

FACTS AND ANALYSIS OF SOCIAL AND ECONOMIC ISSUES Published by the Jesuit Centre for Faith and Justice

SOCIAL WELFARE, TAX, AND THE FAMILY*

Myths Or Realities?

There is a commonly expressed view that the social welfare system undermines the traditional family. For instance, one hears it said that because of the workings of the social welfare system:

-couples who cohabit are better off than their married neighbours;

-many so-called lone parents are in fact cohabiting;

-where a marriage (or relationship) runs into difficulties, many women have little incentive to try to make the marriage work, since the social welfare system ensures that they will not be any worse off financially if they separate;

-the state gives too much support to lone parents, and particularly to unmarried mothers;

-the social welfare code, as well as the attitude of other agencies, encourages teenage girls to become pregnant so that they can escape the restrictions of the family home and have an independent income.

These factors are in turn widely seen as leading to social breakdown as more and more children grow up without the benefit of two parents caring for them. There is of course an associated perception that social adjustment is more difficult for children from one-parent families and that they are at greater risk of drifting into delinquency, drugs, and premature parenthood.

Popular suggestions vary as to how this perceived trend can be counteracted. One hears suggestions that state support to unmarried parents be drastically cut, that the Local Authority should refuse to allocate accommodation to them, and that the Health Boards should adopt a less sympathetic attitude.

A Complex Picture

As in many situations, the reality is more complex than at first appears. For one thing, there is a great deal of misinformation around this area. There is often a time lag of many years before the public in general become aware of a change in the social welfare system unless they are personally affected by it. The Report of the Review Group on the Treatment of Households in the Social Welfare Code (1990) did identify a number of anomalies which were more favourable to cohabiting than to married couples. These anomalies related to allowances for supplementary welfare children, dependent allowance, and family income supplement.

However changes to correct these were made in the Social Welfare Act, 1991, and the current position is that there is no distinction in the Social Welfare Code between married and cohabiting couples. The current formula is stated in terms such as "if you are married, or if you are not married but you are living with someone as husband and wife and you are supporting that person etc.".

This assumes, of course, that the Department of Social Welfare (DSW) is able to establish that the couple is actually cohabiting "as husband and wife". This is a difficult and controversial area. In one sense it is a separate issue, though the point can be made that a rule which is difficult to enforce leads to inequity. But the DSW does try to hold the line on this and has many 'successes' in identifying abuse. Of course, the problem of 'unofficial' cohabiting would disappear if the Code did away with the notion of adult dependency, and paid the full adult rate to both partners. But this would be expensive for the

^{*}My thanks are due to Peter McVerry S.J., Tom Giblin S.J., Brian O'Gorman, Finola Kennedy, Margaret Burns, and Marie Clarke, for helpful comments on various drafts of this paper. This is not to imply that they necessarily share the views expressed. B.T.

state (about £500m. annually - see Note 1) and would reduce the financial incentive for either of a married or cohabiting couple living on social welfare to take up employment.

One could be cynical and say that the Department of Social Welfare treats cohabiting couples the same as married couples because it costs them less; and that similarly, the Revenue Commissioners treat them differently because that nets them more tax. The Revenue Commissioners take a strictly legal view accepting a couple as married "if a marriage ceremony recognized by the civil law of the State has taken place". At any rate the fact is that the state discriminates in favour of married couples in so far as such a couple can elect to have their income assessed jointly for tax purposes. This ensures optimal use of allowances and tax bands. The result of this is that where only one of a couple is wageearning, and the gross income is £20,000, the married couple will pay £3,796 in tax, while the cohabiting couple will pay £6,080 in tax. One side effect of this is that where a cohabiting couple are both living on social assistance and have a young family, it reduces the incentive for one of them to take up employment, as compared with their married counterparts.

Thus the overall position is that under the social welfare code the state treats married and cohabiting couples the same; and under the tax code it treats the married couples more favourably. In these respects the state can not be said to undermine the traditional family.

Lone Parents

A different set of questions arise in the case of lone parents. 'Lone parents' is a broad term, and includes widowed, separated, divorced, and never married parents, both male and female. But in the context of support for the traditional family, the main questions asked are whether state support for the young unmarried mother encourages the setting up of oneparent families, and to what extent this is to be deplored.

To deal with the second question first, there is widespread popular support, in all countries surveyed, for the view that a child needs both parents. In fact the European Value Systems Study shows that in almost (Note 2) every country surveyed, support for this view increased between 1981 and 1990, when the latest study was made. For instance, percentages agreeing with the statement that 'a child needs a home with both a father and a mother to grow up happily' increased

(between 1981 and 1990) from 75% to 83% in Ireland, from 69% to 75% in Britain, from 64% to 73% in the USA, and from 71% to 85% in Sweden.

Nevertheless, it is difficult to generalise about the effect on a child of having only one parent. Although there is some evidence that a higher proportion of young delinguents come from lone-parent families (Utting et al, 1993), it is difficult to disentangle this from other factors, such as the fact that many young unmarried mothers are poor and unemployed, and live in milieux where crime is common. Studies in Britain showed that children born to single mothers showed poorer emotional and social adjustment, and had more learning problems, in their early years. But by the age of eleven such children were reported to have no more behaviour problems than children in two-parent families. It must be pointed out that (in Britain) nine out of ten single mothers are receiving Income Support so their children are likely to be raised in relative poverty. Another point, highlighted in Tony McCashin's (1996) recent work, Lone Mothers in Ireland, is whether the children in question would have been any better off if the fathers had stayed around. In some cases these were the subject of barring orders. The contribution of the extended family (including grandparents) to the child's development has also to be taken into account

Discussion of lone parenthood has tended to be over-moralistic, and has ignored the fact that many children are raised by lone parents out of necessity, due to the premature death or enforced absence of the other parent. The slaughter of two million mostly young British and Irish men in the First World War led to many fatherless families, but this was not generally seen as contributing to widespread moral decay, in contrast to the way many view modern lone parenthood. There is no doubt that for most people a two-parent family, if it works, provides the most fulfilling social unit for all its members. While the traditional family should be protected, this is not best or most fairly done by undermining alternative arrangements that people find themselves in.

Does the state, through the welfare system and other supports, encourage single parenthood? For many young girls the prospect of having their own weekly allowance of £79.70 (for mother and child) has obvious attractions and it is not too surprising that many people conclude that what could happen does happen. Yet Tony McCashin's (1996) study, which admittedly is based on a self-selecting small local sample in Dublin, shows no evidence that the availability of state services and support was a consideration for any woman in the study in

becoming pregnant, which in most cases was not a conscious decision anyway. McCashin concludes that "women who were 'choosing' lone parenthood seemed to do so for quite specific reasons related to their relationships ... Another study by Phoenix (1991) of young London women provided no instance of 'ulterior motives' such as gaining the right to council housing. It is important to point out that social welfare policy in regard to unmarried mothers has followed identified needs in this area, not anticipated them. In each of the two years before Unmarried Mother's Allowance was introduced in 1973 non-marital births increased by 8%. In the following twenty years non-marital births continued to increase at an average rate of just 8% per year. The introduction of U.M.A. did not bring any identifiable 'blip' in the statistics. What did occur after 1973 was a dramatic decrease in adoptions of children born outside marriage, from 65% in 1974 to less than 6% in 1992. With regard to the steady increase in premarital parenthood over the past thirty years, the most one can say is that it is possible that the availability of state support has helped to reinforce a developing pattern. But to fully explain the increase one has to look also at other factors, such as the declining taboo on premarital sex, changing social attitudes, and the earlier onset of puberty.

One contentious issue has been the apparent availability of housing for lone parents. The accusation has been made that young women become pregnant in order to get a house of their own, either from the local authority or with the help of a rent allowance. In practice it is not now easy for unmarried single parents to get local authority housing, as they normally do not have many 'points' (Note 3). During the late 1980s, when a grant of £5000 was available to tenants vacating local authority accommodation, the housing waiting list became much shorter than it is now, and in 1986, in Dublin, there were more dwellings available for letting than there were applicants on the waiting list. In this situation many unmarried mothers succeeded in obtaining flats or houses. But that situation has long passed. In some cases young lone mothers are allocated a house which nobody with higher points wants, perhaps because it is in a 'bad' area. Dublin Corporation's current general policy is that they will not house a young mother and child unless the woman is married or cohabiting. Furthermore they of Social Welfare look for Department documentation to confirm this, which means that the DSW will also be aware of the cohabitation. Current state policy is to provide standard 'family' dwellings and this has put single parents, who comprise 34 per cent of Dublin Corporation's housing list, at a disadvantage. McCashin comments: 'Quite simply, the range and quality of housing - even that subsidised by rent allowances - is not adequate to meet the needs of some low-income lone mothers'. The Dublin Lord Mayor's Commission in 1993 proposed the construction of smaller accommodation units to suit lone-parent families.

Although there is no hard evidence that the availability of state support is a consideration in the decision to become a single parent, or to marry in the short term, there is some evidence that social welfare support does influence choices lone mothers' make in the longer term. This is encapsulated in a comment made by one lone mother: 'I would not give up my book for any man'. In Tony McCashin's report, the single most common aspect of life as a lone mother mentioned by the women was the freedom it conferred. In particular some women stated that having the sole responsibility for their finances compensated for the low level of income. Some of the freedoms mentioned were not specifically related to money, but concerned such matters as freedom to attend classes, to watch particular TV programmes, as well as freedom from violence and conflict. Another freedom mentioned was freedom from further pregnancies. This was not to say that these women did not also experience loneliness. But lone parent allowances and other state support allowed them to live a life which many of them found more fulfilling and peaceful than the kind of married life which might otherwise have been their lot.

Lone parent allowances are barely adequate to live on, and few lone parents with young children have been able to afford to go out to work because of loss of allowances and childcare costs. From next January, it will be permissible for a lone mother (or parent) to earn up to $\pounds 6,000$ a year without losing her lone parent allowance. It is interesting in the present context to calculate the difference in incomes between the following three different hypothetical 'Social Welfare' households, all in local authority housing, all with two children:

- (a) a married couple where the adult dependant goes out to work and earns £6,000 a year;
- (b) a cohabiting couple where the adult dependant goes out to work and earns £6,000 a year;
- (c) a family headed by a lone parent who goes out to work and earns £6,000 a year.

The outcome of this would that net incomes after tax and L.A. Rent would be:

Married Couple	£185.67
Cohabiting Couple	177.82
Lone Parent	178.15
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(See Appendix I below for detailed calculations.)

The income of the lone parent family seems high in comparison with that of the married/cohabiting couples. But this does not take into account the cost of childcare. The cost of this may be higher for some than for others. If a lone mother has good skills, she may be able to earn £6000 p.a. by working 20 hours a week, and child-minding would then cost about £30 a week. But in the case of low paid work and a 35 hour week the cost could be £50-60 a week. In some cases the children may be looked after by a relative for a nominal charge. But even here 'there is no such thing as a free lunch', and in some working class families young teen age girls are discouraged from attending school or taking up employment so that they can mind the other children. At any rate, if the lone parent is paying, say, £40 a week for childcare her net income after rent and tax is £138.15 which is £47.52 less than the married couple would end up with if they are not paying for childcare. Apart from the question of childcare, it is recognized that there are a number of economies available to couples which cannot be availed of by lone parents. In general, the figures above are not such that the state could be said to be discriminating against the married couple. The clear losers are the cohabiting couple.

All this is to assume that lone parents will be able to access employment with earnings of £6000 per year. For the majority this is highly unlikely, given the present state of the Irish labour market. Most lone parents will continue to depend on their basic allowances.

If, in the case of the hypothetical households described above, no member of the the households was working outside the home, the net incomes after local authority rent would be £131.87 in the case of the married and co-habiting couples, and £98.90 in the case of the lone parent.

Cohabitation

None of the women interviewed by Tony McCashin for his study of lone mothers admitted to cohabiting, nor was there any evidence that any of them were. But the group was self-selecting, and it is unlikely that any woman who was cohabiting would volunteer to take part in a survey on lone parents. There is a widespread popular perception that many 'lone parents' are in fact cohabiting on a semi-permanent One also hears allegations of 'fake' basis. separations, whereby the male partner makes himself scarce for a certain period in order to give his spouse or partner the status of lone parent or deserted wife. It would be very difficult to establish the true incidence of cases like this. As stated above, the Department of Social Welfare, and many local authorities, go to considerable trouble to detect

and clamp down on 'unofficial' cohabitation, but obviously they cannot say how successful they are. However in any local social welfare office in Dublin there are sometimes two or three cases a week of lone parents having their 'books' taken off them. Often they are reported by neighbours, or former boy friends.

Of course as mentioned above this raises the issue of the fairness of making 'cohabitation' a reason for assessing some people differently from other. For instance, a brother and sister living in the same house could be making the same economies as a husband and wife but would not be considered by the DSW to be cohabiting because they are considered to be independent economic units. The DSW definition of cohabiting is wide, taking in 'social' and 'financial', as well as 'sexual' relationships. However this is not the issue of most concern in this context, but rather the perceived inequity whereby a couple cohabiting 'unofficially' may have an income considerably in excess of their married neighbours across the street who are in exactly the same circumstances.

For instance, if the hypothetical lone parent (female) described above has a man cohabiting with her who is drawing full unemployment assistance at another address, and pooling all his income with her, this would bring the net household income up to about £242.65 per week. If the man was prepared to look after the children while the woman worked there would be no child-minding expenses. This would give that household an advantage of £56.98 (30.7%) over a married couple in similar circumstances.

However in practice this scenario is not that common. If the relationship is long-term it will sooner or later come to the notice of the DSW and/or the local authority and most lone parents could not risk it. If the relationship is short-term or intermittent it is unlikely that the man's social welfare allowance is being pooled in the same way as would be expected of a married couple. It is more likely that his allowance is being seen as 'his money'. This could mean that the man may be personally better off than his male counterpart across the road, but the woman and children may not be. (If the man is working, the position is more complicated, of course, as in that case he is likely to be contributing to the household. But it is important to compare like with like, - the married man may also get employment and may have tax advantages that the other couple does not have.) Thirdly, if the man has another address for social welfare purposes, he may well be incurring some expenses at that address, such as rent, or contribution to a parent's support. Thus the reality is that many 'unofficially cohabiting' males do not cohabit continuously, do not give all their income to the household (and in fact are sometimes a drain on household finances), and often incur other expenses in another household. It should be pointed out that although it is alleged that 'unofficial' cohabiting is rife, one of the objections most commonly heard against having a large number of lone parents in the same street or area is that 'there are no men around' to deter antisocial activity.

If the cohabiting man is father of the children, as is often the case, the question has also to be asked whether it is in anybody's interest if he is kept away from his children because of social welfare regulations. The U.N. Convention on the Rights of the Child (1992) states that member countries "shall respect the right of the child who is separated from one or both parents to maintain personal relations and direct contact with both parents on a regular Many lone parents have come to an basis". arrangement which seems far from ideal in terms of normal family structure, but has the merit of maintaining contact between parents, and between parents and children, maximising income for the mother and children, while stopping short of constituting social welfare fraud. Whether we like it or not this is one model of the family created by the logic of our social welfare system and its cohabitation rule. The problem is to find an alternative system that does not have other problems.

Conclusion

It can no longer be stated that the tax and social welfare codes discriminate against married couples The social and in favour of cohabiting couples. welfare regulations are now the same for both and the tax code clearly discriminates against cohabiting couples. In some cases it acts as a disincentive to taking up employment, where one partner needs to stay at home, and the household gets the benefit of only a single tax allowance. In other cases it encourages a non-working cohabitee to take up employment (which may not be in the household's best interests), in order to get the advantage of a second tax allowance. In some cases the working of the tax code encourages cohabiting couples to get married.

The provision of state support for lone parents has undoubtedly created a situation where many unmarried women with children do not find it attractive, in terms of freedom and financial independence, to get married, though they often maintain a strong relationship with the father of their children. But it would not seem to be good social policy to create a situation where these women are forced to marry through financial need, and are

coerced into situations where they may be dominated and abused. What is needed is a cultural shift that emancipates women by allowing them to have more control over domestic finances, and by being treated with greater consideration by their partners, in such a way that they would find marriage more attractive. In the meantime the implementation of a number of recommendations from the Second Commission on the Status of Women (1993) would be a step in the right direction. This report recommended that Adult Dependants (renamed 'Qualified Partners') should have their own allowance book and that Child Dependant Allowance and Family Income Supplement should be paid to the 'primary caregiver'.

If the increase in the number of lone parents was due simply to the incentive of state support and the easy availability of housing, as is widely believed, then there is no doubt that limiting these would reduce the numbers of lone parents, for better or worse. Unfortunately if these beliefs are wrong, as this article suggests they are, then limiting state support and housing will only made matters worse, as lone parents and their children are forced into increasing poverty and more overcrowded living conditions.

One aspect of the increase in lone parent families that tends to be ignored is the large increase in the number of marginalised males, often living very insecure and almost nomadic lives. Even where they settle into long-term cohabitation they have no security of tenure, and are liable to sudden eviction. Some of them become isolated and lonely. Many of them are not deserters of families, but have never really been members of the families that they have helped to create.

It has to be said that from the woman's point of view the issue is not purely financial, in terms of total family income, but is also to do with power relationships within the home. It is a poor reflection on the mores of our society if many women have to take refuge in lone parent status to escape a life of powerlessness, exploitation and, often, of abuse. Bill Toner S.J.

Note 1: Estimates of the cost of changing to individual payments vary widely, depending on a whole range of assumptions made. The *Report of the Review Group on the Treatment of Households in the Social Welfare Code* (1990) suggested a possible additional cost of £136m., but a more likely cost of between £36m. and £58m., per year. With a different set of assumptions, and in changed conditions, *Integrating Tax and Social Welfare* (1996) suggested a maximum cost of £650m.

Note 2: the sole exception was the Netherlands, where the percentage remained the same.

Note 3: Tenancies are allocated in accordance with a

Scheme of Priorities laid down in Housing Acts. The Scheme of Priorities is also known as the 'points system' and its objective is to ensure fairness in lettings. Points are awarded to applicants under various headings such as

overcrowding, lack of amenities, number of bedrooms medical factors, length of time on housing list etc. Points awarded are intended to reflect need, and those with higher points i.e. greatest need are given priority.

Appendix I:

Comparison of 3 households with two children where one partner/lone parent goes out to work and earns £6,000 pe annum gross (as from January 1997 - see text). Rates operative from September 1996.

	<u>Married</u> <u>Couple</u>	Cohabiting Couple	<u>Lone</u> Parent
Income from employment	£115.38	£115.38	£115.38
less P.R.S.I. Net Income from empl.	<u>1.94</u> 113.44	<u>1.94</u> 113.44	<u>1.94</u> 113.44
Unemployment Asstce Child Dependant Additions	35.50 13.20	35.50 13.20	30.40
Child Benefit (weekly) One Parent Family Allowance	13.38	13.38	13.38 64.50
Family Income Supplement	<u>30.55</u> 206.07	<u>30.55</u> 206.07	<u>5.00</u> 226.72
less Income Tax	<u>exempt</u> 206.07	9.23	25.10
less L.A. Rent	<u>20.40</u>	196.84 <u>19.02</u>	201.62 <u>23.47</u>
Income after Tax and Rent	185.67	177.82	178.15

(Some simplifying assumptions are made e.g. no special employment schemes are applicable. Fuel and Back-to-School Allowances - averaging about £3.50 a week - are omitted. All families should be eligible for medical cards. *No allowance is made for child-minding expenses in the case of the lone parent*)

Notes: (1) In the case of the married couple unemployment assistance/child allowances are not taxable, and thus their taxable income is below the exemption threshold of £8,700. (2) Tax allowances cannot be pooled in the case of the cohabiting couple. The exemption threshold for a single person with two children is £4900; if the exemption is claimed 40% would be paid on the excess. This is a better option than claiming personal allowances. The cohabiting couple pay lower rent because rent is assessed on income net of tax. (3) Lone Parent Allowance and the accompanying Child Dependent Allowances are not regarded as taxable income, but they are deducted from the personal tax allowance.

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The methadone programme

One of the main responses by the Eastern Health Board to the present drug crisis has been to expand their methadone service by opening new clinics in areas of high drug use and encouraging GP's to take on drug users and prescribe methadone to them.

There are very divided views on the use of methadone to treat heroin users: those in favour see it as offering an opportunity for the drug user to avoid the pushers, to avoid the dangers of contaminated drugs, to avoid the need to rob to obtain their drug money and to stabilise their lives to a considerable extent. Those against methadone see it as simply providing another drug of addiction thus *reducing* the opportunity for the drug user to become drug-free. They point to the flourishing black market in methadone which is now becoming for some their *first* experience of drug use.

My own view is that, as presently administered, the use of methodone is probably doing more harm than good. However, under proper administration, the use of methadone could offer a valuable lifeline to drug users and their families.

The problem: the use of methadone is uncoordinated:

GP's:

The system whereby G.Ps are increasingly used to prescribe methadone is hopelessly uncoordinated. The vast majority of young drug users whom I know attend at least <u>two</u> doctors; sometimes three. Sometimes they use different names for different doctors, occasionally they use their own name for both doctors. Some of them also have their girl-friends or boy-friends, who are not using drugs, attending doctors to get

a prescription which they can then sell. Some who are attending a drug treatment centre, such as Trinity Court, Pearse St., or The City Clinic, Amiens St., are also getting prescriptions from doctors. There is no system for coordinating the involvement of G.Ps in dispensing methadone. This is leading to a thriving black market in methadone and making a new drug of choice readily available on the streets. Those who sell their excess methadone would resent being called "drug pushers", as methadone, because it is given out by drug treatment programmes, is understood to be a positive contribution to a drug user's life.

Pharmacists:

The problem is compounded by the lack of coordination between pharmacies who dispense methadone. A drug user who is attending two different doctors simply goes to two different pharmacies to get their methadone and thus avoids suspicion.

Urinalysis:

Further, there is no system by which doctors are provided with a urinalysis check. Most doctors do not bother taking urine samples, as the work involved in supervising a sample, bringing it into Trinity Court for analysis, and then ringing up to get the results - for maybe twenty or fifty patients a week - is more than they are prepared to do. Thus some drug users continue taking opiates while "topping up" with prescribed methadone and selling any surplus to pay for the opiates they continue to buy on the street. Some drug users simply sell all their methadone, and urinalysis, if done, would show <u>no</u> methadone in their system.

Charges:

The vast majority of doctors do not prescribe

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methadone on the medical card even though virtually all the drug users who attend would be unemployed. Presumably, the reason for this is that if they prescribed on the medical card. they would not be allowed to charge a fee. Most doctors charge £10 per visit, some charge £15. Drug users must attend each week for their prescription. This provides a tidy little income for doctors who may have from twentyto two hundred patients per week. The cost of buying their methadone would be about £28 per week (assuming a daily dose of 100 mls. which would be fairly normal). Thus, from a weekly unemployment payment of £62, the drug user would pay £38 per week for his doctor and methadone. While some of this money will be refunded through the Drug Refund Scheme, the refund will take between three and six months from the date of purchase, which still leaves the drug user with a serious financial problem each week. This gives the drug user an added incentive to obtain surplus methadone in order to sell the balance and relieve financial stress. Under the Drug Refund Scheme, there is provision for people with serious medical needs to pay the pharmacist the first £90 owed for prescriptions per three-month period and the pharmacist then applies for the balance, thus minimising the financial hardship to the patient. The prescribing of methadone is explicitly excluded from this scheme. There seems no logical reason why methadone should be excluded.

Is methadone being used as a substitute for Treatment?

There is a view - with which I would agree - that the prescribing of methadone (wholesale cost perhaps £15 per week per drug user) is being used by the Eastern Health Board as a cheap *alternative* to the provision of residential treatment (perhaps £600 per week). Thus drug users are effectively being **denied** the opportunity to become drug-free by the agency responsible for drug treatment. The failure to provide adequate treatment facilites for drug users and the apparent eagerness to embrace a methadone programme gives rise to the suspicion that the EHB are unwilling to fund the more expensive programmes which might give drug users an opportunity to become drug free and to substitute the much cheaper option of maintaining drug users on a methadone programme.

I believe that the use of methadone can be a useful *step* in the process by which a drug user is moved, at their own pace, to a full detoxification and treatment programme. In the absence of such a programme (which is very much the present position), the use of methadone on a virtually permanent basis is unfair to the drug user as it makes it more difficult for him/her to proceed to a drug-free status.

In order for a methadone programme to be a positive contribution to the drug problem, rather than a negative one - which is, I believe, the present situation - then the programme must be a properly co-ordinated one. At the very least, a central register, with photographs, for drug users attending either a G.P. or a drug clinic needs to be established. Computer link-ups would allow G.P.s, staff at clinics, and pharmacists to access this register as needed thus making it more difficult for drug users to abuse the system.

A central system for twice weekly urinalysis for drug users attending G.Ps, with results available from the central register by computer link-up, should be established as a support for G.Ps providing a methadone service.

Peter McVerry, SJ

