

# NEW PERSPECTIVES

## SOCIAL EDUCATION

Contemporary Issues 1 and 2  
Key Assignments Student Workbook

A Resource from Financial Justice Ireland





**Financial Justice Ireland (originally called Debt and Development Coalition Ireland) is a global financial justice organisation.**

We want a fair and just society for everyone. We want a financial system that serves the needs of all people and does not take the planet for granted. We were set up in 1993 as a response to the debt crisis in the global South. Since that time, we have continued to lobby and campaign for sovereign debt relief, while examining different ways the structure of the international financial system can perpetuate poverty and inequality.

In 2018, our 25th anniversary, we changed our name to better reflect our expanded areas of work. As well as working in solidarity with the Global South, we also raise awareness of how these financial issues affect people in Ireland. Through our Global Citizenship Education (GCE, also known as Development Education) programme, we critically engage people to understand the structural causes of global inequality and power relations. We aim to empower people in Ireland to take informed action for greater economic justice globally.

**To find out more about us please visit [www.financialjustice.ie](http://www.financialjustice.ie)**



**This project has been undertaken with funding from Irish Aid's WorldWise Global Schools. Irish Aid's WorldWise Global Schools is the national programme for Global Citizenship Education (GCE) for post-primary schools in Ireland.**

It is funded by Irish Aid and implemented by a consortium of organisations: Self Help Africa, Concern Worldwide and the City of Dublin Education and Training Board Curriculum Development Unit. The programme was set up in 2013 as the key channel through which Irish Aid support for GCE in post-primary schools is to be coordinated. Their aim is to increase the number of post-primary schools engaging in quality global citizenship education by providing a broad range of supports.

**You can find out more about WorldWise Global Schools and the work they do at [www.worldwiseschools.ie](http://www.worldwiseschools.ie).**

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The ideas, opinions and comments in this resource are entirely the responsibility of its authors and do not necessarily represent or reflect WorldWise Global Schools and/or Irish Aid policy.

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Financial Justice Ireland believes that in order to bring about a world free from poverty and inequality we first need a just and sustainable financial system. To achieve and preserve a fair financial system will require the action of informed citizens and governments. Citizens must feel confident in their **understanding** of how the financial system works, and confident that alternatives exist. They must have the **knowledge** and **skills** to take action that will influence the shape of the financial system, and they must be able to **hold decision-makers to account** about the ways the financial system affects their lives, and those of people throughout the world.

We produced this resource to help you become a more active citizen as you engage with the world around you. We hope you enjoy the activities.

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# UNIVERSAL DECLARATION OF HUMAN RIGHTS

## Brief Summary of Articles

### Everyone:

1. Is born free and should be treated in the same way with equality and dignity.
2. Has the right not to be discriminated against on any basis, for example, colour, gender or language.
3. Has the right to life and to live in freedom and safety.
4. Has the right to liberty / freedom and should be free from slavery.
5. Has the right to security of person. No one should be tortured or should suffer from cruel and inhuman treatment.
6. Has the right to be recognised as a person before the law.
7. Has the right to be treated equally before the law.
8. Has the right to ask for legal help when their rights are not respected.
9. Has the right not to be imprisoned unjustly.
10. Has the right to a fair trial.
11. Has the right to be presumed innocent until proven guilty.
12. Has the right to privacy.
13. Has the right to travel within and to and from their own country.
14. Has the right to asylum.
15. Has the right to a nationality.
16. Has the right to marry.
17. Has the right to own property and things.
18. Has the right to freedom of thought, conscience and religion.
19. Has the right to freedom of opinion and expression.
20. Has the right to meet with others.
21. Has the right to take part in government and to vote.
22. Has the right to social security.
23. Has the right to work and join a trade union.
24. Has the right to rest and leisure.
25. Has the right to an adequate standard of living and medical help.
26. Has the right to go to school.
27. Has the right to take part in their community's cultural life.
28. Is entitled to the opportunity to enjoy the rights of this declaration.
29. Must respect the rights of others.
30. No-one can take away any of the rights in this Declaration.

Source: Rising to the Challenge, PDST  
<https://www.pdst.ie/sites/default/files/Rising%20to%20the%20Challenge.pdf>



## KEY ASSIGNMENT CHECKLIST

### Contemporary Issues 1

- Key Assignment 1: Mining in Zambia (Group Activity)**  
*I took part in a role-play (either as a participant or observer) and recorded my observations about a situation where the denial of a human right was at issue.*
- Key assignment 2: Making Forced Labour a Crime**  
*I contacted an organisation/centre outside school that had information about a contemporary issue and gave a report to my class about what I had found out*
- Key assignment 3: Worm in the Apple?**  
*I explained to my class three things I considered right and three things I considered wrong with regard to a particular contemporary issue*

### Contemporary Issues 2

- Key Assignment 1: A Rigged Game**  
*I took part in a debate on a contemporary issue*
- Key Assignment 2: For the Birds (Group)**  
*I examined a contemporary issue with a group of students in my class. Then each one of us presented this issue in a different format: as a short report/press release/news broadcast/ image/article for a school magazine/collage*
- Key Assignment 3: Engaging Representatives (Outside of School)**  
*I wrote to my local paper/representative about a local issue that concerns me*

# YEAR 1

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## Contemporary Issues 1

### Module 3

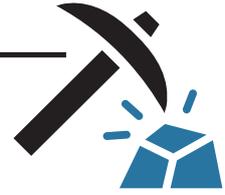
**This module aims to develop students' understanding of contemporary social, political, economic and cultural issues.**

**A number of contemporary issues are investigated and the forces and interests involved in each issue are identified.**

**Human Rights education is central to this module and students are encouraged to view issues from a human rights perspective.**

## KEY ASSIGNMENT 1:

### Mining in Zambia (Group Activity)



- I took part in a role-play (either as a participant or observer) and recorded my observations about a situation where the denial of a human right was at issue.

In this activity you will be exploring mining in Zambia through the lens of financial justice. Mining pollution in Zambia is the result of many decades of unsustainable mining operations and inadequate treatment or closure of mining sites. In the Copperbelt Province, townships beside copper mining sites are severely polluted while in the old mining town of Kabwe, there are unacceptably high levels of lead in the soil. The financial situation has at times increased unsustainable activities which are damaging to local communities, and at other times it has frustrated multinational corporations as the Zambian government tries to increase its revenue. These government actions are very important, as the activities of the mining companies impact human rights in Zambia.

1. Research where Zambia is, and colour it in on the map below:



2. Read the following case study on the impacts of mining in Zambia.

HUMAN  
RIGHTS  
WATCH

## Problems that lead is causing for children and their rights in Zambia

Lead is a metal that is found in the earth

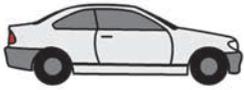


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“We have to be worried”  
The impact of lead contamination on children’s rights  
in Kabwe, Zambia



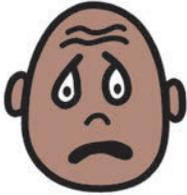
Source: Human Rights Watch [https://www.hrw.org/sites/default/files/accessible\\_document/zambia0819\\_etr.pdf](https://www.hrw.org/sites/default/files/accessible_document/zambia0819_etr.pdf)



Lead is a metal. It is used in cars and other things.



People dig into the earth to get lead. They work in places called mines to do this.



There was a mine in Kabwe until 1994.

The mine has closed. But the work to get lead has caused big problems for people in Kabwe.



This is because lots of dust and rocks still have lead in them after the mine has closed.

The wind blows the dust around the town and moves the lead to other places.



Lead is dangerous when it gets into the body. It can make people very sick.



Too much lead can be very bad for children. It causes more problems if they don't get the right health care.

For example, children might have:

- Problems with reading and learning
- Problems with their behavior
- Damage to their brains, stomachs and other parts of their bodies



Too much lead can make children ill or even kill them.

### What is happening to children in Kabwe?



There is too much lead in the ground and in the air in many parts of Kabwe.

Some people are still working to get lead from the ground.



Many children have too much lead in their bodies because of this.

### What problems can children have because of lead?



Lead affects children more than adults.

Children take more lead into their bodies than adults.



**Health care**

We found that hospitals and health centers in Kabwe had many problems:

- The hospitals did not have medicine to treat problems with lead
- The hospitals did not do tests to see how much lead is in someone's body
- The hospitals did not have information about who was in the hospital or had died because of lead



**Poor people**

The problems with lead are worse for poor people in Kabwe.

For example, more lead gets into people's bodies if they do not have enough to eat.



**Education**

Some children have disabilities or problems with learning because of lead.

Some of these children do not get a good education.



All children have the right to:

- Get the health care they need
- Live in a healthy place
- Get a good education



But many children in Kabwe are not getting these rights.

**The main things that we want to happen now**



**Solve the problems with lead**

The government should make plans to solve all the problems with lead now and in the future.

This includes:

- Cleaning up the lead from all places, like homes, schools, health centers, roads and other public places
- Making sure people get the right health care when they need it
- Making sure the old mine is safe

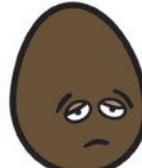


**What the government is doing**



The government in Zambia has done some work to solve the problem with lead.

For example, they have given some children health care for lead problems.



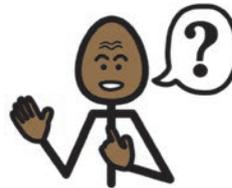
But the government has not done enough.

In 2016 the government started a new project to:

- Clean up places where there is too much lead
- Give people health care if they have too much lead in their bodies

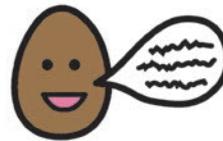


But nothing has happened yet.



People in Kabwe should have a real say in:

- The plans to solve the problems with lead
- Checking how the plans are working



This includes people with disabilities, women, children and older people.

**Health care and tests**



All children and adults should get free health care for lead problems when they need it.

This means now and in the future.



Problems with lead are worse for some people than others.

For example, children under 5 and pregnant women.

They should get the tests and health care first.



Hospitals and health centers should have the right medicine and equipment.



**Make the earth, air and water clean**

There should be checks now and in the future to see how much lead is in the earth, air and water.



Health workers should have the right skills and training to support people with lead problems.



Everyone should be able to see information about the checks.



Information about lead tests should be easy to understand.



**Work that happens now to get lead from the earth**

Some people in Kabwe still work to get lead from the earth.



Pregnant women, new mothers and babies should get the right support if there is too much lead in their bodies.



There should be checks to make sure that:

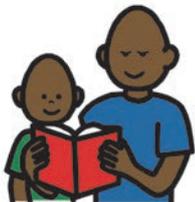
- These people follow laws and rules about keeping everything safe



There should be good information about who has health problems because of lead and what happens to them.



- Children are not doing this work. They should be able to go to school instead



People who work to get lead should get help to:

- Know how to keep safe
- Find safer ways to earn money

**Make sure all children get a good education**

**3. What human rights are at risk in this situation, and why?**

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Children with disabilities or learning problems because of lead have the right to:

- Get a good education in the same schools as children without disabilities
- Get the support they need to learn and do well



Teachers should have training about how lead can affect children.



Other countries and organizations can help the government in Zambia with this work.

For example, they can check that children in Zambia are getting their rights.

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#### 4 Read the following information about Zambia and its tax regime.

- Zambia is the 8th largest producer of copper in the world. Copper generates most of Zambia's foreign currency.
- In the 1990s, Zambia was pressured by the international financial institutions (IFIs) like the World Bank and International Monetary Fund to privatise its copper mines, which were up until then owned by the state.
- The government had partnerships with some mining companies that didn't make profits for many years, which meant that the Zambian government couldn't earn much money from the mines.
- New contracts for the mining industry were drawn up by a London-based law firm without any input from the Zambian parliament.
- In 2006, the Zambian government received just €12 million in tax from €2.2 billion of copper production.
- In 2008, a new government was elected in Zambia and cancelled the contracts, imposing a new royalty rate of 3% on the mining companies. Before it was just 0.06%. Royalties are in this case payments made to the government to compensate for the right to extract a non-renewable natural resource.
- Corporate tax was increased from 25% to 30%.
- The mining companies refused to accept the new contracts and threatened legal action against the government.
- In November 2012, the Deputy Minister of Finance stated that 'Zambia loses between USD 1.5-2 billion every year due to tax evasion and avoidance, mainly in the mining sector'.
- In 2014, due to massive tax dodging, the mining companies didn't pay much tax at all, and so the Zambian government decided to abolish corporate tax and instead increase royalty rates. They increased royalty rates from 6% to 20% on open cast mining and to 8% on underground mining. The royalty regime aimed to close the loopholes companies had used to evade corporate income tax.
- The companies didn't like this, and when the new mining act was passed in Parliament in December 2014, the Canadian owned Barrick Gold Corporation, owner of the Lumwana open pit mine in Northwestern Province, issued a statement that the company would suspend its operations.
- Because of corporate pressure, in April 2015, the Government announced it would revert to the previous corporate income tax structure and reduce the mineral royalty rate from 20% to 9% for open cast mines, and from 8% to 6% for underground mines. Barrick-Gold's Lumwana mine resumed its operations.

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### 5. Watch the video below:

▶ <https://www.youtube.com/watch?v=b4uT9Nt5eFs&t=38s>




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### 6. Get into groups of 3. Each of you choose a role:

#### **Role 1: Konkola Copper Mines (a subsidiary company of British owned Vedanta)**

Goal: You want to cut down on the amount of tax you pay in order to increase your profit margins. There is big money to be made in the copper mining industry in Zambia. How can you reduce the tax you are charged by the Zambian government?

#### **Role 2: Zambian Government**

Goal: You want to increase the tax take from foreign mining companies based in your territory. Mining corporations often pay very low rates of tax – in 2006, the copper companies operating in Zambia made €2.2 billion, but only paid €12 million in tax – that's less than 1% of their profits.

#### **Role 3: Southern Social Movement**

Goal: You want the Zambian government to increase its tax revenue so that there is more money available for public services to benefit your country. You also want to hold your political leaders accountable to make sure that they spend public money in the best way possible. You are very concerned about children's health and the impact that mining is having. You have been part of a legal action, brought by more than 2,500 Zambian villagers, including 643 children, against Konkola Copper Mines Plc and Vedanta Resources Limited. Mining companies often avoid paying corporation tax in Zambia and are not being held accountable to national environmental laws.

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**7. Play your roles in responding to each of the following questions:**

Is Zambia's tax regime fair?

What government regulations are needed to protect human rights?

What should the mining companies do to protect human rights?

Jot down any notes in preparation for the role play below, based on the video and case study.

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## KEY ASSIGNMENT 2:

# Making Forced Labour a Crime



- I contacted an organisation/centre outside school that had information about a contemporary issue and gave a report to my class about what I had found out

### 1. Read the following case study

#### Case study: Changing the law to make forced labour a crime in Ireland.

Forced labour is a type of exploitation where an employer forces a worker to work under threat. This results in the worker losing control over their own life. A migrant is a person who moves from one place to another, especially to find work or better living conditions. Migrants may or may not settle in the country they move to.

Migrant Rights Centre Ireland (MRCI) is an organisation working to promote justice, empowerment and equality for migrant workers and their families. Between 2006 and 2015, they helped over 200 people who had experienced forced labour or slavery. These were mainly in domestic jobs like cleaning, in hospitality jobs like restaurants, in construction and in farming.

By working with people who had experienced forced labour, MRCI found out that Irish law did not treat forced labour as a crime. This meant that employers that were forcing people to work were not prosecuted. MRCI believed that the law needed to change to make forced labour a crime so that the State could prosecute perpetrators.

In 2010, MRCI brought together 24 people who had experienced forced labour to plan a campaign to change the law. Together they formed the Forced Labour Action Group (FLAG).

As forced labour was not a very well-known issue, FLAG needed to work to make more people care about the issue.

They formed alliances with the Irish Congress of Trade Unions, the International Trade Union Confederation and Anti-Slavery International. These organisations collaborated to hold meetings with government officials and politicians to brief them on the issues and concerns.

MRCI supported workers who had experienced forced labour to take cases to the courts so that they might get compensation for the breach of their employment rights. There were many high profile cases with some people receiving compensation of €94,000 and €50,000. The Mohammed Younis case had perhaps the highest profile. Mohammed's employer forced him to work up to 80 hours a week in a restaurant in Clondalkin for just 51 cents per hour. The restaurant's owner took away his passport and threatened him.

During the campaign, FLAG organised public actions. Some were outside the Dáil on International Day for the Abolition of Slavery, and outside workplaces to 'name and shame' exploitative employers and show support to exploited workers. The media covered these actions and this situation put pressure on the Minister for Justice and Equality to respond.

After two years of campaigning, a definition of forced labour was put into Irish law. Forced labour is now a crime in Ireland. The law is called the Criminal Law (Human Trafficking) (Amendment) Act 2013.

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**2. What is forced labour?**

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**3. What does the Migrant Rights Centre Ireland do?**

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**4. From the case study, where did people experience forced labour in Ireland, and what other jobs do you think people might have been exploited in?**

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**5. Mohammed Younis was forced to work up to 80 hours a week in a restaurant in Clondalkin for just 51 cents per hour. Which of Mohammed's rights as an employee were being violated in this situation?**

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**6. Brainstorm: Why do you think forced labour still exists?**

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**7. How was the Universal Declaration on Human Rights being violated in Mohammed's situation?**

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**8. Imagine a fully responsible employer. What rights (in the Universal Declaration of Human Rights) would they make sure are upheld?**

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9. Write down three things you now know and three things you want to know about the situation of forced labour and exploitation in Ireland. Leave row 3 (L) blank for now.

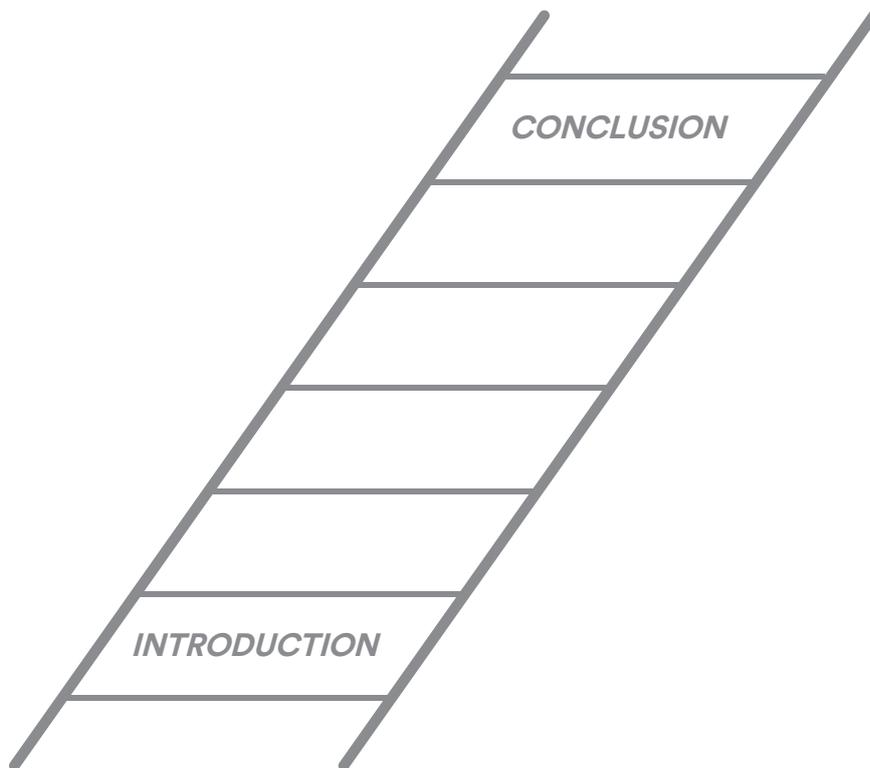
<b>1. K</b> WHAT I KNOW
<b>2. W</b> WHAT I WANT TO KNOW
<b>3. L</b> WHAT I LEARNED

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**10. Contact one of the following organisations and find out the answers to your questions. Highlight or circle the organisation you want to contact.**

- MRCI (Migrant Rights Centre Ireland)
- RAMSI (Refugee and Migrant Solidarity Ireland)
- Amnesty Ireland
- INAR (Irish Network Against Racism)
- ICCL (Irish Council for Civil Liberties)

Use this time to draft a short email to them, using the stages below, with the bottom rung as your introduction and the top as your conclusion.



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**11. When you get your responses, fill in row 3 (L) on page 16.**

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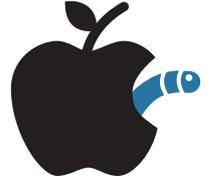
**12. Now do the same for Financial Justice Ireland. Below are three sample questions you can ask.**

The email address to use is [education@financialjustice.ie](mailto:education@financialjustice.ie)

1. What are the aims of Financial Justice Ireland?
2. What would you suggest as key resources for me to use to learn more about financial justice?
3. What is one thing I can do today to progress the goals of Financial Justice Ireland?

<b>1. K WHAT I KNOW</b>
<b>2. W WHAT I WANT TO KNOW</b>
<b>3. L WHAT I LEARNED</b>

## KEY ASSIGNMENT 3: Worm in the Apple?



- I explained to my class three things I considered right and three things I considered wrong with regard to a particular contemporary issue*

This activity is about a high-profile case between Apple, the Irish government and the EU. Apple was ordered by the EU Commission to pay €13 billion back to the Irish government, plus interest, because they benefited from a tax deal that made Ireland more attractive to Apple than other EU countries. The Commission argued that this was against EU law.

### 1. Watch this short video about Apple's 'Sweetheart' tax deal with the Irish government.

▶ <https://www.youtube.com/watch?v=sDNXjn8MLJo>



### 2. Have you ever paid tax? If so, when and for what purpose?

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### 3. What do you think is tax used for?

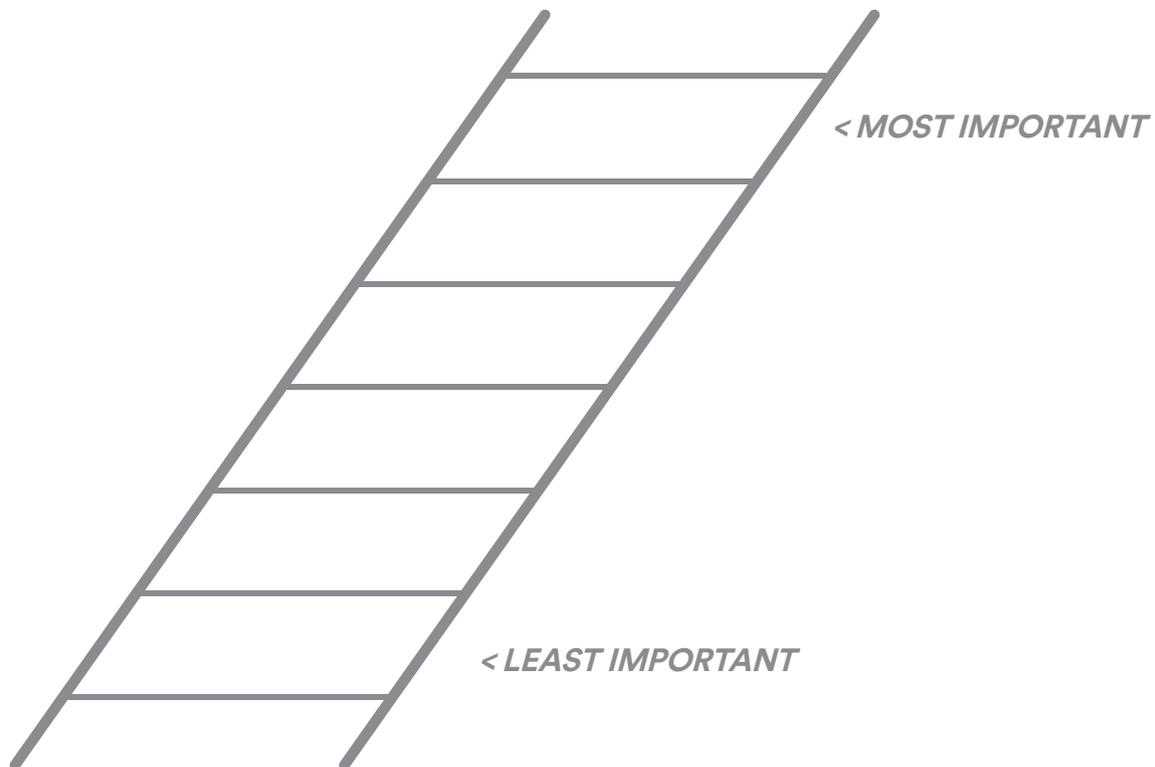
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4. Rank the top things in your life that tax money contributes to, in order of importance.



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5. Now watch one person's response to the Apple case.

VIDEO: Irish lad's Apple Tax rant has gone viral

Ⓞ <https://www.independent.ie/entertainment/banter/trending/video-irish-lads-apple-tax-rant-has-gone-viral-35070051.html>

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6. Watch this video on the outcome of the case.

Ⓞ <https://www.youtube.com/watch?v=FD6swyRzrU8>



7. How much do you agree with the following statements?

<b>Companies should pay tax.</b>				
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Stongly Disagree	Disagree	Neutral	Agree	Stongly Agree
<b>Apple paid enough tax in Ireland.</b>				
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Stongly Disagree	Disagree	Neutral	Agree	Stongly Agree
<b>It is fair that Apple won the tax battle.</b>				
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Stongly Disagree	Disagree	Neutral	Agree	Stongly Agree

8. What are three things you consider wrong with this issue (of sweetheart deals, tax avoidance or the specific case)?

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9. What are three things you consider right with this issue (of sweetheart deals, tax avoidance or the specific case)? Consider what arguments exist in favour of Ireland giving corporations preferential treatment.

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10. Explain to your class what you consider right and wrong about the issue.

# YEAR 2

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## Contemporary Issues 2

### Module 5

**This module examines the influence of both the media and interest groups/lobby groups/pressure groups on contemporary issues.**

**You are also encouraged to become active citizens. Contemporary issues relating to civil rights and responsibilities, the franchise and the national budget are also explored.**

# KEY ASSIGNMENT 1:

## A Rigged Game



*I took part in a debate on a contemporary issue.*

This activity concerns the crisis of debt in developing countries, and the concept of a rigged game, while introducing an advocacy organisation that is working on educating people about this issue.

### 1. What do you understand by the word 'debt'?

○ I don't know the word at all	○ I've seen or heard the word but I don't know the meaning	○ I think I know the meaning	○ I know a meaning
Meaning:			

If you don't know the meaning, discover it. If you already do, check whether or not you are correct.

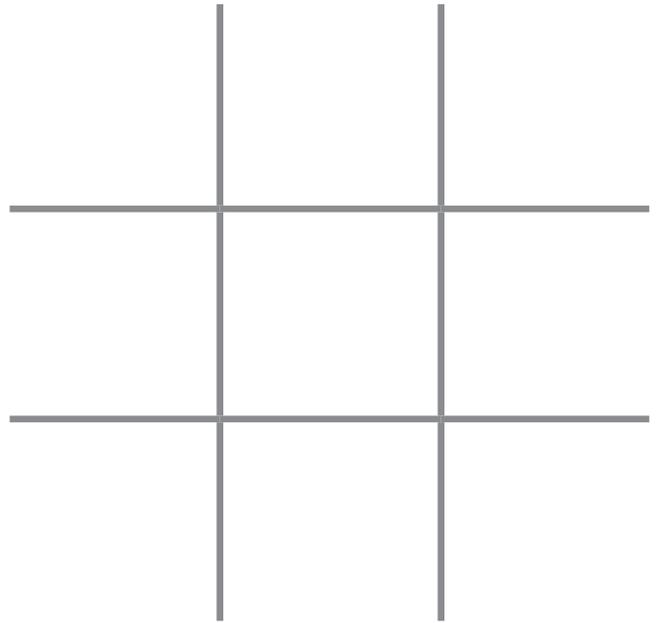
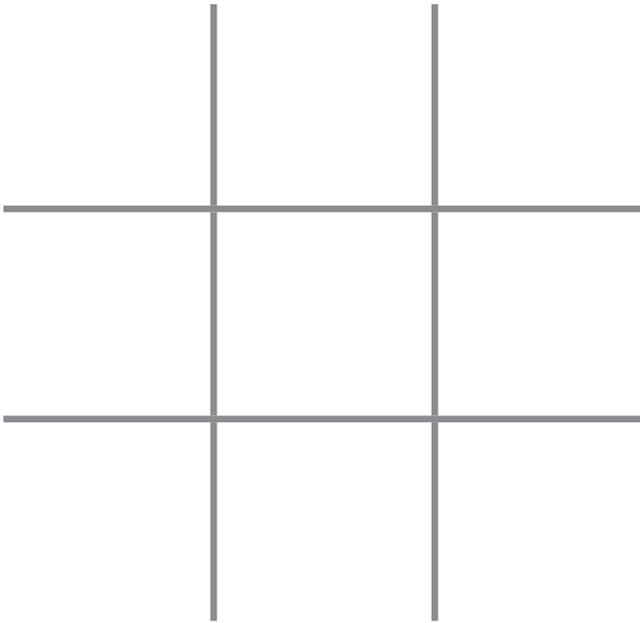
### 2. "It's hard for a country to work its way out of poverty in a rigged system, which allows the winners to keep winning, and the losers to keep losing".

With a partner, play tic-tac-toe (also called noughts and crosses or x's and o's).

One person in the pair will always begin. They will play four times and the winner of each round should be logged. If it is a draw they should write 'draw' in the box.

You can do this on the boxes on the following page in pencil, you use your workbook for 2 of the games and your partner should do the same for the other 2 games.

Tic-tac-toe



Team number and player names	Winner round 1	Winner round 2	Winner round 3	Winner round 4

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**3. What do you notice from the results? Who won?**

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**4. How did it feel to have the advantage/be disadvantaged?**

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**5. If you had the advantage, did you ever feel like helping the person who didn't? Why/why not?**

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6. In this game you won or lost because there was a difference of power in a rigged game. Can you think of any real life examples where people are treated unfairly or are discriminated against because of inequities in power, that might be due to part of their identity, or where they live?

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7. Watch this short video from Financial Justice Ireland

▶ <https://www.youtube.com/watch?v=sGS2swYKZqQ>

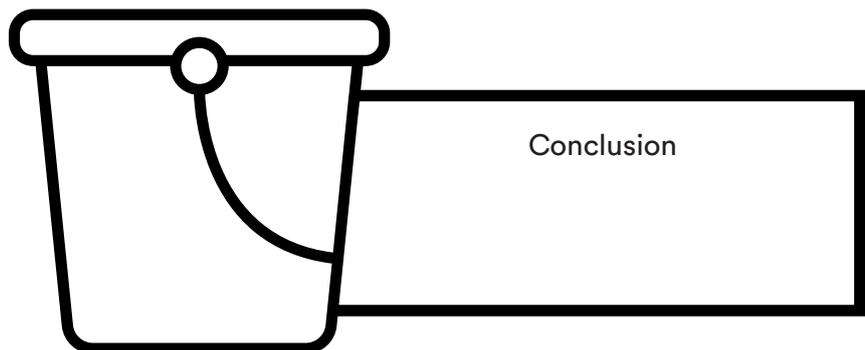
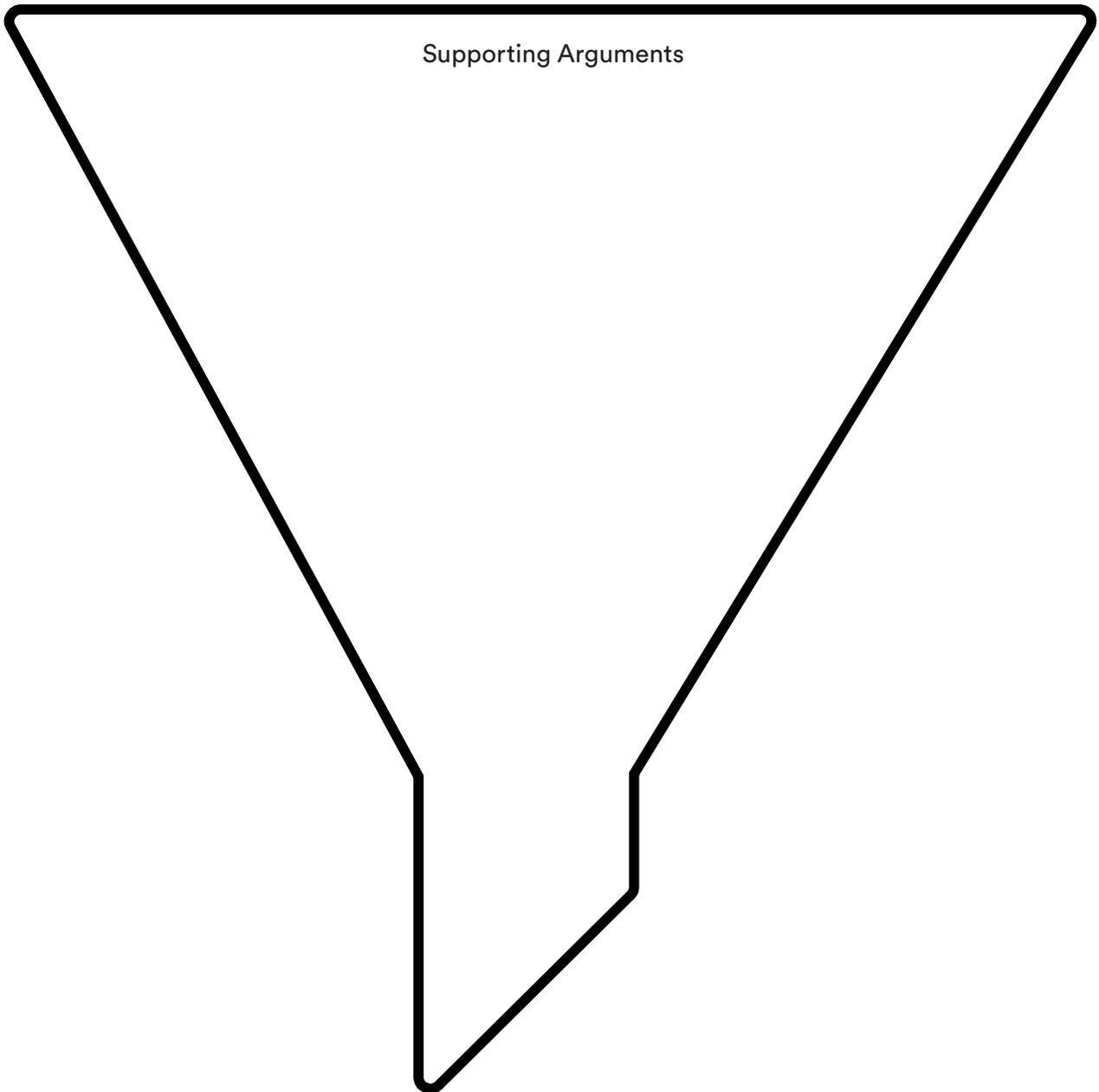


8. With your partner, debate the statement:

*The global financial system is a rigged game*

Prepare your arguments for and against. Write your supporting arguments in the funnel, and your conclusion in the bucket on the following page.

*For/Against the statement*



## KEY ASSIGNMENT 2:

### For the Birds



- I examined a contemporary issue with a group of students in my class. Then each one of us presented this issue in a different format: as a short report/press release/news broadcast/image/article for a school magazine/collage (Group)

#### 1. Together, watch this short video on Cuckoo Funds

- ▶ <https://www.independent.ie/videos/explainer-what-is-a-cuckoo-fund-40441222.html>



#### 2. Watch this short video on Vulture Funds

Ian Kehoe: The impact of the vulture funds | The Late Late Show | RTÉ One

- ▶ <https://www.youtube.com/watch?v=1xdXOIFvrjs>



### 3. Read the shortened article below by a key figure in campaigning for better housing in Ireland.

THE GOVERNMENT BOTTLED it. When faced with the clearest of choices between taking measures that would benefit Generation Rent or continuing to support the cuckoo funds and Real Estate Investment Trusts, they backed the investors and the markets. The investor fund measures are meaningless.

They will be utterly ineffective to stop the funds buying up homes – apartments and houses. And worse than that, the measures give certainty to the investor funds that this Government isn't going to touch them.

So it's a green light to the investors to plough on – 'buy, buy, buy'.

The Government measures have sent the signal to the markets – Ireland's homes remain a highly lucrative asset for your investments. Vulture and cuckoo Real Estate funds remain central to the Government's housing and economic policy.

#### *Generations let down*

And Generation Rent, Generation Locked out, Generation Stuck at home, and our children's children will pay a massive price in lost dreams, stunted ambition, emigration, lost lives, poverty, and homelessness.

#### *Issues with the government's proposal*

It is illogical that the proposed restriction on bulk purchasing of houses relates only to new planning permissions, and do not apply to units with planning permission already.

There are tens of thousands of houses with planning permission that will be built in the coming years that will be exempt from this restriction. The planning measures will not have any impact for years to come. This means first time home buyers and those seeking to get an affordable rental home will continue to be outbid by cuckoo funds in the

coming years. Watch as investor funds continue to snap up houses.

But most significantly none of the measures relates to apartments. Apartments are homes too. Most new homes being built in Dublin will be high density and apartments. So as I said before, it's a case of if you are looking to buy or rent a new home inside the M50 forget it. Inside the M50 is investor land.

But apartments will also be a significant provider of homes in cities like Galway, Cork, Limerick and some towns. Watch as the investor funds buy those up too. The problem with excluding apartments from the Government measures is that it essentially means all new apartment supply will be build-to-rent at unaffordable rents.

#### *Social Disaster*

This is a social disaster. The rents they charge are unsustainable. It also, even more significantly, means that investor funds will continue to bid for, and buy up land in Dublin the commuter belt and all around the country, raising land prices even higher – a key factor that influences house prices.

These measures could mean we are likely to see a major increase in funds buying up land in order to put in planning permission for build to rent apartments. Any Irish developer or builder seeking to build bigger or more spaced-out houses, or affordable housing providers will not be able to compete with these funds as land prices continue to rise in a vicious cycle.

And if they do manage to buy the land, it will only be at inflated land prices which mean the houses will have to be more expensive anyway. Also if there are no affordable apartments for people to buy, then inevitably that will put even more pressure on house prices, as there will be even greater demand for the limited supply of houses. Pushing

house prices further out of the reach of Generation Rent.

#### *Higher rents = more profit*

Ultimately it's the high rents that these funds can get that makes Ireland most attractive. The Government did nothing to address that. And so they will continue to roll in, lock you out of affordable homes and lock you into permanently unaffordable rents.

On my podcast, Reboot Republic, this week, Professor Lorcan Sirr, outlined that these real estate investment funds are only here to maximise their return on investment, and these measures will not deter them as they look at their investment over the long term, and the rental yield is key. He explained that countries like Germany have banned these funds. So why do we not do that here?

#### *Excuses excuses*

The government claims these funds are needed to supply and finance the delivery of housing. That we are dependent on them. This is not true as I have outlined in my previous articles, and in my book, and have shown from other countries.

Just take NAMA (National Asset Management Agency), for example, it's a state agency owned by you and me. Yet the Government leaves it sitting there selling homes to investors with the finance and land to build 70,000 homes – three years housing supply.

With just €500 million state funding it could finance the building of 5000 affordable homes per year. The state can borrow at zero cost (zero interest) to build, the credit unions have billions, the European Investment Bank has said it is open to lending for building affordable homes.

We could be funding the building of 30,000 affordable homes – a

mix of social, public lifetime rental for middle income and genuinely affordable homes to purchase. The private sector would be involved – as the SME builders and all the associated trades and professions required to deliver on that scale.

### *Red Herring (A distraction)*

The finance argument is another red-herring to try to deflect attention away from their reluctance to disturb the market and investor funds. They are trying to portray that they are standing up for homeownership but it's a lie. They are not. Some of them know this, and others have convinced themselves they are through their own delusion.

If they were serious about affordable homeownership they would direct NAMA to sell all its remaining units at actually affordable prices to home buyers and fast-track the building of 60,000 homes in three years – that would be a supply that would deliver affordable homes and bring down house prices. But they don't want to disrupt the market. They just want a trickle of affordable homes delivered – so they don't upset the markets and investment funds.

### *Ideology*

Their ideology is the market. Their ideology is pro investor and pro the private property market – and its anti genuinely affordable housing to buy and rent.

Their ideology is housing as property, housing as asset, housing as investment. Their ideology has utterly failed and is causing a social catastrophe in the housing crisis. A new ideology is needed urgently. That ideology is a new value framework that views that key function of the housing system as delivering an affordable, lifetime secure, decent standard home for everyone.

That new ideology is one that views housing as a home, not an investment asset. The new ideology we need is the human right to housing for everyone. The reason they are throwing around the accusation of ideology is a form of projection – the psychological term of unconsciously taking unwanted emotions or traits you don't like about yourself and attributing them to someone else.

### *The tide is turning*

They do not want people to see they are deeply ideological in their housing policy – wedded to the private speculative market model of investor funds, banks, big developers, and large landlords. They do not want people to see it. But the veil has been lifted to reveal who they are actually making policy for. People see through the spin at last.

That we got 25,000 signatures on the petition I set up with Uplift in just over a week is a demonstration of how Generation Rent are no longer accepting it. We have reached a turning point in the housing crisis. Generation Rent is a generation that has stood up and achieved massive social change on Marriage Equality, On Repeal, on mental health, and now are standing up on their most basic of needs – a secure affordable home to rent or buy.

They realise they were the sacrificial lamb for the Irish economic recovery, their dreams of owning or renting an affordable secure home were sold out to investors and the property market.

I set out in my book the potential for a housing dystopia ahead in Ireland of housing exclusion and huge human suffering caused by a permanent housing crisis, and that is what is likely if we continue with these policies. But there is an alternative. As I have outlined above. Other countries like Austria,

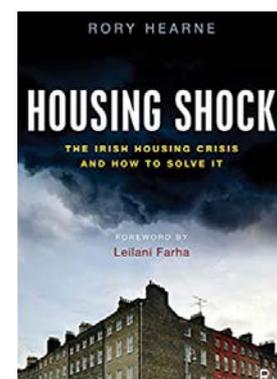
Germany, have affordable housing, this is utterly doable.

But it will require a social movement of Generation Rent – linking together all the groups affected, across the generations, talking about it, talking to their parents, about why we need a major radical shift, why we need the policies outlined in the Uplift petition.

Telling the human stories were key to previous social change and so we are encouraging you to tell your story of how the crisis is affecting you, let us help each other through these difficult times, plan out what should be done, continue to propose and pressure the Government to introduce the measures needed, such as rent affordability measures and a Right to Housing Referendum, and creatively develop ourselves the ways we can create a new housing system (also through tenant campaigns like CATU, and building cooperative and community lead housing) and together a campaign for, and achieve it. We can ensure everyone has an affordable secure home.

It's going to take work and campaigning. Let's do it.

**Dr Rory Hearne** is Assistant Professor at Maynooth University and author of *Housing Shock: The Irish Housing Crisis and How to Solve it* (Policy Press, 2020).



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**4. In groups of four, research the questions below, taking one row each and filling in the answers once found:**

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**Student 1 Name:**

Q: What is the purpose of the organisation Dr. Hearne references, CATU?

A:

Q: What are some of the key issues with the government's proposal?

A:

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**Student 2 Name:**

Q: Who 'bottled it', and why?

A:

Q: What is Uplift, the organisation referenced? Can you find the petition?

A:

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**Student 3 Name:**

Q: What is a cuckoo fund?

A:

Q: Why does he describe 'Generation Rent' as a 'sacrificial lamb'?

A:

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**Student 4 Name:**

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Q: What do vulture funds do?

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A:

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Q: Research the term 'ideology' and write the definition below.

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A:

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**5. Tell your group members what you found in your research and write the answers for your row only above.**

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**6. Create the following piece for your class which corresponds to the number row you were in above. Each of you should present the key elements of the article in a different format. Keep this finished product with your Key Assignment.**

1	Image
2	Article for a school magazine
3	Short report
4	Newspaper article

## KEY ASSIGNMENT 3:

### Engaging our Representatives



- I wrote to my local paper/representative about a local issue that concerns me (Outside School)*
- I collected a Registration Form, filled it in and posted it off to register my name on the List of Electors.*

This activity is about taking action. You have learnt a lot about contemporary issues, and now it's time to decide what really matters to you, and what you would like to see changed in society. Take this opportunity to write a letter to your TD - they tend to really take notice when they receive hand-written letters from people in their community!

- 1. Choose an issue that concerns you the most out of the following that have been addressed in this course. The options are below. If what you are really concerned about isn't listed, you can use your idea instead. Write your chosen issue in the centre.**

Housing Crisis

Forced labour

The global debt crisis

Tax dodging

Human rights abuses caused by mining

- 2. At the points of the star on the page 34, write five reasons why this issue concerns you.**
- 3. Using the template on page 35, write the different points that you want to include in your letter, making sure that they are in a logical order. Use the partially completed letter template on page 36 to help you get started.**
- 4. Write your letter out in full on page 37. Make sure to photocopy your letter and keep it with your key assignments.**

- 
5. Use this website, <https://www.whoismytd.com/> to find your TD(s) based on your address. Write your constituency below:

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- 
6. Ask your teacher to put your letter in the school outpost to send. If you haven't finished it, bring it home and bring it back into school to be posted.

- 
7. Print a Voter Registration Form, fill it in and post it off to register your name on the List of Electors.

*To add your details to the Register of Electors, you complete the form RFA and return it to your local authority. You do not need to pay for postage. If you live in Dublin, you can register online at [voter.ie](http://voter.ie) if you have a verified MyGov account.*

To be eligible to vote in elections in Ireland, you must:

- Be a resident of Ireland
- Be at least 18 years old on the day the Register comes into force (15 February). You can add your name to the draft Register before you turn 18.
- Have been ordinarily resident in the State on 1 September in the year before the Register comes into force.

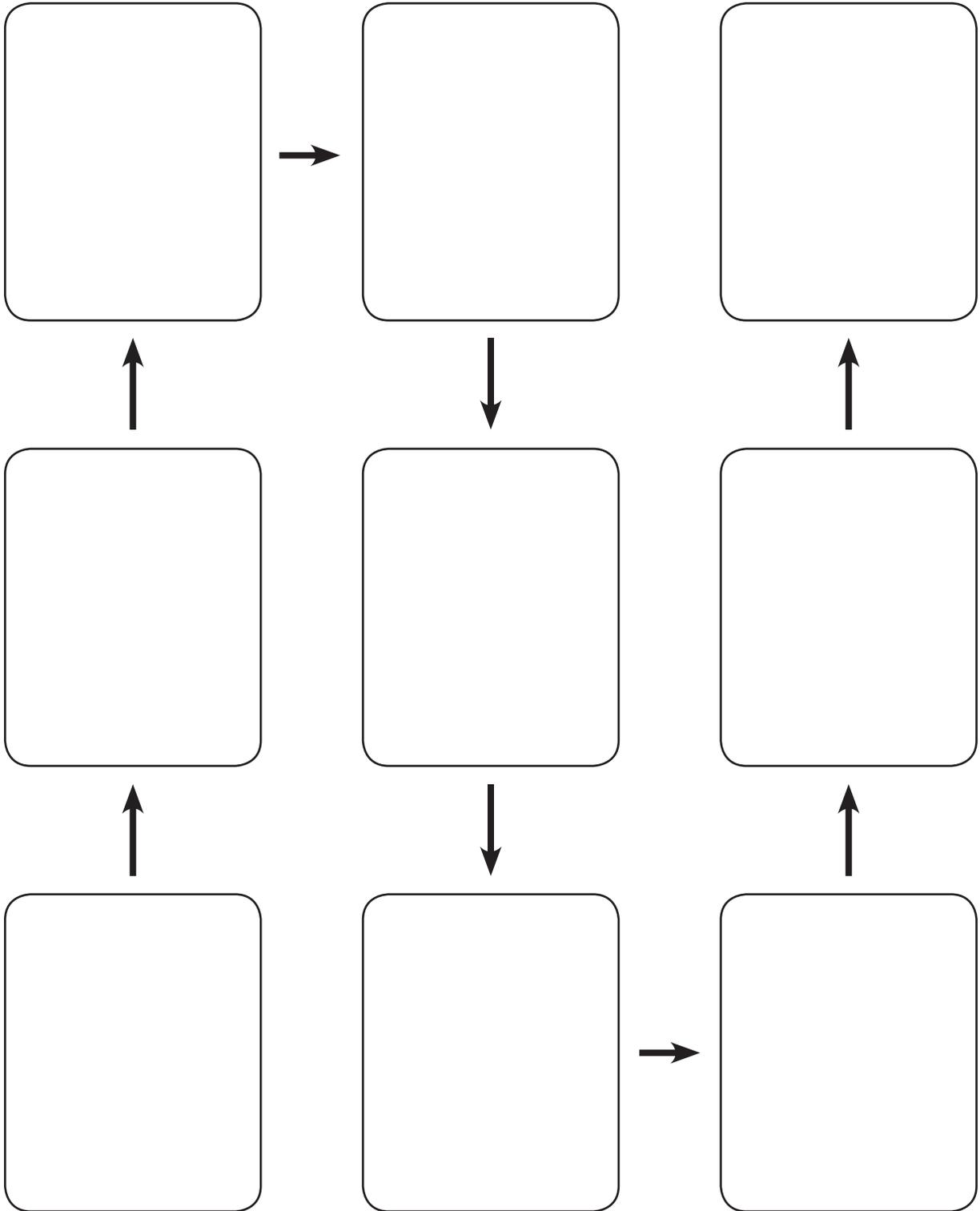
# Star Template

The star template is divided into five numbered sections for writing:

- 1.** The top point of the star, containing four horizontal lines.
- 2.** The top-right point, containing four horizontal lines.
- 3.** The bottom-right point, containing two horizontal lines.
- 4.** The bottom-left point, containing two horizontal lines.
- 5.** The left point, containing four horizontal lines.

In the center of the star is a rounded rectangular box labeled **ISSUE**. Below this box, there are eight horizontal lines for additional notes.

*Points to include in my letter*









**Financial Justice Ireland**  
**9 Upper Mount Street**  
**Dublin 2**

Email: [education@financialjustice.ie](mailto:education@financialjustice.ie)