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The current economic crisis in Ireland: Why social work needs to be part of the challenge to a discredited system

La actual crisis económica en Irlanda: ¿Por qué el trabajo social tiene que ser parte del desafío a un sistema desacreditado?

Brid Featherstone*

* National University of Ireland. Galway. brigid.featherstone@nuigalway.ie

**Abstract:**
This article outlines the background to Ireland’s current economic difficulties. It locates the response by the government within an ongoing neo-liberal project that reproduces patterns of inequality. It explores why tackling inequality is essential to individual and societal well-being. It outlines the history of social work in Ireland and argues that it must become part of the coalition for change that is emerging in Irish society. It offers some grounds for optimism in this regard although it recognises that there are obstacles partly to do with government control of social work and its location within a demoralised and frightened public sector.

**Keywords:** Economic crisis, neo-liberalism, inequality, social work.

**Resumen:**
En este artículo se describe el contexto de las actuales dificultades económicas de Irlanda. Se describe la respuesta del gobierno dentro de un proyecto en curso neoliberal que reproduce los patrones de desigualdad. Se explora por qué la lucha contra la desigualdad es esencial para la persona y el bienestar social. Se describe la historia del trabajo social en Irlanda y se sostiene que debe convertirse, en parte de la coalición para el cambio que está surgiendo en la sociedad irlandesa. Por último, se ofrecen algunos motivos para ser optimistas en este sentido, aunque reconociendo que hay obstáculos que se relacionan con la labor social del gobierno y su ubicación dentro de un sector público desmoralizado y asustado.

**Palabras clave:** Crisis económica, neoliberalismo, desigualdad, trabajo social.

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Introducción

The Republic of Ireland is currently experiencing a severe economic crisis with record levels of public debt, banking failures, growing unemployment and a sharp decline in economic growth. The evidence of systemic failure in relation to governance is echoed in other countries but has taken a particular form in Ireland where troubling questions have been raised about the propriety of the relationships between politicians, regulators, bankers and property developers. The response of the government to the crisis has been to inject massive injections of taxpayers’ money to bail out banks and to institute severe cuts in spending particularly in the public sector and in welfare payments towards those most vulnerable.

This article explores the background to the current crisis and identifies some of the key implications of the government response in relation to intensifying existing inequalities. It will then offer an outline of how social work has developed in Ireland before exploring the possibilities for it to play a part in challenging current government policies.

Background to the contemporary economic crisis

From the end of the 1990s onwards, Ireland was lauded on the world stage as an inspirational success story with other countries seeking to emulate its apparent economic success (O’Toole 2009). Historically a small, poverty stricken country on the periphery of Europe without natural resources, its metamorphosis into what became known as the ‘Celtic Tiger’ was indeed startling and its performance was remarkable. A UK economist, Kevin Gardiner, coined the term Celtic Tiger in 1994 comparing Ireland’s economic take–off to the Asian Tiger economies (Gardiner 1994).

The rate of unemployment in the fifteen European Union countries as a whole remained more or less static throughout the 1990s. In Ireland it was cut in half, from a desperately high 15.6 per cent to 7.4 per cent (and shortly afterwards to less than 5 per cent). ....... In 1986, Irish GDP per head of population was a miserable two-thirds of the EU average, and even in 1991 it was just over three-quarters. In 1999, it was 111 percent of the average, and significantly higher than that of the UK. ..... In the ten years to 2004, the growth of Irish national income averaged over 7 per cent, more than double that of the USA and almost triple the average growth rate in the eurozone (O’Toole 2009: 12-13).

What lay behind this ‘success story’? O’Toole notes that any analysis must recognise the very low base that Ireland was starting from; its performance was remarkable partly because it had been so poor before. However, there was a considerable turn around in its economic fortunes. As Considine and Dukelow (2009: 73) note, assessments of the factors involved vary in emphasis. There was an improvement in external economic conditions generally and an intensification of global economic activity. The upturn in the global economy was crucial as, for some time, the Irish
State’s policy had been directed at encouraging high skill, high technology international companies such as Microsoft and Dell to locate in the country. Low corporation taxation rates, government grants and, at that stage, relatively low wages were powerful inducements to companies to locate in a country which was part of the EU and had access to large markets. A young well-educated English speaking workforce was an important ‘selling point’ to foreign investors (Considine and Dukelow 2009: 73). The development of a social partnership model involving the trade unions, in particular, contributed to a stable industrial relations climate which was attractive to international companies. Ireland’s membership of the EU, as indicated, helped with access to large markets. Moreover, the impact of EU membership in terms of the benefit derived from structural and cohesion funds was significant in terms of supporting growth.

Ireland was promoted as a centre for the international finance sector with government policy overtly favouring light touch regulation and oversight. Indeed, in 2005, the New York Times described Ireland as the ‘Wild West’ of European finance because of its lax regulatory regime (O’Toole 2009). A large number of jobs in the financial sector were created although the light touch regulatory regime was to prove disastrous as explored further below.

Momentum slowed in 2002 after nearly a decade of high growth. This coincided with a down turn internationally particularly in the information technology industry which impacted significantly on Ireland. There was a return to economic growth in the years after 2002 but this return was based on what proved to be unsustainable and highly problematic economic and political practices. Excessive property values fuelled a construction boom reliant upon lending from the banks. The banks, in turn, became locked in competition about who could lend most and abandoned crucial safeguards in relation to managing risk. There were no robust regulation and inspection systems to halt the recklessness. Indeed a small closed circle of men (mainly) were able to lend to each other, regulate each other and rule the country in what was to prove a disastrous version of crony capitalism (O’Toole 2009, Cooper 2010). Because money appeared to be flowing freely there was little interrogation of its sources and of the assumption behind much of what was happening which was that property prices would continue to rise. Moreover, when a small number of dissenting economists warned that property prices would indeed fall, their comments were treated with derision (Ihle 2010).

The construction boom unbalanced the economy and government spending became heavily reliant upon tax revenues from it. A fair and sustainable taxation system was not developed and there was a continuation of historic practices in relation to tax evasion which were not subject to sanction. Government spending rose based not upon a sober assessment of the health, welfare and infrastructure needs of the country but rather on securing success in the 2007 general election. The failure to build a sustainable infrastructure in a range of domains (health is one example explored further below) is one of the more serious problems now facing the society (Leahy 2009).
The global financial crisis in 2008 impacted immediately and dramatically upon Ireland. As Leahy (2009) notes, the collapse of Lehmann Brothers on September 15th 2008 was a pivotal event. Whilst banks all over the world were vulnerable, it became starkly apparent that Irish banks were in a catastrophic position. They were dependent upon securing funding from other banks worldwide and this funding dried up almost overnight. Moreover, having lent in a reckless fashion to property developers and the building industry, they faced crises in relation to both liquidity and solvency.

On the evening of Monday 29th September, it was clear that they were on the brink of collapse after a day of falling share prices. The Irish government took the decision that evening to guarantee the deposits, loans and obligations of the six Irish banks (a total sum of 400 billion at the time more than twice the country’s GNP). This was to have disastrous consequences in that the guarantee was not based upon a clear understanding of the levels of bad debt the banks were carrying.

It was, of course, not just recklessness and a catastrophic failure of the regulatory systems that has proved damaging for Ireland’s reputation. One bank in particular has achieved mythic status by now because of the levels of corruption revealed as well as the recklessness of its lending practices (Cooper 2010).

Alongside bailing out the banks the National Asset Management Agency was established with the rationale of removing bad debts from their balance sheets in order that lending could start again. Over time estimates of the amount of money needed to deal with the consequences of the banks’ behaviour have needed to be revised upwards. At the time of writing the international credit agency Fitch has just cut its rating on Ireland’s debts citing the high cost of the banking bailouts (estimated to reach 50 billion having been revised upward repeatedly over the last two years). Ireland is facing a debt crisis which threatens national solvency and a public deficit this year of about 32% of output (10 times the EU limit).

The credit agency also noted uncertainty regarding the timing and strength of economic recovery. The poor performance of the economy has been exacerbated by government policy. As an open letter from 28 economists, social scientists and economic analysts in March 2010 noted, the Irish recession has been longer and deeper than almost any other in the industrialised world (McDonough et al. 2010). Of particular concern has been the pursuit of deflationary policies such as public expenditure cuts. Spending power in the economy has been reduced particularly as a result of cuts in transfers to low-income groups and tax increases on low and average pay.

The next section addresses the consequence of the current strategies for increasing inequalities and locates these within an analysis of the dominant neo-liberal approach to economic and social policy policies over the preceding decades.
Intensifying inequality: The Irish version

First it is important to address why inequality matters. Epidemiologists Richard Wilkinson and Kate Pickett (2009) have brought together a vast array of evidence in their book, *The Spirit Level: Why More Equal Societies Always do Better*, to reach conclusions that will not surprise any social worker. They have collected internationally comparable data on health and a range of social problems: levels of trust, mental illness (including drug and alcohol addiction), life expectancy and infant mortality, obesity, children’s educational performance; teenage births, homicides, imprisonment rates and social mobility. Basically, their findings suggest that there is a very strong link between ill health, social problems and inequality. Differences in average income between whole populations or countries do not matter, but differences within those populations matter very much indeed. The amount of income inequality in a country is crucial.

Their observations on how inequality corrodes trust and divides people are of particular interest in the context of concerns about general wellbeing and social capital. They note strong findings from the data that levels of trust between members of the public are lower in countries and states where income differences are larger. For example, people trust each other most in the Scandinavian countries and the Netherlands and least in very unequal countries such as Portugal.

A key insight is their emphasis on how inequality in a society quite literally ‘gets under the skin’ of individuals leaving them feeling unvalued and inferior. They note the work of the eminent sociologist Thomas Scheff who argued that shame was the social emotion. ‘Shame and its opposite, pride, are rooted in the processes through which we internalize how we imagine others see us’ (Wilkinson and Pickett 2009: 41). Greater inequality heightens our anxieties because it increases the importance of social status. We come to see social position as a key feature of a person’s identity in an unequal society.

In Ireland, the transformations wrought by the boom years of the Celtic Tiger gave rise to a persistent myth in relation to inequality: the myth of a great levelling (TASC 2009). However, a range of commentators had long pointed out that Ireland was among the most unequal societies in the developed world.

Levels of inequality in Ireland need to be located within an understanding of the neo-liberal trajectory taken by its politicians. Ireland in the last decade of the twentieth century shifted very quickly towards the standard neo-liberal model of an increasingly deregulated trade in goods, services and labour and the relentless promotion of the market as an arbiter of efficiency, distribution and appropriate responses to needs, both private and collective (Kirby 2009). Kirby (2009) suggests that the growth of the power of the market did not happen by accident but was the outcome of a determined politics in many countries, including Ireland, across the globe. Neo-liberalism is a project which has sought to achieve the restoration of class power by those worried by their loss of economic and political power during...
the era of welfare capitalism after the Second World War. He notes the turnaround in
the share of national income going to top income earners in a range of countries
between the late 1970s and 1999. Extraordinary concentrations of wealth and power
emerged in countries as diverse as Russia and Mexico, throughout Latin America
and in China with a similar process happening in Ireland. Kirby concludes that the
politics of market liberalisation are a politics of the power of ruling elites and their
most visible manifestation is a remarkable growth in inequality.

Most of the focus in relation to inequality during the Celtic Tiger years was on
poverty. The measurement of poverty was subject to considerable debate as different
methods told different stories (Kirby 2009: 191). Those who sought to claim the
Irish story as one of success pointed to the decline in ‘consistent’ poverty. Their critics
pointed out that the measure they were using was actually concerned with
‘absolute’ poverty as it concentrates on material survival only. An alternative meas-
ure is that of ‘relative’ poverty. This measure is rather more embarrassing for propo-
nents of the Irish ‘success’ story as it shows an increase in such poverty over the
years of the economic boom. However, during the boom the fact that relative pover-
ty increased was of little concern to policy makers. Indeed leading politicians argued
that inequality was a necessary requirement for a dynamic liberal economy (O’Toole
2009).

There was an increase in gender inequality between 1994 and 2001 with male
headed households increasing their income by 67% as against 58% for female head-
ed household. Age constituted another basis for inequality with the young and the
old doing less well and regional inequality was also an issue (Kirby 2009).

The most recent figures on poverty in Ireland for 2008 indicate that 14.9% of
women are ‘at-risk’ of poverty and 4.5% are living in consistent poverty (Central Sta-
tistics Office 2009). The female participation rate in employment is 54.3%, but a sub-
stantial number are working in the flexible labour market as part-time workers or on
temporary contracts. In that context, it is important to note that as the recession has
taken hold the fate of those in ‘precarious’ employment has been highlighted Origin-
ally coined in Germany, the term ‘precariat’ refers to those in precarious employ-
ment (TASC 2009). This includes those in temporary or involuntarily part-time posi-
tions, those working without documentation or outside social protection systems.
This ‘precariat’ is dominated by women but as the recession bites harder, women are
being joined by migrants, young people, those with low levels of educational attain-
ment and older people who are made redundant (TASC 2009).

Kirby (2002, 2006) has long argued that economic success in Ireland during the
Celtic Tiger was accompanied by social failure. In contrast to other authors he has
argued that the state was active rather than passive in its policies (see Considine and
Dukelow 2009). Indeed, there was extensive social action on the part of the State. For
example, a range of agencies were set up over recent decades: the Combat Poverty
Agency, the Equality Authority and the Irish Human Rights Commission. He suggests
that the apparent contradiction where, on the one hand, the state appeared to act to
address social problems and, on the other, there continued to be extensive poverty and failures in services can be understood as follows:

The correlation of economic success with social failure, which characterises the Irish case, is no accident. It derives from the central feature of Ireland’s industrialisation, namely its high level of dependence on inward investment. This industrial policy has required low levels of taxation on wealth and corporate profits in order to attract foreign investment, resulting in relatively low levels of social spending (Kirby 2002:141).

The welfare of market players was placed as a priority over the welfare of its citizens and Ireland coped with globalisation first and foremost by competing. Crucially social policy remained subordinate to economic priorities.

Whilst there are examples of ‘social failure’ available in relation to many aspects of Irish life such as housing and education, a key issue in Ireland has been access to health care. As the economy strengthened during the Celtic Tiger, a historical pattern of universal disadvantage was replaced by that of widening health inequality (Kelleher 2007 quoted in Considine and Dukelow 2009). The inequities in the health system are part of a much broader picture of health inequalities in Irish society. In relation to the system, equity of access to health care is a serious issue. The system is a mix of public and private provision and opportunities over time to develop a universal insurance based or taxation based system have been rejected. There is no universal free service in relation to accessing a doctor for an initial consultation and research suggests that cost is an important factor in failure to seek early treatment (Burke 2008). Only 30% of the population are entitled to all publicly provided health services free of charge. Whilst access to hospital services in theory and in law is available to all, waiting lists for treatment for those who cannot pay are a serious problem.

More generally, as indicated previously, the response by the Government to current difficulties has been to inject massive amounts of money into the banks but to produce budget after budget cutting services and welfare payments. Charities have noted increases of up to 36% in requests for help as the recession and government policy have started to bite; people seeking food vouchers, help with energy costs; and household goods (End Child Poverty Coalition 2010). While there has been a fall in the cost of living overall in the last two years, prices for basic goods and services have not all fallen and, as is well documented, poorer families spend greater proportions of their income on such goods and services. For example, while the price of heating oil has fallen, there have been significant increases in electricity. The price of cars and petrol has fallen, but bus fares have increased. Child care costs have increased as have doctors’ fees, dental fees and hospital services (End Child Poverty Coalition 2010).

In the next section the history of social work in Ireland is outlined before moving on to assess the possibilities for it to be part of wider challenges to the dominant project which appears set to continue the intensification of inequalities in Ireland.
Social work in Ireland

There is some measure of agreement that social work as a profession and institution is likely to reflect specific national identities although there have been a range of projects at the European level which suggest commonalities as well as differences (Frost 2008). Social work is defined narrowly in Ireland and at least three other professions, youth work, community work and social care are described as social work in other European countries, but not in Ireland (Christie, 2005). Moreover, family support workers are an important feature of the Irish service scene. Because of word constraints I will concentrate on the activity called social work although its relationship with family support is the subject of a later section (for an account of the histories and development of the other social professionals see Christie 2005).

Christie draws from the literature on social work to suggest that there have been four historical stages in its development. In the late 19th century it emerged out of the activities of religious groups. This was a period when Ireland was still under British rule with over 10 per cent of the population living extreme poverty. There was intense rivalry between Protestant and Catholic churches at the time which meant that charities were motivated as much by trying to convert the poor as philanthropy (Christie 2005). Catholic charities offered a wide range of services including philanthropy whereas the Protestant charities were more concerned with general social reform. Christian values generally became embedded in social work and these remained central up to, and including, the 1960s (Christie 2005). The focus was on the deserving and was moralistic.

The second phase at the turn of the 19th century and first half of the 20th century saw the first employment of workers. A group of students at Trinity College Dublin formed a society to raise funds to buy and manage a housing scheme. In the same year Alexandra College in Dublin established the Alexandra Guild an association of past students of the college who undertook voluntary social work, largely in the form of rent collection. It also paid for a woman to be trained in England under the guidance of the very well known Octavia Hill. She was employed as a rent collector on her return. In 1912 Alexandra College introduced a course in Civic and Social Work and the first social worker was employed in 1919 by the Adelaide Hospital in Dublin and this led to almoners being employed through the 1930s and 1940s. In 1937 an Irish branch of the British Institute for Almoners was formed. It supported Irish almoners to receive training in Britain (though the country was by then independent of British rule apart from the six counties which are still part of the UK).

In the third phase in the 1950s and 1960s, a distinct social work profession began to emerge at a time of increased state intervention in welfare and a growth in the university sector. In 1954 the first social science degree was introduced by one university (University College Dublin) and a social science degree was introduced in 1962 by Trinity College Dublin, followed by University College Cork in 1965. It was not a professionally qualifying course but did cover social work topics and graduates were employed as social workers.
The fourth phase from the 1970s saw the most significant expansion with an increase in numbers with the majority working in the area of child protection. There was an increase from 97 trained social workers in 1971 to 1,993 by 2001. The largest group in 2001 was employed in child protection services – 723 compared to 43 in 1972. Since 1970 the role and task of professional social work has been transformed from a peripheral activity into a key statutory service (Powell 1998). Increasing numbers of social workers have also been employed in adult mental health, probation and to a lesser extent services for older people. The majority are employed by the state. Moreover, others receive much of their funding from the state.

In the latter part of the last decade, two contrasting analyses of the future trajectory of social work in Ireland were published. Powell (1998) struck a note of optimism. He argued that that in Ireland the paradoxes of modernisation were starkly apparent. Having not had an industrial revolution earlier in its history, Irish society was undergoing serious and fundamental changes: urbanisation, concentrations of wealth, endemic poverty and ‘new’ social problems such as illegal drug addiction and the emergence of new social movements. The acknowledgement of child sexual abuse through public enquiries and the outing of clergy had become a metaphor for the historic transformation that Ireland was undergoing under the process of modernisation. Indeed, the scale of the challenge to the, hitherto dominant, Catholic religion had led some to liken it to the events in Eastern Europe following the fall of Communism. Whilst Powell saw this as overstated, he argued Catholic hegemonic control of Irish society had been fundamentally rejected.

Social work had been propelled into the centre of the public arena as the expert system charged with the management of child welfare. He asked how would social workers use their new powers. Would they reflect the interests of the better off by policing the underclass or would they champion the interests of the socially excluded? He was optimistic noting legal and policy changes that could support a focus on support rather than policing.

He argued that a paradigm of injustice had emerged which analysed social justice in cultural and symbolic terms and was grounded in social patterns of representation, interpretation and communication in a postmodern society. He argued that neither an economic nor a cultural paradigm were adequate in terms of explaining injustice. Social work which operated primarily in the cultural rather than the economic domain of society had, therefore, much to contribute in the promotion of remedies to injustice based upon cultural respect and social recognition. The reinvigoration of civil society as an outcome of the collapse of absolutist dogma and the emergence of new social movements had considerable implications for the practice of social work within a welfare state seeking to adapt to postmodern conditions.

Skehill (1999) by contrast, noted little potential for social workers to adopt supportive rather than policing type roles. She argued that its expansion had been in the areas most concerned with regulation such as child protection. It was funded by the state and therefore under state control in relation to its priorities. Like many other
professions, she argued that social work was constructed primarily in the context of self interest, expertise and hierarchies of power.

Skehill argued that social workers operated within an individualistic approach to people and their difficulties and there was little evidence of engagement with community development approaches, for example. Indeed, Skehill noted that shifts in practice towards more empowering models of work were being led by non social workers. She noted the emergence of groups of workers such as those called family support workers who were not trained social workers who were leading the way in terms of promoting more supportive approaches to families.

Ten years on there is evidence to endorse Skehill’s analysis. However, this must be a qualified endorsement. She repeats a common and mistaken assumption that the protection of children by statutory social workers is akin to policing families. However, it is important, from a feminist perspective, to note the historic role social workers have played in supporting children and, indeed, their mothers to be freed from violent and abusive relationships and the ways in which the use of statutory powers can be empowering (Featherstone 2004). Moreover, it is important to note that in many localities in Ireland social workers and family support workers work alongside each other in a clear rejection of approaches which promote a split between protection and support. There is an extremely vibrant body of Irish literature which seeks to provide conceptual and research based underpinnings for empowering strengths based approaches to families that can involve both sets of workers (Dolan et al. 2006).

However, Skehill is correct to note that among social workers there can be, in common with other professions, a tendency to protect professional interests and hierarchies of power and expertise. This tendency is exacerbated by a historic insecurity about the lack of a clear knowledge base and may be intensified in periods of societal unrest and anxiety. The construction of ‘scandals’ such as those relating to the deaths of children, whilst under social work supervision, are often a feature of such periods and frequently provide opportunities for governments to promote forms of social work practice that are inimical to any project concerned with reducing social inequalities. Currently, there is some evidence of attempts by the Irish government to impose a top-down business driven model of service delivery which is not adequately rooted in a vision of social justice and seems more concerned with audit and regulation (see Featherstone et al. 2010).

In such a context it is not surprising that social workers become defensive and inward looking. However, developments such as the annual conference of Irish Association of Social Workers in April 2010 would suggest that there is some appetite for addressing both concerns about attacks on the profession and wider concerns about tackling growing inequality as a result of the recession. For example, a range of national and international speakers were invited to address the theme of inequality and the role of social work and social workers (see, for example, Featherstone forthcoming).

It is also important to note that Irish social workers are experiencing cuts to their living standards as part of the cuts to the public sector more generally. The narrative
that the causes of Ireland’s current difficulties lie in the underperformance and excessive living standards of workers and pension entitlements of workers in the public sector, where social work is primarily located, is a highly convenient one for the government and is achieving some momentum. As Doyle (2010: 13) notes, as soon as budget discussions begin, the nature of the debate on the economy changes: the collapse, it turns out, was caused not by criminal bankers, out-of-control developers and corrupt politicians but by pampered public servants. They become constructed as both the cause of the crisis and the solution to it. This has led to widespread demoralisation among such workers.

More generally, it is important to understand that social workers, whatever the specific limitations or strengths of their roles and orientations, are part of a wider Irish population that is currently angry, fearful and dis orientated as it seeks to come to terms with the dramatic collapse of the economy and the implications for them and future generations. It is really crucial to understand that the majority of the Irish population were not exposed throughout the boom years to an adequate critique of what was going on. Kirby (2010) has argued that deeply rooted cultural traits are evident in a public culture that has lacked a pluralism of viewpoints partly because of a history of deference fostered by the Church. For example, the media in general denied legitimacy to all forms of critique during the boom years. Kirby also notes that the universities failed in their role to offer more critical knowledge and there was a particular failure by the social sciences in this regard.

However, despite the fear and dis orientation noted above, the anger felt has translated into action. Whilst there have not been demonstrations such as those seen in other European countries, there have been periodic street protests. Moreover, two years on from the beginning of this crisis, a range of constituencies across sectors of Irish society are coming together to articulate alternatives to the discredited economic and social policies of the boom years and the current responses by government. For example, an event on October, 30th, 2010 will bring together a wide variety of people from the trade union movement, academics, environmental groups, community groups, migrant worker organisations, women’s organisations and others to stimulate the emergence of a cross-sectoral community of interest and action for a more equal, inclusive and sustainable Ireland. The event has been organised because of deep dissatisfaction with the direction of government policy in response to the recession (Claiming our Future 2010). It is of interest that formal social work organisations are not mentioned among those sponsoring the event but anecdotal evidence suggests that they will be participating alongside social work academics.

Conclusion

Current difficulties, whilst they pose serious concerns for the living standards and general well-being of the majority of Irish people, offer opportunities also. Important lessons are being learned about the consequences of adherence to an economic model
that reproduced patterns of inequality and proved unsustainable. The discrediting of its adherents offers much needed opportunities to, hitherto, unheard voices to articulate different visions. It is imperative that social workers, as citizens and advocates for those who are most marginalized, are part of the coalition for change that is emerging.

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