# ECONOMICS OF BELONGING PROJECT REPORT

#### I. INTRODUCTION

This report provides an overview of the state of discussions under the multistakeholder Economics of Belonging Project initiated in 2021 by the Centre for Religion, Human Values, and International Relations at DCU and the Irish Council of Churches/Irish Inter-Church Meeting (ICC/IICM). The project involves a number of other partners including the Dublin City Inter-Faith Forum. A list of participants is included at Annex 1.

The report is structured as follows:

- 1. Opening sections describe (i) the general context of our work, which began during the height of the pandemic, and (ii) the main stages along the way.
- 2. The main body of the report includes three levels of reflection:
  - The search for an overarching vision
  - An examination of selected issues having demonstration value in the light of the kind of society we want. These are: child food poverty, aspects of the criminal justice system, and housing policy
  - Place-based policies and the role of local communities
- 3. Finally, the report provides a brief summary.

Additional supporting documentation is available on the website of the Centre for Religion, Human Values, and International Relations.

## The general context of our project

The initial premise of our project was that the pandemic, a time of trial, was a good moment to consider the future of the economy. COVID—19 caused immense suffering and dislocation. In particular, it reminded us of the fragility of human societies at this time in history, despite so many scientific advances. On the other hand, the pandemic saw many examples of dedication to duty on the part of key workers, effective government intervention, and solidarity in civic society. The pandemic made us more aware of our interdependence at the global level.

The Economics of Belonging project is concerned in the first instance with future economic models on this island (Ireland, Northern Ireland) and by extension in Britain and beyond. What have we learned from the experience of COVID? Can that experience help us to change for the better? How can we capture for our future benefit the sense of community we have often experienced during the pandemic?

We worked on the basis of a number of other guiding ideas. The engagement of faith communities with public authorities and other stakeholders is in the interests of society as a whole. We should always be ready to compare our own experience with the experience of other societies. In the

circumstances of this island, reflections on the future of the economy can be enriched by North/South interaction. Relationships are all-important – including relationships across the two islands. The Good Friday/Belfast Agreement should continue to be a sign of hope in the wider international context.

#### The main stages of the project

Meetings have taken place from spring 2021 to early 2023, all on zoom except for the in-person meeting on 20 September 2022.

We have invited four expert speakers:

- 1. Juha Kaakinen, a leading architect of Finland's Housing First policy
- 2. Dr Sabina Alkire of the Oxford Poverty and Human Development Initiative and an expert on wellbeing frameworks
- 3. Mr Justice Gerard Hogan, Justice of the Supreme Court and expert on the origins of the Irish constitution
- 4. Sarah Longlands of CLES (The Centre for Local Economic Strategies), who spoke about Community Wealth Building

Against the background of this project, the Centre for Religion, Human Values, and International Relations engaged with the National Economic and Social Council during the preparation of its consultation report of July 2021, "Ireland's Well-Being Framework."

Supported by the Irish Council of Churches/Irish Inter-Church Meeting and the Dublin City Inter-Faith Forum, the Centre curated the religion and human rights segment of the EU Fundamental Rights Forum in Vienna in October 2021.

In February 2022, the Centre hosted a meeting at DCU to develop shared thinking on a number of public issues relevant to the Conference on the Future of Europe (CoFoE), an initiative of the European Union. The February meeting brought together leaders and members of many different churches and faith communities and other invited guests. We drew on the economics of belonging project in arriving at our conclusions in key policy areas.

In June 2022, the Centre organised a side meeting at the International Social Housing Festival (ISHF) in Helsinki. In the course of the ISHF, our panellists were invited to meet the Minister for Housing, Minister Darragh O'Brien.

The Commission of the Bishops' Conferences of the European Union (COMECE: Roman Catholic) and the Council of European Churches (CEC: Protestant, Anglican, Orthodox) – broadly speaking, the counterparts at EU level of ICC/IICM – have expressed a strong interest in our initiatives.

## Towards an Overarching Vision

The premise of the project – to consider the future of the economy and its purpose – implies the pursuit of an overarching shared vision. One cannot consider the future of the economy without first considering what the future will look like and the role of the economy in that future. An economy that promotes growth at all costs is not fit for purpose, ignoring as it does the promotion of a just society based on relationships and responsibilities – including responsibilities towards those beyond our own borders and towards the environment. In pursuing this vision, we look to key theological, legal, and policy documents, as well as drawing five instructive lessons from the pandemic.

#### Human Fraternity and World Peace

In 2019, Pope Francis and the Grand Imam of Al-Azhar, Ahamed Al-Tayyib, signed a "Document on Human Fraternity for World Peace and Living Together." The first paragraph reads as follows:

Faith leads a believer to see in the other a brother or sister to be supported and loved. Through faith in God, who has created the universe, creatures and all human beings (equal on account of his mercy), believers are called to express this human fraternity by safeguarding creation and the entire universe and supporting all persons, especially the poorest and those most in need.

# The Universal Declaration of Human Rights

Article 1 of the Universal Declaration of Human Rights states the following:

All human beings are born free and equal in dignity and rights. They are endowed with reason and conscience and should act towards one another in a spirit of brotherhood.

Article 28 relates human dignity to life in community:

Everyone is entitled to a social and international order in which the rights and freedoms set forth in this Declaration can be fully realized.

The Universal Declaration is in harmony with the religious vision of "safeguarding creation and the entire universe and supporting all persons, especially the poorest and those most in need." The challenge is to articulate a political and economic vision in which these values are implicit.

#### **Our Shared Future**

The document "Our Shared Future" (the Programme for Government published on gov.ie on 29 October 2020) offers an opening for a considered discussion of whether society needs an overarching vision, and if so, what that vision should be. "Our Shared Future" looks forward to new thinking on a "shared island" (p.104) and new approaches to community development (p. 91) and sectoral

engagement (p. 122). In relation to the economy, the Programme for Government envisages new indicators including, in particular (p. 12), "a set of wellbeing indices to create a well-rounded, holistic view of how our society is faring." The document states that "existing measures of economic performance fail to measure matters such as damage to the environment and voluntary work." Our group is happy to accept that GDP is an inadequate metric of social and economic progress. That said, wellbeing indices on their own are not a complete solution. The questions asked in "Our Shared Future" were framed pre-COVID. The elaboration of too many indicators may obscure the case for an underlying or unifying principle or vision with which citizens can identify.

#### Aistear and Síolta and Ireland's cultural policy

Other potential sources of an overarching vision of society include the Aistear and Síolta principles promoted in early childhood education and the inclusive vision articulated in Ireland's cultural policy:

Children's relationships and interactions with their families and communities contribute significantly to their sense of well-being. Children need to feel valued, respected, empowered, cared for, and included. They also need to respect themselves, others, and their environment. They become positive about themselves and their learning when adults value them for who they are and when they promote warm and supportive relationships with them. Expressing themselves creatively and experiencing a spiritual dimension in life enhances children's sense of well-being.<sup>1</sup>

A healthy cultural and creative life is important for both the individual and for society. Participation in cultural activities can enrich our lives. Providing opportunities for wider and richer cultural and creative participation can also contribute to community cohesion and reduce social exclusion and isolation, leading to more resilient and sustainable communities. In our increasingly diverse society cultural participation has an important role to play in promoting tolerance, inclusivity and social cohesion. As such, it is important that the right of people to access, participate in and shape our culture should be recognised throughout their lives, from early childhood right through to old age.<sup>2</sup>

#### Five lessons from the pandemic

#### 1. The Need for Effective Governance

The most obvious "learning" from the pandemic is the need for effective governance. In practice, this requires an appropriate level of Government intervention. The COVID vaccination programme is an example of investment in the infrastructure of society understood in a broad sense. A clear historical parallel is the impact on health and wellbeing of municipalities' investment in water supply and sewage disposal from the late 19<sup>th</sup> century.

<sup>&</sup>lt;sup>1</sup> https://www.curriculumonline.ie/Early-Childhood/Principles-and-Themes/

<sup>&</sup>lt;sup>2</sup> https://www.gov.ie/en/publication/62616d-culture-2025/

# 2. Demonstrating Equity

Questions of equity arose in the provision of vaccines and public health services. A second learning is that any bifurcation in the provision of healthcare, a tendency that has gone further in Ireland than in many comparable societies, is increasingly difficult to rationalise within a coherent overarching vision of society. Access to healthcare related to the Covid-19 virus was, at least initially, provided on the basis of need rather than capacity to pay. Private hospitals were made answerable to the common good. This equitable approach to healthcare has implications for policy development in many domains of social life. One of the main barriers to "equality of condition" is the divide in many societies between those who depend on earnings from their productive work and those who receive passive income from the ownership of assets.

## 3. The myth of "efficiency"

A third learning is that the concept of "efficiency" in the global economy, as promoted in recent decades, needs re-examination. During COVID, security of supply became an important factor alongside price in the procurement of medical supplies. This pattern of prioritising political relationships over economic benefits is now also discernible in relation to energy supplies and technological innovation. A more complex learning is that, globally, the dominance of giant companies in the food sector has had negative effects on health,<sup>3</sup> working conditions, the environment, and innovation, as well as creating risks in terms of "resilience" and reliability of supply. The commodities markets ("futures") create further uncertainties.<sup>4</sup> To the extent that the prevailing economic theory often excessively favoured big investors, the challenge to "efficiency" as a decisive criterion should have a positive effect. However, alternative paradigms can present risks of their own. The price rises consequent on geopolitical competition<sup>5</sup> will damage the interests of ordinary people, not least "the poorest and those most in need." There will be greater scope for favouritism and corruption in the choice of priorities for investment and the award of contracts.

## 4. The problem with "incentives"

A fourth learning from the pandemic is that the "liberal" understanding of the role of incentives within the economy is failing from a rational standpoint. During the pandemic, the term "front line" acquired a new meaning. These key actors were not "incentivised" as investors and financial, professional, and managerial elites are often considered to require incentives. One might question many of the incentives in place within the Irish, European, and global economies (remuneration levels, a focus on short-term shareholder value, the profitability of questionable enterprises and services).

<sup>&</sup>lt;sup>3</sup> Coke has become three times cheaper than water in Mexico: one in ten children there now has type 2 diabetes.

<sup>&</sup>lt;sup>4</sup> In the present report we discuss "commodification" primarily with reference to housing

<sup>&</sup>lt;sup>5</sup> Pope Francis: "a Third World War fought piecemeal"

<sup>&</sup>lt;sup>6</sup> On 7 January 2023, the Financial Times reported on its front page that the Chief Executive of Bet365 was paid £260 million in the year to March 2022.

# 5. The dangers of polarisation

Finally, the interventions undertaken by governments during the pandemic represent a tacit admission that the future of politics cannot be understood separately from the organisation of the economy. In many parts of the world, there is renewed attention to the dangers of polarisation and disenchantment with institutions. The pressures placed by COVID on many individuals and families have raised our awareness of loneliness within our societies, the importance of "mental" wellbeing, and the risk that anger will lead to outbreaks of violence. Many societies are waking up to the need to engage the younger generation in shaping the future.

Can we translate the imagination and the social generosity that we find in such frameworks as Aistear and Culture 2025 into mainstream politics and economics? In the search for an overarching vision — one might say, for simplicity beyond complexity — we see the merits, as a starting point, of NESC's "equity, sustainability, and agency" framework. The concept of "social friendship" (cf. Archbishop John McDowell at the opening of the Centre for Religion, Human Values, and International Relations) may offer one key to a readily understood overarching vision.<sup>7</sup>

A community, like a system, is more than the sum of its parts. What is the reverse of a "failed state"? One criterion of a well-functioning society is the ability to rise above mere compromises among powerful interest groups to take collective decisions for the common good. In this connection, "solidarity", "social friendship," and "social capital" are useful terms.

Realising the vision: the methodology of change

Social friendship and social capital reside to a great extent in a space that is neither the market nor the state. Pope Benedict's encyclical *Caritas in Veritate* states the following: "... the traditionally valid distinction between profit-based companies and non-profit organizations can no longer do full justice to reality, or offer practical direction for the future." (*Caritas in Veritate*, 46). To develop a space that is neither the market nor the state, we need to reimagine personal relationships as well as our relationship to the physical environment. To what extent are wide differences in access to basic services – "inequalities of condition" - compatible with social friendship? "There is an element of reconciliation required in dealing with the delicate balance of competing rights in society" (IICM, 2016). The pursuit of social friendship – a shared concern for the common good - crosses frontiers and grasps the inter-relatedness of issues. Which of the following statements is more true? *Social inequality is a "residual" issue that is sorting itself out as we become more prosperous*; or: *To allow social inequality to persist is a structural flaw that compromises our future wellbeing as a society*.

Politics begins from the given context. Change is always difficult. The growth of a culture towards greater *equity*, *sustainability*, *and agency* cannot be ensured by a single "constitutive" decision within the legislative or political process. Social friendship arises indirectly and according to an uncertain rhythm as a result of similar, repeated decisions that send the right signal. What we can try to acquire now is a compass or roadmap inspired by a coherent ideal. We need to think in terms of a

<sup>&</sup>lt;sup>7</sup> https://www.dcu.ie/religionandhumanvalues/publications

methodology and a programme of action commensurate with the seriousness of the challenge. This will require a long-term multistakeholder approach involving business, the professions, and civic society, as well as government.

Businesses, acknowledging climate change, are already moving in the direction of an ethic of responsibility in certain respects. We can build on these openings. The professions can usefully examine their respective structures and ethos in a perspective of social responsibility. Addressing inequality requires the government to consider its own policies and the signal that is sent to society in such areas as fees and remuneration, procurement, the outsourcing of social services, investment, tax, regulation, business supports, education, and so on. The approach taken by the state has a profound impact on societal relationships and a spirit of equity among citizens.

# Churches and faith communities

To help ensure that "the top-down and bottom-up approaches meet over time" (NESC objectives), the implementation of a new vision of society should draw on the resources and good will of churches and religious communities. The NESC consultative report of July 2021 (referred to above) includes the following statement:

Future work may also benefit from engaging the good will of churches and religious communities across the island in implementing the well-being framework. Through the Irish Inter—Church Meeting and the Dublin City Inter-Faith Forum these communities are already conducting their own research (facilitated by academics) on the economics of well-being and belonging and have indicated to NESC their willingness to become involved.

The principle that public authorities should engage with faith communities is established in many jurisdictions and international fora, notably under Article 17 of the Treaty on the Functioning of the European Union. The German philosopher Jürgen Habermas, usually regarded as a "secular" thinker, states the following: The markets and the power of the bureaucracy are expelling social solidarity from more and more spheres of life. Thus it is in the interest of the constitutional state to deal carefully with all the cultural sources that nourish its citizens' consciousness of norms and their solidarity."

Speaking in April at the inauguration of the Centre for Religion, Human Values and International Relations at Dublin City University, the Taoiseach (now Tánaiste) Micheál Martin framed the current challenge as follows: "to interpret and apply our high-level values in a world that is changing rapidly and faces many 'existential' questions in the realm of climate change and technological developments." The Taoiseach further stated: "There is important work to be done on the concepts and organisational principles that can encourage a mutually beneficial engagement by political

<sup>&</sup>lt;sup>8</sup> Jürgen Habermas and Joseph Ratzinger, *The Dialectics of Secularisation: On Reason and Religion.* Ignatius Press: San Francisco (2006), p. 45

leaders and other stakeholders with religious actors ... the new Centre reflects DCU's deep commitment and engagement with cross-border dialogue on the island of Ireland."

#### International comparisons

Further to a point we make above, we recommend a more systematic attempt to compare our own experience with the experience of neighbouring societies. The NESC report of July 2021 suggests examining the relevant experience of Nordic countries and those pioneering the use of well-being as a measure, in particular, New Zealand. For example, new research could look in detail at the process by which New Zealand focused on children's mental health, which formed part of its well-being budget. Clearly there is also scope for collaborative work within the European Union, as we were able to verify at the EU Fundamental Rights Forum in Vienna and the International Social Housing Festival in Helsinki. Consideration might be given to requesting our Embassy network to report on promising practices in selected countries and on relevant on-going developments in the European Union and multilateral organisations. It would be worthwhile to explore the degree to which other countries link well-being frameworks to constitutional protections, the UN sustainable development goals, climate targets, and international human rights commitments.

## Economics of Belonging 20-30

The Centre for Religion, Human Values, and International Relations is seeking funding for a conference for nominees/representatives (60) of churches/faith communities on values-led approaches to economic issues on the model of the meeting held at DCU in February 2022 on the Conference on the Future of Europe (CoFoE). The focus will be on including youth representative. The provisional title of the event is: "The Economics of Belonging, 20-30" – where the numbers refer both to the end of the decade and to the target age group.

Depending on the development of the public debate, it may prove possible in due course for public authorities to initiate a broader initiative with the scale and authority to enable social change. Ireland has been a leader in the development of innovative forms of public consultation, from the New Ireland Forum to our citizens' assemblies. Our group has not so far had an opportunity to consider the detailed implications of a public dialogue going back to first principles. In principle, such a dialogue should address the implications under 21st century conditions of the values stated in the Constitution.

<sup>&</sup>lt;sup>9</sup> Cf. Article 29 ("international justice and morality") and Article 43 ("principles of social justice")

#### The standard of hope

The Economics of Belonging Project examined three current issues having demonstration value in the light of the kind of society we want. These are:

- child food poverty,
- aspects of the criminal justice system, and
- housing.

The concept of "demonstration value" implies a common criterion of evaluation in seemingly different and distinct situations. From a religious perspective, this could be described as the standard of hope.

Hope is an inner resource implying a readiness to engage with our circumstances and act where possible, even in the face of steep odds. If we are co-workers in a project whose overall design is not our own, then appraising the truth of a situation, and acting or suffering in consequence of this, are bound up together and have value in themselves, even when we are not masters of cause and effect. Actions that conform with hope will be in harmony with other similar actions, including other people's actions. There is an "in-built" consistency, compatibility, and coherence. This is not just about shaping coalitions. That can happen, certainly. But the point is deeper. A common criterion of evaluation – the "standard of hope" – links one situation to another and enables a variety of actors to give the future a definite shape or character, even before the overall picture becomes clear. In the 21st century, planetary ecology and the need for a just transition in the organisation of the economy depend on numerous individual decisions linked together by a common criterion of evaluation. This common criterion cannot be the standard of mere self-interest, which by definition pushes us in different directions. Any common criterion of evaluation at the local or global level will resemble the standard of hope," as described here. Hope, if restored to its full meaning in our culture, can inspire" and bring together all those who face the future determined to be "part of the solution."

## Child Food Poverty

Detailed research on "Child Food Poverty in Ireland: A mapping review of the national and international evidence"10 was undertaken by Dr. Lucia Vazquez Mendoza over a period of one year in 2021-2022, under the auspices of the Economics of Belonging project. This theme was suggested at the outset of the project by Archbishop McDowell. The Joseph Rowntree Foundation has been working on the issue in Northern Ireland, including in a report published in 2022.<sup>11</sup> The topic acquired greater urgency as more people turned to food banks over the course of the pandemic.

Within the Economics of Belonging Project, our researcher used both primary sources and secondary sources to understand "child food poverty trends, causes, impact and responses in Ireland", and compare them to the global situation. The author's broad recommendations include:

- implementing welfare schemes (which will include providing vouchers);
- expanding the list of beneficiaries to include other vulnerable groups (e.g. in early childhood settings and DEIS schools);

<sup>10</sup> doras.dcu.ie/27124/

<sup>&</sup>lt;sup>11</sup> https://www.jrf.org.uk/report/poverty-northern-ireland-2022

- providing meals throughout the year (for example, during school holidays), and not restricting this service to a certain time period in the year;
- providing the resources, including funding, to set up cooking and dining spaces in schools;
- including the issue of nutrition in the school curriculum;
- putting policies in place to restrict advertisements that endorse unhealthy food and food practices;
- involving children and parents in efforts to address these issues;
- and maintaining updated data on the issue that would help in policy decisions.

These recommendations are easily correlated with the broad lessons of the pandemic as described above. Providing meals within early childhood settings is an example of investment in the infrastructure of society. The findings on advertising demonstrate that considerations of profit alone, if allowed to shape the economy and society, pose a threat to human values. There are parallels to the misuse of advertising in other sectors, such as gambling and alcohol. The evidence that obesity is primarily a problem for the non-affluent illustrates the unacceptable pattern of inequality that we describe as "bifurcation".

This research is supported by the recent (January 2023) report "Early Childhood Education and Care in Ireland and Northern Ireland": 12

Early childhood is a key life stage and early childhood experiences are crucial not only for children's well-being, but for their subsequent development. There is increasing evidence that social inequalities in outcomes emerge even before children start school ...

#### Resilience in global food systems

The inaugural meeting of a multi-stakeholder project on global food security, "Collective Action for Ending a Collective Problem," was held at the OSCE Centre in Prague on 26 and 27 October 2022, under the auspices of the Centre for Religion, Human Values, and International Relations. Participants included the Irish Council of Churches/Irish Inter-Church Meeting, the Dublin City Inter-Faith Forum, and CREATE, an academic network based in Rome. Overall, the goal of this initiative is to frame an initial vision of the complex system under which a high and growing percentage of the world's population is exposed to hunger. It was agreed that Africa, with its rising population, should be a particular focus of this research. However, food insecurity also affects many people even in the most prosperous societies. From the project team's broadly based analysis, the plan is to identify interventions that would enhance equity, agency, and resilience in the system. The team will seek to "engage" in political spaces in which advocacy is likely to make a difference.

☑ The Economic and Social Research Institute <a href="https://doi.org/10.26504/rs157">https://doi.org/10.26504/rs157</a>

<sup>12</sup> available to download from www.esri.ie

#### A Government priority

It is welcome that questions relating to child welfare, including child poverty, figured largely in the new Taoiseach's speech on the occasion of his election (17 December 2022): "our ambition is to make Ireland the best country in Europe in which to be a child." A unit on child poverty and welfare has been established in the Taoiseach's office, in recognition of the fact that this a cross-cutting area involving the responsibilities of different Government Departments.

#### Prison/criminal justice

In the academic year 2021-22, DCU Masters-level students of Public Policy, under the guidance of Prof. Deiric Ó Broin, developed two Rapid Evidence Assessment Reports on 'The young offenders: reducing reoffending rates among young adult offenders aged 18-24 years in Ireland' by Rebecca Gorman, Diarmuid Hanley, Brigitta Lannen, and Luke Quinlan; and 'Fines or prison – key issues in public policy' by Richard Gow, Paula Williams, Morvarid Salehi, Vand Shehni, and Roger Harrington. Both research projects were undertaken with the objective "to assess how the Irish prison and justice system could be made fairer and more humane in a public policy context." <sup>13</sup>

The research on young offenders (18-24 years of age), who constitute 20.2% of the adult population in Irish prisons, examined articles written on the issue, critically reviewed them, and also studied some of the relevant policies and strategies. Furthermore, theories that can explain ways in which the crime rate within this age group can be reduced were also studied. The authors, based on their research, noted that this cohort of offenders needs to be treated differently, and not clubbed with adults; measures to dissuade crimes, including during the rehabilitation stage, have to be put in place at the larger community level; and this would then also mean addressing policy issues concerning housing, poverty, unemployment, addiction, mental health and so on. It is also important to address this issue using a multidimensional approach, which should be developed on the basis of inputs provided by the implementers of state policies and strategies. The authors state that in the Irish context, "indicators of importance are shaped by their appropriateness for this age group, political feasibility, cost effectiveness, the intervention's impact on society and on the offenders themselves (McNeill et al., 2012), and their impact on the reduction in the risk of reoffending...".

The researchers of the second rapid study, on "Fines or prison – key issues in public policy," after some initial discussions took on a broader topic, which was to look at literature on Community Sanctions and Measures (CSM). The authors felt that studying which one of the two – fines or prison – works better relates to a larger agenda of penal reform. CSM has been effective across Europe. It is not a substitute for prison, the researchers note. These measures need to be applied based on the nature of offence, and the need for isolating the offender and curtailing their liberty. CSM "emphasise human rights, dignity, privacy, family relationships and ties to the community of offenders" and need to be looked at in the light of the offender's background. We should not use one standard form of sanction or measure. For example, in the case of female offenders, measures should be

<sup>&</sup>lt;sup>13</sup> Gorman R, Hanley D, Lannen B, and Quinlan L. (2022), The young offenders: reducing reoffending rates among young adult offenders aged 18-24 years in Ireland, Dublin City University.

<sup>&</sup>lt;sup>14</sup> Gow R, Williams P, Salehi M, Shehni V, and Harrington R. (2022), Fines or prison – key issues in public policy, Dublin City University.

determined with reference to the circumstances of the offender. Stakeholders such as social workers play an important role in determining how successful CSM actions will be. Training programmes for judges need to include aspects of "judicial innovation." Individual judges or the judiciary panel have a lot of power to bring in more practical and progressive CSMs.

Our current prison system is based largely on Victorian attitudes. The sociological research behind these attitudes is weak. Other ideas rooted in that time and place have long been discredited. Deprivation of liberty is a severe punishment that can be defended as inevitable in certain circumstances. In practice, however, imprisonment is often accompanied by family breakdown, risks to health and safety, and a lifelong loss of earning capacity. A legitimate prison policy should address these "non-necessary" consequences of imprisonment. More fundamentally, the much lower incidence of imprisonment in some social groups than in others calls into question the overall shape of the system. The privilege of social stability and general well-being that predispose many of us to obey the law are not evenly distributed in society. Profoundly anti-social behaviour in some sectors of the economy is often not considered a crime. Where laws exist in relation to issues such as the concealment of ownership or the evasion of tax, they are often imperfectly enforced. Separately, it can be argued that punishments are arbitrary to some degree. For example, fines are prescribed at fixed levels which are trivial for some offenders and so serious for others that they go to prison instead of paying.

If we take seriously the search for an overarching vision of society, one of the most important signals we can send is to keep taking specific steps in support of the welfare of prisoners, alternatives to imprisonment, and the better training of lawyers and judges.

# Housing

Of the three subjects chosen for their "demonstration value" in the present context, housing proved to be the most difficult. The challenge is to identify the common threads linking a potentially very wide range of possible interventions.

#### A reflection on the experience of homelessness

As contemporary Christian reflection on the experience of homelessness emphasises, the particular problem faced by those who have no home is not primarily that they might be exposed to the elements. It is the profound marginalisation that flows from homelessness. To have nowhere you belong is to be existentially dislocated, to endure an excruciating alienation as you are ferried between the "non-places" of shelters, hotels, the doors of supermarkets, or the underpasses of motorways. Without that base, stripped of that corner of the world where you can enjoy security and peace and exert some form of control, homelessness names a slow fragmentation that is devastating to self-esteem, to economic prospects, to human development across the spectrum. To

<sup>&</sup>lt;sup>15</sup> Susan J. Dunlap, *Shelter Theology* (Minneapolis, MN: Fortress Press, 2021); Kevin Hargaden and Peter McVerry SJ, *In Six Months, A Lot Can Change* (Dublin: Irish Council of Churches, 2019); David Nixon, *Stories from the Street: A Theology of Homelessness* (Farnham: Ashgate, 2013); Laura Stivers, *Disrupting Homelessness: Alternative Christian Approaches* (Minneapolis, MN: Fortress Press, 2011).

<sup>&</sup>lt;sup>16</sup> Nixon, Stories from the Street: A Theology of Homelessness, 59.

<sup>&</sup>lt;sup>17</sup> Dalma Fabian, "Lifelong Harm of Trauma and Homeslessness," Working Notes 32, no. 83 (2019): 4–10.

At the end of 2022, more than 11,600 people were officially homeless in Ireland. However, the number of people unable to obtain a home, who are living with friends or family, or who are in situations of housing precarity is much higher and ultimately impossible to quantify accurately. Housing precarity is typically associated with the private rental sector due to issues of unaffordability and insecurity of tenure. At the end of 2020 there were 297,837 private tenancies registered with the Residential Tenancies Board. Government subsidies are also an indication of need, the four categories being: Housing Assistance Payment, Rental Accommodation Scheme, Rent Supplement and Long-term Leasing. Almost 100,000 households qualify based on figures from the start of 2022. The fact that one third of households in private rental accommodation require government assistance to meet their housing costs underlines the crisis of housing and belonging in Ireland.

# The European dimension

The present report draws on the meeting at DCU in February 2022 at which Anne Barrington, Chairperson of the Ó Cualann Cohousing Alliance, was a keynote speaker. We also incorporate ideas from the side meeting we organised at the International Social Housing Festival (ISHF) in Helsinki in June 2022. Panellists included Anne Barrington, Juha Kaakinen, one of Finland's leading advocates in the sphere of housing policy, and Martina Madden of the Centre for Faith and Justice, whose research and recommendations underpin this report.

Article 34 of the Charter of Fundamental Human Rights of the EU states that:

In order to combat social exclusion and poverty, the Union recognises and respects the right to social and housing assistance so as to ensure a decent existence for all those who lack sufficient resources, in accordance with the rules laid down by Union law and national laws and practices.

In early 2021, the European Parliament produced a report on "access to decent and affordable housing for all" which, for the first time for a European institution, looks at the many European developments that have contributed to the housing crisis in Member States. The report was drafted by Dutch Green MEP Kim van Sparrentak. Drawing on the Charter of Fundamental Rights, the UN Universal Declaration of Human Rights, and the Sustainable Development Goals, as well as the European Union's treaties, the report addresses the many-faceted nature of housing policy and what needs to be done to address the issues.

In the light of the Charter and the European Parliament report, the Economics of Belonging project looked at the wider European and global framework which makes housing either affordable or unaffordable for the average citizen. A central conclusion is that policy introduced at European level, in response to the global financial crisis, has had unintended consequences. The practice of providing increased financial liquidity has been a key factor in house price inflation in many European countries

<sup>&</sup>lt;sup>18</sup> Richard Waldron, "Generation Rent and Housing Precarity in 'Post Crisis' Ireland," Housing Studies, February 3, 2021, 1–25.

<sup>&</sup>lt;sup>19</sup> Residential Tenancies Board, "Research and Data Hub," RTB.ie, 2022, https://www.rtb.ie/data-hub.

<sup>&</sup>lt;sup>20</sup> Darragh O'Brien T.D., "Housing Schemes," Parliamentary Questions (2022), https://www.oireachtas.ie/en/debates/question/2022-01-19/552?highlight%5B0%5D=leases.

and cities. The result is that affordable, quality homes are beyond the reach of significant portions of European citizens, with many young people priced out of the market, forced to live in overcrowded circumstances and/or expensive and often insecure, rented accommodation. The result of increasing house and apartment prices means that there is now a significant portion of EU citizens who "lack sufficient resources" to access secure housing. This "financialisation" of housing is a real challenge for the EU. Urgent and ambitious action is needed to fulfil the promise of Article 34. There are four key channels through which the EU can help to address this challenge:

**First**, at the EU level the rights of individuals to be supported in such a way that they can have a decent existence must be given greater consideration in discussions about the application of fiscal and State Aid rules which bear directly on the ability of Member States to provide such assistance

**Second**, there is a need to look at the regulations and incentives provided to institutional investors, and the degree to which these market interventions are creating competitive advantages vis-à-vis other actors and entities

**Third**, the European Central Bank should re-consider how the rising individual and social costs, both direct and indirect, of an increasingly financialised housing system may undermine long-term financial stability within the EU

**Fourth**, there is a need to foster greater dialogue about housing needs and what works. It is recommended that informal ministerial meetings on housing should be convened with the aim of sharing best practice on housing, planning, land and social inclusion. These ministerial meetings should be supported by regular bilateral consultations among Member States.

Interventions at national and local level; six guiding ideas

The questions that arise in Ireland in relation to the housing problem include the following (a non-exhaustive list):

Is this crisis occurring in part because land is scarce? Because planning permission is hard to obtain? Because planning regulations are too restrictive? Because planning permissions once granted are not acted on? If this last point is important, why is development so often delayed? Is there speculation in land? What part is played by the zoning of land? Why has the Land Development Agency failed to build homes?

How important a factor is it that so many buildings lie vacant and are allowed to fall into dereliction?

What influence is exercised by Real Estate Investment Trusts (REITS)? Is it right that REITS enjoy a favourable tax position (corporation tax) in comparison with other landlords? Does the lending policy of banks play a role? Should banks differentiate between for-profit and not-for-profit developers?

What has been the impact of so-called "self-regulation" in the construction sector? Are developers looking for excessive profits? Do they need different incentives? Or do we need more effective systems for inspection and certification? What lessons should be drawn from the way in which businesses can go into liquidation, thereby passing on the costs of their negligence to their clients or to the taxpayer?

Is there sufficient Government spending on social housing? Is this public spending well directed? Under what conditions should public housing pass into private ownership? How effective is the system of including a percentage of properties for social housing within commercially-driven housing projects? What is the connection between patterns of housebuilding and the role of local authorities in providing transport and other infrastructure?

Should rents be controlled? How do we understand cost-rental – tying rents to income or offering rents below the market price? How can tenants have more security? Does state support for renters, such as the Housing Assistance Payment, tend to reinforce market-based approaches<sup>21</sup>? Should landlords be allowed to use their properties for short-term lets? How does Airbnb affect the overall housing market?

Is it the case that the constitutional protection of private property inhibits public policy? Should we have a right to housing in the constitution? Do we have sufficient data on the various aspects of the problem?

In the midst of such complexity, it is important to identify guiding principles around which to develop specific policies. We suggest six such ideas for consideration, some of which are already implicit in the "Housing for All" policy.

First, there is a strong perception in our group that in the early years of the Irish State, there was a big housing programme which was more equitable and less finance/investment-driven than housing policy today. Something very important has been lost. We support the principle of strong state-led investment in public housing. This may in turn require a stronger public service.

Second, one factor in the relative decline of public housing provision is a loss of administrative and financial capacity in local authorities. This change began before the financial crisis. A simple illustration is that local authorities have often lacked even the personnel to inspect building sites. Any enhanced programme of public investment should empower local authorities and encourage best practice among them. In Finland, government guarantees, costing relatively little, have enabled municipal authorities to borrow in order to build social housing, without impinging on European Union rules on central government spending. This has encouraged municipal authorities to integrate housing projects with other social services, as we discuss further below. The empowerment of local authorities over the medium-term will bring benefits going beyond the housing sector. It may require new approaches to raising revenue.

Third, we accept the use of the word "commodification" to describe the cultural shift that has aggravated the housing situation in many parts of Europe. According to some commentators, the

<sup>21</sup> In the five-year period between 2016 and 2021— the lifetime of Rebuilding Ireland – the State's previous housing strategy — expenditure on HAP increased ten-fold rising from €57.7m to €541.7m.

policies that created the housing crisis in Ireland can be straightforwardly described as "commodifying" what is an essential human need.<sup>22</sup> The indications are that this "neoliberal" view of reality is finally losing ground.<sup>23</sup> A rejuvenated role for the State as the builder and the owner of housing is essential to flatten rising prices and rents – and also, though this is a wider topic, to decarbonise the Irish housing stock.<sup>24</sup> It is no longer credible to see dwellings as assets to be traded for profit in a situation shaped primarily by the laws of supply and demand. The wording of Article 34 of the Charter of Fundamental Human Rights, cited above, invites us to see the home primarily through the lens of citizenship and human rights obligations. It requires the state to make an effort in the housing sector commensurate with the scale of the social problem.

Fourth, it follows from our position on commodification we are open to a careful re-examination of the balance between property rights and the common good. This balance is at stake across a range of policy issues - including planning applications, the use of vacant properties, compulsory purchase orders, company law, re-zoning decisions, tax rules, rent subsidies, and credit guidance policies. Planning and zoning, housing provision within the context of broader social security, the role of hospitality and creativity, and the most appropriate system of tenure are all essential elements to establishing a housing policy that serves societal wellbeing.

Fifth, the European Parliament resolution referred to above "invites the Member States to pursue housing policies that are based on the principle of neutrality between home ownership, private rented accommodation and rented social housing" and to "put in place national strategies to prevent social segregation." In Ireland there is scope for a deeper discussion on these recommendations. Does the inadequate provision of publicly-supported housing options bring about an excessive focus on home ownership as the solution to homelessness? Do the ground-rules for public housing provision tend to reinforce social segregation? We discuss below the specific contribution that the churches can make in this area.

Sixth, we have an obligation to learn as much as we can from promising practices in other countries. Our Embassy network can help here, as we suggest above. Transplanting a policy from one society to another without adaptation is liable to fail. But inspiration can and should be drawn from our neighbours, by considering how their ideas might work for us and learning from the refinements of the experiments they have begun as they wrestle with similar challenges.

## European case studies – (i) Copenhagen

Like the majority of European capitals, Copenhagen has an affordability crisis and is a city of inequality where the people with highest levels of disposable income are also those who live in neighbourhoods of the city with the best access to resources – e.g. they are within easy reach of the city centre and

<sup>&</sup>lt;sup>22</sup> Margaret Burns et al., "Rebuilding Ireland: A Flawed Philosophy - Analysis of the Action Plan for Housing and Homelessness," *Working Notes* 80, no. 1 (2017): 3–20.

<sup>&</sup>lt;sup>23</sup> Michael Byrne, "2021: The End of Neoliberal Housing in Ireland?," Substack newsletter, *The Week in Housing* (blog), December 17, 2021, https://theweekinhousing.substack.com/p/2021-the-end-of-neoliberal-housing.

<sup>&</sup>lt;sup>24</sup> Keith Adams et al., "Tenant State of Mind: How Cost Rental Public Housing Can Reverse the State's Transformation to a Tenant" (Dublin: Jesuit Centre for Faith and Justice, 2022).

are where the best schools are situated.<sup>25</sup> Nevertheless, there are aspects of Copenhagen's housing policies from which we can learn.

Copenhagen's *andelsboliger* cooperatives are a classic example of an initiative in non-commodifed housing. Residents buy a share in the association which owns the building and become part of a non-profit cooperative where they share responsibility for the maintenance of the structure, living in a concrete expression of social solidarity, and making no financial gain (or loss) should they leave.<sup>26</sup>

One interesting approach to combatting the inequality of location that is inherent in cities is the municipality of Copenhagen's 2015 initiative of developing a zoning plan to reserve up to 25% of land for new affordable housing production.<sup>27</sup> The rezoned land was not at the margins of the city or in less desirable neighbourhoods but in the North and South Harbours, areas where property had a higher value and which were therefore populated by high-income groups. It was a concerted effort to increase integration between families from different socio-economic strata to make a small but significant step towards addressing inequality of income and opportunity.<sup>28</sup>

## European case studies – (ii) Vienna

Vienna has long been the benchmark for affordable, high-quality public housing. In the interwar period, in response to an acute housing crisis and class warfare between landlords and tenants which was threatening social stability, the Socialist city council built 64,000 apartments with green spaces and amenities to house the city's industrial workers.<sup>29</sup> The city continues to be recognised internationally as a leader in sustainable, affordable, and integrated housing – an approach that encourages the wellbeing of its citizens. Recent analyses of the contemporary extension of those schemes first begun in the 20<sup>th</sup> century emphasise how the cost-rental developments are financially viable in the long term and the rent costs for individuals and households offer "affordability ... in perpetuity."<sup>30</sup> The success of Vienna's public housing model – which has endured for more than a century – has been attributed to the ongoing "support of a permanently de–commodified housing sector" in the city and to "continuous state participation in the housing market [which] has created a framework of balanced rights and responsibilities for social and private actors to achieve social policy goals."<sup>31</sup>

<sup>&</sup>lt;sup>25</sup> Suheyla Turk, "Affordable Housing Production for Low Income Groups by Land Use Zoning Plans in Harbor Areas of Copenhagen," *Urban, Planning and Transport Research* 9, no. 1 (January 1, 2021): 242.

<sup>&</sup>lt;sup>26</sup> Jardar Sørvoll and Bo Bengtsson, "Mechanisms of Solidarity in Collaborative Housing – The Case of Co-Operative Housing in Denmark 1980–2017," *Housing, Theory and Society* 37, no. 1 (January 1, 2020): 5–6, https://doi.org/10.1080/14036096.2018.1467341.

<sup>&</sup>lt;sup>27</sup> Turk, "Affordable Housing Production for Low Income Groups by Land Use Zoning Plans in Harbor Areas of Copenhagen," 234.

<sup>&</sup>lt;sup>28</sup> Turk. 233

<sup>&</sup>lt;sup>29</sup> Eve Blau, *The Architecture of Red Vienna, 1919-1934* (Cambridge, Mass: MIT Press, 1999).

<sup>&</sup>lt;sup>30</sup> Alice Pittini, Dara Turnbull, and Diana Yordanova, "Cost-Based Social Rental Housing in Europe: The Cases of Austria, Denmark, and Finland" (Dublin: The Housing Agency, December 2021), 19, https://www.housingagency.ie/sites/default/files/2021-12/Cost-based%20social%20rental%20housing%20in%20Europe 0.pdf.

<sup>&</sup>lt;sup>31</sup> Susanne Marquardt and Daniel Glaser, "How Much State and How Much Market? Comparing Social Housing in Berlin and Vienna," *German Politics* 29, no. 1 (June 5, 2020): 1, https://doi.org/10.1080/09644008.2020.1771696.

# European case studies - (iii) Helsinki

"Ending homelessness requires systemic change: from a support system based on temporary accommodation to one underpinned by permanent housing."<sup>32</sup> In Ireland, homelessness has increased tenfold in the last four decades, and what was once considered a niche issue is now – unfortunately – mainstream.<sup>33</sup> This increase is reflected in figures across Europe. However, Finland's homelessness figures are the exception to the trend. Homelessness overall has decreased sharply since in 2008 and rough sleeping has almost disappeared.<sup>34</sup>

Finland's Housing First initiative was (and is) ground-breaking in its reversal of the usual methods of supporting a homeless person through a series of interventions designed to deal with issues of addiction and mental health before giving them a home at the end of the process. Instead, the initiative did exactly what the title suggests and offered secure accommodation to the person without any immediate requirement to attend rehabilitation or any other intervention.<sup>35</sup>

Ireland's leading housing charities have been using the Housing First blueprint for more than ten years.<sup>36</sup> The difference between the Finnish model and the Irish adaptation is in the resources provided. Public authorities have not taken direct responsibility for this approach, preferring instead to subsidise charities to deal with the issue by providing emergency accommodation and supports for those affected.<sup>37</sup> In Finland, the success of Housing First is also explained in part, as we have discussed briefly already, by policy coherence across the whole welfare system.<sup>38</sup>

Even during the years after the financial crash of 2008, Finland topped up its resources for housing with €65 million euro from Finland's Slot Machine company.<sup>39</sup> In contrast, Ireland followed the playbook of privatising public assets at times of crisis and sold the State-run Irish Lotto on a 20-year lease to a private company, who in 2020 made a profit of €14.6 million for its shareholders.<sup>40</sup>

<sup>&</sup>lt;sup>32</sup> Juha Kaakinen, "Beyond the COVID Crisis: Can Emergency Measures Be Turned into Systemic Change to End Homelessness?," *IPPO* (blog), February 22, 2021, https://covidandsociety.com/beyond-the-covid-crisis-can-emergency-measures-be-turned-into-systemic-change-to-address-and-end-homelessness/.

<sup>33</sup> Paddy Breathnach, Rosie, Drama (Element Pictures, 2018), https://www.imdb.com/title/tt8247470/.

<sup>&</sup>lt;sup>34</sup> Enni Sahlman and Ninni Lehtniemi, eds., *A Home of Your Own: Housing First and Ending Homelessness in Finland* (Helsinki: Y-Foundation, 2017), 11.

<sup>35</sup> Sahlman and Lehtniemi, 14.

<sup>&</sup>lt;sup>36</sup> Peter McVerry Trust, "Housing First," Peter McVerry Trust, 2022, https://pmvtrust.ie/housing/housing-first/.

<sup>&</sup>lt;sup>37</sup> Mark Keenan, "Charities Are Making All the Running in Battle to House Struggling Families," *Irish Independent*, 12 09 2019 edition, accessed March 23, 2022, https://www.independent.ie/business/personal-finance/property-mortgages/mark-keenan-charities-are-making-all-the-running-in-battle-to-house-struggling-families-38490940.html.

<sup>&</sup>lt;sup>38</sup> Deborah Jordan, "Ending Homelessness? The Contrasting Experiences of Finland, Denmark and Ireland," *Irish Political Studies* 37, no. 1 (2022): 157-8.

<sup>&</sup>lt;sup>39</sup> Sahlman and Lehtniemi, A Home of Your Own, 69.

<sup>&</sup>lt;sup>40</sup> Peter Hamilton, "Lotto a Winner as Operating Profit Jumps by 64% to €14.6m," *The Irish Times*, July 29, 2021, https://www.irishtimes.com/business/financial-services/lotto-a-winner-as-operating-profit-jumps-by-64-to-14-6m-1.4633134.

Place-based policies and the role of local communities

The influential business commentator Rana Faroohar (of the Financial Times) writes as follows in her new book *Homecoming*:

Regionalisation and localisation are the future. Countries, cities, and individual communities are increasingly shaping their own futures. Supply chains are shortening. The capital/labour divide is finally, after decades, shrinking. A wave of technological innovation is making it possible to move jobs and wealth to a far greater number of places, including back home. A new generation of (Millennial) workers and voters is pushing politicians and business leaders alike to put the rules of the global economy back in service to the communal well-being ... we need to step back from unfettered globalisation and work to re-moor prosperity to place.<sup>41</sup>

Faroohar is writing in the first instance for an American audience. The view from Brussels or Dublin might differ in important respects. It is prudent, however, to acknowledge the overall pattern that she describes. As part of the Economics of Belonging Project, a half-day meeting was organised with Sarah Longlands in September 2022. Longlands, Chief Executive of the Centre for Local Economic Strategies (CLES), presented her organisation's work on Community Wealth Building (CWB). <sup>42</sup> There were a number of invited guests, including representatives of the public participation network (PPN). Community wealth building focusses not just on the economic progress of a community; it also involves helping people to value what they have and move away from the financialisation of assets. The key levers are identified — such as finance, the workforce, and land and property. The CWB approach views these levers as a framework leading to a sense of inclusive ownership. People have a greater stake in their local place, and feel that they are connected in a meaningful way to the economy and have a democratic say in how that economy operates. This developing conversation speaks to our project's understanding of social friendship.<sup>43</sup>

In the later part of the day, participants in the project discussed the possibility of using a similar approach (CWB) in pilot projects in Dublin and East Belfast. These discussions continue. The CWB approach would need to be adapted keeping in view of local governing structures in these locations.

## Project-management by religious institutions

One of the stated goals of the Economics of Belonging Project is to examine the potential role of the churches and faith communities in articulating, promoting, and enabling on the ground a state-of-the-art agenda for social wellbeing on the island of Ireland. One option, bringing together the housing agenda and place-based policies, would be for faith communities and religious institutions to take the lead in transforming neighbourhoods by the creative use of their land.

Rezoning land in the most desirable neighbourhoods to preserve it for affordable housing is a step that may prove difficult at the present political juncture. One alternative approach could be to make

<sup>&</sup>lt;sup>41</sup> Rana Faroohar, 2022. *Homecoming*. Random House: New York, pp. xviii – xix.

<sup>&</sup>lt;sup>42</sup> https://cles.org.uk/the-community-wealth-building-centre-of-excellence/

<sup>&</sup>lt;sup>43</sup> Social friendship refers, first, to an aspect of our individual relationships that is not merely functional. Pursuing better relationships is easily grasped as an overarching quality-of-life issue. This includes well-being of the community and its infrastructure.

use of land owned by religious institutions and situated in prime locations with access to amenities and opportunities currently only available to people with high incomes. Instead of offering these sites to the highest bidder,<sup>44</sup> religious institutions could lead the way in developing co-operative or costrental solutions, enacting in practice the solidarity and commitment to the common good that sits at the heart of their social ethic.<sup>45</sup> If religious institutions and faith communities came together to dedicate land and project manage the building of affordable cost-rental housing schemes, it could be transformative. By proving that such schemes can prosper in Ireland, they may inspire the State to follow suit. Those of us who are involved in third level education can testify that there is no shortage of highly able young people looking for worthwhile professional roles. The same is true in other age groups. A hands-on approach by religious institutions in the housing sector would create opportunities for the large and increasing cohort of people for whom work is primarily a means of contributing to society.

# Summary of key ideas and recommendations

"Lessons learned" during the pandemic include the following:

- 1. the importance of investment in the infrastructure of society
- 2. the need for equity in the delivery of services (no "bifurcation")
- 3. the questioning of "efficiency" as the main criterion for economic choices
- 4. the questioning of the "liberal" understanding of the role of incentives
- 5. a renewed attention to the dangers of polarisation and disenchantment with institutions.

Society is in need of an overarching vision or sense of direction. The framework suggested by the National Economic and Social Council — "equity, sustainability, and agency" — is a useful starting point. The challenge is to capture for our future benefit the sense of community we have often experienced during the pandemic. This report measures the potential for a culture of solidarity against specific policy challenges in three areas: child food poverty, criminal justice, and housing. The goal was to discover a common criterion of evaluation in seemingly different and distinct situations — or in other terms, a standard of hope.

In the sphere of child food poverty, we found that providing meals within early childhood settings is a key example of investment in the infrastructure of society ("invest to save"). The findings on advertising and the incidence of obesity demonstrate that considerations of profit alone, if allowed to shape the economy and society, pose a threat to human values.

The much lower incidence of imprisonment in some social groups than in others calls into question the overall shape of the prison system. In relation to young offenders, we call for greater recourse to Community Sanctions and Measures (CSM). Training programmes for judges need to include aspects

<sup>&</sup>lt;sup>44</sup> Patsy McGarry and Arthur Beesley, "Move by Sisters of Charity to Rezone Merrion Road Land Would Boost Its Value to €50m.," *The Irish Times*, February 22, 2022, https://www.irishtimes.com/news/ireland/irish-news/move-by-sisters-of-charity-to-rezone-merrion-road-land-would-boost-its-value-to-50m-1.4808527.

<sup>&</sup>lt;sup>45</sup> Kevin Hargaden, "Ireland, Rent, and the Theologies of Real Estate," *De Ethica. A Journal of Philosophical, Theological and Applied Ethics* 2, no. 3 (2016): 23–38.

of "judicial innovation." Individual judges or the judiciary panel can help bring in more practical and progressive CSMs.

On housing, a central conclusion is that policy introduced at the European level – namely, increased financial liquidity – has been a key factor in house price inflation in many European countries and cities. We suggest a number of avenues through which this problem can be addressed. We suggest six guiding ideas for Ireland's housing policy:

- 1. we support the principle of strong state-led investment in public housing
- 2. an enhanced programme of public investment should empower local authorities
- 3. "commodification" describes the cultural shift that has aggravated the housing situation
- 4. we should re-examine the balance between property rights and the common good
- 5. we should balance home ownership, renting privately, and rented social housing
- 6. we have an obligation to learn from promising practices in other countries.

Participants in the project will seek ways of applying the Community Wealth Building (CWB) approach in pilot projects in Dublin and East Belfast. Finally, the present report argues that parishes, religious institutions, and faith communities should take account of recent successful examples and further enable affordable and sustainable cost-rental housing schemes on their own land.

# **Annex 1: List of participants**

- 1. Adrian Cristea, Dublin City Interfaith Forum
- 2. Ciarán Burke, Jena Center for Reconciliation Studies, Friedrich-Schiller-Universität Jena
- 3. Colette Bennett, Social Justice Ireland
- 4. Damian Jackson, Irish Council of Churches
- 5. Deiric O'Broin, DCU
- 6. Gary Carville, Council for Justice & Peace
- 7. Karen Jardine, Presbyterian Church Ireland
- 8. Kevin Hargaden, Jesuit Centre for Faith and Justice
- 9. Lucia Vazquez Mendoza, DCU
- 10. Martina Madden, Jesuit Centre for Faith and Justice
- 11. Rev. Rob Clements, Kilternan Parish Church of Ireland
- 12. Shana Cohen, Think-tank for Action on Social Change
- 13. Sr. Helen Alford, Decano, Facoltà di Scienze Sociali
- 14. Raili Lahnalampi, Ambassador of Finland to Ireland (in her personal capacity to provide information about lessons learned in Finland on these issues, as well as contacts in Finland)