

THE FARM

WE ARE THE CATTLE, AND WE ARE THE FEED

We are the cattle and the feed. Health care, insurance, prisons, advertising and the other big systems of American life make money the way a cattle farm does. Every ER visit, hospital night, prison bed and funeral is a bill with a person's name on it. Our premiums, groceries, taxes and fees are the money that keeps the whole farm running.

WE ARE THE FEED

What one person pays in, every year

Health insurance premium for one worker **\$9,325 A YEAR**
KFF, 2025

Groceries for one adult **\$4,280 A YEAR**
USDA moderate plan, 2025

What a family pays when someone is in prison: calls, fees, commissary **\$13,850 A YEAR**
Prison Policy Initiative, 2026

Each person's share of taxes covering religious tax exemptions **\$209 A YEAR**
\$71B ÷ 340M people

WE ARE THE CATTLE

What the system charges each time we pass through

One visit to the ER **\$2,909 A VISIT**
HCCI, 2021

One night in the hospital **\$3,297 A NIGHT**
KFF, 2024

Having a baby **\$18,865 A BIRTH**
KFF, employer plans

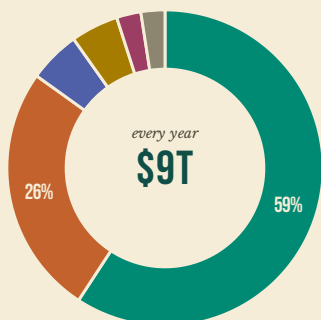
One day in federal prison **\$129 A DAY**
Bureau of Prisons, FY2024

One day in a nursing home **\$315 A DAY**
CareScout, 2025

One funeral **\$8,300 A FUNERAL**
NFDA, 2023

THEN IT STARTS AGAIN

Every bill we're charged as cattle is paid with money we give as feed. When health costs rise, premiums rise. When someone goes to prison, the family pays for the calls. When someone enters a nursing home, their savings go first.



THE WHOLE FARM

Every year about **\$9 trillion** moves through these systems. That's about **\$26,000 for every person in America**. Nearly 60 cents of every dollar is health care.

- Health care 59.2%
- Wellness & self-help 25.7%
- Prisons & policing 5.3%
- Advertising 4.9%
- Religious institutions 2.5%
- Disability, workers' comp & special ed 2.5%

Image: Peter Paul Rubens, The Tiger Hunt, c. 1615–16, public domain. The \$9 trillion adds each system's latest yearly total (2020–2026). Wellness is North America and overlaps health care, so read it as scale, not an exact sum.

THE EQUATIONS FOR PROFIT

THE ELEVEN EQUATIONS FROM THE GOVERNANCE SITE, IN ONE PLACE

The Governance site prices each system with one equation: what brings money in, what triggers a payment, and who pays. **This zine is those equations, measured on one body.** The page numbers show where each one is priced in the pages that follow.

SYSTEM	THE EQUATION FOR PROFIT	SEE
01 HEALTH INSURANCE	19% of in-network claims denied (2024) → fewer than 1% of denials appealed → 2 in 3 appeals upheld = almost every denial stands.	P. 3, 12
02 PHARMACEUTICAL INDUSTRY	DSM-I (1952): 106 diagnoses → DSM-5 (2013): 541 diagnoses. Every new diagnosis is a new customer. <i>Counts vary by source: 297–541.</i>	P. 8, 9
03 FAMILY COURT	\$250 an hour × 8–25 hours = \$2,000–\$6,250 per custody evaluation, before either parent’s attorney.	P. 3, 9
04 DISABILITY (SSDI / SSI)	100 claims → about 65 denied → about 11 approved on reconsideration → the rest wait an average of 491 days for a hearing.	P. 3, 9
05 PRISONS	\$445B a year – \$34.3B (8%) on direct care and legal defense = 92% spent running the system, not on the people inside it.	P. 3, 10
06 CHILDREN IN THE SYSTEM	Up to \$800 a day × 180 days = \$144,000 per child, per stay in youth residential treatment.	P. 3, 8
07 EDUCATION	1 special-education diagnosis × a “bounty” funding formula = extra money per student for the district.	P. 8
08 WELLNESS	\$2.3T wellness economy ÷ \$220B mental-health spending = about 10 dollars of wellness for every 1 dollar of treatment. <i>Wellness figure is North America.</i>	P. 1
09 MEDIA & ADVERTISING	\$422–450B US ad spending (2025). Revenue grows with attention, not with solving anything.	P. 3
10 WORKERS’ COMP	\$39.3B in premium × (100% – 96% combined ratio) = about \$1.6B kept, \$4 of every \$100, before investment income.	P. 8
11 RELIGIOUS INSTITUTIONS	\$151.6B a year in giving + \$71B a year in tax exemptions = about \$223B in private and public support. <i>The \$71B estimate dates from 2012.</i>	P. 1

Wording is shortened from the site. The health insurance equation uses KFF’s 2024 HealthCare.gov data, and the workers’ comp equation is restated so the math produces its result. Full figures and sources are at governance-public.youware.app.

FROM CALVING TO RENDERING

ONE LIFE ON THE FARM, PRICED FROM BIRTH TO BURIAL



01 · CALVED

CATTLE

HAVING A BABY

\$18,865

extra health spending over the 3 years around a birth (KFF, employer plans)

The mother pays \$2,854 out of pocket. The newborn is billed separately.

02 · FED

FEED

ONE DAY OF GROCERIES

\$11.73

one adult, USDA moderate-cost plan (Dec. 2025)

You pay for your own feed. The grocer keeps about 19¢ (1.6%, FMI 2023). The farmer gets about \$1.38 (USDA 2024).

03 · GRAZED

CATTLE

ONE DAY OF YOUR ATTENTION

\$3.40–\$3.63

ad spend to reach one person per day (\$422–450B ÷ 340M ÷ 365)

Advertisers pay to put things in front of you. The more time you spend looking, the more they earn.

04 · INSURED

FEED

ONE MONTH OF COVERAGE

\$777

premium, single coverage (\$9,325 ÷ 12, KFF 2025)

You pay in every month. The insurer keeps about \$14 as profit (1.8%). Any denial is money it doesn't pay out.

05 · TREATED

CATTLE

ONE VISIT TO THE ER

\$2,909

billed for a commercially insured visit (HCCI, 2021)

It costs the hospital about \$750 to deliver (AHRQ, 2021).

06 · STABLED

CATTLE

ONE NIGHT IN THE HOSPITAL

\$3,297

hospital expense per inpatient day (KFF, 2024)

About \$98 of each night's revenue is profit at the 2.9% median margin (Kaufman Hall, 2025).

07 · SORTED

CATTLE

ONE HOUR OF A CUSTODY EVALUATION

\$250

average evaluator rate (site figure)

One evaluation runs 8–25 hours (\$2,000–\$6,250) before attorneys. Resolution ends the billing.

08 · HELD

FEED

ONE DAY WAITING ON DISABILITY

\$52

average SSDI check withheld per day (\$1,580/month, 2025)

You paid in through payroll tax. The first 5 months (\$7,900) are never paid out.

09 · PENNED

CATTLE + FEED

ONE DAY IN FEDERAL PRISON

\$129

cost per person held (Bureau of Prisons, FY2024)

Taxpayers pay \$47,162 a year. The family pays about \$38 more a day in calls, fees and commissary.

10 · PENNED YOUNG

CATTLE

ONE DAY IN YOUTH RESIDENTIAL TREATMENT

UP TO \$800

per child, per day (site figure; the top of the range)

That's \$144,000 for a 180-day stay. The model is built on keeping the bed filled.

11 · KEPT

CATTLE

ONE DAY IN A NURSING HOME

\$315

median semi-private room (CareScout, 2025)

That's \$114,975 a year, often paid by spending down savings until Medicaid takes over.

12 · RENDERED

CATTLE

ONE FUNERAL

\$8,300

median with casket and burial (NFDA, 2023)

\$6,280 with cremation. Paid by the family: the last money this life brings in.

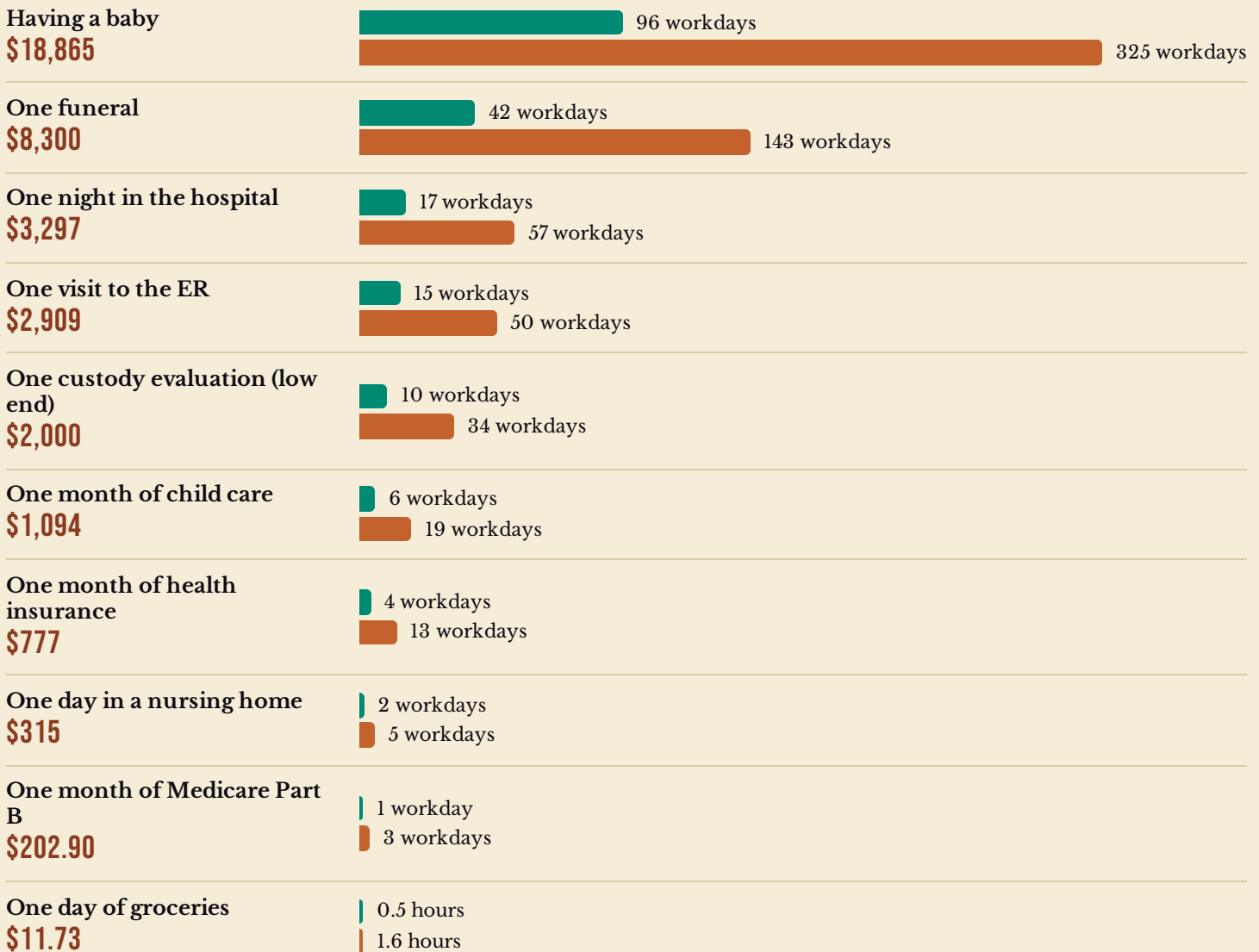
WHAT IT COSTS IN HOURS

EVERY PRICE ON THE FARM, PAID IN HOURS OF YOUR LIFE



A price means more when you count the hours it takes to earn it. Here is each price divided by what a typical American earns in an hour, **\$24.51** (the median wage), and by the federal minimum wage, **\$7.25**. A workday is 8 hours. These are hours of pay before taxes, so the real number is higher.

■ At the median wage, \$24.51 an hour ■ At the federal minimum wage, \$7.25 an hour



A BIRTH COSTS A YEAR

At minimum wage, the health spending around one birth equals 325 workdays, more than a full working year. At the median wage, it's 96 workdays, almost five months of full-time work.

Wages: Bureau of Labor Statistics, median hourly wage for all occupations, May 2025; federal minimum wage, \$7.25. Prices are the sourced figures used elsewhere in this document.

YOUR FEDERAL TAXES

BUCKET BY BUCKET, AT FOUR DIFFERENT SALARIES



Two federal taxes come out of every paycheck. **Payroll tax** goes straight to Social Security and Medicare. **Income tax** goes into one pot that pays for everything else. Below is where each dollar landed in 2025 for a single person with no children who takes the standard deduction.

WHERE IT GOES	\$30,000 <i>salary</i>	\$60,000 <i>salary</i>	\$100,000 <i>salary</i>	\$250,000 <i>salary</i>
Social Security <i>payroll tax</i>	\$1,860	\$3,720	\$6,200	\$10,918
Medicare <i>payroll tax + income tax</i>	\$703	\$1,795	\$3,902	\$13,560
Medicaid <i>income tax</i>	\$181	\$623	\$1,651	\$6,387
Military & homeland security <i>income tax</i>	\$266	\$916	\$2,430	\$9,399
Interest on the national debt <i>income tax</i>	\$278	\$958	\$2,541	\$9,829
Veterans <i>income tax</i>	\$102	\$351	\$932	\$3,605
Tax credits & food aid <i>income tax</i>	\$122	\$421	\$1,117	\$4,322
Everything else <i>income tax</i>	\$254	\$877	\$2,326	\$8,997
Total federal tax	\$3,767	\$9,662	\$21,099	\$67,016

19¢

of every income-tax dollar pays interest on the national debt, to the people and institutions who lent the government money. That's more than the military gets.

ABOUT 1 IN 4

federal tax dollars goes to Medicare and Medicaid, which are paid out to hospitals, doctors, insurers and drug companies.

\$1.8 TRILLION

was borrowed in 2025: the government spent \$7.0 trillion and collected \$5.2 trillion. Next year's interest bill grows.

How this was figured: 2025 income tax brackets and the \$15,750 standard deduction, plus the worker's share of payroll tax (6.2% Social Security up to \$176,100; 1.45% Medicare, plus 0.9% over \$200,000). Employers pay another 7.65% on top. Income tax is split the way the government spent it in fiscal 2025, not counting Social Security, which runs on payroll tax (CBO). State and local taxes are not included.

THE RANCHER

EVERY FARM HAS AN OWNER. THE PROFIT FLOWS UP TO THEM.



The money we pay as feed and the bills we are charged as cattle don't stay on the farm. The profit goes to whoever owns the companies and whoever lent the money. **That is the rancher.** The rancher is not one person. It is the people at the top of the wealth ladder, plus the funds and institutions that invest for them.

WHO OWNS AMERICA'S STOCK

50.9%

Top 1%

37.2%

Next 9%

11.4%

Next 40%

The bottom half of American households owns **0.6%** of all stock (the thin teal sliver). The top 10% owns 88%. Federal Reserve, Distributional Financial Accounts, Q2 2026.

\$1.03 TRILLION

INTEREST ON THE NATIONAL DEBT, 2025

This goes to whoever holds US Treasury bonds. About 32% of the debt is held by foreign investors. The rest belongs to the Federal Reserve, banks, pension and mutual funds, insurance companies and wealthy individuals. *CBO; Peterson Foundation, June 2025.*

\$777 BILLION

SPENT BUYING BACK THEIR OWN STOCK

S&P 500 companies used this much in just the first nine months of 2025 to buy back their own shares. That raises the share price, which rewards the people who own the shares. *S&P Dow Jones Indices.*

\$84 BILLION

EXTRA PAID TO PRIVATE MEDICARE INSURERS

Medicare paid private Medicare Advantage plans 20% more in 2025 than the same people would have cost in traditional Medicare. That money comes from taxes and premiums. *MedPAC, March 2025.*

1.8%–2.9%

WHAT INSURERS AND HOSPITALS KEEP

Margins on each bill look thin: 1.8% for health insurers, 2.9% for hospitals. But a thin slice of trillions is still billions. For-profit companies pay it out to shareholders, and nonprofit hospitals hold it as reserves. *Industry reports, 2025.*

THE RANCHER DOESN'T LIVE ON THE FARM

Most of the people who profit never see the ER, the prison or the nursing home. They see a stock price, a dividend or an interest payment. The farm is built so they don't have to look.

NO ONE RUNS THE FARM

THERE IS NO MASTERMIND. THAT IS WHAT MAKES IT HARD TO STOP.



None of these systems coordinate with each other. There is no room where someone decides to deny a claim, fill a prison bed and raise a premium on the same day. **The farm runs itself.** Past a certain size, a system stops working mainly toward what it was built for and starts working to stay alive. The people inside are rewarded for protecting it and punished for threatening it.

“The harm a system produces is not a glitch and not a conspiracy. It is the metabolic output of a structure optimized to continue existing in its current form.”

SURVIVAL, NOT EVOLUTION, PARADISE OVER POWER, 2026

HOW A FARM GROWS

1

A REAL NEED
A real problem calls the system into being: illness, hunger, danger. At first it mostly does what it says.

2

THE FENCES GO UP
Funding streams, licenses, buildings and careers pile up. Now many livelihoods depend on the system continuing.

3

THE FARM FARMS FOR ITSELF
Slowly, the goal flips from solving the problem to keeping the system alive. A treatment becomes worth more than a cure.

4

THE FARM FIGHTS BACK
Real solutions start to look like threats. The system lobbies, funds its own research and sues, the way any living thing defends itself.

WHAT IT SAYS IT DOES, AND WHAT KEEPS IT RUNNING

SYSTEM	WHAT IT SAYS IT DOES	WHAT KEEPS IT RUNNING IN 2026
Health care	To produce measurable improvements in health.	To protect billable-visit revenue through mergers and specialty pharmacy.
Drug companies	To research and produce medicines that treat or cure disease.	To turn drugs like GLP-1s into something taken for life.
Attention platforms	To connect people and share what they make.	To keep engagement high, especially among teenagers.
Wellness and healing	To restore psychological, emotional and physical wholeness.	To keep clients in self-improvement that never ends.
Defense	To keep the country safe from outside threats.	To lock in the next 20 years of weapons contracts.
Regulators	To protect the public from harm caused by industry.	To stay the go-between for industry and the public, whoever is in power.

WHY THIS MATTERS

If no one runs the farm, firing one person won’t change it. Change what the farm is paid for (per day, per visit, per denial, per bed) and it changes what it produces. That is also why the steps on the last page work.

Adapted from Survival, Not Evolution (Paradise Over Power, 2026), Part One. The report uses only documented evidence: court records, internal documents, regulatory findings and peer-reviewed research.

EVERY BODY ON THE FARM

THE SAME FARM RUNS DIFFERENTLY ON DIFFERENT BODIES



The farm doesn't treat every body the same. Women pay more in and are prescribed more. Men are sent to prison and killed at work far more often. Trans people are more likely to live in poverty and go without care. Children and older people can't leave on their own, so their care is billed by the day.

WOMEN

FEED

84¢

for every \$1 a man earns, working full time

Census, 2025

FEED

\$15.4 BILLION

more a year paid out of pocket for health care than men

Deloitte, 2023

CATTLE

17.7%

take antidepressants, twice the rate of men (8.4%)

CDC, 2015–2018

MEN

CATTLE

92.7%

of people in state and federal prison are men

Bureau of Justice Statistics, 2023

FEED

92%

of people killed on the job are men: 4,657 of 5,070 deaths

Bureau of Labor Statistics, 2024

CATTLE

4.9 YEARS

shorter life than women: 76.5 years vs. 81.4

CDC, 2024

TRANS PEOPLE

FEED

34%

live in poverty

US Transgender Survey, 2022

CATTLE

28%

skipped a doctor they needed in the past year because of cost

US Transgender Survey, 2022

CATTLE

48%

were mistreated by a health care provider in the past year for being trans

US Transgender Survey, 2022

KIDS

FEED

\$13,128

a year, the average price of child care, paid by parents

Child Care Aware, 2024

CATTLE

UP TO \$800

a day for youth residential treatment; 120,000–200,000 children are held

GAO; site figure

CATTLE

~390,000

extra special-education placements linked to how schools are paid

Site figure

OLDER PEOPLE

FEED

\$202.90

a month for Medicare Part B, taken out of a Social Security check that averages \$2,071

CMS; SSA, 2026

CATTLE

\$114,975

a year for a nursing home. Medicaid pays for 6 in 10 residents, usually after their savings are gone

CareScout, 2025; KFF, 2024

CATTLE

\$34,529

in Medicare spending in a person's last year of life, almost 4 times the \$9,121 for others

KFF, 2014 data

Figures are national averages from the sources shown. The US Transgender Survey is the largest survey of trans people in the US (92,329 respondents), but it is not a random sample. The antidepressant and end-of-life figures are the most recent national data published.

THE TAG

A DIAGNOSIS FOLLOWS YOU FROM SYSTEM TO SYSTEM



On a farm, an ear tag records who owns the animal, what it's worth and where it goes next. **A psychiatric diagnosis can work the same way.** It is a clinical label, and it is also an administrative one: it moves insurance money, decides custody, sets disability eligibility, and follows a person into court and jail. For women especially, the tag often comes after violence the system did nothing to prevent.

WHAT OFTEN COMES BEFORE THE TAG

1 IN 4

women in the US has experienced completed or attempted rape; nearly 1 in 2 has experienced violence or stalking by a partner

CDC, 2016/2017

64%

of women in psychiatric hospitals report childhood sexual or physical abuse

review of 15 studies

86%

of women in jail have a documented history of abuse

Vera Institute, 2016

3 TO 1

women are diagnosed with borderline personality disorder at 3 times the rate of men; 61% of inpatients with it report childhood sexual abuse

DSM-IV-TR; US inpatient study

ONE WOMAN'S INVOICE



ABOUT \$250,000

In one year down this path, \$250,000–\$260,000 moves through the systems for one household, not counting attorneys. No system ever has to ask whether the diagnosis describes who she is or what happened to her. That question changes everything about her care, and nothing about who gets paid.

One woman's invoice is an illustration built from the figures in this zine, not a real case. This page discusses sexual and physical violence statistics for research and advocacy. If this is a sensitive subject for you personally, support is available.

THE SAME FARM, A DIFFERENT PRICE

RACE CHANGES WHAT THE FARM TAKES AND WHAT IT GIVES BACK



These systems don't charge every body the same. Generations of rules about who could own a home, where people could live and who got policed built gaps that are still measurable today. **The farm runs on those gaps:** less wealth means more debt, no insurance means full-price ER bills, and more policing means more bodies in the prison system.

MEDIAN HOUSEHOLD WEALTH

What a typical family owns, 2022

White		\$284,310
Hispanic		\$62,120
Black		\$44,100

A typical white family owns more than 6 times what a typical Black family owns. *Federal Reserve Survey of Consumer Finances, via NCRC.*

UNINSURED, UNDER AGE 65

Share with no health insurance, 2024

American Indian / Alaska Native		18.9%
Hispanic		18.4%
Black		10.1%
White		6.8%
Asian		5.7%

No insurance means the full price for every ER visit, and more medical debt. *KFF, 2024.*

MOTHERS WHO DIE

Maternal deaths per 100,000 births, 2024

Black		44.8
Asian		18.1
White		14.2
Hispanic		12.1

Black mothers die at more than 3 times the rate of white mothers. *CDC, 2024.*

IMPRISONMENT

Black Americans vs. white Americans

4.8×

Black Americans are imprisoned at nearly 5 times the rate of white Americans. At about \$129 a day for each federal prisoner, that gap is paid with public money, and thousands of companies supply the system. *The Sentencing Project, 2020 data; Bureau of Prisons, FY2024.*

Race categories follow each source. Hispanic people can be of any race. These are national averages; they describe systems, not individuals.

THE PEN IS DRAWN ON A MAP

YOUR ADDRESS DECIDES HOW LONG YOU LIVE



Every farm has pens, and the pens are drawn on maps. In the 1930s, the federal government graded neighborhoods for mortgage lending, and the ones it marked hazardous, mostly Black and immigrant neighborhoods, were cut off from mortgage lending for decades. Highways, zoning and the choice of where to put grocery stores, hospitals and jails did the rest. **Washington, D.C. shows it inside one city.**

WARD 3

Northwest D.C., mostly white

86-87

years, life expectancy

\$141,849

median household income

2.0%

of children in poverty

15

full-service grocery stores

VS.

WARD 8

Southeast D.C., east of the Anacostia River, mostly Black

71

years, life expectancy

\$50,931

median household income

35.1%

of children in poverty

3

full-service grocery stores

15 YEARS, ONE CITY

People in Ward 8 live about 15 fewer years than people in Ward 3. Nationwide, neighborhoods that were redlined in the 1930s still have life expectancy 3.6 years lower on average than the neighborhoods graded best at the same time.

This is where urban planning meets the farm. The pen decides how far you travel for fresh food, how close you live to a highway or a jail, which hospital is nearest, and how much your home is worth. Your home is the main way most families build wealth to pass on.

Sources: AARP D.C., health disparities study, 2023 (life expectancy); D.C. Office of Planning, American Community Survey 2019–2023 (income and child poverty); D.C. Hunger Solutions, Minding the Grocery Gap, 2024 (grocery stores); NCRC, 2020 (redlining and life expectancy).

EXITING THE FARM

YOU CAN'T LEAVE IT. YOU CAN STOP OVERPAYING.



Nobody gets off this farm entirely: we all need care, food and a place to live. But the farm counts on people not knowing their rights, not asking and not appealing. **Every one of these steps is a legal right or a free service.**

1. **Appeal every denied insurance claim.** Fewer than 1 in 100 denied claims is ever appealed. In 2024, insurers on HealthCare.gov reversed about a third of the denials people did appeal. Ask for the denial in writing, then file within the deadline on the notice. *(KFF, 2024)*
2. **Ask a nonprofit hospital for financial assistance.** Every nonprofit hospital must have a written financial assistance policy. You can apply before or after you get the bill, and it can cut the bill or erase it. *(IRS rule 501(r))*
3. **Ask for an itemized bill.** Ask for every charge listed line by line, and question anything you don't recognize or didn't receive.
4. **Use your surprise-bill rights.** In most emergencies, you can't be charged out-of-network prices. If you don't use insurance, you have a right to a written estimate first. If the bill comes in \$400 or more above it, you can dispute it within 120 days, and it can't go to collections while you do. *(No Surprises Act; CMS)*
5. **Know what medical debt can't do to your credit.** Paid medical debt and medical collections under \$500 no longer appear on credit reports. Unpaid medical debt can't appear until a year after the care. *(CFPB)*
6. **Don't go into a disability appeal alone.** A representative can only charge you if you win. The fee is capped at 25% of your back pay or \$9,200, whichever is less. *(Social Security Administration)*
7. **Get free Medicare help before choosing a plan or a nursing home.** Every state has a free Medicare counseling program called SHIP. Talk to an elder law attorney before savings are spent down. *(shiphelp.org)*
8. **Buy only the funeral you want.** Funeral homes must give you an itemized price list, sell each item separately, give prices over the phone, and accept a casket or urn you bought somewhere else. *(FTC Funeral Rule)*
9. **Leave together.** One animal can't leave a farm, but a herd can change it. Patient advocates, tenant unions, labor unions, mutual aid groups and public comment on hospital and insurance rules are how the rules get changed.

This is general information, not legal or financial advice. Rules change, so check the source before you act. Corrections and new ideas: @loveriotdc.

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