

Cowdrey

Exploitative Patterns in Different Industries

1. Medical Practices and Dentist Offices

- **Overbilling and Upselling:** Patients are sometimes encouraged to buy expensive procedures or services they may not need. This includes unnecessary tests, cosmetic procedures, or frequent replacement of materials.
 - **Insurance Manipulation:** Practices may code procedures in ways that maximize insurance reimbursement, sometimes stretching ethical boundaries.
 - **Labor Exploitation:** Staff may be overworked, underpaid, or pressured to prioritize revenue over patient care. Incentives for performing more procedures can conflict with patient health.
 - **High Debt Burden:** Doctors and dentists often graduate with huge student loans, which can push them toward prioritizing profit over ethics in order to survive financially.
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2. Construction Industry

- **Contractor and Subcontractor Exploitation:** Workers may be misclassified as independent contractors to avoid paying benefits, overtime, or adhering to labor protections.
 - **Unsafe Work Environments:** Cutting corners on safety equipment, training, or protocols to save costs.
 - **Underpayment and Wage Theft:** Workers may not receive full pay for hours worked, or “bonus” pay is contingent on meeting unrealistic deadlines.
 - **Project Overcharging:** Companies may inflate project costs, hide fees, or delay transparency, often at the expense of clients.
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3. General Business Patterns

- **Predatory Pricing and Monopolies:** Some businesses undercut competition unsustainably to dominate a market, then raise prices once competitors are gone.
- **Excessive Fees and Fine Print:** Hidden costs, cancellation fees, or penalties trap customers in contracts.
- **Employee Exploitation:** Long hours, unpaid overtime, misclassification, or lack of benefits are widespread in many sectors.

- **Environmental Neglect:** Cost-saving measures often include unsafe disposal of chemicals or excessive pollution that affects the wider community.
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Explaining This to the Union of Saints

1. **Use Moral Framing:** Focus on fairness, justice, and care for others. For example:
 - “In some practices, profit is put above patient care or worker safety. This is not just business—it’s a moral failure.”
2. **Highlight Patterns, Not Individuals:** Avoid blaming specific people; focus on systems:
 - “Many industries incentivize shortcuts that harm workers and clients alike.”
3. **Show How Exploitation Connects Across Sectors:** Emphasize shared patterns:
 - “Whether in healthcare, construction, or other businesses, the same pressures—profit above people—create harm.”
4. **Empower Action:** Suggest moral and practical responses:
 - Advocate for transparency, fair wages, safe work environments, patient-centered care, and ethical oversight.