

The Permission Economy

A Master Inventory: The Full Cost of Existing in the Extraction System

This document catalogs the complete architecture of permission, payment, surveillance, and control that defines life inside the current system. Use it as source material for Worldly Watchtower posts, curriculum content, workshops, and movement communications. It is a living document. Add to it as new mechanisms appear.

I. PAYING TO EXIST: THE FINANCIAL ARCHITECTURE

Housing

- Mortgage principal and interest — pay for decades for permission to occupy land
- Property tax — pay annually to retain what you already bought, or it is seized
- Rent — pay monthly for permission to occupy someone else's investment
- HOA dues — pay for the privilege of rules you did not write
- Renter's insurance — required as a condition of most leases
- Homeowner's insurance — required as a condition of most mortgages
- Title insurance — paid at closing to insure against errors in ownership records
- Flood insurance — often required, rarely negotiable, frequently unavailable after a disaster
- Mortgage insurance (PMI) — if you cannot afford 20% down, you pay extra to protect the lender
- Appraisal fees — pay for someone to tell you what your home is worth, required by the lender
- Closing costs — fees stacked on fees at the moment of transfer
- Transfer taxes — a percentage of the sale price paid to the government for changing ownership
- Building permits — pay for permission to improve the property you already own
- Zoning variance fees — pay for permission to use your land differently than the category allows

Basic Utilities

- Electric bill — pay a monopoly utility for power, with rate structures you did not design
- Gas bill — same structure, often the same monopoly parent company
- Water and sewer — municipal monopoly; no alternative, no negotiation

- Garbage collection — mandatory in most municipalities; refusal results in fines
- Stormwater fees — charged for rain that falls on your property and flows into city systems
- Utility connection fees — charged each time you establish service
- Deposit requirements — money held against future bills, often for years
- Late fees — escalating penalties for failing to pay on time
- Reconnection fees — charged to restore service after non-payment

Note: Attempting to reduce utility dependency through solar, rainwater collection, or composting toilets triggers permit requirements, HOA restrictions, and in some jurisdictions is restricted or prohibited outright.

Food

- Grocery markup — retail prices that reflect corporate supply chain margins, not actual production cost
- Sales tax on food (varies by state)
- Cottage food license — required to legally sell or trade food made in your home kitchen
- Food handler's permit — required even for informal food operations
- Commercial kitchen rental — required for anything above cottage food thresholds
- Health department inspection fees — paid for the privilege of being approved
- Seed patents — planting saved seed from patented varieties is a licensing violation
- HOA fines for vegetable gardens — aesthetic enforcement against food production
- Restrictions on selling or trading homegrown produce without licensing
- SNAP/EBT restrictions — prescribed categories of permitted purchases

Transportation

- Vehicle purchase price or lease payments
- Registration fees — annual, paid to the state
- Title fees
- Vehicle property tax — paid annually in many states on what you already own
- Auto insurance — legally required to operate a vehicle
- Inspection fees — annual in many states; fail inspection, cannot legally drive
- Emissions testing fees — additional in certain states and metro areas
- Fuel taxes — embedded in the price of every gallon
- Tolls — pay again for roads already funded by taxes
- Parking fees and meters
- Parking tickets and towing fees
- Traffic camera fines — automated extraction from vehicle owners
- HOA restrictions on vehicle types, RVs, and commercial vehicles on owned property
- Restrictions on full-time RV living on privately owned land

Healthcare

- Health insurance premiums — monthly, whether or not you use the system

- Deductibles — pay out of pocket before insurance activates
- Copays — pay per visit even after meeting deductible
- Coinsurance — pay a percentage of costs even after meeting deductible
- Out-of-pocket maximums — the ceiling you pay before insurance fully covers, often \$8,000–\$15,000/year
- Prescription costs — often separate deductible and formulary restrictions
- Dental insurance — typically separate from medical
- Vision insurance — typically separate from both
- HSA and FSA contribution limits — restricted amounts for tax-advantaged health savings
- Balance billing — charged the difference between what your plan pays and what the provider charges
- Ambulance fees — sometimes not covered; can be thousands of dollars
- Restrictions on practicing herbalism, midwifery, or traditional healing without licensure
- Restrictions on selling or recommending supplements and herbal remedies

Subscriptions and Ongoing Fees — The Ownership Illusion

- Software subscriptions — software you once purchased is now rented monthly
- Cloud storage — pay to store your own data on someone else's servers
- Streaming services — content access rented, not owned; can be removed without notice
- Music licensing — individual and business; streaming rights are not ownership
- App store fees — 15–30% of every purchase flows to the platform
- E-book and digital game licenses — purchased content is a license, not property; can be revoked
- Smartphone operating system lock-in — apps, data, and payment systems are platform-dependent
- Smart TV operating fees embedded in advertising surveillance
- Gaming platform subscriptions — pay to play games you already own on certain consoles
- Password manager subscriptions
- VPN subscriptions — pay to attempt basic privacy
- Antivirus and cybersecurity subscriptions
- Productivity suite subscriptions — Microsoft 365, Google Workspace

Note: The transition from purchase to subscription is the digital version of the same extraction logic applied to housing. You no longer own what you pay for.

Taxes: The Comprehensive List

- Federal income tax — percentage of earnings paid annually
- State income tax — varies by state; nine states currently have none
- Local/city income tax — some municipalities add another layer
- Payroll tax (FICA) — Social Security and Medicare, taken before you see your paycheck
- Self-employment tax — sole proprietors pay both employee and employer share
- Sales tax — paid on most purchases, varies by state and category

- Use tax — owed on purchases made out of state where sales tax was not collected
- Property tax — annual tax on real estate owned
- Vehicle property tax
- Capital gains tax — tax on profit from selling assets
- Estate tax — tax on transfer of assets at death above threshold
- Inheritance tax — in some states, heirs pay tax on what they receive
- Gift tax — above annual exclusion, gifts trigger tax liability
- Excise taxes — embedded in fuel, alcohol, tobacco, firearms, airline tickets
- Luxury tax — on certain high-value purchases
- Hotel occupancy tax — on temporary lodging
- Rental car tax
- Business entity fees — filing fees, franchise taxes, annual reporting fees
- Import duties and tariffs — embedded in the price of goods
- Social Security tax on benefits — yes, the benefit is taxed

Fines, Penalties, and Extraction Through Enforcement

- Traffic violations — speeding, red light cameras, rolling stops
- Parking violations
- Building code violations — fines for unpermitted work
- HOA fines — for aesthetic violations, garden placement, vehicle type
- Zoning violations — for using your land outside its designated category
- Tax penalties — for late filing or underpayment
- IRS interest — charged on unpaid tax balances
- License violation fines — operating without required permits
- Municipal code enforcement fines — tall grass, sidewalk condition, tree trimming
- Court fees — charged even to those found innocent
- Public defender fees — in some jurisdictions, charged to those who couldn't afford private counsel
- Probation fees — pay monthly for the privilege of being monitored
- Bail and bond fees — pay to await trial outside a cage

II. PERMISSION TO EXIST: LICENSES, CREDENTIALS, AND CERTIFICATION

Professional Licensing

- Doctor — medical license, DEA registration, hospital privileges, malpractice insurance
- Nurse — state nursing license, specialty certifications, renewal fees
- Dentist — dental license, DEA registration
- Lawyer — bar exam, bar dues, CLE credits

- Teacher — state teaching certificate, background check, continuing education requirements
- Contractor — general contractor license, specialty licenses (electrical, plumbing, HVAC)
- Real estate agent — state license, continuing education, brokerage fees
- Financial advisor — FINRA registration, Series licenses, continuing education
- Cosmetologist — state cosmetology license, school hours requirement (often 1,500+)
- Barber — separate license from cosmetology in most states
- Esthetician — license, school hours, renewal
- Massage therapist — state license, CEUs
- Veterinarian — state license, DEA registration
- Pharmacist — state license, DEA registration
- Accountant/CPA — CPA exam, state license, continuing education
- Engineer — PE license, specialty certifications
- Architect — state license, AIA dues if practicing in firm
- Plumber, electrician, HVAC technician — state and local licenses, renewal
- Commercial driver — CDL, medical card, HazMat endorsement, drug testing
- Pilot — FAA certification levels, medical certificate, flight review requirements
- Security guard — state license, background check, often agency-specific certification
- Food truck operator — business license, health permit, commissary agreement, location permits
- Herbalist — cannot legally call self a healer or diagnose without medical license
- Midwife — legal status and licensing varies dramatically by state; criminalized in some
- Tattoo artist — state and local licenses, health permit
- Childcare provider — state license, background check, training hours, facility inspection

Operating a Business

- Business entity registration — LLC, corporation, DBA filing
- Employer Identification Number (EIN)
- Business license — municipal level
- Seller's permit / sales tax permit
- Professional employer organization (PEO) requirements for certain industries
- Fictitious business name registration
- Trademark registration — to protect your name and brand
- Annual report filing — states require active entities to report
- Registered agent fees — required to maintain a formal business address
- Zoning approval for home-based business
- Signage permits
- Certificate of occupancy — for any commercial space
- ADA compliance requirements
- Industry-specific insurance requirements

Land and Agriculture

- Farming license or certification requirements for commercial sales
- Organic certification — pay annually for the right to call your food organic
- USDA inspection required for meat processing
- Pesticide applicator license
- Water rights permits — in many western states
- Well drilling permits
- Septic system permits and inspections
- Agricultural zoning classification requirements — to receive farm-use protections
- Conservation easement restrictions — can limit how land is used in perpetuity

Identity and Movement

- Birth certificate — required to obtain every other document
- Social Security number — required to work, open bank accounts, file taxes
- Driver's license or state ID — required for most government interactions
- REAL ID compliance — additional documentation required for federal ID
- Passport — required for international travel
- Passport renewal fees
- Visa requirements for travel to most foreign countries
- TSA PreCheck — pay for the privilege of less invasive airport screening
- Global Entry — pay for faster customs return
- Background check fees — required for many jobs, volunteer positions, housing applications
- Voter registration — required in most states to participate in elections

III. THE SURVEILLANCE ARCHITECTURE: DATA AS EXTRACTION

Data Collected Without Explicit Consent

- Location data from smartphones — collected by OS, apps, and advertising networks
- GPS tracking in vehicles — manufacturer-collected, insurer-collected, fleet-managed
- Smart home device recordings — voice assistants listening continuously
- Smart TV viewing data — every show, every pause, sold to advertisers and data brokers
- Browser history — tracked by browsers, ISPs, and third-party scripts
- Search history — stored, profiled, sold
- Email content scanning — used to build advertising profiles
- Social media behavioral data — every like, scroll duration, hover, and click is recorded
- Retail purchase data — loyalty cards are surveillance in exchange for discounts
- Credit card transaction data — purchase patterns are profiled and sold
- Health app data — steps, sleep, heart rate, menstrual cycles, moods

- Facial recognition — deployed in airports, stadiums, retail stores, public spaces
- License plate readers — track vehicle movement on public roads
- Cell tower triangulation — location data without GPS, sold by carriers to data brokers
- Public surveillance cameras — including AI-enhanced systems with behavior analysis
- Ring doorbell networks — private cameras creating a networked neighborhood surveillance grid
- School district monitoring software — tracking student keystrokes and browsing
- Workplace monitoring — keyloggers, screenshot capture, email monitoring, productivity scoring
- Financial surveillance — transaction monitoring for suspicious activity reports
- Utility smart meters — track real-time energy and water usage patterns

Data Used Against You or to Charge You More

- Dynamic pricing — airlines, hotels, rideshares, and now groceries charge more based on your profile
- Insurance scoring — your credit score affects your auto and home insurance rates
- Predictive policing — location and demographic data used to concentrate enforcement
- Credit scoring — algorithmic determination of access to housing, loans, employment
- Tenant screening algorithms — deny housing based on data aggregates
- Employment screening algorithms — filter applicants before human review
- Health insurance risk scoring — prior conditions, lifestyle data affect coverage and cost
- Social media content moderation — algorithmic suppression of certain speech and viewpoints
- Shadow banning — reduced visibility without notification
- Deplatforming — removal from commerce and communication infrastructure
- Bank account closures for 'reputational risk' — financial exclusion without due process
- Payment processor refusal — PayPal, Stripe, Square can terminate accounts without appeal

Digital Identity and Access Control

- Two-factor authentication requirements — phone number required to access most accounts
 - Know Your Customer (KYC) requirements — ID required to open bank accounts, crypto wallets
 - Real-name policies on social platforms — anonymity reduced or eliminated
 - Digital ID pilots — government-issued identity systems moving to app-based verification
 - Age verification requirements — increasingly requiring identity documents to access online content
 - Terms of service acceptance — consent to surveillance as condition of platform use
 - Cookie consent theater — designed to frustrate opt-out, not enable it
 - App permission creep — access to camera, microphone, contacts, location required for basic functions
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IV. PERMISSION FOR YOUR BODY AND YOUR MIND

Medical and Bodily Autonomy

- Prescription requirements — cannot obtain many medications without physician authorization
- Controlled substance scheduling — government classification of what you may and may not ingest
- Abortion restrictions — in many states, criminal penalties attach to reproductive decisions
- Vaccine requirements for school enrollment, certain employment, international travel
- Drug testing as condition of employment, parole, benefits receipt
- Mandatory reporting requirements — some health disclosures trigger government involvement
- Restrictions on end-of-life choices — medical aid in dying legal in some states, criminalized in others
- Restrictions on psychedelic substances — including plant medicines with centuries of indigenous use
- Food labeling restrictions — limits on health claims for food and supplements
- Restrictions on raw milk sales — in most states
- Compelled medical treatment — in some circumstances, including psychiatric holds

Information and Thought

- Book banning — accelerating in school districts and public libraries across the country
- Curriculum restrictions — state-level prohibitions on what can be taught in public schools
- Social media content moderation — algorithmic and policy suppression of categories of speech
- Internet filtering — ISP-level, school network-level, and workplace-level content restriction
- Algorithmic information environment — what appears in your feed shapes what you believe is true
- Search engine result manipulation — what appears at the top of results shapes knowledge
- News media consolidation — majority of local news now owned by a small number of corporations
- Advertising-dependent media — content shaped by what advertisers will permit
- Sponsored content labeled as news — paid influence undisclosed or minimally disclosed
- Copyright restrictions on educational use — limits on sharing knowledge
- Patent restrictions on medical research — critical health information behind paywalls
- Academic journal paywalls — publicly funded research locked behind subscription access
- Restricted access to legal databases — law made inaccessible without paid subscription

Political Participation

- Two-party system structural lock — ballot access laws favor existing parties
- Voter ID requirements — disproportionately burden certain populations
- Voter registration barriers — purges, deadlines, address requirements

- Gerrymandering — districts drawn to predetermine outcomes
- Electoral college structure — popular vote does not determine outcome
- Campaign finance — money functions as amplified political speech
- Lobbying infrastructure — professional access to legislators unavailable to ordinary citizens
- Judicial appointment structure — lifetime appointments to courts that interpret fundamental law
- Restricted third-party debate access — presidential debates controlled by the two major parties
- Ballot initiative restrictions — some states require supermajority or legislative approval
- Felony disenfranchisement — loss of voting rights as criminal punishment

Race, Identity, and Differential Treatment

- Algorithmic discrimination — lending, hiring, housing, and criminal justice algorithms encode racial disparity
- Stop and frisk and pretextual traffic stops — differential policing by race
- Sentencing disparity — documented differential outcomes by race for equivalent offenses
- Wealth gap as compounded outcome — systemic extraction has accumulated across generations
- Redlining legacy — neighborhood wealth, school quality, and environmental exposure reflect historical exclusion
- Environmental racism — polluting facilities disproportionately sited near communities of color
- Healthcare disparity — differential treatment, delayed diagnosis, undertreated pain
- Immigration enforcement disparities
- Name-based discrimination in hiring — documented differential callback rates by name
- Hair discrimination — natural hair textures coded as unprofessional in employment contexts; some states now have CROWN Act protections
- Language barriers in legal, medical, and government processes

V. PAYING FOR THE INFRASTRUCTURE THAT CONTROLS YOU

Public Systems You Fund but Do Not Control

- Federal income tax funds military operations you did not vote on
- Tax dollars fund surveillance infrastructure including federal databases and fusion centers
- Tax dollars fund the regulatory agencies that enforce the restrictions above
- Tax dollars subsidize the industries extracting from you — oil, gas, agriculture, finance
- Tax dollars fund school systems that teach the curricula the state approves
- Tax dollars fund the prison system
- Tax dollars fund the court system you cannot easily access without paying an attorney
- Public utility rate structures cross-subsidize industrial users

- Broadband infrastructure — publicly funded in many areas, privately controlled

The AI and Data Center Extraction

- Data centers consumed 448 terawatt-hours of electricity globally in 2025 — more than Saudi Arabia uses in one year
 - AI data centers are projected to consume 9.3 trillion liters of water by 2030
 - In Ireland, data centers use 21% of total electricity — more than all urban households combined
 - In Virginia, data centers consume 26% of state electricity supply
 - Every state, province and nation utilizing data centers has similar stats
 - Individual electric bills will increase as utilities build infrastructure to serve data center demand
 - Your behavior, your data, your profile, your purchasing history — these are the raw material being processed in those centers
 - The data collected about you is sold to insurers, employers, landlords, and political campaigns
 - You pay for the electricity and water the data centers use. You do not own the data they generate about you.
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Working Note for Movement Communications

This inventory is not exhaustive. It is a starting catalog, organized for use in Worldly Watchtower posts, workshop curriculum, and community organizing conversations. The goal is not despair. The goal is precise naming. You cannot build the exit you cannot describe. Every item on this list represents a dependency that can, in some measure, be reduced. Through community building, alternative infrastructure, legal navigation, and the quiet daily work of decreasing reliance on a system that was never designed for your flourishing. That is what the Crossroads Movement is for.

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