

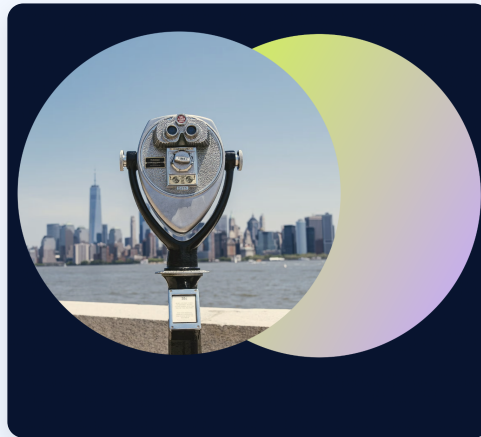
Beyond the Trend: Turning Insights into Industry Leaders

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At Forerunner, we often say “the world changes more than people change” — and the world is changing fast, with AI only accelerating the pace. Consumers are adapting, but not always in obvious or linear ways. Our [2025 Consumer Trend Report](#) is built to decode these shifts, surfacing changes that matter most in how people live, work, and spend.

This year, we focused on three foundational themes—Health & Wellness, Gen AI, and Personal Security—that cut across industries and reflect the strongest drivers of consumer behavior today. But trends alone don’t shape the future—catalysts do. The real opportunity lies in translating these shifts into investable ideas that challenge incumbents, create new markets, and define the next generation of category leaders.

Beyond these core themes, we see deeper behavioral shifts—structural needs emerging at the intersection of cultural momentum, broken infrastructure, and new technological possibilities. From our research, we see the following categories emerging to address the intersection of cultural momentum, broken infrastructure, and new technological possibilities. Here is some of where we imagine bold founders can build enduring businesses to meet rising demand in fundamentally better ways:

AI-Native Life Infrastructure

Consumers are experimenting with AI across daily routines—from search and writing to budgeting and decision-making—but the experience remains fragmented, inconsistent, and often shallow. There’s a clear appetite for products that go beyond novelty to genuinely improve how people navigate life. The opportunity lies in infrastructure that embeds AI into the every day—where it becomes not just a tool, but a trusted partner in how people manage time, money, health, learning, and personal choices. We see clear signals that consumers don’t just want automation—they want support, clarity, and

control. Entire categories stand to be rebuilt around a new expectation: AI is ambient, useful, and human in design.

Consumer-Led Care

People are no longer waiting for the healthcare system to catch up—they're finding ways to manage health on their own terms. Demand is growing for preventative, data-rich, and on-demand solutions that bypass traditional gatekeepers. Consumers want access to their data, clarity in costs, and tools that help them act sooner—not just react later. As diagnostics become more affordable, and AI lowers barriers to analysis, care is moving closer to the consumer—into the home, onto the phone, into the daily routine. The infrastructure to support this shift—services, platforms, navigation layers—remains underbuilt.

Applied Adaptability

Career paths are becoming nonlinear, self-authored, and AI-influenced—yet most systems still assume a traditional model. Consumers are navigating a new reality: more independent work, faster upskilling cycles, and a need to prove credibility outside of institutions. This creates a clear gap, and growing demand, for tools that support reinvention. That might mean platforms for learning new skills, showcasing competency, or finding work that matches emerging identities and capabilities. It's not just about "helping people get jobs"—it's about enabling people to build flexible, resilient careers in a world where the rules keep shifting. The systems that support this shift—from education to employment—are due for a redesign.

Everyday Risk Management

From healthcare access to housing costs to climate volatility, today's consumers are facing a rising baseline of uncertainty. And they're adapting—not with fear, but with pragmatism. People are actively looking for tools that help them feel safer, more in control, and better equipped to handle the unexpected. They aren't waiting for institutions to step in; they're recalibrating spending, decision-making, and even where they live based on perceived risk. This creates opportunity for new models of protection, prediction, and planning—from AI-powered early warnings to transparent financial cushions to decentralized safety nets. These are not niche concerns—they're daily considerations reshaping priorities in real-time.

Now for the fun part. We asked ChatGPT and Claude to pitch us company ideas based on all the insights and data in this year's report. Some made us chuckle. Others made us pause. A few felt like tomorrow's unicorns. Here are the best of the bunch:

1. AI-Powered Health Marketplaces: The 'Expedia for Healthcare'

There is a growing demand for healthcare as a 'buyer's market,' where consumers control their health choices. The opportunity: AI-powered marketplaces that match people with providers, treatments, and services based on cost, quality, and fit, with dynamic pricing, reviews, and predictive recommendations.

2. AI-Powered Personal Finance: The Future of Automated Wealth Optimization

With AI outperforming human investors across several asset classes, why aren't there consumer-facing AI tools optimizing spending, savings, and purchasing power in real time? Imagine an AI that predicts inflation-adjusted costs, negotiates in real time, and dynamically rebalances assets—financial optimization that runs itself.

3. Personalized Health Insurance: The Direct-to-Consumer Overhaul

If consumers want a la carte healthcare, why not let them build modular insurance plans? A direct-to-consumer health insurance model that leverages risk pools,

community-based structures, and AI-driven underwriting could flip the script on traditional insurers.

4. AI's Role in Housing Affordability: Automating the Home Economy

Housing affordability emerged as one of the top consumer concerns in our research. The opportunity? AI-driven solutions in construction automation, real-time housing price negotiation, mortgage underwriting, and decentralized homeownership models. Who will build the platform that makes home buying and financing truly consumer-first?

5. AI-Powered Negotiation: The Consumer Advocate at Scale

Medical bills, bank fees, rent negotiations—consumers are overwhelmed with bureaucracy. AI can level the playing field by automating negotiations, disputing unfair charges, and optimizing financial transactions. An AI-powered 'personal lawyer' or 'AI dealmaker' could redefine consumer protection.

6. Health Data Ownership & Monetization: A New Consumer Fintech Play

Consumers increasingly want control over their health data—but why stop at ownership? A marketplace where individuals can monetize their health data for research, pharma, and AI model training could be the next massive fintech opportunity.

7. Trust & Authenticity Markets: The AI-Verification Layer

Consumers trust humans more than AI-generated content. This presents an opportunity for platforms that authenticate human-made content, verify expertise, and create new social capital around authenticity. Who builds the "Real or AI?" certification layer for the web? A marketplace for verified human creators? A trust-first search engine?

8. Consumer Privacy Rebranded as a Luxury

Privacy concerns are at an all-time high, yet few consumers actively pay for security unless it's positioned as a premium service. Our data suggests an opportunity for privacy-first platforms that make data control seamless and aspirational. AI-powered personal data vaults, 'incognito' payment networks, and hardware-secured personal AI models could redefine the privacy economy.

9. AI-Enabled Career Mobility: A New Model for Workforce Adaptation

With 39% of key job skills expected to change by 2030, workers need a 'career-as-a-service' platform. AI-powered upskilling, personalized job-matching, and wage optimization tools could reshape career mobility. Who will build the AI-powered apprenticeship engine for the modern workforce?

10. AI as a Second Brain: The Rise of Augmented Intelligence

While consumers are engaging with AI, many remain hesitant about full automation, preferring AI as a collaborator rather than a replacement. The winning model here isn't full automation but augmentation—AI that enhances decision-making, provides second opinions, and personalizes knowledge management. The 'Google for personal insight' is waiting to be built.

11. AI as a Creative Partner: Build Your Own Tools, No Code Required

AI is moving beyond passive assistance—consumers don't just want to use AI, they want to shape it. But today, developing AI-powered tools still requires technical expertise, limiting who can build with these capabilities. The opportunity? A no-code AI tool-building platform that enables anyone to create their own apps, automations, and intelligent workflows without writing a single line of code.

12. Spirituality & Religion Tech: The Faith-Based Digital Revolution

Religion and spirituality are seeing a digital revival, with prayer activity rising and faith-based platforms scaling fast. Consumers are turning to faith for stability and meaning—creating space for a new wave of scalable, purpose-driven businesses. Beyond social networks, the opportunity may lie in deepening engagement: AI-powered personal faith advisors, transparent giving platforms, and tools tailored to individual traditions.

13. The Return of Alternative Social Networks: AI-First, Feed-Free

With over 50% of consumers using AI chat apps instead of traditional search, what happens when they start replacing social platforms? The next billion-user social experience may be AI-first, hyper-personalized, and built around 1:1 interactions rather than passive feeds.

14. AI-Only Pharma: Direct-to-Consumer Drug Optimization

As consumer trust in AI-driven health solutions grows, the next frontier could be AI-powered prescription marketplaces. A platform for biomarker-driven therapy selection, clinical trial enrollment, or even subscription-based personalized medicine could disrupt traditional pharma.

15. At-Home Health Diagnostics: The Thermometer 2.0

Preventative care is shifting from hospitals to homes. Blood sugar tracking, genetic testing, and early disease detection will soon be as simple as taking your temperature. The next big consumer health device? A frictionless, at-home diagnostics tool people actually use.

16. Invisible AI Wellness & Preventative Care

Passive health monitoring is the next frontier, but consumers don't want more devices—they want seamless integration into their everyday lives. AI-driven diagnostics embedded in wearables, smart home devices, and even clothing could be the stealth breakthrough.

17. AI Therapy—Gamified & Always-On

Nearly 50% of consumers are open to AI-driven mental health support. But engagement is key—so what happens when AI-driven emotional support meets gaming? A social, interactive, AI-powered mental wellness platform could redefine digital therapy.

18. Resilience Tech: The Infrastructure of Security & Stability

Our research underscores growing consumer anxieties around security, health, and economic stability. The winners in this space? Companies that give people more control over their assets and identities. AI-driven fraud detection, decentralized finance insurance, cybersecurity tools, and real-world safety tech will define the next era of resilience.