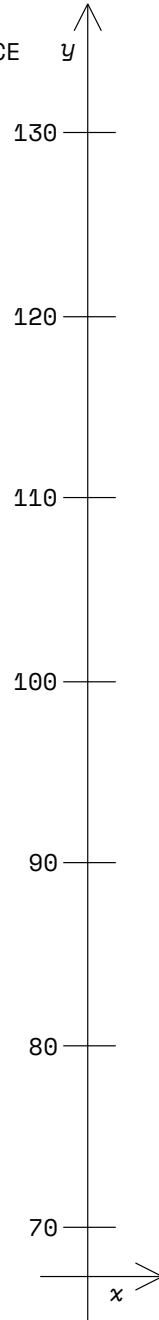


Soft Landing

Soft Landing

Maria McIntock

PROPERTY PRICE
INDEX



YEARS 2001-2011



Dreams of unborn babies and unbuilt houses up our sleeves, we board the Ulysses from Holyhead to Dún Laoghaire. My mother and I, my two brothers. My father will meet us there because they're handing

JUL 2001



Dún Laoghaire
An international ferry terminal in Dublin.

out jobs and auch sure it'll be grand.
They're seemingly handing out everything in Ireland these
days. Jobs a-plenty, mortgages a-plenty. Summers spent in
Mayo, and a patch of land inherited from my Grandfather was

SEP 2001



enough to lure us to a new life in Donegal. My aunt moved the
summer prior: from a council house in Coventry to a five bed
on a hill with an acre of land. And a second one by the coast.

NOV 2001

Donegal

A county in northern most Ireland.

In a study conducted by the statistics company Amarach, 44% of respondents agreed with the statement, "I worry sometimes about how much money I have borrowed and whether I'll be able to pay it back."

JAN 2002



In Coventry, I was "the Irish girl". Here, I am "the English girl". The hun. The prod. Prod. On bad days: Orange Bastard. I didn't know what any of this meant until Sister Ann played *The Wind That Shakes the Barley* in class. She taught me and everyone else what a coloniser I am.

MAR 2002

The Wind That Shakes The Barley

A film directed by Ken Loach set during the Irish War of Independence in the early 1920s.

A new aristocracy was emerging in Ireland. Government meetings were held at race-courses; politicians papped in *HELLO!* and *OK!*. They became celebrities and so did their children, who in turn were marrying footballers and popstars. When our Taoiseach's daughter married Westlife's lead singer, they proudly secured a €1m magazine deal.

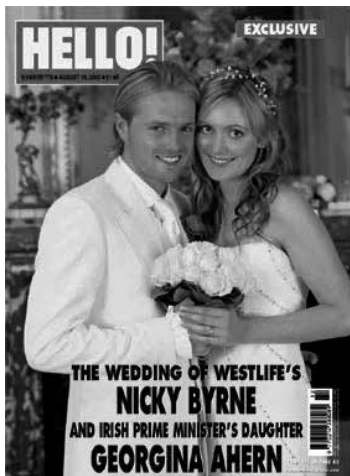
MAY 2002



146 helicopters registered. 127 more than last year.

You're not part of the crew unless you can *fly* in to Leopardstown.

JUL 2002



Taoiseach

The prime minister, chief executive and head of government of Ireland.

CONSUMPTION REPLACES PRODUCTION



BUILDING REPLACES MANUFACTURING

SEP 2002

NOV 2002

In 2000's *Planning and Development Act*, Part V stipulates that 20% of all new homes must be social. Three years later, Bertie Ahern repealed this provision. This left social housing coded to the private sector, and regulated Public-Private Partnerships which subsidised private renting. This change in governance aligned nicely with a wider project of creating an economy as open and airy as the Grand Canyon: neoliberal through and through. Bertie was proud of his laissez-faire planning system. He thrust policies into the hands of property developers, speculators and banks, framing it by localism, clientism and cronyism.

JAN 2003

■ In his *Utopia of Rules*, social anthropologist David Graeber cannily coins bureaucracy as “the water in which we swim”. The gradual societal and governmental slippage into a neoliberal economy and open market requires an army of administrators to keep such a system afloat. As such, any notion of a completely ‘open market’ contains within it a collapsing contradiction. Markets do not simply emerge as some autonomous domain independent of state authorities: they’re complex and knotty. The conflation of public services and private power into a single entity goes unnamed; this happens because we’re lacking a way to talk about it.

MAR 2003

“The boom times are ■ getting even more boomier.”

Bertie Ahern, Taoiseach.

MAY 2003

JUL 2003

Bertie Ahern was a global celebrity. He shared his name with my childhood teddy: a cosy bedfellow. And just like a night time companion can be all things in one to a child, Bertie was too to the Irish people. Bertie was a self-declared neoliberal in the *Sunday Times* and a self-declared socialist in the *Independent*. He hated tree huggers with the property developers, and loved them with environmentalists. A rogue talent which allowed him to absorb many personality traits and many a people's trust. He could be our knight in shining aristocratic armour, and the boy next door; drawing shamrocks in the creamy tops of Guinness' and drinking from flutes at Punchestown racecourse. In September 2003, Morgan Kelly published an article in the *Sunday Times* warning that the more rapid house prices rise, the harder they are likely to fall. Bertie responded two months later with:

■ "I don't know how people who engage in that speculation don't commit suicide."



“I would like to see perhaps
in Ireland on a voluntary basis, a greater culture of some of

■ the wealth that
is acquired going back to the state, perhaps through endowment.”

Mary Harney, Tánaiste.

Ireland's wealthiest property developer, Seán Dunne, celebrated his second marriage to former gossip columnist Gayle Killilea in a 17th century villa on the Italian Riviera. Bertie Ahern, wrapped up in scandal and speculation at home couldn't attend. "Dunner," he said, "you and I go a long way back. I wish I could be there. I'm sorry I couldn't come, but I would have been more trouble to you than I'd be worth." Bertie had come under fire for his choice of ministers after being elected into office for a third term. Firstly, he tried to nominate David Andrews as Minister for Defence and as a Minister of State at the Department of Foreign Affairs. This was unconstitutional; one Minister cannot be subordinate to another. He also appointed a number of people to state boards who personally gave him money, such as senior directors at Aer Lingus, Dublin Post and Enterprise Ireland. On the same day as Dunne's wedding, Ahern was asked on RTÉ News why he had done so. He responded: "I didn't appoint them because they gave me money. I appointed them because they are my friends."

MAY 2004

■ Dunne and Killilea celebrated their post-wedding party on a super yacht called the Christina O. The yacht previously belonged to Greek billionaire shipowner Aristotle Onassis. Two months after their wedding, news broke that the real cost of renting the vehicle was borne by the Irish people.

Dunner claimed the cost back in taxes.

JUL 2004



All Irish history is ■ sweet up to a point.

Banks run the boards who direct one another's companies;
regulators and civil servants work for companies they'd
been supervising;



this tangled web will show all you haters who call us inbred
what inbred can truly look like.

My mother was a child star of a rare type. At the ages of 8 and 12, she won the world Irish dancing championships. A minor celebrity in the working class Coventry community in which she was embedded, she trained with asceticism—it was the air she breathed. She refused to carry on dancing when the sport was commercialised. They wanted her to wear make-up, and fancy dresses and clickety-click heels: but she was a tom-boy, and a poor one at that. Her early retirement from the sport did not mark the end of her obsession with it. She used to clickety-click her slippers over the sink; washing dishes, peeling spuds, ironing. The duties unquestionably hers in a traditional Irish household. She broke a toe here and there drunk dancing (or “merry” dancing, as she’d prefer to call it) to cheering crowds in cosy pubs on Trad nights, where you’d leave with more Guinness on your clothes than in your bellies. My mother had a special sixth sense for Irish dancing-related events taking place in her locality. Whatever the occasion, we were there: “popping our heads in” to a ceilidh practice, or “popping over the border” to the world championships. When she heard about Michael Flatley’s *Celtic Tiger Live* tour, she had tickets in her hand the following day. One for each of us. In the show’s press release, Flatley explained that the show “portrays the oppression of a people” with the Tiger

■ symbolising the liberation

of a people and the awakening of the Spirit through a struggle for freedom.” The show was a product of Ireland’s most commercially successful export: *Riverdance*, which built on the traditional form of Irish dancing and injected it with the glitz and glamour of globalisation. “Sex, speed. Irish-American optimism and fake tan.” The narrative of *Celtic Tiger Live* played out was bizarre. Irish dancing evolving in the mists of time, taken to America by emigrants, conflating with other cultures and then, by implication, returning on the winged feet of Michael Flatley and Jean Butler. A triumphant transatlantic return.

Devout monks dervish-dance with lurid temptresses
with a nary word about the corruptions of the flesh
Horny-headed Vikings dance chastely with Irish maidens.
An Irish Garden of Eden blossoms.

My Mother was devastated.



Ceilidh

A social event with Scottish or Irish folk music and singing, traditional dancing and story telling.

Mortgage rates began to slowly climb after 2005. In 1996, loans worth IR£1.3bn were approved. In 2000, loans worth IR£2.9bn were approved that year. By September 2005, loans worth €13.9bn were approved. Changes in interest rates in Europe had correlating drastic implications on repayment amounts on the Emerald Isle.

In November 1905, Constance Makievicz began attending Sinn Féinn meetings to join the struggle for Ireland's independence from England. At the time, to be poor, Catholic and a woman was to be a second-class citizen in your own country. Constance was a revolutionary: a patron of women's suffrage and Irish nationalism. She stormed St. Stephen's Green with the boys and begged her captors to shoot her as they had shot them. "I wish you had the dignity to shoot me." I wanted Constance as my Confirmation Name(sake). To carry her name between my first and surname as an armour, but Sister Ann said her name sounded too "exotic". She scribbled a line through Constance, replacing it with a short, sharp, three-letter: A-N-N. Constance was an aside to our studies of Y. B. Yeats, who called her "the acknowledged beauty of the time, often seen riding horseback through town." One hundred years ago to this month, she showed him.

"The popular poet of this day
and also many days later
has set Ireland a very low idea of women to worship.
To him, a woman is merely sex and an excuse for a drink,
not a companion or a friend
but a beautiful houri holding dominion by her
careful manipulation of her sex and her good looks."



Sinn Féinn

A left-wing Irish republican political party active in both ROI and NI.

Construction accounts for a quarter of the Irish economy. ■ 19% of Ireland's entire workforce.

Since
1996, 597,000 new households
have been built.



Since
1996, 347,000 households
have been registered.

Second homes account for 115,000.

Investment homes account for 135,000.



*Gorgeous living comes
to Dublin*

Life in Ireland for my father was a life steeped in paranoia. If my siblings and I felt the sting of carrying an English accent around at school, it may as well have been carved onto his forehead at work. A tour guide following him around, pointing, holding a sign: "This man is not from here." He was so desperate to be one of the lads. To be as Irish as was possible. He forced us into playing Gaelic football and hurling and screamed colloquial curses from the sidelines if we played badly—"GET TO FUCK!"—while kitted out in green, white and gold sports gear from head to toe. He drank poitin and smoked a pipe. We had no money but he scraped our pennies together to buy a patch of bog land, driving us up there at 5am during summer holidays to cut turf like the other sons and daughters of farmers in town. You're not a farmer Daddy. The most painful assimilation technique for us was his choice of driving music. We departed Van Morrison and were forced into listening to rebel songs. He blasted them so loudly that everyone as far as Joseph and Margaret Gallagher out by the Barnesmoregap could have heard them.

Margaret Atwood's *The Tent* opens with a three page essay teasing out how one can, or should, write autobiographically: "I'm getting somewhere now. I'm feeling lighter. I'm coming unstruck from scrapbooks, from albums, from diaries and journals, from space, from time." My father didn't want my past and discarded my memories, binning the cardboard box labelled with my name. Only four paragraphs left, only some sentences, all a whisper. I was born. I was. I. Thank you Margaret.

Poitín

A traditional Irish beverage illegal in Ireland
(alcohol by volume 40%–90%).

“I was born on a Dublin street where the royal drums did
beat, And those loving English feet they tramped all over us
And each and every night when me father came home tight
He'd invite the neighbours outside with this chorus
Come out ye Black and Tans, come out and fight me like a man
Show your wife how you won medals down in Flanders
Tell them how the IRA made you run like hell away
From the green and lovely lanes of Killashandra. And those
loving English feet they tramped all over us
And each and every night when me father came home tight
He'd invite the neighbors outside with this chorus
Come out ye Black and Tans, come out and fight me like a man
Show your wife how you won medals down in Flanders
Tell them how the IRA made you run like hell away
From the green and lovely lanes of Killashandra.”

Come Out and Fight Ye Black and Tans
The Wolfe Tones

“And I will stroll the merry way
And jump the hedges first
And I will drink the clear
Clean water for to quench my thirst
And I shall watch the ferry-boats
And they'll get high
On a bluer ocean
Against tomorrow's sky
And I will never grow so old again
And I will walk and talk
In gardens all wet with rain
And I shall drive my chariot
Down your streets and cry
Hey, it's me, I'm dynamite
And I will not remember
That I even felt the pain.”

Sweet Thing
Van Morrison

The proportion of first time buyers taking out a ■ 30+ year mortgage has risen from 29% to 75% since 2004.

MAY 2007

JUL 2007

Thank you 100% ■ mortgages.

SEP 2007

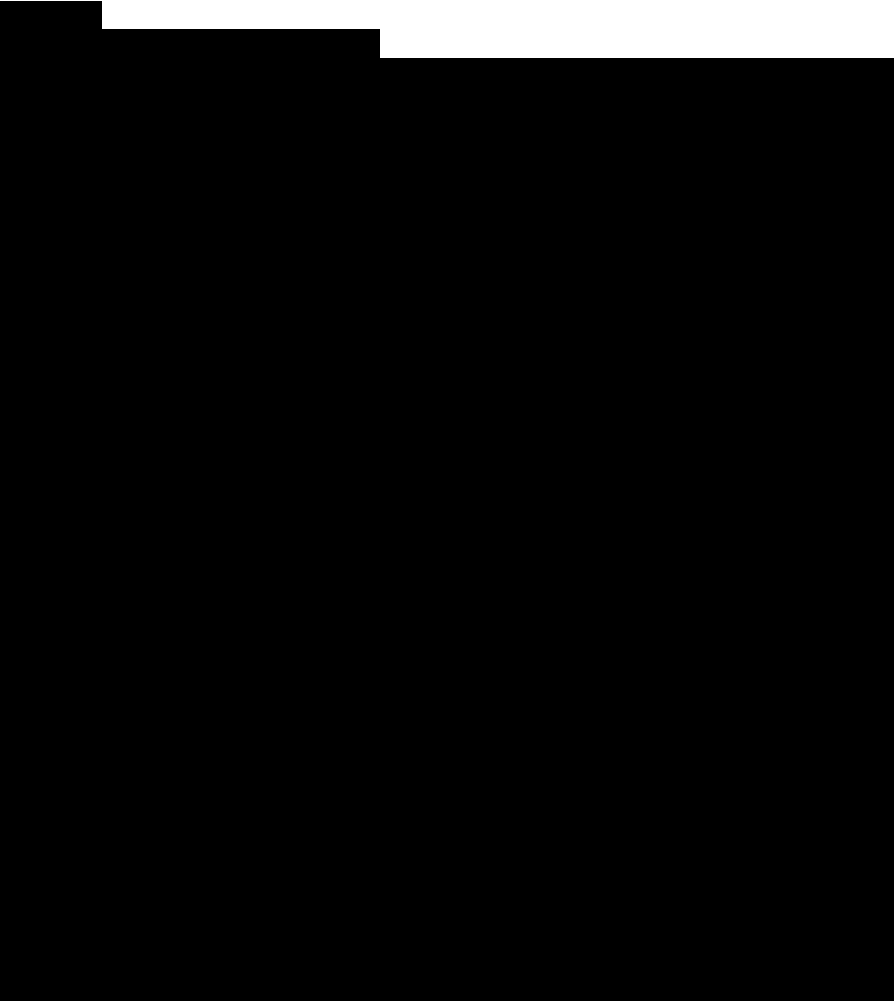
NOV 2007

Ms McGrath could do no wrong in my eyes: she was my first feminist icon; a feckin' rockstar. She didn't judge our shortened skirts, or snip away their tampered-with hems, or measure them with a ruler. She ignored the 'Official Catholic Guide Rule Book On Proper Conduct Bodily Presentation (To Include the Wearing of Clothes)' that Sister Ann and her fellow Schoolbourhood Watch posse enforced with legion. Ms McGrath was from Galway, the marvellous west of Ireland, and so she possessed that soothing lyrical cadence in her accent common to my Connacht-ian roots. Donegal accents were nasally and crass and, most of all, were oral articulations of my unhappiness at the time. Ms McGrath drew out her 's's to 'shh's, and her 'a's to 'aaa's, so that the west was not the west but the 'weshht' and the bar was not the bar but the 'baaar'. She liberated us from our skirts and our bodies. Ms McGrath also introduced us to that magical subject-organised under a term too tiny to ever contain it-called "Global Literature". Basically, "everything in the world not here". After years of studying pretty much only Brian Friel (*Dancing at Lughnasa* three times and counting at this stage) and... the Bible, this was music to our ears; poetry to our pencils. For our final year of Junior Certificate, she assigned us *The Bookseller of Kabul* by Norwegian journalist Åsne Seierstad: a non-fiction story about the author's time living with an Iraqi family. This reading would be my first critical engagement with any notion of the 'Other'. Reflecting on the book now, I find my positionality perplexing. White journalist travels to a faraway land and portrays it as an evil-almost primal-civilisation, where women are subjugated, raped, tortured and kept indoors against their will. There I was, an outsider by accent but not by blood, abnegating my identity as a weapon. Judith Butler's notion of subject affirmation as "what is contingent and incoherent in identity allows one to affirm others who may or may not 'mirror' one's own constitution" was ruptured. What was my place here? I began working in a local pub but jobs were starting to become scarce. A regular whispered over the bar: "What are you doin' takin jobs from wee Irish girls?". With a vengeance, a winsome smile and, most importantly for this complex operation, a steady hand, I successfully crafted the word "twat" into his pint.

■ A hotel in Limerick had to stop advertising vacancies after 2,500 people applied for 120 jobs.

The front
page of the *Irish Times* property
supplement states that over 10,000 new apartments in Dublin are
empty.

■ The launch of Belmayne,
property developer Donald Caulfield's 2,200 apartment scheme
on Dublin's Malahide Road, was a strange and sordid affair.
Speculation around Ireland's economic situation had waned into
outright condemnation: Ireland was fucked. The news somehow
hadn't reached this lavish party. The guest list was A-Z ce-
lebrity central: Diarmund Gavin and Lawrence Llewelyn-Bowen
among them. Caulfield proudly bragged that the site's con-
ferene centre cost €2m alone to build, and was there to at-
tract Dublin's business elite to settle into a place where
you'd rarely have to leave. The marketing campaign promoting
the new build was highly provocative: a couple lying on top
of one another on a kitchen island unit, salaciously dressed.
To resort to such debauchery in order to attract attention in
uncertain times, things must be bad. The Church was appalled.



■ Did we crash with the
crash or were we failing flailing declining anyway?

No one puts tiger in the corner.

SEP 2008

NOV 2008

15 September 2008
Global markets crashed.

My
grandmother won't speak of
her forced departure to England in the 50s
from Co. Mayo at 21. She didn't speak a word of English,
knowing only her Gaelic mother tongue. My mother eloped
to Italy, ashamed and pregnant with my older brother.
A child of forced exile. Of silencing.

Rebecca Solnit
writes in her
A Paradise Built in Hell that "Silence is the ocean
of the unsaid, the unspeakable, the repressed, the erased,
the unheard. It surrounds scattered islands made up of those
allowed to speak and of what can be said and who listens."

The Revenue

recovered €2.5bn from five major tax-dodging enterprises. This magnanimous figure is a tenth of the entire Irish national debt in 1987. The culprits found a loophole in Deposit Interest Retention Tax (DIRT), a tax introduced in 1986 which obliged banks to withhold at source the tax paid to borrowers and pass it directly to the Revenue. However, non-residents were exempt from paying this tax.

■ With the introduction of DIRT, the number of absentee depositors increased three-fold. By 1998, 77% of deposits were made by non-residents. Allied Irish Bank had 88,000 of them. The bank had 217 branches at the time, with almost no emigrant population.

2,347 ghost estates.

■ Walking home from
from school was to wander among a multitude of unoccupied,
half-constructed homes, serving as ghost-like spectators to
my daily routine. The weight of their presence on the cur-
rent climate was more powerful than the news stories I was
reading and anecdotal tales I overheard walking through town
of debt, unemployment, the doll, salvation. One estate in
particular has remained with me: I don't recall it's name;
or know whether it's still there, but the half built shells
against the backdrop of the Blue Stack mountains in Bally-
bofey have remained symbolic. What happens to the stories
of those who have abandoned a site, before it's completion?



Ballybofey

A small village in Co. Donegal, Ireland.

More than half of all jobs for young men under 25 disappear.

Seán 'Dunner' Dunne declared himself "broke".

JAN 2010



Easter brought with it a new word to the currency of our language economy. NAMA. NAAAMAAAA. NAMA will save us Mammy. Before NAMA had the chance to do anything we made the word immobile. In the way that the repetition of a word-rendering it silly-does so successfully. We turned it into a joke, because they'd pushed our patience first to its outer limits, until our patience threshold was tearing and pulsating and swollen at its seams. We saw it for what it was. N.A.M.A.. The National Assets Management Agency: oxy-moron-ic from beginning to end. The agency was created to inject liquidity into the Irish banking system, and to selectively spend on completing housing projects. With five billion euros. My history teacher-Mr O'Boyle, who instilled in me a love of Irish poetry and a knack for metaphor-spent an entire class ripping it to shreds. "€5bn euros, one euro for each of us" he said. "That'll save us."

MAR 2010

“Set up to selectively spend on housing projects,” he said. “Completing by tearing down those half built houses up the road.” Tearing down to complete. He taught us what the word oxy-moron-ic meant. A month to the day before NAMA was born, the governor of our Central Bank, Patrick Honohan, requested a morning interview on prime time national radio to tell us why representatives of the IMF were arriving in Dublin that evening. Nothing prepared us for the announcement. And nothing prepared the person who perhaps should have been most prepared for it: our beloved Taoiseach, Brian Cowen. He must’ve been raging. Imagine. There was nothing abstract about Honohan’s slot. Plainly, simply and with asperity: “They’re coming to give us a very substantial loan.” Fuck. Shame. Fuck. Shame. Dreams of unborn

MAY 2010

■ babies and unbuilt houses down the drain. Indigent once again. Three days later, Brian Cowen held a press conference and shocked us with his irreverence to the news. “I don’t believe there’s any reason for the Irish people to be ashamed or humiliated.” Debt makes people behave in strange ways. It mirrors and magnifies both voracious human desire and ferocious human fear. It is the emperor without clothes; a toxic masculinity exposed; naked and flaccid. Since this mother of all crashes, it has become the new shame. Being Catholic was once shame. As were cigarettes, being fat, being a whore, uneducated, gay, divorced. Debt is high on the charts of Shame. When debt and shame are intertwined on a macro-economic scale, the individual becomes humiliated. In true Foucauldian style, the

JUL 2010

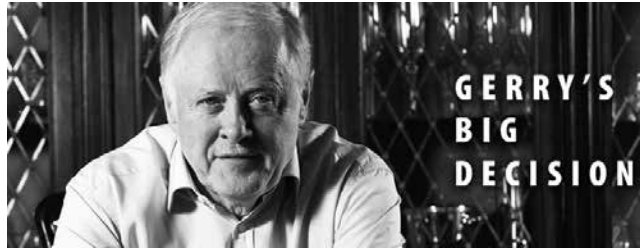
individual is suffering in their cell;
watched-or-not-watched from the panopticon bank. Shame can de-void communities of camaraderie. Like when Tony Foy-independent shop owner and founder of Ballybofey's only DIY store-went on *Channel 4's* 'Gerry's Big Decision', begging Sir Gerry Robinson to finance his business in order to keep it afloat; Sir Gerry turned him down, and most of Ballybofey laughed. From this point onwards in Ireland's economic downfall, shame had crawled into our consciousness and become omnipotent. Our... "situation" was top of the agenda at this month's G20 summit. Our naughty behaviour, through lavish overspending and supposedly nothing else, had worried leaders that the collapse of our

SEP 2010



economy would create a tidal wave of bank losses across Europe. This month would mark our entrance into two new semantic and societal colloquial realms: the month of Troika and the month of PIIIGS. Once Brian Cowen stopped pretending we weren't completely in the shit, and signed a bailout deal of €85m with the European Commission, European Central Bank and International Monetary Fund, we joined the Troika crew. Along with the countries who had to refinance their economy following the financial crisis, we joined the PIIIGS crew. Portugal. Italy. Ireland. Greece. Spain. PIIIGS. A derogatory term for countries who got a big excited or got

NOV 2010



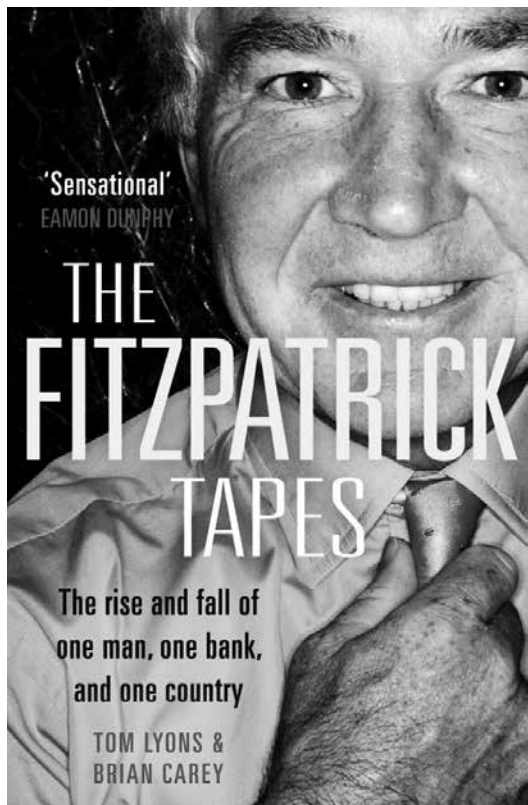
scared or silly. Our landscape constantly shifted during this time but I'm running out of spacetimegraph to explain. Two *Sunday Times* journalists released *The Fitzpatrick Tapes*—a chunk of secretly recorded phone conversations between the ex-chair of AIB and his colleagues. They got so much dirt on him: his magna opus. The tapes caught his plot to shift Ireland's debts onto us: his undeserving progeny; his prodigal children expected not to return. There's more to say on him but we're moving on. A shrinking story is not a lesser story; neither are more frequent ones.

JAN 2011



In February, *BBC Radio 4* released a documentary called *Bailout Boys Go To Dublin*. In an intimate moment, Brian Lenihan shared, "I have a very vivid memory of going to Brussels on the final Monday and being on my own at the airport and looking at the snow gradually thawing and thinking to myself: this is terrible. No Irish minister has ever had to do this before." His crackling voice was weighed down with trauma, we felt for him. Whether brought up Catholic or Pro-no, let me finish it! Let me say

MAR 2011



'Sensational'
EAMON DUNPHY

THE FITZPATRICK TAPES

The rise and fall of
one man, one bank,
and one country

TOM LYONS &
BRIAN CAREY

it, we can't move on yet there's
more to say but now it's May, and there's more to sa-It was
announced in June 2011 that there were 2,800 ghost estates in
the Republic of Ireland. I'm struggling with that word ghost:
they're there, physically present and material in their very
nature, defined by it. Is ruin not more apt? Walter Benjamin
describes a ruin as a landscape's past, present and future

MAY 2011



collapsed.

Their half-finished state a reminder of excess, spatial ar-
ticulations of a lost-TO BREATHE TO RUMINATE TO REFLECT TO-My
father was the first employee laid off at work. The timing was
crushing: I was preparing to flee the nest and study back in
the UK, while my mother was battling a cancer scare, literally

JUL 2011



putting her life in the hands
of our crumbling health serv-STOP CLOSING GIVE LET IT HAVE-
The troubles and the tigers and having the craic and the while
weather and ghosts left behind: the ones who built, and specu-
lated and banked on our future cannot take away our cosy prose.



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GO RAIBH MAITH AGAT

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