Through the Eye of a Needle: Resolving Conflict between Personal Wealth and Personal Principles

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Abstract

Although a voluminous classical and popular literature has developed that deals indirectly with the relationship between wealth generation and morality, there is little evidence concerning how and whether people consider this issue in their everyday lives. In this paper, using survey and interview techniques, I address the shortage by focusing on the opinions of individuals in the education field. I argue that individuals do consider a link between morality and wealth regularly yet the way they do changes with context. I develop a model of personal conflict whereby opinions about the relationship between morality and wealth generation are made in two ways: a.) an intuitive, automatic pathway and b.) a more methodical process of considering individual variables. I conclude that the two alternate methods can occur simultaneously within an individual and produce conflicting conclusions. Conflicting conclusions can affect decision making by constraining choice to the point where no significantly positive alternative can be found. One such choice in which this situation may occur is that of career. Failure to see entrance into this domain as a positive outcome can lead to ambivalence, affecting both professional engagement and excellence.

Introduction

When interviewed by the Good Work Project in 2000 the late Anita Roddick raised the question “how do you keep [young employees] away from a value system of endless increasing wealth to one where humanity, community, is part of the value system?” (Barberich & Gardner, 2000, p.18). In doing so she implicitly asserts that a tension necessarily exists between personal wealth generation and broader societal interests. Although this view may often be asserted, it is by no means universally
accepted. In fact, opinions differ not only between individuals but, arguably, within a single individual. The internal conflict that is generated appears to be as difficult for some individuals to resolve as the proverbial camel fitting through the eye of the needle.

My project set about describing this conflict and determining its effects on decision making with respect to career choice. The answers that were found have implications for the GoodWork framework of ethics, excellence and engagement.

Within most market societies there exists to a greater or lesser degree some tension between those that have accumulated wealth and those that have not. This tension has lead to wealth often being viewed through the lens of morality. The configuration of this moral tension has been described in varied ways and continues to be reconfigured.

For most of recorded history the moral tension between those with wealth and those without it was not the mainstay of prominent thinkers. Instead the morality of wealth was discussed in terms of how that wealth was accumulated – was it inherited, or was it acquired through personal agency, for example, through launching a successful enterprise (McMahon, 1981)? The first major research work with regard to this is credited to Rostovtzeff. He concluded that the ancient Greek thinkers were generally uneasy with riches gained through commercial transaction as opposed to wealth gained through inheritance (Rostovtzeff, 1998). For example, the term ‘interest’ was used by Sophocles as a taunt rather than as a reference to legitimate business activity (Harris, 1994).

This view was presumably restricted to the intellectual elite, though similar notions may be found in Greek mythology which may have reached a broader public. For example, the well known tale of Midas. His golden touch, Ovid tells us, was acquired not
through birthright, but the gift of a drunken Satyr, a gift that was more burden than good fortune (Ovid, 2001). Or the tale of Gyges, the shepherder who, after finding a ring that makes him invisible, kills the king of Lydia, thereby stealing his kingdom (Plato, 2007). In both these tales the acquisition of wealth via non-hereditary channels is linked to morally reprehensible outcomes. As such they espouse a natural opposition between those with hereditary wealth and those who acquire it by other means.

This tension followed through Roman times but intensified as Christianity gained traction. The pursuit of wealth became a more serious infringement on social mores, with even more severe consequences for the afterlife. The New Testament features several passages that propose the pursuit of wealth to be counter to the moral laws set forth by God. For example, ‘the love of money is the root of all evil’ (1 Tim. 610).

This critical view, which became the dominant one in Europe for the next 1500 years, had wide ranging political, economic and social impacts. As late as the seventeenth century Catholics were banned from charging interest, this role falling to ethnicities that could be readily stereotyped such as Jews and Lombards (Pie, 1604). Such a status quo maintained the primacy of religion and kept any rising merchants or landowners in their place. Thus, with religious authorities and the aristocracy as major stakeholders, it is not difficult to understand why anti-profit convictions persisted, nor why they began to wane as the unconditional authority of these two groups was undermined.

This erosion of power was accelerated by major changes to the political landscape. For example the Plague outbreaks increased the leveraging power of healthy workers who could now profit from their labor and become comparatively wealthy (Kelly, 2006). Or the rise of a work ethic peculiar to Calvinism, in which all forms of
work were of value provided they were practiced for the glory of God, allowed for the pursuit of wealth while maintaining piety (Weber, 2003). Subsequently as the mercantile classes began to gain significant economic influence, changes in attitude were inevitable. It may have taken several centuries and the process was by no means smooth or equally spread across Europe but eventually the scales tipped in favor of a pro-profit, self-made wealth model.

Adam Smith, the chief analyst of the shift from mercantile to market driven economics, brought a reconfiguration of the tension between profit and what had at this time been considered religious morality. In the view of Smith the market acted as a positive force, its invisible hand guiding the progress of nations toward greater prosperity (Smith, 2003). In doing so, the New Economics was not simply explaining the market as a mechanism for the efficient distribution of goods and services. Instead Smith’s market theory had an in-built sense of morality since it necessarily distinguished between selfish and non-selfish behavior and posited the moral benefits of its operation for society as a whole (Hausman, 2006). It was through the selfish action of those engaged in the market that the benefits of the market were spread to all members (Smith, 2003). Such an interpretation of society gives people license to pursue pro-profit, pro-wealth beliefs and actions.

Smith’s analysis had ‘scientific’ credibility and the support of capitalists and proto-industrialists. This legitimacy ensured its influence throughout the eighteenth and well into the nineteenth century (Hirschman, 1997). Within this paradigm the old tension had apparently been resolved; there was no conflict between pursuing profit and morality since the market had been defined as inherently moral. Critique of these ideas continued
to come from the weakening aristocratic classes and from selected intellectuals such as Balzac. Yet significant theoretical challenges were not forthcoming until the last half of the nineteenth century with the writings of Karl Marx (Hausman, 2006).

Marx’s critical account of the market economy, like Smith’s, looked at the systemic effects of capitalism. However, unlike Smith, Marx saw the organization of society within the capitalist system as inherently self-destructive (Skousen, 2007). Where Smith envisioned the markets as positively organizing populations into the most efficient, civilized entities they could be, Marx saw them as a way to enslave the majority in the service of the few.

With the spread of Marxist thought across the globe, the old tension between wealth and morality had effectively been re-framed. Now, instead of the predominant tension being between hereditary wealth and new money, the contrast instead featured the previously unheard majority, who worked for their money, and those that employed them, aristocrats and capitalists alike. The rise of this tension between worker and owner situation, as well as the fall from grace of colonialism, made a pro-market position more complex. Within a climate that was dominated by the ideological conflict between capitalism and Marxist-derivatives, concerns over the morality of wealth generation were drowned out.

The triumph of capitalism at the close of the Cold War and the opening up of the Chinese economy has meant that few economists or members of the media would dismiss the market economy altogether. Most believe it is a not the key to both economic and social harmony (McCloskey, 1995). Commerce is generally considered to play a central role in civil society through increased communication and encouraging media freedom.
For many, a residue of the Cold War appears to be the direct association between the market economy and freedom. A stable, growing economy has become one of the prerequisites on the report card for any democratically elected government; as some have put it, the market is a nation’s heart beat.

Yet nagging questions about the morality of wealth persist. Skepticism of business people is fuelled by recent scandals. The demise of Enron and with it Arthur Andersen, or the trial of newspaper magnate Conrad Black, paint corporations as being guided by unethical or criminal executives. In addition the almost unimaginable paychecks of staff in the mysterious world of ‘finance’ suggest that something is rotten in the banking sector. In a realization of Veblen’s writing at the end of the nineteenth century, people are again warning of the ‘commodified nightmare’ where everything is for sale and nothing regulates market forces (Hirschman, 1997; Veblen, 2007).

In this climate of uncertainty, where there appears to be unease with a hegemonic market economy, it is timely to study how the general population views the relationship between wealth and morality. Here I have endeavored to address this question on a basic level through a survey about morality and wealth collected from early career individuals across several fields. With these baseline data, more focused interviews were conducted to inquire into the personal experiences of those whose chosen career path is in the field of education. The model generated through these lines of inquiry is intended both to highlight the relevance of the morality/wealth question and to help understand how it affects individuals’ choices within the field of education. The result is to reframe Anita Roddick’s original question to emphasize not a utopian ideal whereby young people can
be trained to appreciate morality over profit but rather the complexity that such an ideal belies.

**Methods**

**Survey**

The quantitative sample consisted of 20 people who defined their present or future professional grouping as education (age range: 21-33, 12 female, 6 male) and 25 people studying or engaged in a profession that they defined as not education related (age range: 20-27, 15 female, 10 male).

The demographics of the non-education group was matched to the education group, with a majority of female respondents in both groups, a diversity of origin countries and type of tertiary education. Many, but not all respondents in the education grouping were drawn from the Harvard Graduate School of Education. The non-education cohort was a varied mix of professional groupings from medicine to telemarketing.

The survey (Appendix A) consisted of demographic questions, and five questions related to the respondents’ opinion(s) concerning wealth and ethics. Four of the questions involved judging statements on a scale of strongly disagree, disagree, neither agree nor disagree, disagree or strongly agree. Due to the nature of the statements, these answers are considered continuous variables and so each point was given a numerical attribute between 2 (strongly agree) and -2 (strongly disagree) and averaged to generate a *gathered score*. To be certain that this was reliable, the non-parametric Mann-Whitney U was also applied with no difference in conclusions reached. For analysis of a given attribute,
scores were then added together to give a gathered score. Student’s t-tests were employed to determine statistical significance between education and other professional groupings with respect to gathered scores. Because of the nature of the subject, it was difficult to ask questions that were not biased in one direction or the other. To account for this, two questions were asked that suggested a wealth=ethical stance, and two that intimated a wealth=unethical stance. Ethical and wealth were not defined for respondents in any detailed sense. Ethical was defined, and is used here, as adherence to generally accepted social conventions. What constitutes wealth was also considered to be relative to individual respondents and was defined simply as an abundance of material resources.

**Interviews**

Interviewees were chosen from a pool of 20 students from the Harvard Graduate School of Education on the basis of their performance on an Implicit Association Test. The bias test was administered using Inquisit 2.0 computer software (2007, Millisecond LLC) on a Toshiba Satellite U205 notebook computer. The test looked for association between words describing morality/immorality and words describing wealth/poverty (Appendix C). Words were chosen using guidelines published by Greenwald (2007). Fifteen people were asked for synonyms of the words morality, immorality, wealth and poverty, five of the most common answers were used. The test flashes words on the screen and measures reaction times when the candidate is asked to associate the words with each other. Those students who achieved a greater association between wealth and immorality, and poverty and morality were interviewed. At the majority of interviewees were female (4 female, 2 male).
Interviews were conducted online using the instant messaging function within Skype 3.6.0 telecommunication software. In conjunction with typed messages Ecamm Recorder 2.2.1 was used to record video for analysis of facial expressions. To maximize interviewee expressions, video link was one way only. No audio was used during interviews. Interviews lasted 30 – 40 minutes.

**Results**

**Overview – survey baseline data**

In light of a dearth of such data in the literature, the aim of conducting a survey was to produce baseline data about the attitudes of a group of early career individuals to the wealth/morality issue. Respondents were broken down into the professional groupings *education* and *other* to compare with the interviews that were conducted with individuals in the field of education. Analysis of the survey data revealed several, overall characteristics: a large amount of uncertainty in responses, considerable variation in opinion, and no dramatic differences between the two professional groupings. On balance it cannot be said that as a group respondents favored associating wealth with immorality, but there is some suggestion that overall they were less likely to disagree with comments that held this to be true.

**Respondents were uncertain**

The level of uncertainty with respect to the first four questions was high with the ‘neither agree nor disagree’ response capturing the majority of answers. This result was especially true of questions one and four (Figs. 2 & 5) In question four in particular,
where respondents were asked to assess the statement ‘The majority of wealthy people are ethical’, no respondents agreed strongly to this statement and only one agreed at all. Of the remaining answers, more than half answered ‘neither agree nor disagree’ and the remainder disagreed.

Respondents showed considerable variation of opinion

Considerable variation was seen both within questions and between them. Variation within a question was most evident in question one, for which respondents were asked to react to the statement ‘Behind all great wealth lies a great crime.’ In this question an even split occurred between four of the responses (Fig.2). The distribution of answers differed considerably between questions.

Comparison of ‘education’ and ‘other’ professional groupings

The two professional groupings did not differ greatly in their responses to the questions. This finding was especially true for question four in which education and non-education groupings were almost identical on gathered scores (education = -0.40 ± 0.55, other = -0.55 ± 0.82). Question 2 provided the greatest degree of difference between the two professional groupings. In this question 72% of respondents fell into either the ‘disagree’ or ‘strongly disagree’ categories. Despite this overwhelming majority, the 28% of respondents who answered ‘agree’ were all from the non-education group, underlying a statistically significant difference between that grouping and education on gathered scores (education = -1.5 ± 0.56, other = 0.25 ± 1.7, t-test = 0.009). However, when the
data are broken down by gender, this effect is stronger. Perhaps these differences are related more to the respondents’ gender than to their profession.

Although no group definitively associated wealth with immorality, there was a trend in the education group to disagree more ardently with statements that posited wealth as moral. This trend was in no way definitive but was useful in framing questions during interviews.

**Unethical, rather than ethical, wealthy people are easier to recall**

In question five of the survey, respondents were asked to enumerate in one minute how many ethical, and then how many unethical people, they could think of both in their lives and the public arena. They then listed the two numbers. The number of ethical individuals was then divided by the number of unethical individuals for each respondent to produce an “ethical person ratio”. All respondents placed higher numbers in the unethical category than the ethical category. Several respondents, however, entered numbers far beyond what could realistically be thought of with the one minute guideline. Although the education group showed a smaller average ratio (mean = 0.6, SD = 0.6 vs mean = 1.2, SD = 2.7), reflecting that they could recall fewer ethical individuals than the other grouping, this difference was not statistically significant (*t*-test, *p* = 0.57).

**Association Test Results**

Not enough candidates were tested to generate the traditional measure of association, the D value, making any claims about the general levels of association in this population untenable. Of the 19 subjects tested the majority (11) showed an association
between immorality and wealth, and morality and poverty. This finding is in apparent conflict with the literature that suggests that the current period is one in which these associations have broken down or swung the other way. Accordingly only these 11 subjects were interviewed.

**Interview Results**

Interviewees were education students and practitioners drawn from both inside and outside the Harvard Graduate School of Education. The chief observation that arose during interviews was that interviewees appear to be capable of harboring two conflicting beliefs. The degree of conflict differs between individuals and was determined by the level of irritation expressed both on screen and in script (use of swear words and capitalization).

From the interviews I isolated two distinct questions with which subjects had difficulty. The first is that a prerequisite of wealth is immoral/unethical action. The second is whether the act of having wealth without using that wealth for the betterment of the world is somehow unethical.
Conflict

When asked directly, all respondents reported that they did not hold the perception that people who possess wealth are necessarily more unethical than those who do not. However, when asked whether they thought that their view is held by the majority, five out of six expressed doubt, four of those expressing extreme skepticism. Interestingly, when asked why this was the case, the majority did not give examples of people showing a prejudice against wealth, but instead chose illustrations that would justify that stance. For example, they cited business scandals (Enron) or the poor behavior of celebrities (Paris Hilton). If a direct example was sought of a demonstrated wealth/unethical bias, generalizations were appealed to “That’s just how people are [sic].” or “Maybe it’s part of the human condition to attack other people’s successes. Jealousy?”

Further probing of how interviewees conceived social organization was done by asking the interviewees what they thought of the Marxist idiom ‘From each according to his ability, to each according to his need’. All said they did not believe it to be a tenable way to organize society. However, five out of six of the present number of respondents thought the world would be better off if this were the case, although noting this was impossible in a practical sense. Two of these expressed sadness that this could not occur in a country like America, where, according to one respondent “Greed is omnipotent.” Moments later however, the same respondent, in an abrupt about-face, observed the well enshrined tax rationale of richer people paying high tax as “problematic”. Similarly, when questioned about charity, respondents universally agreed that people should give more, but that it was not up to more wealthy individuals to give more. However, they did
express admiration for those that do (Three mentioned Bill Gates and two Angelina Jolie) and the sentiment that it was a shame that more wealthy people did not.

Respondents’ experience was limited with situations in which they had to choose between personal profit and taking the more ethical action. Most struggled to think of any situations where this tradeoff occurred, two interviewees cited the example of finding significant sums of money and deciding whether to hand it in or not. When asked whether the pursuit of wealth was necessarily a bad thing, respondents either answered that it was, but tempered that answer with situations when it wasn’t, or answered that it wasn’t, but tempered this answer with situations when it was. All but one interviewee believed that profit was a necessary motivating force in society and four believed it was a necessary factor in many jobs for people to work effectively. Statements such as “The world would stop without it” were common. All respondents held the theory that the profit motive needed to be controlled and could be a corrupting force for both individuals and society in general. Several explained examples from their lives as well as more famous scenarios with which they were not connected whereby individuals had fallen prey to an overpowering profit motive. (One respondent explained a situation in which an elderly woman was tricked by a shop keeper into buying already opened produce.)

When asked what forces acted against the profit motive, though, several of the interviewees were at a loss to say. Two cited religion, one family values and one the law. With some probing, several appealed to universal ideals of empathy and a shared destiny. Interestingly, all believed that a strong profit motive was responsible for an elevated position in society. However, most held a degree of skepticism about individuals with high social status. One respondent summed up a long-winded opinion, “Of course no one
would go to work without a pay check at the end of the week. I need the money so I go, but high fliers, I doubt they need it in the same way or want it for the same reasons”.

*With respect to teaching*

This section of the interview was designed to gauge how attitudes to wealth might affect career choice and actions within the teaching domain. All respondents agreed that teachers were not paid enough and linked this state of affairs to a lack of status in the profession. Most cited the causes as external operators, such as the government, not the teachers themselves. However, when asked how much a teacher ought to be paid, half the respondents did not wish to say a number, instead appealing to a more merit based system. When asked whether they would be comfortable being a teacher who earned a sum commensurate with CEO salaries ($200 million), most were surprised, as if this possibility had never occurred to them. Once the concept had concretized within their mind, however, four of the six saw no reason why this should not be the case in general. However, asked again if they personally would be comfortable with this salary, three expressed doubt explaining “That is really more than I would ever need”. As one interviewee in particular detailed:

That would be great. Having all that money. I would have to find someone to manage it for me though. Because [sic] I would need to find places. Like charities. I could put it in. Because I wouldn’t need it all for me. I would feel bad if I just hoarded it away.

Several doubted they would continue teaching after one or two years if this were the level of remuneration and would instead retire.

When quizzed about the kind of people that enter the educational field, most interviewees believed that the profession as a whole was made up of people with high
ethical standards. However, most also said that their personal experience in the world of education had been marred by unethical individuals. Within this context unethical behavior was considered poor levels of motivation, failure to take responsibility for mistakes, and ‘immature’ behavior. Several told of experiences working for people who took advantage of their position to ‘feel superior’.

Level of irritation – facial expression

Since the interviews were videod, I was able to conduct an analysis of facial expression. This procedure was highly effective. Since the interviewee was getting no feedback other than the written word on the screen, many forgot that they were being watched and so their expressions presumably revealed their genuine attitudes as they were writing. The chief observation that can be made from this analysis was the level of irritation that was present to certain questions, in some cases quite extreme irritation. The most evocative questions were those that underlined when an interviewee contradicted him/herself. For example, one subject insisted that wealthy people were as ethical as the general population but could not name an example of this from her own circle or public life. Expressions also often became negative when people attempted to justify their stance. Explanations could often go for five or so minutes with constant affirmations and refutations of the interviewees own arguments.

Discussion

Thinkers have described the relationship between morality and wealth since antiquity. The debate as to whether wealth acquisition can be morally or ethically
sanctioned has surfaced in folk tales, communal stereotypes, and complex universal systemic theories. In the present age the dominant belief in academia, policy, politics and the popular media appears to be that the search for wealth is not only socially acceptable but also necessary and unavoidable (Kellner, 1998; McCloskey, 1995).

This state of affairs, however, has not meant that concerns about the ethical or moral implications of wealth acquisition have disappeared. Eminent thinkers such as Chomsky point to the end of the Cold War as a victory for greed (Herman & Chomsky, 2002) and Gardner and colleagues voice concern with the apparently limitless influence that the market has over peoples’ lives (Gardner, Csikszentmihalyi, & Damon, 2001).

Yet despite the rich, contentious history and literature about the morality and ethics of wealth acquisition, investigations into the everyday beliefs of ‘the person on the street’ are surprisingly scarce. The research presented here, designed to address this gap, found a variety of viewpoints as heterogeneous and adversarial to each other as those in the literature. What was surprising was that this diversity was not only evident between individuals but within individuals with subjects describing wealth acquisition as both moral and immoral, even when explaining their reaction to the same scenario. This conflict of opinion was investigated and described with the conclusion illustrated in Figure 1 and explored in depth below. Namely: opinions about the relationship between morality and wealth generation are made in two ways: a.) through intuition, and b.) through a more methodical process of considering individual variables. These two alternate methods can occur simultaneously within an individual, producing conflicting conclusions.
Two paths to opinion formation

The main finding of this study is that there is a general level of confusion surrounding whether wealth necessarily compromises morality or ethics. This confusion was evident in both the high number of ‘neither agree nor disagree’ responses to the survey questions and in interviewees commenting on the difficulty of answering questions despite their assurances that they understood what was being asked.

In dealing with the confusion generated by the subject matter, interviewees formulated opinions in two observable ways. The first took the form of fast, generalized responses that might almost be considered automatic. For example, when asked whether they thought wealthy people were necessarily immoral, five out of six interviewees replied simply with ‘yes’. The second approach was a more methodical consideration of variables that might be important to the question. The stepwise nature by which an opinion was reached in this manner could be prompted easily but was often exhibited without encouragement. For example, when asked whether they thought others considered wealthy people immoral, the complexity of answer given by subjects increased considerably, with many factors often cited.

There is nothing particularly revelatory in the observation that sometimes interviewees give short, unplanned answers and sometimes they give long, considered answers. Yet this conclusion becomes important when paired with an observation that arose when the interviews were coded; that the shorter, more automatic answers tended to favor the opinion that wealth acquisition was morally suspect, while longer answers favored the opinion that it was not.
These observations will be interpreted here as meaning that interviewees’
opinions about the relationship between wealth and morality were powerfully influenced
by what method they chose to form those opinions: either automatic or methodical. In
this interpretation, automatic responses that associate immorality with wealth represent a
form of bias. This conclusion can be tentatively supported with results from the Implicit
Association Test. On this test all interviewees were faster at associating words describing
immorality with words describing wealth than they were at associating words describing
morality with words describing wealth. Further evidence for the existence of such a bias
can be found in survey answers to question five. Unlike the previous questions, where
there was a tendency to disagree cautiously, many respondents were far more brash.
Numbers of wealthy people that respondents were able to list in the unethical category far
outstripped anyone’s capacity to list names within the one minute guideline (IE –
10,000). It appears that giving respondents more control over their answers allowed a
more automatic response and hence favored associating wealth with immorality.

For each interviewee the two forms of answer, the automatic and methodical,
came into conflict. During these moments, interviewees became noticeably irritable as
could be observed on their on screen facial expression and in the content of their answers.
One respondent in particular, having previously concluded a simple “No” to the question
“Are wealthy people motivated to act morally in their work?” explained when prompted
for more detail:

I suppose they might be. I doubt it though. Look at Bill Gates. He is only
motivated by ego. Maybe guilt as well. I suppose sometimes he feels bad that he
has so much money. Is that morals? Maybe it is… Maybe he actually thinks that
he has some responsibility? Are you happy with that? Actually I think
this is a stupid question. STOOPID.
As happened here, several other long, drawn out explanations, that often gave several contradictory conclusions, ended with frustration, exasperation and irritation. Something about the nature of the questions was distressing in this way. I hypothesize that this distress is caused by the conflict created by the alternate methods of reaching a conclusion; the automatic and methodical.

**The effect of generating conflicting opinions on decision-making**

When a decision maker generates two opinions that are in opposition to each other, the likelihood of a satisfactory resolution being reached is considerably diminished. This is reminiscent of cognitive dissonance which has been explored recently in this context by Geraskov (2003). The constraint on options caused by harboring opposing viewpoints means that when a choice is forced, the decision is unlikely have a positive outcome for the decision maker. The failure to generate a positive outcome in this case causes the observed frustration, exasperation and irritation. In terms of the wealth/morality question, the complexity of the problem plays a key role. If a bias exists that predisposes a decision maker to associate wealth and immorality then, because of the breadth and intricacy of the problem, more methodical analysis is likely to uncover an opposing view. However, complexity also means uncertainty, so that the newly formed opinion may not necessarily trump the original bias. The result is that the opposing viewpoints, developed through opposing processes, act as a constraint on decision-making. Under these circumstances producing a viable outcome becomes problematic (Fig.2), though, as argued in cognitive developmental theory, sometimes conflict can stimulate growth.
The wealth/morality problem and career choice

The relevance of the wealth/morality problem for career choice is particularly pertinent to the sample of interviewees observed here. All interviewees had chosen to enter the domain of education at the completion of tertiary study. Subsequently they did not have expectations of an elevated income level while in that professional grouping; at the same time they had demonstrated and trained in analytical problem solving. It might be assumed then, that they would then be able to give clear, well thought out reasons for their choice of career. Such sophistication however turned out not to be the case.

Instead of confident, concise and clear motivations for entering education, many concluded that they had “fallen into” the field by chance. In concordance with previous studies, all but one did not see it as a permanent career path (Gardner et al., 2001). When asked what made education an unattractive career, all cited poor remuneration in their top three aspects. Yet, when asked whether they would pursue jobs in higher salary occupations, such as those in the business world, all respondents expressed doubt, citing the culture and pressure associated with the sector. Probing the kind of culture that existed in this arena resulted in answers concerning values systems. Most telling though, was when respondents were asked whether they would be comfortable receiving a level of remuneration achieved by business leaders ($200 million) for doing their present job. None could equate their job with being worth that amount of money.

My interpretation is that career choice in particular brings to the surface the morality/wealth problem, that in turn influences the career decision. Career choice is considered a “life choice” that often requires significant investment of time and money
for the individual and her/his support networks. There is considerable societal pressure to choose a path that will provide not just financial security but sheer prosperity. If individuals possess a bias that predisposes them to view wealth as morally suspect, but they must methodically address career options, a conflict between bias and methodically derived conclusions may develop. The resulting conflict will then constrain decision making to a point that may a.) hinder a decision or b.) result in a decision that the individual views as sub-optimal that in turn may lead to ambivalence. If the sub-optimal decision leads to a position within the domain of education, the effects might be devastating. High levels of ambivalence will hinder both engagement and the pursuit of excellence, as the work will not be seen as valuable. Work of poor quality, performed by practitioners who do not connect with their vocation, is especially undesirable in this field due to the influence it may have on children. If the predominant image of teaching that is available is a negative one, this may affect children’s future attitudes toward the field or work more generally.

Validity/Limitations

The primary limitation in the survey lies in separating gender effects from any effects that may be specific to the education cohort due to the disproportionate number of females in the sample. Furthermore, this is a very specific subset of individuals, useful extrapolation would require a more diverse sample.

Future studies
The chief goal of future studies would be to validate the existence of an immorality/wealth bias. This would require more bias testing to get the numbers up to ~70 minimum in order to perform statistical analysis. The corollary of this would necessarily be whether there was a poverty/morality bias, which could also be investigated. It would also be interesting to study hypothetical situations in which people made decisions that would reflect how they utilized any bias when making decisions.

Conclusion

This study generated baseline data to determine what early career individuals believe about the relationship between wealth and morality. With this baseline data, more focused interviews were conducted to inquire into the personal experiences of those whose chosen career path is in the field of education. This procedure led to the description of a model of personal conflict whereby opinions about the relationship between morality and wealth generation are made in two ways: a.) an intuitive, automatic pathway and b.) a more methodical process of considering individual variables. These two alternate methods can occur simultaneously within an individual, producing conflict. Conflicting conclusions can affect decision making by constraining choice to the point where no significantly positive alternative can be found. Such choices are relevant to career selection for the field of education as the failure to reach a positive outcome can lead to ambivalence, affecting both professional engagement and excellence.
Figure 1 – Model for the restriction of choice caused by the opposing effects of bias and methodological opinion generation.

Bias linking wealth generation with immorality

Range of valid answers available if bias or methodological conclusions are considered separately.

Methodical consideration of complexity of wealth/morality problem.

needle = forced decision
IE – career choice

Failure to reach an answer that is considered a positive outcome (cannot appease both bias and systematic consideration of complexity) = ambivalence, and in the case of career choice reduced excellence and engagement.
Appendix A – Survey questions

* 
1. Sex: 
   Female 
   Male 
* 
2. Present or intended professional area (for example education, medicine, IT, hospitality): 
* 
3. Behind all great wealth lies a great crime. 
   Strongly agree 
   Agree 
   Neither agree nor disagree 
   Disagree 
   Strongly disagree 
* 
4. It is easier to be ethical once you have a lot of money. 
   Strongly agree 
   Agree 
   Neither agree nor disagree 
   Disagree 
   Strongly disagree 
* 
5. It is necessary to compromise some moral values to make a lot of money. 
   Strongly agree 
   Agree 
   Neither agree nor disagree 
   Disagree 
   Strongly disagree 
6. The majority of wealthy people are ethical. 
   Strongly agree 
   Agree 
   Neither agree nor disagree 
   Disagree 
   Strongly disagree 
* 
7. Take 1 min to think of as many people as you can who have made wealth in an ethical manner and then do the same for people who have done so in an unethical manner. Write the number of responses you think of for each category in the boxes below. 
   Unethical 
   Ethical
Appendix B – Survey Results

Fig.2 – Reactions to the statement “It is easier to be ethical once you have a lot of money”.

Fig.3 – Gathered score reaction to the statement “It is easier to be ethical once you have a lot of money” for education versus other professional grouping.
Fig. 4 – Reactions to the statement “The majority of wealthy people are ethical”.

Fig. 5 – Gathered score reaction to the statement “The majority of wealthy people are ethical” for education versus other professional grouping.
Fig. 6 – Reactions to the statement “Behind all great wealth lies a great crime”.

Fig. 7 – Gathered score reaction to the statement “Behind all great wealth lies a great crime” for education versus other professional grouping.
Fig. 8 – Reactions to the statement “It is necessary to compromise some moral values to make a lot of money”.

Fig. 9 – Gathered score reaction to the statement “It is necessary to compromise some moral values to make a lot of money”.
Appendix C – Implicit Association Test: words used

Wealthy
Millionaire
Affluent
Prosperous

Poor
Broke
Penniless
Poverty

Good
Honest
Fair
Decent
Honorable

Corrupt
Dishonest
Crooked
Thief
Fraud
Appendix D - Basic Interview Protocol

Do you remember the survey? Do you have any comments about it?

Money

What experience do you have in deciding between wealth and happiness?

How much does money motivate you? What does money motivate you to do?

Did remuneration influence your career choice?

Is people’s attitude to wealth changing?

Have you had any experiences where you had to choose between profiting and doing the ‘right thing’?

What effect does the pursuit of wealth have on how good someone is at their job do you think?

What effect does the pursuit of wealth have on a person’s ethics, their place in society, their profession?

What is more important to you: money or ethics?

Is it ethical to be extremely rich?

Motivation

What motivates you about your field?

When do you work most effectively?

Do you have motivation to do good? To be ethical?

Are you motivated by wealth?

Do you dream of making a lot of money in the future?

Teaching
Are teachers paid enough? Why not?

How much should they be paid and why?

Who controls how much teachers are paid?

Would you think about receiving 200 million dollars a year to do the job you did?

**Role Models**

Did you have any role models career wise?

Why were they your role model?

How did they motivate you?

Did money motivate them?

Were they highly ethical?
References


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