

Stop Preventable Harm

**A Submission for the Social Security Commission
led by Experts by Experience**

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Introduction

It's a good theory. The new Commission on Social Security led by Experts by Experience (the Commission) is described as “...leading a ground-breaking project to devise a new social-security system, in which claimants would be treated with dignity, trust and respect.” (DNS, May 2019). The Commission plans to co-ordinate a new social security system, designed to support those in greatest need rather than terrorise them. “The commissioners have drawn up a list of five key principles on which they believe any new social security should be based. They say all claimants should have enough money to live on; should be treated with dignity, respect and trust; should have rights and entitlements; and should have access to free advice and support” (DNS, May 2019).

A series of workshops are being conducted around the country, where contributions from grassroots and user-led organisations will be considered in advance of the preparation of a future White Paper by the Commission. Having attended one such workshop, there are a number of observations to be considered.

‘All in it together’ was assumed as workshop participants all had experiences of the fatally flawed UK social security system be it as a claimant, a care worker, a researcher or as an ‘expert’. However, the levels of experience and expertise varied significantly so in-depth discussions relating to evidence-based research^{N1} was not forthcoming, and there was little talk of the cost of any such enterprise when designing a possible new social security system, or how it would be funded.

Consideration needs to be given to the reality of the Commission’s identified ‘core principles’. Claimants having ‘*enough money to live on*’ is a given, but who will decide how much is needed to have ‘*enough money to live on*’, which will vary depending on the needs of the claimants, including the able-bodied unemployed claimants. It is as yet unknown how a core goal to have all claimants ‘*treated with dignity, respect and trust*’ could become a reality as it isn’t possible to legislate for such a utopian goal. Many DWP staff attitudes would need a drastic overhaul. It should be remembered that the present social security system starts from the theory that most claimants are liars, cheats and idle; with all the associated negative attitude of administrators, who were indoctrinated over years by the rhetoric of Iain Duncan Smith. A core goal that claimants ‘*should have rights and entitlements*’ is welcome, but claimants have rights now which are meaningless if not enforced, so the Commission needs to give some thought as to how any such rights and entitlements will be enforced, and by whom? And the difficulty with ‘rights’ is that the vast majority of claimants have no knowledge of them, so are unlikely to know when their rights are being abused. The final core goal that claimants should have ‘*access to free advice and support*’ is essential, but who will be providing this free advice, and how accurate will it be? At the moment social media seems to be the main contributor to advice on almost any subject with all the difficulties, limitations and mis- information that has created.

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Regardless of how much it is urgently needed, the possible creation of a new social security system by the Commission must be realistic. Indeed, it is likely to be unworkable unless and until the reasons why the present punitive social security system was created, and are fully accepted, understood and much more widely reported (Stewart 2016: 2018: 2019).^{N1}

Corporate America in the form of UnumProvident Insurance has influenced UK social policies since 1992, and were appointed as official government advisers on ‘welfare claims management’ in 1994 on route to the ultimate goal, which is the demolition of the UK welfare state to be eventually replaced with private insurance. So, any changes in the social security system needs to fully comprehend the magnitude of removing this very successful socially engineered ‘social policy disaster’ (Griffiths, 2012), created by the adoption of the ‘welfare reforms’ of New Labour in 2008 together with the austerity measures of the Coalition in 2010; which successfully demonised claimants of long-term disability benefits (Stewart, 2018 op cit). The previous empathy and support for sick and disabled people has been successfully eroded and replaced with public suspicion, with claimants now embarrassed and ashamed to ask for help (Garthwaite, 2014) and with prosecuted disability hate crimes at an all time high. So, funding isn’t the only consideration when creating any new social security system as public opinion will be key to it being accepted.

“The influence of UnumProvident Insurance with the UK welfare reforms was demonstrated in the supplementary memorandum provided for the Work and Pensions Select Committee (WPSC) report following the publication of the Welfare Reform Green Paper (WPSC, 2006). The memorandum clearly listed the transformation if IB to the new ESA benefit. The requirement to ‘disregard diagnosis’, ‘revise the sick note’, ‘encourage the Government to focus on ability and not disability’, ‘change the name of Incapacity Benefit’ and ‘benefits not to be given on the basis of certain disability or illness but on capacity assessments’ have all come to pass, as UnumProvident Insurance have influenced UK government welfare policy since 1994” (Stewart, 2018).

Justified by neoliberal politics, which places ‘the market’ and profit at the height of all priorities, the adoption of austerity measures since 2010 added to the introduction of ‘welfare reforms’ in 2008, when continuing with Thatcher’s ‘dark legacy’ (Young, 2003), were always destined to create preventable harm. The present system of social security has witnessed the Department for Work and Pensions (DWP) create a culture of fear for anyone in need of financial support by the state. Benefit claimants of out-of-work benefits assume they will not be believed by the DWP, regardless of their circumstances, and the adoption of the ‘politics of fear’ has successfully removed what was once the psychological security of the welfare state (Stewart, 2018b)^{N1}. Thatcher’s ground-breaking social security policies and ideology were identified by Paul Pierson as ‘death by a thousand cuts’ (Sutcliffe-Braithwaite, 2013), which has never ended as successive governments followed ‘Thatcher’s legacy’ to eventually demolish the UK welfare state (Stewart, 2016 op cit: 2018 op cit: 2018b op cit)^{N1}.

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Academics, activists, journalists, grass roots and user-led organisations and international experts tend to write detailed reports, articles, books and blogs identifying what seems to be endless argument and evidence of the preventable harm created by the UK social policy reforms, better known as 'welfare reforms', whilst totally failing to identify the American corporate influence with UK social policies since 1994 (Stewart, 2016 op cit). Without exception, none of these often detailed testimonies identify why these UK reforms were adopted or the ultimate goal, which has been identified by this author since 2010^{N1} (Stewart 2016 op cit: 2018 op cit: 2018b op cit). The eventual demolition of the UK welfare state in favour of the American system of financial support using private income replacement insurance is why these punitive UK welfare reforms were created, and to do that social security was to be made punitive and very, very difficult to access (Stewart, 2016, pp50-65).

Independent research over the past ten years^{N1}, which identified the influence of Unum (Provident) Insurance with the design of UK social policies, is now a matter of history. The book '*Cash Not Care: the planned demolition of the UK welfare state*' (Stewart 2016 op cit), is recommended reading for social policy students at universities in both the UK and Australia and has been added to university libraries. This catastrophic American corporate influence with future UK social policy reforms was originally identified by Professor Jonathan Rutherford in 2007 (Rutherford 2007: 2008: 2008b: 2009), and has been regularly highlighted by this author as well as by John Pring, Editor of the Disability News Service (DNS) (DNS, 2012: 2013: 2016: 2016b: 2018). Therefore, the question remains as to why is this disturbing and very detailed evidence of corporate welfare crime (Elward, 2016) totally disregarded when reporting the preventable harm created by the welfare reforms, as influenced by Unum Insurance for the past twenty five years?^{N1} In order to stop the influence it must be identified.

Without this information, anyone reporting the impact of the welfare reforms, and the deaths, despair and preventable harm they were always destined to create (Stewart 2018c), are failing to offer readers reality. By disregarding the American corporate influence with British welfare reforms, and the fact that the welfare state is to be replaced by income replacement insurance (Stewart 2016 op cit), the eventual goal of the DWP's ongoing enforced preventable harm to those in greatest need is always overlooked. This has created a '*social policy disaster*' (Griffiths, 2012 op cit; Rutherford, 2012). The chronically ill and disabled community, who are unfit to work, have born the greatest preventable harm and there have been many deaths and suicides, linked to the fatally flawed Work Capability Assessment (WCA). Identified as being unfit for purpose by all leading public health, nursing, medical and psychological professional authorities long ago, any assessment of chronically ill people that disregards diagnosis was always destined to kill. The WCA uses the discredited (Shakespeare et al, 2016) Waddell-Aylward biopsychosocial (BPS) model of assessment (Waddell-Aylward, 2005) as adopted by the DWP to successfully resist funding out-of-work disability benefit to as many as possible. Any new social security system needs to correct this catastrophic indifference to human need, as adopted by all UK governments since 2008.

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Social Security Changes to Consider

For consideration of any possible replacement social security system, the American corporate influence with the UK 'welfare reforms' over the past 25 years must be acknowledged in order to prevent the same problems repeating themselves. For example:

- the introduction of austerity measures in 2010 was adopted by the Coalition government without any ethical approval, and was introduced for ideological goals not financial necessity (McKay et al, 2012). [Remove them](#).
- the entire philosophy must change and neoliberal politics must be abandoned, and with it this authoritarian enforcement of brutal conditionality. [Stop sanctions](#).
- the work capability assessment (WCA) is dangerous and [must end immediately](#).
- the Waddell-Aylward BPS model of assessment is bogus and dangerous and [must never again be used to assess sick and disabled people](#).
- diagnosis and prognosis must always be a consideration of any assessment, by someone [qualified to judge](#), for any claimants of out-of-work sickness benefit. If money was invested in qualified staff, many claimants would never need an administration assessment by the DWP as their diagnosis would identify any serious and often permanent health condition(s) which tend to deteriorate over time.
- [the medical opinion of claimants' doctors must be considered for any future long-term sickness benefits](#).
- any healthcare assessors employed by the state should have the relevant qualifications and [be registered](#) with the medical, health or nursing institutions in the UK. Some DWP doctors are not registered to practice in the UK apart from when working for the government, where apparently UK registration is not a necessity^{N1}.
- DWP commissioned research is invariably exposed by academics as being 'policy-based' and not 'evidence-based' and so can't be trusted. Any DWP commissioned research used to justify major changes to out-of-work disability assessments must be treated with caution and trusted academic experts, such as Professor Tom Shakespeare or Dr Kayleigh Garthwaite, should be invited to offer an opinion on the quality and reliability of the DWP commissioned research evidence.
- The main problem with the previous social security system was that once a claimant was declared 'unfit to work', they were unfit for any work. Many people recover from an extended period of illness, and will want and need to work again but may be unable to return to their previous career or work. [Medical rehabilitation](#) should be provided for anyone recovering from a long-term illness. Higher education should be made available if requested, rather than insisting on a future return to paid employment.
- no-one should be forced to accept any job, especially any job offering the insecurity of zero hour contracts and minimum wages. Therefore, [work rehabilitation](#) should be provided, and employment suggested only when the claimant themselves feel able to work again and with full consideration of their interests. Human nature dictates that

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anyone working in a job they enjoy will be much more productive than someone forced to work in a job they hate.

- The entire ‘welfare reforms’ now endured by those in greatest need were adopted to comply with the ‘*Thatcher legacy*’. Using neoliberal politics, ‘the market’ and ‘profit’ are the only priorities, and costs are to be reduced regardless of human consequences. Many politicians and a great deal of the public have been indoctrinated to believe that cash is the only priority and evidence of previous human qualities such as common decency, kindness, compassion and consideration seem to have evaporated from the DWP. Some of the reported comments by assessors are chilling^{N1}. [DWP staff retraining](#) is essential to stop the reported bullying engaged by many administrators, and all social policies created using neoliberal politics should be [revisited en mass](#).

“Mass, involuntary, unemployment socially constituted to be personally and socially destructive, guarantees there are potential workers willing to do the most boring, dead-end, underpaid, temporary, insecure, unpleasant jobs (ie., the ones being created in the so-called flexible labour market), functioning effectively as an incomes policy because it guarantees that there are unemployed people competing for the jobs of the employed, thus facilitating employers in reducing wages and working conditions.” (Fryer and McCormack, March 2019)

- Coalition government propaganda, supported by the tabloid press, encouraged the belief that the ‘reforms’ were necessary to reduce costs, which was always a manipulation of reality. Funding unaccountable private contractors £567million for a three year contract to assess claimants will never reduce the costs, and these unaccountable [private contractors should be removed](#).
- given the 5 years of government propaganda used to successfully destroy the past psychological security of the welfare state, it remains unknown how any new social security system could be adopted given the fact that the majority of MPs have no idea of the American corporate influence with UK social policies, and many are still making speeches about the need for 1 million more disabled people to be employed; a figure which was **the invention** of discredited DWP commissioned research (Waddell-Aylward, 2005 op cit).^{N1} That 1 million figure, as still mentioned during political debates, was the number of people claiming Incapacity Benefit for a mental health illness as identified by Waddell and Aylward’s ‘research’ in 2005, and [should be cancelled immediately](#).
- Possibly the biggest problem envisaged to limit the adoption of any new social security system are the national press titles sympathetic to the Conservatives, especially the tabloids whose coverage of Tory Party propaganda is directly linked to the increase of prosecuted disability hate crimes by 213% during the Coalition administration. Some sort of [public debate](#) regarding press freedom when compared with press influence should be considered.
- **COST:** the biggest challenge to any new user-friendly social security system must be cost, and how to successfully fund it. The Coalition and Conservative governments

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have spent the past 9 years giving money to the wealthy with their tax changes, and it's time to redress the balance of need verses greed. One of the easiest ways to access large amounts of cash is to change the law(s) adopted to benefit high earners and the corporate elite. Some of the wealthiest corporations in the world have a major outlet in the UK yet pay no corporate taxes to the UK, using the excuse that their HQ is in a foreign country. So be it. There is no reason I am aware of that the law can't be altered to require any corporate giant who makes a profit by selling in the UK to pay taxes to the UK economy. Also, it should not be possible for a corporate giant, such as Amazon, to pay only £1.7m in taxes when advising UK profits of £72.3m, using any excuse they can think of to limit the amount they pay. <https://www.bbc.co.uk/news/business-45053528>
[So change the law.](#)

“Deferring tax through staff-based share awards is a legal and widely used standard company practice. As Amazon’s share price has risen so sharply, its share are often worth more when they are sold to the open stock market. That sale price is the one on which the tax bill, for both the company and the individual is based... While the numbers are big, this set of accounts gives only a glimpse of the true state of Amazon’s tax affairs. Amazon Services UK runs customer service and warehouses in the UK – actual retail sales are routed through a different company. Turnover was just under £2bn, operating profits nearly tripled to just under £80m, but the company was able to reduce its tax liability by deducting part of the payments it makes to staff in the form of company shares. Any company can do this – it’s not an Amazon-specific tactic. It then deferred some of the tax, and ended up paying just £1.7m.” BBC NEWS 2018

- **TAX:** The Labour Party has always been condemned for what Conservatives claim to be high taxes, yet in any civilised society why should those with the most benefit from starving the poor? That only happens when adopting neoliberal politics. Some consideration will surely be needed to change the recent tax laws which have consistently reduced the tax burden to those with the most, whilst removing state support for those with the least. Tax laws should be repealed and replaced with new fairer tax laws to increase the tax paid by the top 10%, with a special tax consideration for the top 1%. [Change the law tax \(s\).](#)
- **PROPAGANDA:** The reason why the government successfully manipulated public opinion regarding the welfare state was propaganda, aided and abetted by the Tory national press, especially the tabloids (Stewart, 2018b). It should be against the law to incite violence of any kind, especially disability hate crimes. During the biggest recession in a generation, publishing banner headlines claiming that ‘75% of incapacity benefit claimants are scrounging’ was guaranteed to create a negative public reaction. This inciting of hatred should be looked at with a possible new law to hold editors responsible for preventable harm created by knowingly publishing dangerous headlines that insight preventable harm. So, the Commission could look into [adopting a new law](#) to stop this. It’s time to repair the broken safety net.

Mo Stewart, June 2019

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