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Opportunity Pitches in 2026: A Baseline Evidence Report

What current public data, household research, rulemaking, and enforcement records reveal about the pressure to earn, the channels where offers spread, and the proof a buyer should request before escalating a commitment.

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Editorial purpose
This report examines evidence standards, not whether ambition itself is sensible. It respects legitimate entrepreneurship while identifying where a polished pitch can outrun decision-grade proof.

Executive read

The 2026 evidence does not support a choice between trusting every opportunity and distrusting entrepreneurship. Independent work is widespread, household pressure is real, and AI is already a legitimate workplace tool. At the same time, reported losses are substantial, social platforms are an important entry point for harmful offers, and recent enforcement records repeatedly involve unsupported earnings, unclear affiliations, refund representations, and incomplete cost pictures. The practical response is not to abandon the goal. It is to require decision-grade evidence before money, time, debt, or dependence increases.

42%	$2.1B	$750.6M	1 in 4
of adults called finding or keeping a job at least a minor concern in the October 2025 Federal Reserve survey	in reported 2025 losses from scams that began on social media, across scam categories	in reported 2024 losses categorized by the FTC as business and job opportunities	workers used generative AI at work in the prior month in the 2025 Federal Reserve survey

What this report measures - and what it does not

This is a baseline evidence review. It combines publicly available government data, a nationally representative household survey, current regulatory material, and selected public enforcement records. It does not use private PauseThePitch customer reports, and it is not a survey of every course, side hustle, coaching program, or online business offer.

The numbers come from different evidence systems. FTC figures are based largely on reports submitted by consumers and data contributors; they are not a prevalence survey. Federal Reserve figures come from a probability-based survey of nearly 13,000 U.S. adults. Census Bureau nonemployer figures come from administrative and census data. Enforcement complaints contain allegations unless resolved, and selected matters cannot establish market-wide frequency.

Interpret the numbers at their actual scale
The FTC's approximately $16 billion in reported 2025 fraud losses covers many kinds of fraud, not merely business opportunities. The $2.1 billion social-media figure also spans multiple scam categories. These figures establish the scale and a distribution channel of reported harm; they do not establish that ordinary social advertising, coaching, independent work, or AI tools are inherently deceptive.

The 2026 context: legitimate ambition under real pressure

Opportunity pitches do not appear in a vacuum. In the Federal Reserve's October 2025 household survey, just over nine in ten adults said price increases were at least a minor concern, and 42% said finding or keeping a job was at least a minor concern, up from 37% the year before. The same report found that one in four workers had used generative AI at work in the prior month. [1]

Independent earning is also a real part of the economy. The Census Bureau reported 29.8 million nonemployer businesses for 2022, the latest demographic release used here, with $1.7 trillion in receipts. [3] The Federal Reserve separately found that 20% of adults performed some kind of gig activity in the prior month during 2024. Most gig activity was part-time, and gig workers reported less financial security than adults who did no gig activity. [2]

Those facts matter because skepticism can be framed badly. A person considering a service business, course, online store, freelance skill, or second income is not necessarily chasing fantasy. The goal may be practical. The question is whether the particular route being sold has evidence proportionate to its cost and risk.

Seven findings

01 Financial pressure is part of the market for opportunity pitches

When prices, job security, debt, retirement, or scheduling are active concerns, a clear income story becomes more relevant. Relevance is not proof. A pitch can accurately recognize a household problem and still provide weak evidence for its solution.

Buyer implication: Write the goal without the product name. If the goal survives but the offer changes, comparison becomes possible.

02 Entrepreneurship is too real to treat every offer as suspect

Tens of millions of nonemployer businesses and widespread gig activity show that earning outside a traditional job is neither rare nor automatically implausible. Business counts and receipts do not prove the viability of a particular method. Receipts are not profit, and a large market does not guarantee economical entry for a beginner.

Buyer implication: Ask for unit economics, customer acquisition, recurring work, capacity limits, and net income after expenses.

03 Social discovery deserves its own verification step

The FTC reported that nearly 30% of people who reported losing money to a scam in 2025 said it began on social media, with $2.1 billion in reported losses across scam categories. [5] This does not mean a social-media offer is false. It means the platform that introduced the offer should not also be the only place used to verify it.

Buyer implication: Leave the feed. Search the legal business name, seller history, complaints, licenses, regulator records, and exact earnings language outside the seller's community.

04 Reported harm in business and job opportunities is material

The FTC's latest detailed annual category release reported $750.6 million in 2024 losses associated with business and job opportunities, almost $250 million more than in 2023. Within that category, reported losses involving job and employment agency scams rose from $90 million in 2020 to $501 million in 2024. [6] These figures are reported losses, not a failure rate for legitimate opportunities.

Buyer implication: Preserve the original advertisement, sales page, webinar, contract, refund terms, receipts, financing, and written promises.

05 AI is both a real tool and a borrowed credibility signal

Generative AI is genuinely used at work: one in four workers in the Federal Reserve survey reported using it during the prior month, and most users said it saved time. [1] Recent FTC matters involving ecommerce and business-growth offers have also included AI-powered-system, passive-income, earnings, affiliation, and refund representations. The issue is not the presence of AI. It is the unsupported jump from a useful technology to a likely financial outcome.

Buyer implication: Ask which task AI performs, what human work remains, what it costs at production volume, and what evidence ties the function to net customer results.

06 The same proof gaps recur across different offer types

Recent public matters do not represent the entire market, but they repeatedly raise questions about earnings support, affiliations, refund or buy-back representations, required disclosures, later costs, and restrictions on truthful reviews. In January 2025 the FTC proposed expanding parts of the Business Opportunity Rule to additional money-making opportunities. It remained a proposal in the evidence reviewed here. [7]

Buyer implication: Treat every earnings example as a claim requiring a denominator, time period, expense definition, participant characteristics, and written basis.

07 The safest commitment is the next one the evidence has earned

A decision does not need to be all-in or all-out. A reasonable next step may be a customer interview, manual pilot, small inventory test, one month of software, an independent skills course, or no purchase until documents arrive. Escalating because of prior effort, pressure, or sunk cost is different from escalating because the next stage has evidence.

Buyer implication: Set cash, time, debt, privacy, and reputation caps before purchase. Define what must happen before another payment and what result triggers stopping.

What current enforcement records signal

The cases below expose recurring evidence questions. They are not a random sample and cannot establish how common a practice is across the whole market.

Public matter	Current status used here	Buyer-facing evidence question
Air AI	March 2026 FTC settlement announcement and proposed order involving allegations about earnings, business growth, refund or buy-back guarantees, disclosures, and refunds. [8]	What written evidence supports the earnings and refund representations, and do actual conditions match the sales impression?
IM Mastery Academy	May 2026 FTC and Nevada settlement announcement resolving charges involving allegedly false or baseless earnings claims used to sell financial training and an MLM venture. [9]	What generally happened to customers or participants after costs, and how were featured earnings selected?

Public matter	Current status used here	Buyer-facing evidence question
Click Profit	August 2025 FTC settlement announcement following allegations involving guaranteed passive income, AI claims, purported brand affiliations, and restrictions on truthful reviews. [10]	Can platform, supplier, technology, and brand relationships be verified independently, and can customers speak freely?

The 2026 decision-grade evidence request

A buyer does not need to prove fraud to decide that an offer has not earned a larger commitment. The following request works across many courses, coaching programs, packaged businesses, automation offers, and income systems.

1	**Claim:** State the exact financial, time, customer, or performance claim without motivational language.
2	**Population:** Identify how many relevant purchasers started, completed, attempted implementation, and produced the displayed result.
3	**Time:** State the measurement period and the time participants spent before and during the result.
4	**Costs:** Include purchase, financing, software, traffic, inventory, contractors, fees, taxes, refunds, and operating reserves through a valid result.
5	**Outcome:** Separate revenue, gross profit, owner compensation, cash flow, and net profit. State whether results are typical, selected, or exceptional.
6	**Dependencies:** Identify the platform, supplier, account, license, advertising channel, territory, algorithm, coach, or third party the model depends on.
7	**Terms:** Provide the contract, refund and cancellation process, data access, financing consequences, review restrictions, and dispute terms before payment.
8	**Fit and stopping rule:** Explain who should not buy, what commonly prevents success, and what evidence should cause a buyer to stop.

The standard is proportional
A $25 book does not need the same diligence as a financed $25,000 business package. Evidence should rise with price, debt, irreversibility, operating exposure, and dependence on the seller.

What the next update should watch

New 2026 complaint and loss data

Use the most recent FTC category detail when released, while preserving the distinction between reports and prevalence.

Rulemaking status

Track whether proposed money-making-opportunity and earnings-claim requirements advance, change, or remain pending.

AI claim language

Distinguish measurable automation from broad assertions that AI makes revenue passive, guaranteed, or unusually accessible.

PauseThePitch's future original dataset

Develop a privacy-reviewed, anonymized classification method before publishing any platform-derived trend. Until that process exists, do not imply proprietary findings.

A future quarterly comparison should publish the same definitions, show what was added or revised, and avoid claiming a trend from a change in source coverage alone.

Methodology and limitations

Research question	What does current public evidence support about the environment in which online money-making pitches are evaluated, the channels associated with reported harm, and the proof gaps a buyer can test?
Evidence window	Sources published from January 2025 through August 8, 2026, using underlying data that primarily cover 2022 through 2025.
Included	FTC reports, consumer guidance, rulemaking, and enforcement announcements; Federal Reserve household research; and Census Bureau nonemployer-business data.
Excluded	Unverifiable social posts, vendor-sponsored market-size claims without disclosed methods, anonymous anecdotes, private customer content, and claims that could not be traced to a primary source.
Method	Structured evidence review. Quantitative statements were tied to their measured population and period. Enforcement allegations were not treated as market prevalence or automatically as adjudicated facts.
Primary limitation	This is not an original prevalence study and does not estimate the share of legitimate, weak, deceptive, or fraudulent offers. Selected enforcement matters illustrate proof questions, not frequency.

Sources

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[11] Federal Trade Commission Consumer Advice. *When a Business Offer or Coaching Program Is a Scam*. Accessed August 8, 2026. https://consumer.ftc.gov/articles/when-business-offer-or-coaching-program-scam

Citation note

Dates describe publication or access. Underlying measurement periods are stated in the report and should not be read as real-time 2026 market estimates.

Read the web report and future updates at **pausethepitch.com/research/**.