Beat: Business

A Better Future for All

Ferdinando Lettieri financial consultant

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USPA NEWS - We had the pleasure of interviewing Ferdinando Lettieri, a finance expert since 2000, dedicated to financial education and consultancy. Currently, Ferdinando is a Private Banker at Fideuram and is registered with the Italian Financial Advisors Association. His goal is to help people make their financial future a safer place. Let's hear what he had to say!

A Better Future for All

We live in an era marked by uncertainty. Imagining a better future seems increasingly difficult, and what was once a security now appears distant and unattainable. We have stopped striving for authentic well-being, both collective and individual, and with it, the very idea of happiness seems to fade.

The growing personal isolation is a sign of this vulnerability. We progressively distance ourselves from a sense of well-being, preferring to focus on a mythologized past, reassuring only because it was "better than elsewhere." Yet, like in the fairy tale of the emperor's new clothes, even a child would understand that this narrative is illusory.

States also seem to be taking a step back, especially ours. The retreat of institutions in guaranteeing advanced welfare is not just a choice, but often a necessity due to the scarcity of economic resources, exacerbated by a severe demographic problem. With an increasingly aging population and a constantly declining birth rate, the system's ability to support social services for all diminishes. This demographic crisis requires a deep rethinking, a vision that looks not only at the present but also to the future.

It's curious how we prefer the term "welfare," almost hiding its true meaning. The Italian word "benessere" (well-being) encapsulates happiness, security, health, and personal and professional satisfaction.

The exclusive focus on the short term fuels what has been called "short-termism": gripped by the anxiety of tomorrow, we only tackle what is urgent today, neglecting a broad vision of well-being. If we truly desire a better future, we must build an inclusive safety net, capable of leaving no one behind, but this requires long-term planning.

Society is ready to build this net: citizens and associations offer their commitment, but there is a lack of a bridge to the political world, which often seems distant from real needs. Politics, and only good politics, can facilitate the meeting between problems and solutions, promoting laws and actions that put collective well-being first.

As Manzoni states in The Betrothed: “The force of law is the only force that does not depend on force.”

Emphasizing that right and good should proceed without obstacles from those who hold power. However, many associations and even some companies today are forced to "beg" for permission to operate for the common good. They find themselves having to ask for what should be granted to them as a right, turning social action into a process dependent on the will of others.

The issue of gambling addiction is a clear example. Faced with the growing problem of gambling, we focus almost exclusively on care and blame, rather than on the deep malaise that has generated such dependence.

We need to shift our gaze beyond pathology, reaching the roots: social discomfort, loneliness, economic precariousness, which are often at the origin of gambling addiction, must be addressed with prevention.

Two of the five Italian municipalities with the highest rates of gambling are in one of the provinces with the highest number of associations: Bologna... a defeat that concerns all of us. If valued, the associations could have operated at a preventive level,

promoting activities that would mitigate the causes and not just the symptoms of this malaise.

Investing in prevention means advantages for all: collective well-being is the true antidote to isolation, and the benefits go beyond the individual, reaching families, communities, and even companies. A satisfied and healthy workforce is more productive, and less prone to accidents and absences.

Ultimately, a better future requires that each person – individuals, associations, institutions – does their part, working together to build that safety net that ensures collective, solid, and lasting well-being. Society is ready: now it is up to politics to respond to demographic challenges, stop erecting barriers, and take on the task of building the necessary bridges.

Roberto Magni and Daniela Comi, of Foto ReD Photographic Agency and ReDMagazine, had the pleasure of conducting this interesting interview.

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