

Rediscovering poverty: moneylending in the Republic of Ireland in the 1960s

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ABSTRACT. *In 1969 R.T.É.'s 7 Days dealt with the issue of illegal moneylending, claiming that Dublin was 'a city of fear' where 500 unlicensed moneylenders used violence as a tool to collect debts. The Fianna Fáil government rejected the suggestion that loan sharking was widespread and that Gardaí responses to it were ineffectual; a tribunal of inquiry was established to investigate 7 Days. Previous analyses situated these events within the context of government concerns over the influence of television journalism. This article takes a different approach, analysing moneylending — rather than 7 Days — within the context of the rediscovery of poverty during the 1960s. It examines how social and economic changes, including the growth of consumer credit and the re-housing of large numbers of Dubliners, combined to make illegal moneylending more visible. Historical accounts of Ireland in the 1960s have had a top down focus on economic policy and growth. Here, the focus is shifted to personal rather state finances to offer a more nuanced portrayal of a decade often understood as a boom one. Moreover, analysing the nature and conclusions of the tribunal lays bare the contemporary resistance to those attempting to reframe the problem of poverty.*

Until recently, the received wisdom held that the 1960s was a boom decade for the Republic of Ireland as it witnessed significant rates of economic growth and rising real wages.¹ This perspective was also rooted in an official rhetoric of national purpose that 'served to create a belief that economic growth was a national enterprise, and not one that privileged one social class or interest group over another'.² However, the Republic of Ireland remained a relatively poor country by Western European standards and recent studies have challenged this mistaken

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¹ The received wisdom is perhaps most clearly articulated in Fergal Tobin, *The best of decades: Ireland in the nineteen sixties* (Dublin, 1984) and in Brian Farrell, *Seán Lemass* (Dublin, 1991). For analysis of this interpretation, see Erika Hanna, *Modern Dublin: urban change and the Irish past* (Oxford, 2013), p. 9 and Enda Delaney, 'Modernity, the past, and politics in post-war Ireland' in Thomas E. Hachey (ed.), *Turning points in twentieth-century Irish history* (Dublin, 2011), p. 108. For recent assessments of the period, see Carole Holohan, *Reframing Irish youth in the Sixties* (Liverpool, 2018); Mary E. Daly, *Sixties Ireland* (Cambridge, 2016).

² Daly, *Sixties Ireland*, p. 381

consensus, noting the rise of unemployment in the late 1960s and the continued significance of emigration throughout the decade.³ Moreover, in her recent assessment, Mary Daly argued that there is no indication that interest groups 'were prepared to put the national interest ahead of self or sectional interests'.⁴ Brian Girvin goes further, identifying how privileged groups in Irish society defended their socio-economic position by availing themselves of new opportunities that emerged in this period.⁵ At the other end of the spectrum, very real poverty existed in rural areas and in the country's cities where high levels of unemployment and desperate housing conditions persisted. By the early 1970s poverty lines drawn up by sociologists suggested more than 20 per cent of Irish people lived below them.⁶

The 1960s saw increased levels of activism and the evolution of a more critical media environment. This made previously unseen social groups and issues the subject of public and political debate.⁷ Television had emerged as a powerful force, developing sometimes controversial news and current affairs programming, asking awkward questions and failing to exhibit the type of deference that the Irish political elite expected. Although B.B.C. broadcasts were available in parts of the country before Irish television arrived in 1961, Telefís Éireann (later Radio Telefís Éireann) proved critical in developing programmes that questioned political, religious and cultural institutions. In the 1960s indigenous television not only exposed viewers to a relentless onslaught of popular culture but provided access to often aggressive current affairs programming that tackled complex domestic and international issues. Many young producers, technicians, editors and reporters were anxious to embrace the public service remit of Radio Telefís Éireann (R.T.É.) by developing innovative current affairs programming. As the decade progressed programmes were developed that openly criticised the government's failure to address serious social problems.⁸ By 1969, *7 Days* had emerged as R.T.É.'s flagship current affairs programme, earning a reputation for excellence in developing cutting edge stories that resonated with a large audience. Many of its broadcasts implicitly criticised the Fianna Fáil government. Programmes addressing emigration, homelessness, discrimination against Travellers and the plight of unmarried mothers caused

³ Taking a longer view, Nicholas Crafts describes how the years between 1950 and 1973 can be viewed as ones of 'growth failure' for Ireland, considering how unfavourably Irish growth rates compared with those of other European countries: see Nicholas Crafts, 'The Celtic Tiger in historical and international perspective' in Michael Mulreany (ed.), *Economic development 50 years on, 1958–2008* (Dublin, 2009), p. 65.

⁴ Daly, *Sixties Ireland*, p. 382.

⁵ Brian Girvin, *From union to union: nationalism, democracy and religion in Ireland* (Dublin, 2002), p. 204.

⁶ For example, in 1971 Séamus Ó Cinnéide estimated that 24 per cent of the Irish population was living in poverty. He considered this a minimum, asserting that the actual proportion of persons considered poor was closer to 30 per cent: see Séamus Ó Cinnéide, 'The extent of poverty in Ireland' in *Social Studies: Irish Journal of Sociology*, i, no. 4 (Aug. 1972), pp 381–400, at p. 400.

⁷ Housing in Dublin was the focus of protest throughout the 1960s. McEneaney places this activism in the context of a global sixties 'movement' that challenged political consensus: see Sinead McEneaney, 'Home sweet home? Housing activism and political commemoration in sixties Ireland' in *History Workshop Journal*, lxxxvii (2019), pp 5–26.

⁸ For example, in 1968 Dominican priest Austin Flannery used the religious affairs programme *Outlook* to spotlight the housing crisis in Dublin, resulting in rebuke from T.D.s in the Dáil: *ibid.*, p. 18.

tremendous unease for the government, as did more aggressive political reporting that questioned the state's economic policies and the government's efforts to abolish proportional representation in national elections.

On 22 December 1969 R.T.É. broadcast an episode of *7 Days* that dealt with the issue of illegal or unlicensed moneylending. It claimed that Dublin was 'a city of fear', where as many as 500 unlicensed moneylenders operated, with some using violence to collect debts. Watching it over forty years later it is clear that the programme was problematic. The use of footage of a random man walking with the assistance of crutches across O'Connell Bridge in Dublin's city centre, and of another in a wheelchair, to illustrate that violence was prevalent in the 'city of fear', was excessive.⁹ To suggest that the broadcaster Bill O'Herlihy asked witnesses leading questions would be an understatement. At the same time, the details provided by both borrowers and moneylenders about the use of children's allowance books as collateral for loans, or of trading cheques and dockets to obtain cash, were a cause for serious concern. As this article will demonstrate, they reflect experiences testified to in memoirs of working class lives, the contents of begging letters sent to the archbishop of Dublin, and oral histories. Irrespective of its reflection of these realities, however, the programme caused enormous controversy, revealing the power of the media, television in particular, to initiate debate on long-standing social problems.

After the broadcast the minister for justice, Micheál Ó Móráin, took exception to the suggested prevalence of the problem, the violence alleged to be associated with it and, most importantly, the implication that the Gardaí were not fulfilling their duties. The minister declared that 'confessions by moneylenders about moneylending and strong-arm methods' could 'be dismissed as wholly valueless', and suggested that some interviewees were drunk. The witness statements featured on the programme conflicted with the opinion of the Gardaí, who informed the Minister that these 'so-called revelations' were fabricated in order to elicit money from the programme makers.¹⁰ Moreover, the moneylenders who admitted the use of violence to the *7 Days* team retracted their statements when interviewed by the Gardaí. The documentary's use of dramatised scenes, hidden microphones and cameras was also questioned. The taoiseach, Jack Lynch intervened awkwardly in the debate. After admitting that he had not seen the programme and hearing Ó Móráin describe it as 'fiction', he commended R.T.É. for 'exposing social evils', but continued:

All this controversy could have been avoided if RTÉ had said at the outset of this programme that the characters and scenes to be portrayed in it were fictitious; otherwise ... the credibility of any future RTÉ programme would be brought into question.¹¹

Lynch's claim that the programme was partly fictitious contradicted the position of R.T.É. As the controversy developed R.T.É. tenaciously defended the programme as factual while the minister for justice continued to denounce it as bogus.

The result of the controversy was an official inquiry, a tribunal. It focused not on illegal money-lending but on the programme and its 'authenticity'. R.T.É. deputy

⁹ *7 Days*, 11 Nov. 1969.

¹⁰ *Dáil Éireann deb.*, ccxlii, 12 (26 Nov. 1969).

¹¹ *Ibid.*

director, John Irvine, was the one individual in R.T.É. who was most engaged with the tribunal. He attended each session and worked closely with the attorneys representing the broadcasting service. He was a shrewd administrator who understood the politics of Irish public service broadcasting. Irvine kept detailed notes of the proceedings, and his memos, letters and correspondence help shed light on the complexities of the controversy. His papers reveal how the crux of the dispute revolved around the different frameworks, journalistic and legal, in which the minister and R.T.É. interpreted the programme:

Judged by journalistic standards, the evidence presented in the programme in question fully justified its screening. Judged by the standards applicable in a court of law, the evidence might not have been sufficient to establish guilt.

This memo also notes that there was a misstep by the programme makers in this regard:

It was, perhaps, unfortunate that Bill O'Herlihy in his introduction spoke of the Gardaí not making prosecutions for nine years because they could not get evidence while the 7 Days team got the evidence in three weeks. This suggested that the evidence presented in the programme was such as would enable the Gardaí to make a prosecution. This confused the two different approaches, of the law and of journalism, and undoubtedly contributed to the antagonistic attitude of the Gardaí and the Minister.¹²

After sitting for fifty-one days, calling 133 witnesses and costing the taxpayer a hefty £250,000, the tribunal issued a 136-page report that was highly critical of the programme and R.T.É. It concluded that the picture presented of the use of violence was not 'authentic' and did not 'amount to a fair representation of the facts'.¹³ The journalists were considered to have been completely uncritical of the witnesses they used and of sensationalising the evidence.

Some T.D.s felt that the establishment of the inquiry reflected a longer-standing tension between the government and R.T.É. The nature of the television coverage of the Second Programme for Economic Expansion and of emigration in 1963, as well as that of the farmers' protests in 1966, had been particularly unwelcome. Alarm bells rang in R.T.É. following Taoiseach Sean Lemass's 1966 statement that 'RTE was set up by legislation as an instrument of public policy and as such was responsible to the government [which had] an overall responsibility for its conduct and [an] obligation to ensure that its programmes do not offend against the public interest, or conflict with national policy'.¹⁴ In response, the 7 Days team devoted a whole week's programming to freedom in broadcasting, including interviews with Walter Cronkite of C.B.S. and Grace Wyndham Goldie of the B.B.C.¹⁵

Freedom in broadcasting was central to the debates over the terms of reference for the inquiry into the moneylending programme. Labour T.D.s were the first to

¹² Undated and untitled memo (R.T.É. Archives, John Irvine papers).

¹³ *Inquiry into the programme on illegal moneylending broadcast on television by Radio Telefís Éireann on 11th November 1969: report of tribunal appointed by An Taoiseach on 22nd December, 1969* (Dublin, 1970), p. 74.

¹⁴ Lelia Doolan, Jack Dowling and Bob Quinn, *Sit down and be counted: the cultural evolution of a television station* (Dublin, 1969) pp 90–91.

¹⁵ *Ibid.*

call for an inquiry, but they wanted an investigation of the programme's conclusions on illegal moneylending. However, the leader of the Fine Gael opposition, Liam Cosgrave, proposed an amendment urging that the inquiry assess whether the statements made in the programme amounted to fair representation of the facts, which 'reflected reasonable journalistic care on the part of those responsible'.¹⁶ Ultimately, the tribunal focused on the preparation and planning of the programme, provoking fears that an undesirable precedent for future programmes would be set and confirming that R.T.É.'s journalism was at issue rather than moneylending.¹⁷

In terms of reactions to the programme in the Dáil and Seanad, one interesting element that stands out is how many legislators did not see it.¹⁸ However, because *7 Days* had an average audience of 620,000 everyone soon had an opinion on it. Fine Gael senator Alexis FitzGerald described 'the great public uneasiness' caused by the programme and Fianna Fáil senator Mícheál Cranitch outlined how '[p]eople all over the country ... said to me that they saw on the screen a portrayal of a state of affairs which should not to be allowed to exist ... This affair has indeed captured the imagination of the public.'¹⁹ Cranitch's contribution makes clear the particular kind of unease the new medium could invoke. A briefing paper, prepared by the Department of Justice, neatly outlined the differential impact of print and television journalism and the perceived dangers of the latter: 'the public have a choice of newspapers whereas RTÉ have a virtual monopoly ... on a very powerful medium of communication. The checks and restraints on such a powerful medium ought to be greater than on any single newspaper.'²⁰

While print and television were competitors, particularly for advertising, they now found themselves on the same side of a debate about journalistic freedom.²¹ 'Frontbencher' in the *Kilkenny People* argued that the 'programme carried a ring of conviction and general accuracy ... Even supposing that the *7 Days* figure of 500 unlicensed moneylenders in Dublin was an exaggeration ... that in my view would not justify Mr Ó Móráin's attitude to the programme.'²² Even the *Irish Press* felt the government had gone to war on the wrong issue:

the present dispute does not arise from a difference of opinion on Government policy, but on a completely extraneous issue. There were some instances in the past where the Government would probably have had public support if it had criticised RTÉ's programmes and, on occasion, its interviewing techniques. It has chosen an issue, however, where a fair measure of public opinion would appear to accept that the particular programme was an excellent one of its type and that it was not, as suggested by Mr Ó Móráin, an indictment of the Gardaí, but rather an indication of how difficult it is to expose the activities of illegal moneylenders in the law.²³

¹⁶ 'Notice of amendments to Motion; Dáil Éireann, Tuesday, 16th December, 1969' (N.A.I., TSCH/2000/6/518).

¹⁷ *Seanad Éireann deb.*, lxvii, 8 (18 Dec. 1969).

¹⁸ *Dáil Éireann deb.*, ccxlii, 12 (26 Nov. 1969).

¹⁹ *Seanad Éireann deb.*, lxvii, 8 (18 Dec. 1969).

²⁰ 'Addendum to brief for the Taoiseach prepared by Department of Justice', n.d. (N.A.I., DT 2000/6/518).

²¹ See John Horgan, 'Irish television and the newspapers, 1962–72: an armed truce?' in *Éire-Ireland*, 1, no. 1 & 2 (spring/summer 2015), pp 95–112.

²² *Kilkenny People*, 28 Nov. 1969.

²³ *Irish Press*, 1 Dec. 1969.

It is within the context of the tensions generated between politicians and journalists that previous studies have situated the tribunal. Ó Moráin's statement that the broadcast was 'phoney' and had 'spun a tissue of lies', along with that of fellow Fianna Fáil T.D., Flor Crowley, who asked if staff at R.T.É. 'should declare beforehand their views, whether they are Leftist, Maoist, Trotskyites or Communists', confirmed to opposition T.D.s and R.T.É. supporters that the government's response to the programme was framed by its ongoing conflict with the national broadcaster that revolved around leftist challenges to the status quo.²⁴ This episode is also significant as part of the broader context in understanding the later dismissal of the R.T.É. Authority in 1972, due to the breach of section 31 of the Broadcasting Act, 1960.²⁵

There are, however, other related contexts to be considered and questions asked of this episode. The rest of this article will analyse it in the context of the rediscovery of poverty during the 1960s and a longer history of credit. The media was a key player in the former phenomenon, which reframed poverty as a relative concept and stressed the responsibility of states to alleviate it.²⁶ While this could be considered reflective of a leftist shift, rediscoveries of poverty in the United States and Europe were underpinned by broad bases, including expert sociologists and economists, who along with the media and grassroots activists changed how poverty was understood and addressed. Why did the *7 Days* team decide to make a programme on moneylending in 1969? Can we see it as part of a rediscovery of poverty which meant that things that had been accepted were no longer so? Or were there structural changes in the Irish economy that left some people vulnerable to poverty in new ways during a period of economic growth? Were changes in how people used credit facilities, or in consumer expenditure, responsible for a rise in moneylending activities? In addressing these questions this article identifies new ways of analysing the Republic of Ireland in the 1960s and moves away from top down approaches that place economic policy and growth at the centre of historical enquiry. Shifting the focus from national to personal and family finances offers a more nuanced portrayal of a decade often understood as a boom one. It also offers an alternative approach to the study of previous decades as *7 Days* highlighted long-established credit practices. Probing the issue of moneylending reveals the survival strategies employed by poorer families and their inherent gender dynamics. Ó Moráin insisted that the problem of moneylending was 'a social and educational' one.²⁷ His hostile reaction to the programme and the establishment of the inquiry, however, revealed the extent to which the issue was political, as it laid bare the contemporary resistance to those attempting to reframe the problem of poverty.

II

Despite the different reactions to the programme, nearly everyone agreed that moneylending was an entrenched social problem. The *Irish Press* described how

²⁴ Robert J. Savage, *A loss of innocence? Television and Irish society 1960–72* (Manchester, 2010), pp 143–4.

²⁵ *Ibid.*, pp 158–9

²⁶ See Carole Holohan, 'Conceptualizing and responding to poverty in the Republic of Ireland in the 1960s: a case study of Dublin' in *Social History*, xli, no. 1 (2016), pp 34–53.

²⁷ *Dáil Éireann deb.*, ccxlii, 8 (19 Nov. 1969).

‘the programme had revealed a state of affairs which exists to a considerable degree’.²⁸ Arthur Noonan, writing in the *Irish Independent*, asked:

How on earth could the Government’s reaction be so far removed from ... all sections of the public? ... The hard fact is that there is illegal money-lending racketeering in Dublin, that we hear every day of cases of hardship attributable to it, and that the picture presented to us by ‘7 Days’ was broadly in keeping with what has been conveyed to us over the years by word of mouth.²⁹

Even the man at the heart of the controversy, Ó Moráin, stated that it was ‘of course well-known that some unlicensed money-lending goes on, not only in Dublin but in other urban areas’.³⁰

Senator James Dunne noted that ‘the “7 Days” team did not create this problem of illegal moneylending and its abuses, nor did they discover it’, directly inferring that this issue was being rediscovered.³¹ Internationally, rising living standards, the expansion of welfare states in the West and the failure of this expansion to eradicate poverty led to this ‘rediscovery’ and a new focus on inequality. Beliefs about the moral failings of the poor were undermined in the 1960s by escalating emphases on social justice, human rights and on the responsibility of states to alleviate poverty. An increasingly investigative media and the turn towards social realism in film and documentaries played a significant role in this process. They undermined a prevailing rhetoric in the West of growth and affluence that in the Republic of Ireland only gained traction in the 1960s. The academic textbooks used by increasingly professional charitable and welfare workers reflected expertise generated elsewhere, particularly in Britain and the United States, contributing to new understandings of poverty in the Irish context. The 1950s witnessed an international and supranational focus on economics and economic planning; in the 1960s sociologists and social planning held sway until the oil crisis of 1973 when economists saw their position restored.³² These economic and sociological intellectual currents impacted on Ireland at the same time, leading to conflicting discourses of affluence and poverty, progress and scandal. The Irish rediscovery of poverty was generated and fuelled by more than leftist sociologists or students engaged with Maoism. In traditional Catholic understandings of poverty the agency of the individual was all-important. However, the role of the state in alleviating poverty gained further traction in the 1960s, as the Second Vatican Council and a number of key papal encyclicals emphasised the role of the state in upholding rights and limiting inequality. Criticism of the status quo came, increasingly, not just from journalists but from agents of the church who highlighted the inadequacy of welfare payments.³³

Ireland’s application to join the European Economic Community and the courting of foreign investors meant that image was key to government economic policy in this period and, therefore, the Irish state was in promotional mode. Joe Fay, described in the tribunal report as ‘a knowledgeable and articulate Dubliner who

²⁸ *Irish Press*, 20 Nov. 1969.

²⁹ *Irish Independent*, 20 Nov. 1969.

³⁰ *Dáil Éireann deb.*, ccxlii, 8 (19 Nov. 1969).

³¹ *Seanad Éireann deb.*, lxxvii, 8 (18 Dec. 1969).

³² Jean-Baptiste Fleury, ‘Drawing new lines: economists and other social scientists on society in the 1960s’ in *History of Political Economy*, 42, no. 1 (2010), pp 315–42.

³³ See Holohan, ‘Conceptualizing and responding to poverty’.

had grown up in an atmosphere of borrowing', provided the *7 Days* team with details of how various loans operated and the type of domestic crises that made them necessary — namely, unemployment, demands for rent, sickness and funerals.³⁴ Fay's information was used by O'Herlihy in the commentary to the programme, but the tribunal's report criticised the latter for a failure to 'attempt to see whether the information applied to modern conditions'. The report judged that Fay was truthful in telling the team 'what conditions were like in the centre of the city in his youth some thirty years ago', noting that since then 'he had spent many years abroad'.³⁵ The use of the term 'modern conditions' reflected the pervasive idea that the Republic of Ireland had become 'modern' in the 1960s and was catching up with its European neighbours as standards of living rose. The continued existence of a grinding poverty in Dublin's north inner city and some near suburbs, the focus of the documentary, where many faced eviction and want, is supported by oral history sources and contemporary begging letters. But it did not chime with other evidence of rising national living standards and so, Fay's testimony was considered inconsequential. The programme described illegal moneylending as an 'expanding expensive racket' but the tribunal concluded that 'the problem is decreasing with the general rise in prosperity, with increased employment, and with the growth of the Credit Union Movement'.³⁶ While it is impossible to quantify the extent of unlicensed moneylending, both these assertions were impressionistic and can be challenged. A moneylender interviewed by O'Herlihy told him that you could make a living at it, but that things were not as good as they had been as men had too much money: 'they don't have to borrow anything — very seldom'. This suggested that the practice was not growing. However, the increased employment the tribunal referred to was a simplification of the labour market. Employment levels actually plateaued during the sixties, and for the unskilled unemployment rose, making some sections of society more vulnerable to poverty.³⁷ A wide range of people from, and engaged with, working-class communities gave evidence to the tribunal, from social workers to parish priests. While a doctor and the vice-chairman of Ballyfermot Credit Union both felt that borrowing from moneylenders was less prevalent than it had been in the past, priests who had worked in the parish of Our Lady of Lourdes in the north inner city felt that the figure of 500 unlicensed moneylenders was not exaggerated.³⁸ Fr Drummy thought it was 'probably a bit conservative' and Fr Edward James Griffin thought the programme 'fairly reflected the problem'. The latter did not consider Gardaí to blame as 'they are not recipients of borrowers' secrets in the same way as priests'.³⁹ These conflicting views indicate the importance of space in analyses of social issues and the way in which parts of Dublin were particularly deprived irrespective of national economic growth. It also highlights the role of priests in welfare, and how they were privy to local and personal information

³⁴ *Inquiry into the programme on illegal moneylending*, pp 32, 34.

³⁵ *Ibid.*, p. 37.

³⁶ *Ibid.*, p. 69.

³⁷ Adrian Redmond, *That was then, this is now: change in Ireland 1949–2009* (Dublin, 2000), p. 108

³⁸ Doctor Angus O'Rourke (48th day), tribunal summary of particular evidence (R.T.É. Archives, John Irvine papers); John Sweeney, vice-chairman of Ballyfermot Community Association (48th Day), tribunal summary of particular evidence.

³⁹ Father Roy Drummy (46th day); Father Edward James Griffin (46th day), tribunal summary of particular evidence.

in a way that the doctor or the credit union vice-chair were not. This is an important point and tallies with studies of the Catholic working classes in Belfast and Liverpool, which reveal the intimate knowledge on illegal moneylending obtained by inner-city priests.⁴⁰

III

Was it simply a clash of ideas or contrasting perceptions that caused controversy; a reframing of an old problem that had been long accepted in its old frame but seemed intolerable, to some, in this new one? This seems a sensible way to contextualise the programme and the response to it. But was it possible that the problem of moneylending and associated credit practices were exacerbated during the 1960s? The *7 Days* programme was not the only one to focus on the issue. In January 1968 a *Newsbeat* programme interviewed two members of the credit union movement who described moneylending as ‘very prevalent’ and noted the violent intimidation associated with it.⁴¹ The existence of a problem in Waterford was reported in the *Irish Independent* in 1969 under the heading ‘Unlicensed moneylenders: a scandal’. This had piqued the interest of the editor of *7 Days*, Muiris MacConghail. He consulted John Hume, former president of the Credit Union League of Ireland, who explained the problems moneylenders created in Belfast and Derry. Hume suggested that a similar issue existed in Dublin.⁴² The formation of the credit union movement brought attention to moneylending as the former sought to eradicate the latter, but the question of whether structural changes in the Irish economy and in the landscape of consumer credit may have served to fuel indebtedness, including to illegal moneylenders, is a legitimate one.

Moneylending made media headlines at a number of junctures in twentieth-century Ireland. While in the 1920s and in the 1980s economic recession provided the backdrop to a renewed focus on the problem, the 1960s in contrast can be considered a period of economic growth, with annual growth rates of approximately 4 per cent. However, recent scholarship has undermined the popular perception of this decade as a boom one. Given the limited nature of Irish growth compared to its European neighbours and the shaky foundations on which it appeared to be built, this corrective is necessary.⁴³ Rising unemployment in the second half of the decade adds weight to these reassessments. The positive perceptions of this period in economic terms are understandable, however. Average living standards and real wages climbed as did population figures and marriage rates. These were undeniably positive characteristics in a society long plagued by emigration and population decline. New forms of industry and the expansion of the domestic credit market made for a more dynamic economy, contributing to greater levels of borrowing and increased sales of cars and hard goods.⁴⁴

⁴⁰ Sean O’Connell, *Credit and community: working class debt in the UK since 1880* (Oxford, 2009); Pat O’Mara, *The autobiography of a Liverpool Irish slummy* (Liverpool, 1998).

⁴¹ *Inquiry into the programme on illegal moneylending*, pp 18–19.

⁴² *Ibid.*, p. 17.

⁴³ See Graham Brownlow, ‘Fabricating economic development’ in *Economic and Social Review*, xli, no. 3 (2010), pp 301–24; Daly, *Sixties Ireland*.

⁴⁴ *Hibernia*, 2 Feb. 1961.

Dublin and Waterford were the two urban areas that made headlines in relation to moneylending. They were the chief beneficiaries of economic growth in the 1960s with rising populations and new opportunities in industrial and service sector employment. But there were losers as well as winners amongst the economic changes of the period. In industry, foreign direct and state investment saw a shift in focus from drinks, tobacco and shoes to metals and engineering. This resulted in falling demand for unskilled labour, creating a higher level of unemployment and growing recognition of the phenomenon of long-term unemployment. By the time the *7 Days* programme aired there was also a long-standing housing crisis in Dublin. A rising marriage rate and a lower average marriage age contributed to the crisis which was born of an aging housing stock, the physical collapse of tenements and the growing commercial demand for city centre property.⁴⁵ An inability to pay rent, whether in city centre flats or in new suburban housing estates, and the prospect of eviction often caused people to borrow money. Throughout the decade, a series of housing, sanitation and rent restriction legislative acts made the situation worse, as they provided incentives for landlords to push out rent-controlled tenants.⁴⁶ In 1969, when the programme aired, a strike of maintenance workers saw many factories come to a standstill, creating hardship for workers and their families.⁴⁷

IV

Gerry Lawler, who had worked as a rent collector for Dublin Corporation, told the tribunal that illegal moneylending was widespread in the North Wall area. He described a 'three tier system' that led to indebtedness: 'housewives' were pressured by hire purchase salesmen; people made use of expensive credit dockets; and then they resorted to moneylenders because their credit commitments left them unable to pay their rent. He also described how people in the 'poorest areas' were unaffected by credit unions because they could not make the initial saving deposits that unlocked the financial door to cheaper loans.⁴⁸ O'Herlihy noted that the controversial *7 Days* episode evolved from an original plan to expose the 'trafficking in credit cheques', which were bought on instalment and could then be used to buy goods in retail stores. In effect, these cheques were a substitute for the lending of money that side-stepped the Moneylenders Act, 1933.⁴⁹ It was in the context of credit and indebtedness that the journalist John O'Donoghue opened the *7 Days* programme:

Good evening. How much do you owe on your house, your car, your fridge? Do you owe back income tax? Have an overdraft in the bank and not enough money to pay your bills? You're not unusual, if that is your situation. In this

⁴⁵ See Hanna, *Modern Dublin*.

⁴⁶ See Erika Hanna, 'Dublin's north inner city: preservationism and Irish modernity in the 1960s' in *Historical Journal*, liii, no.4 (2010), p. 1021; McEneaney, 'Home sweet home?', p. 11.

⁴⁷ See *Rotunda Hospital, clinical report* (1969); Charles McCarthy, *The decade of upheaval: Irish trade unions in the nineteen sixties* (Dublin, 1973).

⁴⁸ Gerry Lawlor (43rd Day), tribunal summary of particular evidence.

⁴⁹ 'Memorandum by Joe McCormick and Bill O'Herlihy on the preparation of the moneylenders programme' (R.T.É. Archives, John Irvine papers).

country, collectively, we owe nearly £700 million which works out at about £250 per head of the population. The worst that happens most of us if we can't pay our bills is that we reduce our standard of living or borrow from more or less sympathetic sources. But there are those whose bills are for the very necessities of life and if they can't pay, they're often afraid of their lives. These are the people who fall into the hands of unlicensed moneylenders.⁵⁰

Regardless of socio-economic status, credit facilities grew for Irish consumers in the 1950s and 1960s. The number of licensed moneylenders did not increase but the use of hire purchase grew exponentially, from £9.3 million in 1955 to over £63 million in 1969.⁵¹ A report prepared by the Irish Congress of Trade Unions in 1955 demonstrated how the share of these figures attributable to furniture, radio and electrics rose significantly from 26 per cent in 1947 to 42 per cent in 1955.⁵²

Hire purchase was largely associated with furnishing newly-established households and a 1946 report, prepared by the Knights of Columbanus, described how 'the non-practice of thrift by youth, low wages and the lack of family allowances in the present system of wages, have forced young people starting married life to purchase [goods] on the Hire Purchase System'.⁵³ They were concerned at the lack of legislation protecting the hirer and the hardship this was creating amongst poor Catholic families. The evidence indicates that increased hire purchase commitments among Britain's 'affluent' workers led to increased working-class demand for more traditional and expensive forms of doorstep credit and that such forms of credit could be 'mildly complementary'.⁵⁴ It appears that hire purchase repayments drained family budgets and created new demand for high cost forms of doorstep credit. From this perspective, modern forms of credit associated with 'affluence' had a role in providing new incentives to use traditional high-cost forms of doorstep lending. In the British case, the 1960s witnessed both a rejuvenation of legal doorstep moneylending and media revelations about violent loan sharking that ran parallel to the *7 Days* revelations.⁵⁵

That setting up a home went hand in hand with availing of a variety of forms of credit in urban Ireland was confirmed by sociologist Rev. Liam Ryan's 'Social dynamite' a study of a working-class Limerick estate built in the early 1950s. Ryan attributed many of its residents' problems to 'outsiders':

Having moved into their new homes, they were suddenly faced with the problem of filling the houses with furniture. And this was where they really walked into trouble with the hire-purchase firms. No one showed them the small print and as a result they started their new life heavily in debt, and

⁵⁰ *Inquiry into the programme on illegal moneylending*, p. 118.

⁵¹ See 'Memorandum on the growth and distribution of hire purchase finance', 3 Nov. 1955 (N.A.I., TSCH/S13718B). There were 130 licensed moneylenders in 1953–4 and 128 in 1968–9. Many thanks to Keith Walsh and Philip O'Rourke at the Revenue Commissioners for these figures.

⁵² 'Memorandum for the Government', 3 June 1968 (N.A.I., TSCH/S13718B).

⁵³ 'Interim Report no. 1', 1946 (N.A.I., TSCH/S13718A).

⁵⁴ L. C. Wright, 'Consumer credit and the tallyman' in *Three Banks Review* (1959), p. 20.

⁵⁵ O'Connell, *Credit and community*, pp 179–85, 197–201.

many have never got out of it. As well, they were at the mercy of unlicensed money-lenders.⁵⁶

Ryan cited two local residents who described 'the chaotic situation':

The money-lenders were there in their thousands; well, thousands is a bit too many, but they were nearly there in their hundreds, and many still remain today. It was fierce. You could be short of money — I knew one woman who borrowed £5; until she paid back that £5 in one piece she had to pay £2 a month interest. She was paying it for one and a half years and had paid back £30 before she cleared the debt. We really hadn't a chance. The H. P. men were sitting on our doorsteps morning, noon and night selling you electric razors, radios, everything. You had men coming down from Dublin in vans with cotton blankets and sheets and everything at outrageous prices. By normal standards, the people who would have a way couldn't pay.⁵⁷

Ryan undertook his field work in 1965 and 1966 and concluded that young couples on the estate still faced the same situation experienced by its first residents. Credit unions, which had first appeared in Dublin in the late 1950s and spread rapidly across the nation, were helpful 'but the mixed blessings of hire purchase still remain'. Ryan also described how 'the money-lenders still remain', referring to the use of 'dockets', which were for use in one particular retail store, and trading cheques, which could be used in a long list of stores. Ryan described this as the 'modern version' of moneylending.⁵⁸

While the Republic of Ireland had achieved independence from Britain and was less 'permissive' in its attitude towards consumer credit, particularly in regard to moneylending, much of the relevant legal and commercial framework had origins in the pre-independence period. Thus, Ireland's major cities had retained the cheque companies and docket system that emerged in urban Britain in the late nineteenth century to service working-class consumer demand. The most significant company in this respect, the Provident Clothing and Supply Company, arrived in Dublin in 1910 and provided credit to almost 10,000 homes in the city by the 1930s via its 'checks' (the term it used rather than cheques).⁵⁹ Oral evidence from Britain suggests that it was the most popular system of working-class credit, albeit in the context of few low-cost options. Provident had numerous local imitators. For example, Bolger's department store in Dublin sold docketts on credit that were then deployed to buy merchandise at its store.

The docketts and cheques feature regularly in testimonies about married women trying to make ends meet. They were primarily used to buy clothing or other items for families on hard-pressed budgets. However, they could also be used innovatively in domestic crisis management strategies. A clear description of both these elements of budget management was provided by the oral history testimony of John McDonnell, born and reared in Iveagh Trust Buildings, who was interviewed

⁵⁶ Liam Ryan, *Social dynamite: a study of early school leavers* (Cork, 1966) p. 10.

⁵⁷ *Ibid.*, p. 10.

⁵⁸ *Ibid.* On credit unions see, Anthony P. Quinn, *Credit unions in Ireland* (Dublin, 1999).

⁵⁹ Dublin Shoppers' Guide 1910 (Provident Financial Archive, PFG/04/076); Comparative statement 1920/35, customers' new business, renewals, collections (Provident Financial archive, PFG/04/043).

in 1980. McDonnell explained that customers, such as his mother, purchased trading cheques at various values, £10 being typical, and then ‘paid a certain amount each week, until you paid the amount of money, plus whatever interest they charged you’. McDonnell explained that ‘you could then go around various shops, you could have a list of shops which you could go to’. The system might work reasonably well for those making conventional use of these cheques, although a charge was made for the use of the cheques and the weekly visit of the agent who collected the instalments. Furthermore, stores accepting the cheques as payment for merchandise paid a commission to the Provident, prompting allegations that they inflated their retail prices.⁶⁰

This form of credit was also used less conventionally by a minority. In some cases, desperate women bought a £20 cheque in order to resell it for as little as £8. According to McDonnell, the woman then had

the advantage of £8 ready cash which could be spent on anything, direct food for the dinner that day, which you couldn’t buy in the shops that the cheques were issued from because they all related mainly to hardware-goods ... clothes and shoes, none of which were of any use whatsoever in preparing a dinner or a meal; or for buying a thing which was immediately needed, so people got these cheques, sold them, got the money and would crucify them[selves] trying to pay back the money.⁶¹

Cheques or docketts sold on in this way might be bought by a desperate housewife’s more fortunate neighbour. On many other occasions, it is likely that they were purchased by those who took entrepreneurial interest in exploiting the money problems of others in their local community, by buying checks or docketts from one woman (at a discount) and selling them to another at a profit. This certainly happened in Britain’s towns and cities and the opportunity was there to do the same in Dublin.⁶² Former tenement resident Eamon Sheridan’s autobiography recounts a similar scheme in which illegal moneylenders developed a profitable sideline buying up large numbers of docketts from Bolgers or Boyers and offering them ‘to poor families as a simple way of shopping for First Communion, Confirmation, and Christmas, etc. They then charged exorbitant interest rates and the poor people couldn’t pay anything off the capital because of this.’⁶³

These ad hoc uses of credit emerged because large numbers of working-class families were unable to save even small amounts to draw upon for the purchase of routine merchandise. That this was still the case in the late 1960s was revealed by the *7 Days* presenter O’Herlihy’s explanation that credit union loans were not an option for the most financially hard-pressed working-class families because they could not establish the savings pot which these new institutions demanded of new members. Their lack of creditworthiness similarly prevented them from

⁶⁰ O’Connell, *Credit and community*, pp 61–4.

⁶¹ Ambie Collins and John McDonnell, 15 Mar. 1980 (National Folklore Collection, University College Dublin, Urban Folklore Project, MS 2002). For background to the Urban Folklore Project, see Erika Hanna, ‘“There is no Banshee now”: absence and loss in twentieth-century Dublin’ in Senia Pa (ed.), *Uncertain futures: essays about the Irish past for Roy Foster* (Oxford, 2016), pp 223–35.

⁶² O’Connell, *Credit and community*, pp 74–6.

⁶³ Eamonn Sheridan, *My father was a hero and me mother is a saint: the extraordinary story of an ordinary Irish working-class family* (Durham, 2011), p. 130.

approaching licensed lenders. Instead the local illegal lender was their source of crisis funds:

he'll give her money more easily ... but once she's involved, it could be twice that amount and by this stage there is very little she can do about it, because for his security, the moneylender will have taken her Children's Allowance books and she won't get them back until she has cleared her debts.⁶⁴

Moneylenders' practice of holding children's allowance books as security was described in the tribunal report as not only illegal but 'pernicious and socially undesirable'.⁶⁵ At the tribunal Mary Louise Colbert, a social worker employed by Dublin Corporation, described how taking children's allowance books happened in 'a lot of cases'.⁶⁶

These sources reveal the primary role of women in managing the family finances as they constructed elaborate budgeting strategies to enable survival on a week-to-week basis. For many working-class mothers in the post-war period a combination of charity, welfare payments and use of pawnbrokers was combined with increasing resort to trading cheques, dockets and hire purchase. This meant the continuation of the 'time-consuming and demoralising experience' of 'patching a living together', as outlined by Lindsey Earner-Byrne for the period c.1920 to c.1940.⁶⁷ High fertility rates, low labour force participation and limited job opportunities continued to characterise married women's experiences in the 1960s. Their participation in the workforce was extremely low and did not see significant, if still limited, growth until the 1970s, a decade that saw the implementation of equality legislation in terms of both wages and social welfare benefits.⁶⁸ Furthermore, as Deirdre Foley has demonstrated, working-class women were more affected by the absence of ready access to contraception.⁶⁹ Despite their dependence on their husband's wages, inadequate welfare payments and charity, working-class women were often blamed for being unable to manage on unmanageable sums. In May 1969 Mrs Duggan wrote to the Catholic Social Welfare Bureau in search of assistance:

I am in Desperate Circumstances I owe £12-13-6 Rent to the Corporation and I have tried Desperately to make it up and I Cannot Do it I have 3 young children the oldest 4 years old and I am Expecting another Baby any day. My husband is after been out of work sick.⁷⁰

⁶⁴ *Inquiry into the programme on illegal moneylending*, p. 119.

⁶⁵ *Ibid.*, p. 66.

⁶⁶ Mary Louise Colbert (21st Day), tribunal summary of particular evidence.

⁶⁷ Lindsey Earner-Byrne, *Letters of the Catholic poor: poverty in independent Ireland 1920–1940* (Cambridge, 2017), p. 208.

⁶⁸ 5.2 per cent of married women were gainfully occupied according to the 1961 census. This figure had grown to 7.5 per cent in 1971: see *Census of population 1961*, vols 2 and 5 (Dublin, 1963); *Census of population 1971*, vols 2 and 5 (Dublin, 1974); Brendan Walsh, 'Labour force participation and the growth of women's employment, Ireland 1971–91' in *Economic and Social Review*, xxiv, no. 4 (1993), pp 369–400.

⁶⁹ Deirdre Foley, "'Too many children': family planning and *Humane Vitae* in Dublin, 1960–72' in *Irish Economic and Social History*, xlvii, no.1 (2019), p. 145.

⁷⁰ The charity letters referenced in this article are located in the archives of the Family Welfare Section of the Catholic Social Welfare Bureau, that form part of the McQuaid papers

The caseworker's report revealed the presence of moneylenders in this situation, and the responsibility was placed on Mrs Duggan for not managing the household:

The root of the trouble seems to be that for many years Mr. and Mrs Duggan lived as sub-tenants with Mrs Duggan's mother and she has never really learned to budget, although her husband has a steady job and gives her a very reasonable proportion of his wages. She also became involved with a local money lender, unknown to her husband, which inevitably involved her in more debts.⁷¹

Another example is that of Mrs Anne Clark, who described herself as 'attending the Hospital ... for the past five years with my Nerves' and as having eight children. She had 'got into a lot of Debt and [she explained] I cannot meet it'.⁷² The caseworker's report described how Mrs Clark 'has always lived by getting loans from money lenders and it is very difficult to effect any change in this'. She concluded that the Clarks were not capable of meeting a larger rent commitment that came with their new house in Coolock to which they had moved from their city-centre flat.⁷³ Coolock and Cabra, areas to where large numbers moved during Dublin's 'slum clearance' programmes, were featured in the *7 Days* episode.

People engaged in a complex web of practices and strategies to make ends meet at a variety of levels. Hire purchase, unlicensed moneylending, licensed moneylending and trading cheques were all part of the so called 'modern' conditions of the 1960s, and the *7 Days* team painted what seems to be a fairly accurate picture of the nature of moneylending, if we define moneylending in its broadest sense. The tribunal report did not disagree in many respects and while its terms of reference did not permit an investigation into moneylending per se it did address it to some extent:

we had evidence that a frequent cause of peoples' financial difficulties is that they have sold at a considerable under-value goods which they had obtained on hire purchase and also trading cheques, which are a method of advancing cash for the purchase of goods, not as in the case of dockets in a single named shop, but in different shops. These sales are not moneylending in any sense and are not illegal.⁷⁴

The framework in which the tribunal operated was a narrow and legalistic one with a specific focus on unlicensed moneylending; the complexity of how the poorer sections of society managed their personal finances was not its key focus.

V

The two chief concerns of the minister for justice regarding the *7 Days* report were its statements about the numbers of unlicensed moneylenders and their use

at the Dublin Diocesan Archive (hereafter D.D.A). Names and identifying information relating to authors have been changed or removed. For a study of charity letters dealt with by the Dublin archdiocese in the 1920s and 1930s, see Earner-Byrne, *Letters of the Catholic poor*. See letter to Archbishop of Dublin, John Charles McQuaid, n.d. (D.D.A., Xix/44h/63).

⁷¹ Letter to Rev. D. Williams, 30 May 1969 (D.D.A., Xix/44h/65).

⁷² Letter to Archbishop of Dublin, John Charles McQuaid, n.d (D.D.A, Xix/44h/89).

⁷³ Letter to Rev. D. Williams, 24 July 1969 (D.D.A, Xix/44h/90).

⁷⁴ *Inquiry into the programme on illegal moneylending*, p. 67.

of violence. Given the natural difficulties in identifying those involved in the illicit business, including debtors' reluctance to speak out, it was impossible to gain accurate information. The *7 Days* researcher Janet Moody told the tribunal that credit union insider Philip Ryan, who appeared on the *Newsbeat* programme the previous year, informed her that if the number of unlicensed moneylenders 'included the woman down the road who was prepared to lend a pound and to be paid interest of two shilling and sixpence as week for as long as the original pound was not paid in full then this figure would run into thousands'. O'Herlihy gave 500 as an estimate, because 'thousands' seemed too high but he accepted Ryan's judgement that there were a large number of illegal lenders. However, Ryan denied Moody's account of their discussion, despite her assertion that she had 'notes typed immediately after this conversation'.⁷⁵ Although no reason was given, the judges accepted his word over hers, revealing that the relatively privileged voice of a female professional could be dismissed as easily as the experiences of working-class women.⁷⁶ The complicated landscape of formal and informal borrowing that existed in Dublin ranged from trading cheque companies, whose *modus operandi* effectively offered a proxy for moneylending, through to what one social worker described as 'unregistered people ... who are not extortionist' and who are 'doing a good act to help someone out'.⁷⁷ So, technically speaking, there were any number of moneylenders in the city; categorising them numerically into various kinds, however, from benevolent to benign to violent, was impossible. The tribunal concluded that there were probably fewer than 100 moneylenders, given that R.T.É. and the Gardaí combined could only name fifty-eight.

Ó Móráin felt that fear of a husband or neighbours finding out about loans was the real issue that imposed repayment discipline on borrowers, rather than the threat of violent reprisals.⁷⁸ There is plenty of evidence to support this view. Examples of violence were very difficult to obtain. When questioned by the Gardaí, alleged moneylenders retracted their on-screen statements about their use of violence and it is most unlikely that tribunal witnesses spoke entirely openly about their personal experience. Is there any evidence to suggest that violence or intimidation was a feature of moneylending in the 1960s? It might be more sensible to ask when the threat of violence was not a part of this scene. It is also worth asking what role legislators, driven by moral repugnance about moneylending, played in fuelling this subterranean form of credit.

The place of illegal backstreet lenders at the base of the credit hierarchy is revealed in testimonies on Dublin tenement life that recall them as a 'necessary evil'. Unlicensed lenders were drawn from some of Dublin's toughest tenement families and were reported to use violence to ensure they were repaid. Some were 'both despised and feared within the community'. Reflecting on the 1930s, Mary Corbally recalled moneylenders among her neighbours: 'if you didn't pay them you'd get a hammering off them.'⁷⁹ Some of those involved in the city's notorious 'animal gangs' were drawn into 'mercenary moneylending'. The

⁷⁵ 'Statement made by Janet Moody – Research Assistant attached to *7 Days* RTE in connection with work done prior to the programme on unlicensed moneylending transmitted 11th November 1969' (R.T.É. Archives, John Irvine papers).

⁷⁶ *Inquiry into the programme on illegal moneylending*, p. 26.

⁷⁷ 'Irish Association of Social Workers', 21 Dec. 1969 (R.T.É. Archives, John Irvine papers).

⁷⁸ *Dáil Éireann deb.*, ccxlii, 8 (19 Nov. 1969).

⁷⁹ Kevin C. Kearns, *Dublin tenement life: an oral history* (Dublin, 1994), p. 32.

economic problems that created a market for moneylending also provided a pool of unemployed ‘tough guys ... who would do anything for money’. One female Meath Street moneylender ‘would get the heavies’ and they would ‘beat up the husband, beat up the wife and they’d wreck the house. And anyone else that owed them money would say “Jesus, I don’t want that to happen to me”. So they’d go off to the Jewman to pay her off and then they were struggling on.’⁸⁰ This is likely to have been a relatively extreme example. Most female moneylenders employed more subtle forms of pressure or intimidation. This was the case with hawkers who forced customers to buy poor quality fish or fruit to access a loan.⁸¹ This infamous element of Dublin history became the subject of the play ‘The Dalers’, written by taxi driver/playwright Paddy Cullen and performed at the Gate Theatre in August 1961. Set around Mountjoy Square, The Daler was ‘the front woman for a bunch of money lenders — who, with the assistance of her sons, preys mercilessly on the Dublin poor’.⁸² Another female lender — Payo McEvoy — who ‘lived in a magnificent house’ also marketed the unattractive combination of rotten fish and costly loans. A four shilling loan might keep a family’s head above water for two days, but if Payo was not repaid the next week ‘she’d let people know if she’d had a drink ... she was a very good beer shark’.⁸³ In contrast, Jewish licensed moneylenders were described as ‘shrewd but fair’.⁸⁴ This is an assessment supported by a more recent oral history project carried out by the team that established 14 Henrietta Street (commonly known as the Dublin Tenement Museum).⁸⁵

It would appear that, despite the costs associated with them, moneylenders of all types were viewed as a necessary evil by working-class Dubliners in the mid twentieth century. This perspective was not shared by many politicians and influential Catholic organs. Irish measures to curb moneylending went further than those essayed in the United Kingdom and the numbers of licensed moneylenders were minimised by making the business as commercially unappealing as possible. This, added to the strong stigma against moneylending, appears to have ensured that small-scale operators did not swell the ranks of licensed lenders as they did in 1920s Liverpool and Glasgow — cities with much in common with the Irish capital.⁸⁶ The Irish Free State was of course a different context, as demonstrated by the raids launched by members of the I.R.A. on some of Dublin’s Jewish moneylenders in 1926.⁸⁷ Moreover, the Free State passed legislation on moneylending that was less permissive than was the case in Britain, for example imposing a 39 per cent ceiling on interest rates for loans, compared with the 48 per cent across the Irish

⁸⁰ Kearns, *Dublin tenement life*, p. 152; the term ‘Jewman’ had its origins in the prominence of Jewish businesses in moneylending and other forms of consumer credit. It was widely used to apply to all types of doorstep credit: see O’Connell, *Credit and community*, p. 44; Cormac Ó Gráda, *Jewish Ireland in the age of Joyce: a socioeconomic history* (Princeton, NJ, 2006), p. 61.

⁸¹ Kearns, *Dublin tenement life*, p. 63.

⁸² Playography Ireland: a comprehensive database of new Irish plays produced professionally since 1904 (<http://www.irishplayography.com/play.aspx?playid=31471>) (4 July 2019).

⁸³ Kearns, *Dublin tenement life*, p. 136.

⁸⁴ *Ibid.*, p. 32.

⁸⁵ Correspondence with Dr Brian Hanley, 30 June 2017.

⁸⁶ O’Connell, *Credit and community*, p. 139.

⁸⁷ Ó Gráda, *Jewish Ireland*, p. 243.

Sea.⁸⁸ These rate caps appeared designed to curtail moneylending, particularly to the working class.⁸⁹

In addition, groups such as the Irish Christian Rights Association (I.C.R.A.) campaigned to ensure that the Moneylenders Act was enforced effectively. In 1940 I.C.R.A. claimed its courtroom lobbying had removed 'more than fifty of the worst of the fraternity from the [moneylenders] register'.⁹⁰ Its crusade was highlighted by the *Catholic Standard*, which featured articles and correspondence that carried an anti-Semitic tone. One correspondent compiled a list of Jewish moneylenders and asked was this 'the Gaelic Ireland for which Pearse and his comrades fought and died?' This prompted the response that 'Jewish finance is helping to destroy Irish initiative'.⁹¹ The *Catholic Standard* included one front-page article that discussed the 'influence of aliens', many of whom were 'sailing close to the criminal law' in business practices employing 'inherent ingenuity and shrewdness'.⁹² That the Jewish community, moneylending and anti-Semitism were synonymous with each other is reflected in Bill O'Herlihy's reference in the *7 Days* programme to the 'shady Shylock' around the corner.⁹³ Moreover, a moneylender interviewed on the programme, with his back to the camera, described how he had previously acted as a driver for a Jewish moneylender and that that was how he learned about the business.⁹⁴

Legal moneylenders, many of them Jewish, were legislatively constricted by interest rates limiting their ability to engage with working-class borrowers. These customers were, instead, left to the untender mercies of clandestine unlicensed lenders. An insight into this was provided by an interview with Mr and Mrs Carr from Drimnagh for the Urban Folklore Project, recorded during 1979–80. The couple reflected on the 1960s and specifically the *7 Days* programme. They differentiated between a criminal Christian cohort of illegal lender and the licensed Jewish moneylenders:

Mr Carr: [The Jewish moneylenders] weren't as bad as the Christian money lenders ... they were absolutely gangsters altogether ... they used to stand outside of Guinness's gate there in Watling street ... Now if you didn't pay them they had three or four tough eggs they used to pay and that man would be beaten up coming out of work. That is quite true ... It was only in later years that that was all stopped.

Mrs Carr: Wasn't it all shown up here on the television ... Shown up there on the television – these fellas came along to investigate all this ... they were threatened with the law and everything else – that it was all wrong and all this kind of business but a couple of the fellas told them exactly

⁸⁸ The U.K. parliament passed the Moneylenders Act, 1927; Dáil Éireann passed the Moneylenders Act, 1933.

⁸⁹ Evidence from the U.S.A.'s philanthropic small loan funds that provided small short-term loans demonstrated their inability to remain commercial viable if interest rates fell below 60 per cent: see Lendol Calder, *Financing the American dream: a cultural history of consumer credit* (Princeton, NJ, 1999), p. 120.

⁹⁰ *Catholic Standard*, 20 July 1939.

⁹¹ *Catholic Standard*, 13, 20 July 1940.

⁹² *Catholic Standard*, 9 June 1942.

⁹³ *Inquiry into the programme on illegal moneylending*: see programme transcript.

⁹⁴ R.T.É. Archives, *7 Days*, 11 Nov. 1969 (<https://www.rte.ie/archives/2014/1111/658406-the-underworld-of-money-lending/>) (19 Aug. 2019).

what happened – and it is quite true because I worked near Guinneses there and I used to see those fellas outside and the men paying them.⁹⁵

The tribunal had concluded that physical intimidation was most likely to be experienced by male borrowers and this seems to be what the Carrs were describing. This is a pattern also identified for Belfast and cities in Britain where violence was more likely when men lent to men in workplaces or pubs.⁹⁶ The threat of violence seems clear, and at the same time it is apparent how difficult it was for the Gardaí to get involved in these cases and, in particular, to launch prosecutions. Violence and intimidation were difficult to attest to if they had not been experienced directly and many witnesses to the tribunal offered only second-hand information on this topic. Desmond Brannigan who had worked for thirty-five years on the docks, both as a docker and a trade union official, explained to the tribunal that he ‘had heard “fairly frequent” exchanges between men that they would “get a hammering” if they didn’t pay up or words to that effect. It may have been “banter” but he was “perfectly satisfied” that there was some substance for what was being said.’⁹⁷ Liam Shine, the chief news editor of Independent Newspapers, told the tribunal he knew moneylenders had threatened borrowers and that such threats carried serious intent and were effective.⁹⁸ Anna West, whose aunt was an agent for a female money lender until 1962, described a case whereby a woman who could not afford to repay an unlicensed moneylender fled to London in fear, committing her children to residential institutions before she left.⁹⁹ Eamonn Sheridan maintained that fear of moneylenders led to his father (and then the rest of the family) emigrating:

The interest charged by moneylenders was penal and she had gotten in so deep, that a woman named Duffy who lived nearby, called to our door accompanied by two heavies demanding money that my mother had failed to pay ... I believe [this] was the deciding factor in his moving to England.¹⁰⁰

The reality of the situation revealed in accounts such as these explains why R.T.É. received a significant amount of written support after the programme was broadcast. Social workers, the Society of Saint Vincent de Paul, the Credit Union League of Ireland and the Irish Housewives’ Association were amongst its backers. The submission from the group of social workers indicated that violence and intimidation did occur in Dublin but they blended examples in this category with those that indicated the fear of exposure felt by female borrowers, thereby revealing the power of shame and the strength of patriarchy. In particular, a threat to publically expose a woman’s unpaid debts to her husband instilled great fear. Both the registered and unregistered moneylenders were said to employ threats to inform borrowers’ husbands. The simple act of raising a voice on the doorstep, to allow neighbours to eavesdrop, was often an effective punitive measure. One social worker suggested that ‘[t]he fact that poorer people will pay M/L even before

⁹⁵ George Carr and Mrs Carr, 10 Aug. 1980 (N.F.C, U.C.D., U.F.P., P 0645/ 0646).

⁹⁶ O’Connell, *Credit and community*, pp 161–5.

⁹⁷ Desmond Brannigan (44th Day), tribunal summary of particular evidence.

⁹⁸ Liam Shine (45th Day), tribunal summary of particular evidence.

⁹⁹ ‘Copy statement taken by M. E. Marron, Solicitor’ (R.T.É. Archives, John Irvine papers).

¹⁰⁰ Sheridan, *My father was a hero*, pp 129–30.

light, gas or rent – (even [if an] eviction order [was] received) would indicate that the threat over clients' head[s] forces people to pay them before any other claim on their money'. There were cases where this included very extreme violence such as one involving a man who was stabbed in the spine after his wife became indebted to a moneylender. In another case, a woman was afraid that her son's illegitimacy would be revealed to him by a moneylender or that she, or her son, would be 'knifed or beaten up' by members of the lender's family.¹⁰¹

While the tribunal's findings were fairly damning of the *7 Days* team and their lack of journalistic care, with regard to violence, it concluded that 'there was abundant evidence that borrowers were unwilling to talk about illegal moneylending, or to give the names of moneylenders, but there was no evidence that this was due to physical violence'.¹⁰² A few paragraphs later the judges noted that they were satisfied that fear in relation to moneylending related to the desire to preserve secrecy, to fear of husbands finding out, to fear of vilification by neighbours, to fear of being unable to get future loans, 'and, to some extent, physical intimidation by moneylenders'.¹⁰³ All in all, this was a much more complex and equivocal wording than either Bill O'Herlihy or Micheál Ó Moráin had employed.

VI

The *7 Days* broadcast upset a government increasingly angered by aggressive current affairs programming challenging its policies. In making the programme the young, idealistic *7 Days* team made mistakes. They cut corners, embellished and sensationalised their story, leaving R.T.É. vulnerable to its critics in government. For the Lynch government, the programme was proof that R.T.É. could not be trusted to deliver balanced and objective reporting. Fifty years later the programme and the controversy it caused has left a rich historical legacy. The evidence gathered for the tribunal's report and the research conducted by R.T.É. in preparing for the hearings, when combined with oral history and autobiographical sources, reveal realities of working-class life that are incidental to the tribunal's report but warrant examination in their own right. Some T.D.s had argued that the terms of reference should focus on the scourge of illegal money-lending rather than on the research and reporting of R.T.É. and this article demonstrates the astuteness of their judgement. The sources probed in this article reveal the co-existence of a wide variety of old and new forms of borrowing from hire purchase, pawnbroking, informal and unlicensed lending, through to docketts and trading cheques. All had their function in working class domestic management, assisting in tasks that ranged from furnishing new corporation homes through to raising cash to feed hungry children or meet a final demand for an electricity bill. The advent of the children's allowance did much to alleviate poverty, but for some the benefit book became another tool to be subsumed into the complex borrowing practices that were necessary to make ends meet. The sources probed here also reveal the continued use of violence and intimidation and the gendered nature of the experience of borrowing. While it is impossible to prove the extent of unlicensed moneylending, or whether it was increasing or in decline, there is no doubting that it remained a significant

¹⁰¹ 'Irish Association of Social Workers', 21 Dec. 1969.

¹⁰² *Inquiry into the programme on illegal moneylending*, p. 74.

¹⁰³ *Ibid.*

problem in certain parts of the country. The *7 Days* crew may have erred in their research and presentation but there is no question they were motivated by a commitment to public service and wanted to address a cruel practice that caused misery for those mired in poverty in Ireland's capital city. The programme and the media coverage the controversy provoked forced the issue of poverty into the public domain, shedding light on a shadowy practice that was part of life for many Dubliners.

The controversy highlights the way in which poverty was rediscovered in new and leftist terms in the 1960s, terms that made the authorities uncomfortable. After the programme, Taoiseach Jack Lynch was questioned by members of the Labour Party. Brendan Corish asked him what he considered would be a minimum income that reflected the cost of living and would provide a minimum level of comfort; John O'Connell asked him if he would define poverty; Conor Cruise O'Brien asked if he was not sufficiently interested in poverty to answer. To Cruise O'Brien's question, Lynch replied: 'I was born and reared nearer the poverty line than the Deputy ever knew.'¹⁰⁴ This may well have been a genuine and honest response, but it was a defensive one. It reflected the way in which the government was publicly being held to account for the poverty of its citizens.

The remit of the tribunal, however, was narrow. It focused on the production of the *7 Days* programme and its chief aim was to close the gap between the contradictory stories of R.T.É. and the Gardaí that the public had been fed. John Irvine wrote a note for the station's legal counsel on the position of the Society of Saint Vincent de Paul that reflected the tribunal's narrow ambition. He had been in conversation with Cormac O'Broin, the president of Saint Vincent de Paul's Particular Council of Dublin. Irvine understood that the council took the view 'that the Tribunal is a political affair that is not really concerned with the question of whether or not there is a serious social problem of illegal moneylending in Dublin. It regards the business as primarily a row between the Government and a State body and that, in the circumstances, the Society should not enter the ring voluntarily.'¹⁰⁵ Father William Fortune, who worked in the north inner city, informed the tribunal that borrowers were in a state of fear of being talked about by the neighbours, of not getting any future loans, of being beaten up when unable to pay, but there was no question of going to the Gardaí; he explained that this was 'accepted as normal'.¹⁰⁶ The programme, therefore, contributed to a growing conversation on Irish inequality that sought to contest what was 'accepted as normal', as, in the spirit of rediscoveries of poverty elsewhere, it highlighted the experience of particular groups whose needs were rarely at the centre of public debate. The ensuing controversy revealed both the challenge to the status quo that was essayed in 1960s Ireland and, ultimately, the power of political elites to undermine and mute the effectiveness of such challenges. In re-examining this episode and attending to its wider context, this article demonstrates the utility of shifting focus away from institutions' reputations and narrow legalistic approaches. Exploring the lives of people closest to the problem through a diverse range of sources and through the lenses of class and gender can tell us more about how different people lived, not just in the 1960s, but in twentieth-century Ireland more generally.

¹⁰⁴ *Irish Times*, 27 Nov. 1969.

¹⁰⁵ 'Note for Counsel by Deputy Director-General on the position of St. Vincent de Paul Society in relation to the Tribunal', 5 Jan. 1970 (R.T.É. Archives, John Irvine papers).

¹⁰⁶ Father William Fortune (21st Day), tribunal summary of particular evidence.