

This document ought to be considered by every faculty of the Royal College of General Practitioners, by every local medical committee, every community health council, and indeed by everyone concerned with the future of the National Health Service.

#### REFERENCES

- Department of Health and Social Security (1976). *Priorities for Health and Personal Social Services in England—a Consultative Document*. London: HMSO. Price: £1·60.  
Office of Health Economics (1974). *Information Sheet*. No. 24. London: O.H.E.

## AVOIDING EVICTIONS

*“ A special Working Party to investigate how . . . District Council Housing Department allowed rent arrears to reach a staggering £38,877 has been set up. One tenant owes between £500 and £600 . . . ”*

*Express & Echo (1975).*

“**D**OCTOR, I’m in debt” is now at least as common a cry in general practice as the traditional “Doctor, I’m in trouble”, although problems arising from a family’s failure to budget adequately have happened since time immemorial. As family doctors become increasingly involved in social problems affecting the family, so the need to prevent social crises whenever possible becomes clearer. Many anxiety states and behaviour disorders in children have social origins.

Among the commoner forms of debt, rent arrears are peculiarly emotive. Having a roof over one’s head has long been regarded as a basic necessity of life, and eviction, particularly for women and children, is always a crude solution. But what is the alternative?

### *Eviction*

Most housing authorities, including local government housing departments, have to balance their books after allowing for various subsidies, rebates, and the rather complicated system of local government finance. It is natural that compassionate authorities should not seek to impose the letter of the law whenever one of their tenants becomes temporarily hard pressed, often through extraneous, unforeseen, natural catastrophes like death or sickness.

A policy of tolerance, however, leads inevitably to the acceptance of housing arrears and, once arrears have become accepted, they tend to grow and become increasingly more difficult to pay off. A vicious circle develops so that in some housing departments today council house tenants collectively owe thousands of pounds and some individuals more than £500.

Public opinion since the time of Dickens has moved steadily against the idea of imprisonment for debt. The current ultimate deterrent is therefore eviction which now occurs more often when the landlord is a local authority than a private person.

Eviction, however, increasingly creates rather than solves problems. First, it is a most unhappy social spectacle. When powerful authorities move ponderously with the force of law against problem families, who are characterised by vulnerability and whose children are already emotionally and socially deprived, the main result may be only the break-up of the family. The sins of the parents are visited upon the children.

Furthermore, a ludicrous result often arises because a different department of the same local authority has a statutory responsibility to house children in its area. Some-

times the children, who are so laboriously evicted by one department, have to be rehoused by another. It often costs a local authority more to rehouse an evicted family than the rent arrears themselves. To wield such a traumatic and expensive sledge hammer to crack a rather pathetic nut and lose money in the process cannot be the best answer.

### *Effects on society*

The alternative, however, of allowing in society a minority group literally to take money from their fellows for their own reasons (good or bad) is in the long run equally intolerable. The consequences of significant arrears are rarely publicised, but if thousands of pounds of debt are incurred by one minority group of tenants, then someone else will always pay the difference.

Either it must be paid by the majority of tenants in higher rents, by local citizens through higher rates, or by the general population in higher taxes. Thus the collective debt incurred is always paid by the great majority of law-abiding citizens who manage their money well, and this is neither wise nor fair.

If the sums concerned were occasional, or insignificant, no social harm might result, but when small authorities can lose up to £38,000 in a single year at a time when public services of all kinds are being reduced, those in authority can hardly be surprised if ever-deepening resentment occurs among the silent majority.

This may have many harmful consequences. First of all, widespread anger among the majority is socially disruptive, secondly it leads to a tendency to lose faith and confidence in government, central or local, and thirdly, this anger may lead to an intolerance to progressive social reforms. Such feelings are becoming commoner now in many parts of the country and, if rent arrears are permitted to grow on a scale like this, are certain to continue.

Can these two important principles of avoiding eviction on the one hand and safeguarding the cost to the conforming majority be reconciled? One measure of civilisation in society is the success with which such tensions are resolved.

### *Deduction of rent at source*

One new administrative solution seems possible—the deduction of payments for rent at the source of income. The idea of deducting tax from income at source (PAYE) is now well established and the attachment of earnings is already possible for some other social problems.

If local authorities were to be empowered to apply for compulsory rental deductions at source an intractable problem could be reduced. This would surely be particularly easy for families already supported on central government funds (social security) and could be imposed after a fixed number of weeks of arrears occurred.

The punishment (having one's money managed by authority) would fit the crime (mismanaging money) and a neat administrative answer should prevent an emotional social crisis. The cost would be less, the stigma and adverse publicity, although significant, would be reduced for the family; huge debts, perhaps never repayable, could be prevented from ever developing, and the increasing resentment of conscientious tenants, ratepayers, and taxpayers averted. Most important of all, the emotional and social deprivation inevitable with eviction would be diminished for the next generation of children.

Why can't we avoid eviction?

### REFERENCE

*Express & Echo* (1975). No. 32282 p. 1.