



Ethical Decision-Making: Weighing up actions and consequences

Renate Jute CFP®, FPSA®

Ethics plays a crucial role in guiding personal behaviour, shaping laws and regulations, and influencing social norms. It helps individuals and societies navigate complex moral dilemmas, make ethical choices, and strive for a more just and virtuous world.

The Oxford dictionary defines ethics as 'moral principles that govern a person's behaviour or the conducting of an activity'. In simple terms, ethics speaks to how we ought to live, treat others and manage our lives. Ethics refers to what is morally right and wrong conduct and may conjure up words like integrity, principles, honesty, fairness, conscience and the like. Ethics cannot be confined to religion, simply following the law, or doing whatever society accepts.

Testing for ethics

Even with all the 'what is should' or 'should not' be, we sometimes still get tripped up. So, wouldn't it be neat if we could test for ethical behaviour when faced with those pesky ethical dilemmas? Well my friend, there are in indeed some ethical tests for judging behaviour, and it may be a good idea to test the ethical dilemma you may be struggling with against more than one of these tests if uncertainty prevails.

1. **The Utilitarian Principle** Rather than choosing an option that will suite only you, choosing the option that offers the greatest good for the greatest number of people.
2. **Kant's Categorical Imperative** Acting in a way that the action taken could be a universal law or rule of behaviour in the circumstances - Instead of an 'if-then' form, this is an absolute command - you should; or do not. Examples would be 'don't steal', or 'lying is not allowed as this will result in the breakdown of trust'.
3. **The Professional Ethic** Carrying out only those actions that a disinterested panel of professional colleagues would view as proper
4. **The Golden Rule** Treating other people the way you expect them to treat you
5. **The Television Test** Would you be comfortable explaining your actions, behaviour of decisions on national television?
6. **The Family Test** Would you be comfortable explaining your actions, behaviour of decisions to your children, spouse, parents?