

Unlocking Income Gains

by investing in labor mobility



High-income countries are waking up to a future of **crippling labor shortages** due to aging populations and low fertility rates.

Current shortfalls estimate a gap of **15 million workers per year**, and unfilled jobs cost the global economy USD 3-7 billion per day.



Meanwhile, the **low-income countries** predicted to generate the world's population growth suffer from **high unemployment**.

Already today, between **10 million and 12 million African youth** enter the workforce each year, but **only 3 million jobs are created**.

This mismatch has a solution.

The **“Learn, Earn, Return” model** of mobility is a politically palatable approach to providing the world's most vulnerable workers with transformational livelihood opportunities in OECD countries. Unlocking this globally mobile workforce requires investment in a global labor mobility industry that is professional, economically efficient, and just.

Global mobility is poised for growth:



5-year market of 75M placement-ready jobs



Sector demands match worker quick-skilling potential

Urgent need for workers in healthcare, eldercare, trades, services, and green building

Enabling people to safely relocate for opportunity should be an urgent priority for funders and innovators who want to radically change global inequality.

These are the investments we recommend:

	Skilling for cross-border livelihoods	Scaled, transparent recruitment platforms	Risk mitigations for workers and employers
PROBLEMS	High up-front costs block disadvantaged families from accessing opportunities.	Information and power asymmetries leads to high risk of fraud and worker indebtedness	Workers and employers alike face matchmaking risk (absconding, treatment, skills mismatch)
SOLUTIONS	• Loans and ISAs for workers • Working capital for industry • Equity for tech and platforms	• Seed and growth capital for matchmaking, skills verification, and integration platforms	• Incentive structuring for worker retention and return • Insurance & surety bond programs

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Welcome to the



MFN

Mobility
Finance
Network

Over the next decade, financial innovation will be a crucial lever in accelerating win-win labor mobility. **The Mobility Finance Network convenes practitioners, investors, philanthropists, and social innovators to design and scale financial solutions for global mobility.**

Workshop: Scale a mobility pathway from Kenya to Japan.

- **Current program: 100 placements, funded with \$2M in philanthropy** (\$20K each for skilling, matching, processing, and travel)
- **Your task: Scale to 1000 placements, using the same level of philanthropic capital**

Consider the key functions of a professional mobility industry:

Worker



RECRUITS

transparently

TRAINS

appropriately

PLACES

supportively

PROTECTS

diligently

Employer



RETURNS reliably

What will you do?

- What businesses must be incubated or supported?
- What financial instruments will you deploy?
- How will you leverage technology?
- What institutions will help you?
- Who will benefit?

Investments to consider:



Migrant Finance

Develop cross-border skilling loans and income share agreements (ISAs) to upskill workers without risk of debt bondage.



Business Support

Adapt financial solutions (e.g. working capital and insurance products) to support companies facilitating legal and ethical cross-border mobility.



Tech Investment

Invest in platforms that will streamline the mobility process (e.g. corridor matching, skilling, and job placement).

Why? In 2024, remittances to low- and middle-income countries reached \$685 billion – 3X more than philanthropy and official development assistance, combined. Unlocking opportunity for upwardly mobile, cross-border earners will increase these capital flows – putting money directly into the hands of families.

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