



QUEEN'S  
UNIVERSITY  
BELFAST

# PUBLIC APOLOGIES AND THE BANKING CRISIS IN IRELAND

SUMMARY RESULTS OF A  
PUBLIC OPINION SURVEY



E·S·R·C  
ECONOMIC  
& SOCIAL  
RESEARCH  
COUNCIL

Apologies, Abuses  
& Dealing with the Past

## PREFACE

This background report was commissioned as part of the Apologies, Abuses & Dealing with the Past project – a three-year initiative funded by the Economic & Social Research Council.

The wider project explores the relationship between apologies, abuses and dealing with the past. Using the island of Ireland as a case-study, the project will explore a range of wider themes concerning the ways in which apologies have been constructed, delivered and received beyond the state. It focuses on apologies for harms inflicted by paramilitaries, state actors, churches and the corporate sector.

The project team are based at the Schools of Law; History, Anthropology, Philosophy and Politics (HAPP); and Social Sciences, Education and Social Work (SSESW) at Queen's University Belfast.

Despite widespread acknowledgment and acceptance that apologies are key to dealing with past harms, the theoretical literature is rarely informed by detailed empirical assessment of the views of victims, apologisers, or the general public. In recent decades, states, armed groups, churches and large corporations have all apologised for past wrongs, albeit with mixed results. However, in practice, the precise relationship between apology and notions of law, accountability, truth, reconciliation and legitimacy is little understood.

More broadly, while 'saying sorry' is almost a given as an acknowledgement of harm and suffering, there have been few concerted efforts to develop a nuanced understanding of what constitutes a legitimate apology and how the drafting, performance and reception of such apologies may impact on efforts to come to terms with past wrongs.

Through exploring the perspectives of victims, apologisers and the general public, this project aims to make a difference both to theory and to practice and to provide a comprehensive analysis of the role of apologies in dealing with the past.

With fieldwork ongoing, the reports are designed to be of immediate value to practitioners and as such we have sought to avoid complex academic terminology and language.

We will also develop fully theorised accounts of some of the themes explored in these practitioner reports for academic audiences.

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The anticipated readership mirrors the diverse range of interviewees with whom we have been engaging:

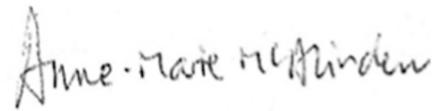
- Victims and survivors
- Legal professionals (including lawyers and judges)
- Government officials
- Local and national policymakers
- The clergy and Church officials
- Bankers
- Civil society activists
- Journalists and other commentators
- Scholars interested in the role of apology in dealing with the past

The entire paper series will be made available on our project website: [www.apologies-abuses-past.org.uk](http://www.apologies-abuses-past.org.uk) and will be circulated via our various networks and twitter accounts.

We hope that you enjoy reading this report and encourage you to disseminate it amongst your colleagues and networks.

For further information about the wider project please feel free to contact us via the 'Contact Us' section of our website or by email to:

**Lauren.Dempster@qub.ac.uk.**



Anne-Marie McAlinden PhD

Senior Co-Investigator, Apologies & the Past Project

September 2018

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## ACKNOWLEDGEMENTS AND DISCLAIMER

This report was prepared by Shadd Maruna, in association with the Apologies, Abuses and Dealing with the Past project team: Kieran McEvoy, Anne-Marie McAlinden, Muiris MacCarthaigh, Anna Bryson and Lauren Dempster. We thank Danny Treacy, Maureen Treacy and the rest of the team at Perceptive Insight for conducting the survey upon which this report is based, and for the provision of information on sampling and survey methods.

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# INTRODUCTION

This report summarises the key findings from a survey of members of the public in Ireland, north and south, on the subject of public apologies regarding the recent banking crisis on the island. The public survey is part of a wider research project exploring the role of public apologies across a number of domains in recent Irish history, including the conflict in and about Northern Ireland and the scandals involving institutional child abuse. All of these, very different issues have triggered demands for public apologies from both state and non-state actors (e.g., paramilitary groups, banks, and churches), over recent decades in Ireland. Critics have argued that such apologies are meaningless or that the country should “just move on” and avoid revisiting such troubling times in recent history. The purpose of this survey portion of our research was to better understand what members of “the public” want in this regard, and what factors might impact these views.

## METHODOLOGY

The survey was carried out by Perceptive Insight, a Belfast-based market research organisation with expertise in survey research. The methodology used was a face-to-face CAPI-based (computer assisted personal interview) conducted in the homes of selected respondents during June and July 2017. The survey included primarily closed-end questions with a small number of open-ended items that allowed a fuller explanation of their answers. (Survey respondents were also invited to participate in one of a series of focus group interviews intended to complement and supplement the survey data). The survey took approximately 15 minutes to complete. Interviewers provided each potential respondent with written information in the form of a leaflet, and also provided a verbal explanation of the study, to ensure informed consent to participating in the study. A draft questionnaire was piloted (20 pilot interviews were undertaken; 10 in NI and 10 in ROI) and amendments made, prior to the questionnaire being finalised.

This research utilised a stratified random sample of all adults, age 18 and over, resident in either Northern Ireland or the Republic of Ireland. In total, 1,007 face-to-face interviews were conducted across every county in Ireland representative of the adult population in each of 100 sampling points across the island of Ireland, with the allocation of sampling points disseminated proportionate to the population distribution. Counties in Northern Ireland, however, were purposefully over-sampled. To reach balanced, comparable samples across the two jurisdictions, half of the interviews were conducted with respondents in Northern Ireland (N=502) and the other half (N=505) were conducted with respondents in Republic of Ireland. On the island of Ireland as a whole, approximately 71% live in ROI and 29% in NI, as such, weighting was applied to the data set so that the findings could be presented on an all-island basis proportionate to population distribution. Stratification was applied based on age, gender, socio-economic group (SEG), and location. For the Northern Ireland part of the study stratification was also applied based on religious background. Of the 502 NI residents in the sample, 226 identify as coming from a Catholic background, 210 from a Protestant background, and 66 identifying with “other” backgrounds.

Table 1: Profile of NI Population

	Percentage in population	Number of interviews achieved	Percentage of interviews achieved
<b>Males</b>	48%	249	50%
<b>Females</b>	52%	253	50%
<b>Total</b>		502	
<b>18 to 44</b>	49%	231	46%
<b>45 to 64</b>	32%	162	32%
<b>65 plus</b>	19%	109	22%
<b>Total</b>		502	
<b>ABC1</b>	45%	215	43%
<b>C2DE</b>	55%	287	57%
<b>Total</b>		502	
<b>Catholic</b>	41%	226	45%
<b>Protestant</b>	42%	210	42%
<b>Other/none</b>	18%	66	13%
<b>Total</b>		502	

Source: NISRA Census 2011 and Mid-year population estimates

Table 2: Profile of ROI population

	Percentage in population	Number of interviews achieved	Percentage of interviews achieved
<b>Males</b>	49%	249	49%
<b>Females</b>	51%	256	51%
<b>Total</b>		505	
<b>18 to 44</b>	54%	265	53%
<b>45 to 64</b>	30%	156	30%
<b>65 plus</b>	16%	84	17%
<b>Total</b>		505	
<b>ABC1</b>	60%	277	55%
<b>C2DE</b>	40%	228	45%
<b>Total</b>		505	

Source: CSO Census 2016

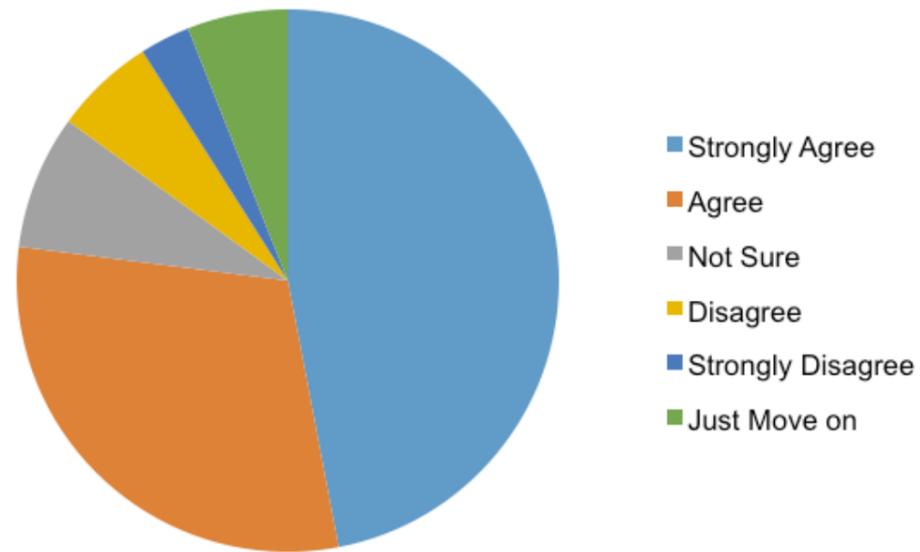
# FINDINGS

Overall, survey respondents strongly supported the following views:

- Public apologies are a necessary part of moving on from the banking crisis
- The parties responsible for the crisis have either not apologised at all or else have not adequately apologised
- Further apologies are needed

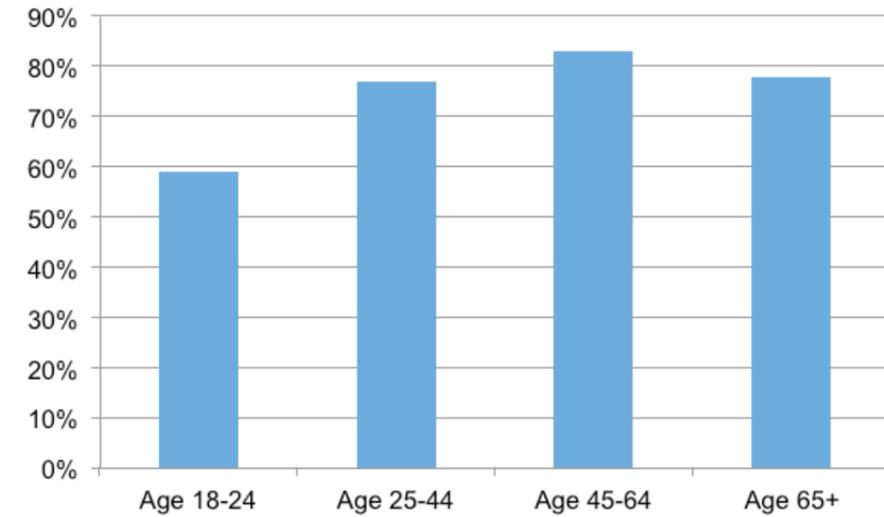
When asked whether they thought public apologies were an important part of dealing with the banking crisis, 47% strongly agreed and an additional 30% agreed.

## PERCENTAGE VIEWING PUBLIC APOLOGIES AS VALUABLE



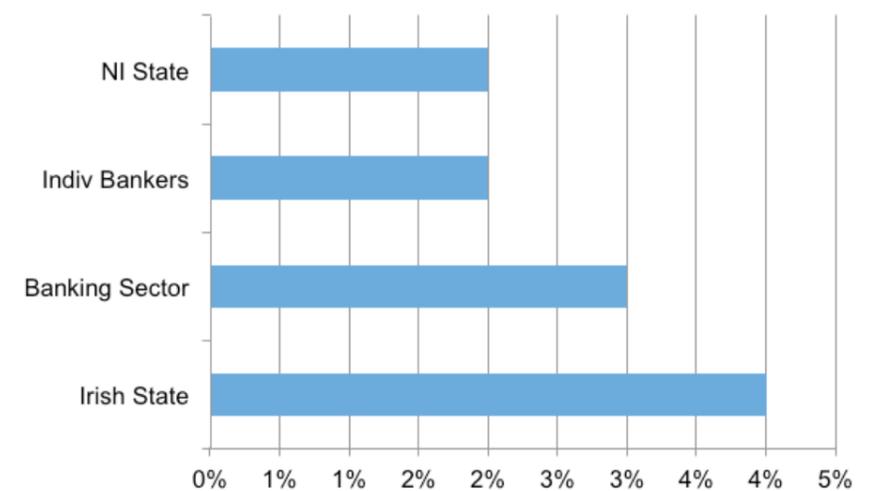
Responses to this question were largely uniform across different demographic groups in the survey, yet there were small but discernible differences by age group with older respondents valuing public apologies more highly than the young (see below). This likely reflects the fact that younger respondents may not have felt as personally impacted by the crisis in the same way as older respondents were.

## PERCENTAGE VIEWING PUBLIC APOLOGIES AS IMPORTANT FOR MOVING ON



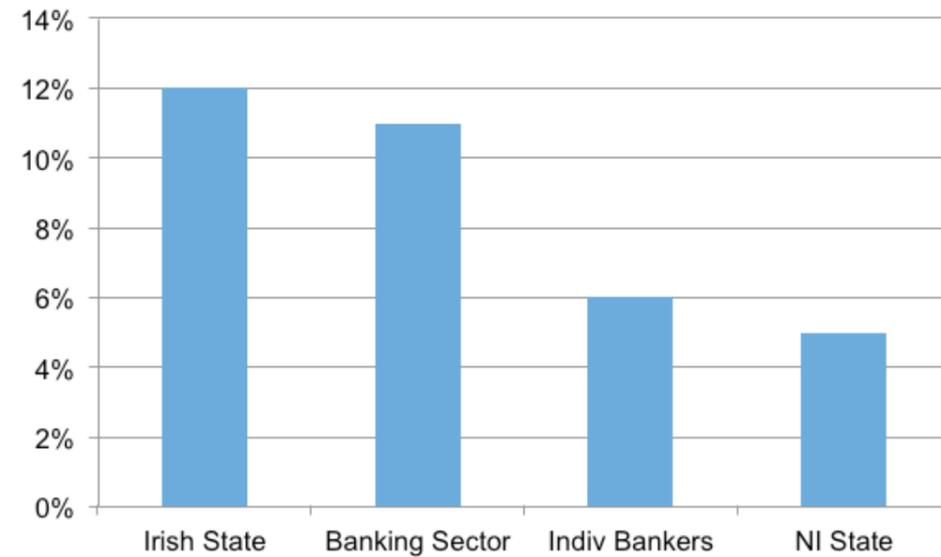
At the same time, although the majority of respondents felt that apologies were important, remarkably few respondents agreed that the key groups involved had, to date, “adequately” apologised for their role in the banking crisis. Indeed, fewer than 5% of respondents were happy with the apologies issued so far by state or non-state actors in relation to the banking crisis (see chart, below).

## PERCENTAGE AGREEING THAT EACH GROUP HAS ADEQUATELY APOLOGISED



Indeed, very few sample members could themselves remember hearing any specific apologies from any of the different groups when asked, so even in cases where apologies have been issued they have not necessarily stayed in the memories of the wider public (see below).

#### PERCENTAGES REMEMBERING HEARING APOLOGIES BY GROUP

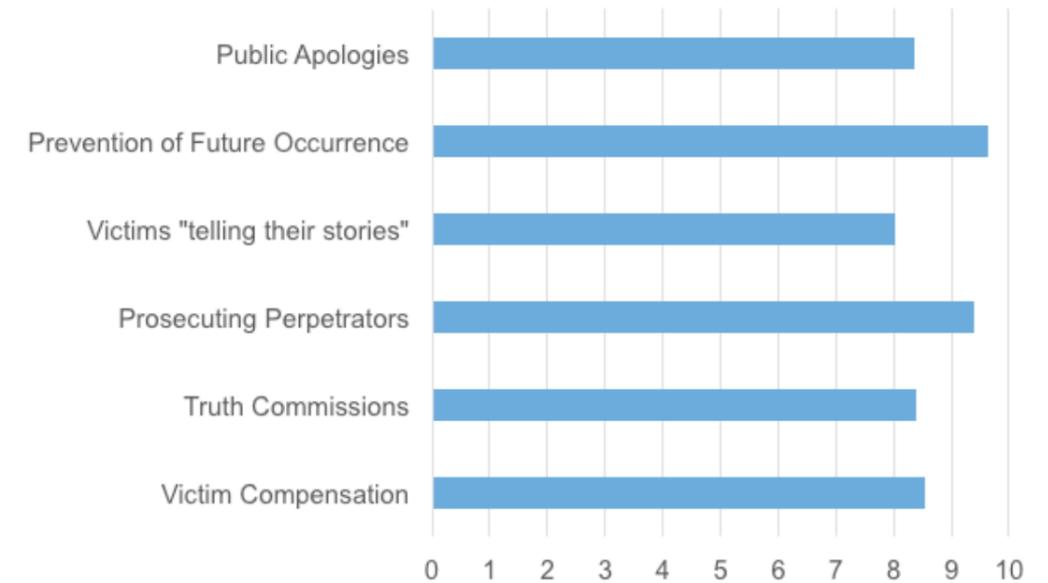


When asked whether further apologies from all groups would be helpful to “society as a whole”, the most common responses among the sample were “strongly agree” (48%) or “agree” (25%). Only 4% of the sample agreed with the idea that “people should just move on” at this stage (respondents between 18 and 24 were the most likely to agree with this statement with 10% agreeing to this).

Finally, respondents were further asked to rate the importance of various strategies for moving on from the past, on a scale from 1 (meaning not at all important) to 10 being highly important. In this rating, respondents scored public apologies on average as 8.36 out of 10<sup>1</sup>. By comparison, sample members rated “prosecution of perpetrators” as 9.38 out of 10 but other potential responses such a truth commission and victim hearings also averaged around 8.4 out of 10 (see full rankings, below):

<sup>1</sup>Standard deviation = 2.8.

#### IMPORTANCE FOR DEALING WITH THE AFTERMATH OF BANKING CRISIS, SCALE OF 1 TO 10

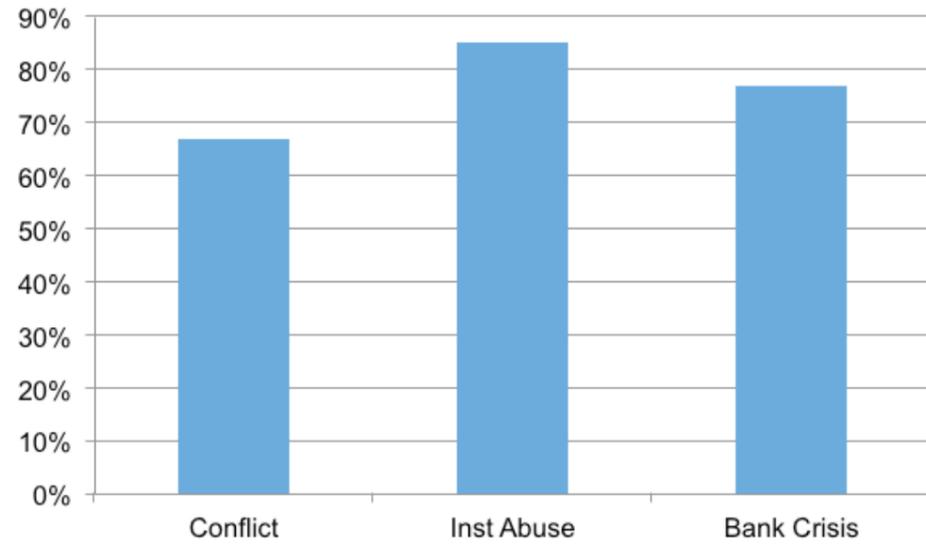


#### COMPARISONS WITH OTHER HARMS

Finally, another way to interpret and situate the findings above is to contrast them with public views regarding the role of public apologies in other contexts in recent Irish history – without in any way seeking to draw equivalences between these events. In our survey, we asked members of the public parallel questions regarding the role of public apologies in two other domains of recent Irish history: the abuse scandal involving the Catholic Church and the conflict in and about Northern Ireland.

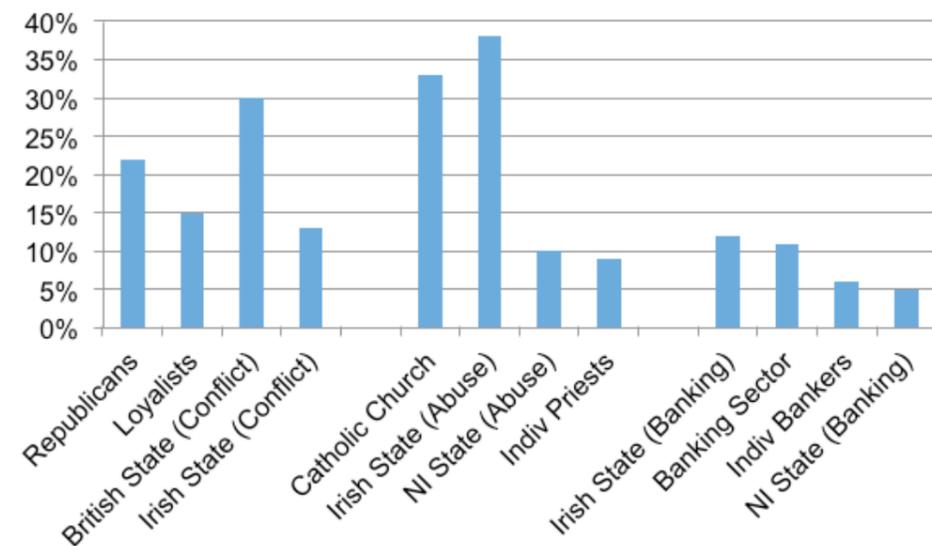
Like with the banking crisis, survey respondents were essentially in agreement that public apologies are important in both of these domains. Over 80% agreed that additional public apologies would be useful in dealing with the scandal of institutional abuse. Likewise, nearly 70% agreed that further apologies would be helpful for society in moving on from the Conflict.

**PERCENTAGES SUPPORTING NEED FOR FURTHER PUBLIC APOLOGIES**



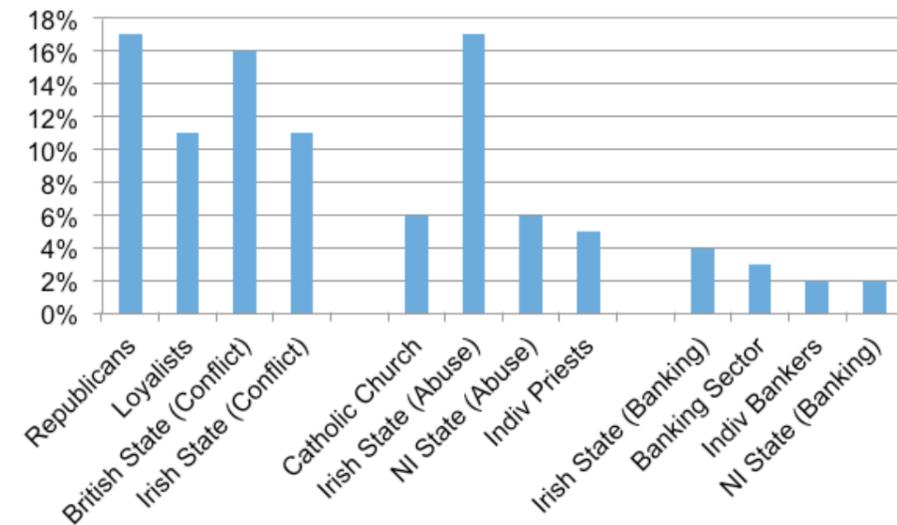
A key difference however was that the survey respondents were more likely to remember hearing apologies issued on behalf of responsible actors in the other two domains. For example, whereas only around 10% of respondents remembered hearing apologies from the Irish State in regard to its role in the banking crisis, nearly 40% of respondents remembered hearing the State apologise for its role in the institutional abuse crisis, including the Magdalene Laundries, and 30% remembered hearing apologies from the British State regarding its role in the conflict in and about Northern Ireland (see below):

**PERCENTAGES REMEMBERING HEARING APOLOGIES BY GROUP**



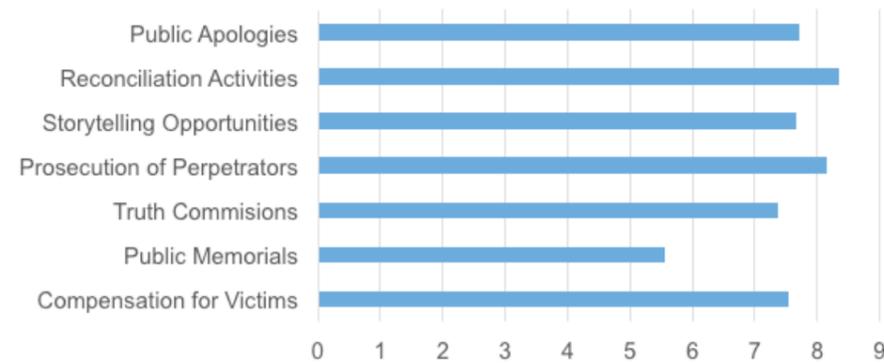
Overall, survey respondents largely felt that none of the groups we questioned them about had adequately apologised, to date, for harms they had caused. Of these different groups, just over 15% felt that Republican groups and the British state had adequately apologised for their role in the conflict, and roughly the same number felt that the Irish State had adequately apologised for its role in the institutional abuse scandals. By comparison fewer than 5% agreed with the idea that either the banking sector or the state had adequately apologised for their roles in the banking scandals.

**PERCENTAGES AGREEING THESE GROUPS HAVE ADEQUATELY APOLOGISED**



Overall, even though the respondents recognised the considerable differences between the three contexts in the survey (the conflict in and about Northern Ireland, institutional abuse, and the banking crisis), the survey results reflected an impressive consistency in what steps were needed to “move on” from these historical harms. Public apologies played a prominent and valued role in each context. For instance, when asked to rate the importance of various strategies for moving on from the past, on a scale from 1 (meaning not at all important) to 10 being highly important in the context of the conflict in and about Northern Ireland, public apologies achieved a score of 7.7 out of 10 compared to 8.16 out of 10 for “prosecution of perpetrators” for example (see full rankings, below):

**IMPORTANCE FOR DEALING WITH  
THE LEGACY OF THE CONFLICT, SCALE OF 1 TO 10 (NI SAMPLE ONLY N=502)**



**SUMMARY AND CONCLUSIONS**

In summary, our survey of the Irish (and Northern Irish) public clearly indicates strong support for the importance and value of public apologies across a range of issues, including the banking crisis. Respondents feel that all of the major actors in the banking crisis have been slow to acknowledge and accept responsibility for their actions and any harm that resulted. Moreover, very few said they felt that Irish society should “just move on” at this point. Rather, our survey found widespread agreement that further apologies would contribute positively to dealing with the past, especially among older respondents. In fact, there was greater support for the need for more public apologies in regards to the banking crisis than for the conflict in and about Northern Ireland among our survey respondents. Overall, public apologies were rated as being just as important as providing compensation for victims or truth-finding commissions in moving on from the past.

