The Ethics of Money

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Learning Objectives

• Identify the primary responsibility of rehabilitation counselors and service providers.

• Understand the difference between a moral obligation and ethical dilemma when supporting a consumer’s decision regarding wages and other financial concerns.

• Using a decision-making model to help work through the process.
The Case of Maria: Define the Ethical Dilemma and Apply Decision-Making Approach

Which ethical principles apply? Which are compromised?

Which ethical approach is used? Deontological, Teleological, etc.?

Identify the Hygiene Factors and/or Motivators.

“Maria, a wonderful and friendly client, has just lost her wallet on her way to the agency. She does not have any money to get home.

Her human service worker gives Maria enough money from her wallet to get home—only if she promises to pay her back at the next session.

Do you agree or disagree with the human service worker’s action?”

(Pawlukewicz, 2013)

Why or why not?
Who performs the work?

Define the Ethical Dilemma and Apply Decision-Making Approach

- The agency hires a staff who does much of the work involved in completing the requirements to reach a stated benchmark. The staff is not credentialed for the level of service delivery. At the end of the DARS form, it states what is in the following screenshot:

  I, the job placement specialist, certify that:
  • the above dates, times, and services are accurate;
  • I personally provided all services recorded within the above DARS1833;
  • I documented the services and information described above for the Benchmark Status Reports;
  • The consumer's and/or consumer's legally authorized representative's signature on this form was gained on the date stated in the date field of the form and
  • I handwrote my signature and the date below;
  • I maintain credentials required for a job placement specialist as described in the Standards for Providers (SFP); and
  • I maintain any credentials and/or license indicated below required for any Employment Premium Service as described in the SFP (attached copy of credential and/or license).

- What would you do?
Define the Ethical Dilemma and Apply Decision-Making Approach

- The Vocational Adjustment Trainer holds classes for VR referrals. One of the participants signs in to classes then leaves. The VAT billed for the services since the participant picked up all the materials and prevented someone else from participating in their slot.

- Should VR pay for this?

- An Employment Specialist provided services to a woman who struggles with chronic depression. The client was laid off from her job and lost her healthcare coverage. The Employment Specialist agreed to hire the client to clean her home as a way to help her financially.

- Several weeks later, the client was hospitalized following a suicide attempt. During her hospital stay, the client disclosed to the hospital’s psychologist that she had cleaned the staff person’s home.

- The psychologist was concerned that the client and the Employment Specialist were involved in an enmeshed relationship and reported the alleged boundary violation to the agency director.

- Do you agree or disagree with the psychologist’s action?
The Case of Jerry: Define the Ethical Dilemma and Apply Decision-Making Approach

• “On his way to the counseling session, Mr. Jones purchased a Powerball lottery ticket for himself and his favorite human service counselor Jerry.

• He gives the ticket to Jerry and says: “Good luck, you deserve it for all you have done for me.”

• Jerry smiles and takes the 50 cent ticket stating: “Good luck to the both of us.”

• Do you agree or disagree with the human service worker’s action?”

(Pawlukewicz, 2013)
A.1. WELFARE OF THOSE SERVED BY REHABILITATION COUNSELORS

a. PRIMARY RESPONSIBILITY.

The primary responsibility of rehabilitation counselors is to respect the dignity and to promote the welfare of clients.

Clients are defined as individuals with, or directly affected by a disability, functional limitation(s), or medical condition and who receive services from rehabilitation counselors. At times, rehabilitation counseling services may be provided to individuals other than those with a disability. In all instances, the primary obligation of rehabilitation counselors is to promote the welfare of their clients.

b. REHABILITATION AND COUNSELING PLANS

Rehabilitation counselors and clients work jointly in devising and revising integrated, individual, and mutually agreed upon rehabilitation and counseling plans that offer a reasonable promise of success and are consistent with the abilities and circumstances of clients. Rehabilitation counselors and clients regularly review rehabilitation and counseling plans to assess continued viability and effectiveness.
c. EMPLOYMENT NEEDS.

Rehabilitation counselors work with clients to consider employment consistent with the overall abilities, functional capabilities and limitations, general temperament, interest and aptitude patterns, social skills, education, general qualifications, transferable skills, and other relevant characteristics and needs of clients. Rehabilitation counselors assist in the placement of clients in available positions that are consistent with the interest, culture, and the welfare of clients and/or employers.

d. AUTONOMY.

Rehabilitation counselors respect the rights of clients to make decisions on their own behalf. On decisions that may limit or diminish the autonomy of clients, decision-making on behalf of clients is taken only after careful deliberation. Rehabilitation counselors advocate for the resumption of responsibility by clients as quickly as possible.
A.2. Respecting Diversity

a. RESPECTING CULTURE.

Rehabilitation counselors demonstrate respect for the cultural background of clients in developing and implementing rehabilitation and treatment plans, and providing and adapting interventions.

b. NONDISCRIMINATION.

Rehabilitation counselors do not condone or engage in discrimination based on age, color, race, national origin, culture, disability, ethnicity, gender, gender identity, religion/spirituality, sexual orientation, marital status/partnership, language preference, socioeconomic status, or any basis proscribed by law.
A.3. Client Rights in the Counseling Relationship

a. DEVELOPMENTAL AND CULTURAL SENSITIVITY.

Rehabilitation counselors communicate information in ways that are both developmentally and culturally appropriate. Rehabilitation counselors provide services (e.g., arranging for a qualified interpreter or translator) when necessary to ensure comprehension by clients. In collaboration with clients, rehabilitation counselors consider cultural implications of informed consent procedures and, when possible, rehabilitation counselors adjust their practices accordingly.

b. SUPPORT NETWORK INVOLVEMENT.

Rehabilitation counselors recognize that support by others may be important to clients. Rehabilitation counselors consider enlisting the support, understanding, and involvement of others (e.g., religious/spiritual/community leaders, family members, friends, and guardians) as resources, when appropriate, with consent from clients.
Autonomy

Beneficence

Fidelity

Nonmaleficence

Justice

Veracity

CRCC Code of Ethics

Principles of Ethical Behavior

What do these Mean?
Our Professional Obligations

Autonomy
To respect the **rights of clients** to be self-governing within their social and cultural framework. Respect their choices.

Beneficence
To do good to others; to promote the personal growth and well-being of clients.

What are some examples of each?
Fidelity

To be faithful; to keep promises and honor the trust placed in rehabilitation counselors.

Justice

To be fair in the treatment of all clients; to provide appropriate services to all.

What are some examples of each?
Nonmaleficence

To do no harm to others.

Veracity

To be honest. Candor

What is the primary responsibility of Rehabilitation Counselors and service providers?
Ethics Defined:
- Is concerned with the kinds of values and morals an individual or society ascribes as desirable or appropriate
- Focuses on the virtuousness of individuals and their motives
- Right versus wrong

Ethical Theory
- Provides a system of rules or principles as a guide in making decisions about what is right/wrong and good/bad in a specific situation
- Provides a basis for understanding what it means to be a morally decent human being

Personal Ethics
- Honesty
- Respect and honor
- Fairness
Morals and Values

Morals

• Human obligation

• Based on personal beliefs – good/bad action, right/wrong of an action

• “Morals are generally taught by the society to the individual whereas values come from within.

• Morals act as a motivation for leading a good life while values can be called as an intuition.

• Morals are related to ones religion, business or politics whereas values are personal fundamental beliefs or principles.

• Morals are deep seated whereas values keep on changing with time and needs.” (differencebetween.net).

Values

• Personal, core beliefs, desires of how world should be; not very objective

• What is important to us and why?; of value

• Influenced by our cultural beliefs, background, experiences

• Determine one’s beliefs, thinking, behavior, interactions with others

• Important to know and understand our own values, and to help consumers clarify theirs.
  • Value neutral
### Moral Obligation vs. Ethical Dilemma

#### Moral Obligation Defined
- “...refer to a belief that the act is one prescribed by their set of values.” [Wikipedia.com](https://en.wikipedia.org)
- “the name that is given to a duty that arises from conscience rather than law” [lawdictionary.org](https://www.lawdictionary.org)

**Understand the difference between a moral obligation and ethical dilemma when supporting a consumer’s decision regarding wages and other financial concerns.**

#### Ethical Dilemma Defined & its characteristics
- “arises in a situation concerning right and wrong in which values are in conflict.” [Daft, 2007](https://www.mba.fisher.cornell.edu)

**Characteristics:**
- Two possible choices; courses of action
- Choice results in significant consequences
- Either choice supported by an ethical principle; principle comprised
Two broad domains of Ethical Theories regarding a leader’s...

(1) Conduct
   - Deontological (Duty)
   - Ethical Egoism

(2) Character
   - Teleological (Consequences)
   - Utilitarianism
   - Altruism

Three different teleological (consequential) approaches to making decisions regarding moral conduct.
Ethical Theories: Conduct

Deontological Theories

- **Duty driven**, relates not only to consequences but also to whether action itself is good
  - Focuses on the actions of the leader and his/her moral obligation and responsibilities to do the right thing
  - Example: telling the truth, keeping promises, being fair

Teleological Theories

- Focus on **consequences** of leaders’ actions; results
- Three different approaches to making decisions regarding moral conduct -
  - Ethical egoism (create greatest good for the leader; transactional)
  - Utilitarianism (create greatest good for greatest number)
    - Example: leader distributes scarce resources so as to maximize benefit to everyone, while hurting the fewest;
      - preventive healthcare vs. catastrophic illnesses
  - Altruism (show concern for best interests of others; transformational)
Ethical Egoism – Utilitarianism – Altruism

All behavior, whether directed towards benefiting oneself or another, is energized by some *needs or inner drives* without which human behavior would not occur.

We ourselves feel that what we are doing is just a drop in the ocean. But the ocean would be less because of that missing drop.

~ Mother Teresa
Leadership Perspective: Two-Factor Theory

• Needs-based theory developed by American psychologist Frederick Herzberg (1923-2000); influential in field of business management.

• Interviewed hundreds of workers regarding times when they were highly motivated to work and when unmotivated and dissatisfied.

• Findings prompted the Two-Factor theory; characteristics associated with job dissatisfaction varied from those of job satisfaction.

• Two dimension/two distinct factors found to contribute to employee’s work behavior: (1) Hygiene factors and (2) Motivators

Not to be confused with...
Two-Factor Theory continued

Hygiene Factors

• “First dimension of Herzberg’s theory involves presence or absence of job dissatisfiers.”*
  • Working conditions, pay, company policies, and interpersonal relationships.
  • Extrinsic (environmental)
  • Lower-level needs; absence cause dissatisfaction
• “When these factors are poor, work is dissatisfying.”*
• When factors are good, dissatisfaction is removed, but “do not themselves cause people to become highly satisfied and motivated in their work.”*

Motivators

• “Second dimension of Herzberg’s theory involves job satisfaction and meeting higher-level needs.”* Influence job satisfaction.
  • Achievement, challenge, responsibility, recognition, opportunity for growth
  • Intrinsic (psychological)
  • High-level motivators; must be present for employees to be highly motivated and excel at work
• “When motivators are present, workers are highly motivated and satisfied.”*

*(Daft, 2008)
Work itself serves to motivate people.

Poor factors can destroy motivation. Improving them does not improve motivation.

Herzberg's Two-Factor Theory:

- **Motivators**:
  - Achievement
  - Recognition
  - Responsibility
  - Work itself
  - Personal growth

- **Hygiene Factors**:
  - Working conditions
  - Pay and security
  - Company policies
  - Supervisors
  - Interpersonal relationships
What needs/factors motivate consumers and Rehab professionals?

Company factors
Work site factors
Worker factors
Benefit factors
### Company Factors

- Organizational culture –
  - less/more employees; cohesion
- Formal supports
- Company sponsored activities

- Work evaluations
  - Fair and equal

- Worksite area access

### Work Site Factors

- Work area proximity and similarity (e.g., work & life experiences) contribute to “development of friendships among workers.” (Wehman, 2003)

- Misinterpretation of work interaction as inclusion. There must be social interaction; social acceptance.
Worker Factors

- Organizational socialization
  - Potluck lunches, recognition of birthdays, accomplishments, etc.
  - Social functions

- Builds camaraderie
  - Assistance when needed, etc.

Benefit Factors

- Wages; pay raises
- Fringe benefits
- Work schedule; personal time
- Company workplace benefits (e.g., meals)

(Wehman, 2003)
Money Ethic Scale

• *The Meaning of Money Revisited: The Development of the Money Ethic Scale – Thomas Li-Ping Tang (1988); short version (1995)*

• Referenced Herzberg regarding pay not necessarily being a motivator.

• “...study examined the underlying concepts or beliefs people hold about money and the extent to which different needs can be fulfilled by money.”

• Questions “were generated to reflect (1) the extent to which money could satisfy different needs of individuals and (2) people's attitudes towards money based on ideas from relevant literature.”

• “...identified six clearly interpretable factors: achievement and obsession, good, power, expression, evil, and management of money.”
Money Ethics Scale Continued

• Tang asks, “If you double your employees’ pay, do they produce twice as much? Paid by the Hour vs. Paid by Salary.”

• Extrinsic reward may undermine intrinsic motivation (Deci, 1971; Deci & Ryan, 1985).

• Attitudes towards motivation, equal pay, budgeting finances (e.g., pay bills early to avoid fees), ethical norms toward the evil of money (e.g., perform unethical acts to maximize monetary gains; undermine one’s standards, ethics, etc.),
Trends Seen in Vocational Rehabilitation
(Thank you, Norine!)

Consumer’s Perspective

• Financial ethical dilemmas/supported employment/VR counseling/VR counselors

• Social security – problems caused by inefficient planning by consumer and CRP

• Family pressuring PWDs regarding their finances – interfering; ulterior motives. Where do VRCs and CRPs go with that? What can we do?

• PWD is one of few wage earners in family.

• Family influencing PWD not to disclose wages.

• More costly to have a PWD in a household.

Vocational Rehabilitation Professional’s Perspective

• Pressure to meet quotas

• How do our values, culture come into play?

• We’re educated, better paid, etc.

• Provider wants to get paid. Consumer can’t sign form. So, provider signs it. Or not enough employees so others do it. Unethical actions of service providers

• Set CVS as a training site and bill for 5+ people. Providers misuse funds.

• DARS takes too long to pay.
What to do? Decision-Making Approach

• Consider the CRCC Code of Ethics and the Ethical Principles
  • Sections A.1 and A.2; A3
  • Principles of Ethical Behavior: Autonomy, Beneficence, Fidelity, Justice, Nonmaleficence, Veracity

• Consider the perspective of the approach:
  • deontological
  • teleological {Ethical egoism, Utilitarianism, Altruism}

• Consider the Two-Factor Theory – Which factors and/or motivators are involved that influence the ethical behavior and/or ethical dilemma?
Resources


- http://thelawdictionary.org/moral-obligation/

- http://www.differencebetween.net/miscellaneous/difference-between-morals-and-values/#ixzz3qcotWfui

Resources


- Image credits: All images copied from various websites.