

To look forward is to look into the dark. The angel of history is “turned towards the past” says Walter Benjamin and the storm of progress propels us uncertainly into the future. When we look around at the world today there are so many positive and negative developments all happening at the same time. It is very hard to be sure what human life will be like in the future.

Personal budget reform is just one part of a bigger puzzle. Since the development of these liberating ideas in the 1960s we’ve seen people with disabilities and their families take big steps forward. Old institutions are closing down. People with disabilities are more present in community life and are taking more control and playing a bigger role as active citizens.

But there are also backwards steps. Many countries are starting to cut the welfare state. Genetic technologies and medical tests allow new eugenic policies that eliminate some disabled people. If society says it is better that people with disabilities should not exist then perhaps society will not protect or invest in the lives of people with disabilities.

This challenge extends far beyond the rights of disabled people. There are similar threats to immigrants, people in poverty, people out of work, people with different skin colours, religions, languages or ethnic communities. Diversity - human, animal, plant and environmental - is under threat. The environmental crisis even threatens the future of life on the planet.

Hope is necessary, but it must not be blind hope.

To build a positive future we must see the bigger picture, build on the positive developments and resist the negative changes. In developing personal budgets in Finland we must try to imagine a better, fairer and more sustainable world and bend our own work in that direction.

One obvious area where change is inevitable is digital technology. Personal budgets, vouchers, digital money and social security reforms are likely to be mixed together. We must see that money is primarily a political system that needs democratic control. I suspect personal budgets will become connected with the idea of [basic income plus] - an economic system where everyone is guaranteed security without poverty and where everyone who needs extra support will receive the extra money they need.

This kind of economic change is affordable now, but threatens competing bureaucratic, economic and technical systems. But it is still the logical way forward and I think advocates and policy-makers in Finland (a country that has already largely abandoned cash) could be amongst the first to grasp the advantages of bringing these reforms together.

Even if we rationalise our economic systems in this way there is still a danger that these systems will be used in ways that promote consumerism instead of citizenship. These new technical systems will inevitably track payments and there is always a risk that the bureaucracy will seek to control people in new ways: “You can have a budget but you must do this, buy these services, live like this.”

Our challenge is to help people understand and value the meaning of our citizenship. We must start to value our freedom, creativity and our diverse communities. In this way we can focus instead on helping people lead good lives, growing trust, improving mental health and tackling our real problems together - real problems like how to move to a carbon neutral lifestyle as fast as possible.

The big risk is that in a world facing increasing economic and environmental shocks people will retreat into fear of the stranger. In this environment bad political leaders can exploit our desire for security to turn us against each other. Brexit and Trump are stark reminders that there are always those who will exploit fear and promote nationalism and elitism.

As we design new systems it is therefore really important that we challenge this negative thinking and develop systems that reinforce the positive features of human nature:

- People benefit from responsibility - we usually know best how to take care of ourselves and those we love
- People are creative - with the right tools and encouragement we can create new, positive and surprising solutions.
- People flourish in community - we want to make a positive difference and help other people.
- People want to help each other - we will protect our neighbours and communities and help tackle shared social problems.

In other words, people want to be citizens.

Unfortunately we've largely forgotten what true citizenship means. Real democracy requires people to be involved in small - human-sized communities. Real democracy requires economic security and freedom. Real democracy requires people to have meaningful power, rights and responsibilities.

This will be another important development. Inclusion is not just about control and independence; it also requires people to be members of inclusive and welcoming communities. [The COVID-19 crisis has made it very clear that congregated institutions are bad for our health; but it has also shown that we also want to be good neighbours.] People want to have more connection to others and more control of their local communities.

True democracy means people connecting, talking, deciding and acting together. It requires more than national or regional systems. Democracy must start at a neighbourhood level and it must give people a chance to act like citizens as soon as they step outside their front door.

I am reminded of Aleksis Kivi's Seven Brothers. When their mother dies the brothers retreat deep into the Finnish countryside and try to live on their own terms. But growing up means having to take responsibility, respecting our neighbours, learning how to read, doing the work of citizenship. In time the brothers discovered that they could all do all the things they need to do to be citizens and that they could still be the unique individual human beings that they were all meant to be.

It is time for us to embrace [the idea of citizenship] and to take more responsibility for ourselves, our communities and the natural world.