

Chapter XVI

WHY GOOD PEOPLE DO BAD THINGS

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The contrast between order and system in the natural world and disorder and chaos in the moral world is a constant theme in the writings of Dr. Robert S. Hartman. The achievements of modern science have opened pathways to new knowledge in a myriad of fields and have literally brought the world to our doorstep. The contemporary situation for moral knowledge and improvements, however, is different. Countless examples of chaos and disorder in moral issues verify Hartman's observations. Consider the territorial and political wars which rage throughout the world and even prevent medical and food relief to starving populations, the acts of terrorism and hostage taking which hold the world and its institutions as hostage, the acts of individual power maneuvering and avarice which threaten our financial and political institutions and the acts of individual aggression of neighbor against neighbor.

One example of our inability to maintain moral order and consistency centers around individuals who have well established family ties, who are productive members of society, who are leaders of the business and civic community and yet commit bad (immoral, dishonest and even heinous) actions. The bad actions of these people who have been classified as good people include:

- (1) acts of murder committed by teenagers who are excellent students or who have no history of violence;
- (2) acts of rape committed by trusted family members;
- (3) physical violence committed by family members against one another
- (3) sexual molestation of children many times by members of their own families or by scout masters, ministers and friends;
- (4) alcohol and drug abuse by high achievers and by business and civic leaders;
- (5) acts of theft by long time, productive and trusted employees;
- (6) acts of deception by the business community which are utilized to promote products and services;
- (7) the greed and avarice of business and political leaders.

A quick glance at the evening newspaper or television newscast will confirm examples of good people doing bad things on a regular basis.

How can we account for this apparent paradox? A simple answer is that

those individuals who commit bad actions are not in fact good people. Obviously they were not being good people at the time of their bad actions. The problem, as we have noted, is that in many cases individuals who have a well documented history of dependable, accountable, productive and caring actions do commit bad actions. How do we define the problem, and where do we look for a consistent and reliable answer?

There appears to be no simple answer to these questions. We have well-accepted ideas of what a good person is, and of a good parent, a good and faithful person who does not violate his/her marriage vows, a dependable person who stands by personal beliefs, a good, honest person who has integrity, a good, a reliable and industrious individual who is a productive member of society. The fact that individuals meet the requirements and still commit bad actions demonstrates the risk that we face. How do we explain, measure and control this risk? How can we objectively and reliably determine, before the occurrence of the bad action, that an individual is susceptible to making a bad decision? What can we do to help individuals understand where and how they are at risk and what they can do to prevent the risk?

In this paper, we will explore a new model for defining, explaining, measuring, and preventing the risk of making bad decisions. In the process, we will provide a rationale for understanding why good people make bad decisions, which we will argue to be objective, consistent, testable and reliable. This model is based on the science of axiology as created and formulated by Robert S. Hartman. The focus of this analysis is on measuring the risk of making bad decisions. First, we will examine the methodology behind the analysis to define what we mean by risk. Second we will explore the measuring of the risk of making a bad decision in two particular types of decisions. Next, we will propose a model for explaining why people, even good people, make bad decisions. Finally, we will consider the implications of this model.

Measuring Risks

The key concept in our examination of why good people do bad things is risk. For us, risk measures the susceptibility of an individual to making a bad judgment or decision. Susceptibility is an open concept, a variable, rather than a black and white, closed concept. Measuring the risk for making a bad decision does not mean, therefore, that a person categorically is honest or dishonest, good or bad, moral or immoral. Rather, an individual is determined to be at risk (to be susceptible) in specific situations and under certain conditions. What we are after is the definition and measure of just those conditions and situations which put a person at risk and why in fact that risk exists. The measure of these risk conditions ranges from no or low risk, situational risk indicating that there are definite situations in which a person

is susceptible, conditional risk indicating that there are conditions that create a high susceptibility that a person will make a bad decision, and real risk indicating that a person is at risk to make a bad judgment regardless of conditions and circumstances.

There are three parameters to risk which are important for our analysis. First, risk involves the capacity of an individual to make a judgment or decision. In this sense, risk involves the ability to identify problems correctly and accurately, to size up situations, to evaluate alternative courses of action and to make sound and objective decisions. The objective measure of this facet of risk requires an objective and accurate standard for evaluating a person's capacity for problem solving and thinking in general. Second, risk involves the probability of occurrence of either a good or bad judgment. Is a person is a good or bad risk for taking something that does not belong to him or her? This facet of risk requires not only an objective standard but also a methodology for quantitatively defining and assessing risk conditions. Third, risk includes sensitivity to both good and bad influences which affect a person's capacity for thinking and problem solving. Sensitivity to good influences defines inhibitors which can act as a means of preventing bad judgments. Sensitivity to bad influences indicates a breakdown in the problem solving and decision making process. The measure of this aspect of risk requires a methodology for assessing a person's capacity to consistently translate values and beliefs into decisions and actions and for determining the effects of personal biases on the ability to make decisions.

The science of Axiology offers a unique and effective methodology for the measure of risk. Value concepts have traditionally been considered to be intangible, unavailable to quantitative analysis, or have been reduced to behavior which can be statistically analyzed. Neither approach has ever produced a satisfactory resolution of value conflicts, and even the latter methodology cannot produce a consistent and universal methodology for measuring value. Robert S. Hartman broke with tradition through his discovery of a value mathematics which brings order to value concepts in the same way that mathematics brings order to the natural sciences. As a result, Axiology has the same ingredients as the key elements of a natural science:

- (1) It provides a quantitative standard of measure, a mathematical means for measuring objects or experiences against a standard, which functions as a measuring rod for making decisions.
- (2) It generates new knowledge about the everyday world, a frame of reference which provides a new perspective, a new way of looking at ourselves and our environment.
- (3) Axiological knowledge is objective, independent of any one observer, and empirical, describing something which is observable in the world.
- (4) Axiology measures and orders its subject matter with a standard which is universally applicable.

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- (5) Axiology has its own special concepts and language.
- (6) Axiology provides tools which can be applied to everyday problems and situations.

The uniqueness of Dr. Hartman's discovery is that value mathematics is inherent in the way we think and value. For Hartman, the key to the measure of value. A thing has value, is good, to the extent that it fulfills the meaning or intension of its concept. He discovered two things about the intension of concepts which are important for our measure of risk:

- (1) The intension of concepts is structured, and
- (2) The structure of intension can be quantitatively measured.

The structure of value is mirrored in the structure of the intensions of concepts. For Hartman, this structure has three dimensions which correspondingly measure three dimensions of value. The intrinsic value dimension measures uniqueness and authenticity, the infinite and irreplaceable worth of individuals. Its objects of value include individual human beings, reflecting an infinite source of value, metaphors, and potentially any individual thing as it exists in its own uniqueness. The intrinsic value dimension measures identification, seeing the object of valuing in its totality. The extrinsic value dimension defines practical, functional and concrete value, class membership. Its objects of value are things, circumstances, situations and the roles that people play. The extrinsic value dimension measures comparison, whether an object of value is good, better, bad or worse, and focuses on doing and practice. The systemic value dimension measures system, order, consistency and ought. Its objects of systemic value are concepts, ideas, systems and images. The systemic value dimension measures whether the object of value conforms, has structure, is what it ought to be.

Dr. Hartman's three dimensional value structure provides a unique methodology for defining the parameters of concepts of risk. Consider, for example, the concept of "honesty." The intrinsic value dimension involves identification with the uniqueness, the irreplaceable worth and totality of the concept or object of value. This process of identification describes sensitivity to irreplaceable worth. In terms of the concept "honesty", this sensitivity indicates an awareness of the potential for goodness and badness, for honesty and dishonesty. We define this sensitivity as conscience. Conscience refers to how we feel about the potential goodness and badness of a decision. Can we see the decision in its totality, identify the goodness or badness which is inherent in the decision? The extrinsic value dimension defines the functional, practical aspect of honesty. This dimension describes the translation of principle into action, defines comparative goodness or badness, i.e. what the

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decision is good for or bad for. Is the decision the practical thing to do in the sense that it is an application of the principle of right, or HOW is honesty the practical thing to do? This dimension is practical ethics. The systemic value dimension defines honesty in terms of commitment to a moral code, that is, in terms of a sense of obligation to be honest.

By applying Hartman's three dimensional model to honesty, we have identified three dimensions of honesty: (1) conscience, (2) practical ethics, (3) moral code. We can make the same application to any concept such as responsibility, accountability, dishonesty or ethics. Hartman's model does more, however, than provide a methodology for definition. He discovered that there is a hierarchy of values composed of the combinations of value dimensions which themselves have different value. Our experience demonstrates that there is a difference in value among the value dimensions. For example, my love and acceptance of my wife is more valuable than my appreciation of what she does for me. Moreover, both of these valuations ARE more valuable than my ideas, images, expectations and fantasies about her. Hartman confirmed what experience tells us by mathematically and logically defining a quantitative difference among the value dimensions. He also discovered that the value dimensions can be combined and that the valuational possibilities of these combinations are not random. Regardless of whether Hartman used symbolic logic, the theory of types, set theory or transfinite set theory to quantify the relative value of the combinations of value, the order of value of the combinations always came out the same.

Hartman's discovery of the regularity in the structure of concepts defines a norm for value. Research has confirmed that the correlation between Hartman's value norm and objective reality is extremely close to a one-to-one correspondence. What we have, then, is an objective standard for measuring the structure and dynamics of a person's ability to make value judgments, to think and value concerning any concept, to mirror our value experience. Referring again to the concept of honesty, what does this norm mean for our study of risk? We can measure how clearly we can think about honesty, that is, our ability to distinguish conscience, practical ethics and moral code. We can detect our sensitivity to the goodness and badness of actions both in ourselves and in others. We can identify and level of acceptance for and commitment to moral code and principles for action, and can also measure our willingness to translate our principles consistently into action.

We have demonstrated how Axiology generates an objective model for measuring risk. Now, we will see that value science also provides a methodology for creating instruments for data collection. These instruments, value principles, are constructed from combinations of the three value dimensions. Value combinations are

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axiological formulas, for example, the intrinsic valuation of extrinsic value. To build a profile instrument, we translate axiological formulas into words and phrases which mirror the value experience represented by the formula. Intrinsic value reflects identification with the uniqueness of the object of value. Extrinsic value reflects practical, concrete value. The intrinsic valuation of extrinsic value measures identification with the uniqueness and the totality of the concrete object of value. The value capacity represented by the formula measures the ability to see the concrete in its uniqueness and irreplaceability, to see the object of value in its completeness and totality. We translate this valuation as creativity, the ability to see correctly the value of the object without imposing a preset concept or interpretation. Each axiological formula must be translated into its appropriate representation.

The value combinations include the compositions (positive valuations) of value and the transpositions (negative valuations) of value. The following table reflects objectives which can be used to translate axiological formulas into words or phrases.

COMPOSITIONS	TRANSPOSITIONS
<p>Intrinsic Valuation means to identify with, to love and accept, to create, to see the uniqueness, totality and irreplaceability.</p>	<p>Intrinsic Disvaluation means to hate, to despise, to destroy the value totally.</p>
<p>Extrinsic Valuation means to make better, to be good for, practical, functional.</p>	<p>Extrinsic Disvaluation means to detract from, to make dysfunctional, impractical, to decrease the value of.</p>
<p>Systemic Valuation means to make meaningful; to give order, consistency.</p>	<p>Systemic Disvaluation means to make meaningless, to indicate confusion, a lack of order, purpose, and direction.</p>

The Hartman Value Profile (HVP 1 and HVP 2) is the first translation of the value combinations into a profile instrument. The HVP is a proven, reliable instrument for measuring a person's capacity to make value judgments about people, practical situations, systems and order, self esteem, social/role awareness and one's self direction. Theoretically, any concept can be translated into the value combinations and then into a value profile instrument. We are currently using

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profiles to measure Work Environment, Sales, Management, Customer Service and Excellence (defining, instilling and communicating excellence). Moreover, we have researched other concepts ranging from honesty, dishonesty and pedophilia, to family concepts such as husband, wife, son, daughter and concepts such as work environment, excellence and quality.

We will now shift our attention to the analysis of a specific risk situation: --the risk of being dishonest and stealing--in order to demonstrate the dynamics and power of axiological methodology and build a model for interpreting why good people are susceptible to doing bad things.

Measuring Dishonesty

Our contention is that valuation is a natural, logical activity of the mind and that Axiology provides an objective, quantitative methodology for measuring the structure and function of that activity. In effect, we measure how people think and value. As a result, we can identify the influences on their thinking which lead people to make the decisions they make. The fascinating aspect of measuring the value process is that each concept we can think of has its own unique structure and function for each person but, at the same time, all concepts for all people have a common structure and regularity. It is this unique aspect of Axiology which opens a new door for defining and measuring risk, specifically for identifying the susceptibility to making bad decisions.

We will now focus on one specific risk problem, dishonesty. This problem is the focal point of research designed to test the usefulness and reliability of Axiology for defining and measuring risk. Although the research on the validity of resulting models is still in progress, what we did accomplish:

- (1) provides an interpretive model for defining the risk of making a bad decision,
- (2) establishes the validity of the Hartman Value Profile for measuring how people think and value in general, and
- (3) lays the foundation for the development of analytical tools and methodology for investigating any concept.

We will examine the general strategy for the research of this risk concept (dishonesty), define the models for interpreting and measuring risk of dishonesty in this situation, examine the results of the research, and consider the implications of these results for our key question: "Why do good people do bad things?"

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There are certain key questions which guide our investigation of dishonesty. We know that the Value Profile for World and Self measures a person's general capacity to make value judgments. Is the information generated by the HVP sufficient to detect the risk for making bad decisions in general; and more specifically, will the information detect the risk for being dishonest? What does the HVP tell us about a person's susceptibility to bad influences in the decision environment? We also know that we can construct value profile instruments to measure any risk concept. Will the information generated by these profiles be sufficient for measuring risk? How can the information generated by these profiles be combined with information generated by the HVP to measure risk? Finally, what can the information generated from the HVP and specific risk profiles tell us about measuring risk in general, and what implications does this have for understanding how we think and value?

We will focus on the definition of the key concepts for honesty and on the decision models for interpreting these risk conditions. Honesty is a difficult concept to define clearly and consistently and to measure accurately. Typically, the idea of honesty is constructed as a black-and-white issue: either a person is honest or dishonest. Dishonest actions are used as a negative way of defining honesty by demonstrating what it is not. Circularity may be used to define honesty; for example, an honest person is referred to as a person who has integrity, and a person with integrity is a person who is considered to act with honesty. Honesty may also be defined by terms which themselves lack precision; for example, an honest person may be referred to as genuine, sincere, or honorable. Our day-to-day experience with people who have built reputations for being trustworthy and loyal also creates confusion about honesty when these people are dishonest.

Axiologically, we have already defined honesty in terms of three parameters:

- (1) sense of conscience,
- (2) practical ethics,
- (3) moral code.

An honest person is one who: (1) has a keen sense of conscience generating sensitivity to the potential goodness and badness of his or her decisions and actions, (2) has a deep sense of respect for people, for things, for the need for conformity to rules and order in society or in a company, (3) has developed a strong sense of practical ethics which consistently translates ideas about what is right and wrong into day-to-day decisions and actions, (4) has a strong sense of commitment to inner ideals and principles, that is, has a clear idea of and strong commitment to a personal code of conduct.

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The axiological process of analyzing honesty is complicated by a series of potential problems: (1) each of the value judgments which compose an honest action can be subdivided into component valuational elements, (For example, conscience includes both personal and social conscience, that is, sensitivity to the goodness and badness of one's own actions as well as those of others), (2) each person has developed value capacities to different degrees, and (3) the fact that there is a different degree of tolerance for good and bad influences in different decision environments. For example, a person may have a strong sense of personal and social conscience, a deep respect for people, things and society and for the general worth of order and authority but be inconsistent in the practical application of his or her code into action. Moreover, this same individual may tend to rationalize that dishonesty is an acceptable or practical alternative. This individual can go through life and never face a situation which tests this rationalization, and in so doing, can be seen as an honest person in the community. On the other hand, this same person may come face-to-face with a decision in which the weakness of his or her inconsistent application of a code of conduct leads to a dishonest action.

We utilize axiological analysis to define the parameters of honesty. This analysis expands the concept of conscience to include:

- (1) sensitivity to the dishonesty of others,
- (2) sensitivity to self dishonesty,
- (3) sensitivity to fulfilling one's social obligation to be honest,
- (4) sensitivity to fulfilling inner moral code,
- (5) sensitivity to one's own potential for badness.
- (6) strength of one's obligation and commitment to be honest.

The analysis expands the concept of practical ethics to include:

- (1) ability to practically evaluate honesty,
- (2) willingness to treat honesty as a good, fulfilling alternative,
- (3) willingness to treat honesty as a practical, useful alternative,
- (4) willingness to accept dishonesty as a practical, useful alternative,
- (5) willingness to rationalize or excuse dishonesty.

Moreover, this axiological expansion of honesty defines moral code to include:

- (1) respect for company property,
- (2) respect for company principles about what ought to be done,
- (3) respect for inner principles of ought,
- (4) respect for authority and conformity to order,

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(5) respect for one's moral obligation to do the right thing.

To measure this expanded concept of honesty, we need two things: (1) value profile instruments for measuring honesty, and (2) a model for interpretation and assessment of the risk of being dishonest. The Hartman Value Profile anchors the measure of risk by providing the following functions:

- (1) identifies risk which occurs because of erroneous or inadequate thinking,
- (2) measures the level of respect for people, for things in general as well as for things or property which belong to a company or organization, and for rules and codes of conduct,
- (3) identifies inhibitors which can act as risk preventers,
- (4) measures the degree of inner security and self confidence which reinforces one's ability to understand temptation and stand firm on one's sense of right,
- (5) measures the strength of one's commitment to inner self principles,
- (6) identifies the willingness to do things right,
- (7) measures the overall level of optimism which generates an expectation for the best.

The early stages of our research disclosed, however, that the Hartman Value Profile overlooked the risky ness of certain individuals. These individuals had very clear thinking and valuing capacities. They were organization people who valued property in general and property which belonged to the company in particular. They had respect for people and for rules and codes. They had a strong sense of confidence in themselves and commitment to what they believed to be right. As far as we know, these individuals had never before committed a dishonest act; yet they were caught being dishonest.

The construction of two honesty profiles provides an added dimension to the information which can be generated by the Hartman Value Profile. One honesty profile measures the concept of honesty in general, and the other profile measures the concept of self honesty. The following chart reviews the I, E, S dimensions of these two profiles:

HONESTY IN THE WORLD	SELF HONESTY
Intrinsic Valuation: The ability to value honesty as a unique, fulfilling	Intrinsic Valuation: The ability to value self honesty as a unique, fulfilling experience.

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experience.

Extrinsic Valuation:
The ability to value honesty
as a practical, functional
experience.

Extrinsic Valuation:
The ability to value self honesty
as a practical, functional experience.

Systemic Valuation:
The ability to value honesty
as an obligation.

Systemic Valuation:
The ability to value one's
personal obligation to be honest.

Utilizing these profiles, we can further probe the ability of an individual to handle risk situations by assessing:

- (1) the willingness to see and accept the practical value of being honest;
- (2) the ability to correctly identify the negative effects of dishonesty;
- (3) the willingness to consistently remain committed to being honest;
- (4) the awareness and attention one gives to honesty in the world and in oneself.

The process of measuring the risk of dishonesty is based on an understanding of the thinking and valuing process. This process defines and clarifies the steps which one goes through to decide what is important, to decide to decide, to translate the decision into action, and to evaluate the consequences of decisions and actions. Working within the boundaries of the expanded concept of honesty, the following model reflects the parameters of the decision process as it relates to honesty. The individual:

- (1) knows the difference between right and wrong,
- (2) believes that honesty is the right thing to do,
- (3) has the ability to make an honest decision.

An analysis of these parameters lays the foundation for understanding why and how a person is susceptible to making a bad decision in general, and provides a model for measuring the risk of making a dishonest decision in particular.

Knowing the Difference Between Right and Wrong

This module measures the ability of an individual to think clearly and objectively about the world, about oneself and about moral issues in general. The emphasis is on the ability to make reliable judgments, to size up issues correctly and to see and

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understand potential problems. There are three sources of potential risk.

(1) Perceptual biases in the world:

This risk area measures a person's ability to think clearly and objectively about people, about practical situations and problems, and about issues of order, conformity to principles of order and codes in general.

(2) Perceptual biases in the self:

This risk area measures a person's ability to think clearly, objectively and positively about self including one's self esteem, social and role competence and self direction.

(3) Moral clarity:

This risk area measures a person's capacity to identify correctly moral issues in situations (1) concerning the honesty of others, (2) dealing with respect for personal or organizational property, (3) dealing with self honesty, (4) dealing with personal obligation, (5) dealing with social obligation and (6) dealing with the inner principles about what is right or wrong.

When problems occur in these risk areas, some of the potential effects include:

- (1) bad decisions which happen out of misunderstanding or ignorance of things which are socially acceptable,
- (2) a feeling that the world owes him or her a living, that his or her ideas about right and wrong are the only ones that count,
- (3) being misled or manipulated by others into inappropriate or dishonest actions,
- (4) difficulty sizing up the potential harm which inappropriate or dishonest actions can cause,
- (5) difficulty handling confusing ethical situations or new ideas or problems which force this person outside the boundaries of accepted ideas and practices.

Believes that Honesty is the Right Thing to do:

This module measures the strength of one's commitment to inner principles which decide what is right or wrong, and of one's belief in and reliance on an internal code of conduct. This confidence and commitment to right determines whether a person (1) pays attention to what is right, (2) believes that he or she is and ought to be seen as honest, (3) feels a strong sense of mission and purpose, and (4) has respect for norms and rules whether these are internal or external. This module measures five sources of potential risk:

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(1) Commitment to what a person thinks is right:

This risk area involves the strength of one's convictions about personal obligation to do the right thing. This conviction indicates the strength of an individual's belief that he or she ought to obey inner principles of right and wrong.

(2) Confidence that things ought to be done right:

This risk area includes one's belief in the rightness of standards and codes of conduct, both external in terms of social and organizational norms, and in terms of internal norms of conduct. This feeling creates a belief that honesty is the best policy and ought to be the best policy.

(3) Expectations that things be done right:

This risk area involves the attention to doing things right indicating both that the individual knows what is right and wrong and feels an urgency to see to it that things are done right.

(4) Inner belief on one's own honesty:

This risk area includes a person's seeing and accepting that he or she ought to be an honest person.

Two general types of problems can occur in these risk areas. One type is created by excessive attention to norms, rules and codes of conduct, to perfectionistic, dogmatic and rigid thinking, and commitment to what one thinks is right, regardless of circumstances. This rigid adherence to what one believes to be right can lead to rationalization of inappropriate actions, to impulsive and emotional responses and to a stubborn unwillingness to see or accept viewpoints which contradict his or her own. The other type of problem is created if a person has either a combination of uncertainty about his or her personal code of conduct or sense of direction, mission and sense of purpose, and/or has a disregard for rules, norms and what is right. This can lead an individual to:

- (1) demand less of oneself than he or she is capable of, creating a susceptibility to inappropriate action,
- (2) become confused, hesitant and indecisive in situations where the decisions are complex and confusing,
- (3) covertly or overtly get around rules, norms and accepted ways of doing things,
- (4) overlook the badness of actions.

Has the Ability to Make an Honest Decision

This module measures a person's ability and willingness to translate principle into

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action. The focus is on two basic functions, one dealing with problem solving and decision making, and the other dealing with consistency and accountability. The first function concerns a person's ability not only to identify the problem correctly but also the capacity to get things done. The second function deals with a person's capacity to be consistent in his or her ability to make day-to-day ethical decisions. This model measures four sources of potential risk:

(1) Sense of responsibility and accountability:

This risk area involves a person's willingness to pay attention to, be responsible for, and be willing to answer for the consequences of decisions and actions.

(2) Practical ethics:

This risk area consists of a person's willingness to see and accept honesty as a good, practical and meaningful alternative, and/or dishonesty as a good practical and meaningful alternative, and the strength of a person's sense of conscience.

(3) Moral code:

This risk area includes one's ability to respect (1) rules, principles, norms and codes of conduct whether internal or external, (2) property and thing in general, (3) individuals, (4) self honesty, (5) one's social obligation to be honest, and (6) one's personal obligation to be honest.

(4) Ability to make a decision and to get things done:

This risk area involves three things. First, the focus is on ability to solve problems including, (1) intuitive insight about what needs to be done, (2) practical problem solving ability, and (3) the ability to integrate one's thinking into clear concepts, plans and solutions. Second, the focus is on ability to manage stress and anxiety and maintain freedom of action in one's decisions. Third, the focus is on one's ability to maintain a sense of balance in one's thinking and valuing.

The effects of problems generated by the inability to make an honest decision can be especially critical and be specific to the specific risk area. As a result:

(1) when problems arise with responsibility and accountability, the following can occur. These persons tend to:

- (a) have a difficult time deciding what their obligations are,
- (b) be inconsistent in their thinking and decision making and to have inconsistent attitudes about and responses to the dishonesty of others,
- (c) lack a willingness to deal with inappropriate actions of self or others,
- (d) shift the blame to anything or anyone other than themselves.

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(2) when problems arise with practical ethics, the following can occur. These persons tend to:

- (a) demonstrate a willingness to accept and rationalize the practical value of dishonesty,
- (b) underestimate their own potential for dishonesty,
- (c) be insensitive to the potential harm of dishonesty,
- (d) develop an indifference to the inconsistency between belief in their own personal honesty, and the willingness to accept the value of, and practice dishonesty.

(3) when problems arise with moral code, the following can occur. These persons tend to:

- (a) be hesitant and timid about standing up for what they believe is right,
- (b) develop complacency about taking care of personal property or the property of others, especially company property,
- (c) disregard rules and norms for conduct unless they are a benefit to themselves,
- (d) trust the wrong people,
- (e) take things out of context, blowing up the significance of minor issues and overlooking or discounting the importance of crucial ethical issues.

(4) when problems arise with the ability to make an honest decision, the following can occur. These persons tend to:

- (a) have difficulty making a decision and, as a result, are pushed and pulled by circumstances and influences around themselves,
- (b) rationalize that what they believe is right, regardless of circumstances,
- (c) become susceptible to making bad decisions simply to relieve the pressure of stress and anxiety,
- (d) make expedient decisions without thinking about the consequences.

Research on the application of this model to establish its predictive capacity is still under way. We have been able to establish, however, some results and trends with the application of the model. The following observations about measuring the concept of honesty resulted from an examination of individuals who had been caught stealing and terminated from their jobs:

- (1) Information derived from the Hartman Value Profile did not consistently identify these individuals as a risk. As a matter of a fact, these people, as a group had a strong sense of respect for company rules and a strong commitment to their own inner principles of right and wrong, were proactive

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individuals who paid attention to the consequences of their actions, were optimists who believed that the best is possible and had a good sense of practical, common sense ability. The HVP information did identify potential problems:

(a) Self Depreciation:

a tendency to not give themselves enough credit, to feel a sense of guilt and inadequacy when they do not live up to their own expectations or the expectations of others. This problem can create a willingness to accept one's own potential for badness potentially generating a self fulfilling hypothesis.

(b) Over Confidence:

a tendency to overestimate their ability to perform, to have a false or specious sense of confidence which can cause them to overlook their own potential for error and to become so concerned about image that potentially a willingness to be insincere and even dishonest can result, in stressful situations.

(c) Rationalization:

a tendency to attempt stubbornly and dogmatically to insist that their way is right regardless of circumstances can lead them to become locked on a tangent which may involve the justification of inappropriate or even dishonest actions as necessary to fulfill their commitments, objectives and plans.

By and large in this group, these problems did not occur at a level which would create a real risk but they could create a situational risk.

(2) Information derived from the Hartman Value Profile and The Honesty Profiles showed that the potential situational risk was increased by the following tendencies:

(a) a strong sense of commitment to principle and a belief that people should be honest but this sense of honesty was combined with a lack of sensitivity to the badness of actions in others and in themselves.

(b) a strong belief that there ought to be rules and norms for conduct but they also believed that these rules did not always apply to them, indicating a willingness to accept the breaking of rules and norms for conduct without actually seeing themselves as dishonest.

(c) a tendency to treat honesty as a practical, functional alternative but there was also a willingness to accept their own personal dishonesty as a practical alternative.

At this time, our research has confirmed that these trends exist in dishonest people and not in honest people and that these trends in and of themselves will

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always lead a person to be dishonest. We have been able to diagnose these trends using the honesty model to help explain, after the fact, why these people became a risk, the type of risk, and the situations which would increase the risk. Moreover, the expanded concept of "honest," the honesty model and the experience with interpretations of people who have been caught being dishonest have served as a basis for creating a new interpretive model for explaining why people make bad decisions. This interpretive model defines the risk problems even in individuals who from the profile information see themselves as honest and believe they ought to be honest. An examination of this model will further illuminate the implications of applying axiology to risk.

Risk Conditions for Dishonesty

The unique and powerful contribution of axiology for measuring how a person thinks and values creates a pathway for understanding how and why "bad" decisions are made even by good people. The risk of making a bad decision is measured by measuring the person's ability to think clearly, correctly and objective, by identifying what a person pays attention to and by assessing the sense of balance in a person's thinking. Risk at all levels (situational, conditional and real risk) is created by fallacies in an individual's thinking and valuing process. For example, a person who does not have a clear sense of self esteem, who has a fuzzy sense of what is morally right, who tends to be an individualist and covertly or overtly gets around authority but who believes in his or her own self honesty and has a strong desire to be seen as an honest person can be at risk in situations which are complex and confusing, where the rules and norms for conduct are not clear, or in situations where practical urgency to do something and be recognized for the action seems more important than maintaining the consistency of principle.

There are three general risk conditions which result from the application of our model and define how and why a person is susceptible to making a bad decision. The first condition defines the risk generated by inadequate thinking. In this risk condition, the person does not know the difference between good and bad and hence chooses bad. The capacity to distinguish clearly what is right, to identify himself or herself as an honest, principled person and/or the ability clearly and consistently to size up situations in the world is not adequately developed. As a result of inadequate thinking, a person at risk will have difficulty knowing what to do and thus becomes susceptible to the bad influences in his or her environment. The second risk condition defines the risk generated by irrational thinking, that is, by fallacious thinking which attempts to rationalize the correctness of decisions regardless of circumstances or acceptance by society in general. This person knows the difference between good and bad but chooses bad anyway and justifies the choice as the only

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"right" option. The third risk condition defines the risk generated by the person who sees good as bad. This person sees dishonesty not only as a practical alternative but as the right or correct choice. Honesty for this person is impractical and meaningless and as a result he or she feels no obligation to be honest and in some cases no sense of conscience about the destructiveness of his or her dishonest actions.

Amplifying these risk conditions, we can identify and define the parameters of a model for interpreting risk. As we examine this model, the reference to honest or dishonest can be taken also to indicate right and wrong, appropriate or inappropriate, moral or immoral. We define the instances of the risk conditions as (1) Type A: People Who Choose Wrong Because They Cannot Tell The Difference Between Right and Wrong, (2) Type B: People Who Know The Difference Between Right And Wrong But Choose Wrong Anyway, and (3) Type C: People Who See Wrong As Right.

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Type A: PEOPLE WHO CHOOSE WRONG BECAUSE THEY CANNOT TELL THE DIFFERENCE BETWEEN RIGHT AND WRONG

Risk Condition A1: Inability To See And Understand What Is Happening

This person's ability to see and understand what is happening is either fuzzy and somewhat faulty, creating uncertainty about what is seen, or is severely restricted such that this person sees part of the picture but at the same time is absolutely convinced that the part that is seen is the whole picture.

The risk this individual poses for making a wrong or dishonest choice is strictly an indirect result of this unclear thinking and not a direct result of morally defective thinking. This person is not directly at risk for planning dishonest or wrong actions, but because of faulty and potentially irrational thinking, this person can be put at risk in the following:

- (1) situations where the difference between right and wrong is not clear cut and obvious;
- (2) situations which require a quick decision;
- (3) difficult problem decisions involving many elements which are tangled together;
- (4) situations where the normal rules about what is right and wrong do not apply.

Risk Condition A2: Inadequate Self Image

This person tends toward self depreciation, generating feelings of guilt and inadequacy when he or she does not measure up. The impact of this self depreciation can lead to inconsistent feelings, sometimes being on top of the world and other times being down in the dumps. There is also a susceptibility to emotional and impulsive actions, reacting to problems and difficult situations rather than thinking through them.

Although this person is not a direct risk for designing and implementing dishonest and/or immoral actions, the effects of the inadequate self image can create a risk potential under certain conditions and situations. These risk conditions can lead to a reactivity which, in turn, can cause this person to commit actions and make decisions which would not normally be made.

The following are three risk situations which can become a potential threat:

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(1) The person already believes and accepts his or her own potential for being bad and inadequate. This acceptance of the potential for badness generates a susceptibility to the following situations:

(a) Because of self depreciation, there is likely to be a strong and compulsive need to be recognized and accepted by others. This need can conflict with the desire and commitment to be honest and may lead this person to overlook the inappropriateness or badness of actions which he or she may deem necessary to win approval from others.

(b) In confusing situations where the guidelines for what is right and wrong are not straight forward or where this person does not have time to think through the consequences of actions, he or she will be at risk. In this case, the acceptance of the potential for badness becomes a self fulfilling hypothesis potentially leading to bad decisions.

(2) This person's emotional inconsistency can lead to rash reactions such that he or she impulsively commits an action in the heat of the moment which he or she would never plan or carry out in ordinary, less stressful circumstances.

(3) This person does not have a good understanding of personal strengths and limitations either overestimating or underestimating his or her ability. As a result, this person is likely to have difficulty determining how much temptation is too much and as a result is susceptible to the bad influences in the environment.

Risk Condition A3: Self Conceit

This person's inflated sense of self importance can generate risk situations where inappropriate decisions and actions are not only possible but are rationally accepted as the right and only course of action.

Three general conditions can generate a risk situation:

(1) a belief that he or she does not get enough credit and attention from others, i.e., feelings of self sacrifice and self pity,

(2) a false sense of overconfidence which leads him or her to be over optimistic about the ability to perform and to underestimate his or her potential for error,

(3) a perfectionistic, idealistic belief in self ideals which pushes this person constantly. This person lives his or her sense of ambition and self ought,

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rather than his real self. This person is susceptible to feeling that he or she ought to be better than anyone else or that no one else is quite as good as he or she is. This person can overlook the potential for dishonesty since the rigid and dogmatic belief that he or she is right can lead to a refusal to admit guilt or error and to a rationalization of any action necessary to accomplish his or her sense of mission and purpose.

Risk Condition A4: Moralism

This person presents an unusual combination of risk which may be an all too common occurrence. He or she is basically an honest and moral person, has a good sense of conscience, a strong disapproval of dishonesty, a strong belief that he or she ought to be and is honest and an even stronger desire to be seen as honest by others. Moreover, this person has a good capacity for thinking clearly and for problem solving, has good practical common sense, and has a positive self image expecting the best. So! Where is the risk?

Three ingredients blend together to create a potential risk situation. First, this person does not have a clear internal moral code, which makes it difficult for her or him to identify internal principles which decide what is right and wrong conduct. Second, even though he or she does not clearly see inner principles, this person is uncompromisingly committed to one particular principle, set of principles or way of thinking as "the answer" to morality and honesty. Finally, this person has a dogmatic insistence that his or her thinking is right regardless of circumstances.

The combination of these three ingredients becomes a problem when this person becomes a moral reformer imposing his or her sense (or brand) of moralism and honesty on the world regardless of whether the world really needs or accepts his or her views. This imposition of his way of thinking can lead him or her to:

- (1) rationalize or justify that whatever has to be done to carry out his or her moral sense of right is itself appropriate and right even though it may involve actions which are seen as unacceptable, inappropriate and, in some circumstances, even dishonest;
- (2) consider his or her way of thinking above all other codes and principles and hence as a superior way of thinking and acting;
- (3) overlook his or her own potential for error to the point that this person completely disbelieves that he or she is capable of dishonesty.

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Risk Condition A5: Moral Indecisiveness

This person has a good capacity for seeing and understanding what is happening, for clear thinking about problems in the world and for good practical problem solving ability. The uncertainty centers on the principles which guide conduct telling him or her what is right or wrong. This person may have a strong sense of conscience, will probably disapprove of any form of dishonesty and have a strong desire to be seen as honest and moral; however, the capacity for deciding what is right or wrong, what is moral or immoral, what is honest or dishonest is not clearly developed. This uncertainty can lead him or her to react impulsively and rashly to situations pushed and pulled by circumstances.

Risk Condition A6: Moral Dogmatism

This person's profile is best characterized by extremes. He or she is either extremely loyal or not loyal at all, either pushing very hard and demanding all of himself or herself, or not pushing at all. This person is either convinced that people around him or her are right or will be crusading against what he or she sees as unjustifiable actions by others.

This condition of shifting from one extreme to another is generated by a confusion about his or her internal sense of direction. This person's code of conduct is unclear; and, as a result, either his or her actions tend to be pushed and pulled by circumstances, or this person rigidly holds onto personal beliefs regardless of the appropriateness or rightness of doing so.

Risk Condition A7: Inability To Understand and Make Sound Judgments

This person's thinking is faulty, fuzzy and likely to be impulsive and irrational. As a result, he or she tends to:

- (1) exaggerate the importance of situations which either may or may not be important;
- (2) overlook or depreciate the importance of really crucial issues;
- (3) trust the wrong people;
- (4) be distrustful of everyone;
- (5) take things totally out of context;
- (6) be unable to change his or her mind once it is made up;

In short, his thinking capacity is highly restricted resulting either in extremes of skepticism and pessimism or rigid, dogmatic and stubborn thinking.

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This person is at risk for making dishonest decisions in the following:

- (1) situations which require a quick and accurate response;
- (2) situations which require him or her to deal with new ideas or ways of doing things;
- (3) situations which require him or her to go against the tide even in situations where the result is a dishonest action;
- (4) situations which are controversial and contradictory;
- (5) situations which require level headed, consistent thinking.

Risk Condition A8: Moral Inadequacy

This person is totally lacking in the ability to withstand the pressures of situations where he or she is tempted by others to carry out immoral or dishonest actions, where he or she must rely on inner moral principles to guide conduct, where this person must choose for himself or herself what is right or wrong, honest or dishonest. This person suffers from:

- (1) extreme self inadequacy, leaving him or her feeling doubts and fears about self worth, feeling totally inadequate and unable to function and pessimistic about the chance to succeed;
- (2) extreme emotional inconsistencies where his or her feelings leap from one extreme to another;
- (3) uncertainty what his or her principles ought to be, shifting from rigid adherence to rules which are too confining to be functional to the complete depreciation of rules whether internal principles and ideals of social and/or company norms, rules and expectations.

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Risk Condition A9: Moral Confusion

This person is lost without a sense of moral order or internal direction. He or she is frozen in a continuous state of indecisiveness, being pushed and pulled by circumstances. He or she has no set of principles, either external or internal, to guide conduct; therefore, this person's conduct is likely to be inadequate. This person has no sense of internal direction nor respect for social norms about what is right or wrong. Moreover, this person is like a ship without a rudder, susceptible to situations where he or she is tempted either by others or his or her own inadequate and improper conduct.

Risk Condition A10: Moral Deception

This individual will actively seek either to:

- (1) Force people and situations to conform to his or her ideas or
- (2) Overtly or covertly get around any principles and norms other than his or her own.

He or she is unconcerned about any principles of conduct, any norms about honesty or morality other than his or her own, will likely distrust people and the company in general and may show outward disrespect for company property and company rules and regulations. This person may on the surface, conform to social and/or company norms; however, his or her actions will be guided by what he or she feels is in his or her best interest to the total disregard of others.

**TYPE B: THIS PERSON KNOWS THE DIFFERENCE BETWEEN
RIGHT AND WRONG BUT CHOOSES WRONG ANYWAY**

Risk Condition B1: Rationalizer

This individual has the capacity to make moral and honest choices. This person has a strong internal moral code which guides him or her about what is right or wrong, has a sense of conscience about dishonesty both in the world and in the self, and has a depreciation of dishonesty as a potential means of getting things done. He or she is, in fact, unlikely to plan or design an immoral or dishonest action.

There is a potential risk, however, generated by this person's stubborn commitment to what he or she thinks is right regardless of circumstances. As a result of this commitment, this person tends to:

- (1) become locked on a tangent focusing only in a partial view of

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what is happening;

(2) be dogmatic and rigid in his or her thinking;

(3) become excessively idealistic and perfectionistic.

Moreover, this stubborn insistence can lock a person into unreasonable or unfounded justification of his or her way of thinking which can in turn lead him or her to:

(1) overlook his or her own potential for error or for being dishonest;

(2) justify actions which help to accomplish his or her "mission" or ideals even though these actions may not be seen as clear cut, appropriate actions by society;

(3) measure the honesty or integrity of others and the validity of others' code of ethics and norms for honest and ethical behavior against his or her beliefs.

Risk Condition B2: Individualist, Non-Conformist

This person has an interesting and stimulating profile. On the one hand, he or she generates unique ideas, spontaneity and a keen appreciation of freedom of expression; yet, on the other hand, in this person there may be a conflict between a commitment to what he or she thinks is right, moral and just and what the world sees as right and wrong.

The key element of this person's profile is an unconventional way of thinking which can create ideas and problem solving techniques which others may miss because of their more habitual ways of thinking and acting. This brand of non-conformity also sparks a sense of individualism such that this individual does not like to be boxed in by restrictive ideas, relationships or situations (including private, family, company or societal situations) which do not allow the opportunity to speak for himself or herself.

This tendency to get things done covertly or overtly in his or her own way can put this person at odds with society and can generate a potential risk that he or she will:

(1) actively choose to ignore accepted norms and codes about what is right and wrong;

(2) covertly find ways of getting around rules and regulations, norms for behavior;

(3) rationalize that his or her actions, even though they not be seen as acceptable or appropriate, are necessary and practically what is best;

(4) become susceptible to impulsive actions and reactions when he or she is

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at odds with accepted ways of thinking and acting.

Risk Condition B3: Moralist

This person's risk situation is very similar to "A4 Moralism," but the conditions which generate the risk potential are somewhat different. The moralist is not confused about internal principles. He or she thinks in black and white, turning ideas into causes which demand unswerving faith and uncompromising commitment to and acceptance of his or her norms and canons of conduct.

A rigid belief that the world ought to be ordered and structured according to principles of right, coupled with a dogmatic insistence that his or her way is right, leads this person into situations where, either because his or her thinking does not fit what others think, or others simply reject his or her norms and ideas, this person becomes a risk for:

- (1) rationalizing or justifying the correctness, necessity and integrity of judgements and actions regardless of what society may think;
- (2) feeling a sense of pride in actions consistent with his or her beliefs even when these actions are not appropriate or acceptable;
- (3) becoming less sensitive to the potential for badness simply because he or she sees only goodness, or rationalizes that the badness is necessary.
- (4) reducing all norms and rules about right and wrong to his or her way of thinking such that this person feels justified in placing himself or herself beyond all norms which do not fit his or her way of thinking.

Risk Condition B4: Social Reformer

This person's profile is best characterized by two dominant aspects. First, he or she is an individualist who has the ability to spontaneously create novel ideas and who will covertly or overtly get things done in his or her own way. Second, this person sees the world in chaos and disorder and feels a compulsion to "right things" by imposing on the world his or her own sense of order and principles of right and wrong. This combination leads to a tendency to:

- (1) be impatient with ideas different from his or her own;
- (2) be rigidly dogmatic about his or her own way of thinking;
- (3) be susceptible to skeptical and suspicious ideas about the world, potentially leading to a "chip on the shoulder" attitude when things do not work out as expected;
- (4) develop feelings of superiority based on the belief that his or her way of

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thinking is best;

(5) base decisions on a principle of practical expediency which values what works best sometimes instead of "what is best";

(6) practice "technical dishonesty" which operates on a day to day principle of practical expediency as a means of achieving what he or she thinks is right;

Risk Condition B5: Moral Extremist

The risk situation in this case is an exaggeration of the commitment to one particular idea or principle or way of thinking represented in "B3 Moralist." This person has a fanatical sense of the rightness and necessity of his or her way of thinking and acting.

Therefore, this person's ability to see right and wrong and the capacity for thinking and problem solving can lead one to miss the fact that ultimately this person owes obedience to what he or she thinks is right and this faith requires rationalization of whatever is necessary in order to satisfy personal beliefs. This person's thinking can lead to the following risk situations:

(1) This person is susceptible to the illusion that there is no other way of thinking than his or hers and to a compulsive insistence that everyone else must conform to his or her way;

(2) He or she is likely to offer irrational justifications and vigorous defenses of her or his judgements and actions even when they are inappropriate or dishonest;

(3) This person will tend to shift responsibility when caught in an inappropriate or dishonest act to someone or something beyond him or her;

(4) This person is insensitive to the badness of actions and feels that the normal ideas about badness do not apply to him or her because he or she is beyond the law or beyond the range of norms of conduct.

Risk Condition B6: Social Rebel

This person's individualism and non-conformism is exaggerated to the point of rebellious contempt for any sense of order or norms of conduct other than his or her own. As a result, he or she is susceptible to:

(1) skeptical, cynical and possibly pessimistic attitudes toward the world;

(2) feeling no obligation to maintain social norms other than those which meet his or her purposes;

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- (3) feeling no sense of wrong doing if he or she breaks codes of conduct;
- (4) likely showing overt and/or covert disrespect for the rights of others when they conflict with his or her own goals;
- (5) rationalizing or justifying any action which furthers his or her way of thinking and thus feels no sense of responsibility for the consequences of the actions and decisions.

TYPE C: PEOPLE WHO SEE WRONG AS RIGHT

Risk Condition C1: Moral Oversight

There are two risk conditions which define the potential risk of this person. First, his or her sense of conscience is weak indicating a lack of sensitivity to and awareness of the potential for badness in self and in others. Second, this person is willing to see and accept as a fact that honesty is not always the most practical alternative and that sometimes being honest is unnecessary and gets in the way of getting things done. As a result of these risk conditions, this person is likely to:

- (1) overlook minor instances of dishonesty by others as long as he or she does not have to directly confront the individual committing a dishonest act;
- (2) overlook and discount his or her own tendency to commit dishonest actions as a practical necessity;
- (3) rationalize or excuse dishonesty as what is needed to get the job done;
- (4) feel no strong obligation to be honest even though he or she may feel an obligation to be dishonest.

Risk Condition C2: Moral Misdirection

This person may in fact have the potential to be a "good" person. He or she has a strong sense of conscience which tells when he or she has done wrong and feels an obligation to be seen as honest and hence to not be caught in dishonest actions or situations. He or she has a very good capacity for seeing and understanding what is happening around him and has basically a good decision making and problem solving capacity.

The risk revealed by this person's profile lies in the interconnection of two problem areas. First, he or she is willing to see and accept the fact that honesty may not always be the most practical alternative and that, in some cases, honesty may not be the "best" alternative. Moreover, this person has a distorted sense of moral code which places him or her between two extremes. This person tends to shift from (1) exaggerating the need for a guiding set of principles to (2) rationalizing his or her

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principles, his or her inner ought, as the only correct way of thinking to acting with little sense of direction or commitment to what is right. Shifting between these two extremes can place this person at risk in:

- (1) Situations where there is no clear cut sense of what is right or wrong, opening up the probability that he or she will choose wrong;
- (2) Conflicting situations where a practically expedient but dishonest response appears on the surface to be the best or most workable alternative;
- (3) Situations which allow him or her to mask his guilt in a righteous belief that he or she is doing what has to be done.

Risk Condition C3: Immoral Justification

This person may have a "good" personality and be a very good problem solver as well as a hard working, self-directed individual. However, he or she has a series of problems which in combination can cause him or her to:

- (1) overlook the occurrence of dishonest actions by others;
- (2) be insensitive to or unaware of his or her own potential for dishonesty, either exaggerating the ability to act honestly, or underestimating the complexity of a situation;
- (3) rationalize any dishonest action on his or her part as a practical expediency.

This person feels strongly that honesty is not always the best policy and hence feels no overriding obligation to always be honest.

Risk Condition C4: Accepts Dishonesty

This person treats dishonesty as a practical, workable alternative; therefore, he or she has no problem accepting dishonesty as a perfectly legitimate response, as a practical response when the situation demands it and as a primary response indicating that it is on many occasions the best response. He or she may have a "good" personality and be a hard worker but feels no obligation to curb dishonest actions or feels no obligation to curb his or her own dishonesty especially in situations where dishonesty is the practically expedient thing to do. Since this person may have a strong desire to be seen as honest by others, he or she will tend to be covert in his dishonesty or versatile and cunning, using problem solving ability to try to hide misconduct.

Risk Condition C5: Rationalizes Dishonesty

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This person is placed into a dilemma between what conscience indicates is wrong and what personal beliefs about dishonesty lead him to do. He or she strongly feels that on many occasions, dishonesty is not only the most practical response but that it is necessarily the best response, that is, the response which one ought to make under similar circumstances. However, since his or her conscience is likely to create feelings of guilt, this person is likely to mask dishonesty by telling himself or herself that his or her actions are the only honorable thing to do.

Risk Condition C6: Practices Dishonesty

This person treats dishonesty not only as a practical or workable alternative but also as a necessary option for any and all situations where practical expediency of dishonesty allows him or her to accomplish goals. In other words, this person feels that dishonesty is a legitimate response which one has an obligation to give, especially if success cannot be achieved in any other way.

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Risk Condition C7: Moral Insensitivity

This person is not aware of or sensitive to dishonesty either in the world or in the self. Moreover, he or she both disvalues honesty as a workable alternative and sees dishonesty as a fulfilling, workable alternative. He or she feels no obligation to be honest and feel no sense of guilt when dishonesty is used to accomplish his or her purposes. This person will:

- (1) accept dishonesty as good;
- (2) treat dishonesty as practical;
- (3) rationalize or excuse dishonesty as a practically necessary alternative.

This person practices dishonesty more than as a expedient act. He or she sees dishonesty as a normal and accepted way of getting things done. Even so, this person may desire others to see him or her as honest and may use tactics which hide dishonesty until he or she is caught.

Risk Condition C8: Moral Corruption

This person is dishonest and knows it. He or she sees and accepts dishonesty as not only normal and accepted but as a preferred alternative. In other words, he or she is more likely to be dishonest than honest. Moreover, this person is likely to promote dishonesty among others and is capable of using dishonesty to accomplish anything he or she wants. Her or his conscience may, on some occasions, tell that she or he is doing wrong and may temporarily affect her or his ability to be dishonest; however, she or he will likely overcome these pangs of conscience and continue to act in the way that he or she enjoys and prefers, being dishonest.

Risk Condition C9: Moral Disintegration (Failure)

This person is not capable of being honest for any consistent period of time. He or she has no conscience, no respect for right or honest actions, no sense of obligation to be fair or honest. This person has no principles, no moral code to guide in difficult situations and is totally unconcerned by his or her badness or by the dishonesty of others.

This axiological model for interpreting risk provides a groundwork for explaining risk by measuring the bias in one's thinking and values. The measurement of this bias opens new doors not only to the examination of risk concepts but also to the exploration of our ability to think with any concepts. We have a format and a

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methodology for examining any risk concept in an objective fashion, defining the key elements, building a value profile to mirror the risk concept, generating a model for interpreting the risk conditions, and testing the accuracy and reliability of this model. Moreover, we also have a format for explaining the ability of an individual to think with any concept. This capacity for objectively examining concepts allows us to study the effects of aberrational thinking, to examine the relationship between what one expects to happen and what is perceived as happening, and to measure one's attitudes in an objective rather than a subjective manner.

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