Why We Keep Looking for Answers in the Direction That Created the Problem

Adam Tugwell | 7 September 2026

Every time Britain runs into serious difficulty, we seem to have the same conversation. The names change. The parties change. The faces around the Cabinet table change. The language of renewal, seriousness and responsibility is refreshed for the latest political moment. Yet the assumptions beneath the debate remain remarkably consistent.

People can now see that something is wrong. That is no longer really the issue. The point of disagreement is no longer whether Britain has problems, but what kind of problems they are. Debt, stagnant living standards, unaffordable housing, degraded public services, weak productivity, falling trust and social fragmentation are all now visible enough to be discussed across the political spectrum. But they are still treated, again and again, as separate management failures rather than as symptoms of the same underlying system.

That is the real tragedy. Many of the people diagnosing the crisis genuinely know that something is badly wrong. Some may even know, at some level, that the old answers are exhausted. But they have nowhere else to go intellectually, professionally or politically except back to the same place they have always looked: finance, markets, business experience, managerial competence, fiscal discipline, GDP growth and the language of economic credibility.

So every crisis produces the same merry-go-round. First, the system produces outcomes that are increasingly difficult to defend. Then commentators, politicians and professional observers acknowledge the symptoms. Then the search begins for the people deemed "serious", "qualified", "experienced" or "credible" enough to fix them. More often than not, those people are drawn from the same worldview that helped produce the outcomes in the first place.

The latest reshuffle, party conference season and the first real glimpse of the UK's latest prime minister have simply offered the newest version of this old pattern. The commentariat and Opinionati have been busy sticking badges on Westminster's latest cast list, praising or dismissing people according to whether they understand big business, the markets, money and the supposedly hard realities of government. It would be interesting if it were not so desperately detached from the deeper causes of the problems they can see only at surface level.

Perhaps I am being unfair. Some of them may understand more than they are willing to say. It is not difficult to see why few high-profile journalists, economists, politicians or commentators would not want to be the first to say publicly that the entire operating model has reached its limits. That is not a career-enhancing move. But perhaps I am also being optimistic. The harder possibility is that many really cannot see it, because the system has trained them not to look in the right place.

This is what I have increasingly described as paradigm blindness, or cognitive capture. It is not stupidity, corruption or malice. It is the condition that arises when the assumptions of a system become so familiar, rewarded and professionally reinforced that they stop appearing to be assumptions at all. They simply feel like reality.

That is why the argument that the best MPs are those who have been in business, finance or the markets needs to be challenged at its root. This is not a new phenomenon. We have heard versions of it for years. The country is in trouble, so we are told we need people who have run companies, handled money, understood the markets, balanced books, managed large organisations or dealt with the "real world".

But this assumes precisely what should be under scrutiny. A country is not a corporation. Citizens are not customers. Communities are not balance sheets. Public value is not the same thing as shareholder value. Government is not elected to optimise returns, impress markets or manage people as units of cost. It is elected to serve the public interest.

This does not mean that business experience is useless, or that financial knowledge has no place in government. Of course leaders need access to expertise. Government operates inside financial constraints, and anyone pretending otherwise is avoiding reality.

But genuine leadership is not the same as technical expertise. A genuine leader does not need to be the country's best economist, financier, accountant or bond trader. A genuine leader needs to ask the right questions, gather the necessary information, listen beyond a single discipline, understand consequences, and make decisions in the interests of people rather than in defence of a model.

That distinction matters because expertise is rarely neutral. Economists are largely trained within the existing economic model. Business schools largely teach people how to succeed within the existing business environment. Financial professionals are trained to understand and operate the existing monetary and market system. None of that makes them bad people. But it does mean they are usually specialists in operating the paradigm, not necessarily in questioning whether the paradigm itself is failing.

This is the heart of the problem. We have become so accustomed to money being part of everything that it becomes almost impossible for many people to see money as part of the problem. The captured mind says, "It cannot be money, because money is involved in everything." But that is precisely the point. When money becomes the organising principle of everything, everything begins to bend around it.

Money is no longer merely a tool that society uses. It has become the measure by which society judges almost everything: policy, success, failure, seriousness, responsibility, productivity, worth, even human dignity. Market confidence becomes more important than lived experience. Financial efficiency becomes more important than resilience. GDP-style growth becomes more important than whether ordinary people can afford homes, raise families, access care, build security, or live in communities that still function.

This is why the current debate is so inadequate. Across the political spectrum, many now agree that the UK is financially precarious, if not already in serious trouble. But the explanations remain scattered: the wrong government, the wrong prime minister, immigration, benefit claimants, public sector waste, weak management, insufficient growth, too much borrowing, too little discipline. Each explanation may touch some fragment of reality. None explains the whole.

The deeper possibility is that these are not isolated failures at all. They are connected outcomes of a worldview that has progressively subordinated people, communities, public services, local economies and the natural environment to financial logic.

Because the system prioritises money, it teaches us to judge everything else in monetary terms. In doing so, we have surrendered forms of value that cannot be properly measured by markets but without which society cannot remain healthy.

That blindness has allowed a massive transfer of wealth, declining quality of life for many, the weakening of communities, the degradation of public services, the hollowing out of productive capacity and the dismantling or sale of shared structural and infrastructural assets. The harms are then treated as unfortunate side effects, or as the personal failings of those who cannot keep up, rather than as predictable consequences of the system itself.

Those who need benefits, debt, handouts or support are too often ridiculed as the architects of their own misfortune. But a system built around extraction, competition and monetary valuation could only ever push more people towards the margins. The fact that this is now happening at scale should tell us something important. **It is no longer credible to pretend that all of this is merely bad management.**

The strongest objection is obvious and deserves to be taken seriously. People will say that no government can ignore money, borrowing, markets or budgets. They will say that expertise matters, that institutions matter, that stability matters, and that the alternative to financial discipline may be chaos.

They are right to say that competence matters. They are right that government cannot simply wish away the current system. But that objection only goes so far.

Understanding how to operate a system is not the same as understanding whether it still works.

Expertise in navigating a failing model should not be confused with leadership capable of questioning the model itself.

If the economic and monetary framework has helped create unaffordable housing, insecure work, weak productivity, degraded services, concentrated wealth and exhausted communities, then appointing people who are fluent in that framework is not automatically a solution. It may simply be another turn of the merry-go-round.

This is the anti-establishment paradox too. Many politicians and commentators claim to oppose the Establishment while continuing to operate entirely within its worldview.

They challenge the personnel of the system but not its assumptions. They denounce elites while judging seriousness by market confidence. They promise disruption while accepting the same definitions of success: growth, efficiency, competitiveness, credibility and control. In some cases, they do not challenge the Establishment at all. They intensify it.

That is why this moment matters. We are entering a critical phase in which more people can see that the old answers are failing, but many of those with the biggest platforms still cannot name the deeper problem.

They know the country is in difficulty. They know trust is weakening. They know the numbers do not add up. They know the usual levers no longer deliver what they once promised. But cognitive capture leaves them interpreting system failure as a management problem.

So we get calls for better managers, more business-minded MPs, tougher fiscal rules, more efficient public services, renewed growth strategies, fresh economic credibility and new faces to operate the same machinery.

The possibility that the machinery itself is producing the outcomes barely enters the conversation.

The problems we now face cannot and will not be solved simply by cutting spending, borrowing more, chasing GDP-style growth, finding another managerial class, or appointing MPs whose main qualification is fluency in the financial language of the existing system.

The extractive model appears to have reached its limits. Its promises of efficiency, prosperity and competent management are harder to reconcile with the reality experienced by millions of people.

The system is over. It simply has not finished its ending yet. And the last people we need making futile attempts to save a system whose impacts they do not understand are those who still believe it is the only possible way.

The question now is not whether Westminster has enough people who understand money. It is whether Westminster has enough people willing to ask why money has become the lens through which every public problem must be viewed.

Genuine leadership begins there: not in pretending money does not matter, but in refusing to let it be the only thing that matters.

If the challenge is one of worldview as much as policy, then the next step cannot simply be another leader, party, slogan or economic forecast. It has to involve rebuilding the capacity to think and act differently: restoring productive local economies, reconnecting institutions with lived reality, asking how value is created and circulated in communities, and developing forms of governance that serve people rather than forcing people to serve the abstractions of the system.

For a more practical exploration of that direction, see: The Local Economy & Governance System.

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