

Is There a Market for an ISA Marketplace?

I love the idea of better and clearer markets in everything.

There already are markets in everything, but most lack clear information flow, have fuzzy incentives, and weak to no liquidity or money prices.

Individual earning potential is no different. There is so much that could be done to better allocate money across time slices to get capital to its highest time value location for individuals. When you need money isn't always when you have it and vice versa. I've blogged before about a world where you can sell shares in yourself and securitize your future potential wealth.

But I want to know who would do it.

I want a marketplace where individuals can share their info and sell shares to one or many investors.

It's gonna be hard to test the demand. It's a new category and requires a lot of comfort with the idea, not to mention some parameters and assurances that legal issues won't kill it. How to test quickly and easily if there are enough people who'd try it on both sides of the market?