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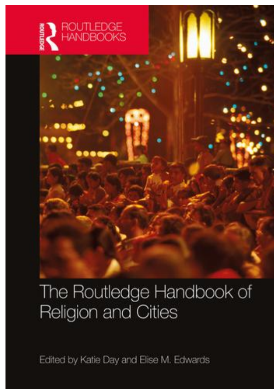

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(Irish) neoliberalism's ruins

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12

(IRISH) NEOLIBERALISM'S RUINS

Ghost and vacant properties as signposts of idolatry

Kevin Hargaden[1]

Introduction: Bubble, burst, then repeat

For two decades, Ireland enjoyed a remarkable economic boom known as the Celtic Tiger.[2] After embracing a series of neoliberal reforms in 1987,[3] the previously lagging Irish economy caught up with and overtook many of its European neighbors. That prolonged boom was associated with productivity increases, the rise of female participation in the workforce, and a sustained success in attracting Foreign Direct Investment.[4] It was also split into two stages.[5] After the turn of the millennium, the statistical returns for the economy remained vibrant, but the underlying fundamentals had shifted. An asset-price bubble had formed around property and prevailing Government policy encouraged its expansion.[6]

As a result, when the global financial crisis hit in 2008, Ireland was exposed in a particularly acute fashion. The Irish Government believed its banks were solvent and that this crisis would abate. They were wrong.[7] All six Irish banks were devastated and the State's guarantee of banking deposits and bonds committed them to saving these domestic financial institutions. The recession that ensued was calamitous. In 2010, Ireland needed a bail-out from the International Monetary Fund, the European Union, and the European Central Bank.[8] A decade of stinging Government austerity devastated social services and more deeply entrenched neoliberal fiscal policies as the default approach of the Irish State.[9]

In this chapter, we will consider a dreadful irony. A crash created by a massive oversupply in housing has flipped into an economic recovery marked by a homelessness and housing crisis. At the peak of the boom, Ireland was building (per capita) over six times as many houses as England, which was also enduring a property bubble.[10] At the trough of the bust, the numbers experiencing homelessness began to rise and have now gone beyond the symbolically significant figure of 10,000.[11] In a nation of five million people, which had been dedicated through most of its post-independence history to housing people, these numbers represent a cataclysmic crisis. One prominent commentator has repeatedly suggested that the situation is now worse than at any time since the Great Famine of the 1840s.[12]

It is ethically significant that Ireland could endure a devastating economic crisis in 2008 and barely a decade later be back in the same loop. This appears to be the case, with house prices and property speculation again driving economic growth.[13] But recent Irish economic history is particularly pertinent because this is not just a conversation that involves macro-economists

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and real estate agents. The particular set of pro-capital policies pursued by the Irish Government means that this round of the economic boom features the perverse characteristic of profound and deepening economic deprivation, especially around housing. In this essay, we will explore the political inertia that is induced by such neoliberal policies. We will explore the phenomenon of vacancy and ghost estates as a means to understand the depth of the crisis. We will consider how mobile apps and street art are among the most articulate responses available to the people who live in the midst of such ruins. And then we will consider what resources are available from within the Christian theological tradition to offer an ethical analysis with a view to imagining viable alternatives. The argument will be sustained that theological ethics can offer distinctive analyses of urban social problems which are of interest to the wider public, but also that theological ethics offers analyses that must be heeded by churches.

The ruins of the Celtic Tiger

At the beginning of the recession, the phenomenon of "ghost estates" became symptomatic of the economic and social devastation. Defined "as a development of ten or more houses in which 50% of the properties are either vacant or under construction,"[14] ghost estates could be found in every county in the country, often on the edges of provincial towns or in locations far removed from centers of employment or transport links. In a Government survey in 2010, 777 such estates were located and the phenomenon was calculated to implicate 121,248 housing units.[15] To put this into context, the 2016 Census reports a total number of housing units as 2,003,645.[16] The irrational exuberance for property investment left Ireland with this vast estate of unfinished or unoccupiable homes. At a time of extreme budgetary austerity, Government revenues were expended on the demolition of many of these speculative and ill-advised developments.[17]

The ghost estates were visually arresting symbols of the irrationality of an asset-price bubble. But the problem of finished-but-unoccupied homes was even greater than the unfinished developments. The scale of vacancy differed from region to region. In the rural county of Leitrim, there was an oversupply of 400% beyond estimated annual demand,[18] but there was nowhere in Ireland where vacancy was not an issue. Estimates in 2009 set vacancy levels across the nation at 345,116 units.[19] Failed investments left their mark across the island, not just in cities and provincial towns, but also in out-of-the-way villages.

The 2008 crash that generated the ghost estates was inescapably tied to neoliberal policies which incentivized property speculation to a remarkable extent, rendering projects that would typically not be viable as positively attractive.[20] The problem of vacancy, especially urban vacancy, is similarly iconic for the period of austerity and recovery. One of the major responses to the crash was the establishment of a "toxic bank," the National Assets Management Agency (NAMA), which processed the bad loans extended by Irish banks.[21] NAMA served as an intermediary between the failed banks, the stranded property speculators, and international finance. The Irish property market, especially in Dublin, has thus been transformed in recent years by the arrival of major investment vehicles that have bought properties in bulk, almost as commodities. With property prices buoyant and access to substantial cashflows,[22] these funds have distorted the market at the most important point—where people access homes. The vacancy rates, which co-exist with spiraling homelessness, are directly tied to the financialized urban development model pursued by the Irish State and Local Government.[23]

The contradiction on display in Dublin's capitalism cannot be evaded. In the aftermath of the burst asset-price bubble, the high level of debt-distressed properties made the local property market an attractive prospect for international investment funds, even more so after the

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foundation of NAMA and the enactment of various pro-capital polices. As Cian O'Callaghan has explained, the

> influx of international capital, in combination with a lack of new supply of houses and mortgage credit, and a 90% collapse in social housing funding as part of a series of severe national austerity budgets from 2008 to 2013, has created a new housing and homelessness crisis in urban areas.[24]

Ghost estates and vacant lots could easily function as visual reminders of the irrationality of the late Celtic Tiger era; they are sites where "investment capital has melted into air before value can be extracted."[25] They are of deep ethical significance because they are not functioning in this fashion. The bubble appears to be inflating again, this time fueled by this international investment as against small-scale speculation,[26] and rental prices have climbed, by some measurements, to become the third highest in Europe.[27] Thus, in a period of healthy national economic statistics, when signs of affluence can be found all over the cities and towns of Ireland, there is an escalating, simultaneous problem with homelessness. The ghost estates and vacant properties represent economic challenges, but their true significance is in how they stand scandalously in a society where the need for housing is urgently felt.

The social cost hidden in the ruins

While the Irish economy is growing again, recovery from a decade of austerity does not follow immediately. The most pressing problem facing Irish society as a result of the Great Recession is the issue of rampant homelessness. It has normalized above 10,000, almost 4,000 of which are children.[28] Those left in emergency accommodation are just the most severe victims of a system that is thoroughly dysfunctional. The number of households waiting for public housing sits at over 70,000, which conservatively means more than 200,000 people. When incomparably less wealthy, the Irish State built 8,500 homes in 1975, 6,900 homes in 1985, and just 75 in 2015. The immediate need is met through a subsidy to the private rental sector which amounts to more than €2,000,000 a day. House-price inflation over the last 5 years far outstrips wage inflation, meaning fewer and fewer are able to buy, while rents have risen between 6.8% and 13.9% each year since 2016.[29] There are further complications as homelessness services overlap with other State services to marginalized communities. As many as 800 refugees who have been granted leave to stay in Ireland remain in the carceral "Direct Provision" system because they cannot find homes to move into. Such reverberations are felt throughout society. When we factor in numbers that by their nature cannot be statistically compiled—such as those who are couch-surfing, or living involuntarily as adults with their parents—the numbers affected by this housing crisis might easily exceed 500,000.

It must be remembered that this crisis occurs within an economy that is the best performing in Europe, and where vacant properties are acknowledged to be far above the level found in neighboring nations; the level of unoccupied conventional dwellings in the UK has been recorded at 3.9% against Ireland's rate of 17.3%.[30] While the 2016 Census did record some reduction in vacancy,[31] the Government's own Housing Department is unable to fix a solid figure.[32] One does not have to search for long in central Dublin to find abandoned lots, boarded-up houses, and office complexes in ruin. The tension created between a once-again-booming economy, such widespread property dereliction, and the housing crisis can be largely explained on an economic level by considering the role of speculation, but it leaves a political and ethical dilemma that appears intractable. How can a system that generates such absurdities be allowed to continue? (see Figure 12.1).

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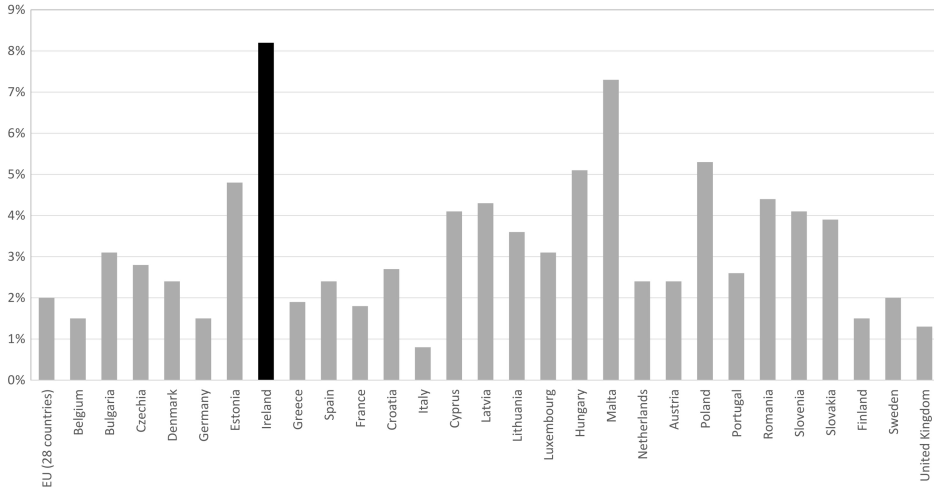

Figure 12.1 Real GDP growth (EU: 2018).
Source: Eurostat

While there have been some notable attempts at direct action[33] and continuous agitation from social activists,[34] no cohesive and effective strategy of protest has arisen to respond to this crisis. Such a thorough reorientation of urban space toward the need of capital relies upon the thorough control of the political conversation by neoliberal policies. The commitment to neoliberal orthodoxy is so complete that any critique of Government policy is rebuffed as "ideological," as if a political position could be founded on pure data (should such a position emerge, it would, of course, be a definitive expression of ideology!).[35]

Frustrated political responses—graffiti and coding as solutions

It has been suggested that the political lacuna surrounding the crisis of homelessness can be understood as an example of a "post-politics" society, albeit one which requires significant nuance to account for the "political struggles that occur in the void."[36] One such expression of political struggle can be found in an initiative from two academics at University College Dublin. Recognizing the gaps in data around vacancy and responding to the public unrest about the issue, Philip Crowe and Aoife Corcoran developed an app called "Space Engagers" to serve as a sort of tech-enabled citizen response to the problem. It seeks "diagnosis before treatment"[37] by encouraging citizens to track and log vacancies in their neighborhoods using their smartphones. While there are obvious merits—both political and personal—in encouraging people to pay closer attention to their city, Space Engagers remains a combination of volunteer labor and proprietary software offered as a solution to a pressing public crisis. It is simultaneously a protest against the effects of neoliberal policies, and, in its combination of civic effort, private enterprise, and public policy, a replicator of neoliberal logic.

Irish rates of homelessness have expanded by over 250% since 2014. Yet an app—almost a sacred vessel for neoliberal technocracy—is one of the few tangible responses Irish democracy has managed to develop to combat this radical transformation of the city and devastating trauma for those left without a home (see Figure 12.2).

This crisis has not gone unnoticed by Irish artists. One of the most prominent writers to emerge in the last decade, Donal Ryan, has repeatedly set his novels and short stories against

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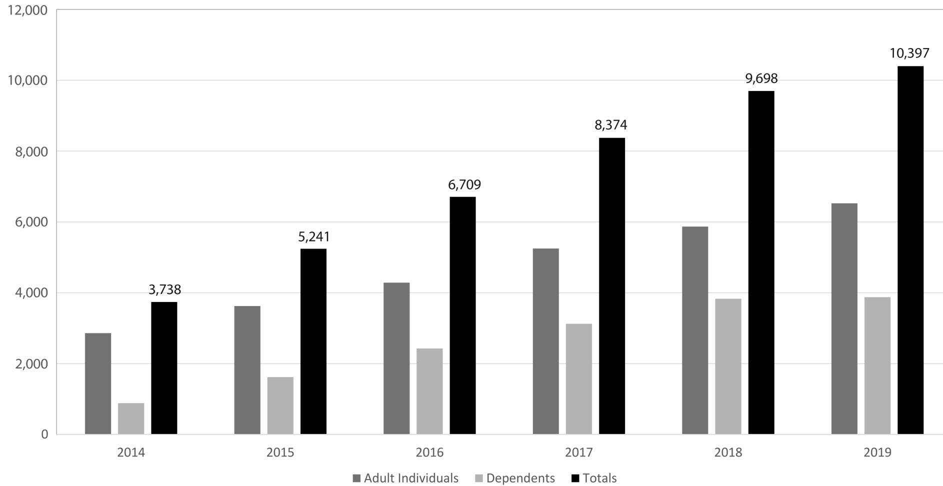

Figure 12.2 Growth in homelessness in Ireland, 2014–2019.
Source: Department of Housing, Planning and Local Government

the backdrop of ghost estates.[38] The photographer Valérie Anex has published a collection categorizing the homes that were never occupied.[39] Yet throughout the period of austerity and into this new era of re-boom, street art has been one of the tangible expressions of popular dissent against the neoliberal capture of Dublin and its buildings for the sake of capital. Street art, defined as those creations where the use of the street is "*internal* to its significance, that is, it must contribute essentially to its meaning"[40] is an important avenue for considering the public reaction to vacancy because it primarily uses the very problem itself—unused buildings—as its canvas. A rich community of street-artists has emerged who have repurposed the decaying walls and boarded up windows of vacant properties for artistic endeavor. Names like Maser, Solus, and Subset have, through their initiatives, become well known in Irish art circles. The ever-changing nature of street art is catalogued via Instagram or through websites like DublinWalls.com (which offers four walking routes to track the spots most likely to feature fresh murals). Notable examples of protest street art which explore the scandal of vacancy and dereliction include the work that was erected in 2012 around the hoardings on the abandoned offices of the catastrophically failed bank, Anglo-Irish. Parodying the logo of the defunct bank, the hoardings bore the lines of W.B. Yeats' poem, September 1913.[41] The poem, inspired by the failure of Dublin city to build a gallery suitable to house the collection of Huge Lane, was an attempt to critique the narrow, miserly parochialism of some aspects of Irish culture. Repurposed by the artists, Yeats' poem found a profound resonance that went beyond questioning the legacy of the Celtic Tiger, as it challenged Irish people to evaluate the century of independence. Was it "For this that all that blood was shed?" (see Figure 12.3).

Pieces of guerilla protest art cropped up around the city's vacant sites throughout the period of austerity and during the boom that followed. While the Government rhetoric seeks to normalize the homelessness crisis, street art continues to be one of the most vivid expressions of popular discontent with the neoliberal reorientation of the city.

The lack of sustained or effective political opposition to the neoliberal policy arrangements that have generated mass homelessness at the same time as mass vacancy, in the context of an economic boom, should not be read as a political passivity among Irish people. Participation in digital projects

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Figure 12.3 Street art erected outside the unfinished headquarters of the failed bank, Anglo-Irish.
Source: Eoin O'Mahony

like Space Engagers and the widespread appreciation of protesting street art testifies—along with the sustained charitable action and social activism which is political without being electoral—to the political discontent with the increased financialization of Irish property and its tragic human costs. These trajectories indicate that there is strongly held yet inchoate political opposition to the present urban order. Turning to voices that are not typically part of mainstream political discourse may be one approach that might articulate such opposition. Seeking such fresh alternative perspectives, we turn now to consider theological responses to urban crises.

How theological reflection might function amid ruins

Historically, Christianity emerged as an urban religion.[42] There is evidence that urbanity was a part of early Christian identity. The etymological source of "pagan" is "peasant," and it was used by early Christian writers to allude to the tendency of those from the countryside to follow a different path than the strange way associated with Jesus of Nazareth.[43] Famously, the Victorian-era preacher Henry Drummond could declare that "Christianity is the religion of cities … Its sphere is the street, the market-place, the working-life of the world."[44] Given this historical context, we would expect that Christians would have developed approaches to theologically consider questions related to life in cities.

In recent decades, we could consider those responses through a standard frame which applies to many questions of Christian political theology. Christian responses to social issues

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can regularly be categorized in terms of retreat/revolution, revitalization/rejuvenation, and resilience/reformation. These responses are informed by prior theological commitments which shape both the diagnosis of the problem and the possible range of responses. When it comes to theological reflection on the city, it is useful to think about responses within this framework. It is important to remember that this taxonomy is schematic. Only on paper can we separate these responses. In reality, they are overlapping and complementary, even cross-pollinating approaches. It is useful to consider how the large trunk of Christian social theory inspires different branches, but we should not neglect the basic fact that even if different approaches move in different directions, they are not in competition.

Revolution or retreat

The theological figure who overshadows Christian engagements with the city that promote a retreat or the initiation of an entirely alternative arrangement is the French sociologist, Jacques Ellul. Ellul fought in the French Resistance and, after the war, became a prominent leader of the minority Reformed church, a political leader in Bordeaux, and a polymathic professor.[45] In *The Meaning of the City*, he offers an argument which builds on and assumes much of his work about technique in the modern age, insisting that the

> city was, from the day of its creation, incapable, because of its motives behind its construction, of any other destiny than that of killing the country, where God put man to enable him to live his life as best he could.[46]

It is worthwhile considering how theological argument can unfold that seems so counter to the historical development of its own faith development. When tasked with considering the city, Ellul does not turn first to archaeologists or anthropologists. His argument is grounded in the account from the bible. He builds a compelling case that the biblical narrative itself stands skeptically toward the city. Eden was a garden. Cain, the first murderer, takes refuge in the Land of Nod, where he establishes a city he names after his own son. Still only a few pages into Genesis, we find Nimrod, the fearsome warrior, a vicious character who also establishes cities, including Babel, where humanity plans to erect a monument to their collective excellence so grand that it will allow them to rise to the level of deity. When read in this fashion, Ellul is able to build a compelling case that the city is an offense exactly because it is intended as a defense against the divine call.

Ellul's bracing rhetoric might seem overwrought to many readers. It is easy to misunderstand an author who speaks so strongly that they can declare the city "cannot function except as a parasite."[47] Yet his position is one that has achieved (perhaps indirectly) significant influence. The agrarian position, best encapsulated in Wendell Berry, is not as dismissive of the city as Ellul, but it shares the suspicion that the city is doomed to always spiral out of control.[48] There are examples of communities that have been established that seek the sort of balanced, local, community-focused development envisioned by Berry. One prominent example is the Bruderhof, an Anabaptist movement, originally founded in 1920, which seek to share goods in common and live in a way that escapes the "awful mixture" of human toil and inclination toward greed.[49] While typically found in rural settings, the Bruderhof have urban communities as well, demonstrating that the ambition to craft an alternative to the city is not always a retreat.[50] In the context of Dublin's present crisis, one can imagine a coherent response in the revolution or retreat mode to consist of a withdrawal to the urban periphery and the establishment of a sort of model community that could serve as an example of a more balanced way of life founded on a less irrational use of resources than is found in the globalized, neoliberal city.

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Revitalization or rejuvenation

A very clearly overlapping response considers the problems found in contemporary cities and responds with a project of direct renewal. One of the strongest expressions of this approach is found in an American movement, the Christian Community Development Association.[51] Building on the work of John M. Perkins, the Christian Community Development approach is a response to urban poverty which—in a fashion that would cheer Jacques Ellul—rejects top-down technocratic solutions and instead insists that the resources to renew urban communities can be found within the communities themselves. Operating out of eight principles—redistribution, relocation, reconciliation, leadership development, empowerment, holistic approach, church-based, and listening to the community—the goal of Christian Community Development is to directly address the problems faced in a city on the level where the issues are felt, with the people who suffer them.[52]

Perkins was raised in a sharecropping family. His response to modern urban poverty is informed by this experience. It is explicit about the racial nature of urban poverty[53] and clear that justice, not charity, is the Christian framework for urban engagement.[54] Speaking very broadly, the revolution model imagines that the Christian path involves establishing community on ground other than the city. The rejuvenation approach intends to establish community directly within the contested, complicated urban space. Both are unapologetically ecclesial in their social vision. A central component of Perkins' vision entails "people voluntarily and decisively relocating ourselves and our families for worship and for living within the poor community itself."[55] This response demands a range of critical analyses and may raise suspicions about paternalism and proselytism. Such considerations should not be dismissed, but, in principle, the rejuvenation approach is self-consciously a vision for a faith community which pursues common goods. When confronted with a problem as significant as the housing and homelessness crisis in Ireland, at a time of widespread vacancy, this response would issue a clear call to action: move in, take up the space, and work for renewal.

Resilience or reformation

The third position we can imagine for Christian theological reflection on the city seeks to engage the urban space as a good, if flawed, phenomenon. There is a rich tradition within Christianity of working to preserve, maintain, and encourage the positive aspects of city life. The work of Noah Toly, an academic working at Wheaton College, is an apt guide to this approach, which takes the city as a given and intends to work within its own internal structures—in terms of political governance, physical infrastructure, or social culture—to address crises. This perspective could be placed as a mirror to the revolution or retreat position, seeing faithfulness as thoroughly possible within the city. Yet it would be a mistake to starkly divide these positions in practice. Toly himself has addressed annual conferences of the Christian Community Development Association and has argued for the continued relevance of Ellul's "apocalyptic" warning against "the triumph of the city."[56]

The most distinctive difference in this approach is a willingness to engage directly in questions of public policy and State governance. The retreat model holds little hope for such interventions (although the reader must remember that, even as Ellul polemically railed against the city, he was also an elected city official). The revitalization model does not discount the value of well-developed policy but engages directly at a level closer to the ground. In the work of Toly, we find an engagement at the civic and political level because the crises facing the city—especially around climate breakdown—demand policy interventions. How can issues like brownfield

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sites or air pollution, which originate in a large part because of the flows of capital made possible by neoliberalism, be addressed except at the political level?[57] As large cities increasingly become the centralized repositories of a nation's wealth and cultural activity, the problem of "disembeddedness"—most notably around the city of London in Brexit—has played a major role in destabilized political conversations.[58] The democratic deficit felt by those who do not reside in the urban centers of influence, whether real or imagined, demands a political response.

Toly argues that "whether we choose to locate ourselves in Antarctica or rural Africa, we live in an urban world."[59] Sometime in the last decade or so, the statistics shifted so that the majority of people are now, for the first time in human history, urban. This trajectory is only likely to continue through this century. Other approaches are to be welcomed, but it is clear from engagement with Toly's work that a policy response is necessary.

A more positive biblical account of the city can be developed to undergird Toly's attention to the potential of the city's own structures to initiate change. The exiled Israelites were exhorted to work for the peace of the city in which they found themselves (Jeremiah 29:7) and the climax of the biblical narrative finds humanity gathered, not in a rural idyll, but in a city (Revelation 21–22). In the context of the question of Dublin's paradoxical homelessness crisis in a time of boom, Toly's work reminds us that poverty is not a natural disaster that strikes at random. The situation where we find almost 4,000 children experiencing homelessness in a prosperous nation is produced by policy. Political analysis and action are an inescapable response.

In Ellul, Perkins, and Toly, we have three representative examples of how the Christian tradition engages with the challenge of the city. There are threads which run through each approach, demonstrating how they are all drawing from the same source and that they share the common goal. Ellul's concern about the temptation to imagined self-sufficiency spotlights a question about the appropriate location for Christian community. Should the faithful be a separate, distinct role-model community, or should they be immersed in the complexity of the contemporary city exactly where it fails, as Perkins suggests? This theologically significant question of location and place is joined in the debate about the appropriate scale of engagement. Without contradicting Perkins, Toly's work clearly articulates the need for a Christian engagement with the city on the level of policy and governance. While the example of a contrast community like the Bruderhof can be politically potent, and the long-term effects of embedded communities like the CCDA initiatives can be socially transformative, if the problems are generated at the level of nation states and trans-national capitalism, then theological reflection must engage at a similar level.

In the particular case of Dublin, where the deleterious consequences of neoliberal policy can be so clearly displayed, a fourth response can be envisioned. Like Perkins, it is hopeful for the role of Christian communities to make a positive impact on the ground. Like Toly, it understands that political analysis and questions of governance and policy cannot be avoided. But, informed by the resources of historical theology, it calls for an engagement with the city that echoes and amplifies Ellul's concern for the city as a spiritual reality. It is toward this theological account of the contemporary neoliberal city that we now turn.

Ruins: What idolatry leaves behind

When we specifically consider the problems facing Dublin, and the crisis in housing and homelessness unfolding in Ireland in the midst of a fresh period of sustained economic growth, our theological reflection needs to deal specifically with the issue of ruins. In the absence of any political platform that constructively imagines an alternative future, people have resorted to apps

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like Space Engagers and street art to express their discontent with a situation where capital is more at home in the nation's capital than people.

The ruins found around Dublin are not the consequence of a natural disaster. A great hurricane did not lift the roofs away. A nightmarish tsunami did not crash ashore from the Irish Sea. The ruins proliferate because of decisions that have been made that prioritize the flow of international investment above the housing of children. When we remember this *political* fact, we start to see a way to account theologically for the particular problem of Dublin's housing crisis.

When we think about the vacancy crisis in terms of ruins, we find an intersection point with one of the great theological/philosophical thinkers of the twentieth century. Ruins played an influential role throughout the writing of Walter Benjamin. He saw the ruin as a problem for modern capitalism because each collapsing building is a promise left unfulfilled by capitalism's myth of progress. In perhaps his most famous paragraph, we find him musing on a painting by Paul Klee entitled *Angelus Novus*. For Benjamin, the angel is the messenger of history, who longs to make sense of the turmoil caused by humanity's misadventures, but he is caught in a storm which "irresistibly propels him into the future to which his back is turned, while the pile of debris before him grows skyward. This storm is what we call progress."[60] History gazes upon the ruins—"wreckage upon wreckage"[61]—and they stack up as question marks that call into question whether capitalism will ever deliver on the utopia it promises.

Neoliberal policy establishes itself as attractive because of how it pledges the ordered investment of resources, an alternative to the inevitable waste associated with social democracy or other alternatives. But this linear, ordered, rational offering is never delivered. Reality is much more disruptive, even haphazard. The vacant building or the ghost estate is a grand question mark calling the easy accounts of progress to justify themselves. Their obsolescence is an offense to the public doctrines of neoliberalism, but are anticipated products of its internal logic. The shortest route to profit is a straight line. The crumbled ruins of the contemporary neoliberal city are testimonies to how reality cannot compress space into pre-packaged, easily commodified units of consumption. When what we are discussing is the potential of housing in an age of rampant homelessness, the wreckage left behind is more than unsightly. It is a hint that a capitalism, which so heedlessly sheds "non-performing" assets, cannot be relied upon to not discard "under-performing" people. The ruin is an ambiguity that neoliberalism cannot easily tolerate.

The theological problem hidden beneath the ruins

That Dublin city meets this description can be ascertained from its own declarations. The City development plan for 2016–2022 describes vacancy as simultaneously "a great challenge and opportunity" because it is "potentially a great international competitive advantage."[62] A surplus of ruins is not an opportunity to build houses for those without homes. It is a comparative leg-up in attracting international finance. The city is no longer a settlement for humans. It has become a machine for storing capital.

While Irish housing policy has straightforwardly created the potential for profit through property, a deeper examination of the affectional pull of neoliberalism is required. It may be better to be rich than poor (although Jesus of Nazareth appears in various places to dispute this), but a commitment to profit when the cost entails such widespread immiseration must be accounted for. What is at play that makes the money gained from property speculation so attractive that it can be pursued even as thousands are immiserated? A housing system that exists to see capital flourish first and foremost, and only then to offer people homes, is a system that is described by

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a theological term—greed. Greed, we are told in the Greek Christian scriptures (Colossians 3:5), is a form of idolatry. Traditionally in Christian theology, an idol is not to be understood simply as a statue like a golden calf. It is that phenomenon by which any created thing is raised to the level rightly reserved for the Creator as the subject of worship.

And here we come to a fourth way to theologically consider the problems of a contemporary city. We have considered revolution and retreat, revitalization and rejuvenation, resilience and reformation by looking at the writings of modern thinkers. Now, by looking at older ideas in theology to discover fresh relevance, we might talk of remembering/redirection. The older voices of the Christian tradition can allow us to approach the problem from a slant perspective, reconfiguring how the questions are framed and opening new possible responses.

If we look to one representative figure in the Christian tradition—Martin Luther—we find that he repeatedly turned to the topic of greed as a proxy for idolatry. If prompted to explain why those profiting from an economic boom that singularly fails to meet basic needs, Luther would insist that the powerful status quo must be in the grip of idolatry.

This might easily be dismissed as irrelevant religious moralizing, but Luther's understanding of idolatry is sharply political and it has a potent resonance for these questions. In his Larger Catechism, he wonders what it means to have a God. It means having "that from which we are to expect all good and to which we are to take refuge in all distress."[63] Idolatry, in this light, is taking ultimate refuge in that which cannot protect us. An idol, in Luther's conception, will always be a good thing, exaggerated out of proportion. The commitment to wealth accrued from property speculation is idolatrous on these terms. The reason why those in control of the city will not change course is not simple neoliberal ideology. It is a deep, soul-level investment in the belief that through the accumulation of wealth, security will be assured. Only a psychological motivation so profound can explain a commitment to a policy arrangement so devastating.

In his biblical commentaries, Luther argues that the businessperson runs the risk of imagining that their toil is the sole source of their reward and that greed will necessarily follow. This is idolatrous because it imagines human self-sufficiency—the "self-made man" is a significant trope in neoliberal rhetoric—is operating where God's provision is primary.[64] Any political position built on the idea that the successful deserve what they have because they have earned it will clash irrevocably with the Reformation emphasis on humanity's dependence on the address and sustenance of God. Chief among the commandments of neoliberalism is that whatever you lack must be made up by your toil, creativity, or entrepreneurial opportunism. As if in response to the political vision of our day, addressing idolatry in his Larger Catechism, Luther imagines God speaking: "whatever you lack of good things, expect it of Me … I, yes, I, will give you enough and help you out of every need; only let not your heart cleave to or rest in any other."[65] Profit is the motive that leaves so many houses empty when Dublin is home to thousands of families without homes. That some defensible concept of self-interest can slide into outright greed is a distinction that the priests of neoliberalism deny. Luther reminds the priests of Christianity that they have something they must say in such a context. Resisting idolatry is the first commandment.

Even in his private correspondence, Luther insists that greed is idolatrous in a fashion that allows us to theologically tackle neoliberalism and ethically examine—with real political potency—the travesty of homelessness and vacancy in a period of economic boom. In a letter to Johann Cellarius he explicitly describes greed and a preference to allocate resources for the sake of profit above need (in this specific instance the provision of the local church, which would have been a primary form of welfare for those in need) as a form of idolatry.[66] Should a city act so as to seek to shelter capital above people, under Luther's lights, capital in that situation is best described in the terms Jesus offered: Mammon is the idol being worshipped when neoliberal policies are protected at the expense of vulnerable humans.

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How do you respond to idol worship?

In his work, *The Emotional Logic of Capitalism*, the social theorist, Martijn Konings, has explored how neoliberalism secures the allegiance of electorates who conceivably would be better served by embracing political programs with a greater emphasis on social solidarity. He too finds this pseudo-religious urge at the heart of neoliberalism. Money, in his terms, is an icon. It is both a simple means of exchange and also a vastly complex array of relationships which make the world go round.

For Konings, capitalism—and its contemporary expression in neoliberalism—is a robust faith. The bubble always bursts, but when it does, the ensuing crisis of faith is channeled into a direction which reinstates the capitalist order. He describes this as a "paradoxical combination of iconoclasm and iconophilia."[67] By this, he means that in the moment when the bottom falls out of the inflated markets, the rage of the people who are set to suffer the most is placated with a story about how what is needed is a refinement of the capitalist order. In Ireland, the ruling elites justified austerity by claiming "we all partied"[68] and the ghost estates were the thread with which they secured that narrative. "These are signposts of unfortunate excess," they seemed to say. "Next time," they counseled, "we'll do it differently."

The "next time" has arrived, and it is clear that the only difference is an intensification of the brutal logic of neoliberal inequality. Fortunes are again being made in property speculation, but this time with the added insult of mass homelessness. Konings recognizes there is no way to cleanly separate ourselves from the things we love. One traditional response to idolatry has been iconoclasm—where the symbols of idol worship are destroyed. The problem with the idolatry of wealth is not just that we cannot destroy money without bringing our world to a halt. It is that money is not something that functions external to ourselves. We make it with our affections. Iconoclasm in this context would be a futile form of repression, unless there was first some therapy of the soul that redirected our affections to other goods—in Lutheran terms, that sought security from other sources.

Luther presents greed as a form of idolatry, a misdirected worship. The response to idolatry is not, therefore, outright war against the symbol of the idol. In the definitive story of idolatry in the Hebrew scriptures, that was the response made by Moses (Exodus 32, especially verses 27–29), and no one familiar with the story after Exodus can conclude that it resolved the issue. If the ruins of Dublin's vacant buildings are signposts to neoliberal idolatry, then the Christian response involves exposing how neoliberal capitalism will never deliver the security that we hope from it. In such a context, graffiti takes on a theological significance when it protests the social scandal created by such policies. They offer no security to those in emergency accommodation. The rubble of empty and unused houses in a time when many are without homes is neoliberalism's own iconoclasm; the attempt to shatter the political commitment to social solidarity which obstructs the path of profit. The theological response, informed by older voices within the Christian tradition, seeks not to launch an app, but to call this an empty religion, a dead-end. Such a response resonates with the criticism of Ellul, it leaves space for the kind of social activism associated by Perkins, and it demands the sort of policy analysis practiced by Toly. But it pushes further still. If neoliberalism encourages idolatry, the church is licensed to be thoroughly prophetic.

Conclusion

Neoliberal apologists explain greed away as rational self-interest. Christians have gotten out of the habit of calling greed a sin, but a theological examination reveals it is a particularly grievous form of sin. Luther shows us how greed is a form of pseudo-religious hunger. From the moment of its independence through to the neoliberal turn, a founding commitment of the Irish State

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was the provision of suitable housing to all citizens. Neoliberalism's transformation of that communal affection around housing—where today private ownership is lauded at almost the complete expense of social housing[69]—can be seen as a philosophical revolution in the Irish social imaginary and a distinctive break from the narrative that has prevailed for more than a century.

Walter Benjamin was fascinated by ruins. The straight roofless walls of the palace above the Neckar River in Heidelberg[70] are categorically different from the ruins of the bourgeoisie.[71] The vacant buildings and ghost estates of Ireland are eternal testimonies only in that such ruins are always going to be a declaration against the hollow promises made by neoliberal capitalism. To daub such crumbling walls with art—whether made up of geometric shapes that interrupt the copy-and-paste architectural aesthetic of the neoliberal office block or through explicit political sloganeering or branding—is a vital and valued response when the best that a citizen can do to protest is to log geolocation data on an app.

If it is true that neoliberalism implements the policies of greed, instituting a legal and business culture that is in effect idolatrous, then Christianity must look to its past treasures to open avenues for much more potent political engagement. The neoliberal logic that seeks to prioritize profit at the expense of people must be redirected toward more valuable goods, goods that invariably are discovered in common. The contemporary problems facing cities like Dublin require responses that run the spectrum from retreat through to rejuvenation and reformation, but they must include this robust call for redirection.

If ghost estates and vacant properties are signposts to neoliberalism's idolatry, the church should read them as summons to action.

Notes

1 I am indebted to Keith Adams, Dr Emily Hill, and Dr Declan Kelly for their comments on an earlier version of this argument.
2 O'Toole, *Ship of Fools*, pp. 12–13.
3 MacSharry and White, *The Making of the Celtic Tiger: The Inside Story of Ireland's Boom Economy*, pp. 42–97.
4 Clinch, Convery, and Walsh, *After the Celtic Tiger*, pp. 24–42.
5 Lewis, *Boomerang*, p. 91.
6 Whelan, "Ireland's Economic Crisis: The Good, the Bad and the Ugly," p. 10.
7 McWilliams, *Follow the Money*, pp. 36, 44.
8 Mody, *EuroTragedy: A Drama in Nine Acts*, pp. 232–82.
9 Lynch, Cantillon, and Crean, "Austerity and Recovery in Ireland."
10 Hargaden, *Theological Ethics in a Neoliberal Age*, p. 117.
11 Adams and McVerry, "Rebuilding 'Rebuilding Ireland.'"
12 Fitzgerald, "FactCheck."
13 Callanan, "Ireland Property Rush Risks Repeat of Crisis."
14 Kitchin et al., "A Haunted Landscape: Housing and Ghost Estates in Post-Celtic Tiger Ireland," p. 30.
15 Kitchin et al., "Placing Neoliberalism: The Rise and Fall of Ireland's Celtic Tiger," p. 1311.
16 Central Statistics Office, "Census of Population 2016—Profile 1 Housing in Ireland."
17 Janssen-Jansen and Lloyd, "Property Booms and Bubbles. A Demolition Strategy—towards a Tabula Rasa?"
18 Kenna, "New Developments in Irish Housing Rights," p. 1.
19 Williams, Hughes, and Redmond, "Managing an Unstable Housing Market," p. 14.
20 Ross, *The Bankers*, p. 124.
21 Connolly, *NAMA-Land*.
22 Weston and Donnelly, "Almost Half of Properties Snapped up by Cash Buyers."
23 O'Callaghan, Di Feliciantonio, and Byrne, "Governing Urban Vacancy in Post-Crash Dublin," p. 887.
24 O'Callaghan, "Planetary Urbanization in Ruins," p. 429.
25 Kitchin, O'Callaghan, and Gleeson, "The New Ruins of Ireland? Unfinished Estates in the Post-Celtic Tiger Era," p. 107.
26 Burke-Kennedy, "Expert Warns of Another Boom and Bust in Irish House Prices."

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27 Hamilton, "Dublin Has Third Highest Residential Rents in Europe."
28 All of these figures are accurate as of November, 2019.
29 All these figures are drawn from Keith Adams' and Peter McVerry SJ's analysis of the Government housing strategy, three years on from its launch. Adams and McVerry, "Rebuilding 'Rebuilding Ireland.'"
30 Serne-Morin, "Filling Vacancies," p. 4.
31 Central Statistics Office, "Census of Population 2016—Profile 1 Housing in Ireland."
32 Department of Housing, Planning and Local Government, "National Vacant Housing Reuse Strategy."
33 Hearne et al., "The Relational Articulation of Housing Crisis and Activism in Post-Crash Dublin, Ireland," pp. 162–64.
34 O'Sullivan, "Thousands Attend Dublin Protest over Homeless Crisis."
35 McGrath, "Criticism of Fine Gael Housing Record Is 'Ideological', Says Varadkar."
36 O'Callaghan, Boyle, and Kitchin, "Post-Politics, Crisis, and Ireland's 'Ghost Estates,'" p. 132.
37 Corcoran and Crowe, "Exploring the World through Interactive Mapping."
38 Ryan, *The Spinning Heart*.
39 Anex, *Ghost Estates*.
40 Riggle, "Street Art," p. 246.
41 Yeats, *Early Poems*, p. 81.
42 Stark, *Cities of God*.
43 Orosius, *Seven Books of History against the Pagans*, p. 32.
44 Drummond, *The City Without a Church*, p. 9.
45 Ellul, *Perspectives on Our Age*.
46 Ellul, *The Meaning of the City*, p. 8.
47 Ellul, p. 151.
48 Berry, "Out of Your Car, Off Your Horse."
49 Ellul, *The Meaning of the City*, p. 209.
50 Bruderhof, "Harlem House."
51 Gordon and Perkins, *Making Neighborhoods Whole: A Handbook for Christian Community Development*, pp. 16–45.
52 Christian Community Development Association, "CCD Philosophy."
53 Perkins, *Beyond Charity*, pp. 22–25.
54 Perkins, p. 28.
55 Perkins, *A Quiet Revolution*, p. 218.
56 Toly, "The Meaning of the Global City: Jacques Ellul's Continued Relevance to 21st-Century Urbanism," p. 238.
57 Toly, "Cities, the Environment, and Global Governance: A Political Ecological Perspective," pp. 138–41.
58 Toly, "Brexit, Global Cities, and the Future of World Order," p. 144.
59 Toly, "Cities and the Global Environment," p. 67.
60 Benjamin, *Illuminations*, p. 258.
61 Benjamin, p. 257.
62 Dublin City Council, "Dublin City Development Plan, 2016–2022 (Written Statement)," p. 45.
63 Luther, "The Large Catechism," p. 565.
64 Luther, *Martin Luther's Werke: Kritische Gesamtausgabe*, 1899, 15:366.
65 Luther, "The Large Catechism," p. 581.
66 Luther, *Martin Luther's Werke : Kritische Gesamtausgabe*, 1938, Briefwechsel 8 (1537–1539): pp. 610–11.
67 Konings, *The Emotional Logic of Capitalism*, p. 75.
68 O'Flynn, Monaghan, and Power, "Scapegoating During a Time of Crisis: A Critique of Post-Celtic Tiger Ireland," p. 926.
69 Burns et al., "Rebuilding Ireland: A Flawed Philosophy—Analysis of the Action Plan for Housing and Homelessness," p. 10.
70 Benjamin, *Selected Writings: Volume 1 (1913–1926)*, p. 470.
71 Benjamin, *Arcades Project*, p. 13.

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