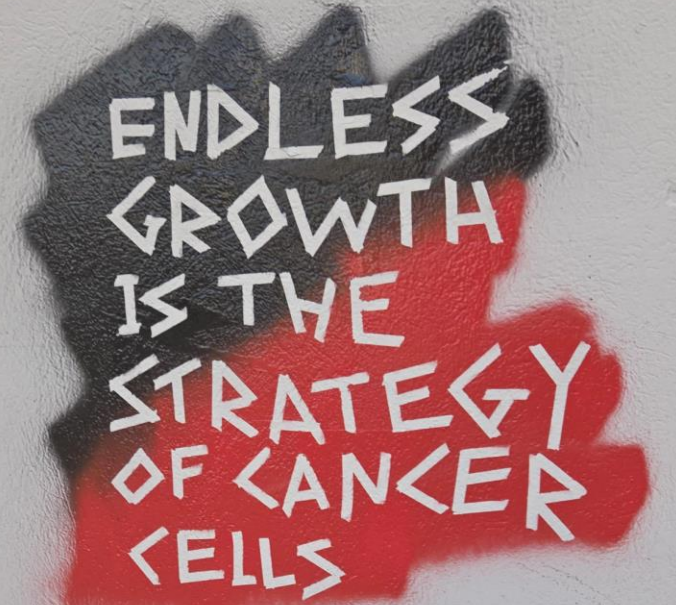


How the Few Control the Many

Or How to Save Money and
Find Happiness by
Recognizing Subtle Social
Manipulation and Rejecting it

By Stephanie Steckel



ENDLESS
GROWTH
IS THE
STRATEGY
OF CANCER
CELLS

Oligopolies and How They Work

Oligopolies are similar to monopolies, but rather than a single company having the market cornered, a handful of them work together to corner the market. They set market prices through agreements with other members within the oligopoly (MasterClass, 2022).

Results:

- Oligarchs are able to drive up market prices because no true competition exists (MasterClass, 2022)
- They maintain power by preventing others from entering the market, effectively creating a barrier for would-be innovators to achieve financial success and power (MasterClass, 2022)
- The bulk of wealth belonging to the few in power allows them to buy politicians and laws which favor their business ventures, thereby growing their power and shrinking the powers of those without vast, endless financial resources (League of Women Voters, 2025)
- They shape the image of society through ads, television programs, news, fashion styles, and consumer good trends. They call us "consumers", and pay us only enough for us to continue consuming their products.

Example of an Oligarch: The Awesome Company is owned by the Resnicks, who own vast swaths of land in California to operate their many subsidiary companies' farms. The Resnicks gained so much wealth that they were able to leverage California laws to their benefit, giving them control of the majority of California's water supply, even water that does not actually exist except in theory (Sarvino, 2021).

Examples of Oligopolies:

Apple and Samsung push out new devices on the same schedule, at similar prices, with similar features and appearances.

Albertsons, Kroger, Safeway and City Market all price groceries and home goods comparatively to each other, with prices fluctuating mildly on a rotating basis to ensure that none of them are an especially better option than any of the others.

Coca-Cola and Pepsi create comparable products for comparable prices. When met with any growing competitor, these companies buy up the competition and push out the original owners.

Top picture:

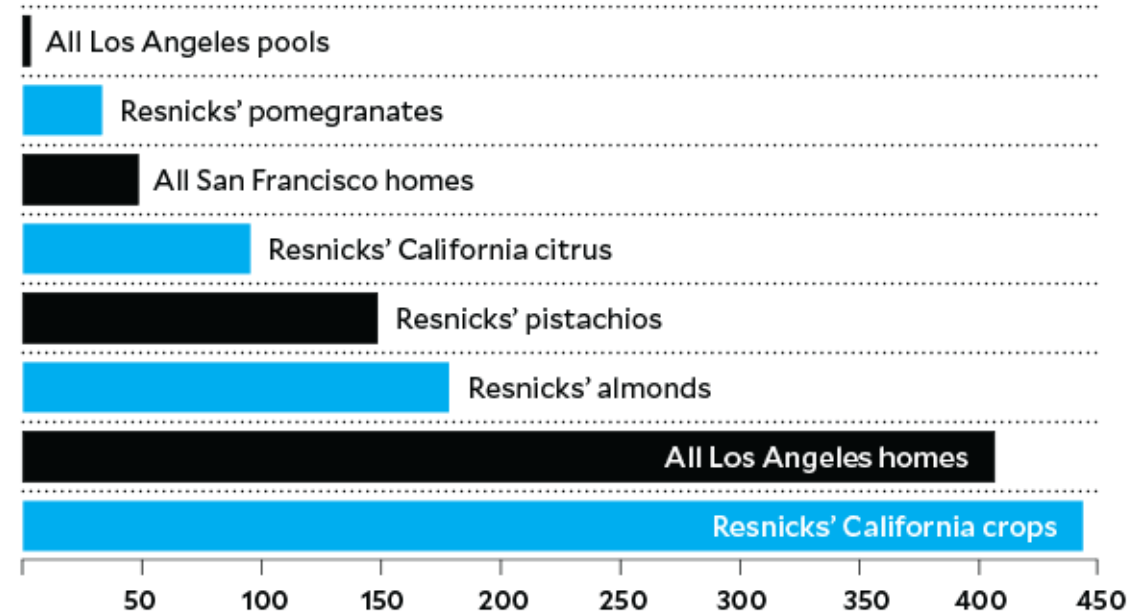
Mother Jones. (2016, August 9th). *Meet the California Couple Who Uses More Water Than Every Home in Los Angeles Combined*. Mother Jones. <https://www.motherjones.com/environment/2016/08/lynda-stewart-resnick-california-water/>

Bottom Picture:

Pew Research Center. (2022, April 20th). *How the American middle class has changed in the past five decades*. Pew Research Center. <https://www.pewresearch.org/short-reads/2022/04/20/how-the-american-middle-class-has-changed-in-the-past-five-decades/>

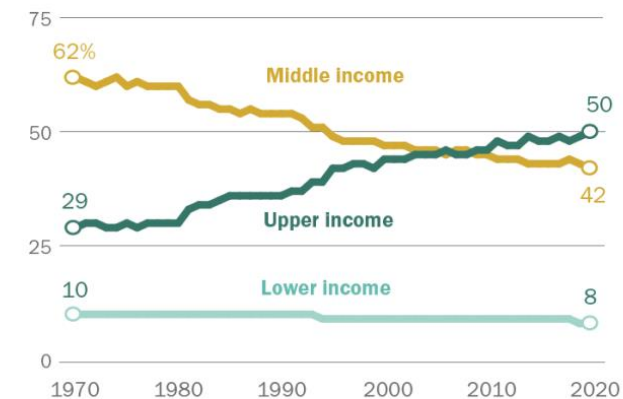
THE THIRSTIEST CALIFORNIANS

Estimated annual water use, in millions of cubic meters



Share of aggregate income held by U.S. middle class has plunged since 1970

% of U.S. aggregate household income held by lower-, middle- and upper-income households



Note: Households are assigned to income tiers based on their size-adjusted income in the calendar year prior to the survey year. Their unadjusted incomes are then totaled to compute the share of U.S. aggregate household income held by each income tier. Shares may not add to 100% due to rounding.

Source: Pew Research Center analysis of the Current Population Survey, Annual Social and Economic Supplement (IPUMS).

How do they keep us spending?

F
O
M
O

FOMO

(Fear of Missing Out)

JOMO

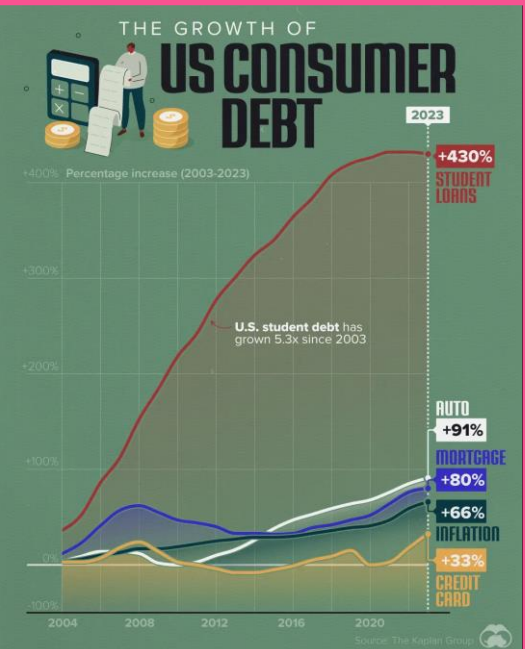
(Joy of Missing Out)

VS

Desai, S. *FOMO vs. JOMO*. EDUCBA. <https://www.educba.com/fomo-vs-jomo/>

Normalization of Debt

Vronoi, (2024, August 21st). *Visualizing the Growth of U.S. Consumer Debt*. Visual Capitalist. <https://www.vronoiapp.com/money/Visualizing-the-Growth-of-US-Consumer-Debt-2116>



Decreasing Product value/increasing product price (lower quality, shrinkflation, planned obsolescence, etc.)

Shrinkflation

Reduced Size

Skimpflation

Reduced Quality

Jain, D. & Thakur, M., (2023, September 15th). *Shrinkflation*. EDUCBA. <https://www.educba.com/shrinkflation/>

Subscription services

Vronoi, (2024, July 8th). *The Price of Entertainment Subscription Services*. Visual Capitalist. <https://www.vronoiapp.com/entertainment-Subscription-Services-1710>

The Price of Entertainment

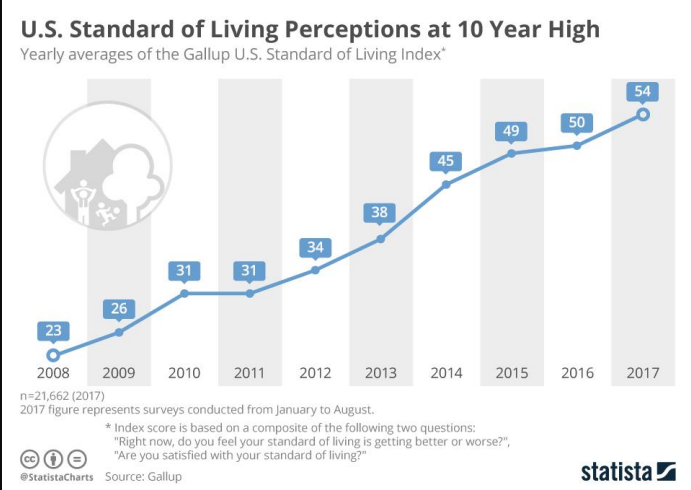
MONTHLY COST OF SUBSCRIPTION SERVICES

Category	Service	Monthly Price
Music	Spotify	\$10.99
Music	Apple Music	\$10.99
Books	audible	\$15.00
Books	SCRIBD	\$11.99
Books	kindleunlimited	\$11.99
Video	slings	\$40.00
Video	hulu	\$17.99
Video	mox	\$15.99
Video	NETFLIX	\$15.49
Video	Disney	\$13.99
Video	Disney Premium	\$13.99
Video	Paramount+	\$11.99
Video	prime video	\$11.98
Video	Apple TV+	\$9.99
Gaming	PlayStation Plus	\$17.99
Gaming	XBOX GAME PASS (ULTIMATE)	\$16.99
Gaming	Arcade	\$6.99
Gaming	EA GOLF PASS	\$4.99
Gaming	ONLINE	\$3.99
News	THE WALL STREET JOURNAL	\$38.99
News	The New York Times	\$25.00
News	Apple News+	\$12.99

Most video streaming services have a cheaper subscription tier with ads.

Apple TV+ is one of the few that still has just one ad-free subscription tier.

Increasing Standard of Living Expectations



Armstrong, M., (2017, September 13th). *U.S. Standard of Living Perceptions at 10 Year High*. Statista. https://www.statista.com/chart/11057/us-standard-of-living-perceptions-at-10-year-high/?srsltid=AfmBOorko9IZNjrx1rQepWVtEpaS4_1jLojUqJwmd9MKSmEe7rmu6yig

Pervasive and Subtle Advertising

What is Stealth Marketing?

Stealth Marketing is a Promotional Technique where Brands Advertise Indirectly through Marketing Messages in Contexts or Entertainment Content.

Characteristics:

- Subtlety
- Authenticity
- Engagement-driven
- Placement-oriented
- Psychological Impact

EDUCBA Blog. *Stealth Marketing*. EDUCBA. <https://www.educba.com/stealth-marketing/>

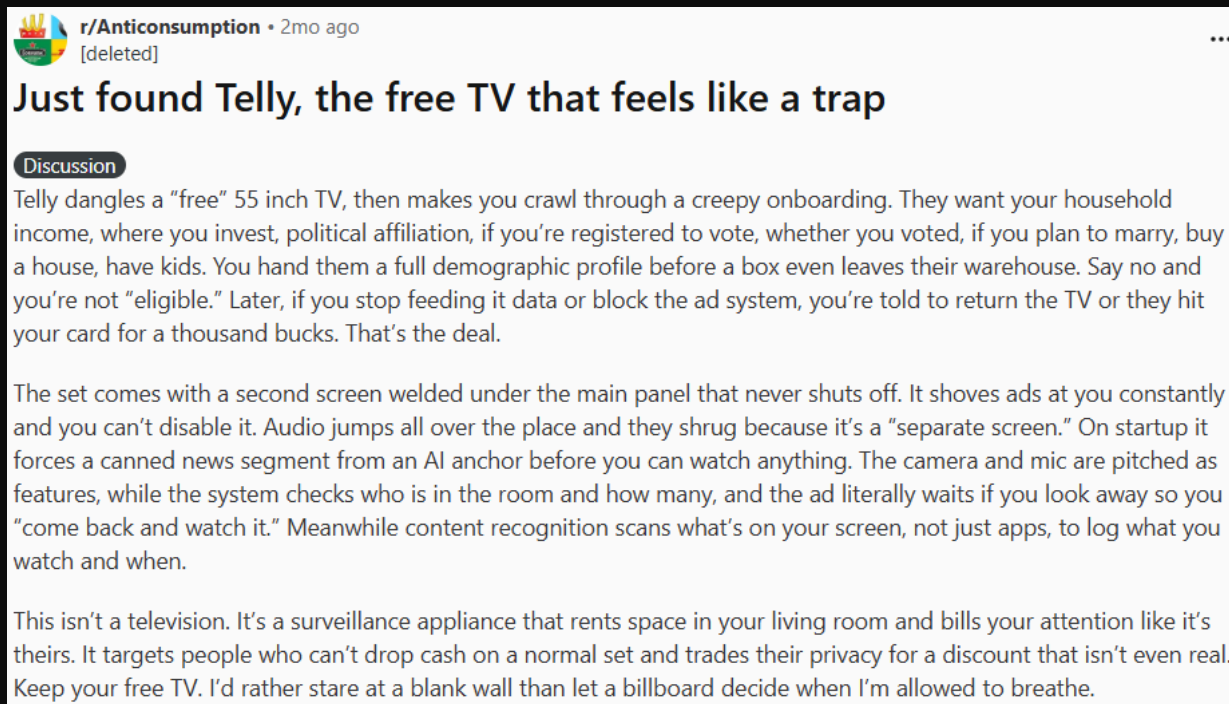
Advertising

Advertisements have infiltrated nearly every moment in our lives. We now see them when we're driving, reading the news, watching television, grocery shopping, listening to our politicians and celebrities, and very nearly everything else. Ads are generated by those with the money to pay for them and are fed to us actively and passively to influence our thoughts, lifestyles, desires, and ultimately, our purchases.

"Advertisements, thus lead to need creation where it does not exist or where the consumer does not even have the buying capacity" – Sandu, 2017

Pervasive Advertising

Pervasive advertising is what most of us think of when we imagine ads. This includes television advertisements, billboards, junk mail, and pop-ups on our phone and computer screens.



r/Anticonsumption • 2mo ago
[deleted]

Just found Telly, the free TV that feels like a trap

Discussion

Telly dangles a "free" 55 inch TV, then makes you crawl through a creepy onboarding. They want your household income, where you invest, political affiliation, if you're registered to vote, whether you voted, if you plan to marry, buy a house, have kids. You hand them a full demographic profile before a box even leaves their warehouse. Say no and you're not "eligible." Later, if you stop feeding it data or block the ad system, you're told to return the TV or they hit your card for a thousand bucks. That's the deal.

The set comes with a second screen welded under the main panel that never shuts off. It shoves ads at you constantly and you can't disable it. Audio jumps all over the place and they shrug because it's a "separate screen." On startup it forces a canned news segment from an AI anchor before you can watch anything. The camera and mic are pitched as features, while the system checks who is in the room and how many, and the ad literally waits if you look away so you "come back and watch it." Meanwhile content recognition scans what's on your screen, not just apps, to log what you watch and when.

This isn't a television. It's a surveillance appliance that rents space in your living room and bills your attention like it's theirs. It targets people who can't drop cash on a normal set and trades their privacy for a discount that isn't even real. Keep your free TV. I'd rather stare at a blank wall than let a billboard decide when I'm allowed to breathe.

r/Anticonsumption. *Just found Telly, the free TV that feels like a trap.* Reddit.
https://www.reddit.com/r/Anticonsumption/comments/1a5xhxp/just_found_telly_the_free_tv_that_feels_like_a/

Subtle Advertising

Subtle advertising is done in ways that we often don't consciously notice. These can include use of products or endorsements by influencers, celebs and politicians, branded clothes/items, inconspicuous product placement, and ads worked into utilitarian spaces.



The North Face.
<https://www.thenorthface.com/en-us/p/mens/mens-featured/mens-new-arrivals-226102/mens-evolution-half-dome-hoodiegraphic-NFOA8FNF?color=JK3>

When you buy branded apparel, you are paying companies so you can advertise for them.



Steckel, S., (2025, November 30th).

I almost missed this stealth ad, found at the SEATAC airport. Believe it or not, this is a TSA security bin. Yes, the TSA, a government organization, is advertising for mega corporations.



5:13 AM · Nov 17, 2024 · 18.6M Views
15K 23K 28K 8.3K

Trump Jr., D., (2024, November 17th). *Make America Healthy Again Starts Tomorrow.* X.
<https://x.com/DonaldJTrumpJr/status/1858136498530374074?lang=en>

Fear of Missing Out (FOMO)

Fear of Missing Out, or more popularly FOMO, is a marketing tactic in which companies release limited-time items.

The fear of missing out on a popular item (as a status symbol), a good opportunity or a good deal drives consumers to spend their hard-earned dollars quickly and with less consideration than they would if they had more time to weigh their wants, needs, and financial means.

"Hence, the greater the FoMO a consumer feels, the greater their tendency is towards bandwagon consumption... Those persons with a high level of FoMO tend more towards purchasing luxury rather than necessary goods... In conclusion, for consumers with high FoMO towards luxury goods, the dominant norm or standards of a social group to which an individual belongs may drive them to a new style or products in parallel with other group members. Under these circumstances, it may be difficult for an individual to make a purchasing decision independent of the influence of others." – Kang & Ma, 2020

Police arrest California woman for allegedly stealing 65 Stanley cups




A 23-year-old woman in California was arrested after she allegedly stole 65 Stanley cups valued at \$2,500, the Roseville Police Department said in a Facebook post. Roseville Police Department

Valinsky, J., (2024, January 23rd). Police arrest California woman for allegedly stealing 65 stanley cups. CNN. <https://www.cnn.com/2024/01/23/business/stanley-cups-arrest>

Does fashion sense make good sense for people and planet?

A garbage truckload of clothes is dumped or burned every second



11% of plastic waste comes from clothing and textiles making it the 3rd biggest contributor

Every year the textile sector : PRODUCES 2-8% of global greenhouse gas emissions

USES 86 million Olympic-sized swimming pools water which is the equivalent of

CONTRIBUTES 9% of the microplastic pollution flowing into the ocean

Source: UNEP, UN Habitat. Picture credit: UNEP, UN Habitat, Infogram. United Nations | UN News Global perspectives, Human stories

Fast Fashion is one of the leading FOMO based markets, and one of the greatest contributors to global pollution!

Mishra, V., (2025, March 27th). Fast fashion fueling global waste crisis, UN chief warns. United Nations. <https://news.un.org/en/story/2025/03/1161636>

6:41

Aunt Paula, Mom


Yesterday • 5:57 PM

Aunt Paula

Hi I am sure it is too late by now but if you think about it tonight or tomorrow can you please check all a Starbucks in the area for the Starbucks glass ear cup. I will pay you for it.

It was released today and so far seems sold out, I can only hope at this point.

Mom



DOWNLOAD

Glass Starbucks Bearista® Cold Cup

From cold brew to an iced matcha latte, your drinks have never looked cuter. The Starbucks Bearista glass cold cup brings

This??

Aunt Paula

Yes

I was just told by a Starbucks employee that some Starbucks are getting more Saturday. Please be on lookout incase I can't get one myself. Much Love.

6:15 PM

RCS message

While writing up the proposal for this final project, my phone started buzzing. Being in the zone, I ignored it and continued typing up my proposal on the topic.

Immediately after submitting the assignment, I opened my phone to find this text exchange between my aunt, mom, and myself.

The Starbucks FOMO is strong with my aunt. I love her dearly, but not enough to spend my day driving around to all my local Starbucks locations to find an elusive cup that she absolutely does not need. She already has an entire cabinet of limited-edition Starbucks cups, yet advertising and FOMO tactics have convinced her that missing one release would be detrimental.

Steckel, S. (2025, November 6th).

Normalization of Debt

Building credit is the most important thing we can do because it allows us to take out more debt.

Mortgages and auto loans have become the standard. We buy houses and cars beyond what we can afford and beyond what we need. We're always chasing the Joneses, trying to keep up.

We take out credit cards to pay our monthly bills. Even when we have the money, we still utilize credit cards to get points and cash rewards. Credit card companies rake in fees and interest from us (Fleischman, 2023), while simultaneously selling our information to make that extra dough (Cross, 2023)! The companies who buy our data use it to further advertise to us and build profiles on us so they can know how to best sway our votes and opinions about public issues. We're the final product.

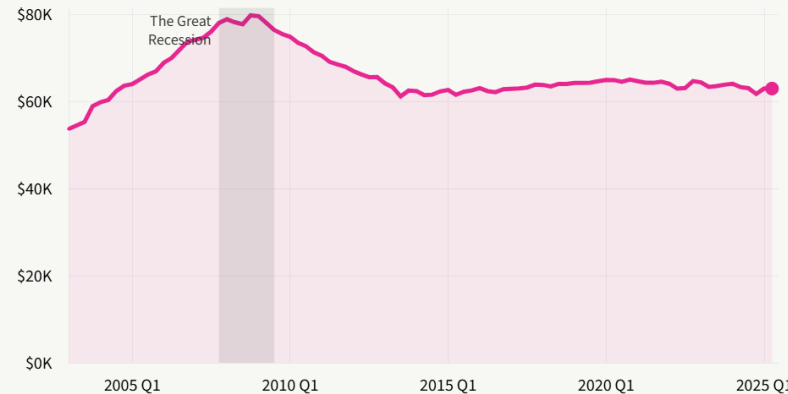
Generally, we're okay with this because it allows us to maintain living in a manner that is socially desirable. Social acceptance and admiration are powerful forces.

Debt has become a normal part of life.

"Viewed within the bounds of cannibalistic capitalism, a mode of accumulation primarily based on the expansion of fictitious capital and secondary forms of exploitation, the debtfare state enhances the social power of money by allowing major credit card issuers (banks) to generate high levels of income from uncapped interest rates and policies that ensure the extension of plastic money to those who fall within Marx's category of the surplus population." -Soederberg, 2012

The average American owed \$63,000 in debt in Q2 2025

Quarterly household debt per capita for people with a credit score, adjusted for inflation (Q2 2025)



USAFacts, (2025). How much debt does the average person in the US owe?. USAFacts. <https://usafacts.org/answers/how-much-debt-does-the-average-american-owe/country/united-states/>

Average Consumer Debt Balance by Debt Type

Debt Type	2024	2025	Change
Auto loan	\$24,187	\$24,596	+1.7%
Credit card	\$6,699	\$6,735	+0.5%
HELOC	\$44,306	\$48,298	+9.0%
Mortgage	\$250,479	\$258,214	+3.1%
Personal loan	\$19,008	\$18,909	-0.5%
Retail card	\$1,210	\$1,184	-2.1%
Student loan	\$38,883	\$32,237	-17.1%
Overall Average Debt	\$105,580	\$104,755	-0.8%

Horymsky, C. & Mountjoy, S., (2025, November 17th) Average American Debt by Age, US State, Credit Score and Type in 2025. Experian. <https://www.experian.com/blogs/ask-experian/research/consumer-debt-study/>

Shop now. Pay later.

We make shopping smooth. With Klarna you can shop at your favourite online stores and pay later, so you can get what you love today.

[Visit our Shop Directory](#)

Gregory, E., (2022, March 4th). How does Buy Now Pay Later (BNPL) work for businesses?. TechRadar. <https://www.techradar.com/features/how-does-buy-now-pay-later-bnpl-work-for-businesses>

Buy Now, Pay Later Plans

Infinite Access for iPhone
\$65/mo.
Limited Time \$1000 OFF on all iPhone 16 models

- Unlimited Talk, Text & Data
- New iPhone Included
- \$1000 Device Savings
- Buy Now, Pay Later
- Annual Upgrades
- Global Talk & Text
- North America Connect
- 30GB of Premium Data

[Shop iPhone](#)

Infinite Access for Galaxy
\$65/mo.

- Unlimited Talk, Text & Data
- New Galaxy Included
- \$800 Device Savings
- Buy Now, Pay Later
- Annual Upgrades
- Global Talk & Text
- North America Connect
- 30GB of Premium Data

[Shop Galaxy](#)

Contreras, S., (2024, October 2nd). Boost Mobile: Are you actually saving money with a phone and service bundle?. Android Police. <https://www.androidpolice.com/boost-mobile-saving-money-with-a-phone-and-service-bundle/>

Upgrade your ride.

Volkswagen Bahrain, (2023, June 15th). Upgrade your car to a new Volkswagen today. X. <https://x.com/VolkswagenBH/status/1669250640701169664>

You Will Own Nothing and You Will Be Happy About It

AKA Subscription Based Services

Subscription based services have created a wonderful world of seemingly endless content for seemingly reasonable prices. Looking at it through another lens though, they have created a world where we pay a recurring (and ever increasing) fee to access content that we will never own (Shaji, 2024).

If a company decides to remove a show, a product, or a service from their offering, we simply no longer have access to it. When we face regional or global web service outages, our media access is gone. We have no tangible media to fall back on. If our pest service no longer offers mosquito treatments under our plans, we simply lose that service. If our vehicle leasing companies decide to terminate our contracts, we simply have no car.

All the while, if their fees increase, we're on the hook for paying that increase. If they decide to take away content or inject ads unless we pay a higher fee, we must accept either the inconvenience or the increased fees (Shaji, 2024).

Let's face it: When it comes to streaming services, one is never really all we have, right? Most people pay for multiple services, but what percentage of that content do they actually consume? How many unused lpsy products are filling our drawers? How many international snacks did we not enjoy? How many times did we forget to skip a month of Bespoke shipments? How many Bark toys did our dogs never play with?

Would it not be more financially and environmentally conscious to purchase just what we want to watch, eat, wear or utilize? Or better yet, have some patience and borrow it from our library system or community group?

A good rule to keep in mind when considering subscription services is to ask yourself how much value the service holds for you (Shaji, 2024), and how much of its content you'll actually utilize.



"You'll own nothing" and "you'll be happy about it."

Klaus Schwab - World Economic Forum

theillusiveman1988, (2022, August 6th). iFunny. <https://ifunny.co/picture/you-ll-own-nothing-and-you-ll-be-happy-about-LgVWMdtl9>

In 2016, the World Economic Forum teased the idea of an economy in which we, the consumers, own nothing and rent anything we need. The consensus was that in this model, we would own nothing and be happy (WEF, 2016).

Take a moment to ask yourself who, if not us, owns everything we would rent?

Then ask yourself if you would truly be happy in a society in which you are never free from the worry of eviction, repossession, and altered contracts.

Finally, ask yourself if it feels right that only an elite few should own all of the resources, while the masses rent access to necessities.

Why are our society's goals being set by billionaires instead of by the people who are actually affected by lack of access to resources? Do those who horde such vast sums of wealth and resources really have our best interests at heart?

Annotated Bibliography

Cross, R. (2023). How mastercard sells its 'gold mine' of transaction data. Corporate Responsibility. U.S. PIRG Education Fund. <https://pirg.org/edfund/resources/how-mastercard-sells-data/>

This report discusses how and where MasterCard sells its user data, as well as what data it sells, where, and to whom. It also discusses how the company categorizes their users, and how buyers use that information.

Fleischman, J., (2023). Your credit score is a scam designed to keep you in debt. Money Wise Law. <https://www.moneywiselaw.com/credit-score-important/>

This article discusses the fallacy of credit scores. The author details how credit scores are not representative of credit worthiness. Further, he discusses how credit businesses monetize the chase for higher credit scores, as well as how the idea of credit is applicable only to lower socioeconomic classes.

Kang, I., & Ma, I. (2020). A Study on Bandwagon Consumption Behavior Based on Fear of Missing Out and Product Characteristics. Sustainability, 12(6), 2441. <https://doi.org/10.3390/sul2062441>

This article explores the concept of FOMO and how it affects consumption levels. The authors found that FOMO had a bandwagon effect, resulting in high levels of conspicuous consumption of luxury items above those of necessity items.

League of Women Voters, (2025). Money in Politics. League of Women Voters. <https://www.lwv.org/voting-rights/money-politics>

This article discusses how money is used to sway and influence politics, thereby giving those with money tangible power over laws that affect others.

MasterClass. (2022). Oligopoly Definition: How an Oligopoly Works. MasterClass. <https://www.masterclass.com/articles/oligopoly-definition>

This page offers a crash course in what oligopolies are, how they gain and maintain power, how they're organized, and their effects on the economy.

R/Anticonsumption. Reddit. <https://www.reddit.com/r/Anticonsumption/>

This is a forum on Reddit (an online forum board) which is dedicated to the practice of anti-consumption. It is a wildly popular gathering place for those who wish to challenge corporate and capitalistic practices which lead to societal over-consumption. Users come to this for many different reasons, with some being political (vote with your wallet), some being environmental (reduce, reuse, recycle), and many other personal convictions.

Sandhu, N. (2017). Television Advertisements and Consumerism: Implications for Financial Health of Viewers. SCMS Journal of Indian Management, 112-120. https://www.scms.edu.in/uploads/journal/articles/article_29.pdf

This paper explores the power of television advertisements on viewers. The author links the power of advertising to increased consumption of luxury (unnecessary) items beyond what consumers can afford, ultimately leading to credit card debt amongst consumers.

Shaji George, A. (2024). Unsubscribe From Anxiety: The Psychological Costs of Subscription Service Overload. Partners Universal International Innovation Journal, 2(3), 115-131. <https://doi.org/10.5281/zenodo.12170957>

This paper examines the current trend and popularity of subscription services through a critical lens. The currently popular subscription service trend ensures that consumers spend ever increasing amounts on numerous services. While their money is shelled out monthly, they have nothing to show for it. This is a concept I like to call "you will own nothing and you will be happy about it". Shaji George reviews reasons for subscription burnout, shedding light on why consumers grow weary of the subscription model, as well as many negative aspects of this capitalistic practice.

Soederberg, S. (2012). The US Debtfare State and the Credit Card Industry: Forging Spaces of Dispossession. Antipode: A Radical Journal of Geography, 45(2), 493-512. <https://doi.org/10.1111/j.1467-8330.2012.01004.x>

This paper examines predatory practices of credit card companies, which offer a false promise of financial relief and freedom in exchange for exorbitant interest fees. With consumption rising beyond that of necessity, coupled with compounding fees and high interest rates, many young Americans are finding themselves in a never-ending cycle of consumer debt.

Sorvino, C., (2021). Amid Drought, Billionaires Control A Critical California Water Bank. Forbes.

<https://www.forbes.com/sites/chloesorvino/2021/09/20/amid-drought-billionaires-control-a-critical-california-water-bank/>

This article explores the history of the Wonderful Company, its owners (the Resnicks), and their massive use of water. It also elaborates on the controversy behind how they gained control of a key reservoir in California through closed-door dealings with state and local politicians.

World Economic Forum, (2016). You'll own nothing, and you'll be happy. This is how our world could change by 2030. Facebook. <https://www.facebook.com/worldeconomicforum/videos/8-predictions-for-the-world-in-2030/10153920524981479/>

This is a video posted to Facebook by the World Economic Forum (WEF) in November of 2016, sharing their goals for the world economy. The ideas came out of the 2016 WEF summit. Summits are attended by billionaires from around the world. They pay a hefty attendance fee, but doing so allows them to discuss their goals for the world, and network with the world's most powerful people in a single, secluded, exclusive location.