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Is The Publishing Collapse Already Here?

20 Forces Threatening Journalism & Why the Fix Has to Be Shared

Written by
Adam Koehler
Founder & CEO, Content Credits

EXECUTIVE SUMMARY

The collapse isn't coming. It's here.

The publishing industry is facing a systemic collapse. This white paper identifies the 20 most pressing threats undermining journalism in 2026 — from AI answer engines and regulatory whiplash to reader churn and monetization collapse. We pair each threat with its real-world impact on publisher revenue, audience growth, or editorial independence — and present a flexible, future-proof solution: Content Credits. Content Credits is flexible-access infrastructure for publishers: one shared wallet, identity and entitlement layer that lets a reader who will never subscribe pay for what they actually read — and carry that funded wallet to every participating publisher. The first transaction creates access. The wallet creates the relationship. Publishers keep 80% of every transaction and keep the subscription upsell for themselves.

This edition updates the July 2025 paper with the data that has arrived since — the measured collapse in search referrals, the Pew Research Center's December 2025 findings on who pays for news and why, and the wave of "flexible access" experiments now under way at major publishers.

HOW TO READ THIS PAPER



Problem

What is happening, with current data and references.



Severity

How much it threatens publisher revenue or independence.



How Content Credits Helps

The specific way flexible access answers it.

BY THE NUMBERS

Four numbers that frame 2026

83%

of U.S. adults paid nothing for news in the past year

Pew Research Center, Feb 2026

33%

drop in Google search traffic to publishers, Nov 2024 – Nov 2025 (38% in the U.S.)

Reuters Institute / Chartbeat, 2026

1%

of readers who hit a paywall pay for access; 85% leave without paying

Pew Research Center, 2025

8%

of Americans think people have a responsibility to pay for news

Pew Research Center, Feb 2026

What these numbers have in common: readers have not stopped valuing news. They have stopped accepting the terms on which it is sold.

THE 20 FORCES

What this paper covers

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Severity: High</p> <hr/> <p>3 Economic Pressure & Subscription-Cancellation Tools
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THREAT 01 OF 20

Zero-Click Search & AI Summarization

33%

drop in Google search traffic to publishers, Nov 2024 – Nov 2025

SEVERITY HIGH

The largest single revenue threat in this paper — and it is now measured, not projected.

THE PROBLEM

Search engines and AI assistants have shifted from referring readers to answering them. Google's AI Overviews and AI Mode, ChatGPT, Perplexity and Copilot increasingly deliver the answer in the interface, so the reader never reaches the publisher. Chartbeat data across more than 2,500 publisher sites shows Google organic search traffic to publishers fell 33% globally — 38% in the U.S. — between November 2024 and November 2025, and media leaders surveyed by the Reuters Institute expect roughly another 43% decline over the next three years. Reuters cautions that it is unclear how much of that decline is attributable to AI Overviews specifically — but the direction is not in dispute. Pew Research Center found that when an AI summary appears, users click a traditional result on just 8% of searches, versus 15% when there is no summary.



HOW CONTENT CREDITS HELPS

When fewer readers arrive, every reader who does arrive is worth more. Content Credits lets a publisher monetize the visit itself — an occasional reader who would never subscribe can unlock the article from a funded wallet in one tap — so value is captured even as reach shrinks.

Source: Reuters Institute, Journalism, Media and Technology Trends and Predictions 2026 (Chartbeat data); Pew Research Center, July 2025.



THREAT 02 OF 20

Subscription Fatigue

83%

of U.S. adults paid nothing for news in the past year

SEVERITY HIGH*Subscriber growth has plateaued or declined for many publishers, while churn rates rise.*

THE PROBLEM

Readers are overwhelmed by the number of subscriptions they are asked to maintain, and news is losing the triage. The Pew Research Center's December 2025 survey of 3,560 U.S. adults found that 83% had not paid for news in any form — subscription, donation or membership — in the past year, and that only 8% believe Americans have a responsibility to pay for news at all. Asked how news should be funded, 45% named advertising and just 11% named subscriptions or memberships. The subscription is not merely fatiguing; for most readers it was never on the table.



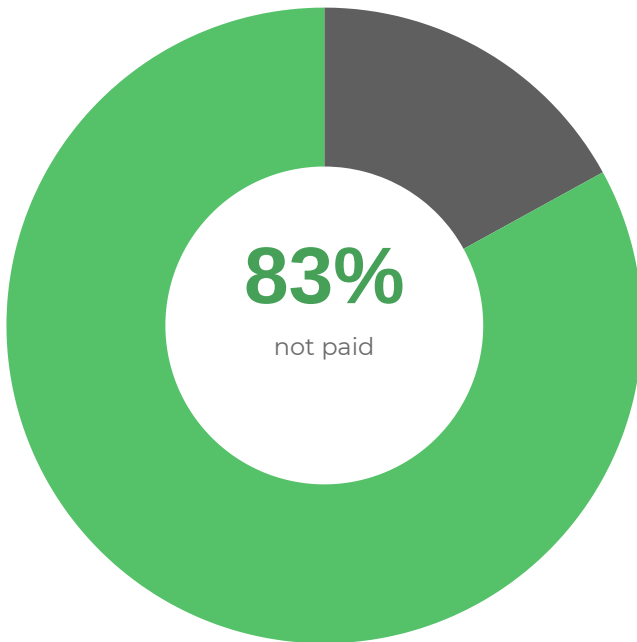
HOW CONTENT CREDITS HELPS

Content Credits gives readers a way to pay for what they read without committing to anything. A funded wallet is spent a quarter at a time, across publishers, with no recurring charge — and the publisher keeps the subscription upsell for readers who turn out to be frequent.

Source: Pew Research Center, "Few say Americans have a responsibility to pay for news," February 2026.

THE DATA

Most Americans don't pay for news — and few think anyone should have to



% of U.S. adults who paid or gave money directly to any news source (subscription, donation or membership) in the last 12 months

8%

say Americans have a responsibility to pay for news

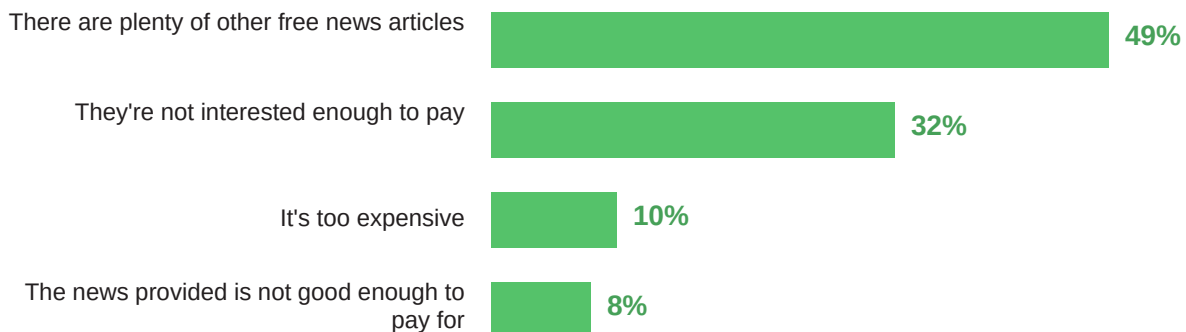
45%

say advertising or sponsorship should be the main way news is funded

11%

say subscriptions or memberships should be

Among those who have not paid for news in the past 12 months, the main reason is...



Sources: Pew Research Center survey of 3,560 U.S. adults, December 2025 (published Feb 11, 2026) — payment share, responsibility and funding preference. Reasons for not paying: Pew survey of U.S. adults, March 10–16, 2025.



THREAT 03 OF 20

Economic Pressure & Subscription-Cancellation Tools

SEVERITY MEDIUM-HIGH

These tools, combined with economic anxiety, accelerate both voluntary and involuntary churn — and they target the recurring charge specifically.

THE PROBLEM

Household budgets are tight, and a new category of software is helping people act on it. Rocket Money, Experian and the major banks now scan card statements for recurring charges and prompt users to cancel anything underused — and a news subscription read twice last month is exactly what those tools flag. What was once a passive lapse is now a nudge with a button.



HOW CONTENT CREDITS HELPS

Content Credits has no recurring charge to cancel. Readers fund a wallet when they choose and spend it as they read — support that scales with usage rather than commitment, and never shows up on a cancellation list.

"I can't afford to pay for news. I can't afford to pay for health insurance or dentistry. I have been a heritage user of CNN since birth... I am now forced to not use the site. It is a shame."

— u/OrneryEffect1211, r/cnn



THREAT 04 OF 20

Ad Blockers

40%+of internet users globally run
ad-blocking software**SEVERITY HIGH***For many news outlets, ad revenue has dropped precipitously — even as traffic remains steady.*

THE PROBLEM

The effectiveness of display advertising continues to decline due to widespread use of ad blockers. Studies show that more than 40% of internet users globally use ad-blocking software, with rates even higher among tech-savvy and younger demographics. Even high-traffic stories may yield minimal ad revenue if the user base is blocking ads.



HOW CONTENT CREDITS HELPS

Content Credits bypass the ad ecosystem entirely, giving publishers a direct method of monetization that is not subject to browser extensions or anti-tracking policies.



THREAT 05 OF 20

Platform Censorship & Demonetization

SEVERITY HIGH*Publishers relying on platform revenue are especially vulnerable.*

THE PROBLEM

Major digital platforms such as YouTube, Facebook, and Google Ads routinely demonetize or de-rank content from publishers deemed controversial or politically incorrect. These actions are often automated, opaque, and irreversible — affecting conservative, independent, and investigative outlets in particular. Even channels with strong followings can be shut down without warning.



HOW CONTENT CREDITS HELPS

Content Credits offer an off-platform monetization stream, allowing publishers to earn directly from readers regardless of algorithmic or ideological suppression.



THREAT 06 OF 20

AI Scraping Without Compensation

SEVERITY HIGH*As AI use grows, publisher content is exploited without visibility or return.*

THE PROBLEM

Large language models are trained on massive amounts of web content — much of it from publishers — without compensation. These models can summarize, remix, and reframe journalistic content in a way that eliminates the need for original reading. Publishers are effectively providing the "fuel" for tools that replace them.



HOW CONTENT CREDITS HELPS

Content Credits ensures publishers are paid when readers access the full article — whatever an AI system has already summarized elsewhere. Because the platform records what content costs, who accessed it, what rights they received and what the publisher is owed, the same ledger is designed to extend to institutional and machine access over time. Machine access is a roadmap item, not a shipped product — but it is the direction the architecture points.



THREAT 07 OF 20

Donor & Grant Dependency

SEVERITY MEDIUM*Creates funding instability and limits long-term planning.*

THE PROBLEM

Many nonprofit publishers and independent newsrooms depend on short-term grants, donor cycles, or philanthropic campaigns. These funding sources are often tied to election years, trending topics, or foundation agendas — not audience need or editorial independence. This leaves even high-quality publishers at financial risk.



HOW CONTENT CREDITS HELPS

Content Credits create an ongoing revenue channel that is tied directly to audience behavior, reducing reliance on volatile or ideologically tied funding.



THREAT 08 OF 20

Opaque Trust & Authority Signals

SEVERITY HIGH*A de-ranking is immediate, often unexplained, and rarely reversible.*

THE PROBLEM

Google's E-E-A-T guidelines (Experience, Expertise, Authoritativeness, Trustworthiness), "helpful content" systems and similar platform trust frameworks increasingly decide which publishers are visible. The criteria are opaque, the enforcement is automated, and the effect can be algorithmic invisibility for smaller or dissenting outlets that lack institutional signals — even when their reporting is accurate. The same judgments now shape which sources AI answer engines cite.



HOW CONTENT CREDITS HELPS

Content Credits lets a publisher monetize the audience it already has, on its own site, regardless of any external credibility score — and turns each reader relationship into a direct one the platform cannot re-rank.



THREAT 09 OF 20

FCC & Government Overreach

SEVERITY MEDIUM*Regulatory overreach could reshape digital publishing overnight.*

THE PROBLEM

There is increasing pressure for regulatory bodies to impose broadcast-style restrictions on digital content. This could include labeling requirements, neutrality enforcement, or even licensing structures. While positioned as consumer protections, such policies risk entangling digital publishers in compliance burdens or threatening press independence.



HOW CONTENT CREDITS HELPS

Content Credits offer a non-subscription revenue model that is nimble and decentralized — protecting publishers from overdependence on any regulatory framework.



THREAT 10 OF 20

Subscription Regulation Whiplash

SEVERITY MEDIUM

Compliance cost is real, but the bigger risk is structural: regulation is steadily lowering the exit cost of the subscription model itself.

THE PROBLEM

Regulators want cancelling to be as easy as signing up — and the rules keep changing. The FTC's "click-to-cancel" rule was finalized in October 2024, vacated by a federal appeals court in July 2025 on procedural grounds, and put back into rulemaking in March 2026; meanwhile California, New York and a growing list of states enforce their own automatic-renewal laws, and the FTC keeps bringing cases under existing statute — including a \$2.5 billion settlement with Amazon in 2025. For a publisher, the compliance target moves every few months, and every version of it makes the recurring charge easier to end.



HOW CONTENT CREDITS HELPS

Content Credits is not a subscription. There is no auto-renewal to disclose, no cancellation flow to build, and no rule to track.

Readers fund a wallet when they want to and spend it when they choose.

"Too often, businesses make people jump through endless hoops just to cancel a subscription. Nobody should be stuck paying for a service they no longer want. If you can sign up in seconds, you should be able to cancel in seconds."

— Lina Khan, then Chair of the Federal Trade Commission, announcing the click-to-cancel rule, October 2024

The rule was vacated in court in July 2025. The FTC reopened rulemaking to restore it in March 2026 and continues to enforce simple-cancellation principles under existing law.



THREAT 11 OF 20

Reader Backlash to Paywalls

1%

of readers who hit a paywall pay for access (Pew, 2025)

SEVERITY HIGH

This backlash impacts reader trust, shareability, and potential future conversions.

THE PROBLEM

Many users view hard paywalls as annoying, restrictive, or unfair — especially when only one article is of interest. Social media threads on Reddit and X are filled with examples of users abandoning sites or seeking pirated versions due to paywall fatigue. Pew finds that 53% of Americans who hit a paywall first look for the information elsewhere and 32% simply give up; only 1% pay.



HOW CONTENT CREDITS HELPS

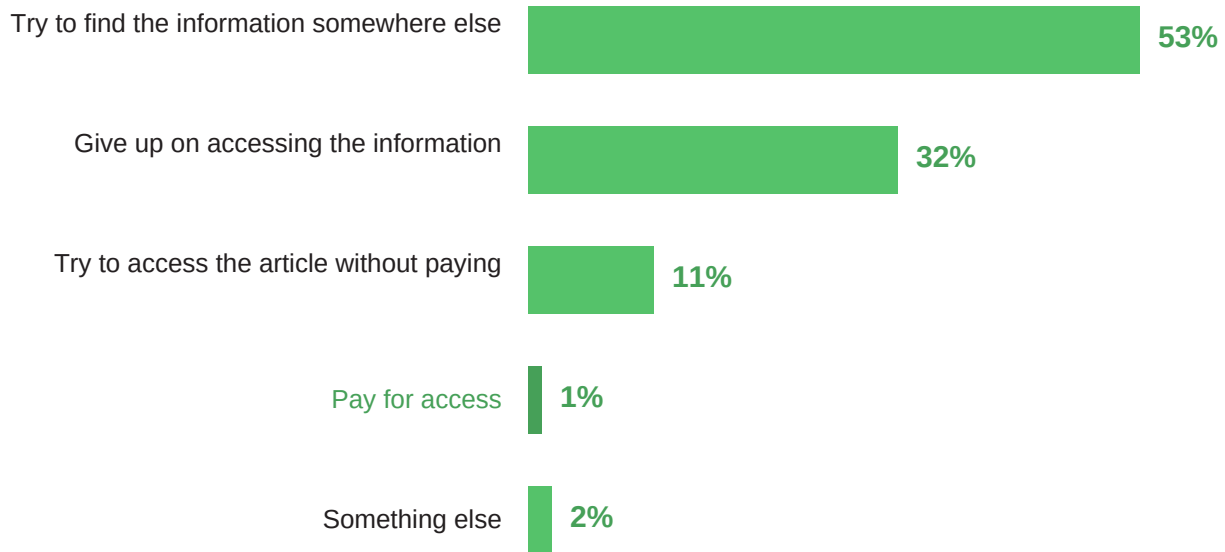
Content Credits present a reader-friendly option: unlock only what you need, no strings attached. This preserves goodwill while still monetizing intent.

Source: Pew Research Center survey of U.S. adults, March 10–16, 2025. Survey-reported behavior, not measured conversion.

THE DATA

When Americans hit a paywall, 1% pay

Among U.S. adults who ever come across paywalled news articles, % who say they typically do each of the following first when that happens.



Note: Survey-reported behavior, not measured conversion. Source: Pew Research Center survey of U.S. adults conducted March 10–16, 2025.

Read it the other way around.

85% of readers who hit a paywall leave without paying, and only 1% pay. That is not a verdict on the journalism — it is a verdict on the offer. The subscription asks an occasional reader for a commitment; a quarter from a wallet they already hold asks for almost nothing.



THREAT 12 OF 20

Overreliance on Third-Party Platforms

SEVERITY HIGH*Traffic and monetization pipelines can disappear with little warning.*

THE PROBLEM

Most digital publishers depend heavily on Google, Facebook, Apple News, and other aggregators for visibility. These platforms can suddenly change their algorithms, limit reach, or cut off monetization. Apple, for instance, can favor in-app news over web traffic; Facebook can demote all news content overnight.



HOW CONTENT CREDITS HELPS

Content Credits work on the publisher's own site, strengthening their independence from platform volatility.

"I'm tired of everything trapped behind a subscription paywall. I never want the full package of the subscription service anyway. It would be nice to just buy the piece that I'm interested in."

— u/redvelvet223, r/MoneyDiariesACTIVE



THREAT 13 OF 20

Decline of Direct Traffic & Loyalty

SEVERITY HIGH*Without brand loyalty, monetization becomes unpredictable.*

THE PROBLEM

Readers no longer visit homepages or use bookmarks. Instead, they encounter articles through personalized feeds, search results and AI answers. This weakens the bond between publisher and reader, making it harder to foster repeat visits or convert users into subscribers.



HOW CONTENT CREDITS HELPS

Each use of Content Credits reinforces the relationship between reader and publication — and, because the reader now holds a funded wallet and a known identity, turns an anonymous visit into a relationship the publisher can build on.



THREAT 14 OF 20

Rising Piracy and Unauthorized Access

SEVERITY HIGH

Piracy is escalating quietly but rapidly, especially among younger audiences who view it as justified due to rising subscription costs.

THE PROBLEM

As paywalls and subscription fatigue increase, more readers are turning to alternative means of accessing premium journalism, including piracy. Articles are reposted without authorization on aggregator blogs, private Discord servers, AI summary sites, and via screenshots on Reddit and social media. These methods bypass subscriptions entirely, depriving publishers of both revenue and user data.



HOW CONTENT CREDITS HELPS

Content Credits provide a legitimate, low-friction alternative to piracy by allowing users to unlock articles for just \$0.25. When readers feel like there's a fair and flexible option, they're far more likely to pay.



THREAT 15 OF 20

Weak First-Party Data Strategy

SEVERITY HIGH*Less data means less insight, weaker personalization, and lower ad revenue.*

THE PROBLEM

Third-party cookies survived in Chrome — Google reversed its deprecation plan in 2024 — but the signal loss continued anyway: Safari and Firefox block them, Apple restricts app tracking, and a growing set of state privacy laws limits what can be collected. Publishers need first-party understanding of their audiences, and with few readers logging in or subscribing, most have very little of it.



HOW CONTENT CREDITS HELPS

A pageview says someone looked. A paid transaction says a reader gave up real money for this specific piece of content. As transactions accumulate, Content Credits gives publishers knowledge of what content readers actually value, at what price — pricing, editorial and subscription-propensity intelligence built from their own readers' choices, not from third-party tracking. Publishers know what a subscription is worth. They rarely know what an individual article is worth.



THREAT 16 OF 20

Content Commoditization

SEVERITY HIGH*Value perception erodes, especially for casual readers.*

THE PROBLEM

With the rise of low-cost content farms, AI-written listicles, and SEO-optimized junk, it's harder than ever for high-quality journalism to stand out. Even large publications find their stories outranked by aggregator sites or AI-generated pages that game the system. The audience can't always tell what's trustworthy, and even when they can, it's not always worth the paywall hassle.



HOW CONTENT CREDITS HELPS

Content Credits help readers consciously choose to support original journalism. A small payment signals trust and value in a way that passive consumption never will.



THREAT 17 OF 20

Low Margins from Ads & Affiliates

\$15 vs \$25

10,000 ad-supported
pageviews vs. 100 readers
paying \$0.25

SEVERITY HIGH*Publishers are chasing volume instead of value.*

THE PROBLEM

Even high-traffic sites may only earn pennies per user. Display ad CPMs can hover between \$0.50 and \$2.00 for most publishers — not enough to sustain editorial teams. Affiliate links are better suited to product reviews than investigative journalism or political reporting, leaving many verticals underfunded.



HOW CONTENT CREDITS HELPS

Content Credits shifts the equation. At a \$0.50 CPM and three ad units per page, 10,000 pageviews earn a publisher about \$15. One hundred readers each paying \$0.25 to unlock the same story generate \$25 — \$20 of which goes to the publisher — and every one of them is now a known reader with a funded wallet.



THREAT 18 OF 20

Legal Risk from AI Content Theft

SEVERITY MEDIUM*Long-term threat to business model and IP.*

THE PROBLEM

Lawsuits are mounting from publishers, music labels, and creatives alleging that AI companies are violating copyright. But legal victories could take years, and smaller outlets don't have the resources to fight back. Meanwhile, their stories continue to train models and fuel content engines without consent.



HOW CONTENT CREDITS HELPS

Content Credits give publishers a tool to extract value from actual readers now, while legal strategies evolve. Litigation decides what AI companies owed publishers in the past; a per-access commercial record is how publishers get paid going forward.



THREAT 19 OF 20 · NEW IN 2026

Machine Readers & Agentic Access

SEVERITY MEDIUM, RISING*Machine traffic is still a small share of referrals, but it is the fastest-growing one, and the terms are being set now.*

THE PROBLEM

An increasing share of requests hitting publisher sites do not come from people. AI crawlers, retrieval systems and, increasingly, agents acting on a user's behalf fetch, summarize and act on journalism without a human ever seeing the page — and today most publishers have no way to price that access, know who requested it, or record what rights were granted. The infrastructure providers in front of publisher sites are beginning to handle the mechanics of charging machines; what they do not provide is the publisher's own commercial record of what was sold, to whom, on what terms.



HOW CONTENT CREDITS HELPS

Content Credits already keeps that commercial record for human readers — what content costs, who accessed it, what rights they received, what the publisher is owed. The same ledger is designed to extend to institutional and machine buyers. Machine access is a proof-of-concept and roadmap item, not a shipped product; publishers who adopt the human layer now will not need a second system when the machine layer arrives.



THREAT 20 OF 20

Generative AI Cannibalizing Publisher Voice

SEVERITY HIGH*Readers can't distinguish real from generated.*

THE PROBLEM

AI tools are now trained not just on publisher content — but on publisher style. Readers asking an AI assistant for news in the tone of The New York Times, The Epoch Times, or The Atlantic may receive synthetic answers that mimic the structure and tone without delivering the depth or sourcing. The result is diluted brand authority and user confusion.



HOW CONTENT CREDITS HELPS

Content Credits reinforce the human side of journalism. When readers pay a publisher, they know who wrote it, why it matters, and where it came from. That's something AI can't replicate.

"Few things are more annoying than following a link that ends up being behind a pay wall. If I followed a link to get there, I'm interested and probably willing to pay a nominal price to read it."

— u/benjamin_jack, r/Journalism

THE ALTERNATIVE

Subscriptions and ads alone can't save the industry

Eighty-three percent of U.S. adults did not pay for news in any form last year. Ads are blocked, underpriced, or suppressed. Content Credits offers a third path — flexible access — that respects the reader's choice and restores the publisher's independence.

THE CASE FOR FLEXIBLE ACCESS

The industry is already moving. More than thirty publishers have run flexible-access experiments since 2024. The Washington Post published a 2026 white paper on flexible payment models — reporting an 83% lift in conversion rate — and cited Content Credits among the companies building publisher-focused flexible-payment functionality. Google's Offerwall, launched in June 2025, reported an average 9% revenue lift for publishers using it. The lesson from those experiments is the one this paper has argued from the start: readers' willingness to pay was never the problem. Commitment was.



83%

conversion-rate lift reported in The Washington Post's 2026 flexible-access white paper



9%

average revenue lift for publishers using Google Offerwall (June 2025)



30+

publishers running flexible-access experiments since 2024

Flexible access monetizes the readers subscriptions miss — casual readers who bounce at paywalls, price-sensitive or one-time visitors, and readers who want a single story, not a package. And it hands the publisher a warmer subscription lead than any pop-up: a reader who has already paid.

THE PRODUCT

How Content Credits works

Fund once. Spend repeatedly. Reload. Spend across publishers.



1. Fund a wallet — or receive promotional credits

A reader funds a wallet once by card, Apple Pay or Google Pay — or receives promotional credits from a publisher they already follow. \$10 is 40 credits.



2. Unlock with one credit

One credit (\$0.25) unlocks an article. The balance remains, and works at every participating publisher, with one passwordless login.



3. Publishers keep 80% — and the relationship

Publishers control what is paywalled and keep the subscription relationship. Frequent Content Credits readers are their best subscription leads.



4. Integrate once

WordPress plugin, JavaScript embed or API, with a publisher dashboard showing readers, unlocks and earnings.



5. No recurring billing. No tracking.

Reader data stays first-party and is never sold. There is nothing to cancel and nothing to opt out of.

The first transaction creates access. The wallet creates the relationship.

WHAT READERS SAY

Consider this

What readers say they would do — from a CLARITY Research & Strategy online survey of U.S. adults, November 25 – December 7, 2024. Stated intent is not conversion, which is exactly why Content Credits is built to be measured: promotional-credit usage proves activation; the first paid reload proves willingness to pay.

66% **Massive untapped audience**

of news readers surveyed do not subscribe to any outlet — consistent with Pew's finding that 83% of U.S. adults paid nothing for news last year.

74% **Willingness to pay if the model is fair**

said they would consider paying a small fee to read a single article.

56% **Price sensitivity is real**

of non-subscribers cited cost as a reason they don't subscribe; 44% said they only want occasional articles. (Asked for the single main reason, Pew finds "plenty of free news" dominates and "too expensive" is 10%.)

61% **Subscription fatigue is a major theme**

said they were "overwhelmed by too many subscriptions" across news, streaming and apps.

78% **Readers want it to be instant**

preferred a "pay and read instantly" experience over creating a new account at each site — which is why one Content Credits login works everywhere.

82% **Loyalty can still be built**

of non-subscribers have a favorite news source they trust and visit often.

Source: CLARITY Research & Strategy, an independent market research firm. Online survey conducted November 25 – December 7, 2024.

ABOUT

About Content Credits

Content Credits is flexible-access infrastructure for publishers — a shared wallet, identity and entitlement layer that lets readers pay for what they value and carry that purchasing power across every participating publisher. We give publishers an alternative to the all-or-nothing paywall, surveillance advertising and the recurring charge. We keep 20% of each transaction; the publisher keeps 80% and the reader relationship.

WHETHER YOU'RE A MAJOR OUTLET OR AN INDEPENDENT NEWSROOM, CONTENT CREDITS HELPS YOU



Monetize the 83% of readers who don't pay for news today



Activate the audience you already have with promotional wallet activation



Turn occasional readers into known readers — and your best subscription leads



Reclaim control from platforms, algorithms and answer engines

WHERE CONTENT CREDITS STANDS — SEPTEMBER 2026

- Live in production at the Southside Sentinel (Virginia), with the next Virginia Press Association member publisher in onboarding.
- Association-led rollout framework in validation with the Virginia Press Association.
- Technical integration validated inside PubGen's multi-publication publishing platform; commercial model pressure-tested with Boone Newsmedia, whose questions on subscription protection, data and payments shaped the publisher pilot framework — and led to Apple Pay and Google Pay at checkout.
- The Cincinnati Exchange, our owned local newsroom, is the controlled testbed for activation, distribution and monetization.
- Cited by The Washington Post among companies building publisher-focused flexible-payment functionality (2026). Two U.S. patent applications pending.

Let's work together

If you're interested in piloting Content Credits on your site or want help testing flexible-access monetization, reach out. We're actively partnering with publishers, press associations, and media innovators.

Adam Koehler

Founder & CEO

adam@contentcredits.com

contentcredits.com

SOURCES

Reuters Institute for the Study of Journalism, Journalism, Media and Technology Trends and Predictions 2026 (Chartbeat data) · Pew Research Center, "Few say Americans have a responsibility to pay for news," February 2026 · Pew Research Center, paying for news and paywall behavior, June 2025 (survey March 2025) · Pew Research Center, Google AI summaries and click behavior, July 2025 · U.S. Court of Appeals for the Eighth Circuit, Custom Communications v. FTC, July 2025; FTC negative-option ANPRM, March 2026 · The Washington Post, flexible-access white paper, 2026 · Google, Offerwall launch, June 2025 · CLARITY Research & Strategy, December 2024.