

The Human Reserve

A New Social Contract
for the AI Era

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Who Can Change This Decision?

Imagine receiving a message on an ordinary Tuesday morning. Your application has been refused.

You read it at the kitchen table, with a cup of coffee cooling beside you. The decision concerns support you were counting on while caring for someone in your family. There is a reference number, a paragraph about eligibility and a link to further information. You follow it. The page explains the process in language that seems reasonable until you try to connect it to your own life.

One detail is wrong. Your circumstances changed two months ago. You supplied the document. You can still see the confirmation email.

You open the help window and explain. A reply arrives immediately, politely directing you to the eligibility criteria. You explain again, this time with the date and the document number. Another reply offers to guide you through a new application.

You look for someone who can reopen the existing one.

At this point, the issue has become larger than a wrong detail. You need to know whether the institution can hear something its process has failed to recognise. Somewhere behind the message, a rule has been applied, information has been selected and authority has been exercised. You want to reach the place where that authority can be questioned.

Who can change this decision?

It is a small question with constitutional weight. We might ask it of a public agency, an employer, a bank or a hospital. The circumstances differ. What connects them is the

experience of having something important decided about us and needing a way to answer back.

AI can make those institutions more capable. It can help staff find relevant information, identify inconsistencies and give attention to cases that would otherwise sit unanswered. In the imagined application above, a well-designed system could have brought the missing document to someone's attention before a refusal was sent. The same technology can support a conversation or build another wall around it. The difference lies partly in its capabilities and partly in the choices made by the institution using it.

Those choices are the subject of this book.

We will make them in offices and parliaments, in purchasing decisions and public budgets. Many will look too small to deserve a political debate. A team will decide how long a reviewer has to check a recommendation. A manager will decide whether an override requires permission. A public agency will decide whether an appeal can be made by telephone. Together, such choices will determine how much authority people retain over the systems acting upon them.

I call the sphere of authority we must protect the Human Reserve.

It includes our ability to establish the purposes of technology, to set conditions on its use and to question decisions that affect our rights. It requires identifiable people and institutions with the competence and power to take responsibility. In especially consequential settings, it means reserving decisions for human authorisation. Across other settings, it means deciding openly what may be delegated and ensuring that delegation remains accountable.

A reserve is something we deliberately keep available because we understand its value. We maintain a reserve of drinking water before a drought. We preserve public space while a city grows. A society can also preserve the capacity to exercise judgment while expanding its computational power. Doing so takes investment. Someone must remain able to understand the work, question an outcome and act in time.

This is demanding. A human signature can conceal indifference. A reviewer can be exhausted, biased or afraid to disagree with a superior. We should judge human oversight by what it enables people to do, and by whether those affected can obtain a remedy when it fails. The presence of a person on an organisational chart establishes very little by itself.

The Human Reserve therefore begins with institutional design. Who has the evidence? Who has the time? Who can pause the process without risking their job? Who listens to the person outside the organisation whose life has been changed?

The answers lead beyond individual decisions. AI also changes how wealth is created and who has a voice at work. It draws on data gathered from people whose bargaining power varies enormously. It depends on buildings, electricity, water and equipment, with consequences for communities that may have little say in their location or scale. An appeal mechanism cannot settle all of those questions. They require a wider agreement about how we live together.

That is what I mean by a new social contract for the AI era: the terms on which we authorise institutions to use these capabilities, the protections we owe each other and the way we share the gains and burdens. A person should have a voice in a consequential decision. A community should have a voice when computing infrastructure affects its resources. Workers should have a voice in how the value of their increased productivity is distributed.

The argument will begin in organisations because that is where so much of this future becomes concrete. It will develop a proposed Chief Human Officer with authority across departments, supported by an organisational constitution that makes human commitments enforceable within the institution. It will then follow the same questions into citizenship, the economy and our relationship with the physical world.

Eventually, we will arrive at the constitutions of countries. Some protections need a foundation that survives a change of government, a new supplier or another technological breakthrough. We will examine what should belong there and

how a right to meaningful human recourse could work in practice.

For the person at the kitchen table, that journey comes back to something immediate. A document needs to be read. A circumstance needs to be understood. A decision may need to be corrected before the rent is due.

The promise of a more intelligent society should reach that table. Someone must be able to pick up the case, listen and answer for what happens next.