environment as much as any other sector does. They have been told that their emissions account for 63% of the total. Climate justice is about fair treatment of all people and freedom from discrimination in the creation of policy. The blanket restrictions disproportionately affect young farmers by limiting their ability to enter the sector. They particularly affect those who have recently heavily invested in their business. The *Irish Farmers' Journal* commissioned a report that indicates the absolute maximum by which they can reduce is 18%. They need new technologies and support. They need assurances regarding the €150 million in carbon tax that was promised by the Government. They are willing to play their part in the solution. I mentioned that the airline industry gets €634 million and it is exempt. Can the Minister be honest with farmers and tell them the national herd has to be culled? Let us be honest. Worldwide, 158,000 people died yesterday and 380,000 were born. How is the increasing population going to be fed if we keep reducing food production? Prices will escalate and poorer countries will suffer.

I thank the Environmental Protection Agency, EPA, for highlighting the disgusting fact that raw sewage from more than 30 towns and villages across Ireland is flowing into waterways. I hope the Minister is listening to this, given his comments regarding agricultural manure. We should be ashamed that in a modern society this horrible violation of basic rights and hygiene is happening every day in more than 33 villages and towns. It is appalling. Raw sewage is going into waterways. The EPA stated there are 33 such villages and towns but it has got it wrong because it has not taken into account the sewerage systems that are being desludged on a daily basis by diesel trucks - which add to the carbon tax, as the Minister calls it - to stop raw sewage going into rivers. I was in Askeaton this week and witnessed raw sewage going into rivers. It is not on the EPA's list, so the list is not factual. I refer to Glin, Dromcolliher and Hospital. None of them allocated budgets for upgrading their systems.

I have listened to people who say that carbon tax is being inflicted on them. It is only being inflicted on people outside of Dublin. I have mentioned the Red Cow on more than one occasion. I am proud that the owner of the Red Cow Moran Hotel - because the Minister would not know what a cow is otherwise - is a man from Athea, County Limerick, called Tom Moran. He had to come to Dublin and teach the Minister what a cow is by naming a hotel the Red Cow

Moran Hotel. I will tell Deputy Leddin something. The Government cannot fix the problems here in Dublin, so it is trying to inflict the carbon tax on people outside of Dublin.

The Thursday before last, I left Leinster House at 4.31 p.m. to travel 9.6 km to the Red Cow. It took me one hour and 32 minutes to get there. I travelled 217 km from the Red Cow, which took me two hours and seven minutes. I ask the Deputy to make sense out of that. The Government is crying over infrastructure. It has the infrastructure up here and it cannot fix it. The whole place is congested because the Government has overpopulated Dublin, shoved every business into Dublin and now people cannot get in and out of Dublin. Now, the Deputy is talking about the carbon tax.

Deputy Brian Leddin: The Deputy should have got the Luas.

Deputy Richard O'Donoghue: I would have, if the Luas could connect me to my own county. Did the Deputy know, seeing as he is so smart, that I cannot use the train to come to Dublin because the train will not get me home if we are delayed in Dáil Éireann? The Deputy should know, smart man that he is, that if I get the green bus, it goes from 23 miles from my house, where there are no parking facilities, so I cannot use any public transport. I have to get someone to drive me to the green bus stop and collect me. That costs more in carbon tax. It is more fuel efficient for me to drive to Dublin, until I get here, and I cannot get in or out of the city. The Deputies are very smart men when they are quoting things, but they have nothing to back it up.

Deputy Danny Healy-Rae: There is no doubt about it; this is a deeply anti-rural budget that will do nothing to support the rural economy of the family farm. Costs for those operating family farms or living in the countryside will be substantially increased. With blatantly voiced discrimination, the budget of Fianna Fáil, Fine Gael and the Greens, whacks consumers, motorists and homeowners through regressive carbon tax hikes, while rewarding banks with massive tax cuts.

I appreciate very much the extension of the help-to-buy scheme. The continuation of the scheme is most welcome. However, there are several other issues that I am very concerned about, for example, the cutting of the roads budget by €88 million. I will talk about County Kerry and local improvement schemes. There are 676 schemes still on the list. We got through 20 this year and 11 last year. That is a total of 31 delivered over two years. There will be no account of any one of us if we keep going that way with 20 schemes being delivered a year. I remember, in times gone by, when 111 schemes were delivered in one year after the other for two years. We are being let down. I have said it several times before that the people of Kerry and those living on those roads are entitled to a good road to their doors, just the same as the people in Dublin 4.

The carbon tax is wrong. Going back, the Government promised us that there would be a scheme for solar panels and for farm solar panels to boost energy and create electricity. I know of a farmer, who was on television this evening, who has created enough power using the solar panels on his shed alone to cover his own electricity. He could supply much more of it to the grid, but there is no facility for him to do so. That facility for solar panels was supposed to be put in place by 2020. Now we are being told that it will not be introduced until 2030. What the Government is doing is penalising the farmer. The farmer is driven mad at the same time. The Government is hurting everyone else as well, including hauliers. Members of the Government should remember that there is a carbon footprint for bringing electricity along long distances.

That is what happening now. However, the Taoiseach, the Tánaiste and the Minister for the Environment, Climate and Communications would rather try to reduce the national herd, paralyse the haulage industry, and target farmers, people going to work and the transport and taxi industries.

The way we are going, older people and many others may be perishing in their homes before the winter is over because they will not be able to pay for the electricity, fuel, oil or paraffin that they use. There have been amber lights flashing all year long telling us that we may run out of electricity. We know about the cost of it, which is bad enough. What is the Government doing about it? The Taoiseach and his gang were all over in Glasgow at COP26 this week. The Taoiseach promised that he would give €200 million this year, and every year for ten years, to address the causes of climate change. Did he tell the Minister he was doing that? Are the Taoiseach and the Minister working together or what is happening? It is very serious. The Government is collecting carbon tax with one hand, and giving away with the other to these fellas to keep these so-called scientists and whomever, flying from country to country. We do not know what they dropping on us from the aeroplanes when they are doing that. The Government is still doing all of this in the name of climate change.

The members of Government would very much want to cop on. Are we dealing with the biggest crowd of lunatics ever to run the country? When we see, on the one hand, the collection of the carbon tax and the torture they are putting people through, it is the best country in the world if it will keep going. We see the state of our hospitals, our farmers and our workers trying to go to work. No felling licences have been granted to applicants for more than three years. I know of one fella and it was seven years before he got his licence the other day. Hauliers and the transport industry are being affected. The Government tells us that it has closed down Bord na Móna. We know that. It closed one third of Moneypoint and put nothing in to replace it. It is no wonder the amber lights are flashing. The Government is opposing Shannon LNG and is telling fellas to buy electric cars. Where are they going to plug them in? Where are they going to get the electricity? Will the electricity be there when they plug them in? It is very likely that there will not be electricity to charge them.

I ask the Minister to cop on and to deal with the basics. To give and flit away €200 million of the people's money this week, which was collected in the name of carbon tax and other taxes, is very wrong. The Government is putting pressure on the people of Ireland, and especially farmers, hauliers and the transport industry. It is very wrong to do that to those people. I cannot say that I condone it, and I never will. I will never condone something like that, namely putting ordinary, good, hard-working people through what the Government is putting them through in the name of climate change. I tell the Minister one thing, if he is there for the next *saecula saeculorum*, it will not change the weather. Whatever comes down and will come down. He will not stop it.

Deputy Richard Bruton: I would like to congratulate the Minister of Finance for his achievement not only in putting the economy into a position where we could cope with the challenge of Covid and to do so successfully, with our public finances coming back into order already, but also his very astute handling a very difficult challenge to our corporate tax regime. He has made the correct changes, and made them steadily and gradually over a period so that people have had certainty in the approach that they can take and can have confidence in investing in Ireland.

Contrary to what Deputy Danny Healy-Rae said, in this year's budget, the Minister was the

one who stood out and said he would protect consumers by indexing taxation, by providing additional tax credits and by expanding the tax band so that people have more money in their pockets to make choices. He is the one who supported investment in childcare, which is crucial. It is one of the key enablers we have failed over many years to address and this year we are doing it. He is the one who has ensured that the ambition to be able buy your own home is one that can be available to Irish people once again. Not only the help to buy scheme but numerous schemes will make it possible to buy at affordable prices, to rent at cost rental and to transform our housing market by having a State entity, the Land Development Agency, address the supply of homes in a concerted and effective way. This is the change we have been waiting for. Those on the left who continuously attack policies from the Government fail to recognise this is the first time we have had a State developer. We have a State developer using State land to develop and deliver homes to people up and down the country. This is transformative change. The Minister has been absolutely at the heart of this work.

Unlike Deputy Danny Healy-Rae and others, I welcome the carbon pricing. Carbon dioxide is toxic. It may not emit fumes of smoke or have foul smells but it is destroying our climate. Farms, enterprises or homes that do not start and are not helped to make the changes now in order to be in a position to address the challenges of a zero-carbon world will be the ones that will be undermined. Many of those who claim to be speaking for people in rural Ireland are seeking to condemn them to a future where they will not have prosperous farms or warm homes in the teeth of such dramatic change. It is right that we are using carbon pricing to recognise the damage that carbon is doing, and putting that money into helping farmers with €1.5 billion to make the transition, and helping people on low incomes to put in proper installation and proper heating systems that are resilient for the future.

Deputy Alan Farrell: I thank the Minister for the work he has done and I also thank other members of Cabinet. It has been a considerable budget considering the backdrop against which it was framed. The budget will respond to the challenging economic landscape following Covid-19. Today's jobless numbers were quite remarkable in the context of what the previous Government and the current one have tried to do in this scenario. This time last year, there was 20% unemployment and it is just 7% now. This is not to be sneezed at.

As Deputy Bruton mentioned, the budget will facilitate the indexation of income tax, which is a very welcome step in the right direction. The changes mean persons earning a little more, as wage inflation increases at about 2%, will get to keep more of their own money. Of course, it will also cover the inflation and cost of living increases we have seen since the reopening of our economy. This includes the fuel allowance increases, which are to be welcomed. The standard rate of income tax has increased by €1,500 and personal tax credits have increased by approximately 3%. These are also significant. For the eighth time, as I mentioned in my post-budget speech, Fine Gael in government has increased the minimum wage. This will make a real difference to thousands of people in the State. We are not yet out of the pandemic but the Bill will facilitate the necessary ongoing support of those still impacted by the pandemic. This includes the employment wage subsidy scheme, which has played a vital role in protecting jobs throughout the country.

As has been mentioned by several Members, the help to buy scheme was vital in assisting 20,000 individuals acquire their own homes in 2020. I very much look forward to the figures for 2021. It has been extended to 2022. It is a crucial scheme in assisting people to attain home ownership. This is a crucial part of our historic and present outlook on the property market.

There are many items I could mention in the context of climate action but I will limit my remarks to the changes which will assist many people in terms of acquiring electric vehicles and plug-in hybrids. In particular, the VRT changes are important to mention, including the additional grants and supports being provided to those who wish to purchase an electric vehicle. I also want to mention the likes of retrofitting, which will be supported through €200 million that comes directly from the carbon tax to support thousands of people to upgrade their homes, including more than 5,000 State-owned social homes throughout the country. This is to be welcomed. The significant target for electric vehicles, including fully electric and plug-in hybrids, will increase our fleet by almost 1 million vehicles by the end of 2030. This is a huge statement of intent with regard to reducing the 20% of carbon emissions that emanate from the transport sector.

I heard very clearly what Deputy Danny Healy-Rae had to say on microgeneration. The Deputy is correct in the sense that we need to get the scheme off the ground so that individuals, home owners and small businesses can feed back into the grid. It is very important that the Minister outlined the mechanism for achieving this. In the Finance Bill he has allowed for a tax disregard to be implemented as part of this. This is very welcome.

Deputy Pádraig Mac Lochlainn: I had the opportunity earlier today to raise again with the Taoiseach the crisis in our fishing industry. What has caused this? If we look at our waters under the jurisdiction of the Common Fisheries Policy, 15% of the fish quota in these waters has been allocated to the Irish fishing fleet every year for years. The other 85% is given to the fishing fleets of other European member states. This is based on what is called relative stability and based on the fishing practices of the 1970s. This has been allowed to happen. The impact is devastating. I have been visiting piers and harbours along our coast as Sinn Féin's spokesperson on fisheries and the marine. I have spoken to fishers and their families along the coast. The despair is growing. The impact of the Brexit trade agreement has meant a further cut to the quota of 15%, which has an impact of €43 million per year. The fact we have not confronted the utter injustice in the Common Fisheries Policy leaves us with the loss of thousands of jobs and hundreds of millions of euro each year. What other European country would tolerate a 15% take for its own fleet? We speak about climate change. Whose boats are closest to those waters? I want to set the context of what I want to raise with the Minister on the Finance Bill. I want the Minister to consider the issue of tax relief for fishers and the issues of wear and tear, fuel costs, repairs and climate measures. Costs continue to be raised at every pier and harbour. Fishers are self-employed and they have no tax relief.

The Minister has made provision for the farming community and the film industry. I am not pitting industry against industry as these provisions are right and proper but the fishing industry is the most under the cosh in the State. It is the one that suffered most in the Brexit debacle. I raised this through a parliamentary question and the Minister spoke about considering it and tax expenditure guidelines. He said it was key. He said where there are demonstrable market failures, tax-based incentives should only be considered where they would be more efficient than a direct expenditure intervention. This is the industry that is the most under the cosh. These are the people who are struggling to stay in the water. They have been failed by the macro policy of the State. They feel they have been sacrificed for other priorities.

I ask the Minister to look at this area of the fishing community. I ask him to speak to his colleague the Minister for Agriculture, Food and the Marine, Deputy McConalogue, to see what he can do at the next opportunity to address this issue of tax reliefs to provide another bit of assistance to them. I have raised the wider issue with the Taoiseach and let him fight for that.

Within the Minister's responsibility I ask him to deal with this.

Deputy Thomas Pringle: Gabhaim buíochas leis an gCeann Comhairle. I am always very interested to read the Finance Bill every year to see the additional taxes and tax reliefs, which were not popular or trendy enough to make it into the Department's big flashy budget announcement, but which are then quietly introduced much later via the Finance Bill. This year is no different as we see the introduction of more unnecessary tax breaks and extensions to tax reliefs for 2022.

We see in section 5 of the Bill that the help to buy scheme will be extended until the end of 2022 at current rates. I have voiced my doubts many times previously about the help to buy scheme due to the fact that there has been no evidence to show that this relief has done anything except push up prices for people who could not already afford homes. I do not believe that the help to buy scheme, which has very limiting criteria anyway, is an effective way of actually addressing the housing crisis and the struggle that Irish people face today in trying to secure a home. The scheme has been proven to be inflationary by the Economic and Social Research Institute, ESRI, which actually called the scheme a "poorly targeted policy that could add to house price growth". The extension of this scheme subsidises those on higher incomes at the expense of providing affordable homes for those in most need. Why then do we continue to extend this? Perhaps it is simply to subsidise those on higher incomes.

However, I welcome the extension of the wage subsidy scheme and I also welcome the fact that employees who work from home are being recognised in this Bill. The fact that they are only entitled to claim up to 30% of relevant expenses of heating, electricity and Internet costs as a deduction against their taxable income however is very underwhelming. Over 18 months into this pandemic, why are we still not making the necessary accommodations for our remote workers? This affects many of my constituents in Donegal, who not only have to deal with the increased cost of working from home, but are forced to work with insufficient and incredibly slow Internet. I am aware that this is not really the responsibility of the Minister who is here or within the Finance Act but it is a whole-of-government response and there are parts of rural Ireland, even within towns and villages, which do not have any Internet availability and this needs to be addressed.

I have stated in my speech on budget day that a good tax system would have zero tax reliefs. Tax relief is a neoliberal solution that only benefits those on higher incomes and takes away from public spending. Investment in public services would be much more effective. This Finance Bill shows me a complete lack of investment in our public services. I see very little in this Bill to invest properly in housing, healthcare, education and childcare. Even the minuscule rise in social welfare does not reflect the rate of rise in the cost of living in any way.

I note also that there is nothing in this Bill for renters, despite the fact that we continue to have the highest rents in Europe.

I have not seen inflation addressed here either. This Bill caters only for those who own property and not for those who rent it. Instead of addressing the ongoing crisis in the rental and housing sector, or looking into a potential vacant property tax, the Department focuses on reducing the zoned land tax from 7% to 3%. It is actually laughable.

I am very disappointed that so many important issues have been left out of this Bill and of this year's budget. It shows just how out of touch this Government is with its citizens and

especially with rural communities. There is absolutely nothing here that would benefit rural communities in any way. In fact the measures introduced here, such as the carbon tax, will only serve to hurt those communities. I expressed my annoyance on budget day at the rise of fuel prices and I would like to reiterate that again.

An issue I want to discuss, which I have discussed time and again, is one that will not go away and this is mica. I thought at this stage that Fine Gael, Fianna Fáil, and indeed the Greens, could do nothing further to shock me with their sheer incompetence. However, the fact that the redress scheme was not included in the budget or in this Bill is truly appalling. To keep this issue ongoing is just completely wrong. What is more is that we are now hearing reports that the redress memo will not go to Cabinet next week, missing yet another deadline of 9 November. That sickens me. I saw a newspaper report mention 9 December and I thought it was a misprint but it must actually be right. We will now have to wait until then when yet another deadline will pass and this just seems to keep on going and going. What more needs to be discussed other than the fact that 100% redress for these families is necessary? Every single day we delay is another day of distress we force on these families and is another day we allow these houses to crumble around them. I hope that the thought of the pain and distress this causes does not leave the Government's mind as it continues to let these families down again and again. We need to act and we need this action to happen quickly.

Deputy Catherine Connolly: Gabhaim míle buíochas leis an gCeann Comhairle agus gabhaim buíochas freisin leis an Aire as a bheith anseo le linn na díospóireachta uilig agus is maith an rud é sin. I think I have an extra few minutes by default and I will try to be as focused as I can and make the most of them.

I thank the Minister for his speech. Once again, the Minister refers to the world burning, tá an domhan trí thine. This is a very strong statement. I said on budget day that the world is burning and that we must take action. I agree with the Minister. Unfortunately, we are not taking the action. We are pouring a little water here and there to put the fire out but we have not learned. What is really more upsetting, and I have said it repeatedly this week, is that the threat to democracy is the meaninglessness of language. If we talk about the world burning and then we fail to take action, then we are not inspiring confidence for the people out there. This applies to everything, from the vaccination programme to straight language about our health service and our housing.

I see that the Minister is shaking his head. At this rate he will be shaking it a great deal more by the time I am finished because I have many stronger things to say in the course of this contribution.

Deputy Paschal Donohoe: I will not be accused by the Deputy of the language that I have used being a threat to democracy. I ask her to withdraw that.

Deputy Catherine Connolly: What did I say? Can the clock be stopped in my time or is my time being added to?

An Ceann Comhairle: I believe that this is a political charge being made against the Minister. He might find it objectionable-----

Deputy Paschal Donohoe: I did.

An Ceann Comhairle: -----but it is still a political charge so the Deputy is quite entitled to

continue, please.

Deputy Catherine Connolly: I thank the Ceann Comhairle. At this point I am not even sure what I said but I will attempt to be focused in this manner. I rarely personalise things and if I have I am sorry. It is not in my interest to personalise anything as the issues are far too serious.

Let us look at the budget now in the language that is coming out and I listened to Deputies Bruton and Lahart and so on. Deputy Lahart talked about some aspiration in the future to gender-proof the budget. We have been talking about gender-proofing, poverty-proofing and rural-proofing budgets for as long as I am in the Dáil and that is not as long as other Deputies who were doing a very good job before me. We have Deputy Bruton talking about what this will do.

I am sitting here and I am asking if we are speaking the same language. Sometimes I am confused because I go from Irish to English but this is the English language and I am genuinely not clear as to what is being said at all. We are told that we are tackling the housing crisis but we are certainly not doing so. We are following the market once again and we continue to pay the housing assistance payment, HAP, and there is no sign of the Minister making an announcement that HAP will have to stop. Of course, it cannot stop overnight. We cannot leave tenants without help now because that is the system that was brought in by Fine Gael and, unfortunately, the Labour Party, who said that HAP was the only game in town. We see the result of it now where it has artificially boosted the market to keep prices high.

Let me be positive with the Minister for a few minutes because, in fairness, he acted quickly with his colleague, Deputy McGrath, in supporting businesses and employees on the ground during the pandemic. That was very welcome. My difficulty is that the Government has not learned from it. We continue to support businesses up until next year, which is welcome, but we have set absolutely no conditions on that money in recognition that we cannot go back to the way we were. We have all agreed that we simply cannot go back.

The pandemic arose because we did not treat nature properly and it came from an absolute abuse of nature and the model which the Government is continuing to put forward is based upon an abuse of nature. It is unsustainable to keep going. We know that now. In 2019 we declared both a climate and biodiversity emergency so we now need a transformative action. It is no good anymore to have a budget where we tinker a little bit and say that we are expanding the tax bands and that everybody will be helped. All of the Minister's colleagues here said that people will benefit from that. That is completely untrue.

Let us look at what Social Justice Ireland has said:

Firstly, as a result of this Government's failure to focus on low to middle income households with jobs, a couple [this has already been quoted] with one earner at €30,000 has received an additional €0.39 cents per week from these two budgets combined. Even more devastating is the outcome for a household of four, two adults and two children, one income at €30,000 who also have benefitted by only €0.39 cent...

That document and other documents published by the Department of Finance show that what the Minister is saying is not accurate. The €500 million in tax cuts which the Government gave benefited the well-off or those better-off than those on a lower income. I agree with the other speakers who say that we should not have had any tax reductions whatsoever.

Over and over, with each election, people on the doorsteps have asked us for straight talking, honesty and good services in return for their tax. A public health service and public hospitals are what people want. We saw the effects of the lack of adequate public health provision in the other sense during the pandemic. People have asked for those services, as well as an integrated public transport system.

I come from a city where one can take any sort of indicator and it will show that the Government's ideology and the budgets it has brought in, year after year, are not working. At what stage will it be happy to admit its approach is not working? The Minister should listen to the CEO of Galway Simon Community, who described the need to provide services for 464 children last year as one of the really disturbing trends highlighted in the charity's annual report. One of the key findings in the report on housing by the Irish Human Rights and Equality Commission, IHREC, which we will discuss in the House tomorrow night, is that lone parents are significantly affected, with fewer than 25% reporting home ownership. The report speaks about overcrowded housing and homelessness, particularly among ethnic minority groups, as well as other groups such as migrants and people with a disability. Those are just two reports from two organisations.

In Galway city, people come into my office, and those of other Deputies, who are on the housing waiting list, some of them since as far back as 2004 and others for three to five years and more, and do not have a hope of getting a house. There has been a housing task force in existence for more than two years but, apart from letters going back and forth to the Department like a type of echo chamber, I do not know of a single report it has published. I would have thought a housing task force would analyse the problem and put it to the Minister that this is what is happening, for example, in Galway.

Various speakers referred to the Land Development Agency. It was set up on a non-statutory basis i dtús báire and the very first thing it was to do was produce an audit of all the public land throughout the country. We are still awaiting that, notwithstanding that the agency is now functioning on a statutory basis. I entirely disagree with Deputy Bruton that the LDA is the solution to the housing problem. It is looking at developing private houses on public land.

Tying into that, the Department of Finance's help-to-buy scheme is being extended. As I have pointed out in the House before, the tax strategy group has reported: "The cost of help-to-buy continues to grow and, based on its current trajectory, it could reach over €107 million in 2021." Even taking into account the significant enhancements introduced on a temporary basis in July 2020, which are still in place, this is more than four times greater than the original estimated cost of €40 million per annum. Even more damningly, that money is going to people the vast majority of whom already had the means to raise a deposit. The scheme is keeping the prices of houses artificially high. It covers financing for houses that cost €600,000 or thereabouts. How can it be denied that the scheme is bolstering the market? How can the Minister come in here today and tell us in plain English that the scheme is so good, he is going to keep it for a little longer? No analysis has been carried out of it, except for the report to which I referred, since 2018.

One of the greatest challenges we face is climate change. However, I understand where some of the rural Deputies are coming from in their criticism of Government policy in this regard. It has adopted a split-and-divide approach, which is appalling. There is an emphasis on the impact of carbon tax on poorer people, which is to be mitigated by increasing the fuel allowance, but, at the same time, a completely free pass has been given to the aviation industry

and data centres. Government policy is that we need those centres and they must be allowed to go full steam ahead, with absolutely no analysis of their impact. That is feeding forward into policy on wind farms. We were told in the newspapers recently that a data centre in Dublin needs a wind farm off the west coast to supply it.

None of this makes sense and none of it is sustainable. People in communities are being bought off by the policy of the Government, which is to give a few pence here and there while taking it somewhere else. It is a divide-and-conquer approach as opposed to recognising that sustainable future development requires community involvement in every part of it and community ownership of utilities. If we are going to sell the idea of wind farms to communities, we need a policy into which communities can buy. At the moment, we have a policy that is driven by the developers behind the projects, exactly the same as with the data centres. I am not choosing the words I am using here; they are from the recent EirGrid report, which stated that the policy on data centres is completely and utterly developer-driven.

I am desperately trying to be positive and there are, of course, some positive measures in the budget because the Fine Gael Party is made up of survivors, and they have survived up to now. They give enough to get their votes but it is at great cost to the sustainability of our planet. There were many ways to increase the tax take. The change to corporation tax, which has now gone up to what it should have been all along, is good. However, the newspapers tell us today that the take from that tax far exceeds expectations and predictions. One wonders what people are doing in the Department of Finance if they cannot accurately predict what is coming down the road from corporation tax. It is a good news story, however, and those returns are from a very basic level of corporation tax. Having spent four years as a member of the Committee of Public Accounts, I know well that there are many ways to avoid paying it, particularly through the use of research and development. Good luck to those companies if they can do that, but let us be honest about the money that is coming in and what is happening.

There are 643,131 people with a disability in this country. That is the figure from Social Justice Ireland, based on the most recent census data. People with a disability are more likely to finish school at an earlier age and less likely to be in employment than those without a disability. Consequently, rates of poverty among this group are higher, with more than 41% of people with a disability living on an income below the poverty line. The Government has failed to introduce a basic, cost-of-disability payment, which the various organisations have been seeking for years. Something as basic as that has still not been done.

If we look at the number of people living in poverty, the housing crisis that has led to more than 100,000 households being on a waiting list and the issues with the health system, surely it occurs to Fine Gael, the Green Party and Fianna Fáil that there is something wrong with the ideology they are constantly throwing at us on this side of the House. I have no ideology other than to say we need an absolutely fair and just society to have a fair and just economy. The economy should always serve the people, not the other way around. We should not be fiddling with figures and we should not be here in the 21st century with no gender-proofing and no consideration of the cost of tolerating domestic violence, which, at its most basic, amounts to €2.2 billion per year. We have a mental health system that is costing us an extraordinary amount of money in its failure to deal with mental health issues. Surely, at some stage, it will dawn on the parties in government that there is something wrong with all this.

We need to look our children in the eyes and say this is wrong and we are going to change it. The world is burning. To use the Minister's words, tá an domhan trí thine agus cad a rinnea-

mar? Bhreathnaíomar ar an tine agus theip orainn aon rud a dhéanamh. Ligeamar don mhar-gadh na réitigh a fháil in ainneoin go raibh a fhios againn an t-am uilig nach raibh na réitigh ag an margadh. Tá na réitigh againne mar Theachtaí Dála ag obair as lámh a chéile chun a rá nach féidir linn leanúint ar aghaidh mar seo. Tá an dualgas orainn athrú cuimsitheach, bunúsach a dhéanamh anois. Gabhaim buíochas leis an gCeann Comhairle.

An Ceann Comhairle: Gabhaim buíochas leis an Teachta Ní Chonghaile agus is é an chéad chainteoir eile ná an Teachta Tóibín.

Deputy Peadar Tóibín: Gabhaim buíochas a Cheann Comhairle. Cé mhéad am atá agam, le do thoil?

An Ceann Comhairle: Suas le 20 nóiméad, más maith leis an Teachta.

Deputy Peadar Tóibín: Gabhaim buíochas ach ní thógfaidh mé an méid sin. Gabhaim buíochas leis an Aire as fanacht anseo le haghaidh na díospóireachta go léir. I appreciate that the Minister has stayed for the full debate, which does not often happen. I will focus on a number of brief issues. Ireland is becoming increasingly divided. It is not just divided by partition itself but it is also divided by income, access to healthcare, access to housing, background, whether people live in Dublin or live in the rest of the country, and even if a business is domestic or if it is foreign direct investment. There are two countries in operation in Ireland at present. They have radically different experiences and their experiences determine their futures in many different ways. This budget enforces that two-track society which the Government has created over time.

I wish to discuss the carbon tax, which is a very important issue. The Minister will agree that the purpose of the carbon tax is to reach a price on a fossil fuel to motivate the person away from that fossil fuel and to reduce the use of fossil fuel over time. If the market has already achieved the price that makes the fuel unattractive and moves people away from it, would the Minister not agree that the addition of a carbon tax is punitive rather than for any effective reason in reducing carbon emissions? We have already achieved the price that would have been expected two or three years ago, even with the addition of the carbon tax, just through the market price alone. What is happening now, therefore, is that the tax the Minister is imposing is a punitive tax. It is hurting people more than anything else. The idea of a carbon tax that can be implemented on a multi-annual basis is also bad politics and bad management of society. What the Minister is saying is that the Government is going to put a certain tax on fuel three or four years hence and it has no idea what the base price is going to be. It does not know what the value of that fuel will be before it even considers the tax. It does not know what the circumstances of citizens will be. It is blind to the needs of citizens well in advance of deciding to implement a certain tax. It is a bad level of tax.

In addition, without the alternatives, it is self-defeating. If one is seeking to motivate people to move away from carbon fuels and one does not provide an alternative, one will not achieve that move and one is just punishing people as well. Electric cars and second-hand electric cars are far too expensive for most Irish people. There is no public transport throughout the country. Many of the towns and villages in my constituency might be lucky to get a bus travelling through them once a day, at most. It is still an incredible situation that we live in a largely Dublin-centric country. Currently, we have an overheating Dublin, a sprawling commuter belt that reaches out into Ulster, Munster and Connacht and then there are rural and regional areas that are being emptied of their people. This type of budget simply increases that trend over time.

I am very conscious of the Government's approach to this. It is using far more stick than carrot with regard to carbon and climate change. If it continues down that road, it will build resistance. If it builds resistance, it is going to lose the people, and if it does not have people on its side it will not be able to win the war on climate change. Had it introduced certain carbon taxes with a real extension of public transport in rural areas, it might have won people over with that. If it had done it and radically reduced the price of public transport, it might have brought people with it. If the Government had done it while at the same time introducing a feed-in tariff for the microgeneration of electricity, it might have won people over. It is incredible that this State is the only state in the European Union with no feed-in tariff for microgenerated electricity. It is mind-blowing that the plus side of the climate battle equation is still being left out for people, and that only the minus sides in this regard are being implemented.

In the Budget Statement the Minister said that 22,000 homes will get upgrades and retrofits. There are 1.6 million homes in the State, so 22,000 homes is a drop in the ocean in that regard. As regards a practical measure to increase the level of public transport, I will table an amendment on Committee Stage to provide that bus companies get their VAT back. Why can bus companies not reclaim their VAT? If we want bus companies to increase their level of business and they are paying VAT for the materials they are consuming, they should be able to reclaim their VAT on that. I also believe we should follow the French example and introduce a minimum tax on the delivery of certain items bought digitally. The French have introduced a minimum price for books that are bought from companies such as Amazon to ensure that local businesses can still succeed. We see the closure of such businesses in our communities and Aontú will be seeking to create a tax to allow local businesses to be able to compete with these massive international companies. After all, local businesses pay business rates, while the international companies do not.

On the subject of rent caps, there is very little reference in the budget to the rents experienced by people. The Minister's Budget Statement referred to rents twice. The Government is in the middle of a third effort to put a cap on rents and is talking about a 2% rent cap. There is no excuse for any rent increases at all at present. It is absolutely incredible that the Government would still allow rents to be increased.

The Taoiseach was asked a couple of weeks ago if he would repurpose NAMA to ensure we could provide far more social and affordable houses. He did a great dodge. He basically said that NAMA's job is to protect the interests of the taxpayer. The taxpayer is paying for 70,000 rental accommodation scheme, RAS, payments and housing assistance payments, HAP, every year. Where are the interests of the taxpayer protected in that? The Taoiseach also said that the mandate of NAMA is determined by legislation. No way. Who decides the legislation in this House? It is the Government.

The zoned land tax is interesting. There are particular ideologies in the Government that determine what is happening in this country. The Government does a good job of hiding the ideology with political rhetoric on a regular basis, but there are times when the truth of what the Government is doing is crystal clear. The vulture funds buying up homes against first-time buyers and then leasing them back to the State is an example of that. The zoned land tax is another example. The vacant sites tax that was introduced by a previous Government was incredible. Last year, it collected €21,000. I do not know how many taxes cost more to implement annually than they collect annually, but the Government has managed to do it. That did not happen by accident. It was because the Government did not want to do it. It did not want to impact the landowners in the country.

The zoned land tax is not going to be put in place for another two or three years. There is a radical urgency deficit in this Government. There will be a reduction from 7% to 3% in the levy, and 3% is not even keeping up with the price increases and the inflation on property sites in the State. It is still in the interests of property owners to hold onto land and pay the 3% because they will make more by doing so. I spoke to the Minister in the finance committee, in the context of LPT reform, about putting property taxes on empty homes and increasing the size of those taxes. The Minister said at the time that research would have to be done, he needed to think about it and that he was not sure whether it would work, again showing the urgency deficit that exists in the Government for something as critical as a home for a person.

There is a reduction in the banking levy. The banks have earned billions of euro, tax free, over the last decade, and this year the banking levy will be reduced. The Government's excuse is that there is an exit of a number of firms from the sector. There is, for sure. There is a concentration into a smaller number of operators, but the size of the banking sector remains the same. The oligopoly that now exists with the small number of operators will just reap higher profits and they will still not have to pay tax on them. They will now have a lower banking levy to pay as a result. There should have been an increase in the size of the banking levy. We, the Irish people, bailed out the banks in 2010 and the Government should be ensuring that, in the midst of a global crisis, we should have an income input from the banks.

I will refer briefly to antigen testing because it is referenced in the Bill. It is very hard for the people of Ireland to understand the Government's resistance to antigen testing, given that it is such a useful tool internationally with regard to reducing the transmission of the illness. It has been used in Denmark very successfully. It meant it did not have to impose discrimination against people on the basis of Covid passes.

9 o'clock

Right now, people in this State with Covid can gain access to hospitality, but those who do not have Covid and do not have a pass cannot gain access to hospitality. It is incredible that the Government is banning children from access to sports such as basketball, volleyball, kick-boxing etc. Children are being banned by Government policy from accessing school tours. Children without Covid are being stopped from going to such events and sports. They have suffered radically over the past 18 months but as a result of the lack of antigen testing there is not an opportunity for these children to participate in really valuable social interactions and sports - things that are good for their health and good for their physical and mental well-being.

In the Finance Bill, antigen testing is treated as a benefit-in-kind in certain instances. Nothing typifies this Government's farcical approach to antigen testing more than treating it as a perk, a benefit-in-kind, and taxing it on that basis. Instead of using this budget to really allow for all parts of society to test people to ensure that they are free of Covid so that they can circulate and enjoy their civil rights, incredibly this budget treats antigen testing like a benefit-in-kind.

The last speaker spoke about hospitals and investment in hospitals. My local hospital in Navan is having its ICU and its emergency beds closed by the Government. Today, the theatre in Navan hospital was closed owing to lack of staff because they need to be in the accident and emergency department. The accident and emergency department is swamped there with six-hour waits. People facing serious threats to their health are waiting for 11 hours for access to the accident and emergency department in Drogheda. Staff at Connolly Hospital have come out in protest at the shocking conditions there. The Government needs to get real when it comes to

investment for the proper functioning of our health service.

Deputy Martin Kenny: I want to focus on the region I come from in County Leitrim and the difficulties that exist in rural areas in the west of Ireland. The first thing that comes to mind is the people who come to my constituency office and the problems they have. For the vast majority, the main problem relates to healthcare issues. The hospitals are overcrowded and they cannot get beds. They cannot get services when they want them owing to long waiting lists. Sligo Regional Hospital is an example of that. Much of this is down to years of underinvestment. I appreciate that there was something in the budget for some of that.

There is only a temporary cath lab in Sligo hospital. The present cardiologist in the region, who has done great work for many years, will retire shortly. To find somebody else for that job, Sligo hospital needs a permanent cath lab. For almost 20 years, the hospital has sought funding for that. That is just an example of the problems that we have. People in areas with low levels of population feel that they get low levels of investment - much lower than they need.

Regarding the environment, COP26 is taking place this week. It is ironic that in the same week the Minister for Environment, Climate and Communications is signing licences for exploration in County Leitrim for gold of all things. We would certainly like to get the gold in Leitrim, but a mining industry for a luxury product like that is not what we want to see coming because it is a high-carbon industry. We were told we were supposed to be moving away from high-carbon industries. We would love to see jobs based on renewable energy and other things, but not jobs in that kind of industry.

By pushing people in this direction, the whole concept seems to be jobs at all cost and profit at all cost, which is what has brought us into this crisis with global warming in the first place. The Government needs to step back from that and invest in real jobs, allowing people to live and flourish in their own communities. Going down the direction of mining will certainly not do that.

When we go out and about in our constituencies, we always meet people who have something to say. I met a man who said this was a budget for the big shots. That is the way many people see it. There were tax cuts that will mainly benefit the high earners with most of the pressure put on the people at the bottom who are getting most of the taxes. That needs to change. The Government has brought us down a particular direction from which it needs to do a U-turn. It is very dangerous for the economy and the ecology of the country.

There has been much talk in recent times about the farming community with the need to reduce the number of cattle and all this sort of thing. For the vast majority of people in my community, farming is the only industry. It is all they have. The Government keeps telling them that they will need to have fewer cows and do less, without telling them what they are going to do. There is no incentive or drive to show what alternatives will be in place. When I go to a farmer beside me who may have ten or 15 suckler cows at the moment and tell him the Government's idea is that he needs to reduce that by 15%, 20% or even 30%, he will ask me where he can make a living. That is not the message the Government is giving farmers. It is only giving them the one message, the negative one. The Government needs to provide a positive message and show people that there is a future and that it will provide the resources and investment to create the future for people.

I have a young family and my children are being educated. They and their peers may do

well in third level education and get degrees. However, unfortunately there are very few jobs for graduates when they come back to Leitrim, Sligo and other places in the north west. That needs to change. The budget was about maintaining that *status quo* which has failed so many generations who live in places like Leitrim. I appeal to the Minister to re-examine the way in which Government has structured all these things from the health service, to the education system to how it invests rural areas. It needs to turn away from its current direction because we need no more budgets for big shots.

Minister for Finance (Deputy Paschal Donohoe): I very much appreciate the contributions Deputies have made during an important Second Stage debate on the Finance Bill. I will structure my comments based on some of the themes that I have heard. I will begin with the climate crisis, move on to the cost of living and then talk about where we are from an employment point of view. I will then respond to some specific points that were made in the debate, including by Deputies Boyd Barrett, O'Donoghue, Shortall, Connolly, Tóibín and Martin Kenny.

I want to begin with what has been a common theme in this debate, which is an acknowledgement by some of the gravity of the climate crisis that we face and at the same time an opposition to a carbon tax. Certain Deputies a short while ago came into this Chamber to vote in acknowledgement that there is a climate crisis. Those same Deputies will come into this House and vote against a change in carbon taxation when the majority, if not all, of the scientific advice, and the majority, if not all, of the opinion that we will hear at COP26 is unambiguous that a higher level of carbon emissions is what is causing the damage to our environment, our ecology and our health. We need to reduce it and carbon taxation is an important part of how that can be achieved.

Scientists and the economists who are experts in this area are very clear in advising policy makers that if the emission of carbon dioxide into our environment is causing the harm that we acknowledge it is, then it needs radical change. If people acknowledge that radical change is needed, carbon taxation, which I acknowledge creates challenges for many people by placing added pressure on them, is an essential pillar in doing that. The Opposition cannot acknowledge there is a climate crisis while, at the same time, saying it is against changes in carbon taxation. If people are against changes in carbon taxation, they should lay out the measures that can take its place. They cannot have it both ways.

I will come to Deputy Boyd Barrett's point in a moment. In fairness, while I disagree with most of what he says, I am full of respect for him in that he at least puts forward a coherent argument, which few others have done in this debate so far. How can a Member walk into this Chamber arguing there is a climate crisis caused by a higher level of carbon emissions and be against the tax measure that is capable of reducing it? How can a Member walk into the Chamber and claim to advocate on behalf of generations to come and be so concerned about the Earth and Ireland they will inherit from this generation and say that he or she does not want to be part of the changes in how we price that material that will harm lives to come?

If the Opposition makes charges about my intent, who I serve and who I represent, I will in turn put the question to all the Members opposite. How can they be credible in saying there is a climate crisis? What shred of credibility do they have if at the same time they are against the very measure that seeks to fund the change we need? That is what this carbon taxation measure is about. It is about paying for the changes around retrofitting and protecting the lowest cohorts of income in our country from these changes. It is about funding increases in cycling and other public infrastructure that we need. That is the test.

I know where I stand in this test. I know this is a difficult measure and it causes challenges for many people. I am equally clear, however, that these are the kinds of changes and the case we must make. If the Opposition believes this is not the course of action it wants to pursue, does it actually believe there is a climate crisis? The Opposition voted on a motion recognising a climate crisis and in doing that, how can it not stand by measures that our scientists acknowledge as essential in helping us make this change?

I look forward to the debate on this and it is one of the many tests that the Opposition will need to face in the coming period. If it acknowledges there is a climate crisis, what are the measures it is willing to support as the Opposition - or perhaps as part of a Government - that scientists would support and are capable of funding the change we need in our society? These measures will be difficult, notwithstanding the fact we have used the revenue to protect those who could be most affected by them. It is part of the change we need to make.

I heard a particular accusation from a Deputy this evening who referred to “so-called” scientists. This concerned the announcement from the Government and the decision I was part of on the increased funding for climate financing. Let the House be clear what climate financing is for. It is for our country to play its role in supporting the poorest and most vulnerable countries with all the coming change. In many cases, these countries will have played no or little part in how our environment and nature has changed. It is what the fund is for and it comes from the general taxes we collect.

A common theme from the rural Independents this evening is the suggestion that this measure was funded by the carbon tax but it is funded by general taxation. They are not being open with the House in what the money is used for and how it will help. It is to help the most vulnerable and the poorest countries. It is to help people in other parts of the world who have the least and will be affected the most. That is the kind of financing and support that our country, our values, our heritage and our future should suggest that we make. For those who might suggest otherwise, which I believe I heard tonight, I urge them to be honest about what this money is being used for.

The cost of living was another general theme from the Opposition as Members made charges relating to the tax measures contained in the budget. As with carbon tax, the Opposition cannot have both sides of the argument at the same time. Members cannot say there should not be any changes in personal tax on the one hand and, on the other, say they are not high enough. They cannot do both. The Opposition cannot come into the House and say there should be no changes to tax and in the same speech lament there is not enough. They cannot do both.

Deputy Martin Kenny referred to big shots but the people I represent are on middle, average or normal incomes and they should not pay the higher rate of income tax. Their efforts should be recognised and they pay a rate of tax, earning more through effort and hard work. As they earn more, they should be able to keep the efforts of their work in their purse or wallet. It is what I believe but Sinn Féin is against that or any changes in personal taxation. Its Members are of the view that as tax revenue rises, nobody who has played a role through hard work, innovation and entrepreneurship should benefit. That is the party's view and it is the difference between us.

Members should not come in here saying on one hand there is a cost-of-living crisis and that the measures to address it are not enough but they are against any other changes. They cannot do both. It is all too reminiscent of the Opposition's stance on carbon taxation.

As for the big shots, Sinn Féin is the party that wants to abolish the local property tax. The bigger the house, the bigger the gain under Sinn Féin's measures. Is this about big shots or big houses getting Sinn Féin's support? The party wants to abolish the local property tax, where the larger the home, the bigger the tax amount paid. It wants to abolish the tax and if it does, those with the most valuable homes will gain the most.

Deputy Pádraig Mac Lochlainn: Double the tax on second homes.

Deputy Paschal Donohoe: It is the party's policy on taxation. I understand why such charges always provoke this reaction from Sinn Féin.

Deputy Pádraig Mac Lochlainn: That is not a reaction.

Deputy Paschal Donohoe: It is because it is the truth. The only measure that the party has would benefit the most valuable houses and those who own them.

On the question of where our economy stands, I welcome the support from many on the impact of the EWSS and the CRSS, as well as the PUP. These protected employers, those who work for them and income at a time the pandemic was at its very worst. Those measures laid the foundation for what is now being seen with the falling numbers receiving the PUP. Those measures have laid the foundations for a very strong rebound within our economy and it means the threat we faced of mass sustained unemployment has been avoided.

One Deputy said it should not be jobs at all costs. Try telling that to somebody who wants to come back to our country to live and work here and who may have been educated here. Try telling that to somebody who is still on the PUP who wants to get a job and stay in it in Ireland. The measures put in place under the EWSS and the CRSS that we are extending in a careful way will ensure we deliver on a commitment that there be no cliff edge. This will continue to play a role in helping our economy move into a place where it can grow and create jobs and money for public services across next year.

While I disagree with much of what Deputy Boyd Barrett said, I always acknowledge that he has a coherent world view that he puts forward in these debates. He is against much of modern capitalism. He is against foreign direct investment and the role it plays. There are 180,000 jobs created in our country through foreign direct investment. If the Deputy is against that kind of investment, where will he get those jobs from? This has been a long-standing topic of debate between the Deputy and me over many years. He is correct that companies have grown and become more profitable during the pandemic. That is one reason we need to change our overall policy for corporate tax in the world, but equally, they are companies that employ people in Ireland. If the Deputy is against them or the way they are structured, from where will he get the jobs those companies provide? That is not to mention the other firms and workers that depend on those companies being in Ireland. That was an essential element of what helped our country and economy recover from the pandemic.

Deputy Richard Boyd Barrett: I will tell the Minister on Committee Stage.

Deputy Paschal Donohoe: Deputy O'Donoghue comments on aviation were perhaps the most extraordinary I have heard made by a Deputy from Limerick and the mid-west make in some time. I hope those who work in Shannon Airport and who depend on a living from aviation in his county and region, and who work in tourism who are eager to see the return of international tourists to our shores and who recognise the value of aviation in doing that, heard

Deputy O'Donoghue's comments this evening. The comments he made about aviation and airlines pertain to the industry and the sector - in Shannon Airport and other airports - that we want to rebuild because they are employers, they add value to our economy, they bring tourists into our country, and they generate the access that has been at the heart of our country being able to grow in recent years. In particular, few parts of the country understand that more than the mid-west. I hope people there listened carefully to what the Deputy said in this debate.

Deputy Shortall made the case that what we have seen during the pandemic demonstrates the failure and weakness of our society and economy. Of course, I am deeply aware of the loss of life, loss of livelihoods and the loss of health. However, the way our public services are funded and led, and have been organised by this Government and the last one, while facing enormous strain, has been at the heart of how our country has been resilient in the face of a pandemic. That is not a narrative all about failure and vulnerability. It is a complex and objective reality that acknowledges there is much that we still need to do better and improve on, and also acknowledges that the fundamentals within our public services played such an important role in helping our country preserve the health of many at a time of challenge.

Deputy Connolly made the point about how the language used is a threat to democracy. She spoke about language that is devoid of meaning, which led to my response to her. Deputy Connolly is wrong. The language that is a threat to our democracy is that which drips with venom and which implies that anyone who is an opponent is always an enemy and that anyone whose intentions are different are that of an elite. I hear that language in this Chamber all the time. It is not the language devoid of meaning that is a threat, but the language that is full of a meaning that implies only those who make a charge are capable of representing those who we serve in this House.

An equal test to where we stand is the suggestion that actions, efforts and policies yield no meaning and no results. I wish to relate that point to the charges about public transport and agriculture. I refer to the charges made about agriculture. No reference was made to the work done by the Minister, Deputy Charlie McConalogue, and his recent confirmation of Common Agricultural Policy funding of €3.9 billion, €2.3 billion of which will come from the Exchequer. That is real support for dairy, beef and tillage farmers. They are policies that are making and will make a difference. There was no acknowledgement of that in the debate or of the many challenges our rural communities and farmers face, which we appreciate.

There were charges about transport, in which no reference was made about the 165 electric buses that will be on our roads next year as a result of this budget. There was no reference to the 81 new buses that will be put on our roads for regional and local services. There was no reference to the increased grants that are being made available to help with retrofitting and the purchase of vehicles that over time will be better for our environment. If a threat is to be found, it is in the lack of acknowledgement of those kinds of measures while charges are being made that bears refuting in this concluding debate.

I refer to the points raised by Deputy Tóibín on our situation with Covid and the deprivation of children who cannot exercise. I agree with the Deputy that it is a deprivation. However, it is difficult to acknowledge credibility in his arguments given his opposition to the use of Covid vaccination certificates, which he has in common with Sinn Féin, of course.

Deputy Peadar Tóibín: I do not think so. I think that party supports them.

Deputy Paschal Donohoe: These were the measures that led to the reopening of our hospitality sector. These were the measures that led to tens of thousands of people being able to go back to work during the summer period. The use of those certificates and those public health measures-----

Deputy Peadar Tóibín: Why not antigen testing?

Deputy Paschal Donohoe: -----in particular across the summer period that led to the parts of our economy, which the Deputy claims to champion, being able to reopen.

Deputy Peadar Tóibín: The Minister is dodging the point.

Deputy Paschal Donohoe: I acknowledge the fact that many children cannot practice the sports they want, as the Deputy correctly said. I accept this is something - health permitting - we want to change. However, the Deputy's credibility on those matters is continually and gravely undermined-----

Deputy Peadar Tóibín: The Minister is dodging the antigen question.

Deputy Paschal Donohoe: -----given his sustained opposition to measures that allowed our country to safely reopen for a period of time, notwithstanding the significant challenge we still face-----

Deputy Peadar Tóibín: Why is the Minister dodging the antigen test question?

Deputy Paschal Donohoe: -----in regard to Covid and the worrying figures the House is, of course, aware of with the increase in the community transmission of Covid in recent weeks.

Deputy Peadar Tóibín: The artful dodger.

Deputy Paschal Donohoe: I listened to the debate this evening and remained for it, as I should. This Finance Bill is within a context that is very different from the one introduced a year ago. While we are correct to continue to have a sense of anxiety and a focus on the current level of Covid and how we can reduce it further, this is also a health context that is fundamentally different from a year ago due to a vaccination programme that was implemented exceptionally by our public health professionals, which this Government oversaw and put in place, and invested the resources in it for it to work. The health and economic benefits of that are real.

While we still stand in an uncertain place, the economy is nonetheless in a very different place from where it was a year ago. Far fewer people are on the pandemic unemployment payment and many businesses are open with the confident expectation that they will be able to stay open in the future. We introduced economic supports a year ago, knowing that they were going to be tested. A year later, we can say that they have worked. This Finance Bill continues that work and I commend it to the House.

Question put.

An Ceann Comhairle: In accordance with Standing Order 80(2), the division is postponed until the weekly division time today, Wednesday, 3 November 2021.

Statistics (Decade of Centenaries) Bill 2020: Second Stage (Resumed) [Private Members]

The following motion was moved by Deputy Aengus Ó Snodaigh on 21 October 2021: “That the Bill be now read a Second Time.”

Debate resumed on amendment No. 1:

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

“Dáil Éireann resolves that the Statistics (Decade of Centenaries) Bill 2020 be deemed to be read a second time this day twelve months, to allow for greater analysis of the complex issues concerned and for such considerations to be taken into account in further scrutiny of the Bill.”

- (Minister of State at the Department of Health, Deputy Feighan)

An Ceann Comhairle: I must now deal with a postponed division relating to Second Stage of the Statistics (Decade of Centenaries) Bill 2020, which took place on Thursday, 21 October 2021. On the question, “That the amendment to the motion be made”, a division was claimed, and in accordance with Standing Order 80(2), that division must be taken now.

Amendment put:

<i>The Dáil divided: Tá, 70; Níl, 56; Staon, 0.</i>		
<i>Tá</i>	<i>Níl</i>	<i>Staon</i>
<i>Berry, Cathal.</i>	<i>Andrews, Chris.</i>	
<i>Browne, James.</i>	<i>Bacik, Ivana.</i>	
<i>Bruton, Richard.</i>	<i>Barry, Mick.</i>	
<i>Burke, Colm.</i>	<i>Boyd Barrett, Richard.</i>	
<i>Burke, Peter.</i>	<i>Brady, John.</i>	
<i>Butler, Mary.</i>	<i>Browne, Martin.</i>	
<i>Byrne, Thomas.</i>	<i>Buckley, Pat.</i>	
<i>Cahill, Jackie.</i>	<i>Cairns, Holly.</i>	
<i>Calleary, Dara.</i>	<i>Clarke, Sorca.</i>	
<i>Cannon, Ciarán.</i>	<i>Collins, Michael.</i>	
<i>Carroll MacNeill, Jennifer.</i>	<i>Connolly, Catherine.</i>	
<i>Chambers, Jack.</i>	<i>Conway-Walsh, Rose.</i>	
<i>Collins, Niall.</i>	<i>Cronin, Réada.</i>	
<i>Costello, Patrick.</i>	<i>Crowe, Seán.</i>	
<i>Creed, Michael.</i>	<i>Cullinane, David.</i>	
<i>Devlin, Cormac.</i>	<i>Daly, Pa.</i>	
<i>Dillon, Alan.</i>	<i>Doherty, Pearse.</i>	
<i>Donnelly, Stephen.</i>	<i>Ellis, Dessie.</i>	
<i>Donohoe, Paschal.</i>	<i>Farrell, Mairéad.</i>	
<i>Duffy, Francis Noel.</i>	<i>Fitzmaurice, Michael.</i>	
<i>Durkan, Bernard J.</i>	<i>Funchion, Kathleen.</i>	
<i>English, Damien.</i>	<i>Gannon, Gary.</i>	

<i>Farrell, Alan.</i>	<i>Harkin, Marian.</i>	
<i>Feighan, Frankie.</i>	<i>Healy-Rae, Danny.</i>	
<i>Fitzpatrick, Peter.</i>	<i>Howlin, Brendan.</i>	
<i>Flaherty, Joe.</i>	<i>Kelly, Alan.</i>	
<i>Flanagan, Charles.</i>	<i>Kenny, Gino.</i>	
<i>Fleming, Sean.</i>	<i>Kenny, Martin.</i>	
<i>Foley, Norma.</i>	<i>Kerrane, Claire.</i>	
<i>Griffin, Brendan.</i>	<i>Mac Lochlainn, Pádraig.</i>	
<i>Harris, Simon.</i>	<i>McDonald, Mary Lou.</i>	
<i>Haughey, Seán.</i>	<i>McNamara, Michael.</i>	
<i>Higgins, Emer.</i>	<i>Mitchell, Denise.</i>	
<i>Hourigan, Neasa.</i>	<i>Munster, Imelda.</i>	
<i>Humphreys, Heather.</i>	<i>Murphy, Catherine.</i>	
<i>Lahart, John.</i>	<i>Murphy, Paul.</i>	
<i>Lawless, James.</i>	<i>Nash, Ged.</i>	
<i>Leddin, Brian.</i>	<i>Naughten, Denis.</i>	
<i>MacSharry, Marc.</i>	<i>O'Reilly, Louise.</i>	
<i>Madigan, Josepha.</i>	<i>O'Rourke, Darren.</i>	
<i>Martin, Catherine.</i>	<i>Ó Broin, Eoin.</i>	
<i>Matthews, Steven.</i>	<i>Ó Murchú, Ruairí.</i>	
<i>McAuliffe, Paul.</i>	<i>Ó Ríordáin, Aodhán.</i>	
<i>McGrath, Michael.</i>	<i>Ó Snodaigh, Aengus.</i>	
<i>McHugh, Joe.</i>	<i>Pringle, Thomas.</i>	
<i>Moynihan, Aindrias.</i>	<i>Quinlivan, Maurice.</i>	
<i>Murnane O'Connor, Jennifer.</i>	<i>Ryan, Patricia.</i>	
<i>Naughton, Hildegard.</i>	<i>Shortall, Róisín.</i>	
<i>Noonan, Malcolm.</i>	<i>Smith, Bríd.</i>	
<i>O'Brien, Darragh.</i>	<i>Smith, Duncan.</i>	
<i>O'Brien, Joe.</i>	<i>Stanley, Brian.</i>	
<i>O'Callaghan, Jim.</i>	<i>Tóibín, Peadar.</i>	
<i>O'Connor, James.</i>	<i>Tully, Pauline.</i>	
<i>O'Dea, Willie.</i>	<i>Ward, Mark.</i>	
<i>O'Donnell, Kieran.</i>	<i>Whitmore, Jennifer.</i>	
<i>O'Donovan, Patrick.</i>	<i>Wynne, Violet-Anne.</i>	
<i>O'Dowd, Fergus.</i>		
<i>O'Gorman, Roderic.</i>		
<i>O'Sullivan, Pádraig.</i>		
<i>Ó Cathasaigh, Marc.</i>		
<i>Phelan, John Paul.</i>		
<i>Rabbitte, Anne.</i>		
<i>Richmond, Neale.</i>		
<i>Ring, Michael.</i>		

3 November 2021

<i>Ryan, Eamon.</i>		
<i>Shanahan, Matt.</i>		
<i>Smith, Brendan.</i>		
<i>Smyth, Niamh.</i>		
<i>Smyth, Ossian.</i>		
<i>Varadkar, Leo.</i>		

Tellers: Tá, Deputies Jack Chambers and Brendan Griffin; Níl, Deputies Pádraig Mac Lochlainn and Denise Mitchell.

Amendment declared carried.

Motion, as amended, agreed to.

Extension of Part 3 of the Health (Preservation and Protection and other Emergency Measures in the Public Interest) Act 2020: Motion (Resumed)

The following motion was moved by the Minister for Health on Tuesday, 2 November 2021:

That Dáil Éireann resolves that the amendments effected by Part 3 of the Health (Preservation and Protection and other Emergency Measures in the Public Interest) Act 2020 (No. 1 of 2020) shall continue in operation for the period beginning on the 10th day of November, 2021 and ending on the 9th day of February, 2022."

Debate resumed on amendment No. 1:

To insert the following after "9th day of February, 2022":

"and any new regulations introduced under this legislation shall be brought before the Dáil for prior approval."

- (Deputy Róisín Shortall).

An Ceann Comhairle: I must now deal with a postponed division relating to the motion regarding the extension of Part 3 of the Health (Preservation and Protection and other Emergency Measures in the Public Interest) Act 2020. On Tuesday, 2 November 2021, on the question, "That the amendment to the motion be agreed to", a division was claimed and in accordance with Standing Order 80(2), that division must be taken now.

Amendment put:

<i>The Dáil divided: Tá, 59; Níl, 66; Staon, 0.</i>		
<i>Tá</i>	<i>Níl</i>	<i>Staon</i>
<i>Andrews, Chris.</i>	<i>Browne, James.</i>	
<i>Bacik, Ivana.</i>	<i>Bruton, Richard.</i>	
<i>Barry, Mick.</i>	<i>Burke, Colm.</i>	
<i>Berry, Cathal.</i>	<i>Burke, Peter.</i>	

<i>Boyd Barrett, Richard.</i>	<i>Butler, Mary.</i>	
<i>Brady, John.</i>	<i>Byrne, Thomas.</i>	
<i>Browne, Martin.</i>	<i>Cahill, Jackie.</i>	
<i>Buckley, Pat.</i>	<i>Calleary, Dara.</i>	
<i>Cairns, Holly.</i>	<i>Carey, Joe.</i>	
<i>Clarke, Sorca.</i>	<i>Carroll MacNeill, Jennifer.</i>	
<i>Collins, Michael.</i>	<i>Chambers, Jack.</i>	
<i>Connolly, Catherine.</i>	<i>Collins, Niall.</i>	
<i>Conway-Walsh, Rose.</i>	<i>Costello, Patrick.</i>	
<i>Cronin, Réada.</i>	<i>Creed, Michael.</i>	
<i>Crowe, Seán.</i>	<i>Devlin, Cormac.</i>	
<i>Cullinane, David.</i>	<i>Dillon, Alan.</i>	
<i>Daly, Pa.</i>	<i>Donnelly, Stephen.</i>	
<i>Doherty, Pearse.</i>	<i>Donohoe, Paschal.</i>	
<i>Ellis, Dessie.</i>	<i>Duffy, Francis Noel.</i>	
<i>Farrell, Mairéad.</i>	<i>Durkan, Bernard J.</i>	
<i>Fitzmaurice, Michael.</i>	<i>English, Damien.</i>	
<i>Fitzpatrick, Peter.</i>	<i>Farrell, Alan.</i>	
<i>Funchion, Kathleen.</i>	<i>Feighan, Frankie.</i>	
<i>Gannon, Gary.</i>	<i>Flaherty, Joe.</i>	
<i>Harkin, Marian.</i>	<i>Flanagan, Charles.</i>	
<i>Healy-Rae, Danny.</i>	<i>Fleming, Sean.</i>	
<i>Howlin, Brendan.</i>	<i>Foley, Norma.</i>	
<i>Kelly, Alan.</i>	<i>Griffin, Brendan.</i>	
<i>Kenny, Gino.</i>	<i>Harris, Simon.</i>	
<i>Kenny, Martin.</i>	<i>Haughey, Seán.</i>	
<i>Kerrane, Claire.</i>	<i>Higgins, Emer.</i>	
<i>Mac Lochlainn, Pádraig.</i>	<i>Hourigan, Neasa.</i>	
<i>McDonald, Mary Lou.</i>	<i>Humphreys, Heather.</i>	
<i>McNamara, Michael.</i>	<i>Lahart, John.</i>	
<i>Mitchell, Denise.</i>	<i>Lawless, James.</i>	
<i>Munster, Imelda.</i>	<i>Leddin, Brian.</i>	
<i>Murphy, Catherine.</i>	<i>Madigan, Josepha.</i>	
<i>Murphy, Paul.</i>	<i>Martin, Catherine.</i>	
<i>Nash, Ged.</i>	<i>Matthews, Steven.</i>	
<i>Naughten, Denis.</i>	<i>McAuliffe, Paul.</i>	
<i>O'Reilly, Louise.</i>	<i>McGrath, Michael.</i>	
<i>O'Rourke, Darren.</i>	<i>McHugh, Joe.</i>	
<i>Ó Broin, Eoin.</i>	<i>Moynihan, Aindrias.</i>	
<i>Ó Murchú, Ruairí.</i>	<i>Murnane O'Connor, Jennifer.</i>	
<i>Ó Ríordáin, Aodhán.</i>	<i>Naughton, Hildegard.</i>	
<i>Ó Snodaigh, Aengus.</i>	<i>Noonan, Malcolm.</i>	

<i>Pringle, Thomas.</i>	<i>O'Brien, Darragh.</i>	
<i>Quinlivan, Maurice.</i>	<i>O'Brien, Joe.</i>	
<i>Ryan, Patricia.</i>	<i>O'Callaghan, Jim.</i>	
<i>Shanahan, Matt.</i>	<i>O'Connor, James.</i>	
<i>Shortall, Róisín.</i>	<i>O'Dea, Willie.</i>	
<i>Smith, Bríd.</i>	<i>O'Donnell, Kieran.</i>	
<i>Smith, Duncan.</i>	<i>O'Donovan, Patrick.</i>	
<i>Stanley, Brian.</i>	<i>O'Dowd, Fergus.</i>	
<i>Tóibín, Peadar.</i>	<i>O'Gorman, Roderic.</i>	
<i>Tully, Pauline.</i>	<i>O'Sullivan, Pádraig.</i>	
<i>Ward, Mark.</i>	<i>Ó Cathasaigh, Marc.</i>	
<i>Whitmore, Jennifer.</i>	<i>Phelan, John Paul.</i>	
<i>Wynne, Violet-Anne.</i>	<i>Rabbitte, Anne.</i>	
	<i>Richmond, Neale.</i>	
	<i>Ring, Michael.</i>	
	<i>Ryan, Eamon.</i>	
	<i>Smith, Brendan.</i>	
	<i>Smyth, Niamh.</i>	
	<i>Smyth, Ossian.</i>	
	<i>Varadkar, Leo.</i>	

Tellers: Tá, Deputies Róisín Shortall and Catherine Murphy; Níl, Deputies Jack Chambers and Brendan Griffin.

Amendment declared lost.

Question put: "That the motion be agreed to."

<i>The Dáil divided: Tá, 82; Níl, 44; Staon, 0.</i>		
<i>Tá</i>	<i>Níl</i>	<i>Staon</i>
<i>Bacik, Ivana.</i>	<i>Andrews, Chris.</i>	
<i>Berry, Cathal.</i>	<i>Barry, Mick.</i>	
<i>Browne, James.</i>	<i>Boyd Barrett, Richard.</i>	
<i>Bruton, Richard.</i>	<i>Brady, John.</i>	
<i>Burke, Colm.</i>	<i>Browne, Martin.</i>	
<i>Burke, Peter.</i>	<i>Buckley, Pat.</i>	
<i>Butler, Mary.</i>	<i>Clarke, Sorca.</i>	
<i>Byrne, Thomas.</i>	<i>Collins, Michael.</i>	
<i>Cahill, Jackie.</i>	<i>Connolly, Catherine.</i>	
<i>Cairns, Holly.</i>	<i>Conway-Walsh, Rose.</i>	
<i>Calleary, Dara.</i>	<i>Cronin, Réada.</i>	
<i>Carey, Joe.</i>	<i>Crowe, Seán.</i>	
<i>Carroll MacNeill, Jennifer.</i>	<i>Cullinane, David.</i>	
<i>Chambers, Jack.</i>	<i>Daly, Pa.</i>	
<i>Collins, Niall.</i>	<i>Doherty, Pearse.</i>	

<i>Costello, Patrick.</i>	<i>Ellis, Dessie.</i>	
<i>Creed, Michael.</i>	<i>Farrell, Mairéad.</i>	
<i>Devlin, Cormac.</i>	<i>Fitzmaurice, Michael.</i>	
<i>Dillon, Alan.</i>	<i>Funchion, Kathleen.</i>	
<i>Donnelly, Stephen.</i>	<i>Harkin, Marian.</i>	
<i>Donohoe, Paschal.</i>	<i>Healy-Rae, Danny.</i>	
<i>Duffy, Francis Noel.</i>	<i>Kenny, Gino.</i>	
<i>Durkan, Bernard J.</i>	<i>Kenny, Martin.</i>	
<i>English, Damien.</i>	<i>Kerrane, Claire.</i>	
<i>Farrell, Alan.</i>	<i>Mac Lochlainn, Pádraig.</i>	
<i>Feighan, Frankie.</i>	<i>McDonald, Mary Lou.</i>	
<i>Fitzpatrick, Peter.</i>	<i>McNamara, Michael.</i>	
<i>Flaherty, Joe.</i>	<i>Mitchell, Denise.</i>	
<i>Flanagan, Charles.</i>	<i>Munster, Imelda.</i>	
<i>Fleming, Sean.</i>	<i>Murphy, Paul.</i>	
<i>Foley, Norma.</i>	<i>O'Reilly, Louise.</i>	
<i>Gannon, Gary.</i>	<i>O'Rourke, Darren.</i>	
<i>Griffin, Brendan.</i>	<i>Ó Broin, Eoin.</i>	
<i>Harris, Simon.</i>	<i>Ó Murchú, Ruairí.</i>	
<i>Haughey, Seán.</i>	<i>Ó Snodaigh, Aengus.</i>	
<i>Higgins, Emer.</i>	<i>Pringle, Thomas.</i>	
<i>Hourigan, Neasa.</i>	<i>Quinlivan, Maurice.</i>	
<i>Howlin, Brendan.</i>	<i>Ryan, Patricia.</i>	
<i>Humphreys, Heather.</i>	<i>Smith, Bríd.</i>	
<i>Kelly, Alan.</i>	<i>Stanley, Brian.</i>	
<i>Lahart, John.</i>	<i>Tóibín, Peadar.</i>	
<i>Lawless, James.</i>	<i>Tully, Pauline.</i>	
<i>Leddin, Brian.</i>	<i>Ward, Mark.</i>	
<i>MacSharry, Marc.</i>	<i>Wynne, Violet-Anne.</i>	
<i>Madigan, Josepha.</i>		
<i>Martin, Catherine.</i>		
<i>Matthews, Steven.</i>		
<i>McAuliffe, Paul.</i>		
<i>McGrath, Michael.</i>		
<i>McHugh, Joe.</i>		
<i>Moynihan, Aindrias.</i>		
<i>Murnane O'Connor, Jennifer.</i>		
<i>Murphy, Catherine.</i>		
<i>Nash, Ged.</i>		
<i>Naughten, Denis.</i>		
<i>Naughton, Hildegard.</i>		
<i>Noonan, Malcolm.</i>		

<i>O'Brien, Darragh.</i>		
<i>O'Brien, Joe.</i>		
<i>O'Callaghan, Jim.</i>		
<i>O'Connor, James.</i>		
<i>O'Dea, Willie.</i>		
<i>O'Donnell, Kieran.</i>		
<i>O'Donovan, Patrick.</i>		
<i>O'Dowd, Fergus.</i>		
<i>O'Gorman, Roderic.</i>		
<i>O'Sullivan, Pádraig.</i>		
<i>Ó Cathasaigh, Marc.</i>		
<i>Ó Riordáin, Aodhán.</i>		
<i>Phelan, John Paul.</i>		
<i>Rabbitte, Anne.</i>		
<i>Richmond, Neale.</i>		
<i>Ring, Michael.</i>		
<i>Ryan, Eamon.</i>		
<i>Shanahan, Matt.</i>		
<i>Shortall, Róisín.</i>		
<i>Smith, Brendan.</i>		
<i>Smith, Duncan.</i>		
<i>Smyth, Niamh.</i>		
<i>Smyth, Ossian.</i>		
<i>Varadkar, Leo.</i>		
<i>Whitmore, Jennifer.</i>		

Tellers: Tá, Deputies Jack Chambers and Brendan Griffin; Níl, Deputies Michael McNamara and Michael Fitzmaurice.

Question declared carried.

Extension of Criminal Justice (Enforcement Powers) (Covid-19) Act 2020: Motion (Resumed)

Debate resumed on the following motion:

That Dáil Éireann resolves that the Criminal Justice (Enforcement Powers) (Covid-19) Act 2020 (No. 14 of 2020) shall continue in operation for the period beginning on the 10th day of November, 2021 and ending on the 9th day of February, 2022.

-(Minister for Health)

An Ceann Comhairle: I must now deal with a postponed division relating to the motion regarding the extension of the Criminal Justice (Enforcement Powers) (Covid-19) Act 2020.

On Tuesday, 2 November 2021, on the question, “That the motion be agreed to”, a division was claimed and in accordance with Standing Order 80(2), that division must be taken now.

Question put:

<i>The Dáil divided: Tá, 82; Níl, 44; Staon, 0.</i>		
<i>Tá</i>	<i>Níl</i>	<i>Staon</i>
<i>Bacik, Ivana.</i>	<i>Andrews, Chris.</i>	
<i>Berry, Cathal.</i>	<i>Barry, Mick.</i>	
<i>Browne, James.</i>	<i>Boyd Barrett, Richard.</i>	
<i>Bruton, Richard.</i>	<i>Brady, John.</i>	
<i>Burke, Colm.</i>	<i>Browne, Martin.</i>	
<i>Burke, Peter.</i>	<i>Buckley, Pat.</i>	
<i>Butler, Mary.</i>	<i>Clarke, Sorca.</i>	
<i>Byrne, Thomas.</i>	<i>Collins, Michael.</i>	
<i>Cahill, Jackie.</i>	<i>Connolly, Catherine.</i>	
<i>Cairns, Holly.</i>	<i>Conway-Walsh, Rose.</i>	
<i>Calleary, Dara.</i>	<i>Cronin, Réada.</i>	
<i>Carey, Joe.</i>	<i>Crowe, Seán.</i>	
<i>Carroll MacNeill, Jennifer.</i>	<i>Cullinane, David.</i>	
<i>Chambers, Jack.</i>	<i>Daly, Pa.</i>	
<i>Collins, Niall.</i>	<i>Doherty, Pearse.</i>	
<i>Costello, Patrick.</i>	<i>Ellis, Dessie.</i>	
<i>Creed, Michael.</i>	<i>Farrell, Mairéad.</i>	
<i>Devlin, Cormac.</i>	<i>Fitzmaurice, Michael.</i>	
<i>Dillon, Alan.</i>	<i>Funchion, Kathleen.</i>	
<i>Donnelly, Stephen.</i>	<i>Harkin, Marian.</i>	
<i>Donohoe, Paschal.</i>	<i>Healy-Rae, Danny.</i>	
<i>Duffy, Francis Noel.</i>	<i>Kenny, Gino.</i>	
<i>Durkan, Bernard J.</i>	<i>Kenny, Martin.</i>	
<i>English, Damien.</i>	<i>Kerrane, Claire.</i>	
<i>Farrell, Alan.</i>	<i>Mac Lochlainn, Pádraig.</i>	
<i>Feighan, Frankie.</i>	<i>McDonald, Mary Lou.</i>	
<i>Fitzpatrick, Peter.</i>	<i>McNamara, Michael.</i>	
<i>Flaherty, Joe.</i>	<i>Mitchell, Denise.</i>	
<i>Flanagan, Charles.</i>	<i>Munster, Imelda.</i>	
<i>Fleming, Sean.</i>	<i>Murphy, Paul.</i>	
<i>Foley, Norma.</i>	<i>O'Reilly, Louise.</i>	
<i>Gannon, Gary.</i>	<i>O'Rourke, Darren.</i>	
<i>Griffin, Brendan.</i>	<i>Ó Broin, Eoin.</i>	
<i>Harris, Simon.</i>	<i>Ó Murchú, Ruairí.</i>	
<i>Haughey, Seán.</i>	<i>Ó Snodaigh, Aengus.</i>	
<i>Higgins, Emer.</i>	<i>Pringle, Thomas.</i>	
<i>Hourigan, Neasa.</i>	<i>Quinlivan, Maurice.</i>	

<i>Howlin, Brendan.</i>	<i>Ryan, Patricia.</i>	
<i>Humphreys, Heather.</i>	<i>Smith, Bríd.</i>	
<i>Kelly, Alan.</i>	<i>Stanley, Brian.</i>	
<i>Lahart, John.</i>	<i>Tóibín, Peadar.</i>	
<i>Lawless, James.</i>	<i>Tully, Pauline.</i>	
<i>Leddin, Brian.</i>	<i>Ward, Mark.</i>	
<i>MacSharry, Marc.</i>	<i>Wynne, Violet-Anne.</i>	
<i>Madigan, Josepha.</i>		
<i>Martin, Catherine.</i>		
<i>Matthews, Steven.</i>		
<i>McAuliffe, Paul.</i>		
<i>McGrath, Michael.</i>		
<i>McHugh, Joe.</i>		
<i>Moynihan, Aindrias.</i>		
<i>Murnane O'Connor, Jennifer.</i>		
<i>Murphy, Catherine.</i>		
<i>Nash, Ged.</i>		
<i>Naughten, Denis.</i>		
<i>Naughton, Hildegard.</i>		
<i>Noonan, Malcolm.</i>		
<i>O'Brien, Darragh.</i>		
<i>O'Brien, Joe.</i>		
<i>O'Callaghan, Jim.</i>		
<i>O'Connor, James.</i>		
<i>O'Dea, Willie.</i>		
<i>O'Donnell, Kieran.</i>		
<i>O'Donovan, Patrick.</i>		
<i>O'Dowd, Fergus.</i>		
<i>O'Gorman, Roderic.</i>		
<i>O'Sullivan, Pádraig.</i>		
<i>Ó Cathasaigh, Marc.</i>		
<i>Ó Riordáin, Aodhán.</i>		
<i>Phelan, John Paul.</i>		
<i>Rabbitte, Anne.</i>		
<i>Richmond, Neale.</i>		
<i>Ring, Michael.</i>		
<i>Ryan, Eamon.</i>		
<i>Shanahan, Matt.</i>		
<i>Shortall, Róisín.</i>		
<i>Smith, Brendan.</i>		
<i>Smith, Duncan.</i>		
<i>Smyth, Niamh.</i>		

<i>Smyth, Ossian.</i>		
<i>Varadkar, Leo.</i>		
<i>Whitmore, Jennifer.</i>		

Tellers: Tá, Deputies Jack Chambers and Brendan Griffin; Níl, Deputies Martin Kenny and Danny Healy-Rae.

Question declared carried.

Extension of Health (Amendment) Act 2020: Motion (Resumed)

Debate resumed on the following motion:

That Dáil Éireann resolves that the Health (Amendment) Act 2020 (No. 19 of 2020) shall continue in operation for the period beginning on the 10th day of November, 2021 and ending on the 9th day of February, 2022.

- (Minister for Health)

An Ceann Comhairle: I must now deal with a postponed division relating to the motion regarding the extension of the Health (Amendment) Act 2020. On Tuesday, 2 November 2021, on the question, “That the motion be agreed to”, a division was claimed and in accordance with Standing Order 80(2), that division must be taken now.

Question put:

<i>The Dáil divided: Tá, 82; Níl, 43; Staon, 0.</i>		
<i>Tá</i>	<i>Níl</i>	<i>Staon</i>
<i>Bacik, Ivana.</i>	<i>Andrews, Chris.</i>	
<i>Berry, Cathal.</i>	<i>Barry, Mick.</i>	
<i>Browne, James.</i>	<i>Boyd Barrett, Richard.</i>	
<i>Bruton, Richard.</i>	<i>Brady, John.</i>	
<i>Burke, Colm.</i>	<i>Browne, Martin.</i>	
<i>Burke, Peter.</i>	<i>Buckley, Pat.</i>	
<i>Butler, Mary.</i>	<i>Clarke, Sorca.</i>	
<i>Byrne, Thomas.</i>	<i>Collins, Michael.</i>	
<i>Cahill, Jackie.</i>	<i>Connolly, Catherine.</i>	
<i>Cairns, Holly.</i>	<i>Conway-Walsh, Rose.</i>	
<i>Calleary, Dara.</i>	<i>Cronin, Réada.</i>	
<i>Carey, Joe.</i>	<i>Crowe, Seán.</i>	
<i>Carroll MacNeill, Jennifer.</i>	<i>Cullinane, David.</i>	
<i>Chambers, Jack.</i>	<i>Daly, Pa.</i>	
<i>Collins, Niall.</i>	<i>Doherty, Pearse.</i>	
<i>Costello, Patrick.</i>	<i>Ellis, Dessie.</i>	
<i>Creed, Michael.</i>	<i>Farrell, Mairéad.</i>	

<i>Devlin, Cormac.</i>	<i>Fitzmaurice, Michael.</i>	
<i>Dillon, Alan.</i>	<i>Funchion, Kathleen.</i>	
<i>Donnelly, Stephen.</i>	<i>Harkin, Marian.</i>	
<i>Donohoe, Paschal.</i>	<i>Healy-Rae, Danny.</i>	
<i>Duffy, Francis Noel.</i>	<i>Kenny, Gino.</i>	
<i>Durkan, Bernard J.</i>	<i>Kenny, Martin.</i>	
<i>English, Damien.</i>	<i>Kerrane, Claire.</i>	
<i>Farrell, Alan.</i>	<i>Mac Lochlainn, Pádraig.</i>	
<i>Feighan, Frankie.</i>	<i>McDonald, Mary Lou.</i>	
<i>Fitzpatrick, Peter.</i>	<i>McNamara, Michael.</i>	
<i>Flaherty, Joe.</i>	<i>Mitchell, Denise.</i>	
<i>Flanagan, Charles.</i>	<i>Munster, Imelda.</i>	
<i>Fleming, Sean.</i>	<i>Murphy, Paul.</i>	
<i>Foley, Norma.</i>	<i>O'Reilly, Louise.</i>	
<i>Gannon, Gary.</i>	<i>O'Rourke, Darren.</i>	
<i>Griffin, Brendan.</i>	<i>Ó Broin, Eoin.</i>	
<i>Harris, Simon.</i>	<i>Ó Murchú, Ruairí.</i>	
<i>Haughey, Seán.</i>	<i>Ó Snodaigh, Aengus.</i>	
<i>Higgins, Emer.</i>	<i>Pringle, Thomas.</i>	
<i>Hourigan, Neasa.</i>	<i>Quinlivan, Maurice.</i>	
<i>Howlin, Brendan.</i>	<i>Ryan, Patricia.</i>	
<i>Humphreys, Heather.</i>	<i>Stanley, Brian.</i>	
<i>Kelly, Alan.</i>	<i>Tóibín, Peadar.</i>	
<i>Lahart, John.</i>	<i>Tully, Pauline.</i>	
<i>Lawless, James.</i>	<i>Ward, Mark.</i>	
<i>Leddin, Brian.</i>	<i>Wynne, Violet-Anne.</i>	
<i>MacSharry, Marc.</i>		
<i>Madigan, Josepha.</i>		
<i>Martin, Catherine.</i>		
<i>Matthews, Steven.</i>		
<i>McAuliffe, Paul.</i>		
<i>McGrath, Michael.</i>		
<i>McHugh, Joe.</i>		
<i>Moynihan, Aindrias.</i>		
<i>Murnane O'Connor, Jennifer.</i>		
<i>Murphy, Catherine.</i>		
<i>Nash, Ged.</i>		
<i>Naughten, Denis.</i>		
<i>Naughton, Hildegard.</i>		
<i>Noonan, Malcolm.</i>		
<i>O'Brien, Darragh.</i>		
<i>O'Brien, Joe.</i>		

<i>O'Callaghan, Jim.</i>		
<i>O'Connor, James.</i>		
<i>O'Dea, Willie.</i>		
<i>O'Donnell, Kieran.</i>		
<i>O'Donovan, Patrick.</i>		
<i>O'Dowd, Fergus.</i>		
<i>O'Gorman, Roderic.</i>		
<i>O'Sullivan, Pádraig.</i>		
<i>Ó Cathasaigh, Marc.</i>		
<i>Ó Ríordáin, Aodhán.</i>		
<i>Phelan, John Paul.</i>		
<i>Rabbitte, Anne.</i>		
<i>Richmond, Neale.</i>		
<i>Ring, Michael.</i>		
<i>Ryan, Eamon.</i>		
<i>Shanahan, Matt.</i>		
<i>Shortall, Róisín.</i>		
<i>Smith, Brendan.</i>		
<i>Smith, Duncan.</i>		
<i>Smyth, Niamh.</i>		
<i>Smyth, Ossian.</i>		
<i>Varadkar, Leo.</i>		
<i>Whitmore, Jennifer.</i>		

Tellers: Tá, Deputies Jack Chambers and Brendan Griffin; Níl, Deputies David Cullinane and Danny Healy-Rae.

Question declared carried.

Credit Union (Amendment) Bill 2021: Second Stage (Resumed) [Private Members]

The following motion was moved by Deputy Marian Harkin on 3 November 2021: “That the Bill be now read a Second Time.”

Debate resumed on amendment No. 1:

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

“Dáil Éireann resolves that the Credit Union (Amendment) Bill 2021 be deemed to be read a second time this day nine months, to allow for the progression of the Review of Policy Framework which is at an advanced stage and for such progression to be taken into account in further scrutiny of the Bill.”

-(Minister of State at the Department of Finance)

An Ceann Comhairle: I must now deal with a postponed division relating to Second Stage of the Credit Union (Amendment) Bill 2021, which took place on Wednesday, 3 November 2021. On the question, “That the amendment to the motion be made”, a division was claimed, and in accordance with Standing Order 80(2), that division must be taken now.

Amendment put:

<i>The Dáil divided: Tá, 66; Níl, 60; Staon, 0.</i>		
<i>Tá</i>	<i>Níl</i>	<i>Staon</i>
<i>Browne, James.</i>	<i>Andrews, Chris.</i>	
<i>Bruton, Richard.</i>	<i>Bacik, Ivana.</i>	
<i>Burke, Colm.</i>	<i>Barry, Mick.</i>	
<i>Burke, Peter.</i>	<i>Berry, Cathal.</i>	
<i>Butler, Mary.</i>	<i>Boyd Barrett, Richard.</i>	
<i>Byrne, Thomas.</i>	<i>Brady, John.</i>	
<i>Cahill, Jackie.</i>	<i>Browne, Martin.</i>	
<i>Calleary, Dara.</i>	<i>Buckley, Pat.</i>	
<i>Carey, Joe.</i>	<i>Cairns, Holly.</i>	
<i>Carroll MacNeill, Jennifer.</i>	<i>Clarke, Sorca.</i>	
<i>Chambers, Jack.</i>	<i>Collins, Michael.</i>	
<i>Collins, Niall.</i>	<i>Connolly, Catherine.</i>	
<i>Costello, Patrick.</i>	<i>Conway-Walsh, Rose.</i>	
<i>Creed, Michael.</i>	<i>Cronin, Réada.</i>	
<i>Devlin, Cormac.</i>	<i>Crowe, Seán.</i>	
<i>Dillon, Alan.</i>	<i>Cullinane, David.</i>	
<i>Donnelly, Stephen.</i>	<i>Daly, Pa.</i>	
<i>Donohoe, Paschal.</i>	<i>Doherty, Pearse.</i>	
<i>Duffy, Francis Noel.</i>	<i>Ellis, Dessie.</i>	
<i>Durkan, Bernard J.</i>	<i>Farrell, Mairéad.</i>	
<i>English, Damien.</i>	<i>Fitzmaurice, Michael.</i>	
<i>Farrell, Alan.</i>	<i>Fitzpatrick, Peter.</i>	
<i>Feighan, Frankie.</i>	<i>Funchion, Kathleen.</i>	
<i>Flaherty, Joe.</i>	<i>Gannon, Gary.</i>	
<i>Flanagan, Charles.</i>	<i>Harkin, Marian.</i>	
<i>Fleming, Sean.</i>	<i>Healy-Rae, Danny.</i>	
<i>Foley, Norma.</i>	<i>Howlin, Brendan.</i>	
<i>Griffin, Brendan.</i>	<i>Kelly, Alan.</i>	
<i>Harris, Simon.</i>	<i>Kenny, Gino.</i>	
<i>Haughey, Seán.</i>	<i>Kenny, Martin.</i>	
<i>Higgins, Emer.</i>	<i>Kerrane, Claire.</i>	
<i>Hourigan, Neasa.</i>	<i>Mac Lochlainn, Pádraig.</i>	
<i>Humphreys, Heather.</i>	<i>MacSharry, Marc.</i>	
<i>Lahart, John.</i>	<i>McDonald, Mary Lou.</i>	
<i>Lawless, James.</i>	<i>McNamara, Michael.</i>	

<i>Leddin, Brian.</i>	<i>Mitchell, Denise.</i>	
<i>Madigan, Josepha.</i>	<i>Munster, Imelda.</i>	
<i>Martin, Catherine.</i>	<i>Murphy, Catherine.</i>	
<i>Matthews, Steven.</i>	<i>Murphy, Paul.</i>	
<i>McAuliffe, Paul.</i>	<i>Nash, Ged.</i>	
<i>McGrath, Michael.</i>	<i>Naughten, Denis.</i>	
<i>McHugh, Joe.</i>	<i>O'Reilly, Louise.</i>	
<i>Moynihan, Aindrias.</i>	<i>O'Rourke, Darren.</i>	
<i>Murnane O'Connor, Jennifer.</i>	<i>Ó Broin, Eoin.</i>	
<i>Naughton, Hildegard.</i>	<i>Ó Murchú, Ruairí.</i>	
<i>Noonan, Malcolm.</i>	<i>Ó Ríordáin, Aodhán.</i>	
<i>O'Brien, Darragh.</i>	<i>Ó Snodaigh, Aengus.</i>	
<i>O'Brien, Joe.</i>	<i>Pringle, Thomas.</i>	
<i>O'Callaghan, Jim.</i>	<i>Quinlivan, Maurice.</i>	
<i>O'Connor, James.</i>	<i>Ryan, Patricia.</i>	
<i>O'Dea, Willie.</i>	<i>Shanahan, Matt.</i>	
<i>O'Donnell, Kieran.</i>	<i>Shortall, Róisín.</i>	
<i>O'Donovan, Patrick.</i>	<i>Smith, Bríd.</i>	
<i>O'Dowd, Fergus.</i>	<i>Smith, Duncan.</i>	
<i>O'Gorman, Roderic.</i>	<i>Stanley, Brian.</i>	
<i>O'Sullivan, Pádraig.</i>	<i>Tóibín, Peadar.</i>	
<i>Ó Cathasaigh, Marc.</i>	<i>Tully, Pauline.</i>	
<i>Phelan, John Paul.</i>	<i>Ward, Mark.</i>	
<i>Rabbitte, Anne.</i>	<i>Whitmore, Jennifer.</i>	
<i>Richmond, Neale.</i>	<i>Wynne, Violet-Anne.</i>	
<i>Ring, Michael.</i>		
<i>Ryan, Eamon.</i>		
<i>Smith, Brendan.</i>		
<i>Smyth, Niamh.</i>		
<i>Smyth, Ossian.</i>		
<i>Varadkar, Leo.</i>		

Tellers: Tá, Deputies Jack Chambers and Brendan Griffin; Níl, Deputies Marian Harkin and Michael Fitzmaurice.

Amendment declared carried.

Motion, as amended, agreed to.

Finance Bill 2021: Second Stage (Resumed)

An Ceann Comhairle: I must now deal with a postponed division relating to Second Stage of the Finance Bill 2021, taken on Wednesday, 3 November 2021. On the question, “That the Bill be now read a Second Time”, a division was claimed and in accordance with Standing Order 80(2) that division must be taken now.

Question put:

<i>The Dáil divided: Tá, 71; Níl, 54; Staon, 0.</i>		
<i>Tá</i>	<i>Níl</i>	<i>Staon</i>
<i>Berry, Cathal.</i>	<i>Andrews, Chris.</i>	
<i>Browne, James.</i>	<i>Bacik, Ivana.</i>	
<i>Bruton, Richard.</i>	<i>Barry, Mick.</i>	
<i>Burke, Colm.</i>	<i>Boyd Barrett, Richard.</i>	
<i>Burke, Peter.</i>	<i>Brady, John.</i>	
<i>Butler, Mary.</i>	<i>Browne, Martin.</i>	
<i>Byrne, Thomas.</i>	<i>Buckley, Pat.</i>	
<i>Cahill, Jackie.</i>	<i>Cairns, Holly.</i>	
<i>Calleary, Dara.</i>	<i>Clarke, Sorca.</i>	
<i>Carey, Joe.</i>	<i>Collins, Michael.</i>	
<i>Carroll MacNeill, Jennifer.</i>	<i>Connolly, Catherine.</i>	
<i>Chambers, Jack.</i>	<i>Conway-Walsh, Rose.</i>	
<i>Collins, Niall.</i>	<i>Cronin, Réada.</i>	
<i>Costello, Patrick.</i>	<i>Crowe, Seán.</i>	
<i>Creed, Michael.</i>	<i>Cullinane, David.</i>	
<i>Devlin, Cormac.</i>	<i>Daly, Pa.</i>	
<i>Dillon, Alan.</i>	<i>Doherty, Pearse.</i>	
<i>Donnelly, Stephen.</i>	<i>Ellis, Dessie.</i>	
<i>Donohoe, Paschal.</i>	<i>Farrell, Mairéad.</i>	
<i>Duffy, Francis Noel.</i>	<i>Funchion, Kathleen.</i>	
<i>Durkan, Bernard J.</i>	<i>Gannon, Gary.</i>	
<i>English, Damien.</i>	<i>Harkin, Marian.</i>	
<i>Farrell, Alan.</i>	<i>Healy-Rae, Danny.</i>	
<i>Feighan, Frankie.</i>	<i>Howlin, Brendan.</i>	
<i>Fitzpatrick, Peter.</i>	<i>Kelly, Alan.</i>	
<i>Flaherty, Joe.</i>	<i>Kenny, Gino.</i>	
<i>Flanagan, Charles.</i>	<i>Kenny, Martin.</i>	
<i>Fleming, Sean.</i>	<i>Kerrane, Claire.</i>	
<i>Foley, Norma.</i>	<i>Mac Lochlainn, Pádraig.</i>	
<i>Griffin, Brendan.</i>	<i>McDonald, Mary Lou.</i>	
<i>Harris, Simon.</i>	<i>McNamara, Michael.</i>	
<i>Haughey, Seán.</i>	<i>Mitchell, Denise.</i>	
<i>Higgins, Emer.</i>	<i>Munster, Imelda.</i>	

<i>Hourigan, Neasa.</i>	<i>Murphy, Catherine.</i>	
<i>Humphreys, Heather.</i>	<i>Murphy, Paul.</i>	
<i>Lahart, John.</i>	<i>Nash, Ged.</i>	
<i>Lawless, James.</i>	<i>O'Reilly, Louise.</i>	
<i>Leddin, Brian.</i>	<i>O'Rourke, Darren.</i>	
<i>MacSharry, Marc.</i>	<i>Ó Broin, Eoin.</i>	
<i>Madigan, Josepha.</i>	<i>Ó Murchú, Ruairí.</i>	
<i>Martin, Catherine.</i>	<i>Ó Ríordáin, Aodhán.</i>	
<i>Matthews, Steven.</i>	<i>Ó Snodaigh, Aengus.</i>	
<i>McAuliffe, Paul.</i>	<i>Pringle, Thomas.</i>	
<i>McGrath, Michael.</i>	<i>Quinlivan, Maurice.</i>	
<i>McHugh, Joe.</i>	<i>Ryan, Patricia.</i>	
<i>Moynihan, Aindrias.</i>	<i>Shortall, Róisín.</i>	
<i>Murnane O'Connor, Jennifer.</i>	<i>Smith, Bríd.</i>	
<i>Naughten, Denis.</i>	<i>Smith, Duncan.</i>	
<i>Naughton, Hildegard.</i>	<i>Stanley, Brian.</i>	
<i>Noonan, Malcolm.</i>	<i>Tóibín, Peadar.</i>	
<i>O'Brien, Darragh.</i>	<i>Tully, Pauline.</i>	
<i>O'Brien, Joe.</i>	<i>Ward, Mark.</i>	
<i>O'Callaghan, Jim.</i>	<i>Whitmore, Jennifer.</i>	
<i>O'Connor, James.</i>	<i>Wynne, Violet-Anne.</i>	
<i>O'Dea, Willie.</i>		
<i>O'Donnell, Kieran.</i>		
<i>O'Donovan, Patrick.</i>		
<i>O'Dowd, Fergus.</i>		
<i>O'Gorman, Roderic.</i>		
<i>O'Sullivan, Pádraig.</i>		
<i>Ó Cathasaigh, Marc.</i>		
<i>Phelan, John Paul.</i>		
<i>Rabbitte, Anne.</i>		
<i>Richmond, Neale.</i>		
<i>Ring, Michael.</i>		
<i>Ryan, Eamon.</i>		
<i>Shanahan, Matt.</i>		
<i>Smith, Brendan.</i>		
<i>Smyth, Niamh.</i>		
<i>Smyth, Ossian.</i>		
<i>Varadkar, Leo.</i>		

Tellers: Tá, Deputies Jack Chambers and Brendan Griffin; Níl, Deputies Pádraig Mac Lochlainn and Denise Mitchell.

Question declared carried.

Finance Bill 2021: Referral to Select Committee

Minister for Finance (Deputy Paschal Donohoe): I move:

That the Bill be referred to the Select Committee on Finance, Public Expenditure and Reform, and Taoiseach pursuant to Standing Orders (3)(a) and 181(1).

Question put and agreed to.

The Dáil adjourned at 10.25 p.m. until 9 a.m. on Thursday, 4 November 2021.