IntegratedEthics™ (IE) Journal Activity Participant Guide

Psychology of Fraud: Why Good People Do Bad Things, by Chana Joffe-Walt and Alix Spiegel


### Overview

This journal activity provides a venue for reflection, discussion, and inquiry about the concept of “cognitive frames” and the effect certain frames have on ethical problems. While reading and/or listening to “Psychology Of Fraud: Why Good People Do Bad Things,” by Chana Joffe-Walt and Alix Spiegel, you should consider the types of decisions you face within your facility and the cognitive frames through which you consider these decisions. At the journal meeting, those questions will be used as the basis for collegial discussion about your experience with the ethical environment and culture in your facility.

### Objectives for the IE Journal Activity Meeting

- Learn about the concept of “cognitive frames” and how they apply to ethical thinking.
- Reflect on the cognitive frames through which decisions are made.
- Discuss situations in which empathy and a desire to help people with whom you identify may inhibit your ability to make decisions through an ethical frame.
- Engage in collaborative discussion with colleagues about the ethical environment and culture in your facility.
- Brainstorm organizational solutions to support using an ethical frame for decision making.
IE Journal Activity Format

Optimally, a journal discussion is both the result of prior activity, i.e., reading and reflection, and the catalyst for further activity, as shown in the RADIUS\(^1\) format below.

- **Read** the article critically.
- **Ask** yourself the key questions.
- **Discuss** the questions and follow-up actions with colleagues.
- **Inquire** into IE program resources for help in resolving ethical issues.
- **Use** what you have learned.
- **Sustain** collaboration with others in ethical practice in your facility or VISN.

Read the Article Critically

“The Psychology of Fraud: Why Good People Do Bad Things” originally aired on NPR, and is available online both in audio form and as a text-and-graphics article (follow link above). The story is primarily focused on the banking system, but has broad application to health care. As you read, take note of any possible relevance to your own practice of making decisions using an ethical frame.

Ask Yourself the Key Questions

The three key questions below and sub-bullet questions will be discussed in the journal meeting you attend. They offer an opportunity for you to bring up ethics questions and concerns you may have, and to contribute your experience and perspective to the ongoing work of creating a culture that supports open discussion and careful decision-making about ethics.

**Question 1: “Why We Don’t See The Ethical Big Picture”**

In the story, Ann Tenbrunsel, a researcher from Notre Dame who studies unethical behavior, says that “certain cognitive frames make us blind to the fact that we are confronting an ethical problem at all.” According to Tenbrunsel, “the business frame cognitively activates one set of goals—to be competent, to be successful; the ethics frame triggers other goals—to be fair and not hurt others.”

---

\(^1\) Adapted from the RADICAL model described in the Annals of Family Medicine Journal Club. http://www.annfammed.org/site/AJC/
Through what types of frames might decisions at your facility be made?

Have you ever experienced a situation in which you believe someone was making a decision through a business frame rather than an ethical frame? How might the framing in this situation have changed the outcome?

**Question 2: “We Lie Because We Care”**

Chapter 5 of the print transcript begins by noting the common assumption that people commit fraud because they have a financial incentive to do so. Some psychologists and economists, however, are interested in another possible explanation: we commit fraud because we like each other. “We like to help each other, especially people we identify with. And when we are helping people, we really don’t see what we are doing as unethical.” In Toby’s story, his staff and professional colleagues faced a decision in which “future abstract consequences” competed with helping “the very real person in front of them.”

- Can you think of a situation in which empathy or a desire to help someone you identify with may inhibit your ability to make decisions through an ethical frame?
- Have you ever been in a position where you had to weigh abstract future consequences against helping someone who was right there in front of you? What were the consequences?

**Question 3: Solutions**

At the conclusion of this article, the authors say, “If we are all capable of behaving profoundly unethically without realizing it, then our workplaces and regulations are poorly organized...They don’t attempt to structure things around our weaknesses.” In the printed transcript, they end with two concrete proposals to support ethical framing (the audio version includes only the first proposal): 1) force businesses to change auditors every couple of years to eliminate the possibility of business-auditor relationships that can corrupt audits, and 2) place a sentence at the beginning of business contracts which explicitly states that lying on the contract is unethical and illegal.

- Can you think of anything your setting/service line/facility could do locally to support using an ethical frame for decision making?
- How about the larger organization, such as in this facility or across our region?

**Use What You Have Learned**

Apply your learning from the discussion to improving your own ethical practices in health care. Examine your own professional, patient, and personal relationships in your unit/facility in the light of Toby’s story. Are there actual or potential situations similar to his that you are aware of? Note that Toby’s path to major fraud started with one decision to lie. Have you or a colleague ever been faced with such a decision?