



DÍOSPÓIREACHTAÍ PARLAIMINTE
PARLIAMENTARY DEBATES

SEANAD ÉIREANN

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

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SEANAD ÉIREANN

Dé Luain, 10 Bealtaine 2021

Monday, 10 May 2021

Chuaigh an Cathaoirleach i gceannas ar 10.30 a.m.

Machnamh agus Paidir.
Reflection and Prayer.

Gnó an tSeanaid - Business of Seanad

An Cathaoirleach: Cuirim fáilte roimh an Aire Stáit, Deputy Joe O'Brien. I have received notice from Senator Micheál Carrigy on the motion for the Commencement of the House today, he proposes to raise the following matter:

The need for the Minister for Rural and Community Development to allocate funding under the 2021 community development pilot programme to the Attic House CLG, County Longford.

I have also received notice from Senator Robbie Gallagher of the following matter:

The need for the Minister for Justice to outline the role of the data controller in community close circuit television schemes; and if she will review the situation that exists in Monaghan town.

I have also received notice from Senator Barry Ward of the following matter:

The need for the Minister for Education to make a statement on plans for the allocation of premises for Gaelscoil Laighean, Dún Laoghaire, County Dublin.

I have also received notice from Senator Sharon Keogan of the following matter:

The need for the Minister for Education to provide an update on the remedial works required for Duleek boys and girls national schools, County Meath.

I have also received notice from Senator Seán Kyne of the following matter:

The need for the Minister for Health to make a statement on the overcrowding at the emergency department, University Hospital Galway.

I have also received notice from Senator Marie Sherlock of the following matter:

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The need for the Minister for Tourism, Culture, Arts, Gaeltacht, Sport and Media to outline when she will issue updated guidelines on the recommencement of music, dance and drama classes.

I have also received notice from Senator Martin Conway of the following matter:

The need for the Minister for Health to provide an update on the appointment of eye-care liaison officers to hospital groups nationally.

I have also received notice from Senator Garret Ahearn of the following matter:

The need for the Minister for Health to provide an update on the proposed primary care centre for Fethard, County Tipperary.

I have also received notice from Senator Victor Boyhan of the following matter:

The need for the Minister for Agriculture, Food and the Marine to make a statement on his plans to enter into a period of consultation in the preparation of a new agrifood strategy, which is an objective of Our Rural Future - Rural Development Policy 2021–2025.

I have also received notice from Senator Rónán Mullen of the following matter:

The need for the Minister for Foreign Affairs to make a statement on the authentication and apostilling of documents by his Department.

I have also received notice from Senator Róisín Garvey of the following matter:

The need for the Minister for Education to confirm the number of new school buildings which are at or have completed design stage with the planning and development unit of the Department; and whether these new builds have been designed with whole-school ventilation, fossil fuel-free heating systems, sufficient outdoor multi-use games areas and safe active travel infrastructure.

I have also received notice from Senator John Cummins of the following matter:

The need for the Minister for Housing, Local Government and Heritage to review the new household means policy to ensure maintenance payments paid out are deducted from assessable income.

I have also received notice from Senator Emer Currie of the following matter:

The need for the Minister of State with responsibility for special education and inclusion to make a statement on the need for a special specific learning disability classes or reading classes in Dublin 15.

I have also received notice from Senator Lynn Boylan of the following matter:

The need for the Minister for the Environment, Climate and Communications to make a statement on the just transition proposals submitted by Ireland to the European Commission.

The matters raised by the Senators are suitable for discussion; I have selected Senators Carrigy, Gallagher, Ward, Keogan, Kyne and Sherlock and they will be taken now. The other Senators may give notice on another day of the matters that they wish to raise.

Nithe i dtosach suíonna - Commencement Matters

Community Development Initiatives

An Cathaoirleach: I thank the Minister of State for coming into the House.

Senator Micheál Carrigy: I welcome the Minister of State to the Seanad today and wish him well in his Department.

Today, I seek to highlight the need for the Attic House CLG to be successful under the 2021 community development pilot programme. It has a proven track record of community service in Longford and is ideally located to pilot a community development initiative. This superb facility has a state-of-the-art campus that is ideally located at the heart of the most marginalised communities in the county. The existing project has been supported by many agencies to address the needs of young people in the community. Now it is time to further develop on what has been built and offer Attic House as a community development for Longford town. Why Longford town? The statistics show that we have a very diverse population that is experiencing considerable disadvantage and there are many who would benefit from the project. The Pobal HP deprivation index of 2016 shows that within walking distance of the town centre two-thirds of the people's living areas were classified as being between disadvantaged and extremely disadvantaged, higher than the national average of non-white residents and four times the national average of Traveller families. The Attic House has developed an integration programme to ensure inclusivity of the migrant community. Many of these communities live independently of each other and that can lead to a divided population, which, in turn, can lead to conflict. The Attic House has very successfully engaged with a high number of these communities.

The Attic House started as a youth café in 2006. Following consultation that identified a lack of services and supports, for youth and family support services, the need for a dedicated centre was raised. In 2015, the Attic House was established as a volunteer-managed youth and community project, which has now become a central hub in Longford for youth and other agencies to work together to provide opportunities for all in the county. Funding to develop the facility was sourced from the LEADER programme, Longford County Council and the local enterprise office but more than €500,000 was raised locally to develop the project. This gives the community of Longford a sense of ownership and pride in its achievements so far. It is governed by a management committee of members drawn from a broad section of the community who bring a wide set of skills to the governance of the facility and to the project itself. Stakeholders who work with and provide services include Foróige, Tusla, Longford direct provision, Men's Sheds Ireland, Longford Sports Partnership, Templemichael College, the EDI Centre Longford and Templemichael Parish Resources. The list of partner agencies include Backstage Theatre, the Traveller health project, the local Youthreach service, Longford County Council, County Longford Youth Service, the Lus na Gréine and Bridgeways family resource centres, Longford and Westmeath Education and Training Board, the HSE, the local public participation network, Longford Africans Network, the Polish community network, the volunteer centre and all of the local schools.

This is a community development programme that has, thus far, been financed and run by

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volunteers. What could it achieve if given the resources to allow it to expand with a full-time project manager? Its unique position, with an existing state-of-the-art facility, means that any project investment will result in considerable value for money. This organisation has experience, is embedded in the community and can hit the ground running, allowing it to reach more people in our community. I ask the Minister of State to prioritise Attic House for funding under the current programme.

Minister of State at the Department of Rural and Community Development (Deputy Joe O'Brien): I thank the Senator for raising this matter. He will be aware that this Government is committed to supporting and enabling a strong community sector. It is my role to ensure that is delivered. In addition to the commitments in Sustainable, Inclusive and Empowered Communities: A Five-Year Strategy to Support the Community and Voluntary Sector in Ireland 2019-2024, published in August 2019, there is a very specific commitment in the programme for Government to introduce, on a phased basis, a number of projects similar in approach to community development projects. In response to this commitment, my Department announced the introduction of a pilot community development programme which will consist of up to eight projects promoting an autonomous approach to community work with marginalised communities. Initial funding of €1 million was secured for 2021 and it is expected that the programme will continue for three years.

The overall aim of the community development pilot programme is to trial community development initiatives that address poverty, social exclusion and inequality and promote human rights. The pilot programme will seek to develop community development responses to a range of social, economic and environmental concerns. In line with community development principles, the idea is to facilitate an empowering, collaborative approach to building relationships and to undertake co-operative initiatives between marginalised groups, mainstream services and decision-making bodies. Overall, we want to examine the benefits of an autonomous approach to community development with regard to existing, new and emerging issues. We want to ensure that those on the very front line of grassroots community work are empowered to identify and deliver in a proactive and reactive way, based on local knowledge of needs. The focus is on community development organisations working, or seeking to work, at local level to address issues in areas such as racism, domestic or sexual violence, migration, gender, people living in direct provision or seeking international protection, climate action and just transition.

The programme opened for applications in March and, due to the large number of high-quality submissions received, my Department is undertaking a two-stage assessment process to examine the applications against the eligibility criteria set out. It is expected that successful applicants will be notified at the end of May. This is a change from the original target of the end of April indicated in the initial information and guidance. All applicants have been advised of the revised timeline.

As the Senator will appreciate, it would not be appropriate for me to comment at this stage on any individual application that may be under consideration as part of this process, including any application from the Attic House CLG. I am grateful to every organisation that has submitted an application and I am very encouraged by the overall level of interest that has been generated. I am also aware of the important work that the Attic House CLG does for young people in Longford and I wish it every success in its ongoing activities.

In total, 123 applications were received in my Department, representing local communities and local development organisations working at local level to address issues facing mar-

ginalised groups. Some areas of work covered in applications include: work with Travellers, Roma and migrants; projects working to address domestic violence; projects working with marginalised women and children; addiction supports and mental health projects; and projects relating to gender issues, climate action, just transition and many other areas. Applications were submitted by organisations across all 26 counties.

I would also like to highlight that, in late 2020, I announced funding of €254,000 to support the work of the All Ireland Endorsement Body for Community Work Education and Training, AIEB, between 2020 and 2022 in order to support the future growth and development of community work in Ireland. At the time of the funding announcement, I reiterated my desire to see further growth in grassroots community work, and I do so again today.

Senator Micheál Carrigy: I thank the Minister of State and I appreciate he cannot make further comment. I acknowledge his comment about being aware of the strong work involved. It is an organisation I have been involved in for over ten years. When he is looking for a pilot programme, he should know this is already being done on a voluntary capacity, and I do not think there are too many programmes anywhere in the country where that can be said. As a town, we do not have a family resource centre and we have been unsuccessful with applications for one. It took the commitment of a voluntary management committee to raise €500,000 to purchase a property, develop it and run these programmes in our county town on a voluntary basis. I appeal to the Minister of State to look at this urgently. It needs support and our county town needs support. As I said, it is an existing facility. If we are looking for value for money as well as experience, we will not get as much anywhere else in the country. I thank the Minister of State for his time.

Deputy Joe O'Brien: I thank the Senator for laying out the details of what the community has done in getting the project running. It is always very impressive when volunteer work at that level brings something to life.

I want to add a couple of points on the applications. They will be assessed and scored in accordance with the marking scheme set out, and that reflects the pilot programme aim, objectives and eligibility criteria. Consideration will be given to a number of other issues, such as geographic and regional spread and the range of issues covered. Successful projects will be selected by a panel selected for that purpose, chaired by my Department and comprising representatives from Pobal and nominees from Community Work Ireland and the Irish Local Development Network.

It is important to say we received a very large number of valid applications and a very large number of very worthy proposals. If a project proposal is not selected, we will explore ways that the need identified might be addressed via some of our other funding programmes. I will consider the overall volume of applications and the strong quality of the applications to pursue growth in the Department's programmes to address the needs identified by people and organisations at grassroots level.

For the applications that have come in, we will consider the value within them in the broader scheme of things going forward. I genuinely thank people for the work that has gone into them.

Closed-Circuit Television Systems

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Senator Robbie Gallagher: Cuirim fáilte roimh an Aire Stáit go dtí an Teach. The Minister of State is very welcome and I thank her for taking time out of her busy schedule to be here.

Everyone agrees about the benefits of CCTV systems. They are located in many of our towns and cities, and are invaluable pieces of equipment when it comes to the investigation of crime or preventing crime. A UK study in 2013 estimated that 20% of crimes were prevented by having a CCTV system in place. There is no doubt they are hugely beneficial pieces of equipment. They allow people to go about their daily lives and if people want to go for a walk at night-time, they can do so with a sense of security. They are invaluable when it comes to investigating assaults and other crimes, which is a proven fact.

The statistics from the Department show that, for each of the three years from 2017 to 2020, €1 million was allocated towards CCTV systems. However, I am led to believe that only €750,000 has actually been approved, which clearly shows there is a problem with the system. The current application process is much too cumbersome and much too drawn out, and it is putting off many communities from applying in the first place.

I was interested to look back at some of my notes. Three years ago I raised this issue of CCTV systems in respect of Monaghan town and countrywide as well as the issue of delays. That was three years ago. The then Minister for Justice, Deputy Flanagan, was in the seat now occupied by the Minister of State. I was looking for an update in respect of the system generally throughout the country and in Monaghan town. Here we are three years later. I am back in the Chamber this morning still looking for an update on the CCTV system for Monaghan town.

To sum up, I asked the then Minister, Deputy Flanagan, to look at the application process for community CCTV systems to see how those responsible could take away some of the cumbersome aspects to the application process. I wonder whether there has been an update in respect of that. Does the Minister of State have an update for me on Monaghan town and exactly where that scheme is this morning?

Minister of State at the Department of Education (Deputy Josepha Madigan): On behalf of the Minister for Justice I wish to thank the Senator for raising this matter. The Senator will be aware that the community-based CCTV is currently governed by section 38(3)(c) of the Garda Síochána Act 2005 and the Garda Síochána (CCTV) Order 2006, which is SI 289 of 2006. This legal framework requires that any proposed community CCTV scheme must, first, be approved by the local joint policing committee, second, have the prior support of the relevant local authority, which must also act as data controller, and, third, have the authorisation of the Garda Commissioner. This is the legal basis for all community CCTV schemes regardless of how they are funded. These key legal requirements have not changed since 2006.

It is important to note that decisions in respect of the introduction or extension of Garda CCTV systems are matters for the Garda Commissioner and not for the Minister for Justice. Since 2017 the Department of Justice has administered a grant aid scheme to support groups wishing to establish a community-based CCTV system in their areas. Eligible groups, including community groups and local authorities nationwide, can apply for grant aid of up to 60% of the total capital cost of a proposed CCTV system up to a maximum total of €40,000. On behalf of the Minister I can confirm that funding continues to be available for 2021.

The Senator may also be aware that the grant aid scheme was recently extended to cover not only new CCTV systems but to allow funding applications for extension or upgrade of

existing community CCTV systems that are incomplete or obsolete. Applicants can now seek a once-off grant of up to €5,000 for minor maintenance costs. A total of 34 applications have been approved under the community CCTV scheme to date, with the value of grants awarded totalling €888,689.

It is important to emphasise that this funding can only be considered for CCTV systems that meet the legal requirements I have already outlined. Senator Gallagher has asked about Monaghan town. I understand the community CCTV scheme for Monaghan was approved by the Garda Commissioner. I can confirm the Monaghan town application for a grant of €45,000 for the community CCTV scheme has been approved by the Department of Justice and the payment of the first instalment of €25,000 was made to Monaghan County Council in July last year. I am also aware that Monaghan County Council has applied to An Garda Síochána for an amendment to the scheme that was initially proposed. The amendment was to increase the number of CCTV cameras from eight to 30. The Minister for Justice is keen to be of assistance and has asked the Department of Justice officials to obtain an update from An Garda Síochána in respect of this application. The Minister will write to the Senator on receipt of an update.

The role of the data controller for CCTV schemes is relevant as well. The Senator will be aware that the Department of Justice has published the general scheme of the Garda Síochána (digital recording) Bill at the end of last month. The general scheme puts forward several amendments to the operation of CCTV schemes to provide for robust oversight in response to concerns raised by the Data Protection Commissioner. I understand the Minister's priority now is to ensure community groups can continue to be supported in their valued contributions to their local CCTV schemes while ensuring sufficient proportionate oversight of data protection statutory considerations.

I hope that update will be of assistance to the Senator on this matter.

Senator Robbie Gallagher: I thank the Minister of State for that comprehensive response, which I welcome. It is still worth noting that up to this point it has been a very cumbersome process and the figures the Minister of State has given go some way towards substantiating that point. I would like to see a system that is much more expeditious in how conclusions are reached when applications go in. As the Minister of State said, and rightly so, they are hugely beneficial to the communities in which they are installed and they are an added tool, as I said in my contribution, in respect of not alone the investigation of crimes committed but indeed the prevention of crime itself. I thank the Minister of State for her response.

Deputy Josepha Madigan: I will bring the matters the Senator has raised, particularly his comments on a more expeditious application process, to the attention of the Minister for Justice. I note what he said about the 70% of crimes being prevented, or certainly their prevention being assisted, by the use of CCTV. I also note what he said about the fact that €1 million was allocated and that only €750,000 has been approved. I cannot confirm here whether or not all those comments are correct but I will bring that information back to the Minister for Justice. The fact that €45,000 has been given to Monaghan town and approved by the Department of Justice and the fact that €25,000 was paid to Monaghan County Council last July should be of assistance to the Senator in bringing this matter forward.

School Accommodation

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Senator Barry Ward: Cuirim fáilte roimh an Aire Stáit freisin. Tá mé an-bhuíoch di as ucht teacht anseo chun labhairt linn ar an ábhar tábhachtach seo. Tá a fhios agam go gcuirfidh sí an t-eolas os comhair an Aire Oideachais freisin. As the Minister of State will be aware, Gaelscoil Laighean, the only non-denominational Gaelscoil in the Dún Laoghaire area, opened in September 2019. It was the result of a plebiscite that took place in the Blackrock-Boosterstown area on foot of a decision by the Department to establish a primary school in that area. There was a substantial plebiscite. I was a councillor in the area at the time and was quite involved in the matter so I know how much there was behind the decision of parents in the area to say they wanted a Gaelscoil specifically in that area. That is what succeeded, and An Foras Pátrúnachta was given patronage of the school. The school opened in September 2019 in temporary accommodation in Deansgrange, or Kill of the Grange, in a former restaurant on Kill Lane and has been there since. It is a small area, and the reality is that the space provided for Gaelscoil Laighean prevents it from growing beyond its present size.

The Minister of State will be aware that in recent weeks it has come out from the Department of Education that accommodation is now being provided for the school in the former senior college in Dún Laoghaire, on Eblana Avenue. This is problematic for a whole number of reasons. It is something I initially welcomed because I understood that parents were happy with it, having spoken to a wide variety of people who are part of the school community of Gaelscoil Laighean: parents, teachers and the principal. I know now that that is not the case and I can identify very clearly the reasons why it does not work. I was surprised in the first instance because the site is outside the catchment area originally envisaged for this school. This is a school for the Blackrock-Boosterstown area. A move to Dún Laoghaire makes no sense. In addition, the building that is proposed, the former senior college, is in quite a dilapidated state, so I had initially thought the school would have the benefit of a fully renovated building. In fact, it will have only the ground floor, which is not very much bigger than where the school is now. It will not have the benefit of the full building.

The building itself is in very poor condition and is directly opposite what is now a building site on Eblana Avenue, so the level of disruption to the students, teachers and parents of the school will be huge. In addition, and perhaps most importantly, there are no play facilities, there is no yard and there is no area where the kids can train or get involved in sports. At least where they are in Deansgrange is next to Clonkeen Park and a hall at the Church of Ireland Church in Kill of the Grange, so there are facilities available to them.

The move to Dún Laoghaire will massively encumber parents. People who have put their lives on hold, changed jobs and changed address to be within the catchment area of this school will now have to drive to Dún Laoghaire, where previously they walked their children to school. When they get to Dún Laoghaire, there will be no point to drop off children. They will be on a busy narrow lane in Dún Laoghaire town where there is lots of traffic, including lots of construction traffic.

11 o'clock

All things considered, the decision by the Department of Education to move the school to this location, even on a temporary basis, is nonsensical. It has caused enormous upset among the school community and will cause massive disruption for the parents and families, and for the grandparents who are often involved in bringing children to or from school, and looking after them after school.

I raise this issue because it seems there has been an extraordinary level of misinformation about it. There are rumours about a site at the former council depot in Mount Anville. There are also rumours about a site elsewhere. Parents do not know what is happening. We were told initially that this was a permanent move and now we are told it is interim accommodation. Parents are entitled to certainty and clarity about what is happening here. They are entitled to a school in the Blackrock-Boosterstown area, where they were told it would be. They were initially given the impression that they would get a site at the top of Newtownpark Avenue, which would appear to be perfect in all the circumstances, and now it seems that might be going to another school.

My ask to the Minister of State, which I know she will pass on directly to the Minister for Education, Deputy Foley, is to please give us some clarity and certainty and take on board all of the reasonable objections of the parents and members of this school community to the location currently proposed for just a few months hence.

Deputy Josepha Madigan: I thank Senator Ward for raising this matter. I am happy to clarify the position with regard to the development of permanent accommodation for Gaelscoil Laighean.

As a result of the nationwide demographic exercise carried out by the Department into the future need for primary and post-primary schools in the State, the requirement for a new eight-classroom primary school to service the Blackrock-Boosterstown area was announced by the Government. Gaelscoil Laighean was established, as the Senator correctly pointed out, in 2019 under the patronage of An Foras Pátrúnachta. Gaelscoil Laighean is currently located in interim accommodation at Kill Lane, Deansgrange, County Dublin, that can facilitate two mainstream classrooms and ancillary space.

It must be noted that the school authorities were informed before occupying Kill Lane that it would only be for a two-year period. They were told that at the outset. They were aware that a move to an alternative interim accommodation would be required for the 2021 academic year to cater for the school's growing enrolments. As a result, I understand that officials in the Department have put in place the necessary arrangements to relocate Gaelscoil Laighean to the premises at Eblana Avenue in Dún Laoghaire. I heard the Senator's comments on that matter and I will return to them later. This premises is under the ownership of the Dublin and Dún Laoghaire Education and Training Board. This alternative interim accommodation will suitably accommodate the school's growing enrolments for the academic years 2021 and 2022. The Department issued verbal and written communications, on Wednesday 28 April, informing the patron of these arrangements. My officials understand that the school was informed of this communication on the very same day.

The Department remains committed to providing a permanent accommodation solution for Gaelscoil Laighean and a project to deliver this accommodation has been included in the Department's six-year capital programme. The Senator will be aware that the acquisition of a site is required to facilitate the delivery of this project. He will also appreciate that the acquisition of school sites in highly developed urban areas where land is extremely scarce presents particular challenges for the Department. This has, unsurprisingly, proven to be the case in the Blackrock-Boosterstown school planning area. While a number of potential site options were identified - and I note the Senator's comments on those - with the assistance of officials in Dún Laoghaire-Rathdown County Council, to date all but two sites have proven unsuitable or unavailable for acquisition. Officials in the Department are currently in discussions with county

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council officials on these two potential school site options for two primary schools in the local authority area, one of which is Gaelscoil Laighean. Good progress has been made to determine the optimum configuration of school sites within Dún Laoghaire-Rathdown County Council in recent weeks.

Once a site for the school has been secured, the project to deliver the school's permanent accommodation can be progressed into the architectural planning process without delay. I assure the Senator that I am very conscious of the difficulties contended with by the school authorities and the families. In this regard, the acquisition will continue to be treated as a priority for the Department and I will bring it to the attention of the Minister, as the Senator has requested, and to the planning and building unit of the Department. I understand that officials are working to advance this project as expeditiously as possible.

The Senator referred to Newtownpark Avenue. My understanding is that the site located at that particular place will accommodate the newly established Booterstown, Blackrock and Dún Laoghaire Educate Together secondary school. No assurance has been given to parents around locating Gaelscoil Laighean at that venue.

Senator Barry Ward: I appreciate what the Minister of State said. In fact, her office is the only one that has been able to give me any kind of concrete information on this matter, so I am grateful to her for that. However, I cannot accept the official response that the Eblana Avenue site is suitable for the reasons I mentioned. I acknowledge the Deansgrange site was always meant to be an interim one. The school authorities know that and nobody is denying it. My understanding is that identification of another primary school for the Dún Laoghaire area was made in the Sallynoggin-Killiney area, which has been given as a patronage to Educate Together. This is all very welcome but my understanding is now the proposal is to move that school into the premises at Deansgrange and move Gaelscoil Laighean to Dún Laoghaire.

I cannot see the sense in that proposal either. The school authorities have no problem with the fact that they are in interim accommodation. They want to move, but not further outside their catchment area. The proposal seems to be for them to move into the catchment area of the new Educate Together for Sallynoggin-Killiney and further outside the Blackrock-Booterstown catchment area for Gaelscoil Laighean. They do not want to do that and it makes no sense. I welcome that the Minister of State said it is was a priority to find a site for Gaelscoil Laighean, but why not leave it where it is until a permanent suitable site for the school can be found?

Deputy Josepha Madigan: I thank the Senator for raising this issue. As I said at the outset, a number of site options for a permanent location are being explored. He will understand that there are technical, complex issues around that. I hear what he said about the absence of play facilities in the area and that Dún Laoghaire is not in the catchment area. I also note his argument about the dilapidation and the fact he was involved in the plebiscite from the very beginning. I obviously cannot confirm or deny any rumours regarding a particular permanent site for this school, but it is in the capital programme. This matter is a priority for the Department and I intend to make sure that I raise it with the Minister to ensure that these children will be accommodated in a way that will be a satisfactory, permanent solution for all the parents involved in the Blackrock and Booterstown area. I appreciate the Senator's concern and his comments on this matter.

Schools Building Projects

Senator Sharon Keogan: I thank the Minister of State for coming to the House to reply to this very pressing issue for Duleek boys and girls national schools, both of which were built in 2015. From the outside, one might mistakenly think that this looks like a state-of-the-art school but, unfortunately, one does not have to look too closely to see the faults left behind by JJ Rhatigan. There are several outstanding issues, but the most pressing is the condition of the roof. JJ Rhatigan contracted two experts to assess the roof and both agreed the problem existed. The National Development Finance Agency, NDFA, instructed JJ Rhatigan to complete the remedial works. These rectification works commenced in July 2019 and were completed in August 2019.

Unfortunately, these rectification works were not successful. The maintenance contractor for the roof pointed out many poor workmanship issues. In July 2018, JJ Rhatigan stated that a consultant engineer and roof specialist would be appointed to monitor the rectification works for a period of 12 months from their completion. This never happened. That individual has not been to the school since these remedial works were carried out in August 2019.

A representative from the NDFA has stated that the inspection by this individual cannot take place due to Covid-19. Inspections could have taken place between August 2019 and mid-March 2020 but, as with so many other issues, Covid-19 has provided a great opportunity for hiding and doing as little as possible. The remedial works have failed and puddles of water on the floors of both schools continue to be a health and safety risk.

I also draw the Minister of State's attention to numerous other issues that remain outstanding since 2015. A partition was never installed correctly. It remains in disrepair despite numerous attempts to engage with the contractors who installed it. This was to be an automated partition. The building management system does not work. As the Minister of State is aware, this system monitors, supervises, controls and reports on smart building technology systems and has been raised with the National Development Finance Agency, NDFA, on numerous occasions. The heating system must be flushed by the school's maintenance contractor due to blockages in the system.

With the current Covid-19 ventilation policies, the heat levels must be increased but it is impossible to do that as some classrooms do not receive sufficient heat.

The issue of drinking water has been resolved last week and I thank the Minister of State for that. The water tank leaked in early September 2020 and was inspected by the original contractor. It was temporarily fixed by the in-house schools contractor but no long-term solution has been presented by the original contractor.

Here we are in May 2021, with a state-of-the-art school in Duleek where remedial works have been carried out on the remedial works, all of which have failed. It is completely unacceptable in this day and age that contractors that are paid quite handsomely for works can continue to walk away with poor workmanship and still get paid by NDFA. The last resort is that the schools apply for the emergency works funding to ensure that the schools can operate safely.

Can the Minister of State give a commitment here today that moneys will be made available for all these outstanding issues? I thank the Minister of State.

Deputy Josepha Madigan: I thank the Senator for raising this issue, which gives me an opportunity to update her and the House on the current position in respect of the issues affecting Duleek Boys National School and Duleek Girls National School since their building project

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was completed in 2015. Since then the school authorities in question have identified a number of issues with the completed works that have been a cause of concern, some of which have been mentioned by the Senator. The National Development Finance Agency, on behalf of and supported by officials within my Department, has engaged with the school authorities and the contractor with a view to resolving these issues.

A UK-based roofing expert was appointed to investigate the roofing issues and a programme of repair work was undertaken in 2019 with the roofing expert retained to assess if this programme of works was successful. Issues persist with the roof, however, and unfortunately Covid-19 restrictions have affected the completion of the roofing expert's assessment and recommendations. The NDFA has engaged with officials in the Department and with the schools over the past number of months in order to expedite this process and the resolution of the roofing concerns. I can inform the Senator that officials from the NDFA and the contractor have been on site and I understand the contractor is currently finalising its rectification proposals for the current issues.

Photographic surveys of the roof took place on 3 March and on 12 April to gather further information on the current condition of the roof and this information has been made available to the schools. As discussed with the schools, an expert assessment and recommendation will be completed in respect of the overall roof construction and performance in advance of any works carried out. I assure the Senator that the completion of this assessment is a priority for my Department and I also will raise the Senator's comments with the Minister, Deputy Foley. This assessment will address the integrity and the ongoing performance of the roofing system and the potential longer-term problems and risks presented by the roof's current configuration. The assessment must also present a robust solution and recommendations to resolve these potential longer-term problems for the lifetime of the roof.

On the other issues raised by the Senator, I can confirm that with the agreement of the Department and in consultation with the schools, investigation and rectification of these issues have commenced.

Finally, the schools had raised a concern about the water supply and I am glad that the Senator has acknowledged that this has been rectified and addressed through the Department's emergency works scheme. Officials from the Department will collaborate with the schools on any further issues into the future. I thank the Senator again for giving me the opportunity to inform the House of the position as regards these two schools. It is regrettable that some outstanding issues with a building project that was completed as recently as 2015 remain to be resolved and I appreciate the frustration of the school authorities and of the Senator at the time it has taken to find a solution. I can, however, assure the entire school community that the NDFA, which is supported by the Department, is making every effort to work with all of the stakeholders to achieve a satisfactory resolution to the outstanding issues.

Senator Sharon Keogan: I welcome the Minister, Deputy Foley's, commitment and the fact that the Department is going to work with the school. Hopefully, I will not be back in the House in September to raise issues that remain outstanding.

At the weekend, there was an announcement by Bishop Tom Deenihan of changes that will be made in many parishes in County Meath. Duleek will be losing Fr. John Conlon to St. Mary's in Drogheda. He has been instrumental in improving primary educational campuses in Duleek, Bellewstown, Cushinstown and Mount Hanover. Fr. Conlon has worked tirelessly

on this issue of remedial works. The people of our parish will miss him greatly. Our loss is Drogheda's gain, and I wish him every blessing as he continues to do God's work there. Our parish was certainly blessed to have him for the past 16 years. I also wish to mention Fr. Brendan Ferris who is moving from Curraha, Ardcath and Clonalvy to Stamullen, and Fr. Declan Kelly in Stamullen who is heading to Kilcloon. I also wish Fr. Jim Lynch of Kentstown good health in his retirement from the priesthood and welcome back Fr. Brennan to Beauparc.

It is important to acknowledge the administrative and, indeed, moral compass roles that the church plays in schools throughout this country. I wish to put that on the record of the House, and I appreciate it.

Deputy Josepha Madigan: I wish Fr. Conlon well. As the Senator said, Duleek's loss is Drogheda's gain. I also wish Fr. Ferris, Fr. Kelly, Fr. Lynch and Fr. Brennan the best of success in the future in all their endeavours.

To conclude on the matter of Duleek school, I heard the Senator's list of further complaints, for example, the partition not being installed correctly, the building management system not working and, according to her, the blocking of the heating system. She also mentioned puddles of water on the floors, which I am not sure has been rectified. The Senator is pointing to the roof, that it is directly from the roof. I have a note of all those issues. It is very regrettable that this happened. Obviously, there is poor workmanship, and I am sure the Department is liaising with the original builders and contractors as well as JJ Rhatigan and Company to ensure this is expedited and the school brought up to a reputable standard as soon as possible.

Senator Sharon Keogan: We have not even opened the school-----

Acting Chairperson (Senator Pauline O'Reilly): The Senator can engage with the Minister of State afterwards.

Emergency Departments

Senator Seán Kyne: I thank the Cathaoirleach for choosing this Commencement matter and I welcome the Minister of State at the Department of Health, Deputy Feighan. Once again, I wish to discuss healthcare provision in Galway, this time in respect of overcrowding in the emergency department in University Hospital Galway, UHG.

We have had a strange year in healthcare provision. Obviously, there have been cancellations, Covid-19 and an array of issues. However, this is the month of May, not a month that is traditionally associated with overcrowding due to the winter flu, vomiting bugs and the like. Nonetheless, there is overcrowding in UHG. Today, according to the Irish Nurses and Midwives Organisation, INMO, there are 24 people on trolleys in the hospital. The figure was as high as 36 last week, and it has gone up and down from the low 20s to the mid-30s over the past month. One patient on a trolley is one patient too many when he or she should have the dignity of having a bed provided. The overcrowding is not the fault of the hard-working staff and management team in the hospital, who are doing their best under difficult circumstances to ensure patients get the best care possible, which they deserve.

It is worrying that people in Galway are being told not to attend the emergency department unless it is necessary. I hope that nobody presents unless it is necessary. That is the basis of

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an emergency. Clearly, there must be an assessment of why there is overcrowding in UHG at present. We know the emergency department is not fit for purpose. Former Taoiseach Enda Kenny said it in response to the then Leader of the Opposition, Deputy Micheál Martin. The then Minister for Health, Deputy Simon Harris, announced in February 2017 that funding for the design of a new emergency department was provided by the Department. In September 2018, Saolta University Health Care Group told the then Minister, Deputy Harris, that the planning permission for the new emergency department would be lodged before Christmas 2018. Here we are in May 2021 with no planning application lodged yet.

There is a lack of focus and direction from the Saolta hospital group in terms of the emergency department. The people and patients of Galway are suffering from having an emergency department that is still not fit for purpose. We have had continuous overcrowding over the last month. Hopefully, this will resolve itself in the near future. Is the Department of Health taking an active interest and a proactive approach to overcrowding issues in the hospital? Is the Department interested in sending down a team to assess why there is overcrowding over the last month in UHG? Are there sufficient discharge managers? Is there a team that can go in to better manage the discharge of patients and the flow of patients through the system to ensure they get a bed as quickly as possible? That was done before. The then Minister, Deputy Harris, sent a team down from the HSE nationally to ensure the efficiency of the hospital was improved. I do not like using the words “efficiency” or “flow” but it is a situation of grave concern for patients, their families and the people of Galway. We have continuous overcrowding and no light at the end of the tunnel. If there was such light and we knew work would start next month or before Christmas on the new emergency department, we could tolerate it to a degree. However, we are putting up with this problem and we have no light at the end of the tunnel.

Minister of State at the Department of Health (Deputy Frankie Feighan): I welcome this opportunity to address the House on behalf of the Minister for Health, Deputy Stephen Donnelly, on the issues raised by the Senator. I acknowledge the distress overcrowded emergency departments cause patients, their families and front-line staff working in challenging conditions in hospitals throughout the country.

According to HSE TrolleyGAR data, there was a 79.9% reduction in the number of patients waiting on trolleys at 8 a.m. in the emergency department at University Hospital Galway in the period January to March 2021, compared to the same period last year. However, the number of patients waiting on trolleys at 8 a.m. increased by 51% in March 2021 compared to February 2021.

Several factors have affected the increased number of people waiting on trolleys in the past week, including a significantly higher level of attendances. Admissions for the over-75 age group with higher levels of acuity have returned to pre-pandemic levels. The management of Covid-19 and non-Covid-19 pathways presents an additional challenge to patient flow in UHG emergency department. The hospital is also experiencing capacity issues due to an increase in elective activity and bed closures for operational reasons.

The HSE is actively working with University Hospital Galway and Saolta hospital group to ease congestion with a focus on patient flow, facilitating transfers to level 2 hospitals, providing assistance from community health organisation services to support egress and prioritising diagnostics to aid inpatient discharges. UHG is particularly attuned to the need to manage infection prevention and control. We continue to invest in UHG to improve services to patients. The project for a new emergency department in University Hospital Galway, which is part of

a larger development incorporating maternity and paediatric services, is included in the capital programme for 2021. Approval has been granted to complete a temporary extension to the emergency department to provide additional accommodation. This includes segregated waiting and treatment areas, isolation rooms, additional resuscitation spaces, additional support accommodation to take account of new requirements to treat Covid-19 patients and improved infection control and prevention requirements for the emergency department. Enabling works have commenced and construction on this temporary extension is expected to commence in early May. It is expected the project will be completed in early 2022.

Improvements continue to be made in the haematology oncology day ward to increase capacity. A new radiation oncology facility is expected to be fully open by quarter 3 of 2023. The main emergency department and women's and children's block development at UHG is a complex project and is in the early stages of design progression. In addition, UHG has introduced a combination of virtual clinics and actual attendances in its general outpatients department clinics and oncology clinics in line with national guidelines to address the challenges presented by Covid-19. Furthermore, as outlined in the national development plan, a new dedicated ambulatory elective-only hospital facility will be provided in Galway. This will provide high-volume, low-complexity procedures on a day and outpatient basis, together with a range of ambulatory diagnostic services. It will create capacity at acute hospital sites and help to reduce the numbers waiting on trolleys, assist in reducing cancellations and acute hospital footfall, and drive down waiting lists for outpatient and inpatient day cases. Work is ongoing on a draft preliminary business case. The Department and the HSE will continue working to improve the emergency department waiting times for all patients.

The Senator asked about the former Minister for Health, Deputy Harris, sending a team from the Department. I will bring that issue to the current Minister.

Senator Seán Kyne: I thank the Minister of State for his reply, but it is depressing to see written down that, "The main emergency department and women's and children's block development at UHG is a complex project and is in the early stages of design progression." When the former Minister, Deputy Harris, was in Galway in September 2018, we saw design plans for the emergency department. Yes, the situation may have changed. It was a shell and core fitting-out for the top two storeys of paediatrics and maternity services that then went to a full design project at fit-out, but how long does that take? Why do we have to wait for the temporary emergency department to be completed before we can lodge a planning application for the new emergency department? That application can be progressed. As I have said about numerous projects, nothing in this country can be built without planning permission and approvals. The application has not been lodged and we have no date for that.

While I appreciate the response, I would also appreciate it if the Minister of State brought to the Minister, Deputy Donnelly, what I have said about the possibility of bringing a team to Galway. I ask that the Department of Health engage with Saolta University Health Care Group and request it to progress the planning application for the emergency department.

Deputy Frankie Feighan: The Minister acknowledges the distress that overcrowded emergency departments cause patients, their families and front-line staff. He and I commend all the staff in our emergency departments on the tremendous work they have done to ensure emergency departments have remained open and available to provide a service throughout the pandemic.

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The number of patients receiving care on trolleys recently in UHG is unacceptably high. The HSE is actively working with the Saolta group and hospital management to ease congestion there. Improving timely access for patients to unscheduled care is at the heart of Sláintecare. The Sláintecare Action Plan 2019 includes a specific workstream on access and waiting lists. Sláintecare emphasises the need to invest in increased capacity while shifting the balance of care from hospitals to community services for better health outcomes and more sustainable health services.

I will bring to the Minister's attention the Senator's desire that a team go to Galway and speak to Saolta and the hospital as soon as possible.

Covid-19 Pandemic

Senator Marie Sherlock: I thank the Minister of State for attending. It is with considerable relief and a welcome that society and the economy are reopening significantly today. I am conscious the Government needs to be cautious about easing restrictions, but we still have no guidance as to when music, dance and drama classes can recommence. This is the simple question I wish to raise with the Minister of State. It is not acceptable that we are still waiting for such guidance. I had hoped the Minister for arts and culture could attend the Chamber, but I welcome the Minister of State's presence to answer in her place. As the Minister of State will be aware, dance, drama and in-person music classes have been suspended since the countrywide introduction last October of the level 3 restrictions that were in place in Donegal and Dublin prior to that. Young children, teenagers and young adults have been waiting almost one year for the return of in-person classes. I do not need to tell the Minister of State the seriousness of this situation for the teachers. Music teachers are regularly relaying to me their frustration about the investments they made in perspex last year so that they could safely conduct in-person classes and dance teachers are telling me about the socially distanced placement of ballet bars and other equipment in dance studios and community halls. They are worried because there has been a fall-off in numbers as some children have not been able to access classes via Zoom because of broadband issues and others did not want to, or felt unable to, do that. There is a question as to whether they will return in numbers. More important, this is about the children and young adults.

We have heard so much about the need to look after the mental health of our children, particularly teenagers, during this pandemic. I am struck that we in this country have a very narrow perspective of what education means. All the focus has been on getting children back into the classroom in their primary or secondary schools. There has been no recognition that engagement with the creative arts is also a part of their education and, for many, an essential part of it. We need to have a debate about what constitutes a child's education in this country, in particular post pandemic.

I am asking for clear guidance today. I am reminded of the conversations I have had with the Dublin Youth Theatre and others, in which they told me of the efforts they have made to conduct classes via Zoom. For many others, children have not been able to engage because they have not been able to carve out a safe space in their houses to be able to participate. I know this is a broader issue for the arts sector as a whole and I am conscious that the National Campaign for the Arts has been engaging with the Department of Tourism, Culture, Arts, Gaeltacht, Sport and Media with regard to reopening guidance. I do not think it is acceptable that on 10

May, as the economy and society reopen, we do not have guidance on the reopening of a service that is a vital part of the education, development and well-being of children and young adults.

I am looking forward to, hopefully, hearing some positive news from the Minister of State in his response to this matter.

Deputy Frankie Feighan: I thank Senator Sherlock for the opportunity to discuss this matter.

The framework for restrictive measures contained in the Covid-19 plan, Resilience and Recovery: The Path Ahead, sets out information on the staggered start of easing of other areas of restriction, with a focus on outdoor activities, including sport. For guidance purposes, dance has been included under sports under the different levels of the plan. This easing is dependent on whether the transmission of the virus reaches acceptable levels, the vaccination programme progresses as planned and the public health advice allows.

The approach to each phase is subject to ongoing review and will, at all times, take account the evolving epidemiological situation. All decisions taken by the Government on the timing of the lifting of restrictions are informed by the public health advice at the time of the decision. The framework sets out when it is considered that organised indoor or outdoor events can take place. Subject to the prevailing disease situation, from 26 April last, underage, non-contact outdoor training in pods of 15 or fewer, which includes dance, can resume with protocols. In these cases, robust protocols and protective measures, including appropriate supervision and capacity limits, should be in place.

The Arts Council has worked with the Department of Tourism, Culture, Arts, Gaeltacht, Sport and Media to develop guidance for children and young people's arts and cultural activities. This guidance was published last week on the Arts Council's website and it will continue to be updated in line with relevant changes to public health measures in the coming months. The guidance was reviewed by the Department's external health and safety advisers to ensure compliance with Resilience and Recovery: The Path Ahead, the stay safe guidelines and the work safely protocol. The guidelines will assist those engaging in arts and cultural activities with children to provide a safe and controlled environment that will mitigate the risk of spreading Covid-19. This guidance is a living document, which means that as Government restrictions and public health guidelines evolve, this document will also evolve to reflect new Government advice and changes to protocol as they emerge.

The Arts Council's guidance on young people, children and education may be used for organised cultural activities for children and young people, including early childhood arts activities, arts training and education services that are delivered outside early learning and care.

The Senator may be aware that Government has decided to move ahead with the Recovery and Resilience: The Path Ahead plan. We are in the early stages of the recovery phases of the pandemic. The decision is based on advice from the National Public Health Emergency Team, NPHE, that a cautious and gradual phased reopening over May and June with an emphasis on outdoor activity and a moderate increase in social contact can be considered low to medium risk. The Senator can find all the details of the roadmap, as well as some of the useful guides, which have been published on the Government website and in newspapers and other media.

The Senator outlined the substantive investment made by music teachers in Perspex and dance teachers measuring out distances and spoke about how some participants may not have

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been able to participate because of lack of broadband or Zoom etc. I know it is an anxious time for everybody and I hope that in the coming weeks, this anxiety may be eased by lots of young people being able to join those classes, not just online but in person.

Senator Marie Sherlock: I can assure the Minister of State and whoever wrote the script that I do look at the media, including newspapers, on a daily basis. The guidance last week was welcome but it involves the organisation of cultural activities outdoors. The key appeal here concerns enabling children and teenagers to be able to plan and have certainty or some degree of certainty as to when decisions will be made as to when in-person indoor classes and participative activities can take place. To be fair, we did not see that last week. This is all we are looking for.

Everybody is extremely mindful that this has to be a summer where most activity will take place outside. However, as with the reopening of schools, which, of course, has to take place inside, there are other activities that can only happen inside. We cannot take a piano outside. While some drama classes can take place outside, a lot has to take place inside because of sheer physical resources and infrastructure, particularly in Dublin. Last week's announcement was welcome but we still do not have clarity and children and young people deserve clarity as to when in-person classes at a safe distance can take place.

Deputy Frankie Feighan: The Senator articulated her views very clearly. She is right. Children face significant challenges but concerns around well-being arising from the pandemic apply to all of society. We face into the summer when there will be many festivals, including arts festivals. Some of that work will be carried on indoors. We have developed this guidance, which recognises the important work of the arts and culture sector to engage young people in the arts and provide them with opportunities to express and enjoy themselves, develop their skills and broaden their experience. I hope there will be clearer guidance by the stakeholders in the coming days or weeks in order that these young people can express and enjoy themselves in all these wonderful events that will happen in the future and possibly can get back to doing the simple things in life. I pay tribute to the way the Senator articulated those concerns.

Sitting suspended at 11.40 a.m. and resumed at 12 noon.

An tOrd Gnó - Order of Business

Senator Regina Doherty: The Order of Business is No. 1, statements on the future of banking in Ireland, to be taken at 1.30 p.m. and to conclude at 3.30 p.m., with the opening contribution of the Minister not to exceed ten minutes, the contributions of group spokespersons not to exceed eight minutes and those of all other Senators not to exceed five minutes, and the Minister to be given not less than ten minutes to reply; Private Members' business, No. 55, motion 9, re carers, to be taken at 3.45 p.m., with the time allocated to this debate not to exceed two hours; and No. 55, motion 10, re the Good Friday Agreement, to be taken at 6.15 p.m. or 15 minutes after the conclusion of No. 55, motion 9, whichever is the later, with the time allocated to this debate not to exceed two hours.

Senator Lisa Chambers: I agree with the Order of Business, as outlined by the Leader of the House. I wish to raise two issues, the first being the maternity restrictions that remain ongoing. I raised in the House last Friday, as did other colleagues, the ongoing restrictions on partners attending for all the scans, for labour in the antenatal ward right up to birth and on

visiting hours after the birth has taken place. The restrictions vary across hospitals. There is a postcode lottery. The chief executive of the HSE, Paul Reid, said last Thursday that the restrictions should be lifted and, yet, they remain in place today in many hospitals. The women of Ireland have not been given any justifiable reason as to why these changes have not happened. Since last Friday many women and men, their partners, have contacted me to tell me their stories of what they have been through during the past year. Many women have told me they are due next week or in two weeks' time and they are very nervous and anxious and do not want to be alone. Their stories are similar and that is the experience of couples right across the country.

I said last Friday, and I say it again, that this is unacceptable in this day and age. Partners are not surplus to requirements. They are not a luxury. They are part of and an essential member of the birthing team to provide the physical and mental support for the well-being of the mother and also for the partner, who should not be left sitting in the car outside wondering if they will make it in on time. I know the Leader has done her best to get an answer on this issue. We need an urgent update from the HSE and the Department of Health as to how they will address this. I do not want any more excuses about hospitals getting to do what they want and clinical decisions being made at a local level. That is utter nonsense at this point. All hospital staff have been vaccinated. It is not a question of whether we can find a solution. We must find a solution to this immediately.

Some weeks ago, as Senators will be aware, a campaign was started by Eve McDowell and Una Ring to introduce a specific offence of stalking in legislation. A number of Members raised the matter in the House on the day. We heard both women speak on "Morning Ireland" and Newstalk. They eloquently and articulately outlined their case for having a separate stand-alone offence of harassment. I am persuaded by their arguments and fully support the campaign. For this reason, I have, in recent weeks, drafted a Bill to introduce harassment as a specific offence by amending the Non-Fatal Offences Against the Person Act. I am working with Eve and Una and hope to be in a position to bring the Bill before the House, if not next week, then certainly by the week after that. We are finalising some of the details.

I was disappointed with the response from the Department of Justice. It states that it has beefed up, for want of a better phrase, section 10 of that particular Act, which deals with harassment, and that covers everything from bugging somebody with text messages to entering a person's home with an intention to rape and potentially kill. I do not think it is sufficient that one offence would cover that spectrum of criminality. We should listen to women. There are two victims, two survivors, who said that they got their day in court and got some justice but not full justice. Many women have not had their day yet. Now is the time to listen to the women of Ireland who are asking for this to be legislated for. I hope I will have broad support from Members of all parties and none when I bring that legislation to the House.

Senator Victor Boyhan: I thank the Leader for laying out the draft Order of Business, with which I have no difficulty. I am looking forward to the debate on carers, which is timely and appropriate. Both Private Members' motions today are interesting and I hope we will have good attendance and engagement on both of them.

I raise the shocking report, "Wasted Lives", published last week by the Ombudsman, Mr. Peter Tyndall. Mr. Tyndall spoke of how too many people's futures were being wasted in nursing homes. He was referring, of course, to the 1,300 people below the age of 65 who are effectively trapped in nursing homes. His report is powerful and I recommend that everyone read it.

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The Ombudsman's website features a Youtube video in which people give personal testimony. One lady spoke of suffering from pain and being unable to get the support of a nursing home to allow her to get to a general hospital for treatment. She was told she would have to pay the cost of transport. The individuals who speak are all named. Another individual, Shane, said that he loves swimming but the nursing home would not pay for him to go to a public swimming pool. We heard the terrible story of Mark, at 48, who fell off a ladder, Francis, 52, who had a stroke, and Liam at 52, who also had a stroke. I also mention Rosie and Adam.

It is a shocking report about young people who are trapped in nursing homes, not given appropriate care and, more important, not given the important choice. One man asked after ten years why he was still there, having made some sort of recovery and rehabilitation, was told that he forgot he signed a consent letter. He asked how he could have signed a consent letter if he did not know what he was doing ten years ago. The Ombudsman took it upon himself and his staff to visit a substantial number of these people and hear their harrowing stories of being isolated and forgotten. In the last year, some of them have died in nursing homes. No alternative care packages were given. No care plans were drawn up for these people. We need to look at this issue and all of us must take it up in our political groupings and with our contacts and Ministers to see if we can drive something forward.

There is a disability strategy. It is interesting that today, the *Irish Examiner* has a story about how it contacted all 31 local authorities. One of the councils, in Cork, stated it was not aware of such a strategy and then came back a few hours later to say "Yes, it was". Three other local authorities had never met and had no strategy in place. This is about providing alternative, transitional homes with the supports that are needed for people with disability.

We need to shout out loud and demand individual care packages for people trapped in these nursing homes. More important, we have to look at our housing mix and how we can provide suitable accommodation for these people to transition out of institutional care and back into the community where they belong. Our citizens should rightfully have meaningful engagement with their community and their lives.

Senator Mark Wall: I agree with and support Senator Chambers's call for clarification on maternity services. I have also received calls in recent days about partners still being obliged to sit in cars, making those phone calls and text messages to loved ones. The Leader has also supported those calls. The HSE has been out but we need clarity and, more importantly, those sitting in cars, sending texts and looking in windows need clarity.

Over recent months I have raised the growing problem of youth unemployment in the House. Recent CSO figures for April paint a very worrying picture. A report in the *Irish Examiner* last week stated that two thirds of the labour force aged between 15 and 25 years were unemployed last month. It stated that a Covid-19-adjusted measure of the unemployment rate for those in that age group was 61.8%, which was an increase from 58.3% in March. That means 131,098 of young people are unemployed at this time. We should take a moment to digest that figure. While it is important to note those figures include those who are in receipt of the pandemic unemployment payment, PUP, it is vital that we discuss this worrying trend. I ask the Leader to arrange a debate with the Tánaiste and Minister for Enterprise, Trade and Employment. I raised the issue with him during the recent statements in the House on business and Covid-19. He replied that "The rate of youth unemployment in Ireland is high and we need to act on it." He went on to explain that the figures exclude those in education and training and that the real figure is around 22%, including those who may be in receipt of PUP. He stated that many us-

ing the higher figure are misleading. I ask the Leader to arrange a debate in the House on the current levels of youth unemployment. Whatever the correct figure or how it is to be presented, I agree with the Tánaiste that the rate of youth unemployment in Ireland is high and we need to act on it. As, thankfully, we open up the country and the vaccination success continues to speed that up, we must ensure there are jobs for our young people and that there is no exodus of youth to foreign parts as there has been during previous recessions. The Tánaiste mentioned job opportunities from his Department, education and training opportunities from the Department of Further and Higher Education, Research, Innovation and Science and perhaps some more schemes from the Department of Social Protection. I am sure that many in the House would welcome the opportunity to discuss the issue of youth unemployment with the Tánaiste further and I ask the Leader to facilitate that..

Senator Pippa Hackett: Last week, the wonderful Lough Boora Discovery Park, County Offaly, made the headlines albeit for rather unfortunate reasons. The outcome of a Bord na Móna tender for a bicycle hire business there saw the incumbent well-respected local business owner lose out with a consequent outpouring of community-wide disappointment and anger. In the wake of the decision, there were some ridiculous and totally unfounded accusations of misconduct in relation to the process. While they may have been wide of the mark, the results of the tender have raised valid questions about how public procurement is conducted.

Our public procurement procedure is guided by legislation. Different approaches are taken depending on the value of the contract but the ultimate aim is to ensure maximum value of taxpayers' money. However, even with full acceptance that the public procurement process was correctly followed in the Lough Boora example, I share the concerns raised about future public procurement, particularly in the midlands at a time when we, as a Government, are supporting a just transition in this region. The Government has already injected millions of euro into the midlands region but Covid notwithstanding, many of these funds have been slow to materialise and criticism of the pace of delivery is warranted because it is essential that these funds are spent quickly and wisely to restart this beating heart of Ireland. We need to support local jobs for local people and our public procurement process should reflect that insofar as possible. It needs to be swift, responsive and locally aware.

Short supply chains are something I continually talk about in farming and food. Equally, short supply chains should be considered for public procurement. Securing a local person for a local job should always be the aspiration. Supporting indigenous businesses in counties like Laois and Offaly will be key to securing a sustainable future there. Any cost-benefit analyses of investments must go further than just the economical. There is the social and environmental to consider also. This Government has committed to evaluating our procurement strategies and part of that relates to the delivery of community benefit and minimisation of the environmental impact. This is really is important and I am working closely with my Government colleagues to ensure that this will be the case in the future.

Senator Niall Ó Donnghaile: Gabhaim céad míle buíochas leis an gCathaoirleach agus leis an gCeannaire fosta. It was a big weekend for Antrim Gaels and not just because the team beat Clare in the hurling. I say that for the benefit of Senator Conway. Nevertheless it was a big weekend because Saturday's edition of the *Irish News* published an open letter to An Taoiseach and the Irish Government from 3,000 Antrim Gaels, including current and former hurlers, footballers, camógs, ladies' footballers and those involved in clubs in the county, which called for the commencement of plans for an agreed and shared Ireland. This is but one of a range of initiatives that has been taken by the people involved, from right across Irish life, on this live

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and important topic. They have called for the establishment of an all-Ireland citizens' assembly that reflects the views of citizens North and South to achieve maximum consensus on the way forward. I commend them on playing that leading role both on the pitch at the weekend and in terms of this conversation and the actions that are required as we all collectively move forward.

As I will not have an opportunity to speak on the Order of Business tomorrow, I wish to send solidarity and best wishes to many of my friends and fellow Belfast citizens, who are collectively now known as the Ballymurphy massacre families. The coroner's inquest, for which the families have waited for more than 50 years, is due to be published tomorrow. That comes after a decades-long fight and campaign by the families to discover truth and justice for their loved ones and to learn what happened over two nights in Ballymurphy in 1971. My thoughts are with them. I took part in a cross-group delegation from the Seanad that visited the inquest and sat in for a period. As the Cathaoirleach reflected last week, I do not think anyone could be anything but deeply moved both by hearing the recall of the events of that time and by the dignified and graceful way in which those families have carried themselves. I am very conscious of them, today especially, and wish them every success and best wish going forward.

In conclusion, I draw Members' attention to the worsening situation in the Sheikh Jarrah neighbourhood of east Jerusalem. I am sure that many colleagues will have seen some of the reports over the course of the weekend. It would be timely if we had statements from the Minister for Foreign Affairs on the situation, in particular what the State plans to do, given its position on the UN Security Council, to assist in bringing a positive resolution and support to the people who are suffering there at present.

Senator Frances Black: I will start by defining the word, "apartheid" as I will use that word throughout my speech. We all know that apartheid is defined as a policy of segregation and political, social and economic discrimination. I believe that the discrimination being practised by the Israeli State against the Palestinian people in the Occupied Territories satisfies all the criteria to qualify as apartheid. The ethnic cleansing of areas of east Jerusalem with the support of the Israeli authorities must surely qualify as a war crime. There is a growing number of organisations prepared to call the regime what it is. Ireland must ensure that it is at the forefront of the campaign against this apartheid and persecution. When reputable organisations such as Humans Rights Watch and B'Tselem, the leading Israeli human rights organisation, label Israel as an apartheid state, it is incumbent on those governments the world over that support human rights and international law to condemn these practices and to be prepared to impose sanctions on any regime that commits such atrocities. One of the best-known sayings attributed to Edmund Burke is "The only thing necessary for the triumph of evil is for good men to do nothing." We must make sure that we, as a country, cannot be accused of ignoring the suffering of the Palestinian people. As one of the few countries in Europe that does not have a colonial past, we are in a position to act as an honest broker. We must never be afraid to call out discrimination and illegality wherever it occurs.

The report recently issued by Human Rights Watch stated that "Israeli authorities are committing the crimes against humanity of apartheid and persecution." There is growing awareness of the crimes being committed by the Israeli apartheid regime. Even within the country that is Israel's greatest ally, there is now a move to make aid dependent on the upholding of international law. Congresswoman Betty McCollum has introduced legislation in the US Congress which, according to her press release, would prohibit Israel "from using U.S. taxpayer dollars in the Occupied West Bank and East Jerusalem for: the military detention, abuse, or ill-treatment of Palestinian children in Israeli military detention; to support the seizure and destruction of

Palestinian property and homes in violation of international humanitarian law; or, to extend any assistance or support for Israel's unilateral annexation of Palestinian territory in violation of international humanitarian law." Our Government should also take a stand and, rather than using mere words, should also introduce legislation that would impose sanctions on Israel as a consequence of its flouting of international law and its practising of apartheid in the occupied territories.

Ireland's position on the UN Security Council should also be used to highlight the situation. The 2019 concluding observations of the UN Committee on the Elimination of Racial Discrimination called on Israel to end its policies and practice of racial discrimination and apartheid against Palestinians in the occupied territories and in Israel.

We should all be prepared to label Israel as "apartheid Israel", as we did with South Africa. We should always remember the words of Nelson Mandela, who said "our freedom is incomplete without the freedom of the Palestinians". I call for a debate on this issue, if at all possible.

Senator Robbie Gallagher: The generosity of the Irish people never ceases to amaze me. This weekend, on Saturday morning, they went out in the wind and rain and walked, ran and swam to raise funds for the Darkness into Light campaign. After all the Irish people have been through this year, these efforts were truly inspiring. They raised over €6 million, a tremendous amount of money. I congratulate all those volunteers who went out.

I also welcome the opening of an office in Monaghan town by SOSAD. I encourage anyone who is feeling low, regardless of age, not to be afraid to call to the office or to call the service. Help is available and people should not be afraid to reach out.

I was also inspired this weekend by the people of Arranmore Island, off the coast of Donegal. A campaign is under way there, led by the local GP and headed by UNICEF, called "Get a Vaccine, Give a Vaccine". The campaign involves giving a fiver, which covers two vaccines for those living in the developing world whose governments cannot afford to purchase vaccines. It is a great initiative and I understand more than half of the population of the island, 450 people, have already raised €2,000 in that small community. I find that truly inspiring. Through the Leader's good offices, could both Houses of the Oireachtas, the Seanad and the Dáil, and the staff of both Houses get behind the people of Arranmore's campaign by giving a fiver, so that we too could purchase two vaccines, which will go a long way in helping those who are in most need? After all, at the end of the day, no one is safe until everyone is safe from Covid-19.

Senator Jerry Buttimer: I ask that the Minister for Health come back to the House for a debate on the vaccination programme. This week, we are heading towards another significant milestone with the 2 millionth dose of vaccine to be administered. It is hoped 250,000 people will be vaccinated this week. It is extraordinary that one of the most valuable assets we have is the community pharmacists but they are not being utilised at all in the ongoing vaccination programme. In the first iteration of the national Covid-19 vaccination strategy implementation plan, community pharmacists were identified in the report as having a central role. Since then, we have seen 27 changes to the vaccination programme but there is no sign of the involvement of community pharmacists despite them being trained vaccinators. I have to ask why. I know the Minister, Deputy Donnelly, spoke about it at the weekend but I certainly hope we can see community pharmacists being used in the vaccination programme.

I also want a debate on the Public Appointments Service, PAS. I want to give an example

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to the House and I hope the Cathaoirleach will indulge me. On 20 January, the Public Appointments Service advertised a vacancy on the board of the Dublin Airport Authority. The reason I raise this is that there is no Cork representation on the board of the Dublin Airport Authority, leaving aside worker directors. Cork Airport is the second busiest airport in the country. A number of people from Cork applied and did not come through the public appointments process. I know the people, although I will not name them. They are not political and they are eminently qualified and suitable people. There is something fundamentally wrong with the Public Appointments Service when qualified people cannot come through to serve on a board who have no political affiliation - none. I ask for a debate in the House on the Public Appointments Service, in particular in regard to the board of the Dublin Airport Authority.

Senator Gerard P. Craughwell: The *Irish Examiner* carries a story today about members of the Defence Forces who are not Irish by birth and who are unable to get a passport without paying €1,000 for it. It is horrendous that somebody who is prepared to stand on that wall, and look after us while we are in our beds, is denied a passport while in service. It is not uncommon for those who arrive in the United States to walk into a recruitment office, sign up for a couple of years and automatically get citizenship, and similar applies in most parts of the world. If people are prepared to serve the country, they should get a passport. This causes huge problems for these men and women when they go back to their own countries because, due to serving in a foreign army, they can be arrested. It is something we need to look at.

I have spoken many times in the House about the use of social media. A gentleman appeared on my Twitter feed this week and he spoke about health and safety officers. He referred to the ability to successfully shred health and safety reports, get sacked from McDonald's, do nixers lecturing, do as I say not as I do, the ability to lie, the ability to download porn via State computers using others' logins, being ruthless enough to poison your colleagues and bully them when they get sick, and not sign affidavits. That is just a tiny snippet of what this person put up on Twitter at the weekend.

I contacted Twitter and I said this person had gone way overboard and that it needed to do something about it. I got an email back telling me that he did not breach Twitter's rules. Will somebody please tell me what its rules are? How can we protect people? A man has emailed me today and, because this other man was on my Twitter feed, he said he has been defamed. Who is responsible for the defamation? Is it me, is it the man who put in the stuff or is it Twitter? At the end of the day, something has to be done.

I support the Minister of State, Senator Hackett, on the need for a debate on public procurement.

Senator Lorraine Clifford-Lee: I add my voice to the calls by Senator Lisa Chambers in regard to the maternity restrictions. We need urgent clarification from the HSE and the Minister for Health in this regard. I have also been inundated with calls from women and their partners in recent weeks. They are highly distressed at the lack of uniformity throughout the country. It is a postcode lottery, as Senator Chambers said. It is completely unacceptable. Today is a positive day with many services opening up in the country. Maternity services need to be prioritised.

I want to discuss an issue relating to the Covid-19 pandemic and how it has utterly transformed how we live and work. Demand for office space and commercial retail units has changed. This will become more apparent as we continue to open up our economy in the com-

ing months. It will continue to evolve as we adjust to our new way of living, working, shopping and socialising.

We all know that we are in the midst of a housing crisis. Building targets are not being met and demand for housing is growing by the day. We need radical and imaginative thinking on several fronts to meet this extraordinary challenge. There are derelict buildings in our city centres. They are all over every city in Ireland. They have been there for so long that they almost become unnoticeable. There are buildings in bad repair and others that are underutilised. The pandemic has caused a vacancy rate in commercial premises that will not recover without intervention. Businesses in city centre areas rely on footfall. Now that footfall from offices will be reduced on a long-term basis, Government needs to make a concerted effort to replace this footfall.

There is a real opportunity now for the Government to apply some radical thinking and reimagine our city centre spaces. Tied into this reimagining is a different use for the buildings in our city centres. We need to provide homes for people in these now-vacant commercial premises. The living city initiative was launched in 2015. This is a tax incentive to encourage redevelopment in existing buildings in Waterford, Cork, Limerick, Dublin, Kilkenny and Galway to bring life back into these cities. The scheme is due to expire in December 2022. I call on the Minister to extend the scheme beyond this date and extend the remit. We need to be bold and reimagine a fresh way of living for our cities and historic buildings. What we have been doing has been unsustainable on so many fronts. Now, we have the opportunity to redesign. That is my call today. I call on the Minister for Finance to make a real commitment in respect of the living city initiative.

Senator Aisling Dolan: There is great and wonderful news today for Roscommon and Tuam. A total of 50 jobs were announced for Roscommon this morning as well as 20 jobs for Tuam. It is really wonderful. The company is Westcare Homecare. It is a female-led company driving job creation in the west. It will be fantastic.

Anyone in the region of Roscommon will be able to apply for these jobs. It will be broad because a person will not be in one location and carers are going to be all across the counties of Roscommon and Galway. It is phenomenal. It really speaks to hope, especially today when we are opening up and seeing a little return to normality. I could see the traffic when I was driving here this morning. It gives real hope to see that there are companies expanding and building.

Supports are available for businesses. It is our job as Oireachtas Members to support companies and businesses to achieve their potential. There is potential for Westcare Homecare. The company is looking at providing care to older people. We have a higher proportion of people aged over 65 in regional areas. The company is out to support people to live independently in their homes or within a community setting.

For anyone who is thinking of a new career or upskilling, Galway and Roscommon Education and Training Board is running courses. A Quality and Qualifications Ireland level 5 course in healthcare support is running in Castlerea. There are real opportunities for people to train, gain skills and potentially have a new career. It is a good news day today so I thought I would share it with everyone. It is great for the west as well.

Senator Rebecca Moynihan: Thank you, a Chathaoirligh. You grabbed me just as I managed to choke on myself.

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I wish to raise my concern about the purchase of properties by institutional investors in Maynooth. A total of 112 houses were bought there. It is a concern not only when it comes to suburban houses but to apartments as well. The *Business Post* edition published yesterday, for example, identified some of the institutional investors buying up apartments in the city. Union Investment bought 435 apartments in Ashtown. Aberdeen Standard Investments spent €20 million buying apartments in Smithfield. Avestus Capital Partners bought 120 apartments in Santry. In my area, on the Player Wills site, in Dublin 8, 132 build-to-rent apartments are being built and applied for, none of which people, including first-time buyers, will be able to buy. Since 2018, planning permission has been granted for more than 10,000 build-to-rent homes within the Dublin City Council area alone, and those figures come from Dublin City Council's press office. The Government has said it will deal with the issue of institutional investors buying up homes but it is talking about the suburbs. For some reason it thinks that people who live in the city and people who want to live in apartments do not count and that they will have to pay high rents for the rest of their lives. We really need to take a look at our housing policy overall and how we have created incentives for large financial institutions to make money off people's housing need, as opposed to putting forward housing as a human right, in particular when it comes to single people trying to access housing. When we hear Government policy refer to housing, we hear simply about what people on dual incomes can afford; we do not hear about the 400,000 single people in this country who want to be able to afford a safe, secure home to buy or rent affordably over the long term. We have to tackle the emergence of the dominance of the build-to-rent sector in Ireland or else there will be long-term societal consequences. At Clancy Quay, in my area, four fifths of the apartments are empty. We have to look at making the city and apartment living as sustainable and as low-cost, as we are looking to take action on the suburbs.

Senator Malcolm Byrne: Now we are seeing the resumption of inter-county travel and I hope we will start to see people holidaying at home this summer. However, I want to raise an issue that affects many of our coastal communities and the wonderful beaches we have, and that is coastal erosion. Because of climate change, we have seen this problem manifest itself to a far greater degree over recent years. There are estimates that 300 km of road is currently at risk of falling into the sea. Three years ago there was an estimate that up to 800 properties were at risk of falling into the sea. A lot of these are located in Galway and Louth and in my county of Wexford but, as I am sure the Ceannaire, Senator Clifford-Lee and the Minister will know, in north Dublin quite a number are at risk as well. The Office of Public Works, OPW, has done some work in this area but it is fairly limited and while the Minister established a national coastal change management strategy steering group, we still await the report of that group with its recommendations. The scale of this problem should not be underestimated. Of the 7,800 km of coastline around this country, about 3,500 km, because it is made of soft sediment, faces the possibility of falling into the sea during marine erosion. I therefore ask for a debate on this and on measures we can put in place to address it. In Wexford we are seeing houses in Kilmore at present at risk of falling into the sea. We have lost a lot of the beach in Courtown, and to our tourism sector protecting not only our beaches but also where people live is very important.

Tomorrow, 11 May, marks the 50th anniversary of the death of whom I consider to be our greatest Taoiseach, Seán Lemass. In this country his contribution is not as celebrated as much as it should be. It is appropriate that we should look at doing so at a national level. I believe Dublin Airport should be named after him because of the contribution he made to opening up this country. Given the lessons we can learn about engagement in the North and opening up our country, it is appropriate we acknowledge the contribution of Seán Lemass.

Senator John Cummins: I wish to raise a very serious matter that has far-reaching consequences for farm families right across Waterford, the south east and further afield, namely, the decision of An Taisce to further appeal a decision of the High Court in respect of a decision of Kilkenny County Council and An Bord Pleanála to grant planning permission for a €140 million continental cheese plant at the Port of Waterford, in Belview. I had hoped common sense would prevail on this matter and that the project could proceed without any further unnecessary delays. It is important to put this project into context. The plant is critical for market diversification post Brexit. The two-year delay thus far due to appeals to An Bord Pleanála and judicial reviews to the High Court has already resulted in supply restrictions being implemented on farmers from next year. It is bad news for farmers, bad news for rural communities, and it will hurt Ireland's reputation as a location for much needed foreign direct investment. We now have a farcical situation where an entity that receives significant State funding is prolonging a court action against another State-funded entity, with a company and farmers across the south east being stuck in the middle.

An Taisce claims in its statement that it is appealing in the public interest and that it is taking this recourse to promote human and ecosystem well-being and resilience for the benefit of the nation. In my experience Waterford farmers have always been willing to diversify and to change their practices. They have been exceptionally responsible in their role as custodians of the land. I believe this is an attack on rural Ireland. I am especially concerned about young farmers who have invested heavily in recent years on the back of this project.

It is never too late to do the right thing. I call on An Taisce to reconsider this course of action and to avoid any further unnecessary waste of resources that could be put to far better use. In its statement, Glanbia said it remains available to meet with An Taisce, and I certainly hope that through constructive dialogue we can come to a reasonable solution to this matter. We cannot have a situation where State entities are taking each other to court, with farm families stuck in the middle.

Senator Paul Gavan: I will begin by supporting every word that Senator Black has said on the apartheid State of Israel. I respectfully remind colleagues of the Martin Luther King quote that "our lives begin to end the day we become silent about things that matter". This Government has been silent on apartheid Israel for far too long.

The topic I raise today is the Government's housing policy. I will call for a debate. I am sure we will get a lot of interest around a debate on the affordable housing Bill in particular. I spoke about the Bill to colleagues, neighbours and friends at home this weekend. People are genuinely in shock that under its shared equity scheme the Government deems a house in Limerick that costs €350,000 to be affordable. I remind colleagues that the average industrial wage in the State is just €40,000 per annum.

In my village and across Limerick city and county I see thousands of people trapped in rent. There are no means of supporting them or getting them out of that situation. They pay so much in rent each month, €1,200 or €1,400 for example, that there is no money left to save for a deposit for a mortgage. It is unfortunate but true that there is nothing of substance in the affordable housing Bill to tackle this issue. Indeed, for the good parts of the Bill, the amounts of money are so small that it produces 500 affordable homes in a year. This is less than 20 per county.

Let us be clear that there is something fundamentally wrong with the ambition and the ide-

ology at the heart of this. It was interesting to see a quote from one of the vulture funds that cited the Fianna Fáil-Progressive Democrat Government and its shift to viewing housing as an asset as opposed to a home. This is where the seeds of this ruin lie. This is what has driven our economy off a cliff. This is what has driven a whole generation out of the opportunity and the chance to own their own homes. I call for an urgent debate on this matter.

Senator Ollie Crowe: Over the next weeks Ireland will remove Covid-19 restrictions, steps which are very welcome. The reopening of libraries today is an especially significant reopening for so many people in communities throughout the State. The communities in Galway city, from Ballybane to Westside to the inner city, are looking forward to being able to attend a library in person, and to making full use of their services. There are 1.2 million library members in the State. Pre-Covid there were 17 million visits made to our libraries each year. I am sure this is equally true for all the communities from which Members hail. There is a wealth of evidence that library staff went above and beyond the call of duty to make sure they continued to serve their communities since the start of this pandemic in March 2020. Every story about library staff rising to the challenge, whether about ensuring children had an online story time, establishing a delivery service to those who had to cocoon in their homes, ensuring a researcher received an article or a health worker a 3-D printed mask, the printing of forms for those who did not have the capacity to do so at home or about the involvement of library staff in contact tracing, is inspiring and deserving of recognition. We owe them a debt of gratitude.

However, we must now examine how we can best support libraries to move forward, both offline and online. Physical libraries are particularly important for older members of our communities to access broadband or meet their friends, while virtual libraries are likely to grow in significance for the younger members. Both are important and the Government should continue to allocate resources to continued development in both spheres. The limited amount available and the high cost of purchasing resources for libraries are concerns for their sustainability and need to be addressed. The lack of transparency in the licensing costs for libraries is also an issue. Our copyright laws should be reformed to allow libraries scan and print whole books they own in print where e-books are unavailable or unaffordable, for preservation, controlled access and to support research and learning. I ask the Leader to raise these concerns with Minister for Tourism, Culture, Arts, Gaeltacht, Sport and Media, Deputy Catherine Martin.

Senator Emer Currie: I want to talk about a youth strategy for this summer as a spectrum of support is required. We have seen the awful video filmed at Howth Junction train station. There were various incidents in Dublin 15 over the weekend that could have been even more serious. On the other hand, children are hanging around in public spaces because they have nothing else to do. There is a spectrum here and while there has definitely been trouble, at the same time not every teenager hanging around a street corner is a hooligan.

For the summer, we need a top-down policing plan and additional resources. The local members of the Garda in Blanchardstown are all over a local policing plan but now that the ban on intercounty travel has been lifted, we can possibly refocus some of those resources into visible policing in our communities, including Covid policing.

It is very important that we also support Foróige in its youth work and its clubs. Its outreach work has continued throughout the Covid-19 pandemic. Young people can now start to meet up in groups of 15 outside, but they are currently meeting up in places like car parks. The Department of Children, Equality, Disability, Integration and Youth has dedicated €67 million to youth services this year, but it does not provide universal services for growing areas of need

such as Ongar, Luttrellstown, Carpenterstown and other areas in Dublin 15. The Department of Justice announced the youth diversion project and youth diversion budgets, which is to be hugely welcomed as it is doubling the budget, but it is targeted rather than universal support. We have seen additional funding for community centres over the past week or so. Can some summer funding be allocated to youth clubs as well?

People will be working from home until September but schools are closed in July and August. We need a clear roadmap. We had one for the reopening of schools but we need one for summer camps and youth clubs, which are just as essential to some parents and children over the summer. Pods of 15 in outdoor camps will not accommodate everybody. We need to prioritise a strategy for our youth and children over the summer that includes access to indoor camps and youth clubs in a controlled environment, as we did for schools.

Senator Eugene Murphy: On this day of great hope, we certainly hope that we will have a summer and get back to some form of normality. The feeling of happiness on every local and national radio station I listened to this morning, and from speaking to people, is just unreal. Let us hope matters continue in this way, but we must always be wary and careful because that is the only way we will reopen and stay open.

I agree with Senator Dolan about the jobs announcement for Roscommon and Galway. It is particularly good coming in the light of the recent Industrial Development Authority, IDA, five-year outlook report which left Roscommon out. It was the only county not mentioned in the report, which has caused a lot of anger in Roscommon. It is good to see a private operator coming in with some jobs. Hopefully, the IDA will do more on job creation in the county now.

I want to devote my final minute to return to something that I raised here in recent weeks which is the case of Robert Pether who is from Elphin, County Roscommon, a town local to me, and who is out in the Middle East. Unfortunately, he has been taken into custody by the Iraqi authorities. I sincerely thank the Leader for contacting the Department of Foreign Affairs. His wife, Desree, and three children have asked me to pass on my thanks to the Leader and to the Seanad for supporting them. Unfortunately, we seem to have stalled now. I ask the Leader again today to use her good offices to go back to the Department to ask that either the Minister, Deputy Coveney, or some of his officials to have a phone conversation with Mr. Pether's wife. They need this. They are desperately upset. Desree Pether's father came from Dublin and was initially a McCarthy. She and her three children are Irish citizens. Their children's father, Robert, was in the process of getting his Irish citizenship. We have responsibility here, although this is primarily a matter for the Australian Government. This man and his family desperately need help.

I am also thinking of the O'Halloran family in Dublin whose father and husband is locked up in China also at the moment. These are desperate situations and we need to deal with them the best way we can. I accept that there are diplomatic channels that have to be dealt with, but we need to pressurise wherever we can.

Senator John McGahon: Today is a great day with the positivity in the air. I got my hair cut at 8 a.m.. I was first in the queue. Literally and figuratively it is a weight off my shoulders. The best thing about it is that the number of people-----

Senator Aisling Dolan: No need to boast.

Senator John McGahon: I want to give no offence to the four Members beside me over

here who may not need haircuts as quickly as that, with all due respects to them. Senator Byrne will be in the queue as will the Cathaoirleach. I have just lost so many potential Senate votes now if I ever need to run again. My point is about the positivity in the air. It was great for the two barbers being able to come back in this morning. The last time that they were working was on 24 December. People were knocking on the window wishing them good luck and they are delighted to be there with that sense of positivity that is finally here, which is great to see.

From today, we are allowing public transport capacity to increase to 50%. The Government said that it still wants people working from home until September at the earliest. I return to one of the first issues I raised in this House last year, which is the concept of a three-day week tax-saver certificate. It is up to National Transport Authority, NTA, to introduce this. We are going to see people moving back to offices, whether this is for two or three days a week. We need the Minister or the Government to put pressure now on the NTA to get this issue solved now. We are a year into this and people are going back to work now and it is not acceptable that we still have the same answer, which is that the system is being looked at to figure out ways to implement it. I would appreciate if we could have a discussion about that at some stage in the future.

Senator Regina Doherty: I thank the Chairperson and colleagues. Senator McGahon is looking like a new man today and he has set the bar for all of us to achieve over the next couple of weeks. Some of us are looking forward to a haircut more than others, perhaps.

The Senator made a very valid point. We spend more time sometimes looking at and researching issues than actually doing them, which tends to be frustrating. I will write to the Minister in respect of the three-day tax saver ticket which the Senator has raised on a number of occasions in this House over the past year, particularly in light of the fact that we expect people to be coming back to work and office life resuming in whatever the new shape and form it will take from September.

I will contact the Minister, Deputy Coveney, today on behalf of Senator Murphy. I heard Desree on the radio a number of weeks ago, as I am sure most people did, and it was heart-breaking to listen to her. There were a number of days when she did not even know where her husband was and she did not know whether she would tell her eight-year-old child. It is a horrible story and I will ensure that anything we can do to support that family will happen and I will revert to the Senator later.

Senator Murphy is correct, as other colleagues have said, that today is a great day of hope. To hear the happiness involved with the return of our liberty and some of our freedoms gives us great joy for the weeks and months ahead.

Senator Currie is also correct. We have seen over the past number of weeks some instances, for example, Malahide over the weekend, Howth the previous weekend, as well as Dalkey and Cork, and how the return to a sense of new normal is causing frustration for some towns and villages. This will not be without difficulties and will involve a new policing plan to ensure that we mind ourselves and are all safe in what will be an outdoor summer. There will be tensions and supports needed. I look forward to the local authorities and the Department of Justice working closely together to ensure we are all safe. The idea Senator Currie suggested of special summer funding for youth clubs would be a welcome initiative. I might send a letter to the Minister.

Senator Crowe spoke about the reopening of libraries. I am astounded to hear that libraries

here have 1.2 million members. All the services in the libraries that the Senator so eloquently described return today. The libraries do far more than provide books, but I will bring the concerns he raised this morning to the attention of the Minister for Tourism, Culture, Arts, Gaeltacht, Sport and Media, Deputy Catherine Martin, and ask her to respond to him.

Senators Gavan and Moynihan and a number of others asked for a debate on housing. New housing legislation in the form of a Seanad Bill has been published and will come to this House first, probably within the next week to ten days. It will give all of us sufficient opportunity to discuss this matter. I made a commitment this morning when we were drawing up the schedule that there will be an open-ended Second Stage debate in order that every Senator who wishes to make a contribution will get the opportunity to do so. The Bill will probably have to be debated over a number of days, but I hope that will be sufficient for the Senator.

Senator Cummins referred to the An Taisce appeal regarding the new Waterford plant. We note his comments.

Senator Malcolm Byrne spoke about inter-county travel. I am very much looking forward to going back to Wexford, having not been there in probably over a year. The Senator raised the obvious issues of coastal erosion and the threats to people's property. Certain communities are more threatened than others. I will try to find out when that report will be issued and revert to the Deputy. Perhaps we can have a debate on it then.

Senator Dolan referred to the very welcome announcement this morning of 70 jobs for her area. She spoke with passion, as she always does. I wish everybody who will apply for those jobs every success, and continued success to Westcare Homecare in its growth.

Senators Clifford-Lee and Chambers spoke about the ambiguity surrounding maternity services. I contacted the HSE last Friday and received the response that there is no ambiguity. There still is ambiguity, however. I will contact the HSE again today. The response that was received indicated that the green light had been given so partners can attend, but that discretion had to be given if there were fluctuations with the virus around the country. However, that gives everybody the ability to do what they like and does not give satisfaction to the mothers and fathers who are awaiting the birth of their babies in the next couple of weeks.

Senator Craughwell referred to the story in the *Irish Examiner*. It seems a little strange. The anomaly with regard to non-Irish citizens in the Defence Forces in the context of passports is only one such anomaly in our passport system. Last week, I was contacted by a lady who is married to a gentleman who is not Irish. She spoke about the rigmarole he has to go through every year just to be able to stay here without having gone through the process himself. We probably should be able to find a better way, perhaps by providing a five-year visa to a person in that scenario. I will raise the Senator's concerns with the Minister.

Senator Buttimer sought a debate on health and the vaccination programme. A request has been sent to the Department so I will follow up on that.

Senator Gallagher spoke about the sunrise we were all supposed to share last Saturday morning. As it turned out, there was absolutely torrential and horrible rain, but that did not dampen the spirits of people who came out in their droves in every town and village. I commend and thank them all. Pieta House is a national organisation but, as Senator Gallagher pointed out, there are local organisations in all our towns and villages that are there to listen, help and support. People should be mindful of that and reach out if that is necessary.

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Senator Black asked for a debate on the ongoing issues she outlined. I will write to the Minister today. Senators Ó Donnghaile and Gavan supported her. I will revert to the Senators if I have a date.

Senator Hackett spoke about the upsetting local story that captured the national imagination. The gentleman has been operating the bicycle rental scheme on the bog for more than 11 years and appeared to be gazumped without even being offered a “Thank you very much” for his services. It highlights the issues there are with public procurement. A local person providing local jobs would be lovely if we could do it, but it is not something that can be done in the context of the European Union. We need to find creative ways to make sure we appreciate the work that people have been doing for many years before we decide that they are no longer required.

Senator Wall spoke about youth unemployment. I will request a debate. There is a Private Members’ motion on youth to be debated in the next couple of weeks, but it would be timely for the Minister to come to the House. I realise that the numbers are slightly inflated because some of the younger people who are on the PUP are not technically unemployed and, hopefully, will return to their jobs once businesses reopen, starting today and into next week. Even if it is only 15% or 20%, however, the rate is still far too high.

1 o'clock

It is reflected across the EU. It is something we need to do and prepare for now so I will ask for that debate.

Senator Boyhan talked about the Wasted Lives report. The value of ombudsmen and women in this country should never be underestimated. They give a voice to groups who are jaded, worn down, tired and beaten up for fighting for their rights in a system that seems to always be working against them. The report last week highlights the 1,400 people living in conditions they should not be in, because of their age and their conditions. A number of years ago, I had to fight for more than a year to get a home care package for a lady who was only 33 years of age and had been living in a nursing home for five years. Another colleague talked about the consent form that had been signed. That is true, it happens all the time and it renders the person unhelpable because they have decided for themselves to stay in that environment, though nobody ever decides to stay in an environment that is not suitable for them. I thank the Senator for bringing it up and I will ask the Minister to come back to us on the plans for reassessment of those 1,350-odd people, so they can start living their lives again.

Senator Chambers told us about the Bill she will bring forward in the next number of weeks. We should all get behind her. I agree with her that the changes that have been made to section 10 of the Act are far too wide. The specific offence of stalking has a massive impact on the women, particularly, but also the men that have been stalked by unwanted attention-seekers. It is something that needs a specific Bill. The Senator also brought up the postcode lottery of maternal care services, and I will come back when I have an answer.

Order of Business agreed to.

Sitting suspended at 1.02 p.m. and resumed at 1.36 p.m.

Future of Banking in Ireland: Statements

An Leas-Chathaoirleach: It is my great personal pleasure to welcome to the House one of its distinguished former Members, the Minister for Finance, Deputy Donohoe.

Minister for Finance (Deputy Paschal Donohoe): I thank the Leas-Chathaoirleach for the opportunity to discuss the future of banking. I will open this discussion by updating the House on what I see as some of the key issues: the impact of Covid-19 and our response; the changing retail financial sector environment and the challenge for banks to secure an appropriate return; and the continuing effort to improve regulation and rebuild trust in the banking system through measures such as the senior executive accountability regime, SEAR.

The pandemic has posed significant challenges for our society and economy and many households and small businesses have been especially affected. The Government recognises the difficulties the pandemic has caused and has put in place a range of important and necessary supports for households and businesses. However, it was also important that the banking industry acted, and was in a position to act, to provide necessary support to its customers at the outset of the pandemic. In March of last year, I engaged with the Banking and Payments Federation Ireland, BPF, to ensure that these supports would be put in place. In response, the BPF announced a co-ordinated approach by members to support customers. The range of supports included payment breaks of three and, later, six months. Since then, payment breaks have been approved on more than 172,000 Irish accounts, meaning that a large number of borrowers have received important cash flow supports during the public health crisis. It was welcome that, as the system-wide payment breaks came to an end, the majority of borrowers were able to resume full loan repayments. Of course, many borrowers are still impacted by the pandemic and they will continue to need, and will be expected to obtain, assistance from their lenders.

It is also important that lenders support new borrowers and continue lending into the economy. While the pandemic had an immediate impact on the scale of new lending and there was a significant decline in mortgage approvals and lending during the middle of last year, the number of approvals and amount of lending has picked up significantly since then.

For the banking system, Covid-19 is the most significant shock it has faced since the financial crisis. It has helped that banks are more focused on the Irish market and have more stable sources of finance. At EU level, the regulatory and supervisory framework for banks has changed significantly since the financial crisis. Banks are now subject to more intrusive supervisory regimes, must hold more and better quality capital, and have enhanced reporting requirements.

Other factors have also significantly helped to maintain stability at this difficult time. While the banking sector has undergone a huge transformation in the years since the crash, unfortunately, during those years we have seen evidence of unacceptable behaviour on the part of banks and people working within them, particularly in the context of the tracker mortgage scandal. It is for this reason that my Department is working on the SEAR legislation, which will place obligations on firms and senior holders within them to set out clearly where responsibility and decision-making lie. There has been lengthy engagement with the Attorney General's office and the Central Bank to ensure that the legislation is effective and constitutionally robust. It is my intention to publish the heads of the Bill before the summer recess, subject to any engagement with the Attorney General on the detail of it.

In order to keep up with developments in the lending market and the new ways in which people are borrowing money, my officials have been working on a Bill to bring the providers of

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personal contract plans, PCP, hire purchase and consumer hire agreements within the regulatory remit of the Central Bank. I have been in contact with the finance committee which is currently undertaking pre-legislative scrutiny on the heads of the Bill and I hope to be in a position to publish the legislation soon after the committee completes its report.

In regard to the general operating conditions of the banking sector, this spring, we saw a number of announcements which give us cause to reflect on the sector's structure. Last month, KBC Bank Ireland announced that it has entered a memorandum of understanding with Bank of Ireland which could lead to a transfer of its performing loan book. This announcement came quickly after the decision by NatWest to withdraw Ulster Bank from the Irish market and Bank of Ireland's decision to close branches across the country. These announcements illustrate that the operating environment for banks in Ireland is very difficult. The announcement by Bank of Ireland to close branches is evidence of the impact technology is having on banking and the way the public interacts with banks. Increasingly, banks are competing with new technology-driven firms regarding services that were previously the preserve of traditional banks.

There is considerable public demand for the wider roll-out of broadband such that people can more easily and conveniently transact their business, and banks are only one of the many businesses that are now conducting a greater share of their business online. While there is a demand for banks to develop their online services and there is a cost associated with this development, many people will still need or want to carry out their banking activities in person. It is a welcome development that Bank of Ireland is now entering into a new partnership with An Post that will allow personal and business customers to use their local post office for a range of banking services, including cash withdrawal and lodgements. The landscape is changing and partnerships like this are important. There are new services, new ways of banking and greater mobility between services. When we look to improve the retail financial sector, it is important that we view the banking system as a means to help households and firms achieve their financial, economic and social needs.

While non-interest income revenue is facing challenges due to technological changes and greater competition from non-banks, low interest rates have also depressed banks' interest revenues. In addition, their cost base is high. Overall, this puts pressure on banks' profits, and, in turn, the attractiveness of the market. However, the same can be said for banks in many other countries. The impact of Covid-19, on top of weak economic growth in Europe and America, has been already seen in European banking, with consolidation and mergers in other European markets. In the European context, there is a view that the banking sector has too many participants and that there is a need for it to consolidate so that it can more efficiently provide services to its customers in a sustainable way and, in particular, there will be a need for banks to further improve the level of investment in technology. This is likely to be a particular challenge for small to medium-sized banks in various national markets as they attempt to manage the cost efficiencies and IT investment that are crucial in the new banking environment. It is easy to say there is a problem with the banking market but it is more difficult to say where the appropriate balance between competition and consolidation lies in the best long-term interests of the economy. While the Government would like to see a more robust level of competition in the Irish banking market, it must be borne in mind that in the early years of this century, the Irish banking market was a very competitive one but not sustainably so and I think it is also fair to say that, ultimately, it did not serve the best long-term needs of the economy or society. Sustainable and responsible competition in the retail financial sector is vital to ensuring that businesses and consumers have a range of banking options available when using financial ser-

vices and accessing credit.

Looking to the future, the Government wants to ensure that the banking and financial system is one that will effectively contribute and support economic growth and employment. Ultimately, the banking industry should not be regarded as an end in itself but rather as a system that will serve as the means to help households and firms achieve their financial, economic and social needs. That is our starting point. To that end, the programme for Government sets out a number of banking areas that will be considered for the benefit of consumers and the real economy. This includes measures to help ensure a smooth transition of European Central Bank, ECB, monetary policy, to look at ways to increase the availability of long-term fixed rate finance and to continue to work with the banking industry and non-bank lenders to support customers during and after the Covid crisis. I look forward to hearing the views of Senators on this important topic and the proposals they have to improve the banking market in the overall interests of the economy and our people.

Senator Seán Kyne: I welcome the Minister to the Chamber and wish all businesses across the country that are re-opening today the very best of luck and profitability. I hope it is a permanent re-opening. We all hope that. Many businesses across our country have had a horrid 14 months because of the pandemic. I acknowledge the range of supports put in place by the Minister and the Department of Finance.

We know that SMEs are highly important to the banking sector and *vice versa*. There is interdependency between the two. Regarding the goings-on over the past number of months regarding the banking sector and rationalisation and ignoring the real-life rationale for bank branches in different places, which I am sure will be discussed, the loss of a bank branch, which is often an iconic building on a main street, has a serious impact on the town in terms of sustainability, vibrancy and a visual viewpoint. Banks need to understand the loss of footfall and the casual or opportunity buying and browsing that takes place in a town. This is not engaging with the rationale for bank branch closures.

The last Government initiated a report on public banking in December 2018 following programme for Government calls for an examination into the banking models in Germany. That report was published jointly by the Department of Finance and the Department of Rural and Community Development. It stated that there “are few compelling arguments for the State to establish a new bank” and went on to discuss the role of the Strategic Banking Corporation of Ireland, SBCI, An Post; and the credit unions in providing loans to SMEs and consumers. The SBCI was established as a lender in 2015 and has supported thousands of SMEs since then. It is based on a model that addresses market failure while creating competition but not being the competition itself, which is important. There has been much talk about the Sparkassen model, which in reality has a very prudent nature regarding lending whereby a relatively long period of savings by a customer would precede a loan offer. Therefore, according to that report, there is no expectation an Irish public bank, if one ever came into being, would offer a substantive change to the current mortgage market. Similarly, it argues the new An Post current accounts would provide and have provided additional competition and increased availability of banking facilities throughout rural Ireland, as would the credit unions, which are community based and regional.

The Department of Finance published the Indecon report in December 2019, which states there is no economic case for a State-owned banking network despite some market failure. It goes on to state the analysis indicates that in addition to the community banking role played

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by credit unions and An Post, the main commercial banks have a large footprint of branches, although matters have changed on that score since 2019. There is also evidence of new entrants to the small and medium enterprise market, including non-traditional providers. The report goes on to state it would have concerns over the ability of such a new State-owned entrant to provide effective competition, and the Exchequer costs and risks involved would not be justified by its analysis of the causes and extent of market failure.

Although those reports are quite recent - the Department of Finance and the Department of Rural and Community Development report was published in 2018 and the Indecon report was published in 2018 - the Covid pandemic, bank rationalisation of branches and proposed and planned bank exits or mergers of loan books in the case of KBC raise the question as to whether the Minister is happy the conclusions of both of those reports still stand. They are recent and ordinarily he would probably say he is sure they do, but I would be interested to hear if that rationale still stacks up.

Also, in the 2018 report it was commented there was no impediment to both the Irish Rural Link and the Savings Bank Foundation for International Co-operation engaging with the Central Bank of Ireland, the credit union sector or An Post and other private entities to progress any proposals for a new banking force. Has there been even a cursory engagement on that or is the Minister aware of any engagement from banks outside the current market to enter it? Competition, as we know, is the lifeblood of banking, notwithstanding the Minister's earlier comments to the effect that in the European context there is a view the banking sector has too many participants, which one would not have thought is true to the Irish market. He spoke about consolidation and the balance between competition and consolidation and the long-term interests of the economy. I accept that.

I am sure it would be no surprise to the Minister to note that the level of trust in Irish banking is rather low, although it is still around 40%. We do not need to go into the history of that as we all know it. This is not unique to Ireland but the level of trust in banking is rather lower in Ireland than in many other countries. One of the most important issues young people face when establishing themselves is securing a mortgage. With the lower the level of competition, the lower level of trust in traditional providers is of concern. What does the Minister, his Department and the Central Bank view as being the future of mortgage lending? Does he believe, realistically, we are looking at longer term fixed mortgage rates that might be more common in other jurisdictions? Does he have concerns about the EU Single Market for financial services? What will that mean for competition? Is that a concern he has?

The Financial Services Union published a report recently on the future of banking across the island of Ireland. It referred to the fact we still own shares in AIB, Bank of Ireland and Permanent TSB in the context of a public service obligation they might have. That comes back to the original point regarding the iconic buildings and the branches with respect to there being a community use for some of those and engagement with the community on that. That may be an issue that could be examined as we have those shares. Have the recent decisions by Ulster Bank and the plans for KBC changed the Minister's views on the offloading of the shares we have in the other banks with regard to the timescale and plans? I am not saying there is any solution because this is a difficult area but those are some points I have about an important area for our economy.

Senator Sharon Keogan: I am delighted that the Leader has allowed us this opportunity to make statements on the future of banking as it gives me an opportunity to talk about an extreme-

ly important area of finance which has not received nearly enough attention in this country. I thank the Department for acting so swiftly to support borrowers since the Covid-19 pandemic started, with payment breaks for businesses and homeowners. I welcome the scrutiny that our banking sector will face with a regulatory and supervisory framework put in place by the EU. My colleagues will no doubt deal with the KBC and Ulster Bank issue, and the lack of competition in the market for citizens.

For my part, I would like to focus on one aspect of banking which is very much in the future. I speak, of course, of cryptocurrency and the possible impact of a decentralised monetary system on traditional banking. Broadly speaking, a bank performs two economic functions. It operates a payment system and it engages in financial intermediation, lending and investing either the money we deposit with them or the credit they themselves create for businesses, enterprises, households and governments. The second function is the business side of banking. Banks are profit-seeking corporations with stockholders which provide the equity capital needed to start and maintain a banking business. As with any business, there is a level of inherent risk. What happens to the banking system and the economy if many borrowers cannot and will not repay their loans? What happens if, in the pursuit of profits, banks do not maintain levels of reserves and capital consistent with their own stability? Those are questions which, in this country, are no mere thought experiment.

The rise of cryptocurrencies will of course impact on that second side of banking, but it is more the first function that I want to discuss, the operation of a payment system. No modern economy can exist without a fit-for-purpose payment system. It is the bedrock for the exchange of all goods and services. The global use of national and international currencies has satisfied this requirement for decades. Fiat currencies are a tried and tested system which have their flaws but work when instituted correctly. All of this changes with cryptocurrency and its associated technologies, blockchain and its cousin, distributed ledger technology, a combination of which could render traditional banking completely obsolete. The reason for this, in simple terms, lies in the fact that cryptocurrencies use blockchain technology to avoid the need for a trusted third party, that is, a bank. In traditional banking, the banks act as that trusted third party. If I wire you money, the bank takes it from my account and puts it into yours. If it took it out of mine and did not put it into yours, it would disappear. If it put it into your account but did not take it out of mine, I could spend it twice. The so-called double spending problem, first identified in 1982, was solved in 2008 with the advent of blockchain. I will not bore the Minister with the details but I point to Satoshi Nakamoto's 2008 white paper, "Bitcoin: A Peer-to-Peer Electronic Cash System". It is essential reading for anyone seeking to understand the cryptographic design of blockchain technology.

The threat that this poses to traditional banking cannot be overstated. Our banks and our Governments can no longer ignore what is happening with cryptocurrencies. We must adopt them and adapt them or we will be left behind. I am sure, as I have been speaking, that some Members may still be thinking that all of this is a fad and that it will collapse, being the Dutch tulips of our century. I can empathise with that viewpoint. History is littered with failed projects which were heralded as the future. The statement that cryptocurrencies are the future was optimistic in 2009. It was understandably positioned in 2015. In 2021, it is simply the truth.

2 o'clock

Each generation is presented with a handful of gold rush moments, times where massive change provides incredible opportunity for those ready and willing to take them. Each of those

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moments has naysayers. I recall the infamous quote from a Nobel laureate: “By 2005 or so, it will become clear that the Internet’s impact on the economy has been no greater than the fax machine’s.” The advent of cryptocurrency is the gold rush of our time, the reprise of the dot-com boom in an entirely new way. Are we ready?

Ireland enjoys a reputation as a tech capital of Europe. Thanks to international IT giants such as Google and Apple, as well as the native start-ups that are gathering momentum and that have accelerated economic recovery and growth in recent years, if anyone is going to be ahead of the curve on cryptocurrency it should be us. When I say “ahead of the curve” I do not mean multinationals, tech giants or offshore funds. They have woken up to this. It took them a while but the big players have wisened up to what is going on. They are going to make their money as they always do.

In September 2017, JP Morgan Chase CEO Jamie Dimon said of bitcoin:

It’s worse than tulip bulbs [referring to the 17th century Dutch tulip market bubble] it won’t end well. Someone is going to get killed.

That was four years ago. The banking giant recently predicted that bitcoin’s price could go above \$146,000. Its own strategist led by their managing director said that the cryptocurrency will get immensely popular and bitcoin will soon become the alternative to gold. Former Goldman Sachs CEO, Lloyd Blankfein, said:

Something that moves 20% [overnight] does not feel like a currency. It is a vehicle to perpetrate fraud.

Three days ago, an internal memorandum revealed that Goldman Sachs has created a new dedicated cryptocurrency trading team. One by one, every major critic and sceptic is falling and getting on board before it is too late. Where will Ireland be on the timeline? I am asking this of the Irish banks and the Government. What systems are being put in place to account for the changes that will be brought by advances in cryptocurrency? What research and development is being established and funded to ensure that Ireland is not playing catch-up in the late 2020s? Proactivity by the Government on this is essential. Is the Minister talking to the banks on this? What plans does the Government have to embrace digital currency? It does not get a single mention in the programme for Government, which is a baffling omission. The new frontier is the most clear-cut opportunity in a long time for the people of Ireland to increase their lot. It is no exaggeration that Irish debt could be obliterated if the Government plays its card right in the ongoing crypto revolution. We are talking about generational wealth and the necessary replenishing of the Exchequer coffers following the Covid pandemic and lockdowns. I seek reassurance that in ten years we will not say ruefully that we should have acted. If we do not act right now, we should be able to address this urgently.

Senator Pat Casey: Before I begin, I apologise that I must leave immediately after speaking as I have a committee meeting to attend at 2 p.m. I also wish the very best of luck to all the businesses that are reopening their doors today as part of a gradual process. It has been a challenging time. We are looking forward to opening ourselves on 2 June as our hotel reopens its doors. This would not have been possible without the Government supports that we have been given over the past very difficult period for businesses. The viability of all businesses is being challenged during the pandemic but the challenge will go beyond Covid as many of these businesses will struggle to survive as the supports are withdrawn. While we talk about the viability

of businesses, the banking industry is a business and it too must be viable. While we might like to look down on the banking sector and run it down at times, without a banking sector we do not have a society. Therefore, we need a working, viable banking sector now and into the future.

The sector has been challenged by Covid and influenced by other factors. In recent months there has been some very disappointing and devastating news for the banking sector. The retail financial sector is going through a major period of change. Over recent months we have seen major announcements that included the withdrawal of Ulster Bank, the potential withdrawal of KBC Bank Ireland, and further closures of a large number of branches of the Bank of Ireland and a smaller number of AIB branches. These developments lead to the core question of the viability of the banking sector into the future. While the decision made by the Bank of Ireland was a commercial one and I know the rhetoric will be that we are stakeholders of that bank, we have no control over its day-to-day operations. We must examine, however, how the financial sector can evolve from this and become viable into the future.

The sector faces long-running challenges such as negative interest rates, technological changes that are reducing the barriers to entry for a whole range of new entrants, and changing customer preferences as they move more to the digital services while still wanting a traditional branch network to be available. Competing with online firms while coping with high-cost structures poses considerable challenges to the traditional full service sector we have all been used to. If anything, Covid has advanced a cashless society by a decade. We would not have foreseen that we would tap our phones on a machine simply to buy a bottle of water and a packet of crisps in a local shop, but that is the way society is going and we must take all these factors into account.

From my own point of view and that of business, I have seen a local bank and post office close so I know the practical implications for businesses, such as what we do with our cash. All of a sudden cash had to be transported 30 km instead of 10 km, which led to us entering into an agreement with a security firm to collect the cash. These are all things that are changing but that cash element within business is being diluted year on year and is becoming less of a factor.

We all still love to see a bank on main street. One of the greatest losses in the financial sector is the personal touch. Whether you were an individual or a business, you had a connection with the bank manager. Not everything is always black and white. There are some things a bank manager understands about certain locations, businesses and personalities that can make for a more balanced decision on the ability to service a loan.

While I can offer the Minister solutions for the hotel industry, I probably cannot offer him solutions today for the financial services. The post office and the credit union networks give us options. The entrance by credit unions into the commercial and SME markets must be welcomed as part of the Covid response because, as a user of the banks, I know we need competition in the sector and, regrettably, that competition is lacking at the moment. Between the post offices and credit unions, and what is left of the banking sector within towns, we must evolve a model that can keep a presence on our main street. It is vital, even though we are moving away from personal contact, that we keep a presence on main street.

I thank the Minister for spending time here today and for the supports that he has provided for businesses. During that time, accessing credit from financial institutions has been extremely difficult for those in the SME sector. The sector has not been treated well by the banks. We need to look into this area to see how it can be made easier to access credit and how the process

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can be made less onerous and strenuous for businesses and individuals.

I apologise that I have to leave for another meeting but I thank the Minister for his time today. The way he is facing challenges in trying to provide us all with a viable banking sector will be critical for Ireland both from a personal point of view and a commercial one. It is vital that both sectors can work and function into the future.

An Leas-Chathaoirleach: I thank the Senator and offer him my sincere apologies; I was distracted at the beginning.

Senator Pat Casey: That is all right. We will forgive the Leas-Chathaoirleach this time.

Senator Róisín Garvey: Is é sin mo chéad seans labhairt leis an Aire go hoifigiúil sa Teach seo. Is deas é a fheiceáil agus gabhaim buíochas leis. I thank the Minister for his time. I can only imagine what his job is like. I will keep it brief. This year has marked a dramatic change in the banking landscape in Ireland. With the exit of Ulster Bank and KBC Bank from Ireland, as well as the decision of Bank of Ireland to close 88 branches, which has seriously affected my county and, I am sure, many others, the need for a new force in banking has never been more keenly felt.

When looking at future policy on banking, it is important to look at who has been most negatively impacted by this structural failure. With regard to SME financing, as spokesperson on enterprise, trade and employment, I am very aware of this sector. A lack of credit has continually been a barrier to growth for many micro, small and medium enterprises. According to the 2019 Indecon report on public banking in Ireland:

Despite the overall levels of new lending there has been a decline in the application rates for bank finance by the SME sector. Application rates for bank finance were 35% in March 2014 and declined to 20% by September 2018.

With regard to financial inclusion, Internet banking is not a viable alternative for some people who cannot access broadband and for some customers with disabilities who may need person-to-person assistance. I spent nearly an hour on Saturday evening trying to help a 77-year-old find out how much money he had in his account. The large banks do not send out statements any more. His bank refused to send him a printed statement and he was told he would have to bank online. I had to set up an online banking account for him but he could not remember the password. Having to deal with things online is very stressful for older people. What annoys me most is that they are probably the most loyal customers the banks have had because the older people are, the longer they have been using their bank account and the more fees they have paid. The thanks they are getting is that there are no human tellers and they are told to do everything online. In many cases, they cannot access the Internet. They have no clue. I could not figure it out for this 77-year-old and I have a degree in computer science. There is something radically wrong there. We are not serving the oldest, who have paid the most to the banks in fees.

With regard to regional access, the removal of banking facilities from communities has an immediate impact on financial inclusion. If everything is being moved online, we have to admit that is what is happening and ask what we are going to do to help deal with it. In some ways, it is great to do everything online because we have to travel less and everything is at our fingertips. I do not find it to be a problem but not everybody in rural areas can do these things online and not everybody can get to their local bank branch because there are now fewer of them. Personally, just a few weeks ago, I discovered that I can get my wages paid into my post

office account. At that stage, I decided to try to do as little as possible with the bigger banks and to work with my local post office. I can do that now. I can get my wages into my post office account. An Post will give me a debit card and that is all I need. That was interesting for me. I had not really thought about it before. I presumed one could not do that. Perhaps we need to look at that. Perhaps we have not looked at alternatives that might be better for us and our communities.

Mario Draghi, the then President of the European Central Bank, ECB, pointed to the structure of Ireland's banking system as the main reason for the continuing high cost of mortgages in Ireland at a recent appearance before the Joint Committee on Finance, Public Expenditure and Reform, and Taoiseach. With some of the most expensive mortgage rates in the European Union, and now only two large lenders, the market has failed to provide adequate competition for Irish customers. A principle of regional banking would see money saved in the region of the bank lent out in the same region. This is something the Green Party has been on about for years. I remember when I joined first, maybe 20 years ago, there was talk about localised banking services and we have recently launched a policy on that. I commend my Green Party colleague in Louth, Mark Dearey, for his work on this over many years. I thank him for being ahead of the game.

This model has four differences from that relating to traditional banking. First, it has a business model that is profit-making but not profit-maximising. A public bank must have profits in order to survive and grow but the core goal of the public bank is to create value and sustainability for communities. We now have an opportunity, due to these banks leaving, to be creative and to find a new model that has worked in other countries. Second, it has a defined regional basis. A public bank has a clear geographical area within which it operates, which allows it to gain in-depth knowledge of the area and build lasting relationships within communities. We see this happening less and less, apart from the odd token sponsored event by a bigger bank, and the bigger banks are definitely more disconnected from communities than they used to be. Third, it has a decentralised, network structure. Each bank would be independent, with decisions taken locally, and the network would jointly own a service provider that would allow efficiencies and uniformity of products, costs and controls. Fourth, it involves a stakeholder model. The public ownership model allows banks to avoid focusing on shareholder value and speculation and, instead, to focus on the real economy.

I want to mention several points the three parties agreed in the programme for Government. We said we would introduce SEAR in order to deliver heightened accountability within the banking system. We have a financial regulator, but we need to get this right. We are all scarred from the history of the past in banking but the present Government cannot be blamed for that. It is up to us to try to make things better and maybe give people more confidence in the whole banking sector. As a Government, we have committed to prioritising green finance strategic actions that are developed in line with climate justice targets and sustainable development goals. We have committed to enabling and supporting the credit union movement to grow, and to supporting credit unions in the expansion of services to encourage community development. In many smaller towns and villages, we have good credit unions where we no longer have banks.

We could talk at length about An Post. We all know the story of the closure of post offices but the more services they can provide, including banking services, the more chance there is of them surviving.

I spent an hour and a quarter on the helpline just before I came to the House, trying to see

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what it would be like for an older person doing this online. I spent an hour and a quarter and pressed lots of buttons, but nobody answered the phone. We have to do better, especially for older people.

Senator Paul Gavan: I welcome the Minister. It is good to have this opportunity. It is timely to debate the state of banking in this State and it is certainly overdue.

I welcome that the Joint Committee on Finance, Public Expenditure and Reform, and Taoiseach has taken up a number of Deputy Pearse Doherty's suggestions, including this issue of the level of capital that our banks have to hold, and is asking the Central Bank to carry out a further assessment on the appropriateness of the current situation.

As others have mentioned, we have had quite a devastating last 12 months, in particular in retail banking. The announcements by Ulster Bank and KBC have been hammer blows, not just to staff and customers, but to the banking sector as a whole and, in particular, rural Ireland. It is going to reduce competition and increase interest rates for consumers, or that is the likely direction of travel. The State plays a major role in banking due to its shareholding. In reality, we are regrettably seeing and feeling the aftershocks of the financial crash of 2008. The reason Ulster Bank is withdrawing from the market is to free up capital trapped as a result of that crash. However, in dealing with the aftermath of Ulster Bank's decision, there is an opportunity to create a third force in banking to challenge the duopoly of AIB and Bank of Ireland. Permanent TSB is clearly the bank to take up that mantle. Does the Minister agree that we need a third force in banking, a point that has been echoed by others across the Chamber? If so, what steps is he going to take to enable that to happen?

One thing I want to emphasise to the Minister is the consistent call Sinn Féin has made in regard to establishing a forum on the future of banking. As the Minister knows, we have been calling for this for some time. It would bring together all of the stakeholders and external experts to assess the state of our banking sector and the problems it faces, and to chart a path for its future. If I am honest, I had hoped the Minister's speech would include a commitment to do that.

We cannot simply keep reacting. There has been a great deal to react to in the past 12 months. I would have thought it was an eminently sensible suggestion to pull together a forum on the future of banking. Every speaker has expressed concerns about the future of banking and how the sector should serve regional and rural communities in particular. Surely it is past time that the Minister committed to such a forum. I would be greatly disappointed if he does not give us a positive response. Either way, I appeal to him to clarify his position in that regard.

I call on the Minister to make a clear call on KBC Bank in particular to engage with the Financial Services Union - the union representing KBC Bank staff - on the difficult circumstances staff now face. There should be no difficulty with the Minister making that call and it is important we hear it.

It is worth listing the lenders that have left the Irish market since 2008. They include Bank of Scotland Ireland, Anglo-Irish Bank, which was no loss, Irish Nationwide Building Society and Ulster Bank. We have also seen devastating Bank of Ireland closures this year. The situation continues to shift rapidly. The Minister is clearly trying to manage the situation but it seems as if he is reacting constantly, and I mean that respectfully. A forum on the future of banking is a means for all of us to take stock and plan a more effective future for our banking

in these challenging circumstances.

I raise the Bank of Ireland closures in particular. In the teeth of the pandemic the closure of 103 branches throughout the country was truly shocking. The bank intends to close 88 branches in the South and 15 in the North, which is more than one third of branches nationwide. There were seven closures throughout the county and city of Limerick at Abbeyfeale, Askeaton, Bruff, Caherdavin, Rathkeale and Roxborough as well as at the University of Limerick campus in September.

This has been devastating for Limerick and the mid-west. I had a long engagement with folk from Abbeyfeale. They spoke of how the town has a host of empty retail spaces. It was devastating to hear the news that one of the key anchors of the town will now leave. Again, that is why we need to see a co-ordinated response from the Minister, one that includes communities and vital stakeholders. That would ensure we can rebuild confidence in those areas.

Bank of Ireland made the wrong decision at the worst possible time. It has told us that services will be available through An Post branches. As the Minister knows, many of these branches offered a full suite of banking services and it is simply not possible to offer the full suite within the post office network.

Services continue to be taken from parts of regional Ireland when we need regional development. Without infrastructure and services like banking, it is difficult for jobs and opportunities to stay local. Economically, we are being dominated by the east coast and Dublin at the expense of parts of the west, including Limerick.

It is interesting to note that in Britain the regulator called for banks to pause all branch closures during the pandemic on the grounds that closures would hurt vulnerable customers who would be unable to prepare effectively for the transition to online banking, especially given that they cannot visit their branch during public health restrictions. Clearly, Bank of Ireland did not share those concerns.

I acknowledge, as did Senator Casey, that the Minister cannot direct or control the bank. As the largest shareholder in Bank of Ireland, I appeal to the Minister to call on the bank to reverse its decision. It was made in the middle of the pandemic and should be halted until there is proper consultation. I appeal to the Minister to make that call today.

My final point relates to public banking. It is noticeable that several Senators from different parties raised this matter. Sinn Féin previously published a document looking at how public banking could work in Ireland. The issue of public banking has been on the agenda for several years. The withdrawal of Ulster Bank from the Irish market and the closure of Bank of Ireland branches throughout the country highlight the urgency of examining the possibility of a new public banking model. I acknowledge that public banking was dismissed by the then Government following the Indecon report of 2019. The report found there was not a compelling case for the establishment of a State-owned public banking network because commercial banks were fulfilling the role. That is no longer the case; this is the point. There has been a fundamental change in the marketplace with the withdrawal of Ulster Bank and KBC Bank as well as the vast reduction in Bank of Ireland branches.

Senator Kyne raised a question earlier about the Indecon report. It is now out of date because the situation has changed drastically. I hope the Minister will recognise that and respond positively to the new situation.

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The credit unions and post offices have an important role to play. The failure to expand sufficiently the financial services provided by them has minimised their growth and profits. One cannot help but look at the credit unions and see the vast untapped potential that is still there. How can we get the money sitting in credit union accounts actively working for our communities? More can be done. This brings me back again to the future of banking forum for which we are calling. This is the opportunity the Minister should embrace to work out a more consolidated, sensible and inclusive pathway for banking in the future of this State.

The Government must engage with credit unions and post offices to explore the possibility of utilising their existing infrastructure for a new public banking system. The Kiwibank model, whereby banks and post offices share the same buildings, is an example of how existing infrastructure can be used for banking purposes. I am just out of time. I look forward to the Minister's response.

An Leas-Chathaoirleach: Thank you, Senator Gavan. Your contribution was a model of timing. It came in at eight minutes. Our next speaker is the Seanad Deputy Leader, Senator Chambers.

Senator Lisa Chambers: Banking in Ireland is changing at a rapid rate. The pandemic has accelerated that pace of change. People of all ages, from the personal user to the large commercial customer, are banking online. The banks are responding to this change, understandably, but the impact on customers is already evident. A reduction in face-to-face service and less competition for products like business loans and mortgages are really concerning customers because they wonder about the future of the banking sector in their country. The State must act and not just react. We need to try to get ahead of these changes and assess the impact on citizens so we can protect people while ensuring a functioning banking sector for our country. This is vital for our economy to grow and for people to be able to access the financial products and services they need.

The retail financial services sector is undergoing major change at this time. In the past two months we have seen several major announcements, including the withdrawal of Ulster Bank, the potential withdrawal of KBC Bank Ireland and the forthcoming closure of a large number of branches by Bank of Ireland and a smaller number by AIB. Branch closures are a real concern for many communities, which are finding the pace of change unnerving and unsettling. People are worried for the future of their communities and what this means in the bigger picture for small towns across Ireland. Without basic services in towns, footfall decreases and other businesses are impacted, so the public are looking for leadership in this space and a clear plan for reimagining community banking across the country.

The announcement of Bank of Ireland's partnership with An Post is welcome. The fact that Bank of Ireland customers will be able to access services while the post office network is maintained is a really positive step forward. It shows us that the debate we have been having recently on protecting the post office network is a vital one to have because that network, which has been in place for many years, could now provide us with one of the solutions we need to deal with the crisis in our banking sector. We need a sector that offers customers choice and we need competition to make sure that people get the products and services they need but at a fair and reasonable price. We must therefore manage the fallout from these decisions and build a sector that delivers for our people, is diverse, modern and progressive, moves with the times and deals with the technological changes but at the same time provides to people a customer service that is not all about machines with no personal interaction any more.

As to what is concerning people, I do not think it is just about the loss of the physical premises in their towns or the fact that they will have to travel that little bit further. Change makes people unsettled and upsets them, particularly when they do not know what is replacing what. What we have to do for our citizens is provide reassurance that we know that change is happening and that the pace is much faster than we had anticipated but that as a Government we will put a plan in place to make sure that people are protected, that they will still have access to financial services into the future and that we will protect the existing financial networks in order that people will have access to services as close to home as is possible, taking into account that many people - not everybody - are moving online and that some people will do most of their banking online but still want the option to meet a bank manager or bank worker if they need to talk to somebody face to face. It is about providing that balance and understanding that people are not against change as such or against embracing technology. It is fear of the unknown that is upsetting people. So much change in such a short time is making people really nervous. People are also worried about the bigger picture: the impact on their towns, villages and the areas in which they live and what this means for local services. This is just one of many changes that people, especially those in rural Ireland, are grappling with. Again, it is the concern around whether our towns will still be the way they are now in ten and 20 years or if sons and daughters will want to live there or if they will have to go elsewhere. Will we be able to attract new people into our towns and villages if we are not providing basic services? These bigger-picture issues are really on people's minds when they see these announcements, and so many of them in such a short space of time.

People are also worried about the cost of financial products. People are very worried about business lending. Effectively, Ireland is down almost to a duopoly for business lending and people are asking what this means for small and medium enterprises. This is where the credit unions and post offices can really step in to provide that much needed competition. Citizens are worried about the cost of mortgages. For quite some time we have been discussing the need to have increased competition to bring down those interest rates, yet we see banks pulling out.

When considering the housing crisis, first-time buyers who are saving right now are concerned about whether they will get a mortgage in five years' time. People fear that the cost of borrowing for personal loans will increase also. We fear that our banking sector is not operating at the level it needs to be operating at in terms of efficiency, customer service and providing value for money people want. It is about bigger picture stuff and what it means for people day to day.

My colleague Senator Casey referred to the face-to-face interaction. We do not want to get to a situation where all of the time we are dealing just with machines. If we need to discuss the grey areas in finance that are not always black and white we still want to have the person to talk with face to face, which is a flexibility and discretion that is really valued.

Senator Paddy Burke: I welcome the Minister. I wish the Minister well in his chairmanship of the board of governors at the European Bank for Reconstruction and Development.

Over the past 20 years we have never seen such changes in banking circles and in banking products. It is a huge change for everybody. Quite a number of years ago, I told the Houses that a new, additional banking facility had opened in Castlebar. It brought to 14 or 15 the number of banking outlets in Castlebar, which at the time was a small town of some 16,000 people. This was 15 areas where a person could get funding or loans. Now we are seeing the opposite and the number of outlets where one can get finance is dwindling by the day, with closures of Ulster

Bank and KBC and with a reduced number of Bank of Ireland branches. We have also seen huge changes in products and we have gone through the whole area of the tracker mortgage scandal.

In his speech the Minister referred to bringing in legislation to regulate the banks under the senior executive accountability regime programme, SEAR, which will be provided for in the Bill. This will bring accountability to staff and board members of banking institutions. Heretofore it seems to have been the four walls of a bank that was making decisions and not the personnel at all who were working in the bank. In the context of the Minister's speech, does he believe the Central Bank has failed in regulation over the last years? When I was a member of the finance committee we had to go fairly hard on the Central Bank to get it to interact with all the banks on the tracker mortgage scandal. It was a scandal that created an awful lot of hardship for many thousands of people. It put some people out of their homes. This is why I raise the question with the Minister.

On mortgages, I believe we should have 50-year mortgages. I do not see why any one family should have to pay back the mortgage in its time in a house over a period of 20 or 30 years. This could be extended to 50 years. The second family coming along or the next person to take over the house could continue on paying the mortgage. In light of the housing crisis and in view of the changing banking products that are available, a 50-year mortgage product should be possible. This is particularly the case now that banks and governments can borrow very cheaply, and for the long-term at that. There is no reason such products could not be designed, particularly for people who want to buy a home and possibly not pay the loan off over one generation but over a number of generations. I remember taking out a 20-year mortgage, as did everybody around my time. Before that, local authorities offered a 12-year mortgage or loan. There was no problem repaying the loan over that number of years but it is now an impossibility for young people starting off to repay a loan, even one taken out over 25 or 30 years. These are products that the Government and banks will have to look at.

I ask the Minister how the personal contract plan, PCP, financial product is working out so far? He is also bringing in legislation on that aspect of banking. In my view, PCPs create an expectation and place huge pressure on families to buy products and cars they may not be able to afford. I welcome that the Minister is looking into this area and will bring in legislation regarding it. There are many other banking issues I would like to speak on, particularly competition and how we sometimes have too little and at other times too much. We have too little competition at the moment and that will be a problem in future.

Senator Gerard P. Craughwell: I welcome the Minister to the House. It is the first time I have addressed him since this Government was formed. I welcome the reopening of the country as it is happening in a clear, managed way. The calm manner in which the Minister has dealt with questions on live media over the past 12 months about the state of the economy and the damage Covid is doing to it has been remarkable. It encourages a certain amount of confidence in people and helps them to relax. I congratulate the Minister on that.

We are talking about banks today. When I was growing up, the only time I ever saw my father wear a suit was when he was going to a funeral or to the bank. I remember my first encounter with the bank as a young corporal buying my first house in Galway. I remember how the bank manager bent over backwards to do everything to help me. Ten years later, when I had run a business into the ground and lost everything I owned, that same bank manager held my hand as we walked through a liquidation process. In the end, his bank took my house but

at least I was able to talk to him. I remember the day I told him I was broke. He sat me down, ordered coffee and biscuits and asked how we were going to solve the problem.

I heard previous speakers talk about banks being about the community. They are not; they are about shareholders now. The community no longer has a place. The banks will do what their shareholders need them to do. I pity people like the Minister who has to deal with these people. We saw in 2008 how they lied through their teeth about the state of the economy and their own balance sheets. They lied through their teeth and made the citizens of this country pay for the banks' recklessness. We talk about competition but I do not want to see the competition we had in the crazy mid-1990s right up to the mid-2000s again. I do not want to see banks coming into this country to suck the life and soul out of taxpayers and the hard-working people of this country. I want the Minister to control the system as best he can.

While it is bad that we are now down to three banks in this country and competition will be limited, what is even worse are the limitations we are putting on credit unions. I was recently told that the maximum amount that can be held in credit union savings now stands at €30,000. People living in rural Ireland who do not have access to a local bank branch may have access to a credit union. We need to give the credit unions more space. I heard my colleague, Senator Kyne, speaking about the Sparkasse system. We need to look at that a little more carefully to see where we are going in respect of community banking. I have been to Germany and have looked at some of the community banking systems there and how they have been involved in the development of infrastructure in the cities, not just in the provision of personal loans and mortgages. They have provided infrastructure and seed capital for factories and have been involved in every aspect of community. That is what we need in this country.

I am at an age when I have been using and teaching technology for all of 25 years before I came in here. It still amuses me when I ring my bank and I am asked to press "1" for this and "2" for that, and to key in then my membership, account number or personal access PIN. You go through all of these steps eventually to get a machine that will say it will provide a new password for your Internet banking account. You never get to talk to a human being any more. Where are the bank managers who used to have human empathy and are going to help the small businesses of this country get back on their feet and who have been crucified over the past 12 months, albeit the Government has supported them well? They now need their banks to step up to the plate to support them for the rest of the time. We need a change of view and, as my colleague, Senator Burke, said, we need the Central Bank to be a little bit less academic and a little more human in its approach.

Senator Burke also mentioned personal contract plans, PCPs. I wonder is that the next bubble we are waiting to burst, and if it does, where will that land our economy?

I congratulate the Minister on what he is doing and I look forward to seeing him work us out of this Covid-19 disaster.

Senator Lorraine Clifford-Lee: Cuirim fáilte roimh an Aire. Ba mhaith liom an easpa seirbhísí baincéireachta do lucht labhartha na Gaeilge a phlé inniu leis an Aire Airgeadais. Faoi láthair ní féidir le daoine a gcuid baincéireachta a dhéanamh trí Ghaeilge más mian leo. Tá sé scanrúil i ndáiríre nuair a smaoinimid ar an ról lárnach atá ag an Stát sna bainc seo atá timpeall na tíre. Níl na suíomhanna Idirlín nó na haipeanna ar fáil trí Ghaeilge. Tá súil agam go dtabharfaidh an tAire aitheantas don easnamh seo. An bhfuil aon phlean ag an Rialtas chun dul i ngleic leis an bhfadhb sin? Ba cheart go mbeadh na príomhbhainc ar a laghad in ann seirbhísí

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ar líne a chur ar fáil trí Ghaeilge. B'fhéidir gurb é an rud ba chóir tarlú anois ná banc pobail a bhunú chun freastal ar lucht labhartha na Gaeilge. Rinne na Seanadóirí Chambers, Garvey, Gavan agus Craughwell tagairt do ghluaiseacht an bhainc pobail freisin agus táim ag tnúth leis an bhfreagra ón Aire. Tá sé an-tábhachtach dúinn go bhfuil seirbhís ann do lucht labhartha na Gaeilge.

Senator Garret Ahearn: I welcome the Minister to the Chamber and thank him for all he has done in the past year during this crisis. Senator Craughwell was speaking about someone who shows a presence of calm during a crisis and I do not think that there is anyone who has done that better than the Minister over the past year. It has been of great importance that when we have gone through a crisis that no one has experienced before, leadership has shown a calmness and reassurance that we are going to come out of it.

I wish well all the businesses that have opened up today, especially in my own county of Tipperary. It has been an incredibly difficult number of months. While these businesses very much appreciate the support that has been given to them by Government and by the Minister's Department, in particular, with the employment wage subsidy scheme, EWSS, and the Covid restrictions support scheme, CRSS, they want to make their own money, to be able to work, and to have their business. Most people who work in businesses like that, be they retail, restaurants or pubs, treat their business like a family member. They have real passion for what they do. When we emerge from this crisis over the next number of months, the challenge will be moving from the State supporting the businesses to them being able to support themselves, with the backing of banks.

It is on that point I have a particular question with regard to the credit guarantee scheme set up by the Government. Under the scheme, the Government supports businesses that are struggling through the Covid-19 pandemic with a loss of income of 15% or higher by supporting loans up to 80%. There has been low take-up of the scheme. I welcome the fact that the Minister has extended it to the end of the year. However, perhaps he could expand on what options there are to encourage more businesses to take it up. Is it an awareness issue whereby we must promote it more or does the Minister believe that with businesses reopening now and supports altering or finishing, this might provide an opportunity for businesses to take up the scheme? It is a good scheme and it would support many businesses if they chose to take it up.

My native county of Tipperary had the disappointing news from Bank of Ireland that three branches are due to close in Cahir, Cashel and Templemore. All three branches are in the heart of the towns and have provided great service over a long period. Times are changing and people understand that, but the issue is what we can do in the future with buildings such as those that are in the centre of towns. I have written to the chief executive of Tipperary County Council, Mr. Joe McGrath, asking him to consider alternatives such as having remote working hubs in those buildings. Obviously, it is quite difficult for county councils because they have had challenges with regard to funding over the past year or two, but is there an opportunity for the Government to engage with Bank of Ireland about such buildings as options for the Government to purchase in the future and to consider them for remote working hubs? In addition, such closures create more possibilities for either credit unions, and there are some fantastic credit unions in Tipperary, especially in Clonmel, or post offices. Does the Minister envisage opportunities for post offices and credit unions to take over some part of what is left after Bank of Ireland and KBC Bank Ireland leave areas? I believe there are. A large number of people like having that service in their community, and certainly so in Tipperary.

There is a final point I wish to mention. We seem to be in a strange situation at present in terms of mortgages. There are more people applying, and being approved for, mortgages than ever. That is welcome. However, there is the problem that small developers or builders - I am not referring to big developers by any stretch of the imagination - who are building three, four or five houses at a time are struggling to get loans from banks. What does the Minister envisage in the future? Banks are clearly supporting the opportunity for somebody to buy a house, but they are not supporting the opportunity for the builder to build the house. How can we square that circle? There are many complexities in the housing sector and many suggestions have been fired out all week on how simply it can be solved. If that was the case, it would have been solved a long time ago. Certainly, however, banks have a responsibility to support the sector and small builders to start building, especially in areas outside Dublin. I would like to hear the Minister's views on that.

Senator Malcolm Byrne: I thank the Minister for coming to the House for this discussion. The theme of the statements is the future of banking but, with the exception of Senator Keogan's comments, much of the discussion has been about the banking model that has existed during the 19th and 20th centuries. If the pillar banks of Bank of Ireland, AIB and Permanent TSB continue to operate as they do now, I predict that they will not exist in the 2030s. Those banks will be finished; they will be the Kodak of the financial sector. The challenge for those banks is to reimagine the digital services they will provide. I am not particularly optimistic, given the performance of the banks to date. In the area of an instant payment system, all the other banking operators in Europe are trying to develop a Europe-wide system, while in Ireland we have seen the banks clubbing together for an Irish-owned system, which will not be of benefit to consumers. I agree with Senator Craughwell that banks are not about serving communities; they are about serving their shareholders. In their approach to digital, the Irish banks have been particularly poor. In relation to where they are going, Ian Guider had a good piece in yesterday's *Business Post* where he noted that for any of us who have current accounts there is a flat monthly rate of €6 and that will be a floor. The banks will continue to look at increasing those charges. Ultimately, it is the consumer that will make the decision as to where he or she wants to go. Consumers are leaving the traditional banks in droves. They are moving to Revolut, which has more than 1 million customers, and N26, which now has about 200,000. We are moving towards an era of decentralised finance.

I agree with Senator Keogan about cryptocurrencies. The cryptomarket cap crossed over the \$2 trillion mark on 21 April. Regarding decentralised finance, we are now looking at a global market of US\$42 billion. This is where finance is going. In terms of offering peer-to-peer loans, savings bonds and all the traditional products people are looking for, consumers are making the choice to shift in a different direction. Colleagues talk about the impact on main streets of branches closing and I have seen it in my home town and others. The best illustration that there is no future for retail banks is not the small town branches but the third level campuses. AIB has just closed its branch in University College Dublin, UCD. When I was a student, the banks would kill each other to win the franchises there. The traditional retail model is gone.

As for trying to help the other retailers on the main street, I will outline what will happen in a few years' time. If the Minister or I want to buy a new shirt, we will go for the retail experience in our local menswear store and stand in front of a machine that will measure us. We will use our phone and pay through a digital currency from our digital wallet. That is how the payments and everything will happen. The best thing to be done for those businesses is to abolish commercial rates, which is a completely unfair tax that penalises main street and high street stores

working against online competitors.

A number of crucial issues around the future of finance and banking need to be addressed, particularly around regulation and control. When Facebook proposed introducing the Libra currency, there were serious questions. The tech giants already have a hell of a lot of power. If they start to move into the digital currency environment, there are serious questions for the Government and others to address.

Nationally, we need to look at some of the issues around the Central Bank. All the Central Bank's website gives is warnings about cryptocurrency and blockchain. There does not seem to be a strategy. We need clear regulatory and legislative rules that will allow for innovation in the blockchain space. We need a regulatory sandbox to allow new companies to emerge. The Minister should amend the functions of the Central Bank in order that one function is about encouraging competition in the banking market. Unlike other central banks, it does not have that function. China has already talked about introducing a digital yuan and as the Minister is aware, there is a decision to be made at European level. I support the introduction of a digital euro but it is important that we start to have this conversation.

If the forum on the future of banking becomes a forum purely for the preservation and protection of the existing banks, it will fail. We need to put consumers at the heart of what we are doing. Arguably, the biggest piece of financial services innovation we have seen coming from this country has been Stripe from the Collison brothers. I would rather have people like the Collisons in charge of the forum on the future of banking. I want young people involved but the Minister has to be imaginative. This is about the future of banking, not the protection of the existing banks.

Senator Aisling Dolan: I will share two and a half minutes with Senator Ward.

I welcome the Minister. It is great to have him in the Chamber to update us on the future of banking. Today's world is different compared to the world of one or two years ago when we had an economy with close to full employment and everything had been done to bring it back to financial stability.

The Minister spoke about how he had acted to support businesses and people in terms of banking over the past year. The payment breaks were welcome and had an impact. The Minister also spoke about senior executive accountability under the SEAR and how we needed to rebuild trust. Consolidation of competition points to heavy regulation of the banking sector but also raises concerns about competition. How does he propose increasing competition in banking over the next one to two years?

Speaking as someone from Roscommon and Galway, this is about credit unions and post offices. There have been local closures and banking is changing. Technology is important and it is great to see National Broadband Ireland's plan being rolled out. Would the Minister believe that half of all premises in Roscommon are in the intervention area? Some 3,000 of those have now been surveyed. Broadband is crucial and we need to see the roll-out happening over the next one to two years.

That we have a high level of household savings has been mentioned. This morning on Radio 1, the Irish culture of investing in property was discussed. How can we encourage investment in equity as well? I worked in innovation and with start-ups previously. How do we support Irish businesses, including start-ups and entrepreneurs, and encourage people to consider that

type of saving? Innovation is how we will develop.

There was a jobs announcement for Roscommon and east Galway today. Just as the economy is slowly opening up and bringing back hope, we saw an announcement of 50 jobs for Roscommon and 20 for Galway. There is hope. Businesses are doing their best and are pulling ahead. We need to support them and ensure that they are competitive and innovative.

Senator Barry Ward: Cuirim fáilte roimh an Aire. Aontaím go hiomlán leis na Seanadóirí a dúirt gur ceart go mbeadh daoine agus custaiméirí in ann a gcuid gnó a dhéanamh leis na mbainc trí Ghaeilge, más féidir. Tá sé an-éasca do na bainc rudaí a chur ar bun do dhaoine mar sin. Tá sé sin an-tábhachtach ar fad.

At one level or another, our banking system is dysfunctional. The Minister and I have had this discussion a number of times. Part of the dysfunction is that we also protect people in their homes. That is tremendously important, but we must find a balance somewhere between the fact that the banks occupy a very privileged position in our economy and the fact that they are not providing a service that they should to the citizens and residents of this country. There is too much of a gap.

When the Tánaiste appeared before us the week before last, he mentioned that we should be considering using credit unions as a route to a community banking model. Mention has been made of Germany's Sparkassen model. Regrettably, I do not believe it would fit in the short term. It would require a significant amount of investment and time before it would be ready to go on stream. Local authorities in this jurisdiction do not have the requisite powers to operate in the way they do in Germany's decentralised federal system. We cannot simply transfer the model. However, we have a network of credit unions throughout the country. They do good work, meet the gaps left by the pillar banks and provide credit and services to people in communities. There is room to expand the remit of credit unions and give them the space to provide more services, including mortgages. Although they can provide mortgages in certain instances, it is only up to a certain threshold that in, for example, the Dún Laoghaire area is far short of what houses cost.

I would love to hear the Minister say that we can consider a much broader banking model.

3 o'clock

The Central Bank needs to be as much a consumer advocate as it is a regulator. At the moment, it is, in my respectful opinion, doing neither as well as it could. We need to agitate for the people who need banking services in this country and we need to create banks that serve the community and deliver services that people need as local businesses, but also as individuals who want to buy houses and have homes.

Senator Catherine Ardagh: I thank the Minister for coming to the Chamber to address us on the future of banking in Ireland. We all know there has been a flurry of activity in the Irish banking market and in the world banking market in regard to the development of cryptocurrency. As legislators, we have to ensure that we put consumers first and that we have the consumer's back, not the bank's back. It is our job to do all we can to make sure consumers get the best possible deal.

Like other speakers, I want to speak about the two high-level banks that are leaving the Irish market, KBC Bank Ireland and Ulster Bank. As we all know, both banks have, or will, sign

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memorandums of agreement. Those deals are subject to approval by the competition regulator, but it is important that we, as legislators, and the Minister for Finance ensure that the Central Bank keeps an eye on these transactions and that the banks put the consumer to the fore.

In his opening statement the Minister said that in the European context, there is a view that the banking sector has too many participants and there is a need for them to consolidate. That is not the case in Ireland. As we know, there are too few banks in Ireland. The rating agency Fitch predicted that both lenders could strengthen their pricing power and leading positions in certain domestic lending institutions on the back of these deals. It is worrying that there will be an abuse of a dominant position in a market. The financial regulator and the Competition and Consumer Protection Commission need to be acutely aware of this.

As stated by many of my colleagues, we do not have the luxury of being able to attract European banks to Ireland. In terms of interest rates across Europe, Ireland is the second highest at 2.7%, the average being 1.2%. In Finland, interest rates are as low as 0.7%. What are we doing wrong? Is it the case that household arrears and the court processes around that are keeping interest rates here high? I do not think that is correct. I would welcome the Minister's thought on the matter. People deserve due process and the organisations supporting consumers who are in arrears deserve to be appropriately funded in order that cases can be heard in a timely and efficient manner. We are hearing a great deal about backlogs. Again, is this the only reason other banks are not coming to Ireland? I do not buy that.

There are other banks in the Irish market. For example, Avant, in the case of a loan to value of 60% one can get a 1.9% interest rate. Dilosk is also servicing mortgages, but for the buy-to-let sector. These mortgages are financing those who are wealthy and have a lot of equity in their homes. We need a State banking service that all people can access, and which lends, not at high levels, but at moderate European-average interest levels.

My second point is in regard to the two pillar banks, AIB and Bank of Ireland, and negative interest rates. We know that negative interest rates have been applied by the European Central Bank and that these are being passed on to Irish consumers. Both AIB and Bank of Ireland previously applied negative interest rates on current accounts over €3 million but that is changing. AIB and Bank of Ireland are now moving to apply negative interest rates on accounts over €1 million. This will affect many small and medium-sized businesses around the country who, while they have money in their current accounts, have been hit massively by Covid and will need some insulation as, as always, we do not know what is around the corner. It is wrong that the banks are applying these charges on small companies. Solicitors' accounts, in which money is being held for clients, will also be affected in terms of the application of these negative interest rates on client accounts over €1 million. The sum of €1 million sounds like a lot of money, but for a small solicitor's practice all of these charges add up.

The third issue I want to raise is mortgage switching, which is something we can do in the short term. We should encourage consumers to switch mortgage lenders, in particular those who have had mortgages for a lengthy period because they will have a lot of equity in their homes. They can switch to other providers like Avant and Dilosk and get a better rate. I do not think people know that this opportunity is available to them. It might be up to the Central Bank to let people know that mortgage switching is available and will reduce their monthly costs. A significant factor that holds us back from switching mortgages is the fact that it is so difficult, there is so much paperwork involved and there is no legislation in place to do e-conveyancing. The Minister needs to look at that in conjunction with the Minister for Justice

to ensure that e-conveyancing is put to the fore. E-conveyancing is about ensuring consumers do not face massive legal fees and that the process of remortgaging is easy and swift and that it is not slowed down.

I have covered the issue of the state bank. What is the Minister's view on the repossession question? Does he believe European banks are not coming to Ireland because of the repossession issue and the difficulty in repossessing homes? Is that the problem? I know we all think it is but I would love to hear the Minister's detailed view on that?

Senator John McGahon: There are many people in this House who have much more experience in the area of banks, credits loans and loans. I turned 30 a couple of months ago. My friends are either engaged, having children or looking to get mortgages so that is the stage of life I am in. None of those things is happening with me yet but I am getting to that stage.

Deputy Paschal Donohoe: The Senator got his hair cut though.

Senator John McGahon: I did get my hair cut. I thank the Minister for noticing. That is very kind of him. I am in flying form today as a result of it. My point is that many of my friends are looking at trying to get a mortgage. It is the biggest issue for my generation. We are talking about people who are well educated, work really hard, have good salaries, pay more in rent than they would if they had a mortgage and are more than capable of paying back a mortgage but cannot get any sort of mortgage from a bank in the first place because for whatever reason, the bank does not have the appetite for it. When we look at how much the pendulum has swung from ten or 12 years ago when people of my generation were in their late teens or early 20s and people could get a mortgage without a problem, we can see the pendulum has swung the other way and it is very difficult to get a mortgage. What people of my generation are asking for is the opportunity to get a mortgage. It is a fair message to send to people that if they work hard and have a good job, they should be able to get a mortgage, particularly if they are already paying through the nose in rent.

Others have mentioned it in terms of credit unions or more competitiveness. The problem we really face is that there is no competition in the market and the few banks that are still here can charge what they want and do what they want. We could look at credit unions and I go back to people who are more experienced in this matter. I went to a bank recently for something but there was zero appetite on its part. Some of that was because of my precarious state of employment. Being in politics was one reason. I then went to a credit union to get a commercial loan instead and found there was huge appetite for that. The credit union was more than happy to do it and I got a really good rate. Credit unions are just dying to lend money to people. They want to be able to do it and if the Government could try to make it as easy as possible for that to happen, it might be a good idea to at least look at.

We talk about the future of banking but it would be good to have a conversation about the future of lending. How do we introduce competitiveness into our market? How do we make it competitive for the consumer and allow him or her to shop around and get a good mortgage in the first instance? How do we reintroduce that competition in the market for first-time buyers? If the Government can do that over the next three or four years and say we want to make this market more competitive and easier for first-time buyers, we will be doing the people of my generation a huge service. I would be interested in hearing the Minister's views on that.

Senator Eugene Murphy: I am glad to see the Minister in the House. When I was in the

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Dáil and I chaired some sessions, we used to meet far more regularly but I have to say that his courtesy to me when I was in the Chair always stood out and I always appreciated that. The Minister concluded his contribution as follows:

Looking to the future, the Government wants to ensure that the banking and financial system is one that will effectively contribute and support economic growth and employment. Ultimately, the banking industry should not be regarded as an end in itself but rather as a system that will serve as the means to help households and firms achieve their financial, economic and social needs.

I agree with him. That is a strong statement but, as matters stand, Irish banks are not doing this. I have often heard older people comment that it was their small savings that built up the Bank of Ireland. In that respect, I am mindful of my parents and grandparents who are now deceased.

We all accept banking is changing. It is moving on, with modernisation and broadband access. In one fell swoop, 10,000 people have been left without a banking service in north-east Roscommon. After all the promises and commitments Bank of Ireland made to the local community not to close its branches, it decided to close its branches in Elphin and Strokestown. By doing that, in excess of 10,000 people in an area stretching from Tarmonbarry to Rooskey right up to Lanesborough, Ballyleague, Strokestown and Elphin have been left without a banking service where they can walk in and do their business.

I very much agree with Senator Ward and others that we can solve this issue through the credit unions, of which I am a great supporter. They have the network and staff. I understand the Central Bank has a say in this and it is not all down to the Minister. We have to work on the Central Bank guidelines. While the guidelines may allow credit unions to do a little more with respect to borrowing, they are still not allowed to become banks. We need community banks and we have that solution. It is not acceptable in rural communities that people can be left without a walk-in bank service, despite technology and other changes.

I met a young couple at the weekend who have a small business in my region. They have been doing well despite Covid. They had innovative ideas and changed the way they operated. We have all had to adapt to change. They expressed concern that they would no longer have a walk-in bank service which would allow them to indicate to an official that, for example, they would make an extra drawdown on their current account in the following two weeks. They were able to engage with a bank official in the past and advise, for example, that X amount of money would leave their account the following week and they might need cover for two weeks until money came into their account. They fear the more they go into the system of technology, the more they will be outside the box and a black tick will be put against their credit rating. That is a worry for many people.

I compliment the Minister and the Government on all the payments they put in place and I compliment the banks on co-operating to help people out. Even with Covid, many young innovative people in rural Ireland are thinking of starting new businesses, which is great. With the way the banking system is going, however, they are having doubts about it. We need to address what has happened with the banks. We accept that banks will change and will not wait for people to catch up. It is their job to make profits. That is what they will tell us. However, they owe something to society and they should not just walk away. The Government and we, as politicians, must put something in place.

We had the ICC Bank, which was established in 1933, and the ACC Bank, which was established in 1927. The former provided for the small business sector and the latter for agriculture. I do not know what happened to ICC Bank but it was probably absorbed by another bank. ACC Bank became part of Rabobank, which no longer operates here. There have been many changes. Accepting that technology will change and we will have to move on, I am anxious to ensure certain cohorts of people are not left behind. That is important in the context of rural Ireland. I thank the Minister for giving his time today.

Senator Micheál Carrigy: I welcome the Minister. I concur with Senator Ahearn and thank the Minister for his leadership in his Department over the past 12 months. I believe that we urgently need to convene a forum and an open, transparent, public debate on the future of banking and financial services in Ireland.

We spoke about a number of significant announcements by banks in recent months to close branches and leave some communities without banking services. Ulster Bank is to gradually withdraw from the market here in the coming years. Bank of Ireland's intention is to close 88 branches from September, including Granard, County Longford, as well as four branches in Westmeath, including Athlone Institute of Technology, Castlepollard, Kinnegad and Moate. Permanent TSB has also announced the withdrawal of cash desk services at 44 of its branches as they will be fully automated. This decision is a hammer blow to staff, customers and communities. At this stage, we do not know what long-term effect these closures will have on households, farmers or even SMEs.

I concur with Senator McGahon's comments. I know of people who were approved recently for loans under the SBCI's scheme but their banks would not entertain it. One of the large commercial banks is not entertaining any commercial loans at all. That needs to be addressed. These announcements strengthen the argument for an urgent debate that needs to happen. It has to include everybody, from stakeholders, including the banks, customers, staff, management, trade unions, business and employers' groups, and community interests. It should not be left up to the banks and financial institutions alone to decide this. I have spoken before about how these closures affect footfall in our smaller towns and communities. We need to ensure that we keep people on the high streets of our towns and villages for their continued survival.

I have also said before how we need to look at An Post or the credit unions as a viable alternative. They have untapped potential to do more and to make a further significant contribution across many areas of public, business and community life in Ireland. I believe that An Post can emerge as a central hub for a wide variety of valuable community services but to fulfil that vision, we must not only put the services in place but must financially support the network. The launch of the An Post Money brand has brought all its financial services under one brand, better allowing it to compete strongly in the financial services field. The biggest opportunity for An Post in future is in the provision of an extended suite of banking services. I believe we need to realise the importance of our communities and to put people at the centre of that. We did it before with ACC and ICC but it was never more needed than it is today. The opportunity is there to establish a people's bank through An Post and the credit union movement, and to put people back at the centre of our financial policy.

I wish to highlight the locations of many banks that are closing. Many are located in strategic locations throughout the country. There is an opportunity to develop them into community facilities that would benefit the towns, whether for remote working, relocating the post offices or community scheme offices. A fine example is Edgeworthstown, County Longford, where,

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after the closure of the bank a number of years ago, the local development organisation met Councillor Paul Ross and me to discuss the possibility of its purchase by the local authority. We were successful in that regard and work has recently started on the developing of the co:worx hub, with spaces already booked out. The cash machine is back in its original hole in the wall to service the town and an extension is being built to provide courses in conjunction with the new technological university in the midlands, based in Athlone IT, all overseen by an excellent voluntary committee in conjunction with the local authority.

There are positives to be gained from the closure of the banks, which is a negative. I thank the Minister for his time. I concur with Senator Ahearn and thank the Minister for his leadership over the last 12 months, which have been difficult for our economy.

Minister for Finance (Deputy Paschal Donohoe): There are two images that stick with me across a varied and interesting sharing of views in the Seanad this afternoon. The first was hearing Senator Burke talk about the changes in competition in Castlebar over many years, going from an environment in which there were many banks competing for the business of local residents to where it is now, where there are very few. The second image was hearing Senator Malcolm Byrne paint a picture of how, when he goes in to buy a shirt in his local shop at some point in the future, it will be done via robot and he will pay for it with a digital currency. One is an image of where we have come from and the other is an image of what the future could look like, although I am not sure that the prospect of robots serving any of us shirts or indeed blouses is imminent. Nonetheless, there were really valuable contributions reminding us of what banking was like. It is a very good image for reminding us of the pressure that banking is under due to changes in technology and the regulatory requirements they are required to meet, on the one hand, and, on the other, the demands on banks coming from consumers who see the world changing around them and are using technology in ways which only a few years ago would have been very unlikely.

I have notes on the points which all Senators made and will respond back to the themes raised rather than responding to each Senator in detail as time does not allow me. The first common theme was the need for a public bank in Ireland. I remind Members that, as it stands, of the three large retail banks present in Ireland, the State has majority shareholdings in two and a minority shareholding in the third. To say the banking sector is ill served due to the under-participation of the State within it does not sit with the fact we have strong State shareholdings in two of three banks. What is more, a decade ago we learned a very painful lesson of what happens when the balance sheet of the State and that of our banking sector become intimately involved with each other.

For that reason, those who were pressing the case for a public bank should be aware, first, that it is very easy for the risk in any public bank to travel back over to the risk of the taxpayer. Second, any such bank would have to be regulated in the way existing banks are. Third, any lending decisions from that bank would be subject to the same kind of scrutiny and regulatory power as our existing banks are. How the set-up of a public bank would coexist with our credit unions and with An Post is something those who are advocating the setting up of a public bank would need to explain. Finally, there would remain the very thorny matter of how a public bank would get its capital, who would pay for it and how that would sit with the lessons of a decade ago.

That leads to the question of the future of the banking sector in Ireland. The variety of views from Senators reflect how our economy is changing and the impact technology is having on it.

I wish to address in particular the point made by Senator Keogan on the impact of technology on currency and what that means for banking. She and some others raised the development of cryptocurrencies, bitcoin, and what that can mean for the future of traditional and retail banks. This is an area in which Ireland and the Department of Finance is already active. We have a blockchain day coming up. We have a blockchain unit in the Department of Finance that looks at the future of decentralised finance and what that could mean for the Irish economy.

There are two very important caveats. First, how people decide to determine their store of value is their right in a market economy. However, the development of a store of value has to be reconciled with the needs we all have for financial stability. Second, the development of that store of value should not be at the expense of the other ways in which we look to store value, such as through the use of a currency and how we store and bank that currency in retail banks. These are the kinds of issues that are being considered by the European Central Bank which will make decisions before the summer on the future of further exploratory work on an e-euro. I strongly believe that the maintenance of monetary sovereignty is a really important aspect of national economies but in our case, in this part of the world, it is the eurozone and its interests and that is why the work of the ECB in this area is really important. The development of something like that, as demonstrated in this week's edition of *The Economist*, is something that has really fundamental issues for retail banking, which is why advancing this cautiously I believe is appropriate.

That leads on to the next point that was made regarding why banks will not come to Ireland and why is it we are in a situation where we are seeing additional banks leaving. Of course, we need to reconsider what we mean by banks. Many Senators made the point regarding why banks are leaving and why more banks will not come here but at the same time acknowledge that new ways are being found to provide financial services to consumers and to those we represent. It is not for me to name the ways in which that is being done. It is up to others to make the case for that. It is the case for all of us, and we know this, that financial services are now being provided in ways that are about clicks rather than bricks, and it is done through our phone rather than through our purse. This is all happening and the question is what is the policy environment and the regulatory environment, which is what central banks and regulators all over the world are working on, that enables this development in technology. It still meets the financial stability needs that we all have as governments and as parliaments and also can meet the wider array of needs that we have as societies - the ability to get a loan to buy a home and the ability for an SME to get a loan to help it develop its business. If one looks at what it means for a small open economy like Ireland, there are challenges with regard to this but there are also opportunities.

That leads on to the next theme, the question that was put to me, including by Senator Ardagh, regarding the issues that banks consider when they are deciding, as happened recently, to leave Ireland or if banks are evaluating whether they want to come to other economies. There are a number of factors and the key ones are the size of the economy they are in or moving to; their ability to acquire the asset that is underpinning the loan; and technically -we all know what it refers to - if a mortgage, for example, or a loan cannot be paid the ability of the bank to respond to that. We have made a choice as a society to afford a high level of protection to those who find themselves in financial difficulty and I believe that is the right decision to make. I believe that is right given the pressures that many are under, particularly at a time of a pandemic. It does affect, in turn, the decisions that banks make regarding the rate of interest at which loans are made available in those circumstances, and it is a factor.

That leads on to the biggest factor that is affecting many of us. We are a country that had a

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financial crisis and from a regulatory point of view our regulator, and the European regulator behind it, then requires our banks to hold a level of capital in recognition of what happened in the banking sector in our past and to make sure that if such a challenge faces us again that we can respond to it. That is a really important point. While we may raise issues regarding the level of capital that our banks are required to hold, it is also the case that the very level of capital our banks are required to hold at the moment is vital in allowing our country to deal with the consequences of a pandemic. It allowed our banks to respond in the way that Senators Eugene Murphy and Kyne raised. It allowed our banks to, for example, deploy payment breaks to deal with issues SMEs were facing without the kind of additional problems arising that we all faced a decade ago.

A variety of different issues were raised with me and I have tried to touch on each of them in turn.

I will conclude by addressing the request made by the Financial Services Union, with the support of some parties represented in the House this afternoon, to set up a banking forum. Our interests would not be served well by a process designed to preserve banking as it is. We have to recognise that a lot of change is under way. We have had a difficult few months here in Ireland with regard to that change. If we want a process that will deliver competition, recognise that people are seeking banking services through their phones as much as through cards and that while there are a variety of needs we want to meet, we may have to meet them in a different way in the future, we need an open process that invites genuine debate rather than one that seeks to preserve the present situation in its entirety. If there is one thing of which I wish to assure the Seanad this afternoon, it is that change is relentless. If we do not have an honest view of the needs of our economy and our society in the future, we will not be well served by such a process with regard to banking. I am giving consideration to an alternative. I look forward to updating the Seanad on that in the future.

Sitting suspended at 3.31 p.m. and resumed at 3.45 p.m.

Carer's Allowance: Motion

Senator Mary Seery Kearney: I move:

That Seanad Éireann:

recognises:

- the important role that carers play in looking after our loved ones in their homes;
- the importance of family supports, where available, in caring for loved ones;
- that in 2020, the Irish Health Survey showed that there were over 500,000 family carers in Ireland and of that, 88,900 are in receipt of Carer's Allowance and over 52% of carers work outside the home in paid employment in addition to their role as carer;
- that family carers, while undoubtedly cherishing their loved one, provide care at times at considerable personal sacrifice;

acknowledges:

- the Government has increased the expenditure on this support by over 50% in the past 5 years;
- the importance of home care packages in providing vital additional hours of supports to families caring at home;
- the role that Nursing Homes and Disability Services play in caring, particularly for those with complex needs or with life altering conditions;
- that over 135,000 carers will receive regular income supports to the value of approximately €1.5 billion in 2021, which include Carer's Allowance, Carer's Benefit, Domiciliary Care Allowance and the Carer's Support Grant;
- that many in receipt of the Carer's Support Grant qualify for a GP visit card, as the grant is paid automatically to persons on Carer's Allowance or Carer's Benefit and that carers may in some instances qualify for the Household Benefits Package and/or the Free Travel Scheme;
- that work is ongoing within the Department of Health to develop a system for the financing and regulation of home support services, in addition to the introduction of a reformed model of service delivery that will ensure the provision of home support in a transparent, equitable manner based on standard assessment of care needs;

calls on the Government to:

- immediately implement the review of the National Carer's Strategy to include a review of the thresholds for receipt of Carer's Allowance;
- accelerate the work on the Programme for Government commitment to extend free GP care to carers in receipt of the Carer's Support Grant being delivered by the Department of Health in conjunction with the Department of Social Protection;
- report on the Commission on Pensions review of a pathway whereby lifelong carers are provided with practical recognition in the form of a pension for those whose caring role has denied them access to the workplace and thereby denied them the ability to build their entitlement for a pension;
- publish the pathway to ensure full implementation of the Enhanced Community Care Programme intended to expand primary care capacity and improve access to therapy services such as speech and language therapy, occupational therapy, psychology and physiotherapy, acknowledging that an additional €150m has been committed to its implementation;
- accelerate the implementation of the not yet commenced sections of the Assisted Decision Making (Capacity) Act 2015;
- provide training courses for home carers to help in areas such as health care, lifting, mobility, etc. which would be beneficial to both patients and carers; and
- provide enhanced respite care services to include emergency provisions to accommodate instances where carers may themselves be hospitalised or need emergency respite services for their loved one in the event of an unforeseen circumstance arising.

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I wish to share time with Senators Martin Conway and Paddy Burke.

Acting Chairperson (Senator Victor Boyhan): Is that agreed? Agreed.

Senator Mary Seery Kearney: I thank the Minister of State, Deputy Feighan, for taking this motion. I thank my Fine Gael colleagues who are united in support of carers, particularly Senator Kyne, who co-authored the motion, and Senator Conway, for yielding his spokesperson entitlements to me to allow me to propose the motion. I am very grateful to our Seanad team.

Throughout our country every day, family members care for their loved ones in the most dedicated and selfless of ways. Some do so while also working full and part-time jobs, and they do so with or without financial compensation. The figures published by Family Carers Ireland state that more than 500,000 people provide family care in Ireland, comprising 19 million hours per week of unpaid care hours and saving the State €20 billion per year. There is no single profile of a carer nor a recipient of care - they are young and old, parents, siblings, partners, children caring for parents and parents caring for children. The needs being cared for comprise a broad church, from special needs and disability all the way through to caring for the necessities and reduced capacities that come with old age.

I have been very deliberate in my language. While I accept Senator Higgins corrects me in one of her amendments, most probably rightly so, I believe it is important that we keep front and centre that the recipients of care are people who are loved and cherished by their carers. There is no “othering” about this. It could be any of us, and quite possibly the numbers include Members of this House who are providing care. One day, any one of us could be someone in need of care.

Our motion is about ensuring that carers are supported and that those in need of care are provided with every assistance required to enhance their quality of life. It is about hastening the programme for Government commitments to support care at home, in our community and in residential settings. We are recognising and prioritising the need to formalise and the value of formalising care outside of residential and hospital settings.

A number of Fine Gael Oireachtas Members met with Family Carers Ireland in recent months. In that discussion, it was striking that family carers can often feel invisible and that their experience is that of living through the experiences of the person they care for. “No one asks me how I am” was a point made by one contributor to the discussion in question. It is time they were made visible and that they were thanked in the most practical and pragmatic of ways, that the financial security supports are implemented to the full, and that the practical supports are provided for as locally as possible to the carers and those for whom they care.

I have seven asks in the motion and none are outside of what is already committed to in the programme for Government. It is really a call that we hasten this into being. It is vital that the review of the national carer’s strategy should take place as quickly as possible. We need to take full cognisance of all that has been achieved and of the work yet to be done. The updated strategy is vital and work on this must commence immediately. The threshold of carer’s allowance entitlement must be reviewed. Appropriate and adequate pension provision must be made for carers, recognising the value to the State of their role and ensuring they are compensated where they have been unable to work and build up pension entitlements for themselves due to their caring commitments. We need to accelerate the work on the programme for Government com-

mitments in respect of carers by the Department of Health, in conjunction with the Department of Social Protection. We are calling for the publication of a pathway to ensure full implementation of the enhanced community care programme. This is an excellent programme, intended to expand primary care capacity and improve access to therapy services, such as speech and language therapy, occupational therapy, psychology and physiotherapy. I welcome and value that the Government has put in place an additional €150 million for its implementation.

It is very good news that the carer needs assessment is being rolled out currently in Galway, Mayo and Roscommon. This programme will determine family carer needs more clearly and link carers with their relevant services and supports. I hope this will be a great success and will be replicated all over the country as quickly as possible.

I acknowledge that, in the last two weeks, the heads of Bill for the publicly funded home support providers legislation has been published, which will extend the fair deal scheme outside of care facilities. The programme for Government promises a carers guarantee so the full panoply of supports for carers can be provided, regardless of where they live. When can we expect movement on this? We need a timeline and one that is compact, reflecting that, throughout Covid, carers, as an extraordinary group, have especially carried an enormous burden for our State, and have done so valiantly, bravely and quite alone at times in the last year.

There is a commitment to establish a commission on care. The commission needs to be cognisant of and recognise the future role of the decision support service when it is fully established so that vulnerable people in need of care are assisted in making decisions about their future and have a say in what their needs are. This is bound up in the commencement of the remaining sections of the Assisted Decision-Making (Capacity) Act. Although these provisions are scheduled to be on course for June 2022, I believe there is even a delay in that timeframe. We need it as soon as possible. People are becoming wards of court almost on a daily basis. It is important that we accelerate this so that those in need of care are in charge of their decision making and the personal assistance that should arise and flow from the provisions is put in place as quickly as possible.

For all of this to be a success we need to provide training courses for home carers. They need help in areas such as healthcare, lifting and mobility, all of which would be beneficial to those being cared for and carers themselves in support of self-care.

There is a desperate need for respite care. I know of a situation at the moment where a mother cares for her daughter. The mother needs reconstructive surgery and has recently had to cancel it because she cannot secure respite care. We need to provide enhanced respite care services and include emergency provisions to accommodate instances where carers like the lady I mentioned may need to be hospitalised or where an emergency arises and carers need emergency respite services for loved ones in the event of unforeseen circumstances.

I acknowledge that the past five years have seen a 50% increase in expenditure on supports and there have been unprecedented increases this year as well. However, this funding needs to continue and be accelerated. A just society values care, a community that cares and a state that values carers. It is time for this just society to be fully implemented for family carers and their loved ones. I commend the motion to the House.

Senator Martin Conway: I second the motion as clearly laid out by my colleague, Senator Seery Kearney. For too long carers were completely undervalued in this society. I believe it is

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changing. I believe the mindset regarding carers and the great role they play in our society is changing. This was very much formalised in the clear, precise and concise commitments made in the programme for Government last year.

We are approaching the first anniversary of the formation of this Government. This gives us an opportunity to reflect on what has been achieved and what has not been achieved. I completely understand that the health service is still firefighting and dealing with emergency planning and decisions because of the Covid-19 pandemic. We are seeing people being vaccinated. Slowly but surely our society and country are beginning to return to normal. One aspect has had to return to normal quicker than anything else. This is the need to ensure proper care processes are put in place and to ensure the people who are delivering the care are properly treated.

I was elected to this House first in 2011. I remember the arguments and debates that took place from then to 2014 about carers and trying to get caring hours and funding to support carers in the home. It was like pulling teeth. It has improved. There is no doubt but that it has improved in recent years. We have the local authority scheme providing housing aid for older people and we have the housing adaptation grant. Millions of euro is being spent in every county to upgrade the homes of people so that they can be cared for in the home.

The Minister knows - we all know - that it is far more cost effective to the State if people are cared for at home and if the structures and infrastructure are in place in homes to care for people there. Having said that, far more has to be done. We need to see the commission on caring established. We need to implement the various recommendations that have been made over the years.

4 o'clock

We need to place carers at the centre of our thinking and our structure and, as Senator Seery Kearney said, we need proper joined-up thinking between the HSE and the Departments of Health and Social Protection because we need to pay the carers and provide the hours. The caring legislation that has been published to extend the fair deal scheme to people in their homes is critical. The fact that the heads of the Bill have been published is a positive step in the right direction, but we need to see that escalated through these Houses as a matter of urgency. The fair deal scheme is not flawless but is certainly fair and has worked in supporting people who require nursing home care. However, we need to extend the scheme so people have a proper choice as to whether they want to care for their loved ones at home and so the proper financial structure is in place to do that. Respite care, as Senator Seery Kearney pointed out, is critical. People cannot care 24-7, 365 days a year, and the present respite care structure is not good enough.

We need to invest in caring for our carers. This motion is excellent. It is enlightening a debate that has been taking place for a long time within our party and within this House. The House can lead the way in caring for carers.

Acting Chairperson (Senator Victor Boyhan): Senator Burke, you have just short of four minutes now.

Senator Paddy Burke: I welcome the opportunity to say a few words about the motion. I welcome the Minister of State, Deputy Feighan, to the House and wish him well. I do not think I have spoken in the House when he has been here. We served together in this House for a good number of years. I compliment Senator Seery Kearney on tabling the motion. It is a great mo-

tion. There is very little in it against which someone could argue. It is a very timely motion. As Senator Conway said, changes have taken place over recent years.

We cannot be thankful enough for the work carers do. They do enormous work. I can speak of this first-hand because my mother, who will celebrate her 94th birthday tomorrow, has availed of the caring services for a good number of years, and the fantastic care they give is unbelievable. Carers should have been one of the groups vaccinated first. They move from house to house, in recent times at great personal cost to themselves. In some cases they have contracted Covid and have been liable to take it with them to other houses. There are two aspects to this. There are the HSE carers. In my mother's case they are Sarah Staunton and Kathleen Vahey. Then there is a company, a franchise, run by Home Instead Senior Care, which in Mayo is run by Oonagh Cox. She has quite a considerable number of staff. Martina Brennan, Cathy Heneghan and Stephanie Flannery are carers who call to my mother. I can see first-hand the work they do. It is not just the work they do in terms of caring and the needs of the patient; they also all have a great word to say to the people for whom they are caring, even if it is only the news, turning on the television or meeting them for half an hour during the day. All this is very welcome for the person being cared for, who may not see another person again for a number of days or until the next carer or that particular carer calls around again.

Senator Seery Kearney is quite correct: there is a great need for respite care. There is also a great need for training courses to help carers to use lifting equipment. This is very important, whether it is the chair or the lift in a toilet or shower. All these issues are very important, and this is an area I hope the Minister of State will take on board. It needs the earliest possible intervention. I welcome the pilot scheme for carers' needs that is being rolled out in Mayo, Galway and Roscommon. I hope this scheme will be rolled out through the country in the not too distant future. I welcome the motion. It is a great motion. A lot is being done and great credit is due to the Government and to all the people and staff involved. There are great changes. The people who avail of care taking place at home are much happier than in nursing homes or in hospitals.

Acting Chairperson (Senator Victor Boyhan): I thank Senator Burke. Before I call the next Senator I formally welcome the Minister of State, Deputy Frankie Feighan, to the House. The Minister of State is very welcome back to the Seanad, albeit sitting in the Dáil Chamber.

Senator Rónán Mullen: Cuirim fáilte roimh an Aire Stáit. I welcome and support the motion. I am sure that other Senators saw the RTÉ programme last night called "DIY SOS", which was about a beautiful family with two sons who have Pfeiffer Syndrome. This is an extremely rare genetic disorder. I was struck by a comment the couple made about their own relationship. They said that due to the stress of caring for their sons on a 24-7 basis, and the need to keep their eyes and ears on their sons all of the time, they do not really have a relationship anymore. They are just two carers who happen to live under the one roof. It was a very sad and poignant observation. It probably saddened many people who were watching. Notwithstanding the sheer and obvious love the couple had for their children, the strain on their lives and on their relationship was clear. It is the reality of daily life for tens of thousands of people across the country. Caring full time for a loved one or loved ones is not a part-time job. It is a full-time, all-consuming and constantly changing duty. It has to take precedence to the exclusion of all other things, most often.

Half a million Irish people are involved in caring at some level and more than half of carers have given up work to care for someone. There are 67,000 carers under the age of 17. This is not far off the population of Galway city. Young people have come in for a certain amount

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of criticism recently in the context of the lockdown, often from Ministers and from NPHE. Imagine what the existence of those 67,000 young people has been like over the past year.

In 2018 I wrote a report for the Parliamentary Assembly of the Council of Europe on the provision of palliative care. In the course of my research I learned that 100 million people in the European Union are involved in some way in caring for another person with a chronic illness or disability. Consider what this number will grow to in the decades to come as the EU population ages.

In many ways carers are a forgotten class of people. They are easily overlooked because they have no great union clout or political power. They simply do not have the time or energy for political or media agitation on their own behalf. This is why it is important that we as politicians stand with them and stand up for them. It is not just about the amount of money that family carers save the State. We should say this and be conscious that money is not the most important thing. It is just one reason why the State owes them a tremendous debt.

I will turn now to the vaccine roll-out. Last year we had a situation where people who are homecare givers were going from one house to another house. These carers are very often people who are on a low income or living in constrained or congregated domestic circumstances. I called for a greater effort to be made to provide accommodation alternatives for people in that situation. In the same way, the handling of the vaccine roll-out for carers left a lot to be desired. I do not understand why more effort was not made to prioritise carers at an earlier stage, even with a crude measure such as starting with people who are in receipt of the carer's allowance. This would have captured the lion's share of such people. A large number of family carers have not had their first doses yet, even though the elderly loved one they care for may have been fully vaccinated some time ago. Carers who work for the HSE or one of the private care companies were included at an early stage of the vaccine roll-out, but family carers were not counted since they were not considered to be front-line workers. On a cold and scientific basis this might have been seen as justifiable, but on a human level it was questionable. Family carers were considered to pose less of a risk of transmission than care hired into the home. The reality is that family carers have, by necessity, spent the past months and years of their lives greatly confined alongside the person they care for, because of the needs of the person they care for.

The Taoiseach got his first vaccination yesterday, to much fanfare, and we all applaud and welcome that moment. I know of many family carers, however, who are older than the Taoiseach who still have not been given their appointment.

Regarding the future, there are many small things that could be done which would make tangible differences to carers' lives. A small number of carers fall into a pension gap because they have not spent enough time in the workforce to qualify for a contributory pension and do not meet the means test for the non-contributory pension. The programme for Government includes a commitment to address this issue and I hope there will be progress on that. Family Carers Ireland has called for a formal register of carers, which seems a very sensible idea because it would allow people who potentially fall into traps like this to be identified in advance. If such a register existed it might also have allowed the vaccine to be rolled out to carers in a more compassionate way. As I was writing the report into palliative care, I noted that the issue is not just about people's financial needs. We can never lose sight of the psychological, social, emotional and spiritual side.

In the context of the care given to my late father, we were hugely grateful for the State sup-

ports available to us as a family prior to the Covid pandemic and, indeed, for the responsiveness to my father's ever-changing needs. Much of what is going on is good. I very much agree with what the motion is saying in that respect, but I am often struck by the geographical inequalities. The level of care sometimes comes down to the particular area where a person lives and that is a problem. That needs to be evened out.

The care given can also vary according to people's conditions. People with more physical needs do not get the same level of care support as, perhaps, people with other conditions, which worries me. I mentioned that care can be a constantly changing and evolving situation. There is also the situation of people who give care at home and those who come in to give care; all their work needs to be supported.

I would like to see the quality of care evened out on geographical lines and with regard to conditions. I talked recently to carers of people with Prader-Willi syndrome who do tremendous work under enormous pressure in caring for their loved ones in a family situation. They need so much more in terms of respite and other supports.

Senator Lorraine Clifford-Lee: Many colleagues want to contribute and we are under time pressure. Members will be glad to hear I will keep my contribution very brief and will definitely not run over time. I very much welcome today's discussion and I commend Senator Seery Kearney on laying this motion before the House. I am glad we have the opportunity to discuss carers and the vital role they play.

The pandemic has brought the issue of care and the value we place, as a society, on caring for members of it who are old, sick, young or who have special needs. There are more than 500,000 family carers in Ireland today, more than 60% of whom are female. They save the State more than €20 billion a year. Care should be central to how we plan our society but, unfortunately, it is often an afterthought. The pandemic was very hard on everybody, but family carers have been left particularly under pressure with the closure of day services and other supports. They are exhausted, burned out and facing huge stress right now.

The recent Citizens' Assembly on gender equality specifically focused on the role of care in Irish society and recommended that the article on the woman's place in the home in the Constitution be deleted and replaced with a broader obligation on the State to take reasonable measures to support care within the home and wider community. It is only right and proper that we are now discussing the support that should be given to support care and the people who care within the home and within our communities.

Carers do what they do because they love the person they are caring for. However, this does not mean they should provide care without proper financial and other supports. Carers are left in a very vulnerable position due to lack of financial supports, pension entitlements and the proper training needed to do their essential jobs. People who have been caring for more than 20 years should be given a lifetime carer's pension due to their inability to otherwise source pension provision, which was the point referenced by Senator Mullen. As the majority of carers are women, they are the people falling into this pension trap. It is one of a number of pension barriers women in society face.

We should treat carers with dignity and respect. Making proper provision for them now and into the future is how we show dignity and respect to the people doing such an essential service. We should not be giving them empty platitudes. I am very conscious when we are discussing

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this issue that we praise the role carers perform but that we also acknowledge such praise is just not enough. We need to follow it up. I am looking forward to hearing what the Minister of State has to say about the financial supports that we should be giving carers and I look forward to hearing the contributions of all of my colleagues. This is an essential conversation that we must have. We are moving towards a position where we will have a referendum on the woman's place in the home being removed from the Constitution and a broader caring article put in. We need to first have a conversation as to what society we want to build post-pandemic, considering that we will have that constitutional referendum.

Senator Ivana Bacik: I welcome the Minister of State to the House. It is always a pleasure to see him back here with us. I commend Senators Seery Kearney, Conway and their colleagues on putting down this important motion and I am delighted to lead the Labour Party response to it. In advance, I wish to second the amendments being proposed by Senator Black. She is due to speak on and will be proposing these. They are very much complementary to the motion itself, add to and enhance many of the aspects of it, and I will speak to those.

This is a very timely motion. Throughout the last year and more, as we have been going through the Covid-19 period with people suffering so much in this country and internationally, we have come to greatly value the role of carers. This period has thrown the often very difficult work carers do into sharp focus. We all realise how much more we should be acknowledging and valuing the work of carers as a society.

Others have pointed out that the Citizens' Assembly has given us a way forward to provide greater recognition for carers within our Constitution, which is very important. The Labour Party group and others have additional motions on the Order Paper. We all acknowledge the work of groups like Family Carers Ireland and the Care Alliance. This motion is very welcome and it recognises the vast number of carers. According to Family Carers Ireland, there are 500,000 family carers in Ireland who are estimated to save the State a very significant amount of money, who provide approximately 19 million hours of unpaid work per week, and many of whom juggle other forms of paid work and care.

In an excellent article in Saturday's *The Irish Times*, Patrick Freyne spoke about the role of a carer from his own personal experience, and asked if we could care less about people who care. He also identified a nexus of misogyny, classism and often racism that allows society to see this work in some ways as downgraded or less significant. All of this recognition is very important and it all feeds into this motion.

One of the key difficulties currently with our model for care work is that it is over-reliant on institutional care. We have a funding model in this State that favours institutional care, not just for older people but for persons with disabilities also, as those of us who are on the Joint Committee on Disability Matters are well aware of. This is also the case with the care of children and those with special or particular needs. Our care model is far too piecemeal and is not sufficiently well-structured to meet the real needs of people. A 2019 discussion document from Sage Advocacy, for example, on funding long-term support in care showed a clear preference from among the public and carers themselves to enhance supports for home care rather than having such a strong reliance on institutional care.

For me, and for the Labour Party, this comes most clearly into focus with the fair deal scheme which provides persons in nursing homes with an entitlement to State financial support. We are calling for a new fair deal scheme, one that provides the sort of statutory basis for home

care that is so sorely needed. This came again into particular focus for me recently on a walk in a local park where I met a woman of my age who was with her mother who was in her 90s, still lives at home and is supported by round-the-clock care, which is paid for privately by the family siblings. In such situations, the most favourable financial option for families in many cases is to use the fair deal and nursing home care, but we should be moving to decongregated settings and de-institutionalising. There is some recognition of this in the motion. Senator Seery Kearney spoke about the need to ensure that a system is developed for the financing and regulation of home support services. Absolutely, but let us go further and be more radical. Let us create a fair deal that enhances and supports people to be cared for in their homes into their old age. During the pandemic we have seen how important it is that people be supported to stay in their homes, where possible. That should be our default option. Instead of continuing funding models that favour institutions, we should be looking for home care.

This is not just a matter involving older persons. Last week, the Ombudsman published the report, *Wasted Lives: Time for a better future for younger people in nursing homes*. It contained the stark finding that approximately 1,300 people under 65 years of age are currently living in nursing homes when, in fact, other settings, preferably decongregated settings or community or home settings, would be far more appropriate. There were some very harrowing personal stories from individuals who clearly should not have remained in nursing homes for lengths of time and, in some cases, for years. They would have been patently much better off and more appropriately located in their own homes with supports provided. We are proposing a change to the fair deal scheme to enable people to draw down funds to pay for at-home care and supports as an alternative to care in a nursing home, where that is more appropriate. In particular, for younger persons in nursing homes, we propose that the State should move swiftly to ensure the more than 1,000 younger people who are in those settings inappropriately be provided with alternative supports and mechanisms.

We look forward to continued debate on this issue. There are reforms under way and we welcome them. I support the motion and the amendment proposed by Senator Black.

Acting Chairperson (Senator Victor Boyhan): Before we proceed, a Senator cannot second amendments in advance of them being moved, but I note the Senator's indication.

Senator Ivana Bacik: If Senator Black is agreeable, I will move the amendment and she can second it with the agreement of the House.

Acting Chairperson (Senator Victor Boyhan): Okay. The Senator can move the first amendment.

Senator Ivana Bacik: I move amendment No. 1:

In the second paragraph under "calls on the Government to:" after "Department of Social Protection;" to insert "similarly, to demonstrate legislative progress on delivery of the programme for Government commitment to a statutory home care scheme;"

Senator Pauline O'Reilly: I thank Senator Seery Kearney and the Fine Gael group for bringing this motion forward. It is timely and important following the Covid-19 pandemic. On many occasions I have found myself saying in the House that Covid-19 has had a huge impact on a particular section of society. It is absolutely true that it has deeply impacted those on the

margins of society in ways we will be addressing for some time to come.

However, when it comes to those who are cared-for as mentioned in this motion, such as older persons, vulnerable adults and children with additional needs, this is where we see the true extent of the impact of Covid-19. Not only are those who have been at home, at high risk of infection and in need of social contact the most vulnerable to the effects of the pandemic, they are also those who rely on the hospital and primary healthcare system, front-line healthcare workers and home carers more than any other section of society. Undoubtedly, this sector and these workers have felt the pinch dealing on all fronts with the health of the nation over the last year. That is also the case for all those who have relied on these services, the cared-for and the carers. In many cases, these categories of people overlap. Sometimes the cared-for are the carers and sometimes the carers are the cared-for at different stages in life, as the Senator alluded to. The time to implement all the content on healthcare in the programme for Government is here.

One of the most commendable things about this year's Citizens' Assembly on gender equality was that it spent much of its time on the place of caring in Irish society. It is no wonder, because women carry out the majority of care work. There is space for more men to engage in it. I have always said that if one gives full respect to caring work and gives it a high status in Irish society, it is only then that one will see more men in the sector. A recommendation to recognise care in the home and community, and to support it financially, and to replace but not remove a recognition of care work in the Constitution was a revolutionary outcome of the Citizens' Assembly. It is an element I had fought for for years along with many others. The fact it was carried out during the pandemic probably had a real impact on that Citizens' Assembly. Similarly revolutionary was the work the assembly did when it went beyond recognising carers to recognise those who are also contributors to society, namely, those who are cared for. We need to provide housing and jobs for every person and to ensure everyone can contribute in ways that suit their unique abilities. That is a truly healthy and caring society.

The Citizens' Assembly said: "Ensure choice in care and independence for older persons and persons with disabilities." What does "choice" mean in this context? It means transport that can be used by everyone, universal design in buildings, supporting independent living financially and otherwise and the full range of educational and job opportunities. When it comes to care, it is clear that those who do some of the most invisible and important work in our society struggle to make ends meet. The report published last year, in the midst of the pandemic, by Family Carers Ireland, showed 21% of carers had cut back on essentials such as groceries and heat to make ends meet. The Government is tackling this but it must do more. Investing in warmer homes so the most vulnerable in society are protected against energy poverty is a key commitment of the Green Party. We need to scale up apprenticeships, reinvest in construction and ensure no one has to live in a cold home in this State. That is just one element.

Apart from that, on an ongoing basis, there are key opportunities to ensure the half a million carers and their families are supported. The State this year is investing in financial family supports but only 44,000 people receive the full allocation of carer's allowance. An income of less than €37,000 per year before tax is required to hit the target for carer's allowance. We have to address income disregard, which has not changed since 2008. It must be decreased and the carer's allowance must be increased. There are many commitments in the programme for Government and I believe they can make a big difference to the lives of carers. Some are being advanced, such as record funding for special needs education, but we need to see faster action on other areas, such as the roll-out of GP visit cards. What flows from all this and where gender comes back to play its part is that carers are not entitled, as of right, to a pension. I hope, as a

member of a Government party, that the commission on pensions will report soon and we will see action on that.

As with many things in this country, there is also a postcode lottery, which Senator Mullen spoke about, when it comes to supports. The carers guarantee in the programme for Government should address this. This was also proposed by Family Carers Ireland in 2019 to see a stepping-up of respite care.

The kind of society we must look at is one which does not talk about paid work as the only kind of work. It is one where everyone is valued for the contribution they make. Sometimes it saves the State money; sometimes it makes the State money. All the things in the programme for Government are positive and welcome but we need to step up and roll everything out.

Senator Frances Black: I second the amendment. I will speak to the motion and all of the proposed amendments. I welcome the Minister of State to the House. It is great to see him here. I commend Senator Seery Kearney on this great motion. It is really good and we have put some amendments into it to make it stronger.

I am here on behalf of the Civil Engagement Group. We welcome the motion and its recognition of the important role home carers play and will continue to play in our society. Given the resounding message from the recent Citizens' Assembly, it is timely the State should recognise and support care at home and in the community as part of our Constitution. This work is important to me in my experience as a therapist at the RISE Foundation. In many ways, carers are the backbone of society, following a vocation to lead others into health and well-being. We need to honour and support their patience, dedication and hard work insofar as we can.

The motion suggests some very positive steps towards giving carers better access to the resources required to support the choices and needs of their family members and other loved ones. It includes a call to accelerate some of the programme for Government's commitments in this field. However, we believe that stronger emphasis of one of the most important of those commitments is needed, namely, a statutory home care scheme, which is something for which Senator Higgins has campaigned for more than a decade and something that all of us in the Civil Engagement Group are passionate about. That is why we have proposed amendment No. 1 calling for accelerated action on the delivery of a statutory entitlement to home care.

There needs to be better regulation of home care and residential care. That is why we are proposing amendment No. 2. It would be a meaningful step in Ireland's journey towards becoming a society that supports and cares for all its members, including those who care for others. It is also important to acknowledge that, in many countries that have already delivered statutory home care, the conversation is moving forward with an increasing focus on the right to personal assistance so that individuals are not just cared for but supported in fully participating in society. I will be moving amendment No. 6 to point an arrow towards the next steps for Ireland in learning from international best practice and supporting all of its citizens by producing a report on a right to personal assistance.

I will move our amendment No. 4 to emphasise the importance of reviewing and reflecting on care policies in light of Ireland's recent ratification of the UN Convention on the Rights of Persons with Disabilities, the CRPD. The convention provides us with a powerful roadmap for stronger and more inclusive communities and is something many of the motion's proposers care about.

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It is encouraging to see that the physical and mental health needs of those who care for others are given emphasis in this motion. Any commitment to developing the protections of health, particularly mental health, is deeply appreciated and necessary. We in the Civil Engagement Group fully support the motion's proposals to extend free GP care and create a pathway to pensions for carers, demonstrating an approach that recognises the full humanity of carers and the breadth of work they do. In this spirit, the Civil Engagement Group has proposed some amendments to the motion that will strengthen that approach further. I will move amendments Nos. 3, 7 and 8, which highlight ways in which the motion can carry forward this holistic approach to supporting carers and recipients of care in all places where care is provided, from the family home to professionally run services, and supporting each person in making the care choice that works best for him or her.

We welcome the motion because it is a positive message about Ireland's ongoing journey towards becoming a society that supports and cares for all its members, including those who care for others. As an important side note, I am pleased to see the return of the Adult Safeguarding Bill 2017 to the Order Paper. I outlined in my introduction how the motion was timely. The current health crisis has exposed serious gaps, not only in the health sector but in areas of care for people at risk. Adult safeguarding is an area I am passionate about and I look forward to spending time developing and strengthening it within government.

Acting Chairperson (Senator Victor Boyhan): I thank the Senator for covering a great deal of ground in five minutes rather than six.

Senator Seán Kyne: I will share three minutes of my time with Senator Joe O'Reilly.

I thank Senator Seery Kearney for doing the majority of the work on this motion, which is in the name of the Fine Gael group. I also welcome the Minister of State, Deputy Feighan, to the House. Carers are mothers, fathers, daughters, sons, siblings, family members, relatives, neighbours and friends. They can be stressed, tired and frustrated with what is a job on the one hand and a devotion on the other. It is their life. It is all-consuming in many ways when one's job is to care for somebody who requires a huge amount of care. We all like to think that as our loved ones slowly get older and become more infirm we will be able to put in place a plan for their care. However, a person can at any time be struck down with a stroke or debilitating illness that requires immediate intervention, as happened just before St. Patrick's Day last year in the case of my uncle Tim, aged 88, who suffered a significant bleed on the brain and has been in hospital since then. These are occurrences require decisions to be made thereafter.

This motion encompasses much of what has been going on and the actions that are necessary. Senator Bacik spoke about the fair deal scheme. While it is a blessing in one way, it can, and should be, improved on in terms of the provision of the same financial resources for those who can care for people in their own homes with supports. I might have said the following in the past but there are some families, like mine, where there are seven children. When my father became totally dependent on us for care, we were able to do that because there were so many of us, plus my mother, my sister-in-law who is a nurse and other in-laws. All of us were able to rally around, do shifts and so on. There are other families where there may be only one child or two children, one of whom may be away working or living in Dublin while his or her parents are living in Connemara or Mayo. This leads to people feeling immensely guilty because they cannot be there all of the time. There is no perfect answer to this problem. What is perfect for me might not necessarily be perfect for somebody else. Some people require full-time care because they are not able to be cared for at home or they do not have the required level of sup-

ports available to them.

This motion is important in that it deals with an area that is going to become more important in the years ahead.

Senator Joe O'Reilly: I join with Senator Kyne in acknowledging the special input of our good friend and colleague, Senator Seery Kearney, in terms of this motion. It is very well crafted. I also welcome the Minister of State, Deputy Feighan, to the House. I have known him for many years and I know he is a man of great personal compassion and that, hopefully, will transfer into his response to this motion in terms of follow-up actions.

In whatever fora or public assembly I have had the privilege of being a member of, I have always argued that in their old age or through levels of disability people generally want to remain in their own homes and their own communities. That is generally the case. I have always argued that because that is their wish, it should be adhered to. I have also argued on a more clinical level that it is a no-brainer - to use that awful populist term - in terms of expenditure because the cost of institutional care greatly exceeds the cost of supporting people at home. That is the bizarre part that is indefensible. For that reason, real action is needed in this area.

I have also argued down through the years in whatever assembly I had the privilege of being - this was more pertinent in the past, but sadly it might become pertinent again, even if only on a temporary basis - that the role of the carer of people in the home was a tremendous asset to reducing unemployment. There are a number of people who would love to leave particular jobs to care for loved ones if they had the support, financially and otherwise, to do it. It was a real cure for unemployment as well.

In terms of actions, although carer's rates are attractive, they need to go up year on year. There needs to be a clear increase and a Government commitment to that increase year on year. Home care packages need much more investment and need to be readily available. As good as nursing home care is, it is ludicrous that home care is not put on a statutory footing. I know there is a commitment to do it but we need home care to be put on a statutory footing as of right so that somebody like Senator Kyne's uncle, about whom he spoke, would automatically qualify for a home care package if he was able to come home. Retirement villages and extra homes in estates for older people are also necessary. Fundamentally, we need a holistic recognition of the importance of carers and supports for them that will make it attractive and recognise the really important role they play.

Senator Erin McGreehan: I very much welcome this Private Members' motion and I commend Senator Seery Kearney for bringing it forward. It is so important that we recognise the importance of carers in our communities. I know so many people who care for loved ones. It can be so rewarding and it can also be so incredibly difficult and isolating for so many. Family carers are the backbone of care provision in Ireland and they deserve the support and recognition we are giving them today but as we all agree, they need more than recognition and platitudes. Family carers are the sole support for their loved ones who need care, especially in the last year. We must look at what last year and this pandemic must have done to family carers and the worry, fear and incredible weight put on their shoulders - the fear of bringing Covid into a home. It must have been incredible. I know a bit from caring for a family member at home - not to the full extent of being a carer but it is so worrying.

I very much welcome and support the recommendation of the recent Citizens' Assembly to

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change the text of Article 41.2 of the Constitution to language that is not gender-specific and obliges the State to take reasonable measures to support care within the home and wider community. This is part of the change that is needed to properly value care in this country. The majority of carers are female and it is an example of how the value of female caring work has often been taken for granted and very much unappreciated.

As I said, everything stopped last year. The normal day centres and activities individuals would have been so used to stopped overnight and are still not back to normal. If I had one extra ask, it would be for these vital community day care centres for our older people and younger people to be brought back as a matter of urgency. A lot of people are vaccinated and this vaccine bonus must be brought to our day care centres to allow our citizens to live properly again.

Fianna Fáil has always been committed to looking after carers. During our previous terms in office, we have significantly improved supports for carers and I hope this Government will be no different. This Government is also committed to the review of the national carer's strategy. I support the call to include a review of the thresholds for receipt of carer's allowance. Caring is a 24-7 responsibility and I feel that the thresholds should be increased or indeed that a baseline payment for all carers should be considered.

We know that family carers often do not get the appropriate support and through not giving them the necessary support, we often put their health in jeopardy. We need to look after our carers so it goes without saying that I fully support the programme for Government's commitment to extend free GP care to carers in receipt of the carer's support grant. The commitment cannot come quickly enough for these carers. There are many other supports that can be provided, such as increased opportunities for education and training. Training will help carers to care for themselves and their loved ones better. We can do this by delving deeper and asking carers what they need in their homes - what specific interventions would make their lives better to enable them to look after their loved ones and themselves.

I support the carer's support grant, which was increased in budget 2021 from €1,700 to €1,850. It is estimated more than 100,000 carers have benefited from it. That is the first increase in that grant since 2016.

Family members often give up their careers to help loved ones. This sacrifice inhibits people from building up a pension, which was mentioned earlier. Most carers are female and that caring role forces women into a pension poverty trap. I welcome that the Government has pledged to develop a pension solution for family carers and that it recognises this work. We must facilitate life-long carers to have financial security in their future. Just because people commit to being a carer does not mean they should be excluded from building up a pension. I ask the Government to make good on that pledge.

I support the calls with respect to the Assisted Decision Making (Capacity) Act. We must accelerate the implementation of the commenced sections. We must facilitate our citizens to make their own decisions. They might need extra assistance to do that. We should not allow a disability, an accident, a medical procedure or a chronic illness prohibit them from making those decisions. It is very important they make their own decisions and that we respect their individual rights. I would appreciate if this would be acted on with a matter of urgency.

I commend the motion. I support it. We must recognise the value of carers and the care work individuals all over the country undertake every day and every night. They love what they

do but that love should not be taken advantage of by the State.

Senator Gerard P. Craughwell: The Minister of State is welcome to the House. This is my first time to address him in this House since his elevation. I congratulate him on that. There is no better man for the job, and I can honestly say that.

I thank Senator Seery Kearney for bringing this motion to the House. The first part of it is extremely informative in setting out the number of people who are tied up as carers in this country. The word “carer” is such a simple little word but when one digs behind it and sees what is involved, one finds children are looking after parents today who see things they should never see from a parent. They have to look after their every need, and that is frightening. There are people looking after parents or elderly people who are suffering from the early stages of Alzheimer’s disease or dementia and, in some cases, there is violence involved in those relationships and they are extremely difficult for all involved. There are people in need of care who resist it when the carers first start to call to see them and who are determined to live independently even though they are no longer able to do that. The disruption that causes to a family is unbelievable. Ultimately, it usually is a gender based issue. One of the sisters, daughters or the mother takes responsibility for the care. It is extremely difficult.

I recall when my mother was in the later stages of living outside a nursing home, my sisters took it in turns to look after her. Every night one of them was with her. It became extremely difficult on all of their lives. My younger brother, now deceased, God rest him, decided he would give them a bit of respite and would hire nurses to look after my mother at night. In a short period of six months €50,000 was spent. That is the cost of caring and that is the cost families carry all the time. We talk about people caring 24-7 and that runs off the tongue very easily, but 24-7 is just that. Carers are getting up in the middle of the night with difficult children trying to get them back to bed. There was a documentary sometime ago that covered the care of a child who smashed up the house regularly in the middle of the night. That is caring but that is the type of caring none of us was ever meant to have to undertake. The things that Senator Seery Kearney is looking for are simple but one of the most important is respite for the carers so that the carers can get away and have some time to themselves. You can never have enough money and the notion of bringing in a pension for carers is vitally important.

My colleagues have spoken about people who have given up careers. I hate to harp on the issue of gender but generally it is a daughter who gives up a career and comes home. Some of them might have been working in Dublin. Years ago, when we were young, a girl working in Dublin had to come back to Galway to look after her mother or father. I recall one specific instance where a carer was looking after a relative and when the relative died, she had substantial funds and did not leave one cent to the carer. She left it all to other members of the family. How do you answer that?

I appreciate what Senator Seery Kearney is trying to do here. I hope that the motion passes. I note the amendments tabled by my colleague, Senator Frances Black, and I support them in the main, but I am not sure if she will go to a vote on this. I implore the Minister of State to do anything possible for carers while we still have a few bob in the economy. It has been a tough time for the economy but remember that when lockdown is lifted, they will still be locked down long after the rest of us are free to live our normal lives again. I think of a couple who have a child who needs 24-hour care, because it destroys relationships. Many relationships break down where one partner or the other cannot live with the outcome of a catastrophic situation such as this where full-time care is needed. I will leave it at that. I thank the Minister of State

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for being here and listening. I thank Senator Seery Kearney for tabling the motion, which I appreciate.

Acting Chairperson (Senator Victor Boyhan): I welcome Senator Maria Byrne. I am delighted to see her in the Chamber.

Senator Maria Byrne: I thank the Acting Chairperson for the kind welcome. I compliment my colleague, Senator Seery Kearney, for tabling this motion. While I have been out of politics for the past 12 months, I have met many of my neighbours and spoken with people who have been involved in the caring profession. I pay tribute to the many people who have cared for elderly relatives and even for younger people during this pandemic. Many people may not have had to care for older relatives or more vulnerable people in the past and have gone out of their way to make sure that they are well looked after, as well as ensuring that neighbours are well looked after.

I was speaking with somebody recently who is caring for her mother who had Covid, while her other parent unfortunately died recently. Her mother is at home and unfortunately confined to bed. Caring is a 24-7 undertaking. I am aware that so much is involved in it. I would like to see more training being brought in for people who are carers in their own home. This daughter who is living with her mother has to do many things, but has received no training. This is something that the Minister of State could consider. I know that there are training courses for many of the HSE staff or staff coming from some of the private companies. Training could maybe be offered for family members who go on to become carers.

Carers give so much. We want to acknowledge carers and consider a pension for them. I am aware of some people who have given up their jobs to go home to become carers. It is a privilege and honour to look after a family member when needed. I have seen in my own area that older people might sell their homes, maybe a three, four or five-bedroom house, and down-size. Part of the package where that happens is that a carer is involved. There is a big shortage of home care hours. It is something I have seen in the mid-west region. So many people have to fight to get an increase in hours. Many people are living on their own and there are not sufficient hours so the family might have to pay privately to bring a carer in. While that is essentially fine, private home care costs a lot of money. I would like to see a really big increase in home care hours. Carers are so beneficial to help keep people at home. For the person living at home, it gives great peace of mind and satisfaction, and helps give them a longer life because people are more comfortable in their own home. Many people have put themselves out to look after their loved ones and neighbours, from picking up their groceries and medication but also sometimes providing home care like showering. Not everyone is able for those kinds of things. We should pay a huge tribute. I am glad that the Minister of State and the Department are looking at acknowledging these people and perhaps putting a pension in place for them because in the past, when people gave up their jobs it had an impact on their contributory pension or whatever. It is good that consideration is being given to looking after carers. As people go on to live longer lives, it is important that those who look after them are acknowledged and cared for.

Senator Lynn Boylan: I welcome the opportunity to speak on today's motion. I am sure that many of the 500,000 carers in the State are watching this debate, and hoping that they finally get the recognition that they deserve because they are often left wondering who is going to care for the carers. They would often say that it does not seem to be this Government. The strain on carers and families is horrendous at the best of times but during the pandemic, it has been unbearable.

Last month in the Dáil, my colleagues Deputies Kerrane, Tully and Cullinane introduced a motion calling for improved conditions and supports for carers. It was supported by all the parties. Since then, the Government had the opportunity to clearly demonstrate that it cares for family carers but has there been any concrete action taken? Have there been any tangible steps taken to improve the lives of carers, because today we have another motion from a Government party calling for the Government to act? It is more words, and carers are growing sick and tired of meaningless words and pats on the back. Carers are doing the work that the State should be doing and they are in dire need of a break. However, carers' goodwill is often used against them and they feel that they have been taken for granted. Just last week representatives of Family Carers Ireland were in front of the Joint Committee on Employment Affairs and Social Protection and spoke about how let down they felt as a result of not being prioritised for vaccination. It is notable that Fine Gael is putting forward this motion to acknowledge and support carers but also willfully ignoring some of the things that are being asked for to help them in their caring roles at this time.

Carers have been largely ignored but their value to the State is unquestionable and we have to invest in them. Doing so is a win-win for both families and the State and takes pressure off hospitals, nursing homes and GP services. In many cases carers work 24 hours a day, seven days a week, with the majority not getting paid for half the hours they have worked. The latter equates to up to 19 million hours per week unpaid and we need to acknowledge the care they provide for the most vulnerable people in our society. It is estimated that family carers save the State approximately €20 billion a year so they deserve to see the good they do reflected by the State.

5 o'clock

Today's motion does not prioritise carers in the vaccine roll-out and family carers are not currently scheduled to be vaccinated any sooner than the general population, even though they play a vital role as primary caregivers to people who have very vulnerable immune systems. Since the pandemic began, they have not been offered any personal protective equipment or financial support. Family carers are exhausted. They are caring for highly vulnerable people, but as they are not considered to be a group, they fall through the net. It is possible that some carers, despite the huge strain they are under, could be among the last to be vaccinated on an individual basis. Each day that carers are not vaccinated is another day that they play Russian roulette with their loved ones. The stress and consequent anxiety is having a hugely negative impact on them and their mental health.

The motion also recognises that more than 52% of the work of carers is outside the home in paid employment, in addition to their role as carer. In the budget before last the Government increased the hours that carers can work from 15 to 18.5 per week and carers were told they could work more outside the home if they wanted. However, if they earn more, there is an immediate impact and a reduction in their carer's allowance. At that stage, which was well before Covid, when more money was available, the income disregard should have been increased in line with the additional hours. It is a mistake that this was not done and it is something that I believe should be fixed.

Last month Sinn Féin Deputies Kerrane and Tully launched a charter for family carers. It was designed in consultation with the carers' representative groups. It goes beyond what is called for in today's motion. The charter details how we can deliver vital financial support by increasing the carer's allowance and carer's benefit from €219 to €255 and increasing the annu-

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al carer's support grant by €150 to €2,000. It also widens eligibility criteria so more carers can receive support instead of being shut out by income thresholds or due to being self-employed.

Crucially, the charter puts in place financial support for carers, not only during their time of caring but also in retirement by ensuring careful review of the new total contributions approach to make sure carers benefit. Importantly, it also delivers key emotional support by putting in place an emergency talk therapy fund to give essential support to family carers, as many are currently feeling burnt out due to the pressures of the pandemic. It also ensures family carers are considered a priority group for the roll-out of the Covid-19 vaccine. This is essential as many families have been effectively at home for more than a year. The implementation of Sinn Féin's carers' charter would cost a fraction of the value carers offer to the State. We must do right by carers. Let us not just recognise the work that they do as being vital but let us value them and give carers a break.

Senator Fiona O'Loughlin: I thank Senator Seery Kearney for proposing the motion. It is incredibly important and timely given that the population is growing older, but also in terms of dealing with the pandemic and the emphasis that is placed on people caring for vulnerable family members. The findings of the Citizens' Assembly emphasised the importance of recognising carers, including within the Constitution.

Rosalynn Carter stated: "There are only four kinds of people in the world: Those who have been caregivers, those who are currently caregivers, those who will be caregivers, and those who will need caregivers." Obviously, there will be a cross-relationship between some of those as well. It is something that touches every single one of our lives, some more than others. While acknowledging the tremendous work of professional carers, I want to specifically emphasise the role of family carers because they are the backbone of care provision in Ireland. They deserve more support and recognition from the Government.

During previous terms in office, Fianna Fáil significantly improved supports for carers. The party introduced the carer's allowance, carer's benefit and the respite grant, which is now known as the carer's support grant. We also introduced for the first time an entitlement allowing carers to retain a full social welfare payment and to receive in addition up to half-rate carer's allowance. In this Government, Fianna Fáil is committed to reviewing and updating the national carer's strategy and to developing a pension solution for family carers that recognises their crucial and important work. The extension of free GP care to carers in receipt of the carer's grant is another measure that we look forward to implementing. Furthermore, we have undertaken to develop a carer's guarantee proposal that will provide a core basket of services to carers across the country, regardless of where they live. This was a key plank of our general election manifesto and is now securely in the programme for Government along with our programme partners.

We are helping to progress a highly ambitious plan to greatly increase home care. Home support is vital to enable older people to remain in their own home for as long as possible and to support family carers. An additional 5 million home care hours will be provided this year. What is also being introduced is an assessment tool to ensure that the services provided are matched to the needs of every individual. I have spoken to many carers who believe this will bring much needed improvement to home care, to the people being cared for and to the lives of the carers. I hope that these policies will have a positive and transformational impact on the lives of older people and their carers. By keeping carers close to home and expanding the range of health and social care services in the community, we want to enable everyone to live longer,

healthier lives. It is particularly important for older people who access these services more frequently. While we all want to grow old at home that may not always be possible and long-term residential nursing home care is also required. Globally, the impact of Covid-19 on those living in long-term residential care settings has been significant. As we reopen society, we must plan to meet those challenges into the future.

As Chair of the cross-party committee on dementia in Leinster House I wish to speak briefly about it. I have some experience in Kildare of families who have people with dementia. I have never seen such selflessness, love, care and devotion, but I have also seen significant exhaustion, stress, worry and anxiety. That must be recognised and examined. There is now a dedicated focus on dementia care in the programme for Government, including pledges to implement the national dementia care strategy, ensure that home support is adaptable and responsive to the needs of those with dementia and also the commitment to increase the number of dementia advisers. While dementia brings many challenges for people living with it and those who care for them, access to the right services and supports can help people to live well in their community. It is most important that people with dementia and those that are caring for them gain some respite by developing the Alzheimer café model. It is something that we are looking at in Kildare but, unfortunately, we do not have a permanent premises. I am in the process of looking at different venues together with the Kildare branch of the Alzheimer Society of Ireland, under the chairmanship of Marie Conlon, and with the national office. More money must be put into this area to ensure that those who have dementia and those caring for them have the opportunity to have a break and to benefit from respite.

Senator Mark Wall: I too welcome the Minister of State, Deputy Feighan, to the House. It is good to see him again. I thank Senator Seery Kearney and her Fine Gael colleagues for bringing this very important motion to the House today. However, it is beyond time for action to replace words. Government action is urgently needed on the motion before the House today. Last Wednesday, the Oireachtas Joint Committee on Social Protection, Community and Rural Development and the Islands, of which I am a member, received a presentation from Family Carers Ireland. Currently, there are 500,000 carers in Ireland saving this State an estimated €20 billion each year. Over the past year or more I have followed up on refusals for carer's allowance given the high volume of first-time refusals coming through my own office. In replies to parliamentary questions tabled by the Labour Party over that time, the refusal rate is still running at almost 50%. There were just over 19,000 applications in 2019 with almost 9,000 refusals, and there were 18,700 applications in 2020 with 10,495 of those applications refused. The means test for the carer's allowance has not changed since 2008, some 13 years. The current levels are simply locking out carers throughout this country. A limit of €332 for a single person and €665 for couples is simply antiquated and is not reflective of the amount of care but, most importantly, the cost of care that so many families provide in this State at this time.

Recently, I had one case concerning a lady who was €9 above the means test limit. She had to adapt her house, improve her heating system and increase the amount of food she was purchasing to enable her to take in and look after her mother. This is, of course, before she provides 24-7 care, seven days a week, for her mother. Her husband's gross wages took her out of qualifying for a payment and, unlike even the problematic qualifying criteria surrounding medical cards, her mortgage payment, mortgage protection insurance, house insurance and childcare costs are not taken into account while her husband's travel to work costs still have to be paid as well as these other economic changes that caring for her loved one has brought, as I have already mentioned. She is not alone. The Government cannot continue to expect such

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families to bail out the responsibility of this State and this Government by not paying those who carry out this care.

In its presentation last week, Family Carers Ireland stated that almost 50% of those who receive the carer's allowance are not on the maximum rate of €219 per week. Unfortunately, I am aware of carers who receive just €10 per week for the 24-7 care they provide. That is simply not good enough. I am sure, like me, many other Members of this House have attended oral social welfare hearings, when we were allowed to do so in a pre-Covid Ireland, where carers were brought to tears telling the story of the medical issues that the person he or she is caring for has and how the situation affects not only that person but also everybody else in the house. In some cases your jaw would drop listening to what care was being provided and the level of medical need. It is unbelievable we put carers through this process. I am sure, again, I am not the only one in this House who has had a social welfare inspector tell me he or she had to bring the person in because that is the system and he or she had to hear that person give his or her story.

Family Carers Ireland has recently stated, like I am sure everybody in this House, that it will always support applicants and that while it is very important to discuss the application and prepare it before it is sent in, we should not be putting carers through this ordeal. They deserve our respect and, more importantly, they need to be paid. Let us start by Government increasing the means test for carers so that lady whom I have mentioned, who has been refused a third time, can receive a payment and the respite grant, or carer's support grant as it is now called.

Another area I would like to touch on and which is mentioned in the motion as one of the income supports is domiciliary care. In particular, I would like to bring up the ridiculous need for children aged 16 who are transferring from domiciliary care to disability allowance to go through the amount of paperwork needed to obtain the new payment, in this case the disability allowance. I am aware of a number of parents who, when they questioned this, were told by the Department they needed to check if there were any changes in means for the child to secure the payment. Why can the system not be streamlined and, like a renewal for a medical card, simply a one-page document be sent to the parent or guardian of the child asking if there have been any changes, to tick a box if not, to sign it and reduce this burden on those who need our help the most? There is one thing that is for sure and that is that, for the majority of these children who need a disability allowance from 16 on, their medical conditions will be with them for life and, unfortunately, that will never change. Their parents and guardians cannot understand why they are put through this process of filling in such a lengthy form, gathering further supporting medical documentation when they know their loved ones will never recover and will need considerable supports for the rest of their lives. Let us treat these children and those caring for them with the respect and dignity they deserve. Let us bring in a system that recognises the care that is already in place and will be for a lifetime and reduce the burden with the transfer of this payment.

Once again, I thank my Fine Gael colleagues and group who brought up this very important matter. Let us make the system fair for those who need care and those providing care, who by doing so save this Government €20 billion each year. Payments that would go some way to helping so many of them with the additional time and costs that they provide for this State, at this time, must be made more easier.

Senator Garret Ahearn: I thank my colleague, Senator Seery Kearney, for the amount of work that she has put into this motion, and thank all of my Fine Gael colleagues for bringing this forward. I welcome the Minister of State to the Chamber. If it is not too remiss of me,

I thank him for the work that he did last week on minimum pricing and for the lives that the country will save, on the back of that, in the next number of years.

I welcome the opportunity to speak on this motion. On Friday, I had the opportunity to meet Clare Duffy, Family Carers Ireland and a person that the Acting Chairperson knows quite well, Councillor Richie Molloy in Clonmel who does an awful lot of work for family carers. I had a very good discussion with them on the range of issues for carers that need to be priorities, albeit they recognise the progress that has been made already and the commitments that are being made in the programme for Government going forward. However, although it has been a difficult year, there is worry about the follow through on those commitments in the lifetime of this Government. If we are going to do so then there are 20 or 30 actions in the programme for Government that we have committed to, and we really need to get moving on a lot of them.

One of the issues that is a huge concern for Family Carers Ireland is the carer's guarantee. Last year, the €2 million that was committed to carers in the budget was welcomed but the problem is that the money did not go directly to family carers and went straight to the HSE service plan, which has happened in other areas of health. It has happened with mental health services over the last number of years, where money was not directly given to service providers. That is an issue because transparency is very important. In terms of family carers, there is only one group - Family Carers Ireland - but there is a range of groups involved in mental health services and they get State support. Family Carers Ireland asked for €3.2 million but, subsequently, with the onset of Covid, it needs €5 million a year. If we give the financial commitment directly to Family Carers Ireland the transparency in how it is spent is clear. If there is one issue that Family Carers Ireland would want to raise, it is that we would give it money directly so that the money is used directly and there is more transparency in how the money is spent.

A number of people have spoken about the means test for the carer's allowance. I cannot think of any other sector where means testing or thresholds have not been moved since 2008. Almost 90,000 people receive a carer's allowance. As Senator Pauline O'Reilly said in her contribution, only about 50% of them, or between 40,000 and 44,000 carers, receive the full amount of the allowance. If one has a household income of over €62,000 a year then one only gets €5 a week to be a carer. Everything in the Sláintecare plan on the future of healthcare is about encouraging home care. If one gives a household that has an income of €62,000 a year €5 a week then that is hardly a commitment that supports home care. As so many Senators have said before me, it is a no-brainer. It makes more sense financially to have people at home. They want to be at home. It is cheaper to have them at home but we must be realistic in the supports that we give. I cannot think of any other area of Government expenditure where since the crash of 2008 expenditure has decreased. In 2008, the carer's allowance was €221 per week and now it is €219. We have increased funding in so many other areas and need to look at that constructively.

We need a dedicated carer's pension for lifetime carers so for people who have been full-time carers for over 30 years. There has been really good feedback and engagement from carers and a commitment needs to be made now, which would be great from the perspective of carers.

Senator Joe O'Reilly spoke about supports for people not living in Ireland who might come home to care for someone. They might come home from the UK, Australia or Canada and want to care for a family member but the supports are not there for them. It is probably a change that we need to make in EU law rather than Irish law. I certainly think that if the many people who moved abroad in the past ten years need to come home to care for a family member, supports

need to be there for them.

In my own portfolio on enterprise and trade, our committee was discussing work permits a number of weeks ago. When we speak about that, we normally touch on people who are working as fruit pickers or elsewhere in the agricultural industry. However, I believe we can accommodate homecare workers as part of that. If we move forward with Sláintecare, we are going to have more people working from home. A recent ESRI study suggested it expects a tripling of the number of people who will need care, and that is just for older people. If we are looking to support that sector, we need to figure out how to staff it.

The real takeaways that Family Carers Ireland want are the carer's guarantee and to make sure that if we are going to make a commitment to fund family carers, it is given to them directly. How it was done in the last budget is not funding the sector directly. If we are going to do it, we need to do it directly.

Acting Chairperson (Senator Victor Boyhan): That concludes the contributions of Senators. I thank Senators for their co-operation as we are ahead of time. I call the Minister of State, Deputy Feighan, to respond.

Minister of State at the Department of Health (Deputy Frankie Feighan): I welcome the opportunity to address the House on the issues that concern family carers. I thank Senators Mary Seery Kearney and Martin Conway for laying this timely and welcome motion before the House.

Family carers are the backbone of care provision in our country. Whether caring for a child, a parent with a disability or illness, or an elderly family member, carers through their selfless hard work, knowledge and compassion enhance the quality of life of the most vulnerable in our society on a daily basis. Therefore, the Government is not opposing this motion.

The programme for Government aims to prioritise policy actions that protect the most vulnerable, including those in caring roles and those they care for, as our economy returns to growth in the aftermath of the pandemic. There is no doubt the burden on family carers has increased as a result of the pandemic. A survey commissioned by Family Carers Ireland in July 2020 found that one third of respondents were worried about becoming more socially isolated and 60% were concerned about a decline in their own mental health and well-being. Within this context, the programme for Government contains a firm commitment to progressing the review and update of the national carers strategy. This is a priority for the Department of Health. Obviously, the strategy update will involve several Departments, and the Department of Health will work with these Departments as the update progresses.

The programme for Government also commits to developing a carer's guarantee proposal to ensure a minimum level of support for carers countrywide. To this end, the Government allocated €2 million in budget 2020 to improve equity of access and to support carers in 2021 in tandem with the community and voluntary sector. I take on board Senator Ahearn's point that this did not go directly to family carers but went to the HSE service plan. That is perhaps something we can look at, and I thank the Senator for raising it.

In addition, a carer's needs assessment will be piloted in community healthcare organisations this year, which will increase our knowledge of carers' needs. Senator Boylan said that we need to prioritise carers in the vaccine roll-out, which has been an issue. We have all made representations on behalf of carers but it was up to NPHET and NIAC to take those decisions.

Hopefully, with the roll-out of the vaccines coming pretty quickly, we will deal with that situation. I appreciate what the Senator has said. Having a better awareness and understanding of the needs of family carers is crucial to ensuring we develop appropriate services to support carers both within and outside their caring role. The Department of Health and other Departments actively engage with carers representative groups and with family carers through the annual carers forum organised by the Department of Social Protection. I know they greatly value the opportunity to interact with family carers and hear their experiences and concerns.

Senator Mark Wall and others spoke about the €20 billion that is saved through the work of the 500,000 carers. It is a huge amount of money that is saved by the State and is something we need to recognise. In recent years, the Government has sought to increase the income supports available to family carers. Senator Mullen also referred to the funding saved by the State. Senator Clifford-Lee said that praise was not enough and that we need to put our money where our mouth is. She also said that this has impacted lives. Senators McGreehan and Craughwell spoke about female carers – mothers, sisters and daughters - as well as the funding that has been saved. It was said that we need to consider the community day care centres which need to be reopened after the pandemic.

Another issue that has come to the fore is the position of carers who came back over the years from places such as the UK, Australia and the United States. These were mostly women who were giving up their careers to take care of their loved ones. If they have fallen between the cracks, we need to address that because it is an issue. We saw this in the 1950s and 1960s, and in the 1980s, and we also had that wave that went ten years ago. That wave of people are now beginning to come home to take care of their parents. While “wave” is probably the wrong word, those people are coming home and we need to ensure they do not fall between the cracks again.

The main income supports to carers provided by the Department of Social Protection are carer’s allowance, carer’s benefit, domiciliary care allowance and the carer’s support grant. Combined spending on all of these payments to carers in 2021 is expected to exceed €1.4 billion, which will support more than 135,000 carers this year. As part of budget 2021, the Minister for Social Protection increased the carer’s support grant from its current rate of €1,700 to €1,850 from June 2021, the highest ever rate for this grant. Senator Joe O’Reilly said holistic recognition is also important for carers. Recent increases in carer’s allowance and carer’s benefit highlight the Government’s ongoing commitment to maintaining financial support for carers so they can participate as fully as possible in economic and social life. The Department of Social Protection has prepared a comprehensive policy review of carer’s allowance, including the means test, which was laid before the Houses of the Oireachtas on 28 August 2019. It committed to keeping the range of supports available to carers under review.

Added to these income supports, a carer whose work ceases as a result of Covid-19, and whose situation qualifies them for the pandemic unemployment payment, can get the payment along with their current care income support, whether carer’s allowance or carer’s benefit.

The Government has extended eligibility for the GP visit card in recent years. Since 2015, all those over 70 have been automatically awarded the GP visit card while, in 2018, free GP visit cards were extended to persons in receipt of the carer’s allowance or carer’s benefit. This ensures that carers are supported to protect their own physical, mental and emotional well-being. A 10% increase in the income threshold for the GP visit card was also introduced in 2019. The programme for government commits to further extending free GP care to carers in receipt

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of the carer's support grant. The Department of Health, in conjunction with the Department of Social Protection, is undertaking an analysis of the policy, legal and financial implications of this commitment.

Furthermore, the Pensions Commission, as part of the programme of work, will consider how people who have provided long-term care for incapacitated dependants can be accommodated within the State's pension system. The Pensions Commission is due to report to the Minister for Social Protection by 30 June this year. Again, Senators Craughwell and O'Loughlin highlighted the issue of carers giving up their pensions. There is also an over-reliance on institutional care and the new fair deal scheme. Senators Bacik and Kyne raised issues on different aspects of the scheme. We recognise that waiting lists for accessing therapy services are unacceptably long in some parts of the country. In response, €150 million in new development money was provided in budget 2021 along with additional Sláintecare funding to support the HSE's roll-out of the enhanced community care programme, ECCP. Under the ECCP, more than 2,000 staff will be recruited to community health networks. These will include nursing staff and community therapists such as physiotherapists, occupational therapists and speech and language therapists. The programme is making tangible progress with the establishment of 16 community healthcare networks, the creation of four new community intervention teams, the expansion of three community intervention team, CIT, and outpatient parenteral antimicrobial therapy, OPAT, services and the recruitment of 160 staff, with 250 more in the recruitment process.

With regard to the Assisted Decision-Making (Capacity) Act 2015, the Department of Health, together with the Department of Children, Equality, Disability, Integration and Youth, is continuing with work to address legal and policy issues relating to sections of the Act that have not been commenced. Every effort is being made to progress this work as quickly as possible and the Act aims to maximise a person's right to make his or her own decisions with legally recognised support, whenever possible. It applies to everyone and is relevant across all healthcare disciplines. It will support decision-making and maximise a person's capacity to make decisions.

The issue of training courses for carers who are family members was raised by Senators Byrne and Burke. Having regard to training for family carers to assist them in their caring roles, the HSE and its partner organisations are providing ongoing training, particularly during the Covid-19 pandemic. A range of supports are available including digital partner packs and a carer support webpage with links to information and online training courses, many of which are available free through voluntary organisations such as Family Carers Ireland. The HSE has also temporarily extended access to HSeLanD, its online training portal, to family carers during the Covid-19 pandemic. That is of interest.

With regard to respite care, the HSE has agreed to fund the provision of 27,000 hours of emergency respite through Family Carers Ireland to ensure that the immediate care needs of care recipients will be met in the event that a carer is unable to continue in his or her caring role due to Covid-19 or other reasons. Senator Black mentioned service gaps arising due to Covid-19. The number of home care hours certainly needs to be increased. An additional €100 million in new funding to enhance services and supports for people with disabilities was allocated in budget 2021 to address new developments and to support the resumption of services impacted by Covid-19. Of this funding, €5 million has been provided for the development of nine new centre-based respite care services in 2021. A sum of €30 million has been provided for disability day services to increase capacity in buildings and to provide extra staff. This will

ensure that the maximum level of services will continue to be provided safely for those most in need, which will also benefit their family carers.

Home support is vital to support older people to remain in their own homes for as long as possible and to support informal carers. An additional 5 million home support hours are being provided in 2021, including 250,000 hours for persons with dementia. Funding has also been provided to improve community supports for people living with dementia, including a further expansion of the dementia adviser network. The provision of 600 new rehabilitation beds in the community will also further support older people and their family carers. Work is ongoing in the Department of Health to develop a system for the financing and regulation of home support services in addition to the introduction of a reformed model of delivery of services that will ensure the provision of home supports in a transparent, equitable manner based on standard assessments of care needs. The Government has recently given approval for the drafting of a general scheme and the heads of a Bill to establish a licensing framework for publicly funded for-profit and not-for-profit home support providers. I welcome this step in progressing our work to establish a statutory scheme for the financing and regulation of home support. It is of the utmost importance for all home support users and providers. Senator Pauline O'Reilly mentioned the green aspect, that is, investing in warmer homes. That is very laudable and welcome and I hope it will be included by Government.

More than €1 billion is being allocated for mental health services in 2021. This includes €23 million to commence implementation of many of the short-term recommendations of Sharing the Vision: A Mental Health Policy for Everyone. The Government has therefore provided an unprecedented level of investment in the 2021 budget to improve access to primary care services, services for older people, specialist delivery services and mental health services, all of which support carers in their caring roles.

The motion is right to acknowledge the admiration of Members of the House for family carers. It is also proper that we recognise the contribution of family carers to our healthcare system. Ireland's national carers strategy is designed around a core vision which recognises and respects carers as key partners to be supported in maintaining their own health and well-being and in caring with confidence and to be empowered to participate as fully as possible in economic and social life. Again, the Government recognises carers and thanks them for their vital contribution in supporting loved ones with illness and disabilities. The Government continues to work to implement the commitments made to carers in the programme for Government and to offer a range of supports that will enable them to continue caring with confidence. Unfortunately, I am not in a position to accept Senator Black's amendment. I am sorry.

Senator Mary Seery Kearney: I thank the Minister of State for taking this debate and for accepting the motion. I thank all contributors across the House. It has been very good to hear about not only the matters we crafted into the motion, but all of those additional matters. We will come away from this debate having seen an emphasis on means testing and the financing of carers. Senator Mullen said that it should not be about the money and that it is almost offensive to talk about it but this is actually all about the money. Platitudes and thanks are of no use when people have bills to pay. I remember being astonished when studying jurisprudence on the idea of law in economics but, at the end of the day, it comes down to a business case. There is no better business case to be made than that to be made for supporting family carers in their contribution to the support of the State. That business case is there. There are extensive commitments in the programme for Government that will address many of our concerns. The purpose of this motion was to accelerate the addressing of those concerns and to move them up

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the political agenda. That is what this was about.

I will mention a couple of things. I appreciate the amendment put forward. We can put a red circle around some aspects of it. Only a few weeks ago, the Minister of State, Deputy Rabbitte, spoke here about the Assisted Decision-Making (Capacity) Act 2015 and the fact that it will have to be amended with regard to enabling the decision-making service and other aspects of the Bill. Some of the matters raised in the amendment will be addressed really well in that context, to which it is probably more pertinent. I would really welcome the opportunity to work with the Senator to make sure they are on the agenda in that regard.

I pay tribute to the Minister, Deputy Humphreys, and her predecessor, the Leader of the House, Senator Doherty. There has been momentum within the Department of Social Protection since at least 2019, if not well before, with regard to addressing issues affecting family carers. There is an issue with returning emigrants coming home to care for their parents getting immediate access to entitlements. That is an important issue, which the Minister of State highlighted very well in his contribution. Another point to be taken on board from the debate relates to people who are here on stamp 2 student visas, about whom we hear in the context of the debate on Deliveroo. However, within this context, many of them are providing personal care services with professional organisations in the State. They have been on the front line. It would be really nice for us to consider addressing their permits and to examine the demands put forward in recognition of the incredible contribution they have made at the front line especially during the past year.

A carers register is an excellent idea. It would have facilitated the vaccination programme. It is regrettable the great deal of advocacy and lobbying we did on behalf of family carers went unheard when it came to the vaccine roll-out. There was an excellent case for that.

At the end of this debate, this is about pragmatic and practical supports, ensuring that no matter where one lives in the country one can assess them, we deliver on the carer's guarantee and we take on board Senator Ahearn's comments with regard to how that is administered and make sure that is rolled out.

I am not one for biblical quotes but there is one to which I return again and again, namely, "The labourer is worthy of his hire". In this instance, the fact that many of the carers in our country are family members should not get in the way of monetising that role and ensuring they have comfort in the here and now, that they can pay their bills, that in the years to come when they are perhaps past the need for caring - when parents are deceased or situations have changed - they have the pension they deserve and have not been in any way discriminated against because of their generosity of spirit and commitment and that we ensure we do that. I thank the Minister of State and the members.

Acting Chairperson (Senator Victor Boyhan): We will deal with the amendments. Is amendment No. 1 agreed to?

Amendment put and declared lost.

Senator Frances Black: I move amendment No. 2:

After the fifth paragraph under "calls on the Government to:" to insert the following paragraph:

“- ensure that where someone wishes to provide care to a family member who would prefer to remain at home rather than be placed in an institutional setting, every effort is made to provide the supports needed to make that possible;”

Senator Lynn Boylan: I second the amendment.

Amendment put and declared lost.

Senator Frances Black: I move amendment No. 3:

After the fifth paragraph under “calls on the Government to:” to insert the following paragraph:

“- strengthen regulation of nursing homes and other residential care facilities;”

Senator Lynn Boylan: I second the amendment.

Amendment put and declared lost.

Senator Frances Black: I move amendment No. 4:

After the fifth paragraph under “calls on the Government to:” to insert the following paragraph:

“- review and report on how the State’s policies and regulations around care can best align with the State’s obligations under the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD);”

Senator Lynn Boylan: I second the amendment.

Amendment put and declared lost.

Senator Frances Black: I move amendment No. 5:

After the fifth paragraph under “calls on the Government to:” to insert the following paragraph:

“- publish a report outlining pathways to supported independent living in the community available to those seeking this option;”

Senator Lynn Boylan: I second the amendment.

Amendment put and declared lost.

Senator Frances Black: I move amendment No. 6:

After the fifth paragraph under “calls on the Government to:” to insert the following paragraph:

“- publish a report on potential pathways towards a right to personal assistance services;”

Senator Lynn Boylan: I second the amendment.

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Amendment put and declared lost.

Senator Frances Black: I move amendment No. 7:

In the second last paragraph under “calls on the Government to:” to delete “patients” and substitute “recipients of care”.

Senator Lynn Boylan: I second the amendment.

Amendment put and declared lost.

Senator Frances Black: I move amendment No. 8:

After the final paragraph under “calls on the Government to:” insert the following paragraph:

“- engage in crisis management planning for home care around scenarios in which support services might experience disruption.”.

Senator Lynn Boylan: I second the amendment.

Amendment put and declared lost.

Question, “That the motion be agreed to”, put and declared carried.

Senator Frances Black: I am disappointed we did not get any of the amendments accepted today but I look forward to further engagement with the Minister of State. The Civil Engagement Group will definitely be following up on this.

Senator Mary Seery Kearney: It is not personal.

Senator Frances Black: I know that.

Sitting suspended at 5.47 p.m. and resumed at 6.20 p.m.

Good Friday Agreement: Motion

Senator Niall Blaney: I move:

“That Seanad Éireann:

- reaffirms its commitment to the Good Friday Agreement and requests the full implementation of all aspects of this international agreement;

- requests that politicians North and South lead in a manner that is respectful and cognisant of the Good Friday Agreement which is built on respect, equality and partnership;

- is committed to ensuring the protection of the rights of all the people that live on the island;

- is committed to working towards a prosperous and peaceful shared future, where everyone has equal access to education and employment opportunities;

- underlines the need for balanced regional development across the island;
- underlines its commitment to breaking down barriers and creating a new beginning for relationships between the peoples and traditions of this island, on the basis of the Good Friday Agreement;
- recognises the birthright under the Good Friday Agreement of all the people of Northern Ireland to identify themselves and be accepted as Irish or British, or both, as they may so choose. That this right be respected and upheld by all on the island;
- welcomes the Shared Island Initiative, including the financial commitment of €500 million over five years for cross-border projects such as the Shared Island Dialogues and a research programme, which are currently underway;
- notes the priorities of the Shared Island Initiative are to:
 - work in partnership with the Executive, through the North-South Ministerial Council, and with the British Government to address shared challenges on the island;
 - enable priority delivery of key all-island commitments and foster new investment and development opportunities on a North/South basis, supported by the Shared Island Fund;
 - foster constructive and inclusive dialogue and support a comprehensive programme of research to support the building of consensus around a shared future;
 - deliver a financial commitment of €500 million over five years for cross-border projects through the Shared Island Fund;
- looks forward to strengthening cooperation North and South; to re-invigorating relationships on an East/West basis; and to working with all communities and traditions on the island on a shared future underpinned by the Good Friday Agreement.”

On the eve of the 50th anniversary of the death of one of Ireland’s greatest republicans, Seán Lemass, the man responsible for persuading my grandfather to enter politics in 1926 when he visited my home place in Rosnakill in Donegal, it is with a great sense of pride that I take this opportunity to formally propose this joint Private Members’ business motion, which I co-sponsor with my colleague, Senator Erin McGreehan, a motion which outlines the importance of the work of the shared island initiative, which An Taoiseach, Deputy Micheál Martin, has championed. It is also about reaffirming the commitments of the Good Friday Agreement and the opportunities it has afforded to us within this island. My grandfather fought in the War of Independence and I have always considered myself and Fianna Fáil to be a republican party. Anyone familiar with Neil T. Blaney will also know the connection I have to Northern Ireland and the hardship and struggle that our island went through. It was a struggle that seemed endless at the time but that ended with the Good Friday Agreement. We now have political representation for all communities and governance that is shared between the communities, a difficult decision but one that is important and may have seemed impossible. However, progress cannot stop here.

The question now is how quickly we respond to these setbacks and evolve with the changing times on the basis of the agreement. I for one deplore the actions of one Deputy, Matt Carthy, in the last few weeks when he commemorated a former IRA man who inflicted death and

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harm on our society for no gain. This country has had its divisions caused by British occupation for many decades. The war is over. Contrary to popular belief, our day has actually come. It came to this island on the tenth day of April 1998 when this agreement was signed and peace was won. The above mentioned Deputy's actions fly in the face of republicanism and are more akin to playing to those responsible for the murder of Paul Quinn. Actions like this need to be called out and they have no cause of gain to any community on the island of Ireland.

The Good Friday Agreement was a victory after long and violent conflict. This motion seeks to reaffirm our commitment to this historic document that has put an end to decades of violence. Overall, we will have had peace in Northern Ireland. We have a society, a strive for harmony and as this motion underlines, in the true spirit of the Good Friday agreement and its signatories, we too need now to strive for that very same respect, equality and partnership. Equality and partnership are crucial to any society but they are most certainly important in Northern Ireland. I fear these two aspects may be breaking down in recent years. As a member of the Joint Committee on the Implementation of the Good Friday Agreement of these Houses I am acutely aware of the damage done to trust and partnership between communities by Brexit and its effects on Northern Ireland and its people. We must continue to repair the damage done and to strive for effective and pragmatic solutions to deep and complex issues and divisions that exist. At the Good Friday Agreement committee we have had representations from members on all sides but we have also seen attempts at playing partition politics through a forum that is dedicated to partnership, respect and equality.

I am somebody who holds my republican credentials in high esteem. I want to see the creation of the space for the people of this island to learn how to get along and learn to live among each other in harmony. As someone who represents an area that has been historically and geographically cut off from the rest of the island, I implore Members of this House to keep it in mind that our communities are intertwined. There is no them versus us; there is simply us. I am hearing the rhetoric of running a border poll as, apparently, the Good Friday Agreement gives the constitutional grounds for it to happen. I hear the constant rhetoric that a citizens' assembly be put in place as soon as possible. That rhetoric needs to stop. If Irish unity was that easily won it would have formed part of the Good Friday Agreement. It was not part of it. Our problems are much more complex than that but some do not want to admit that. What the Good Friday Agreement does allow for is the opportunity to plan for unity for all the people of this island, the opportunity to bring the people of this island as one, people of many identities. The politicians and political leaders in the run up to the Good Friday Agreement had the ability and foresight to create this space. Are we really saying that we as an island nation do not have the foresight, vision and leadership to finish the job? Unionist leaders allowed that space in the Good Friday Agreement. Are we really blaming them when we try to bring about a border poll or a citizens' assembly by coercion without the minority at the table? We have been handed a great opportunity to bring an end to decades of division and mistrust. We cannot afford to muck this up. We owe it to future generations.

The parties to the Good Friday Agreement, including the two governments and the US Administration, have shown us that a path was achievable. I believe we all need to ask ourselves and all parties who our leaders are going to be. What can we do to restore that trust that has been damaged by the taking down of Stormont for three years, Brexit and the approach taken by the British Government? What can we do to restore trust so that the North-South institutions can be fully implemented. This is key. If we achieve this much and really grasp the opportunity given, we will be on a road to much more lasting peace and prosperity for all of the island.

I have every confidence in the US Administration. It would be only too willing to begin negotiations on a shared future. Using the same model that worked so well for the Good Friday Agreement, I believe that if and when we get to the space, great things can be achieved collectively for our shared future.

We have seen setbacks to cross-Border relations through the breakdown of communications through the cross-Border institutions created by the Good Friday Agreement. We saw setbacks in our communities last April when anger and frustration cumulated in unrest. We have also seen setbacks in relations between the two government parties in Northern Ireland, who at times seem to be more interested in antagonising each other than working with each other.

All these setbacks are the reason we tabled the motion. We need reminding of the opportunity afforded to us - the opportunity to decide our own destiny. The shared island dialogue is a real effort to bring trust and cohesion to communities on the island. The shared island fund is there to kick start that cross-Border inter-agency approach to tackling the lack of balanced regional development and let the people of Northern Ireland know that this Republic of Ireland Government cares by implementing infrastructural cross-Border projects that Northern Ireland and by extension the Border region have been starved of for too long.

Peace has been hard-won and is not guaranteed. We must evolve and work together to ensure that peace lasts. There is no room for divisions when it comes to peace. We either have peace or we do not. Deep divisions in countries require leadership that is willing to co-operate and we call for that here today. We need to break down barriers, not build them back up again. As members of both this House and the Northern Ireland Executive, the decisions of Sinn Féin will play a pivotal role in the future of Northern Ireland. The peace process, and it is a process, cannot continue without the support and consent of Sinn Féin. Sinn Féin must be a part of the solution, not a cause of the problems. Anti-establishment views may generate clicks and headlines but they only go so far when the party is an established party in Northern Ireland. Sinn Féin is part of a large majority that wishes for a united Ireland when it is feasible and realistic. It is a simply a fact that we must mind the minority on our island as well. I believe peace is within our grasp. We accept the Sinn Féin amendment. I spoke to the second amendment but in the interest of moving forward, we will not oppose it on the day.

Senator Erin McGreehan: I am very proud to second the motion, which reconfirms Seanad Éireann's commitment to the Good Friday Agreement and welcomes the shared island unit. As somebody who was not old enough to vote for the agreement, I am particularly delighted to stand up in this House and say that I believe, as my family and I believed 23 years ago, that this is the way to a better Ireland. Growing up in a Border area that, unfortunately, saw its fair share of heartache and pain because of what happened over the past 100 years, I know the Good Friday Agreement changed everything. It changed my future and shaped me and many like me. We will not be able to count the lives that were saved because of the agreement but we can certainly count the benefits peace brought us all.

In the agreement, we created a plan and a vision but we have failed to implement all that was envisaged in that plan. This is down to the failure to co-operate and accept different viewpoints. Hard lines rarely do anyone any favours.

Those divisions still exist and were frighteningly obvious to us when we saw the violence on our streets over Easter. We must ask why we are still so segregated. Why are there more peace walls than ever? For far too long, the two main parties have focused on only delivering for their

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own community backgrounds and have failed to lead all citizens away from one-upmanship and an “us versus them” attitude that one side’s problems are the result of another’s gains. This is part of what is stopping this island from moving on. This lack of leadership and refusal to appreciate other’s viewpoints are holding us back. We must hold our hands up and say wrong was done, answers must be given and we must own what was done by terrorist organisations and the British state. The amnesty announcement by the British Government is deplorable. If a country cannot stand up and say it was wrong and own the atrocities committed in its name, how will terrorist organisations own their acts of terror when they are supported to hide behind rhetoric just like the British Government? The legacy is still so raw, hurtful and divisive and we need to stop rubbing salt into the wounds of people’s heartache and loss.

I look to the future and the next 100 years. Our children will not thank us if in decades to come, we rehash the same debate begging people to show leadership and work constructively together. We need to detoxify the symbols and our identities - republicanism, loyalism, unionism and nationalism. I am a republican. I believe in a united Ireland but I believe in a republicanism that is embodied in our Irish flag and the Proclamation. Our flag symbolises peace between green and orange while the Proclamation heralds equal rights, equal opportunities and freedom of religious expression where all of us are cherished equally regardless of who we are or where we come from. I often look to a local man, Thomas D’Arcy McGee, who was born in Carlingford in 1825. He ended up a member of the Canadian Government and is known in Canada as the father of confederation. He was an advocate for minority rights at a time when the politics of ethnic and religious identity were fraught. His core principle is one of unity in diversity. This concept is as relevant today as it ever was. We will only ever unite through respect for those diverse viewpoints and democratic principles.

The centenary commemorations North and South, Brexit and a possible nationalist majority in the North have changed things. I genuinely believe the UK as we know it is ending. Scotland is moving closer and closer to independence and there is even a conversation in Wales. Yes, a referendum on constitutional status is provided in the Good Friday Agreement but some of us disagree about how we get to that point. I would vote for unity every day of the week but because of continued mistrust and division, this conversation is leading to a rise in tensions. The continued exclusion of all voices in the conversation is the work of the same party that failed to work on implementing the Good Friday Agreement and brought down the power-sharing government six months after the Brexit vote. Surely a government to represent the people of the North at such a time would be important but no, they stayed away for three years, failed to represent people and ignored what they were being paid to do, which was to break down barriers, stop the hate, lead and govern. They just heightened the anxiety and built the walls higher. They did nothing and have continued to do nothing to actually bring about a united Ireland. This continuing failure to bring people together and create an environment that encourages trust and understanding reinforces the segregated society that prevents normal societal mixing and the realisation that we have so much in common and that it is okay to have different aspirations. We need to get on with the work of making people’s lives better instead of creating more divisions. We should get on with the work of the full implementation of the three strands of the Good Friday Agreement, make this entire island stronger and more inclusive with more opportunities for our young people and create one strong community with different traditions. Then and only then will we get away from this bull of “us versus them”, orange versus green and Catholic versus Protestant.

The shared island unit offers us this opportunity. It is of huge historical significance and

I thank An Taoiseach for establishing it. For the first time in this nation's history, there is a dedicated unit focused on improving the lives of all of us on this island and listening to all of us on this island. It is a rejection of rhetoric and instead is a real mechanism to move the agenda forward in a way that allows people from all perspectives to participate. We need to listen, recognise and accept our differences. Projects that have been talked about for 20 years or more are now being driven forward. We are creating a framework and space for an all-island civic engagement on a wide range of issues through the shared island dialogue. This is happening. It is up to all of us to make it work. Today, Senator Flynn is taking part in a debate on equality and inclusivity on this island. In creating these opportunities through dialogue and trust we can have a prosperous shared future. The establishment of this unit should not be underestimated. It highlights Fianna Fáil's commitment to peace and prosperity on the island. Fianna Fáil is committed to creating an Ireland where we can move forward the unity of our people and our lands.

The shared island unit complements the Good Friday Agreement and will be a positive force in shaping our island as we go forward into the next 100 years. Let us face it: we are stuck together whether we like it or not and we are better off working together. It is no secret that the British Government has repeatedly left down its loyal unionist people in the North and, now, unionists face a leadership difficulty. We must reach out to them and let them know that their British identity is safe in a reunited island.

I say no to division and being held back by history and yes to a union of diversity and a union of our island and our people, North and South.

Senator Michael McDowell: I welcome the motion. I agree with everything that Senators Blaney and McGreehan have said to date. Mention was made of the Decade of Centenaries in which we are engaged now. In 1923, the Irish Free State Government passed a Bill of indemnity stating that its own forces were completely exonerated from civil or criminal actions in respect of anything that had happened during our Civil War. A year later, a Farmers' Party Deputy put it up to the members of the Government that they should extend that principle to the people who had taken the republican side in the Civil War. It was rejected. Curiously, at 3.50 p.m. on 7 November 1924, someone sitting where the Cathaoirleach is now sitting said that the President of the Executive Council, W.T. Cosgrave had an announcement to make. He stood up and recited that the Executive Council, the Cabinet of the day, had passed a resolution stating that there were to be no more criminal prosecutions taken against anybody on either side in the Civil War. A line was drawn in the criminal justice process across the prosecution of either side by that means. I mention that to point out that there are times when we should consider that, maybe, the people who were in this Chamber then understood what was needed to achieve reconciliation. They adopted that measure even though it must have been very painful for some in that House, some of whom had their houses burned and uncles, aunts and children killed by actions from the other side in the Civil War. Richard Mulcahy, who had resigned over the Army mutiny and was then a backbencher, praised Cosgrave and said that this was a very generous decision.

I want now to speak about Northern Ireland, particularly in regard to the amendment Senator Blaney said he is willing to accept. The legacy prosecutions can only go so far. People who advocate for a truth and reconciliation commission should be mindful that there will never be full revelation of what happened in the past, no matter what is done. The South African model will not be applicable in Northern Ireland. The British security services will never reveal the truths that we fear lurk there and there are many people on the republican side who will never

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say exactly what happened in respect of a lot of things. Some say going back over former killings is necessary to vindicate the feelings of survivors and their families and victims' families. I query that. I query whether we are actually doing anything really significant in putting 70 year old men on trial for things that happened 40 or 50 years ago. I query whether there is any sense in that.

Like the previous two speakers, I classify myself an Irish republican. I believe strongly in the flag, as mentioned by Senator McGreehan, and in the vision of Thomas Davis and the inclusive ideal of republicanism. I agree with them that, unfortunately, in Northern Ireland, possibility due to the St. Andrews Agreement, the two largest parties are in a competitive struggle to achieve ownership of the First Minister position. In that political game, it makes sense to polarise rather than to reconcile, to maximise strength within one's own community rather than to look to the middle. As a society, we will have to look to what reconciliation actually means. For that reason, I welcome the terms of the motion as proposed. Every poll suggests that if a referendum on Irish unity was held tomorrow, it would be decisively rejected 60% or more to 40%. I have no objection to people demanding that those who favour Irish unity should articulate a version of it to be put before the people; that is fine, but constantly agitating for an early referendum in circumstances where there is not an immediate prospect of it being accepted and, therefore, the Good Friday Agreement prerequisite for it being held are not present, does not achieve anything in terms of reconciliation.

Senator Blaney mentioned Seán Lemass and his efforts for peace and reconciliation on this island and his efforts to break moulds. I refer to a photograph, which I found among family photographs recently, of Seán Lemass and two of my uncles, Niall MacNeill and Brian MacNeill on the occasion of the 40th anniversary of the killing of Brian MacNeill by Free State forces on the top of Benbulbin in a summary execution. There was reconciliation. I believe that in Northern Ireland we need the same spirit of reconciliation. We need to stop the funerals, marches, commemoration speeches and so on and look together to a shared future.

Senator Emer Currie: I, too, welcome the motion. Tomorrow, a coroner will deliver the findings of the inquests into the deaths of ten people from Ballymurphy in Belfast in August 1971. That period was a tumultuous time and the political landscape had been changing dramatically since 1968. The British Army that had arrived on the streets in August 1969 was supposed to protect Catholics. Instead, an element took over where the B-Specials and RUC left off. The policy of internment, directed at the IRA, was imposed indiscriminately on Catholics, further alienating the community. The leaders of the civil rights movement continued to work for peace and political reform instead of violence right up to the Good Friday Agreement.

Between August 1969 and 1973, 60,000 people in Belfast, more than 10% of the city's population and inclusive of people from Ballymurphy, were forced to move. This was the biggest forced migration anywhere in Europe since the end of Second World War. People outside of Belfast, including my mother and eldest sister who was then less than a year old, moved to camps in the South because their homes were not safe anymore. The streets were terrifying. It is against this backdrop that ten people were killed in the Ballymurphy massacre in Belfast. For 50 years, the families have sought the truth about how the deceased were killed and to have their names cleared of alleged wrongdoing. There was no police investigation at the time. They had to investigate themselves. Out of respect, I would like to read the names of the deceased into the record in an acknowledgement of the suffering their families have faced over the past 50 years and again in the last week, and in the hope that tomorrow they will get the answers they need. I know we disagree on a good deal in this House but I hope we will agree on this.

With your permission, a Chathoirligh, I will name the following: Fr. Hugh Mullan, 38; Francis Quinn, 19; Daniel Teggart, 44; Joan Connolly, 44; Noel Phillips, 19; Joseph Murphy, 41; John Lavery, 20; Joseph Corr, 43; Edward Doherty, 31; and John McKerr, 49. I also want to pay my respects to Pat McCarthy, who died of a heart attack and is not part of the inquest.

As others have pointed out, there have been reports that a unilateral amnesty imposed by the British Government could be announced tomorrow. This would undermine any pathways to justice not only for those I have named but for all victims. The Stormont House Agreement principles were based on consensus and it should be taken forward in that manner. If it is true, it will be utterly devastating and unjust for all of us and our hopes for reconciliation. Moreover, it casts another shadow on east-west relationships. A day that should be about truth and accountability could also be about dodging these. There can be no dodging the consensus on the Stormont House Agreement. The rule of law is part of that agreement.

There are significant gaps in the implementation of the Good Friday Agreement, including legacy, a bill of rights, the civic forum and the north-south consultative forum. I am committed to implementing all of them. A bill of rights can set the foundation for all citizens and equality. Today I am keen to focus on the civic forum and North-South consultative forum. We should think about post the trauma of Brexit and post Covid-19. We should be all focused on rebuilding, what we have learned and what we need to change. These forums would give communities a wider platform to engage at a time when stability is needed. We can see the people and communities that politics has left behind in the North. We saw recently what has happened in the areas that did not benefit from the peace dividend and we know the reasons. It has been a factor in the unrest. These forums could address the gaps and create some momentum for change. They could look at creating better economic opportunities for communities, address cycles of poverty and help the business community to take advantage of the Great British and EU markets as well as the investment opportunities Northern Ireland desperately needs. A North-South forum could examine the all-island economy and potential for exports and tourism.

There is too much inward thinking by the British Government and the two main parties in the North. It seems stakeholders work only to their “isms” and bases at the moment. The agreement has been damaged by Brexit, a British nationalism agenda, a solely unionist agenda in Brexit negotiations and a single lens reaction to the protocol. It has also been damaged by the consistent prioritisation by Sinn Féin of its extreme version of republicanism, as played out during the pandemic. It has been damaged by disregard for public health guidelines and regular celebrations of people who have taken lives, which does retraumatise people in other communities and is divisive.

We are in a period of change because of internal and external factors. I mean it genuinely when I say that I would rather write our future together than try to rewrite the past. Instead of widening the base we should be narrowing the divide.

All of this puts more pressure on the Government to uphold and defend the Good Friday Agreement in all of its parts. I believe we have to be fierce about that. There is no alternative to reconciliation within the North or in relations north-south and east-west. The Northern Ireland Assembly is necessary to address political, social and economic problems. Conversations are happening about our future in political parties, in the Chamber, in civic society and in my party. I am committed to the work of the new Ireland commission that has started. Respectful dialogue reached every part of this island and brought us to agreement 23 years ago. Consensus is a process like the peace process. I hope it brings us to a new Ireland that can be finally free

of identity politics.

An Cathaoirleach: Thank you, Senator, for naming the people who were killed in Ballymurphy more than 50 years ago and for putting their names on the record of the House.

Senator Mark Wall: I welcome the Minister of State to the House. I thank Senators Blaney and McGreehan for tabling the motion along with the other Fianna Fáil Senators.

Those of us in the Labour Party agree with the opening statement of the motion. As political parties we must all reaffirm our commitment to the Good Friday Agreement. We will always support the full implementation of all aspects of this international agreement. The Good Friday Agreement must continue to be used as the reference document for all discussions on the current and future direction of the northern part of our island. The motion mentions strengthening co-operation between North and South. I would like to take the opportunity once again to demonstrate how such co-operation has worked in the past, is currently working and can improve in future. I am referring to the many thousands of Irish people who avail of the health services in the North each year and those from the North who come to avail of our health system.

I want to mention the PDFORRA medical assistance scheme. It was described in a recent session at the Brexit committee involving the Department of Health and the HSE as an excellent scheme. The PDFORRA medical assistance scheme was set up by PDFORRA in 2018 due to continued lack of investment and withdrawal of medical services available to members of our Defence Forces. Since 2018 the PDFORRA company has sent almost 255 members to Kingsbridge Hospital in Belfast for treatment. PDFORRA wants to extend the healthcare system to Defence Forces families such is the success of the scheme.

There is an interim scheme called the Northern Ireland planned healthcare scheme. Following the ending of the cross-border directive it has been put in place. I am told it is working well. Yet, if we are serious about North-South co-operation, then such a scheme should be put on a permanent footing because it would benefit those coming from Northern Ireland for treatment here as well.

As a member of the Seanad Special Select Committee on the Withdrawal of the United Kingdom from the European Union I have listened to several discussions in recent months on the way the withdrawal has affected business and community life on both sides of the Border on this island. There is no doubt that there are continuing problems but there are unique opportunities as well.

There seems to be a new impetus to rush into a border poll. The recent *Sunday Independent* Kantar opinion poll should be essential reading for all those promoting this rush. The preparatory work needed for any border poll should concentrate on discussions on when one should take place. Writing in yesterday's *Irish Independent* our party leader, Deputy Alan Kelly, outlined our concern on the future direction of discussions on any border poll and the way any discussions on the future of Northern Ireland should go. He stated that focusing on the question of when it would take place allowed some political parties to avoid the question of what a united Ireland would look like and what we, as an island community, would be voting on. He went on to say that practical questions need to be asked and answered before any such poll takes place. What would the island's health service look like? Would our school systems work? How would we ensure an all-Ireland state that had the allegiance of all communities who live here?

In any debate on the future we must be conscious of how deeply unsettling it would be for

a large number of people on our island who are deeply attached to their British identity. There are many people in the unionist community at the moment who are feeling vulnerable following the withdrawal of the United Kingdom from the EU. It must be in the long-term interests of everyone on the island that the unionist community do not feel isolated and that they can engage with their neighbours in an open way with their British identity respected. While the Labour Party believes in an agreed united Ireland, we also believe a vast amount of preparatory work needs to be done in both jurisdictions in advance of any border poll. This is necessary to ensure that people across the island are clear on what they are voting for and that a new agreed and united Ireland would be a state accepted by all communities.

It is important to learn from the Brexit debacle in the UK. It is important to involve and prepare all communities on the island for the future, a process that will ultimately require generosity on the part of everyone on the island. It will require ambition and vision that goes far beyond what we have on this island today.

Those of us in the Labour Party welcome the funding proposed and announced by Senator McGreehan today in respect of the shared island unit. It is important that the details of this funding are further discussed and that everyone on the island has a chance of being part of it. We believe it is time to ramp up discussions between all communities North and South and work together for the future of this island. Most important, we believe these discussions and this work are vital and important to all our futures. Those of us in the Labour Party look forward to playing our part in that.

Senator Vincent P. Martin: In many respects it is appropriate that Senator Blaney should open the debate. He comes from a generation of republican families and it is apt that he should open this Fianna Fáil republican family motion that is before the House. At college I invited Neil T. Blaney, Senator Blaney's uncle, to a discussion. It was well attended. That was at a time when the voices of republicans south of the Border were few. If you remember the three elections in the early 1980s, Sinn Féin, then Provisional Sinn Féin, skipped one of them. It was a very small party at the time. Neil Blaney was a forceful voice. I also supported prominent unionists coming to the college at the time.

I draw an analogy between the Good Friday Agreement and Bunreacht na hÉireann. Although Bunreacht na hÉireann is a living document - it has often been described as such by academics and lawyers - the Good Friday Agreement has the potential to be a living document. Before it becomes a living document it ought to be an implemented document. Unfortunately, we are a long way from that happening at the moment. However, we should not lay too much emphasis on its implementation, although it is critically important in the long-term to consolidate peace.

We should know the difference and, without looking to the Good Friday Agreement as a moral compass, the retrograde step it is to glorify or celebrate incidents where people lost their lives. I especially think of recent incidents where the bereaved members of the family are still alive and well. That is not true republicanism. If unionists and loyalists are doing that, it is not the way forward.

It is with deep sadness that it took such an extended generation, a lost generation, to get from the Sunningdale Agreement to the Good Friday Agreement and we more or less got the same agreement. The late Seamus Mallon called it, if I recall correctly, "Sunningdale for slow learners".

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There is a lovely quote from John Hume, which some Members may well have heard before, but it is worth placing on the record of the House in case it has not been done yet. In the famous Nobel Peace Prize acceptance speech he gave in 1998, when an Irishman was treated with such exuberant and spontaneous respect in the European Parliament, he said, among other learned words:

All conflict is about difference, whether the difference is race, religion or nationality. The European visionaries decided that difference is not a threat, difference is natural. Difference is ... the essence of humanity. Difference is an accident of birth and it should therefore never be ... [a] source of hatred or conflict. The answer to difference is to respect it. Therein lies a most fundamental principle of peace – respect for diversity.

We have a long way to go to respect diversity and we can start by healing. I am a proud Irish republican, but essential healing must happen before we can think of a united Ireland in real terms. We have a peace but it is not an authentic peace.

I am sorry to pick on one tradition because both sides lost so many, but the Garda Commissioner, Drew Harris, is an inspiration. His father, an RUC officer, was killed. Drew Harris was asked in an interview how he got over it. He said he had not but he did not want his children to have that bitterness, so he worked on it very hard and, although he thought about his late father every day, it was not the way to go forward. It was very inspiring that, although Drew Harris lost his father, he now leads our police force south of the Border. That is a true republicanism of forgiveness and not allowing judgementalism to become septic and festering.

It also involves a generosity, and that involves listening. In one of Arlene Foster's last big interviews before she was recently removed as leader of the Democratic Unionist Party, and I send my political sympathies to her on that, she said, and I paraphrase, "You know, you guys in the Republic of Ireland, you think I'm a misguided Irish person, that all will be okay someday soon when I realise that I'm actually Irish and not British." She said there lies the fundamental misunderstanding of republicans and nationalists.

7 o'clock

Members might be surprised by that statement from someone who was, until recently, the leader of unionism. We have a job of work to do before we conduct a border poll because it is a once in a generation event and I want to ensure it is successful. We have much work to do. Can we start by asking the leader of the Northern Ireland Assembly to address the Houses of the Oireachtas? Bill Clinton, Nelson Mandela, Michel Barnier and Tony Blair have all done so, but it gets more politically difficult and testing when it is closer to home. Can the Taoiseach address the Stormont Parliament? Then we would have normality. We have a job of work to do before that happens. I hope this is the start of many debates and much coming together where we can forget the bitter past and first heal ourselves in the South of Ireland as one voice of republicanism. We can then be a wonderful advertisement and inspiration to our Irish brothers and sisters north of the border.

Senator Niall Ó Donnghaile: I move amendment No. 2:

To delete the first paragraph after "That Seanad Éireann:" and substitute the following:

"- reaffirms its commitment to the Good Friday Agreement and subsequent agreements, including the legacy mechanisms of the Stormont House Agreement and requests the full

implementation of all aspects of these international agreements;”

Senator Frances Black: I second the amendment.

Senator Niall Ó Donnghaile: I will digress slightly in my remarks because at the heart of this motion is the issue of dialogue. Let us have a dialogue because that is healthy, warranted and does no harm given the institution we are in. I listened very intently to Senator Blaney’s remarks. I do not question for one second the beliefs that he holds very firm and dear, but I would never come into this institution and tell him to stop advocating for those beliefs. I would never, through him, tell the people who share his views to stop advocating for what they believe in. I certainly would not choose a motion on the Good Friday Agreement through which to do that.

There was much for me, other colleagues and people outside the House to absorb in what Senator Blaney said. As a republican and Sinn Féin representative from the Short Strand in east Belfast I have had very difficult, tetchy, stretching and trying conversations with my unionist counterparts. I never backed away from that. I have never just spoken about it in institutions like this. I have put myself forward and, indeed, my family home, which has been attacked. I have put my feet on the street to engage with unionists and loyalists when times were much more difficult. I resent any kind of suggestion that republicans and Sinn Féin have not stretched themselves and have not been part of that engagement.

That is why I take issue with some of what Senator McGreehan said. Again, it was a pity that a motion on the Good Friday Agreement was chosen to launch what I felt was a very partisan attack on my party. Senator McGreehan spoke about Sinn Féin sowing division in the North and its failure to implement the Good Friday Agreement. It made me think about the ten years Martin McGuinness spent heading up the institutions of the Good Friday Agreement through the letters from America, the “curry my yoghurt” controversy and the initiatives he took to stretch himself and Irish republicans and nationalists in the North into building reconciliation and firming up the Good Friday Agreement and peace. I reject that accusation outright and am deeply offended at the suggestion.

I commend the motion as it is timely in a range of different ways. The key component to tonight’s Private Members’ business is the first line calling for the full implementation of the Good Friday Agreement. In that regard, the motion most certainly chimes with the national mood, primarily among nationalists across this country who are actively and daily involved in the debate about this country’s constitutional future.

The debate is not the exclusive domain of nationalists. Members of the broad unionist community are also involved in that debate. It is important to acknowledge the role of the unionist, loyalist and Protestant, the PUL community, in this and many other debates over a long number of years. In my experience, the PUL community are keen debaters and frequent participants, with other members of the Oireachtas, at forums such as the west Belfast community festival, Féile an Phobail, which is just one example of such spaces.

While most unionists are obviously advocates for the union, some no longer are given events of recent times. The important point to be made at this juncture of the debate is that all views are needed if we are to have a full and thorough debate about the future direction of our country in these fast moving and dramatically changing times. I have said on many occasions that the Seanad and the Dáil need to not only participate in the national debate on the constitutional future of this country but that they need to help to lead that debate. It was implied through the

course of a number of contributions but I do not know where the notion has come from that people like me who advocate for unity, as do others around the Chamber, advocate for a border poll tomorrow. I think I must have been screaming into a vacuum as opposed to speaking in the Seanad over the last five years, when I have called for the planning, engagement, preparation, consultation and research. I was told that it was not the right time and that it should not happen. That is what needs to happen and what I am calling for. Many people want to see that preparation begun, which is absolutely in keeping with the spirit of the Good Friday Agreement. The Good Friday Agreement did not settle the constitutional question. It asked us the constitutional question. Some 23 years after that agreement, we should not be afraid of that aspect of the agreement either.

I have significantly more than I intended to say in the course of my remarks so I will try to fly through it. I note the positive and welcome interventions from people such as Deputies O'Callaghan, Richmond and Kelly, the Labour Party leader, coming in to this debate and making similar arguments for that preparation and planning to take place. I acknowledge the Cathaoirleach's role in this discussion and what he has done to reach out to others with a different perspective and to encourage his Government colleagues to prepare for this. I acknowledge Senator Black and everything that she does in trying to drive discourse forward in this House. It is a great pity that I will not get to say all that I wanted to say because I thought it was quite good, if I do say so myself.

An Cathaoirleach: I am sure it was.

Senator Niall Ó Donnghaile: Nevertheless, none of us derives our Irishness from the Good Friday Agreement. It runs much deeper than that. It is as natural to us as the flow of the Liffey, the Lagan or the Lee. It enshrined for us citizenship rights which I welcome the reference to in the motion.

In conclusion, I challenge the Minister of State and Government colleagues across the House. The Good Friday Agreement is not the only provision about citizenship. Article 2 of the Constitution states that it is the birthright and entitlement of everyone born on this island to be part of the Irish nation. I want to know what that means and, after knowing what it means, I want to know how the Government is going to give practical, tangible impact to that article to ensure that everyone on this island does not just have that right but has the opportunity to fulfil that right to be part of the Irish nation.

An Cathaoirleach: I call Senator Black to speak to her amendment and I will call her at the end of the debate to move it.

Senator Frances Black: I warmly welcome the motion before the House. There is no doubt that the Good Friday Agreement was the greatest achievement on this island in the last 100 years. The importance of the Good Friday Agreement and the possibility of constitutional change is being discussed in all quarters for the first time ever and I believe that this is a conversation being led by civil society. Real change is always driven from the bottom up. We cannot treat this as an issue solely for politicians, though of course we have an important role to play. We need a broader, more meaningful public discussion about the future of our shared island, one that invites us all to reflect on the kind of society we want to live in. Despite voting by a clear majority to remain, the fact of the North being dragged out of the European Union against its will, and all the significant problems this brings, has put the question of our constitutional future front and centre.

The issue of human rights is important as Irish citizens in the North may not have rights equal to those of Irish citizens living in the South. Under the Good Friday Agreement, the European Convention on Human Rights was incorporated into domestic law in the North, as well as in the South, protecting against discrimination on a range of grounds. In 2010, the EU Charter of Fundamental Rights came into force and built on this further, particularly with regard to workers' rights and social protection. It has meant that Irish citizens, North and South, enjoy these rights equally. Brexit unfortunately undermines this, as we all know. The UK Government has stated that it will enable the repealing of the Human Rights Act underpinning these protections.

The constitutional status issue is a discussion that must be rooted in respect and a recognition that there is not one, single narrative and there never is. We have a diversity of experiences and viewpoints throughout Ireland and this is something that should be welcomed. If we are to discuss Ireland's future, then we must make clear from the beginning that it will be a discussion that includes everyone.

The Irish people have shown, most recently in the debates on repeal of the eighth amendment and marriage referendum, that we can speak about things maturely. A rational, respectful debate is not beyond us. The thoughtful, considered discussions that began in people's homes and public spaces were brought into a citizens' assembly. It relied on expert evidence, passionate testimony, and respect. It set the tone for a public debate in that same spirit and showed what we are capable of.

If Brexit has put the issue of our constitutional future front and centre, we need to talk in detail about what this means. If people could be asked to vote on reunification, we need to set out what it would change in practice, economically, politically, socially and culturally, for everyone on this island. It is not inflammatory to recognise this possibility and want to account for it in a sensitive manner. At the moment, we find ourselves in a sort of catch-22 position. We cannot consider the potential for a border poll without detailed planning but any efforts to do that detailed planning are similarly rebuffed. It is too soon, but for some reason it always will be.

If we do this planning and research and if we honestly and openly set out what a new constitutional future could mean, it can improve our capacity to address the issue respectfully. If everyone is given the opportunity to set out their views at a citizens' assembly, in whatever direction, it will make the prospect clearer and more knowable. This is especially important because history shows us that change often comes quickly. It is simply not tenable, as a political position, to say that we would like to wait until change picks up the phone, announces itself as on the way, and sets out a clear timetable for its arrival. That is fiction. We will never be given this luxury. The history of social change on this island, and indeed the world, is that life happens, and change comes unexpectedly, outside of neat, preordained schedules.

The Good Friday Agreement has been an essential vehicle for peace on this island, passed by overwhelming majorities North and South, and is rightly defended by parliamentarians and citizens alike, but we should recognise that an essential aspect of that agreement, set out directly in its first sections, is the question of our constitutional future. It contains a clear commitment that we must:

- (i) recognise the legitimacy of whatever choice is freely exercised by a majority of the people of Northern Ireland with regard to its status, whether they prefer to continue to support the Union with Great Britain or a sovereign united Ireland;

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(ii) recognise that it is for the people of the island of Ireland alone, by agreement between the two parts respectively and without external impediment, to exercise their right of self-determination on the basis of consent, freely and concurrently given, North and South, to bring about a united Ireland, if that is their wish

That is the democratically agreed bedrock upon which this discussion rests. It is not a radical proposal pulled from nowhere. It is a central part of a vital peace treaty, rightly applauded and endorsed by substantial majorities, North and South. Let us treat this 23-year mark as a moment of renewal and a chance to call upon the spirit of co-operation, reconciliation and possibility that brought the Good Friday Agreement into being in the first place. We should call upon those values and recognise that conversations are happening all over the country. It is time for Government to engage with them.

As an Independent Senator and a citizen, this should not be party political. These questions do not belong to any party. They are for everyone but Government has a vital role to play. While I warmly welcome this motion and thank all the Fianna Fáil Senators who tabled it, I cannot stress enough the importance of planning and preparing for constitutional change, which should be led by a citizens' assembly.

Minister of State at the Department of Foreign Affairs (Deputy Colm Brophy): I welcome the opportunity to represent the Government and to speak in support of the motion on the Good Friday Agreement and the shared island initiative. I will not oppose the amendments. The Good Friday Agreement, signed 23 years ago last month, was both an end and a beginning. It was an end to long years of hard work and difficult compromises on all sides. It was the beginning of a new process of peacebuilding and reconciliation. That process has not always been an easy one. It has seen many days and nights of challenging dialogue. We all know that the work of peace can be sometimes slow, uneven and frustrating. We know too that there remain real societal divisions and challenges for the peace process. However, we should not let any point in time or period of challenge obscure how much progress we have made through the Good Friday Agreement since 1998. An entire generation has grown up with the experience of peace and an ethos of equality and tolerance, which is more prevalent than ever before. This is a foundation for achieving so much more in the years immediately ahead on this island. Each of us here today, and our counterparts in London and Stormont, have an obligation to protect that once unimaginable peace and ensure we never go back to the dark days of generations past.

In January 2020, the two governments, together with the political parties, reached a deal that would restore the institutions of the Good Friday Agreement to power after three years of absence. While the period since the New Decade, New Approach agreement has been one of exceptional challenges, the importance of working institutions in Northern Ireland has never been clearer. Those institutions have been and undoubtedly will continue to be tested, so we must continue to do all we can to work in support of them, guided by the principles and the promise of the Good Friday Agreement.

In recent months and with the worrying unrest of recent weeks, which has thankfully now calmed somewhat, the importance of channels for regular and positive North-South and east-west communication created by the Good Friday Agreement has been made clear again. Through these channels, we have engaged with the British Government on the need for a meeting of the British Irish Intergovernmental Conference, which is now set to take place next month. These meetings are an important facet of the Good Friday Agreement, designed to allow for positive co-operation on issues within the competence of the two Governments.

It is vital that we all keep making progress toward the full realisation of New Decade, New Approach, especially on those most sensitive areas such as language, identity and the legacy of the past, where the trust of communities is so important. The lack of progress in addressing the legacy of the past is a sincere concern of many here and it is one I share. Like many others, I was surprised and disturbed by media reports last week in relation to possible unilateral UK legislation to deal with the legacy of the Troubles.

The position of the Government has been clear and consistent. The Stormont House Agreement framework is the way forward on these issues. It was agreed by both Governments and political parties after intensive negotiations, and it should be implemented. Where the UK Government proposes significant changes to that framework, the Government has made clear that these must be discussed and agreed by both Governments and the parties to the Northern Ireland Executive. Crucially, victims and survivors must be at the heart of the process. This message has been strongly reaffirmed over recent days since these proposals emerged, and the Minister, Deputy Coveney, will continue to engage on this important issue in the days and weeks ahead.

The motion also speaks to the rights of people on this island. During the Brexit process, the Government worked closely with the EU and the UK to ensure that the Northern Ireland protocol included a commitment to ensure no diminution of the rights, safeguards and equality of opportunity set out in the Good Friday Agreement. It is important to say that, far from conflicting with the Good Friday Agreement, the protocol exists to protect it and to clearly affirm that the principles of consent in the agreement will continue to apply. It reaffirmed that any change to that constitutional status can only come through the consent of a majority of people in Northern Ireland.

Everyone on the island has a right to advocate for the constitutional future they wish to see for Northern Ireland, whether they aspire to a United Ireland, to remain a part of the United Kingdom or do not identify with either tradition. The Government affirms that right and all the constitutional provisions of the Good Friday Agreement in their entirety. The Government will continue to listen to and engage with the views of everyone on this island on the constitutional future that they wish to see for Northern Ireland.

The agreement also means we do not need to be defined solely by our different perspectives on constitutional issues on this island. It enables us to work together to deal with the vast array of other concerns for people, and to build for the future, North and South. In doing so, we deepen trust, understanding and connection between communities and political traditions on this island. Reconciliation is fundamental for our future, whatever that future looks like, on the island.

Notwithstanding day-to-day political differences and the challenges in the peace process, we need to invest in and harness all aspects of the Good Friday Agreement with ambition, so that we continue to deepen co-operation, connection, mutual understanding and trust between communities and traditions on this island. That is the focus of the Government's shared island initiative.

We are working intensively today and setting a higher ambition for the period ahead on what we do in partnership with the executive and the British Government to deal with shared challenges we face on this island. Such challenges include supporting societal recovery from the pandemic, tackling the climate emergency and biodiversity crisis and fostering economic

opportunities across the island.

In the budget last year, the Government established the €500 million shared island fund, with ring-fenced capital resourcing, to invest to build a shared island through North-South partnerships. Two weeks ago, the Government announced a total of €12 million in funding from the shared island and rural regeneration funds to enable the delivery of phase 2 of the Ulster Canal, and start progressing phase 3. We are moving ahead with this long-standing project comprising blueways and greenways as well as marinas and other public spaces, which is a perfect example of what North-South co-operation can achieve. The Ulster Canal is an amenity that connects towns and communities. It is central to the Border region and is a sustainable tourism initiative that will create jobs and be a linchpin for economic opportunities on both sides of the Border. We will be making more such investments this year and through to 2025 through the shared island fund to build a more connected, prosperous and sustainable island.

The North-South Ministerial Council met last week and noted the all-island strategic rail review that was jointly launched by the Minister for Transport, Deputy Eamon Ryan, and the Minister for Infrastructure in the executive, Nichola Mallon MLA, in April. Taking account of the outcome of this review, we will plan and invest strategically, working with the executive, the UK Government and as part of the European Union, to upgrade our cross-Border rail and other transport connections on the island.

To look at the opportunities of our shared island and how we can deepen co-operation and connection, the shared island unit in the Department of the Taoiseach, working closely with my Department and others, has commissioned a comprehensive research programme. This is being conducted in co-operation with the ESRI, the National Economic and Social Council, the Irish Research Council and other partners. This programme will produce a stream of independent, rigorous, forward-looking research and analysis on issues for the island. Such issues include how we can do more to protect biodiversity and work together on climate mitigation; how we can enhance the attractiveness of the island as a whole to high-value foreign direct investment, FDI, including in Border regions; what we can learn from experience in our health and education systems, North and South; and where are the opportunities for more mutually beneficial co-operation. The ESRI programme will be announced in more detail in the coming days. All research work will be published to inform public and political discussions on how we can deepen links at all levels, including economic, civic, social, cultural and political, on the island in the years ahead.

The Taoiseach has also launched a shared island dialogue to foster constructive, inclusive civic dialogue on an all-island basis on key issues around our shared future. Earlier today, the Minister for Children, Equality, Disability, Integration and Youth, Deputy O’Gorman, participated in a shared island dialogue with more than 100 equality campaigners and activists from North and South, considering how we take up the full potential of the Good Friday Agreement in the years ahead and how to advance equality and protect rights on this island, recognising the commonality of experience and connections between people North and South. These civic discussions bring people together across communities and regions, while building engagement and even consensus on how we work together for the future. The dialogue series will continue through this year, with a focus on economy, health and education. Hundreds of people in each of the different sectors are involved and the discussions and reports are available online to contribute to wider discussions. It has been encouraging to see the readiness of people from across all communities and traditions, North and South, to engage in inclusive, practical, open and honest dialogue on how we can work together for a shared future on this island in the years

ahead.

Through the shared island initiative the Government has set an agenda that everybody on this island - Irish, British, both or neither - can engage with confidently. It does not diminish or compromise anybody's identity or beliefs. It is about working today and setting a level of ambition for the years ahead to realise the full potential of the Good Friday Agreement, to improve the lived experience for everybody on the island and to deepen mutual understanding between communities. It is how we are taking the next steps in the peace process, founded on the Good Friday Agreement, and the journey to a more reconciled Ireland. Recommitting to the principles in the Good Friday Agreement is more vital than ever today. The people of the island of Ireland, particularly people in Northern Ireland, were profoundly affected by the Troubles and by years of hardship and pain. They endorsed the 1998 agreement, they voted for this peace and it belongs to them.

The Irish Government, together with the UK Government, must guarantee that agreement in all its parts and in all circumstances. Its protection and implementation are a solemn duty which is not distracted or diverted by short-term political challenges or political expediency. As a co-guarantor of the agreement, we are determined to protect all it has helped to achieve, and we will not allow complacency or the complex challenges that remain to undermine our work here. It is our shared responsibility. We must strive every day to implement the agreement, its provisions and its spirit, to the fullest extent possible. As such, the Government welcomes and supports the motion that has been put forward that we should work with all communities and traditions on the island on a shared future underpinned by the Good Friday Agreement.

Senator Diarmuid Wilson: I welcome the Minister of State, Deputy Brophy, and thank him for his comprehensive contribution. I thank my colleagues, Senators McGreehan and Blaney, for their foresight in putting this motion forward on behalf of the Fianna Fáil group. The Good Friday Agreement is, perhaps, the greatest political achievement of any Irish Government since Independence. We in Fianna Fáil are immensely proud of the pivotal part played in its negotiation and realisation by so many of our former leaders and Ministers, but we also know that the agreement is owned by everybody on this island. I also take this opportunity to pay tribute to Senator McDowell's contribution to the peace process as a Minister and as Tánaiste.

When we talk about the Good Friday Agreement, we often think of the historic deal reached among the Northern Ireland parties. This is the portion of the document referred to as the multi-party agreement, but the Good Friday Agreement also contains another vital element, an internationally recognised agreement between the two governments, the British-Irish Agreement. The British-Irish Agreement is the bedrock of the political settlement reached in the multi-party talks, as it commits the two governments, as a matter of international law, to implement that settlement. There are no ifs or buts. It demands that both governments work for the full implementation of what was agreed by the parties in the talks, a demand that was endorsed in referendums by overwhelming majorities across the island. The first line of Article 1 of the British-Irish Agreement could not be clearer. It says that both sovereign governments: "recognise the legitimacy of whatever choice is freely exercised by a majority of the people of Northern Ireland with regard to its status". The article goes on to state, "It would be wrong to make any change in the status of Northern Ireland save with the consent of a majority of its people". The wording is important and uncomplicated, "a majority of the people of Northern Ireland".

Consent is at the heart of the Good Friday Agreement. It applies equally and in parallel to both communities. It means that each and every vote matters and that each and every vote

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counts equally. The late Seamus Mallon, a former Member of this House, said at the 1998 British Labour Party conference that “equality, parity of esteem and parallel consent are written into the agreement. They are the core of the new dispensation which we can and will implement.” Simply put, one cannot say to one community that its vote will count for less or that the bar for its aspirations is to be set higher. That approach prevailed in the North for far too long, and was ended by the Good Friday Agreement.

I am not calling for a referendum or a Border poll today or even tomorrow. We know from Brexit the chaos that can be caused by rushing headlong into polls without preparation and planning. However, the recent results of the Scottish Parliament elections show us that the United Kingdom is not looking as cohesive as it was when the Good Friday Agreement was signed. There will be a Border poll at some point, probably, as the former Taoiseach, Bertie Ahern, said, within the next seven to ten years, so we must be prepared and ready. That planning should start now. Preparing and planning for a legitimate political aspiration threatens nobody. This is why I welcome the recent papers presented by my party colleague, Deputy Jim O’Callaghan, and our former Seanad colleague, Deputy Richmond, and the one presented yesterday by the leader of the Labour Party, Deputy Kelly.

Although the agreement was reached just over 23 years ago and has served several fits and starts over the years, we should never lose sight of the fact that the agreement was always about creating a brighter and better future for everybody on the island. As a country, we have benefitted greatly from the agreement with an island at peace. The Good Friday Agreement is about the future, as is the shared island unit, whose aims and work this motion also welcomes and endorses. Even though things can look bleak at times and some in the Executive and the Assembly struggle to come to terms with the consequences of Brexit, the implications of the Northern Ireland protocol and the possible constitutional change in Britain, we must keep sight of the fact that a new future is not only possible, but is increasingly viewed as the best possible outcome for more of the next generation. With the resources of the shared island unit, the strong and essential principles of consent and parity of esteem of the Good Friday Agreement and the political determination to hold this British Government to its solemn commitments, we have an opportunity to build a shared home with a place for all of us, one in which we celebrate the traditions of all our communities and where the free movement of people, goods, services and ideas across Europe is guaranteed.

Senator Joe O’Reilly: Is cúis áthais dom páirt a ghlacadh sa díospóireacht thábhachtach dhearfach seo. I welcome my friend, the Minister of State, Deputy Brophy, who brings hard work and intellectual rigour to the Department and to anything he does. I salute Senators McGreehan and Blaney and their Fianna Fáil colleagues for bringing forward the motion. As a neighbour of Senator Blaney, I know he is steeped in a history of interest in the Northern Ireland issue and connection to the people of Northern Ireland. He speaks with great sincerity on the question.

Before I give my substantive remarks, I believe that, without prejudice to our view, the UK should not take unilateral action, there is much merit in, and great reason to reflect seriously on, the points made by Senator McDowell earlier on legacy issues and dealing with them. Senator McDowell’s observations and citing of historical precedent in a post-Civil War situation merit consideration and should be brought into the mix of any discussion. That does not prejudice our concern that there would not be unilateralism. I also accept the point made by Senator Wilson regarding Senator McDowell’s input into the peace process. That should be acknowledged. I aspire to an inclusive, diverse, peaceful and prosperous united Ireland. It is incumbent on all of

us to do what is within our power to advance this objective. While a border poll is inevitable, there is a great deal of background work to do initially. Even from an optimistic nationalist perspective, a border poll would only achieve a narrow result at the moment. Were it to be narrow, there would be a destabilising factor that could conceivably result in violence and permanent civil disobedience, preventing a peaceful and harmonious State. That we do not want to hold an immediate poll by no means precludes the need, and our responsibility, to reflect and work towards creating conditions of unity and peaceful coexistence on the island, which is the kind of situation that will result in the poll creating a united Ireland.

In the meantime, we need to continue to work with the Good Friday Agreement, the merit of which is that it features power sharing within Northern Ireland, east-west structures and co-operation and North-South structures and co-operation, and has given us two decades of peace. Securing the absence of a hard border at Brexit was a great achievement and crucial to maintaining the Good Friday Agreement and building conditions of peace. However, we should be sobered and tamed, as it were, by the violence of a few months ago. It tells us that we cannot take peace for granted. Since then, the Minister for Foreign Affairs, Deputy Coveney, has had a number of engagements and been in touch regularly with Northern Ireland and London. There is a pending British-Irish Intergovernmental Conference.

I support the idea of the shared island initiative under the Department of the Taoiseach. We should work with it. I have argued in this Chamber that we should build into our sports capital grants, town and village and renewal grants, rural regeneration grants and CLÁR grants a condition that there be North-South co-operation and interaction with corresponding villages and towns in Northern Ireland and that points be given to projects that result in such interaction. While there has been a level of interaction between health services recently and it has operated satisfactorily, it needs to be built on further. Educational co-operation also needs to be built on further.

We need to look to new imaginative structures when we eventually move towards a united Ireland. It may have to be a federal Ireland, one that gives expression to all of the traditions on the island. That might need a federal structure and new and diverse types of governmental arrangements in the interim. We cannot create a situation where there is a dissenting minority that is alienated and potentially violent. That would undermine the concept of unity. We should build a set of structures that will give expression to all traditions on the island. We should also bear in mind that we have a new population on the island of people who have come here in recent times and are not orange or green. The entire complex strata of the island need to be incorporated into new arrangements, which could be federal initially.

I support the motion. This has been a particularly reflective and serious discussion. That is good, and more such discussions are needed.

Senator Rónán Mullen: Cuirim fáilte roimh an Aire Stáit. The majority of people in the Republic would like to see a united Ireland in their lifetime. Perhaps they feel less urgently about it compared to previous generations - I do not know, but that is my instinct - but they also have concerns about the wisdom of the recent headlong rush into calling for a border poll. That rush was sparked by the result of the Brexit referendum nearly five years ago. The immediate response by Sinn Féin, among others, was to call for a border poll. That was unwise and unhelpful in terms of where we want to go, that being, a shared island and continuing to find ways to live together and build a better future. To be frank, there has been a crassness about the sudden uptick in the demand for a border poll that shows an attitude that has damaged the

chances of a united Ireland for the past 100 years and continues to do so.

It makes me wonder about the provisions of the Good Friday Agreement, which states that the Secretary of State for Northern Ireland shall call a border poll “if at any time it appears likely to him that a majority of those voting would express a wish that Northern Ireland should cease to be part of the United Kingdom and form part of a united Ireland”. I have been thinking about this recently because I have heard at the Joint Committee on the Implementation of the Good Friday Agreement and elsewhere people talking about trying to prise open what it means. People have sought through the courts and otherwise to get the Secretary of State to describe the mechanisms by which he or she could come to form a conclusion that it appeared so likely to him or her.

While the Good Friday Agreement is important now and was vital in 1998, it makes me wonder whether we should be thinking in terms of a united Ireland or continued union with Great Britain. Is it possible that the future involves rethinking what the Good Friday Agreement has to say? Is it possible the future involves letting matters settle for a long time and trying to build civic and social co-operation, overcoming prejudice and disadvantage in both communities and looking to a future where there can be a less tense, antagonistic and tribalistic negotiation among people of goodwill about what the future for our countries would look like? Does it not make more sense to see how Brexit will pan out, what it will mean and where Britain will be in ten or 20 years’ time? Does it not make more sense to wonder whether, in 20 years’ time, we will be talking about something like joint sovereignty again? If we fall into the trap of a crude majoritarianism - I am not the first to come up with that phrase, but it is one we all need to stay with - there is a danger of us imposing on an unwilling minority the way our own kith and kin - for many of us, our co-religious in the North - were crudely imposed on as a minority in the past.

Senator Niall Ó Donnghaile: Will the Senator take a point?

Senator Rónán Mullen: I will if it is brief.

Senator Niall Ó Donnghaile: The wait-and-see attitude towards Brexit is held from a position of immense privilege. There are many of us in the North who do not want to wait and see the negatives of Brexit, which we voted against.

Senator Rónán Mullen: I am suspicious of claims of privilege these days because there tends to be an underlying ideology that is exclusive of the search for truth on a range of issues.

Senator Niall Ó Donnghaile: I am saying-----

Senator Rónán Mullen: I took the Senator’s point. When I heard the rhetoric of Ms Martina Anderson’s statement last week talking about the struggle, her forced retirement and how throughout her life as a republican she had always put the struggle first, it made me realise how far we had to go because I wondered what struggle she was talking about. Do people here believe that kind of language will assist in convincing any unionist to vote for unity?

There needs to be reflection on how the new secular Ireland looks at the realities of a community in Northern Ireland for which faith is important, in particular faith within the education system. There is little tolerance towards that on show in the new establishment Ireland in the South. If we want to consider a future where people like Mr. Jeffrey Donaldson feel the new Ireland could be a place where their deepest values are respected, we will need something much

less intolerant than what passes for public debate on a range of issues touching on faith and otherwise. There are many people in this country who feel closer to the DUP when it comes to protecting unborn babies because they see an intolerance within the nationalist parties by and large and no room for debate or dissent. It is nearly as bad here in the South. I have great respect for Senator Black and I always listen to her carefully but she extolled the eighth amendment debate as something that brought some sort of great national unity when it remains one of the most divisive things that has happened in this country and left a third of the country deeply hurt because of the exclusion of a section of our community from the basic human right to life. We need to build a future that involves a lot more listening to the minorities in this country than is going on at present. Those who are looking for a united Ireland had better be prepared to accept that there is a minority in the North that does not like a lot of aspects of the new Ireland. It is no longer Rome rule that many of them would fear but an intolerant secularism that is now on the loose in this country. We have a lot to think about and a lot to talk about as we consider what kind of future we will build so that people on the other side of the Border would feel that they really would integrate well and have a lot in common with us. We need to have a lot more thinking and talking.

Senator Robbie Gallagher: I welcome the Minister of State to this very important debate. I compliment my colleagues, Senators Blaney and McGreehan, for tabling the motion on behalf of Fianna Fáil. We in Fianna Fáil, like all Members, are delighted to reaffirm our total commitment to the Good Friday Agreement, which was so hard-won back on 10 April 1998. Everyone that was involved in that agreement deserves huge credit. Senator McDowell, Minister for Justice back in the day, also played his part and I acknowledge that, and everyone else who played a part. However, one man stands head and shoulders above all others and deserves huge credit for the peace process and the Good Friday Agreement and that is John Hume. No man did more for peace on this island than John Hume did. We must never forget that the Good Friday Agreement was hard won. We should owe a great deal of gratitude to everyone on all sides who helped make the agreement happen.

As President Michael D. Higgins said of John Hume, “He created a light of hope in the most difficult of times”. Sadly, John Hume is no longer with us having passed away last August. I wish to take this opportunity, I am sure on behalf of us all, to pass our deepest sympathies to his wife Pat and the entire family as we did not have an opportunity in the House to do so. It is important we acknowledge that. John Hume saw the big picture. He talked about respect for difference and diversity. He said our differences were nothing more than an accident of birth. John Hume knew that bombs and bullets did nothing to bring our people together; in fact it only drove them further apart. The divisions cut deeper and the problems got bigger.

I stand here this evening among my colleagues as a proud republican. I look forward to the day when our people, all our people, will be reunited on this island, when it will be so obvious to all of them that there is no need for a border poll because people of all traditions will see this island as their true home and we will respect their diversity.

I am saddened that more peace walls are separating the two communities in certain parts of Northern Ireland than there was when the peace agreement was signed in 1998. The Good Friday Agreement has silenced the guns and the bombs and for that we are extremely grateful but now we move on to the next phase when we can get to a point where there is no longer any need to have a peace wall dividing the two communities. Perhaps then the time will be right to have a conversation about our future together on this island.

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Unionism is at a very difficult crossroads at this particular time and we have to be very sensitive to the unionist community which finds itself at this time, and particularly after what happened in Brexit, with a British Prime Minister, although not the first to do so, who threw them under the bus when it came to looking after their interests during the Brexit negotiations. We have to be sensitive to how they feel at the moment - how they feel isolated and alone. Many in the nationalist community can relate to that. This problem of Northern Ireland will not just be solved in Northern Ireland. Dublin is involved and, indeed, so is London. We need to get to a point where we work all the institutions of the Good Friday Agreement for the betterment of all our citizens in this country.

I will finish with a quote from John Hume that I respectfully suggest my colleagues in Sinn Féin in Northern Ireland and, indeed, the unionist parties take on board, that politics is about finding solutions, not just about winning seats.

Senator John McGahon: It is a real privilege to be able to follow that very strong contribution from a fellow Border politician. When I looked around the room earlier, it was good to see so many politicians from the Border discussing this, Senator Martin was one before he excommunicated himself to Kildare. Joking aside, this is a really good debate. It is a very respectful and important debate and one which it is good to sit back and listen to.

The reinforcement of the existing institutions and the provision of stable and productive governance in Stormont is pivotal. The Good Friday Agreement is the building block on which Northern Ireland as a post-conflict society can be built and create economic prosperity and opportunity particularly for its young people, the children of the Good Friday Agreement. The shared island unit which has come before the Joint Committee on the Implementation of the Good Friday Agreement is a very positive initiative and one which can start the dialogue on the future of this island. I urge the next leader of the DUP and the Northern Ireland First Minister to engage with the unit and contribute to its work as we seek to build a shared island. Equally, I hope that we can work with the next leader of the Ulster Unionist Party in this initiative. The previous speaker was correct in saying that unionism is at a very sensitive crossroads which every one should recognise, but whatever the outcomes, the change in leadership in unionism in Northern Ireland is a great opportunity to re-set relations. I call on both unionist parties to engage as much as possible with the Irish Government.

On Senator Black's amendment, I agree absolutely that we have to start a process where we prepare for the possibility of constitutional change. In a new Ireland I would see a dynamic, globalised and entrepreneurial nation right at the heart of Europe. While a citizens' assembly is a welcome initiative, the obvious challenge, as Senator Black will be aware as she also sits on the Good Friday Agreement committee, is trying to engage with and get unionism to participate in it. How we can do that needs to be considered. Such a forum would have the potential to resolve some of the sensitive issues involved over identity and legacy. I am also gravely concerned at the suggestion that the British Government's plan to unilaterally grant an amnesty for crimes committed during the Troubles. All victims should have the right to seek justice for their loved ones if they wish to do so. The Stormont House Agreement, signed in 2015, outlined the commitment of the British and Irish Governments and Northern Irish leaders to investigate all killings related to the Troubles. Breaking this agreement would be a significant breach of trust. In a post-conflict society like Northern Ireland, dealing with the issues of legacy and seeking to resolve injustices is the only way to heal the societal wounds. I was wary when I saw that Boris was sending gunboats to Jersey while this was leaked to newspapers. Considering the resignation of Johnny Mercer as the junior Minister for Defence People and Veterans, and

given some of the public pronouncements made by him in recent days, I really believe that is the course of the British Government will take in the next 48 hours or so.

I will also make some points on a few other issues, starting with the infrastructure. It is absolutely the case that the more cross-Border infrastructure projects we can have between our two sides of this island the better, whether it is increased blueways or increased greenways. Introducing the concept of high-speed rail as soon as possible between Dublin and Belfast is another very important idea. These are ways to bring our people closer together with connectivity and with the social fabric of border areas.

On the preparations, as long as I have known him in this House Senator Ó Donnghaile has spoken about this so much and he is quite correct that it has to be about preparation and prepare, prepare, prepare. The Senator has advocated constantly for that. My issue with this, however, is that I do not believe this is what other Sinn Féin politicians have tended to do at times. It is not a case of a rush of blood to the head but there are plenty of times when other Sinn Féin politicians have called for border polls as a matter of urgency. I was in Louth County Council after the Brexit referendum vote in 2016. Within two months motions were before Border county councils calling for border polls to be held as quickly as possible. That is why I just find it hard. I do not disagree with the Senator's sincerity and I know he has advocated for it to be prepared. I believe, however, that it is easy for Sinn Féin at times to say we need to have a border poll while safe in the knowledge that a border poll could be unlikely enough, and when a border poll does come around in a couple of years, Sinn Féin can say it has always been calling for a border poll, it has always wanted a border poll, but it is too late. It is being done from a safe space.

When we consider the Scottish elections, and Deputy Neale Richmond is quite right on this, perhaps the concept of a border poll being initiated is stronger than ever after the Scottish elections. Let us actually look into the detail of the Scottish elections. We can see that of course there was a majority for the Scottish National Party, SNP, in terms of numbers of seats. The combined votes, however, between the SNP and the Green party, and the Scottish Liberal Democrats, the Conservatives and the Labour parties, is a difference of some 50,000. This is 50,000 in the difference between those wanting a second referendum and those who do not.

This is not a political dig whatsoever, but I find it hard to take when we see politicians in Sinn Féin and in the unionist community advocating for and championing people who are considered terrorists by the other community. People have taken human life. How can we move forward into an agreed future when we are still harking back and celebrating atrocities from 20 years ago? It is exactly as Senator Currie has said. Let us build a future together and let us forget about the commemoration of the people who took lives on both sides over the past 20 to 30 years.

Senator Eugene Murphy: Listening to the many contributions, it has been very interesting to study them all. There is quite a consensus around the place with regard to what we are discussing. Northern Ireland is at a very delicate stage. We, as a nation, need to be careful and proceed with great caution. The Good Friday Agreement is the only show in town. We must not play around, for any political reason, with the future of our island. We have had many setbacks in recent times. The shared island unit is of huge significance. For the first time there is a dedicated unit, the primary focus of which is to work to improve the lives of all on the island. We create opportunities through trust and through dialogue. This will lead to a happy and prosperous future for us all.

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I compliment the Taoiseach, Micheál Martin, who has driven this idea with great enthusiasm. This party wants peace and prosperity in this land, as do most people.

8 o'clock

We must at all times reject sectarian violence. I urge all of those who want to stir things up not to do so.

The recent three-year suspension of the institutions of the Good Friday Agreement, and the dysfunction of the years leading up to the suspension, caused the most serious damage, which must be repaired. Brexit causes further challenges. The challenge is certainly not helped by the curious actions of the British Government. The impact of Brexit risks a political instability, and the lingering threat of violence presents very fresh challenges. I refer to the Taoiseach's comments some months ago when he said:

The Agreement is the indispensable framework for our political relationships. It is the foundation stone upon which we build.

The shared island fund is €500 million and is available over the next four years. The fund will give the island of Ireland new opportunities on a North-South basis. In that regard, I welcome the recent announcement about the Ulster Canal. The programme for Government clearly commits to working towards a consensus on a shared island. The establishment of the shared island unit will examine the political, social, economic and cultural considerations underpinning a future in which all traditions are mutually respected.

In a very strange way, the sense of despair expressed to me by many people recently about the latest events in Northern Ireland gave me confidence because people understand how sacred the Good Friday Agreement is. The fear of any return to bad times is uppermost in their minds. It must be remembered that a border poll will take place at some stage, but we must not push a border poll to the fore and certainly not now. It could have dangerous consequences and could lead to a most negative reaction, which we could live to regret.

I will conclude with words from Senator Michael McDowell who said recently that the border poll will come, but that right now we must concentrate on reconciliation.

Senator Aisling Dolan: I welcome the Minister of State, Deputy Brophy, to the House. I thank Senators Blaney and McGreehan, and all colleagues, for bringing this motion forward.

I strongly support the Good Friday Agreement and the full implementation of this international agreement. Respect, equality and partnership are at the heart of how we move forward. I have a clear commitment to the protection of the rights of all people who live on this island. I lived in Northern Ireland - in Portstewart and in Belfast - prior to the Good Friday Agreement. The Good Friday Agreement from 1998 was a miracle. It was an instrument that moved us all towards the end of the violence of the Troubles. It was the result of a dialogue. The referendum has been mentioned. In 1998, more than 70% of the people of Northern Ireland voted in favour of the Good Friday Agreement. In the Republic of Ireland, more than 94% of people voted in favour of it. Those are figures we need to listen to. That was the commitment and the direction given to this Agreement by the people on both sides. Now, however, we are in anxious times. Open and honest dialogue with a shared commitment is vital. We need the Northern Ireland devolved government institutions to be fully operational, but this is not yet the case.

I welcomed hearing the Minister of State speaking on the engagement and the detail of the shared island unit. There are areas of consensus with groups, with an all-island approach to engaging communities and with ways of finding commonality. We are working to drive those areas which can most benefit our citizens. Reference was made to the Ulster Canal, to rail lines, to climate mitigation and to foreign direct investment, and how crucial these will be going forward with jobs and so on. In health we understood that the pandemic did not recognise borders. There are also ways through education. I was an Erasmus student. I was very proud to see the Government commit to funding for Erasmus+ grants for Northern Ireland students. The Erasmus programme was developed to allow us to understand what it is like to walk in someone else's shoes. Students go to another country, experience that culture, speak that language, get to understand where they come from and then build empathy. I look forward to seeing the ESRI report that the Minister of State mentioned. Up to €200,000 has been allocated this year to support the shared island initiative.

The contributions by my Seanad colleagues tonight show the significance of and the concern for this matter. We need to maintain the strong commitment to the principles of peace and consent, outlined in the Good Friday Agreement. As Senator Gallagher said, John Hume was a beacon of light in dark times. Now more than ever, we need more lights to shine. Friends of mine and their families live in the North. Children in Northern Ireland today have never lived through the violence of the Troubles. Children of the Republic of Ireland have never lived through the violence of the Troubles. As Oireachtas representatives, we have a responsibility to ensure they never do.

Senator Malcolm Byrne: I propose to share time with Senator O'Loughlin.

An Cathaoirleach: Is that agreed? Agreed.

Senator Malcolm Byrne: I have been privileged to listen to the contributions of a number of colleagues this evening. I slightly disagree with Senator McGahon. It is important that we hear Border voices, but we need to hear more voices on this island from people from a diverse range of backgrounds. We often hear the same voices in this debate again and again. The more voices we can hear on this discussion, the healthier the debate will be.

I agree strongly with my colleague, Senator Gallagher, on the need for the vision of John Hume to inform our thinking again. While there were many mothers and fathers for the Good Friday Agreement, John Hume had the vision and was the architect. We need to remember that contribution. When we talk about the vision for Ireland - I know Senator Joe O'Reilly mentioned it - we need to look to areas such as education and health, as well as considering symbols and so on.

We could just focus on the constitutional dimension and I could talk about in ten years' time when the Taoiseach and leader of my party, Colum Eastwood, leads a government with 30% unionists coming into this Chamber or indeed when President Andrew Trimble presents the Liam MacCarthy Cup to the Antrim hurlers. Maybe we need that kind of imagination to think about what things will look like. In reality it is about what difference it makes to people on the ground, North-South and east-west.

When considering identity, we need to remember the victims. I am conscious of what Senator McDowell said earlier. We need to try to provide some truth and some closure to those victims. It does not matter whether they were victims of someone wearing a uniform or a bala-

clava. Victims are entitled to as much truth as they can have if it will help to give them closure.

The bigger debate relates to issues of identity. If this island has 8 million or 9 million people, we would have more than 1 million who would identify as unionists, almost 1 million whose families do not come originally from this island and are neither orange nor green, some who call themselves Irish, some British, some Northern Irish, and many people on both sides of the Border who do not necessarily want to use any of those terms. We need to respect and understand that identity and those differences. We can consider practical measures because not enough dialogue is taking place. As Senator Gallagher pointed out earlier, more walls have been built, including walls of the mind.

After the Good Friday Agreement was signed, I sat on a youth exchange board, the Causeway Youth Exchange, which promoted North-South and east-west exchanges among young people in youth groups. That ceased to exist. There used to be far more support from the United States, from Boston College and others, with groups from the North and the South going to the US to engage there. That is not happening. With Britain outside the EU, the opportunities for our political leaders to meet on the fringes of EU summits have gone. All those exchanges that happened in the past are no longer happening. I ask the Minister of State to start to encourage exchanges among young people.

As Senator Dolan said, the Erasmus initiatives are important. I think we should take the lead on the Turing scheme that the UK is proposing and try to develop as many Irish-British exchanges as we can under that scheme. There are enormous possibilities in the areas of arts and sports. I have been on stage in Newry, Portadown and the Lyric Theatre in Belfast and have had wonderful experiences. I did not know those people's backgrounds, but we were able to share artistic discussion. Coming out of this, we need to rebuild the Good Friday Agreement. The more exchanges we can have among people, the better.

Senator Fiona O'Loughlin: I commend my colleagues, Senators Blaney and McGreehan, on tabling the motion. It is a moment of reflection and renewal that has stirred our hearts and souls in the past 12 months. We all remember the mantra, peace in our time. Coming up to the signing of the Good Friday Agreement 23 years ago, that was something we dreamt about and whispered about. We dared to dream. The world worked with us and the world rejoiced with us when, on that historic day 20 years ago, differences were put aside and we believed we could live in a different world, a world where the people on the island of Ireland could live together, respect one another and share a positive future with a new ethos of tolerance and equality.

We are reminded that peace can never be taken for granted, as we look at what is happening in Northern Ireland now. We cannot spiral back to that dark place of sectarian murders and political discord. That is why the discussion we are having today is so important. The past 23 years has been a period of building trust, developing relationships and changing attitudes. Half a million people have been born on the island of Ireland since the signing of the Good Friday Agreement. They have grown up in a different world. We need to ensure we never go back.

I want to give voice to the women in the Good Friday Agreement: Monica McWilliams, Mo Mowlam, Liz O'Donnell and Bríd Rogers. Pat Hume was a tireless supporter. I heard Eileen Paisley speak about the work women did in the background and they were doing it for their children. Seamus Heaney in "The Cure at Troy" wrote:

Human beings suffer

They torture one another

[...]

History says, Don't hope

On this side of the grave...

But then, once in a lifetime

The longed-for tidal wave

Of justice can rise up,

And hope and history rhyme.

That is what the shared unit for the island of Ireland is all about.

Senator Niall Blaney: I wish to share some of my time with Senator McGreehan.

An Cathaoirleach: Is that agreed? Agreed.

Senator Niall Blaney: At the start of the debate, I omitted to welcome the Minister of State to the House. He is very welcome and I thank him for his very considered contribution. I thank all Members for what was a very good and open debate. I admit that it was particularly challenging for Senator Ó Donnghaile, but I appreciate how he takes it on the chin. I will return to his remarks in a moment.

It is great that this is one of the first debates we have had in the House on Northern Ireland and I hope we have many more. We could talk all day about it.

It was remiss of me not to say that Senator McDowell was one of the architects of the Good Friday Agreement as part of the Administration of Bertie Ahern. Great work was done both by him, as Taoiseach, and by Tony Blair, as British Prime Minister. Their input was enormous, as was that from the US Administration. That work is to be admired as well as the input from the Senator and the experience he brought to the table. I feel for many people. The big thing for them is the truth. Many people have spent decades waiting and hoping for the truth and it has destroyed their lives. They are hoping to see justice for their loved ones before they take their last breath. With that in mind, the truth element for me is the most important one. This is a debate which Senator McDowell has opened and might not be welcomed everywhere but it was a point well made at the start of this debate.

I welcome the constructive manner in which Senator Mullen took his amendment here today. I am someone who will call out positivity and negativity as I feel fit. That is why I do not have my speech today. When I referred to remarks on a border poll, I was speaking about some of the Senator's earlier remarks at a meeting of the Committee on the Implementation of the Good Friday Agreement, where there were calls for such a poll within a couple of years. I took him up then and I take him up now on the issue of a rushed border poll. As several Senators have mentioned today, it cannot be rushed. A significant amount of work needs to go on behind the scenes, including by the Government.

Covid-19 is an issue and a stumbling block. We must recognise that, but there must be face-to-face discussions. That cannot be done at the moment, which is a bit of problem. A border

poll cannot be rushed or done on timelines.

The former MLA, Martin McGuinness, was also mentioned. For me, Martin McGuinness was someone who evolved in the republican status. The move he made and the works he did alongside Ian Paisley, some of which were excellent, have been rightly referred to. Many people within Sinn Féin could look at what he did during that time, how he evolved and how he stepped across the way and gave the open hand to many people of the Protestant faith, including church leaders. He was involved in taking down the administration, but for me that was at a time of ill health. My personal belief is that if he had his full wits about him, that would not have happened because it damaged his legacy. I commend the years of work he put in.

I will offer the rest of my time to my colleague. The Cathaoirleach might give her a few extra minutes because I had intended halving my speaking time.

An Cathaoirleach: I will.

Senator Erin McGreehan: I thank everyone for their contributions to this debate. I cannot put into words how proud I am to stand here to speak about the Good Friday Agreement. I was 16 when that agreement was voted through. We stood so tall and proud in this country when we succeeded in that. I remember thinking it would never be possible. It is an overwhelming experience to be able to stand here with people like Senator McDowell, and with all Senators, to speak about this.

Turning to Senator McDowell, my criticism of politics in the North was inclusive of all failures. I criticised the three-year gap of being in government, a criticism I believe is fair. We are planning for the future. The shared island unit is planning for the future. The Minister of State outlined the research that is ongoing. The National Economic and Social Council, NESC, is conducting research and must report back to our Taoiseach with a strategic policy on how we work on an all-Ireland economy through building links and how best we move forward on an all-Ireland basis. This is about how we can move forward, converge our jurisdictions and make links that would make it possible for us to work together. I do not know what preparation for united Ireland is if that is not it. This is about creating a framework for dialogue and for bringing everybody in. Tell me if there is anything there that I am missing. The future is bright for Ireland and it is down to us all to work together. We have consensus in this House today that the future is through the Good Friday Agreement, through a shared island and through talking. I thank the Cathaoirleach.

Senator Niall Ó Donnghaile: Can I raise a point of order on a matter? I may be stretching my luck.

An Cathaoirleach: I will allow this, but I advise the Senator to be very brief, please.

Senator Niall Ó Donnghaile: As I listened to the last number of remarks it just struck me-----

An Cathaoirleach: That is not a point of order.

Senator Niall Ó Donnghaile: Perhaps we should have elected a unionist to the Seanad.

An Cathaoirleach: That is not a point of order. The Senators who proposed the motion are entitled to wrap up the debate, as Senator Ó Donnghaile is aware, but if he wants any guidance on points of order in the future the Senator can give me a call later.

Amendment agreed to.

Senator Frances Black: I move amendment No. 1:

To insert the following paragraph after “That Seanad Éireann:”

“- acknowledges the need for responsible planning and preparation for possible constitutional change, as anticipated in the Good Friday Agreement, and therefore supports the establishment of an all-island Citizens’ Assembly to discuss options;”

Amendment agreed to.

Motion, as amended, agreed to.

An Cathaoirleach: When is it proposed to sit again?

Senator Eugene Murphy: On Tuesday, 11 May at 9 a.m. in the convention centre.

The Seanad adjourned at 8.22 p.m. until 9 a.m. on Tuesday, 11 May 2021.