

BUAD 3000–INTEGRATED SKILLS FOR MANAGEMENT
SESSION 10

ETHICAL DECISION–MAKING IN BUSINESS

TEAM #7

Case Study: Mortgages for Black Families

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You are an assistant branch manager at a bank where a black family has just been turned down for a mortgage, despite a good joint income and an excellent credit rating. You know that this is a common practice in this branch, because the branch manager believes that, in general, "minorities are a bad risk." The family asks you why their mortgage has been turned down.

Questions:

What do you answer them?

What do you do?

Do you agree with the branch manager?

Would you do anything differently if you were the branch manager?

Is it ethical for you to continue to work for this bank?