The Inflection Map

An inflection is a market shift or change that speeds up, flips or crosses a line. Each one below says **what changed**, then **the opportunity** it creates.

1
What changed
and the opportunity it creates

2
The proof
two numbers, both sourced

3
The gap
who's stuck, who's already there, what's still open

4
Ideas
plus a test you can run this week

The best ideas stack several at once

Uber
App Store + GPS in phones + saved cards

Instagram
Better phone cameras + fast mobile data + friends already sharing

Zoom
Webcams + broadband + a pandemic

WORK AND CAREERS

1 Technology Behavior

AI agents are the new employees.

The opportunity: Hiring, onboarding and managing a team of them.

15x
more AI agents at work in a year

14 to 29%
of AI users have written down how their agents should work

WHAT IT BREAKS	Everyone becomes a manager, mostly without any training.
WHO'S STUCK	Owners running several agents with no way to see which one did what.
ALREADY HERE	Big software suites and AI consultancies for large companies.
STILL OPEN	Small businesses with nobody to set up or manage their agents.

IDEAS

- Job descriptions and onboarding kits for agents in one industry
- One place to assign, review and approve agent work
- Training for people who have never managed anyone

TEST IT THIS WEEK

Set up one agent for a local business with a one-page job description. Run it for a week and log hours saved and mistakes.

Stack it with 5. AI agents now need their own logins, permissions and checks. and 2. Companies now give small jobs to AI instead of freelancers.

2 Technology Economic

Companies now give small jobs to AI instead of freelancers.

The opportunity: Selling the judgment and cleanup AI can't do.

-22%
active buyers on Fiverr in a year

+22% vs -4%
AI work vs total spend on Upwork

WHAT IT BREAKS	The quick, single-task gig: short writing, translation, simple code.
WHO'S STUCK	Freelancers selling one deliverable a chatbot can draft.
ALREADY HERE	Freelance platforms adding AI hiring tools.
STILL OPEN	Trusted human review of AI work, paid by the result.

IDEAS

- Fixed-price cleanup of AI drafts: fact-check, brand voice, native speaker
- Repackaging freelancers from single tasks into strategy and AI setup
- An agency where AI drafts and a named expert signs off

TEST IT THIS WEEK

Give the same small job to an AI tool and to two Fiverr sellers. Compare cost, time and quality, then pitch the gap to 10 small businesses.

Stack it with 3. People are starting businesses alone. and 1. AI agents are the new employees.

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3 Economic Behavior

People are starting businesses alone.

The opportunity: Tools for one-person companies.

3.23M
new business applications in the first half of 2026, a record

-18.6%
applications planning to hire staff

WHAT IT BREAKS	Software and benefits priced for teams.
WHO'S STUCK	Solo founders handling taxes, admin and health insurance alone.
ALREADY HERE	Accounting apps and freelancer marketplaces.
STILL OPEN	One back office that runs the whole business for one person.

IDEAS

- All-in-one back office for solo businesses
- Health and benefits pools for solo workers
- Starter kits for one type of service business

TEST IT THIS WEEK

Ask 10 people who started a business this year which admin task they hate most, and offer to do it for one of them for a month.

Stack it with 4. Companies stopped hiring, and workers stopped quitting. and 11. Health insurance costs jumped for people who work for themselves.

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4 Economic Behavior

Companies stopped hiring, and workers stopped quitting.

The opportunity: Helping people move up without switching jobs.

3.3% vs 1.9%
hiring rate vs quit rate in August 2026

8.0% vs 4.2%
unemployment for ages 20 to 24 vs everyone

WHAT IT BREAKS	The job-hop raise and the entry-level ladder.
WHO'S STUCK	New grads, career switchers and the long-term unemployed.
ALREADY HERE	Job boards, and internal mobility tools for large companies.
STILL OPEN	Ways to prove skills and grow pay without a new job title.

IDEAS

- Paid trial projects instead of résumés
- Side-income setups for people who can't switch jobs
- Coaching to win a raise or move up inside your company

TEST IT THIS WEEK

Offer 5 recent grads a paid one-week project from a local business, and see how many businesses would pay to try someone this way.

Stack it with 2. Companies now give small jobs to AI instead of freelancers. and 3. People are starting businesses alone.

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5 Technology

AI agents now need their own logins, permissions and checks.

The opportunity: The tools that let a business trust its agents.

91% vs 10%
use AI agents vs have a plan to manage them

17x
more errors when agents pass work along with no one coordinating

WHAT IT BREAKS	Logins built for one person per account.
WHO'S STUCK	Small businesses giving agents shared passwords, with no log and no off switch.
ALREADY HERE	Okta, Microsoft and CrowdStrike, mostly for large companies.
STILL OPEN	Simple versions priced for small businesses.

IDEAS

- An agent permission dashboard for small businesses on Google or Microsoft
- A monthly report of what agents did, for accountants, clinics and law firms
- A vetted directory of agents for one trade

TEST IT THIS WEEK

Open the third-party apps page in your Google or Microsoft account and count the AI tools with access. Ask 5 business owners to do the same.

Stack it with 1. AI agents are the new employees. and 17. AI assistants now book, call and pay on their own.

6 Behavior

Customers would rather text a business than call it.

The opportunity: Booking, quotes and reminders by text.

46% vs 43%
usually contact a business by text vs by phone

87%
read a text from a business within 15 minutes

WHAT IT BREAKS	The phone line as the main way in.
WHO'S STUCK	Small businesses that only take bookings by phone.
ALREADY HERE	Texting tools built for chains and clinics.
STILL OPEN	Simple text booking and waitlists for one-person businesses.

IDEAS

- Text-to-book setup for salons, trades and clinics
- A text waitlist that fills last-minute cancellations
- Missed-call text-back for small shops

TEST IT THIS WEEK

Call 10 local businesses at lunchtime, count how many miss the call, and offer each a missed-call text-back for a month.

Stack it with 17. AI assistants now book, call and pay on their own. and 16. People now get their answers from AI, not websites.

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7 Technology Behavior

Your phone can now translate a conversation as it happens, for free.

The opportunity: Serving customers you couldn't talk to before.

70+
languages your phone can translate live

74M
people in the US speak another language at home

WHAT IT BREAKS	Speaking the customer's language as a small business's only edge.
WHO'S STUCK	The 29 million people in the US who don't speak English very well.
ALREADY HERE	Phone interpreter lines and big translation apps.
STILL OPEN	Local businesses set up to serve customers in their own language.

IDEAS

- Multilingual front-desk kits for clinics, landlords and auto shops
- Services by voice for immigrant families and people back home
- Dubbing local brands' videos into other languages

TEST IT THIS WEEK

Pick one local business with many non-English-speaking customers, set up live translation on a phone, and count the conversations it handles in a week.

Stack it with 6. Customers would rather text a business than call it. and 38. Glasses, earbuds and rings now do what phones used to.

MONEY

8 Regulatory Economic

9 million student borrowers are in default.

The opportunity: Getting them back on track before wages get garnished.

$234B
owed by borrowers in default

100+ pts
credit score drop for 2.2M newly late borrowers

WHAT IT BREAKS	Credit for people who were in good standing a year ago.
WHO'S STUCK	Borrowers in their 20s and 30s picking a new repayment plan.
ALREADY HERE	Loan servicers and government websites.
STILL OPEN	Help that is on the borrower's side.

IDEAS

- Step-by-step help out of default
- Credit rebuilding after missed payments
- Plan switching with a real person

TEST IT THIS WEEK

Run a free 30-minute "pick your plan" session for 5 borrowers and see who would pay for follow-up.

Stack it with 9. People are raiding retirement savings for emergencies. and 10. Pay-later reached groceries.

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9 Economic Behavior

People are raiding retirement savings for emergencies.

The opportunity: A cushion before the withdrawal.

6%
of 401(k) savers took hardship withdrawals in 2025, a record

7 in 10
withdrawals went to avoiding eviction or medical bills

WHAT IT BREAKS	Retirement accounts became the emergency fund.
WHO'S STUCK	Earners under $100k, who are 3.5x as likely to withdraw.
ALREADY HERE	Payroll and benefits providers for big employers.
STILL OPEN	Small employers and hourly workers.

IDEAS

- Emergency savings built into payroll
- Help negotiating medical bills first
- Short bridges for rent and bills

TEST IT THIS WEEK

Ask 20 hourly workers what they'd do with a surprise $500 bill, then pitch one alternative to the withdrawal.

Stack it with 11. Health insurance costs jumped for people who work for themselves. and 10. Pay-later reached groceries.

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10 Behavior Regulatory

Pay-later reached groceries.

The opportunity: Managing many small loans at once.

16%
of US adults used buy now, pay later in 2025

1 in 5
users used it for groceries or food delivery

WHAT IT BREAKS	Small loans became scattered debt across many apps.
WHO'S STUCK	People juggling overlapping plans. 11% of users hit an overdraft fee.
ALREADY HERE	Big pay-later lenders and budgeting apps.
STILL OPEN	Tools on the borrower's side across every app.

IDEAS

- One view of every pay-later plan
- Payday-aware payment scheduling
- Credit building from on-time payments

TEST IT THIS WEEK

Ask 10 pay-later users to list every plan they have from memory. Count how many they miss.

Stack it with 9. People are raiding retirement savings for emergencies. and 18. Small treats replaced big buys.

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11 Regulatory Economic

Health insurance costs jumped for people who work for themselves.

The opportunity: Affordable cover for freelancers and early retirees.

-13%
marketplace enrollment, 22.1M to 19.2M

+114%
estimated rise in what subsidized buyers pay

WHAT IT BREAKS	Working for yourself got riskier overnight.
WHO'S STUCK	Freelancers, founders and early retirees just above the subsidy line.
ALREADY HERE	Brokers and the government marketplace.
STILL OPEN	Advice built for freelancers, not employees.

IDEAS

- Plan comparison built for the self-employed
- Group cover through communities and guilds
- Cash-price care directories

TEST IT THIS WEEK

Offer a 20-minute insurance check in two freelancer communities. Count sign-ups in 48 hours.

Stack it with 3. People are starting businesses alone. and 9. People are raiding retirement savings for emergencies.

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12 Economic

One in five new-car buyers pay $1,000+ a month.

The opportunity: Cheaper ways to have a car, or not need one.

21.2%
of financed new cars cost $1,000+ a month, a record

25.5%
of new-car loans run 7 years or longer

WHAT IT BREAKS	Loans now outlast the warranty and how long people keep the car.
WHO'S STUCK	Buyers who owe more than their car is worth.
ALREADY HERE	Lenders, dealers and refinancing sites.
STILL OPEN	Advice that isn't selling another loan.

IDEAS

- Help getting out of an underwater car loan
- Repair plans for older cars
- Car sharing between neighbours

TEST IT THIS WEEK

Offer 10 people a free check of their car loan and count how many owe more than the car is worth.

Stack it with 23. Gas costs 40% more than a year ago. and 10. Pay-later reached groceries.

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13 Economic Behavior

Friends and family are teaming up to afford big costs.

The opportunity: Simple agreements and tools for shared money.

71%
would consider buying a home with a friend, sibling or parent

45%
of Gen Z would consider buying with a close friend

WHAT IT BREAKS	Mortgages and leases built for one person or one couple.
WHO'S STUCK	Friends and siblings who share a big cost with nothing in writing.
ALREADY HERE	Venmo, Splitwise and a few co-buying startups.
STILL OPEN	Plain agreements for who pays what, and what happens if someone leaves.

IDEAS

- Co-buying agreements for friends buying a home or car
- Shared accounts for siblings paying for a parent's care
- Group trip planning with deposits collected up front

TEST IT THIS WEEK

Ask 10 friend groups how they split their last trip or rent, then offer a $49 written co-buying agreement template.

Stack it with 24. People rent for a decade, not a year. and 30. Caregiving became a second job.

SHOPPING AND BRANDS

14 Behavior

Word of mouth went private.

The opportunity: Products built for group decisions.

11% to 7%
of Instagram time spent on friends' posts, in two years

6%
of young buyers post publicly after buying

WHAT IT BREAKS	Recommendations happen in chats brands can't see.
WHO'S STUCK	Friend groups deciding anything together in a messy chat.
ALREADY HERE	Group chat apps and polling tools.
STILL OPEN	Deciding and paying together inside the chat.

IDEAS

- Links designed to be forwarded
- Polls, shared carts and bill splitting in chats
- Tracking referrals from private shares

TEST IT THIS WEEK

Plan one group trip or dinner with a shared link instead of the chat, and watch whether friends use it.

Stack it with 15. TikTok Shop became a store people browse, not a livestream. and 16. People now get their answers from AI, not websites.

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15 Behavior Technology

TikTok Shop became a store people browse, not a livestream.

The opportunity: Helping small brands get found in TikTok Shop search.

$11.8B
US TikTok Shop sales in the first half of 2026, up 103%

8%
of sales came from livestreams, vs 51% from the Shop tab

WHAT IT BREAKS	The idea that selling on TikTok means going viral or going live.
WHO'S STUCK	Brands with good videos but weak listings, reviews and prices.
ALREADY HERE	TikTok's seller tools and affiliate agencies.
STILL OPEN	Listing and search help for sellers under $1M in sales.

IDEAS

- A flat-fee teardown of a seller's Shop listings
- TikTok-only bundles that avoid price wars
- Running free-sample and review programs for small brands

TEST IT THIS WEEK

Search 10 keywords in your niche in the TikTok Shop tab, and offer free listing teardowns to 20 sellers ranked below the top 5.

Stack it with 14. Word of mouth went private. and 18. Small treats replaced big buys.

16 Technology Behavior

People now get their answers from AI, not websites.

The opportunity: Being the answer, not the link.

68%
of Google searches end without a click to any website

45%
used AI to find a local business, up from 6% a year earlier

WHAT IT BREAKS	Websites built to win clicks from Google.
WHO'S STUCK	Small businesses and publishers whose customers came from search.
ALREADY HERE	SEO agencies adding AI answer tracking.
STILL OPEN	Affordable help for one-location businesses to show up in AI answers.

IDEAS

- A monthly check of what AI says about a small business
- Review and press programs, since that's what AI cites
- Rewriting sites so AI quotes them correctly

TEST IT THIS WEEK

Ask three AI tools for the best option in your niche in one town, screenshot the answers, and send them to 20 businesses that weren't named.

Stack it with 6. Customers would rather text a business than call it. and 17. AI assistants now book, call and pay on their own.

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17 Technology Behavior

AI assistants now book, call and pay on their own.

The opportunity: Being the business a bot can book and buy from.

7,851%
growth in traffic from AI agents in 2025

500K
businesses on BILL, where AI agents started paying invoices

WHAT IT BREAKS	Logins, captchas and bot blockers start turning away paying customers.
WHO'S STUCK	Small businesses whose phone line, booking and checkout assume a person.
ALREADY HERE	Visa, Mastercard, Stripe and Shopify building checkout for AI.
STILL OPEN	Bookings and deposits for service businesses, and refunds when a bot buys the wrong thing.

IDEAS

- A bot-ready check for independent stores
- Bookings and deposits a bot can complete for salons, clinics and trades
- Help small suppliers accept AI agent payments and match them to invoices

TEST IT THIS WEEK

Ask three AI assistants to buy from or book with 10 small businesses in one niche, and log every place they fail.

Stack it with 16. People now get their answers from AI, not websites. and 5. AI agents now need their own logins, permissions and checks.

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18 Economic Behavior

Small treats replaced big buys.

The opportunity: Treats under $50 that people come back for.

-2.7%
furniture sales, the only retail category that shrank

+25%
toy sales to adults in the first half of 2026

WHAT IT BREAKS	Brands built on financing big home upgrades.
WHO'S STUCK	Households priced out of big milestones who still want to feel progress.
ALREADY HERE	Beauty, fragrance and collectible toy brands.
STILL OPEN	Small treats in categories built around big purchases, like the home.

IDEAS

- Collectible drops for adult hobbies
- Minis and refills of premium products
- Room refresh kits under $100

TEST IT THIS WEEK

Sell 20 sample sizes of one premium product and track how many people reorder.

Stack it with 20. Resale is running out of stock. and 10. Pay-later reached groceries.

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19 Economic Behavior

Fast food stopped being the cheap option.

The opportunity: A $6 meal that beats the drive-thru.

7 months
in a row of falling fast-food visits

3.5% vs 1.8%
restaurant vs grocery price rises in a year

WHAT IT BREAKS	The value-menu drive-thru model.
WHO'S STUCK	Low-wage workers who relied on cheap meals, and drive-thru franchisees.
ALREADY HERE	Grocery prepared foods and fast-casual chains.
STILL OPEN	Cheap, quick meals for people at work sites and on the road.

IDEAS

- Heat-and-eat grocery meals priced under fast food
- Pooled lunch delivery for job sites
- Pricing tools for independent restaurants

TEST IT THIS WEEK

Sell 30 lunches at $6 to one job site or office for a week and track how many people order again.

Stack it with 23. Gas costs 40% more than a year ago. and 26. Millions of bodies are changing size.

20 Behavior Economic

Resale is running out of stock.

The opportunity: Getting things out of closets.

4x
faster growth for secondhand clothing than clothing overall

$78.8B
US secondhand clothing market projected by 2030

WHAT IT BREAKS	Buyers are ready. Good stock isn't.
WHO'S STUCK	People with full closets who won't spend a weekend listing.
ALREADY HERE	Big resale sites and consignment stores.
STILL OPEN	Picking up, pricing and listing for people who won't.

IDEAS

- Pickup, pricing and listing as one service
- Estate and move-out clean-outs
- Trade-in programs for small brands

TEST IT THIS WEEK

Offer 5 neighbours to sell their unwanted clothes for a 30% cut. Count what sells in 2 weeks.

Stack it with 18. Small treats replaced big buys. and 26. Millions of bodies are changing size.

HOME AND ENERGY

21 Economic Regulatory

Energy credits ended as power bills rose.

The opportunity: Cutting bills without a big install.

+4.4%
electricity prices in a year

-39.5%
EV sales after the federal credit ended

WHAT IT BREAKS	The math on buying solar panels and EVs.
WHO'S STUCK	Homeowners who missed the credits, and renters with electric heat.
ALREADY HERE	Solar installers moving to leases.
STILL OPEN	Help for renters and people who can't install.

IDEAS

- Bill audits and plan switching
- Paid smart-thermostat programs
- Solar and battery leases for renters

TEST IT THIS WEEK

Audit 5 friends' power bills for free and count how many are on the wrong plan.

Stack it with 22. Renters can now plug solar panels into an outlet. and 12. One in five new-car buyers pay $1,000+ a month.

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22 Regulatory Technology

Renters can now plug solar panels into an outlet.

The opportunity: Balcony solar kits, installs and the landlord paperwork.

10
states now allow plug-in solar

1,200W
allowed per home under California's new law

WHAT IT BREAKS	Solar being something only homeowners can have.
WHO'S STUCK	Renters and condo owners facing rising power bills.
ALREADY HERE	A few kit brands, mostly selling online.
STILL OPEN	Local installs, safety checks and landlord approval.

IDEAS

- Safety-certified balcony kits that come with a landlord letter
- Weekend install plus utility registration
- Small solar setups for shops and cafes

TEST IT THIS WEEK

Ask 10 renters in a plug-in solar state what they pay for power, and pre-sell one installed kit with the landlord letter included.

Stack it with 21. Energy credits ended as power bills rose. and 24. People rent for a decade, not a year.

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23 Economic

Gas costs 40% more than a year ago.

The opportunity: Helping people and small fleets drive less.

$4.28
a gallon of regular, up $1.27 in a year

$6.28
a gallon of diesel, up $2.66

WHAT IT BREAKS	Drive-thru trips, delivery fees and gig drivers' earnings.
WHO'S STUCK	Gig drivers, rural commuters and tradespeople.
ALREADY HERE	Gas rewards apps and fleet fuel cards.
STILL OPEN	Help for small service businesses that live in their vans.

IDEAS

- Fuel surcharge tool for service businesses
- Neighborhood delivery pooling
- E-bike and used EV switch calculator

TEST IT THIS WEEK

Ask 10 local trades businesses how they handle fuel costs, and offer one a simple fuel surcharge line for their invoices.

Stack it with 12. One in five new-car buyers pay $1,000+ a month. and 19. Fast food stopped being the cheap option.

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24 Economic Societal

People rent for a decade, not a year.

The opportunity: Making a rented home feel like your own.

40
median age of a first-time US home buyer, a record

21%
of purchases by first-time buyers, lowest since 1981

WHAT IT BREAKS	Renters stay for a decade but can't change anything.
WHO'S STUCK	Long-term renters who want a home that feels like theirs.
ALREADY HERE	Furniture rental and renter insurance.
STILL OPEN	Upgrades that make a rental feel owned.

IDEAS

- Renter-friendly upgrades that move with you
- Furniture built to move and resell
- Deposit and landlord help

TEST IT THIS WEEK

Sell a $50 renter-friendly upgrade kit to 10 renters and ask what they would add next.

Stack it with 22. Renters can now plug solar panels into an outlet. and 13. Friends and family are teaming up to afford big costs.

HEALTH AND BODY

25 Behavior Economic

Wellness became a filter on everything.

The opportunity: The wellness version of a category nobody has claimed yet.

84%
of US consumers call wellness a priority

$1.95B
what PepsiCo paid for Poppi

WHAT IT BREAKS	"High protein" is standard now. Starbucks sells it.
WHO'S STUCK	People trying to choose better without becoming experts.
ALREADY HERE	Drinks, snacks and supplements.
STILL OPEN	Categories nobody has made a wellness version of.

IDEAS

- The wellness version of an unclaimed category
- Wellness for one life stage
- Claims you can prove

TEST IT THIS WEEK

List 10 everyday purchases with no wellness version. Pick one and pre-sell 20.

Stack it with 26. Millions of bodies are changing size. and 33. The run club is the new bar.

26 Technology Behavior

Millions of bodies are changing size.

The opportunity: Wardrobes, food and training that change with them.

12.4%
of US adults take a GLP-1 for weight loss

73%
of users report a real size change

WHAT IT BREAKS	Snack spending falls about 10%. Clothing spending rises.
WHO'S STUCK	People mid-change who don't want to buy a wardrobe twice.
ALREADY HERE	Telehealth prescribers and food brands.
STILL OPEN	Clothing and strength coaching for people mid-change.

IDEAS

- An in-between wardrobe: tailoring, rental, trade-ins
- Strength coaching for GLP-1 users
- Smaller, high-protein portions

TEST IT THIS WEEK

Offer 5 people on GLP-1 drugs a tailoring credit and see who comes back.

Stack it with 25. Wellness became a filter on everything. and 20. Resale is running out of stock.

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27 Regulatory Societal

Menopause care came out of the shadows.

The opportunity: Care, coaching and products for midlife women.

Feb 2026
first new hormone therapy labels approved by the FDA

$1B+
valuation for menopause care company Midi Health

WHAT IT BREAKS	Demand outruns the doctors trained to help.
WHO'S STUCK	Women told their symptoms are just normal.
ALREADY HERE	Menopause telehealth companies.
STILL OPEN	Products and communities beyond prescriptions.

IDEAS

- Menopause-trained care and coaching
- Workplace benefits for midlife women
- Products for sleep, heat and strength

TEST IT THIS WEEK

Host a small online Q&A with a menopause-trained clinician and count sign-ups.

Stack it with 25. Wellness became a filter on everything. and 28. People have their health data now.

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28 Technology Regulatory

People have their health data now.

The opportunity: Telling them what to do with it.

Jan 2026
FDA loosened rules for wellness wearables

$1B
Oura's 2025 revenue, about double 2024

WHAT IT BREAKS	People have the numbers but nobody to explain them.
WHO'S STUCK	People with a wearable and a question.
ALREADY HERE	Wearable makers' own apps.
STILL OPEN	Turning numbers into one daily action.

IDEAS

- Coaching around one metric
- Tools for trainers to read client data
- One clear action from a week of data

TEST IT THIS WEEK

Review 5 people's wearable or lab data, give one recommendation each, and ask who would pay for a monthly check-in.

Stack it with 29. Young adults ask a chatbot about money and health before a professional. and 27. Menopause care came out of the shadows.

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29 Behavior Technology

Young adults ask a chatbot about money and health before a professional.

The opportunity: Selling the human check, not the first answer.

44%
of under-30s have used chatbots for health questions

1 in 4
young adults seeking money advice used AI

WHAT IT BREAKS	The paid first visit that used to answer the basic questions.
WHO'S STUCK	Young adults holding an answer they only half trust, often with no regular doctor.
ALREADY HERE	JustAnswer, telehealth and robo-advisors.
STILL OPEN	A cheap, fast check of an AI answer by a credentialed person, in one niche.

IDEAS

- A financial planner reviews your ChatGPT money plan for $25
- A nurse-reviewed explainer for lab results
- A tax-answer check for freelancers

TEST IT THIS WEEK

Put up a page offering 10 paid second-look slots in one niche, and run $100 of ads to 25 to 34 year olds.

Stack it with 28. People have their health data now. and 9. People are raiding retirement savings for emergencies.

FAMILY AND CARE

30 Societal Economic

Caregiving became a second job.

The opportunity: Someone to run the coordination.

63M
Americans are family caregivers

26 hrs
a week caring for someone 50+

WHAT IT BREAKS	Most caregiving is coordination, and it lands on one person.
WHO'S STUCK	The adult child with a job and a parent to care for.
ALREADY HERE	Employer care benefits and home-care marketplaces.
STILL OPEN	Families who pay themselves and want someone to handle it.

IDEAS

- A service that handles calls and paperwork
- One shared place for family tasks
- Caregiving support as a benefit

TEST IT THIS WEEK

Offer to run one family's appointments and insurance calls for a week, for $50. See if they ask for a second week.

Stack it with 17. AI assistants now book, call and pay on their own. and 31. Childcare costs more than rent.

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31 Economic Societal

Childcare costs more than rent.

The opportunity: Shared care parents can organise themselves.

$13,184
average yearly price of childcare in 2025

33%
of income for single parents

WHAT IT BREAKS	Whether parents of young kids can keep working.
WHO'S STUCK	Parents with no affordable option nearby.
ALREADY HERE	Childcare marketplaces and big centre chains.
STILL OPEN	Parents organising care together.

IDEAS

- Tools to run nanny shares and co-ops
- Licensed home-based micro-daycares
- Backup care as an employee benefit

TEST IT THIS WEEK

Match 3 families in one neighbourhood for a nanny share and see if it holds for a month.

Stack it with 30. Caregiving became a second job. and 11. Health insurance costs jumped for people who work for themselves.

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32 Regulatory Societal

Kids are being pushed off their phones.

The opportunity: Something better for them to do.

33
US states ban phones in schools

4.7M
under-16 accounts restricted in Australia

WHAT IT BREAKS	Bans cut accounts, not use. Kids find workarounds.
WHO'S STUCK	Parents looking for something better than the phone.
ALREADY HERE	Parental control apps.
STILL OPEN	Offline things for teens to do.

IDEAS

- Offline clubs and hangouts for teens
- Messaging parents approve of
- Age checks apps can plug in

TEST IT THIS WEEK

Run one phone-free Friday hangout for teens nearby and count who comes back.

Stack it with 33. The run club is the new bar. and 35. AI companions now have rules.

SOCIAL LIFE

33 Behavior Societal

The run club is the new bar.

The opportunity: Tools for organizers, and a way in for brands.

3.5x
growth in running clubs on Strava in 2025

54%
of US adults drink, the lowest since 1939

WHAT IT BREAKS	Going out moved from bars at night to clubs in the morning.
WHO'S STUCK	Club organizers working as unpaid volunteers.
ALREADY HERE	Club apps and event platforms.
STILL OPEN	Funding and tools for organisers themselves.

IDEAS

- Tools to run and fund clubs
- Matching brands with local clubs
- Social plans without drinking

TEST IT THIS WEEK

Offer 3 local run club organisers a free sign-up and payments page, and see who keeps using it.

Stack it with 34. Swipe apps are shrinking. and 25. Wellness became a filter on everything.

34 Behavior Economic

Swipe apps are shrinking.

The opportunity: Trusted introductions in real life.

-16.4%
Bumble paying users in a year

+17%
Hinge paying users, the app built for serious dating

WHAT IT BREAKS	The swipe-volume model. Even Tinder is moving into in-person events.
WHO'S STUCK	Singles aged 28 to 45 burned out on apps.
ALREADY HERE	Dating apps' own events and singles event companies.
STILL OPEN	Small, trusted, curated formats.

IDEAS

- Verified singles events by age and intent
- Friends setting friends up
- Small dinners for singles

TEST IT THIS WEEK

Host one dinner for 8 singles your friends vouch for. Count who asks about the next one.

Stack it with 33. The run club is the new bar. and 14. Word of mouth went private.

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35 Regulatory Behavior

AI companions now have rules.

The opportunity: Companion apps that point people back to real friends.

14
new state chatbot-safety laws in 2026

10%
of US adults use chatbots for emotional support

WHAT IT BREAKS	Open-ended AI companions for minors.
WHO'S STUCK	Lonely users, worried parents, and small apps facing different rules in each state.
ALREADY HERE	Big chatbot companies adding safety features.
STILL OPEN	Small apps that need compliance help.

IDEAS

- Compliance kits for companion apps
- Peer support led by people
- Companions that nudge you toward real friends

TEST IT THIS WEEK

Turn California's chatbot law into a one-page checklist and offer it to 10 companion app makers.

Stack it with 32. Kids are being pushed off their phones. and 34. Swipe apps are shrinking.

LEARNING AND MEDIA

36 Behavior Technology

Most teens use AI for schoolwork.

The opportunity: Proving what a student actually knows.

54%
of teens used chatbots for schoolwork

59%
say AI cheating is normal at school

WHAT IT BREAKS	Homework as a measure of learning.
WHO'S STUCK	Teachers, parents and honest students.
ALREADY HERE	AI detectors and tutoring apps.
STILL OPEN	Proof of learning, not catching cheaters.

IDEAS

- Tools for oral and in-class checks
- Tutors that show parents the work
- Writing tools that keep draft history

TEST IT THIS WEEK

Run 5 short oral check-ins with students on their homework and ask parents if they would pay for it.

Stack it with 32. Kids are being pushed off their phones. and 35. AI companions now have rules.

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37 Behavior Technology

Watching podcasts overtook listening.

The opportunity: Shows and studios built for watching.

82% vs 78%
of weekly podcast fans watch vs only listen

700M hrs
of YouTube podcasts watched on TVs in a month

WHAT IT BREAKS	Audio-only shows lose reach.
WHO'S STUCK	Podcasters without video skills or a studio.
ALREADY HERE	Production agencies and big networks.
STILL OPEN	Small and niche shows.

IDEAS

- Affordable video podcast studios
- Clipping and editing for small shows
- Niche shows made for TV screens

TEST IT THIS WEEK

Record one episode on video, cut 5 clips, and compare the reach with an audio-only episode.

Stack it with 38. Glasses, earbuds and rings now do what phones used to. and 14. Word of mouth went private.

38 Technology Behavior Regulatory

Glasses, earbuds and rings now do what phones used to.

The opportunity: Apps built for one hands-free job.

7M+
Meta smart glasses sold in 2025

49%
growth in smart rings, vs 6% for smartwatches

WHAT IT BREAKS	The phone screen stops being the only place things happen.
WHO'S STUCK	People who need their hands free: trades, cooks, parents.
ALREADY HERE	Meta, Google, Apple and EssilorLuxottica.
STILL OPEN	Software for one hands-free job.

IDEAS

- Hands-free guides for one job
- Low-vision and hearing support
- Recording rules for venues

TEST IT THIS WEEK

Film one task hands-free, like a repair or a recipe, and test whether people prefer it to a phone video.

Stack it with 7. Your phone can now translate a conversation as it happens, for free. and 37. Watching podcasts overtook listening.

Where to start

- Pick the one closest to a world you know.
- Read "who's stuck" first. That's where the business is.
- Finish this line: "This works now because ___ and ___."

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