

MODERN FORMS OF USURY

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11 September, 2025

When usury is discussed in our times, the typical assumption is that usury refers to the charging of interest on a loan of money. While this is the most common form of usury, this is not sufficient for a definition or an understanding of what usury truly is. I've presented a more detailed description of usury in a previous article, *The Errors of the Economists: Usury*. However, even in that article, I used examples of interest charged on loans of money most of the time simply because of how ubiquitous the practice is in our modern economy. However with the increased computer control of technology in recent decades, another form of usury is starting to rear its ugly head. *Charging for both the sale and the use of something*.

Charging for both the sale and the use of something is one of the classic defining examples of usury. It goes something like this: I sell you a bottle of wine, and then proceed to charge you whenever you drink some of the wine you bought. The latest modern example of this comes from Volkswagen, which, in certain markets, has started to require a subscription to utilize the full power of the engine in some of their car models.¹ It's important to understand that the consumer has purchased the engine, and it's the engine that has the capability to produce its full power. However, Volkswagen is charging you a subscription fee to actually use the full power capability of the engine you've purchased. Now some may argue that you haven't bought the full power because you haven't bought the piece of software that enables the full power, which Volkswagen offers on a subscription basis. Let's expand this idea to see how ridiculous the claim actually is. On modern cars, more and more features are controlled by some level of software. Not just the engine, but the transmission, door locks, seat controls, and safety features. Imagine if you had to pay a subscription for all of that, or the car you purchased simply won't function. You would have been charged for the sale of the car and then again for using the car. No salesman ever says to the potential customer that they they will only own a pile of metal and plastic that won't run without software they'll never own, but that is the reality of purchasing a modern car. That fact is buried in the fine print they know no one actually reads. In other words, you only own a car that doesn't work and they own the software necessary for the car to actually work, but they don't go out of their way to make sure you understand that before you sign the purchase contract. The fact that Volkswagen is only charging for using the full power of the engine, and doesn't completely disable the car without the subscription doesn't really avoid the fact. The physical engine you've purchased has the capacity for the power. Your subscription isn't replacing any parts to increase power beyond its stock design, it is only required for you to be able to use the full power capability of the engine you've already purchased.

1 Liv McMahon. "VW introduces monthly subscription to increase car power." *BBC*, 15 August, 2025.
<https://www.bbc.com/news/articles/c62weyp4qqgo>

Don't think for a minute that limiting engine power is the limit of what car manufacturers will do to gouge even more money from their customers. Back in 2022, BMW started charging a subscription fee for using heated seats.² Once again, the customers had purchased the heaters that were built into their seats, but BMW prevented them from actually using the heaters without paying a monthly fee. The fact that they backed down a year later³ due to customer complaints really doesn't matter. They continued subscription services on other features. They and other manufacturers are steadily moving in this direction.⁴

This type of restriction isn't limited to preventing you from using the full capability of the vehicle you've purchased. John Deere has been in legal fights⁵ for years because they actively prevent their customers from doing their own repairs, or even going to the repair shop of their choice. They do this by using their software (which, again, the customer doesn't own) to hide all of the diagnostic information required to do maintenance and repair work. This forces the customer, who supposedly "owns" the equipment, to use only John Deere approved service providers. While this might not be usury in a strict sense, they are charging you for the sale of something, but then not granting you the full rights of ownership to repair it on your own or at a repair shop of your choice. This type of thing won't stop at vehicles. Features built into common household appliances are already ready to be moved to a subscription based model. Have you noticed how many things for the home actually require a WiFi connection to work? Things you wouldn't think would require such a connection like a refrigerator or a dishwasher.⁶ Even if they aren't charging anything for it now, I believe it's foolish to believe companies aren't considering it. Welcome to capitalism in the 21st century!

Many will try to say that all of this is just due to modern advancements in technology, however, that is not actually the case. The reason all of this is possible is because of something called Software as a Service (SaaS). SaaS isn't a technology, it is a marketing scheme used by nearly all software providers. Do you think people own the copies of Windows that runs their computers? They don't. Do you think they own copies of the various software they use? Check the fine print of the End User License Agreement. I will discuss this in more detail in a future article, but most people don't own most of the software they use for anything.



2025, Practical Distributism

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- 2 Peter Valdes-Dapena. "Why BMW is offering heated seats on a monthly subscription." *CNN Business*, 14 July, 2022. <https://www.cnn.com/2022/07/14/business/bmw-subscription/>
- 3 Kai Xiang Teo. "Good news, BMW owners: You won't have to pay \$18 to heat your seats after all." *Business Insider*, 7 September, 2023. <https://www.businessinsider.com/bmw-scrap-heated-seats-subscription-service-car-2023-9>
- 4 Ethan Cardinal. "Remote lock and chill? The car features that need a monthly subscription." *Drive*, 23 August, 2025. <https://www.drive.com.au/caradvice/subscription-overload-the-car-features-you-may-have-to-pay-for-monthly/>
- 5 "Farmers vs. John Deere: A Legal Battle Over Repair Rights." *Dallas Express*, 19 January, 2025. <https://dallasexpress.com/business-markets/farmers-vs-john-deere-a-legal-battle-over-repair-rights/>
- 6 "I won't connect my dishwasher to your stupid cloud." *YouTube, Level 2 Jeff*, 24 March, 2025. https://www.youtube.com/watch?v=5M_hmwBBPnc