

AB FINANCIAL NEWS

SPECIAL FEATURE REPORT • March 2026
Empowering the Ethiopian & Eritrean Diaspora with Financial Intelligence

THE PLASMA ECONOMY

What It Means When Americans Sell Their Blood to Pay Their Bills
A Special Report for the Ethiopian & Eritrean Diaspora Community

\$40B+

Global Plasma Industry Value

70%

World Plasma Supply from U.S.

\$500/mo

Avg Monthly Plasma Donor
Income

1,200+

Plasma Centers Across the U.S.

SECTION 1: WHAT IS THE PLASMA ECONOMY?

Understanding the fastest-growing hidden income source in America

Walk into any plasma donation center in America on a weekday morning — and you will not find the unemployed. You will find teachers on their lunch break. You will find Amazon warehouse workers. You will find nursing students. You will find Uber drivers sitting in the waiting room after their morning rush.

This is the plasma economy — a quiet, legal, billion-dollar industry built on the financial desperation of working Americans. And it tells us more about the state of the American middle class than any stock chart.

What Is Blood Plasma?

Plasma is the yellowish liquid component of blood that carries proteins, hormones, and antibodies. It is used to manufacture life-saving medicines for hemophilia, immune disorders, burn treatment, and rare diseases. Unlike whole blood, plasma can be donated up to twice per week because the body replenishes it within 48 hours.

WHO IS DONATING? — THE PROFILE OF THE AVERAGE PLASMA DONOR

Occupation	Why They Donate	Monthly Plasma Income	Financial Gap Being Filled
Teachers & School Staff	Rent due before payday	\$260–\$400	Housing, utilities
Retail / Warehouse Workers	Medical copays & deductibles	\$260–\$400	Healthcare costs
College Students	Tuition, rent, food	\$260–\$400	Basic living expenses
Gig Workers (Uber/Lyft)	Irregular income weeks	\$260–\$400	Gas, insurance, phone
Military Families	Relocation costs, low base pay	\$260–\$400	Childcare, car repairs
Recent Immigrants	Building credit, no credit history	\$260–\$400	Emergency buffer fund

SECTION 2: THE BODY ECONOMY

When your physical self becomes your last financial asset

Economists and sociologists have coined a new term: the Body Economy — the phenomenon of people treating their own bodies as income-generating assets when traditional income sources fail to cover cash-flow gaps.

What people sell varies widely — from the routine to the extraordinary. The table below shows the complete spectrum:

What Is Sold	Typical Income	Frequency	Who Buys It	Legal Status
Blood Plasma	\$30–\$70 per session	Up to 2x/week	Pharma companies	Legal, FDA-regulated
Platelets	\$50–\$100 per donation	1x/week max	Hospitals, labs	Legal, FDA-regulated
Sperm	\$50–\$150 per sample	Weekly (limits apply)	Fertility clinics	Legal, regulated
Eggs	\$5,000–\$15,000 per cycle	Few times lifetime	Fertility clinics	Legal, some state limits
Hair	\$100–\$4,000 per cut	Rare / when long enough	Wig makers, cancer patients	Legal, unregulated
Breast Milk	\$1–\$2 per ounce	Ongoing (new mothers)	Parents, hospitals	Legal, loosely regulated
Bone Marrow	\$0 (gifts only)	Once or few times	Transplant patients	Payment illegal in U.S.
Kidney	\$0 in U.S. (gifted)	Once	Transplant patients	Payment illegal in U.S.

“Your body has become an ATM. The question is: are you using it because you choose to — or because no other ATM will give you money?”

□ SECTION 3: THE \$40 BILLION IRONY

America donates blood. The world sells it back.

The United States provides 60–70% of the entire world's plasma supply. This is not by accident — it is by design. Most wealthy countries have banned paying plasma donors, including France, Germany, the United Kingdom, and Canada. They consider paying for blood donations to be ethically problematic.


But American law — regulated by the FDA — allows it. And so pharmaceutical companies from around the world have built their global supply chains on the backs of American plasma donors.

WHO COLLECTS THE PLASMA

CSL Limited — Australian company, largest plasma collector globally
Grifols — Spanish company, over 300 U.S. centers
Takeda Pharmaceutical — Japanese company, major U.S. presence
Octapharma — Swiss company, growing U.S. network
These 4 companies control most of the 1,200+ U.S. plasma centers

WHO PAYS THE PRICE — LITERALLY

Plasma-derived medicines can cost \$10,000–\$700,000 per year per patient
Hemophilia treatment: \$100,000–\$300,000/year
Immune deficiency treatment: \$30,000–\$60,000/year
Many American donors cannot afford the medicines made from their own plasma
The system extracts wealth from the poor and sells it back to the sick



*“The same system that buys your plasma for \$50 will sell it back to you for \$10,000.
That is the American medical economy in one sentence.”*

□ SECTION 4: PREDATORY GEOGRAPHY

Where plasma centers are built — and what that tells you about power in America

If you want to understand economic inequality in America, do not look at Wall Street. Look at a map of plasma donation centers.

Researchers who have mapped plasma center locations across U.S. cities have consistently found the same pattern: plasma centers cluster in low-income neighborhoods, near college campuses with high student debt, near immigrant communities, and near military bases with lower-income enlisted personnel.

This is not a coincidence. It is a business strategy.

THE 4 FACTORS THAT DETERMINE WHERE A PLASMA CENTER OPENS

□ **Factor 1: Median Household Income Below \$45,000**
Plasma companies use census tract data when selecting locations. ZIP codes with median household incomes between \$28,000–\$45,000 are their primary targets. High enough to have reliable transportation to reach the center. Low enough to make \$50/session feel significant.

□ **Factor 2: Proximity to Universities with High Student Loan Debt**
Students represent the most consistent donor base — young, healthy, eligible, and under acute financial pressure from tuition. Many universities have plasma centers within walking distance of campus, or on bus routes students already use.

□ **Factor 3: Immigrant Neighborhoods with Thin Credit Histories**
Immigrants — particularly recent arrivals — are disproportionately represented in plasma centers. Without credit history, without co-signers, without access to traditional emergency loans, plasma donation may be the only same-week cash source available.

□ **Factor 4: Military Base Proximity**
Enlisted military personnel — especially E-1 through E-4 grades — earn less than \$30,000/year in base pay. Multiple studies have documented high rates of plasma donation among junior enlisted service members. The people who defend the country sell their blood to make ends meet.

What Is NOT Found In These Same Neighborhoods

The same ZIP codes that host plasma centers typically lack: full-service banks and credit unions with affordable personal loan products; investment advisors or financial planning offices; community development financial institutions (CDFIs) offering emergency funds; employer-based financial wellness programs. The financial extraction infrastructure is present. The financial building infrastructure is absent.

“They built a plasma center in your neighborhood — but not a credit union. That is not a coincidence. That is a business decision made about you.”

□□□□ SECTION 5: THE DIASPORA CONNECTION

Why this story hits home for Ethiopian & Eritrean families

The plasma economy may feel like a foreign concept to many in our community. In Ethiopian and Eritrean culture, the idea of selling one's body for money carries deep social and spiritual meaning. But the underlying financial problem — the gap between income and immediate expenses — is one our community knows intimately.

THE AMERICAN SOLUTION	THE DIASPORA SOLUTION
<p>Problem: Rent due on the 1st, paycheck arrives on the 5th.</p> <p><i>Solution: Sell plasma for \$50 on Friday morning.</i></p> <p>Frequency: 2x per week, every week of the year.</p> <p>Asset used: Physical body.</p>	<p>Problem: Rent due on the 1st, paycheck arrives on the 5th.</p> <p><i>Solution: Call the iqub coordinator for an advance.</i></p> <p>Frequency: Emergency-only, social accountability.</p> <p>Asset used: Community trust.</p>

The Iqub Bridge — Speaking to Your Audience

"You may never sell plasma. But if you have ever borrowed from an iqub because rent was due before payday — you understand the same liquidity squeeze. The difference is not the problem. The difference is the solution. One solution uses community. The other uses your veins. Maraki is here to help you build the financial systems so you never need either."

WHY IMMIGRANTS ARE DISPROPORTIONATELY TARGETED

Vulnerability Factor	How It Creates Plasma Dependency	Maraki Solution
Thin credit file	No loan access, no credit card limit increases	Credit Builder program
No co-signer network	Can't access personal loans from banks	Iqub formalization + CDFI connections
Irregular income (gig)	Cash flow gaps are frequent and unpredictable	Emergency fund building — \$25/week system
No employer benefits	No 401k match, no FSA, no paid sick leave	Maraki Economic Ladder: Mission stage planning
Immigration costs	Lawyer fees, visa renewals, family travel	Dedicated savings bucket strategy
Family remittances	Pressure to send money reduces personal buffer	Remittance planning + budget framework

SECTION 6: THE THREE-LAYER FAILURE

Behavioral finance diagnosis — why good people end up in the plasma waiting room

The plasma economy is not a story about bad people making bad decisions. It is a story about three systems that have each failed — simultaneously — for the same household.

<p>LAYER 1 — SAVINGS FAILURE</p> <p>Standard advice: Maintain 3–6 months emergency fund.</p> <p>Reality: 57% of Americans cannot cover a \$1,000 emergency from savings.</p> <p>Cause: Lifestyle inflation keeps pace with income growth. Every raise gets absorbed.</p> <p>Result: Plasma bridges the gap a savings account should fill.</p> <p>Maraki fix: The \$25/Week Emergency System. Start small. Automate. Protect it.</p>	<p>LAYER 2 — CREDIT FAILURE</p> <p>If the same person could access \$300 from a credit union at 8% interest, they wouldn't need plasma. But many can't qualify — especially immigrants, students, and gig workers with thin credit files. So the body becomes the collateral when the credit system says no.</p> <p>Maraki fix: Credit Builder program. Secured cards. Authorized user strategy. 12 months to 680+.</p>
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LAYER 3 — WAGE STRUCTURE FAILURE

Many plasma donors are employed. The job pays enough to survive. Not enough to absorb any shock. One flat tire. One medical copay. One week of reduced Uber demand. The system breaks.

The plasma center is where all three failures meet in one waiting room.

Maraki fix: The Maraki Economic Ladder™ — Work → Career → Mission. Build income floors, not ceilings.

BEHAVIORAL TRIGGERS (BUYNOW PAY LATER)

BNPL services (Klarna, Afterpay) create artificial affordability. The bill arrives 6 weeks later.

Buy-now-pay-later + plasma donation is the newest debt loop: buy on credit, sell plasma to pay.

Households with good income still struggle because of lifestyle inflation, not income shortage.

Maraki fix: The 24-Hour Rule. Never buy on impulse credit. Wait. Sleep. Then decide.

□ SECTION 7: THE SHARING ECONOMY

The legal, sustainable alternative to the body economy

The same financial pressure that drives people to plasma centers is driving an explosion of what economists call the Sharing Economy — the monetization of assets you already own. The difference: in the sharing economy, you sell your time and your possessions. In the body economy, you sell yourself.

Asset You Own	How to Monetize It	Monthly Income Potential	Startup Requirement
Your car	Uber, Lyft, Turo (rent it out when not using)	\$400–\$2,000	Car + insurance upgrade
A spare bedroom	Airbnb, Furnished Finder (travel nurses)	\$500–\$2,500	Clean space, smart lock
Your skills	Upwork, Fiverr, TaskRabbit	\$200–\$3,000	Profile + 3 sample jobs
Tools you own	Tool rental apps (Loanables, Fat Llama)	\$50–\$400	Listing 30 min
Parking space	SpotHero, ParkWhiz, Neighbor	\$100–\$500	Take 3 photos, list it
Storage space	Neighbor.com (unused garage/basement)	\$100–\$400	Empty the space, list it
Your phone plan	Referral programs (Mint, T-Mobile)	\$50–\$200	Share referral code
Solar panels	Sell excess electricity back to grid	\$30–\$200	One-time installation
Your expertise	Financial coaching, tutoring, consulting	\$500–\$5,000	Your knowledge
Your audience	Newsletter, YouTube, TikTok monetization	\$100–\$10,000	Consistent content

The Immigrant Advantage in the Sharing Economy

Ethiopian and Eritrean immigrants often arrive with skills, networks, and assets that are underutilized in the American economy. A nurse who speaks Amharic can command premium home-care rates. A cook who knows injera can cater Ethiopian events every weekend. A driver who knows the diaspora community can build a loyal Uber rider base. The sharing economy rewards specificity. Our community has specific value.

□ SECTION 8: TRAINING EXERCISE — DISCUSSION WITH KIDI

For AB Financial News broadcast and Maraki Financial Wellness training sessions

The Scenario: Dawit's Choice

Dawit is an Eritrean immigrant in Atlanta. He works at a hotel front desk earning \$18/hour. He also drives Uber on weekends. His rent is \$1,100. His paycheck arrives on the 5th. His rent is due on the 1st. A plasma center recently opened two blocks from his apartment, advertising \$500 in your first month. What should Dawit do?

THE 3-QUESTION TRAINING FRAMEWORK

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Discussion Question 1: The Immediate Decision

"Dawit, your rent is due in 4 days. You have \$400 in your account. The plasma center is offering \$100 for your first visit. What are your options — and what is the real cost of each one?" — Guide the audience to map ALL options: plasma, payday loan, call landlord, credit card cash advance, call a friend, iqub advance, sell something. Then compare total costs.

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Discussion Question 2: The Root Cause

"If Dawit had \$1,500 in an emergency fund, would this conversation be happening?" — This question always produces the real answer: No. The plasma center exists because the emergency fund does not. The solution is not crisis management. The solution is prevention. Build the \$25/week savings system before the crisis arrives.

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Discussion Question 3: The Asset Audit

"Dawit already has a car and drives Uber. He has hotel industry experience. He speaks Tigrinya and English. What assets does he own — that he has not monetized yet?" — Possible answers: Turo (rent the car when not driving Uber), Airbnb the spare room, teach hotel industry skills, connect Eritrean newcomers to hospitality jobs (referral income), start a small catering network for community events.

"If your body can produce \$500 per month selling plasma — what financial habit could produce the same income without selling your health?"

TRAINING ANSWERS — WHAT PRODUCES \$500/MONTH WITHOUT PLASMA?

Strategy	Monthly Value Created	Time Required	What You Give Up
Eliminate credit card interest (avg. \$300/month interest on \$5k balance)	\$300 saved = \$300 earned	Pay down in 12–18 months	Spending that went on the card
Build \$6,000 emergency fund (stops payday loans)	\$200–\$400 saved in loan fees	18–24 months at \$25/week	Short-term consumption
Rent spare room on Airbnb	\$600–\$1,200/month	List once, manage weekly	Privacy of spare room
List car on Turo 10 days/month	\$400–\$800/month	Manage bookings, clean car	Use of car on listed days
Automate \$200/month to index fund for 10 years	\$200 invested → \$41,000+	Set it once, forget it	\$200/month of spending
Reduce lifestyle inflation by 10% of income	\$200–\$600/month depending on income	Budget review, 2 hours	Discretionary spending

SECTION 9: THE MARAKI ECONOMIC LADDER™ APPLIED

Where plasma donors are on the ladder — and how to move them up

STAGE 1: WORK	STAGE 2: CAREER	STAGE 3: MISSION
<p><i>Where plasma donors live</i> Income: Active only Emergency fund: \$0</p>	<p><i>Where training moves them</i> Income: Active + 1 side stream Emergency fund: \$1,000–\$6,000</p>	<p><i>Where we aim to take them</i> Income: Active + passive + business</p>

<p>Credit score: Under 620 Savings rate: 0% Next paycheck: Critical <i>Plasma makes sense here</i></p>	<p>Credit score: 650–720 Savings rate: 5–10% Next paycheck: Manageable <i>Plasma no longer needed</i></p>	<p>Emergency fund: 6+ months Credit score: 750+ Savings rate: 20%+ Next paycheck: Irrelevant <i>Teaching others to climb</i></p>
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“The goal is not to judge the person in the plasma waiting room. The goal is to never let our community members end up there — and to give everyone who is already there a ladder out.”

✓ SECTION 10: COMMUNITY ACTION CHECKLIST
What to do this week — whether you are advising a community member or yourself

✓ This Week: Do an Asset Audit
Write down every asset you own — your car, your skills, your space, your professional contacts, your social media following. For each one, ask: Is this producing income? If not, could it? Give yourself 30 days to activate at least one.

✓ This Month: Build the \$25/Week Emergency System
Open a separate savings account and automate a \$25 weekly transfer. Label it “Emergency Wall.” In 12 months you have \$1,300. In 24 months, \$2,600. The goal is a \$1,000 buffer by month 6. This one habit eliminates the need for plasma, payday loans, and high-interest cash advances.

✓ This Month: Check Your Credit Score — Free
Use AnnualCreditReport.com (official, free, government-mandated). Check all 3 bureaus. Dispute any errors — 30% of credit reports contain errors. If your score is below 650, enroll in the Maraki Credit Builder program and begin the 12-month recovery plan.

✓ This Quarter: Map Your Neighborhood’s Financial Infrastructure
Identify: nearest credit union (not just a bank), nearest CDFI, nearest Small Business Development Center, nearest free tax preparation site (VITA). These are the financial building tools in your ZIP code. Know where they are before you need them.

✓ Ongoing: Share This Report with 5 People
Print it. Send it. Post it. The plasma economy exists because financial education does not reach the people who need it most. Every person in our community who understands these systems is one less person in a plasma waiting room.

ABOUT THE AUTHOR

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Abnet A. Tessema is the founder and CEO of Maraki Group, an immigrant empowerment platform serving Ethiopian and Eritrean diaspora communities across the United States and Canada. With an MBA and a background in law, AB previously lectured at Addis Ababa University before dedicating his career to financial education and immigrant economic empowerment.

Since 2014, AB has delivered financial wellness training to thousands of immigrants navigating the American financial system. He is the host of AB Financial News, a daily broadcast delivered in both English and Amharic — one of the only bilingual financial news programs serving the Ethiopian and Eritrean diaspora community in North America.

AB is the creator of the Maraki Economic Ladder™ (Work → Career → Mission) and the Immigrant Wealth Equation™, frameworks used in training programs, community workshops, and the growing Maraki Finance book series. His mission: to educate 100,000 people annually.

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