

THE CRITICAL INSIGHT

"THE ADAPTATION TRAP:
When housing costs consume **over 50% of income**,
the time and money required to 'upskill' become
impossible luxuries."



"50% of all employees will need reskilling by 2025 as adoption of technology increases."

WORLD ECONOMIC FORUM



"Roughly two-thirds of current jobs are exposed to some degree of AI automation."

GOLDMAN SACHS



"In most scenarios, AI will likely worsen overall inequality... It is crucial for countries to offer retraining programs."

IMF (KRISTALINA GEORGIEVA)