



Adversity Load to Safety at Work:

Why Crisis Readiness Is Now Essential

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External pressures increasingly shape workplace conditions, adding stressors that reduce employees' focus and resilience. The author outlines a proactive approach to protecting employees from psychological harm while building safer, more resilient workplaces.

Before the workday even begins, many employees are already managing a quiet current of uncertainty.

How confident is the average employee that they are safe in today's world? Safety now extends well beyond organizational policies or physical environments. In today's volatile, uncertain, complex and ambiguous (VUCA) world, psychological and physical safety are shaped as much by external pressures as by workplace conditions. Employees arrive carrying personal, social and economic stressors that accumulate into an emotional load that influences well-being and performance.

Recent *Work in America* research shows that employees increasingly expect organizations to actively protect psychological well-being and psychological safety, provide respect, and provide timely access to support—all of which are now viewed as baseline expectations of a healthy job.¹ In my clinical practice and work with employers across industries and regions of North America, I consistently observed similar patterns: Employees enter their day burdened by persistent pressures that reduce resilience and narrow their capacity to cope.

Common Sources of Adversity Load

- **Financial health pressures:** Rising costs, stagnant wages, debt and economic volatility drain emotional capacity, reduce focus and decrease resilience.

Takeaways

- Many employees arrive at work carrying an adversarial load—shaped by financial strain, health concerns, caregiving roles and social instability—which lowers their capacity to manage workplace stress from the moment they start their day.
- Elevated baseline stress makes routine workplace demands feel heavier and reduces employees' ability to focus and self-regulate. This leads to impaired decision making, errors, disengagement and burnout.
- Psychological health and safety (PHS) programs help organizations move from reacting to crises to building psychologically safer, more productive workplaces. A PHS program ensures that employees are not left to navigate adversity alone and that emotional strain does not silently accumulate into preventable risk.
- To support crisis readiness, both employees and leaders must understand their roles and how to access trained support effectively. Frontline crisis readiness training should prepare employees to recognize, approach, defuse and de-escalate a range of workplace crises in ways that reduce risk to themselves and to the individual in distress.

- **Housing and food insecurity:** Housing instability erodes safety while food insecurity reduces energy, stability and cognitive bandwidth.
- **Physical and mental health challenges:** Chronic conditions, long health care wait times, and rising anxiety and depression create ongoing vulnerability. Employees caring for dependants or managing their own health often arrive depleted, and many face stigma or inadequate access to treatment.
- **Political polarization and social conflict:** Polarization, misinformation and global instability create background tension that follows employees into work.
- **Digital overload:** Constant connectivity reduces recovery time and blurs boundaries.
- **Community and environmental stressors:** Natural disasters, climate events, public health emergencies and local instability heighten alertness and undermine predictability.

For employers, plan sponsors and trustees, these factors underscore the need to listen actively; rely on credible, evidence-based research; and identify risks early.

How Adversity Loads Impact Today's Workplace

Elevated baseline stress makes routine workplace demands feel heavier and reduces employees' ability to focus and self-regulate. Global surveys show worker stress remains at record highs, for two consecutive years, with 50% of employees in Canada and the United States reporting high daily stress.^{2,3}

Meanwhile, disengagement and low well-being collectively cost the global economy an estimated US\$8.8 trillion annually, approximately 9% of global GDP.⁴ In Canada, money continues to be the top stressor for 42% of adults, driven by persistent cost-of-living pressures and debt burdens, which routinely spill into workplace interactions and decision making.⁵

Longitudinal epidemiological research has shown that poor employment quality is associated with increased risk of suicide, drug poisoning and alcohol-attributable mortality, underscoring that working conditions themselves can be a determinant of life and death outcomes.⁶

These macro pressures intersect with public health and safety indicators that signal heightened risk exposure. Preliminary national surveillance recorded 4,735 suicide deaths in 2023 (averaging roughly 13 per day) and underscores the need for systematic early detection and clear, consistent response pathways.⁷ Reported workplace harassment and

violence in federally regulated sectors reached 7,114 occurrences in 2023, an increase of 14.3% year over year.⁸

The World Health Organization recognizes suicide as a global public health issue shaped by social, economic and environmental conditions, not solely individual pathology.⁹ In the U.S., suicide claimed over 49,300 lives in a single year, more than twice the number of homicides.¹⁰

Research from Boston Consulting Group (BCG) in 2023 estimates that the total annual economic cost of mental health in Canada exceeds \$200 billion.¹¹ Recent estimates from a Canadian Standards Association study suggest that the economic cost of mental illness in Canada has risen substantially from the widely cited \$51 billion figure published in 2013 to well over \$180 billion in direct costs today. Importantly, these estimates do not account for subclinical distress or mental health concerns that are undiagnosed, untreated, or never captured in formal health or disability data.¹²

At the same time, Canadian evidence shows that well-designed workplace mental health programs can generate a positive return on investment, with median returns increasing as programs mature, reinforcing the business case for sustained prevention and early intervention.¹³

Why Psychological Health and Safety Matters

Employees' adversity loads—shaped by financial strain, health concerns, caregiving roles and social instability—lower their capacity to manage workplace stress from the moment they start their day. BCG's more recent research highlights that burnout is strongly influenced by organizational design factors such as inclusion, leadership consistency and workload sustainability rather than individual resilience alone.¹⁴

What happens inside the workplace can alleviate or intensify that load. Workplaces that are poorly designed, inconsistently led or inattentive to psychological risks can transform everyday job demands into stressors that compound what employees are already managing. This is where psychological health and safety (PHS) becomes essential.

Psychosocial factors such as workload, role clarity, autonomy, interpersonal relationships, leadership behaviour and organizational change can help employees thrive—Or these factors can become pressures that drain energy, focus and emotional bandwidth. When unmanaged, these factors escalate into psychosocial hazards that increase the likelihood of psychological harm and injury. The recently published, free e-book *Beyond the 13 Factors* identifies examples of these factors:

- Excessive workload or job demands
- Lack of clear expectations or resources
- Incivility or unresolved conflict
- Poorly managed change
- Inconsistent leadership
- Trauma exposure or emotionally demanding situations.¹⁵

When psychosocial hazards accumulate, they increase the risk of burnout, impaired decision making, errors, emotional exhaustion and mental health decline.

This escalation, from psychosocial factors to increased risk, explains why PHS frameworks are essential.

Introducing Psychological Safety

Psychological safety is the climate that enables employees to ask questions, raise concerns, admit mistakes, share ideas and ask for help without fear of embarrassment or retaliation. It is not about comfort; it is about *permission to be human and honest*.

Without psychological safety, psychosocial hazards take root more easily and escalate more quickly, increasing the likelihood of harm.

Defining a PHS Program

A *PHS program* outlines what an employer commits to doing to reduce psychological risk and to promote mental health. Core components may include:

- Recruiting and training internal PHS champions
- Engaging senior leadership
- Becoming a crisis-ready workplace
- Reducing psychosocial risks through prevention
- Supporting mental health and well-being
- Ensuring fair policies and psychologically safe leadership.¹⁶

A PHS program is not a perk or wellness add-on; it is evidence of an employer and plan sponsor's duty of care and, in some cases, compliance with relevant occupational health and safety (OHS) and Workers' Compensation Board (WCB) legislation. It functions as a legally aligned risk management system, grounded in standards such as CSA Z1003 and ISO 45003, and it is informed by jurisdictional legislation, labour standards, human rights requirements and collective agreements that define what "good" looks like in each region.^{17, 18} Its purpose is to proactively identify psychological hazards, reduce risks and protect employees from mental harm, in

the same way that organizations protect them from physical harm.

A well-designed and well-managed PHS program can demonstrate due diligence, showing that the employer has taken *reasonable and evidence-based actions* to prevent harm, provide access to mental health support and continuously improve. This includes the ability to produce documentation, measurement results and improvement cycles that validate the program's effectiveness.

In practice, this means the employer can show that it has implemented appropriate controls, monitored outcomes and acted on findings to ensure the program protects workers; reduces risk; and demonstrates responsible, accountable leadership in psychological health and safety. The goal is to demonstrate not only compliance but also the program's impact (e.g., by using data to show how the PHS program effectively serves all workers).

Some examples of evidence of impact include the following:

- Measurable positive behaviour change as a result of leadership and employee training
- Early detection and reasonable control of psychosocial hazards due to established systems
- A year-over-year reduction in incidents and harassment/bullying risk due to established policies (e.g., safe and respectful workplace policies)
- Improvement in target key performance indicators such as attendance, disability, turnover, conflict, safety and employee experience
- Proof there is continuous improvement built into the PHS program that drives audits, reporting and improvement in the impact of PHS program initiatives.

Done well, PHS programs help organizations move from reacting to crises to building psychologically safer, more productive workplaces. The Canadian Centre for Occupational Health and Safety emphasizes that psychosocial hazards can be systematically identified through a combination of internal data review, policy audits and structured employee feedback, making early detection both feasible and actionable.¹⁹

Crisis Readiness: A Required Component of Any PHS System

Prevention alone cannot eliminate all risk. Crisis readiness ensures that when distress, harm or acute risk occurs, organizations can:

- Identify concerns early
- Respond consistently and appropriately
- Connect employees quickly to the right support
- Protect the individual, the team and the organization
- Reduce escalation and long-term harm.

Crisis readiness includes:

- Clear protocols for early warning signs
- Leaders and trained employees who can defuse crises
- Confidential disclosure pathways
- Access to Employee and Family Assistance Programs (EFAPs) and extended health benefits
- Referral pathways for specialized mental health care
- Accommodation, return-to-work and recovery support
- Debriefing and learning processes.

A commitment to psychological safety means designing a PHS program that fits the organization's needs and includes built-in crisis readiness preparation. This ensures that the employer not only reduces day-to-day psychosocial risks but is also equipped to support employees during unexpected events or moments of distress.

How to Become Crisis Ready: A Three-Layer System

A crisis-ready workplace is built through a tiered, integrated system that prepares an organization for operational crises and human crises.

Layer 1: Crisis-Ready Management Planning (CRMP)

Crisis-ready management planning (CRMP) prepares the organization for major operational crises that threaten safety, business continuity and public trust, including:

- Code Black events (violent intruder, active shooter, hostile individual and weapon threats)
- IT and cybersecurity breaches (ransomware, data theft and operational shutdowns)
- Natural disasters (wildfires, floods, hurricanes and earthquakes)
- Public health emergencies (pandemics and infectious disease outbreaks)
- Large-scale operational failures (extended outages, major system failures and supply chain breakdowns).

Customized Planning

This planning must be tailored to:

- Sector-specific risks
- Geographic region (weather, crime levels, emergency response capacity)
- Facility type and layout
- Workforce exposure
- Customer or client interaction intensity.

Necessary Components

CRMP includes:

- Tiered response plans with clear triggers and decision trees
- Lockdown, evacuation and shelter-in-place procedures
- Command structure and crisis communication protocols
- Coordination with local law enforcement and emergency services
- Cybersecurity containment and recovery pathways
- Business continuity and workforce redeployment plans
- Regular drills, tabletop exercises and after-action reviews.

CRMP creates organizational predictability during unpredictable moments and ensures that responses are coordinated, legal, practised and aligned with duty-of-care obligations.

Layer 2: Implement a PHS Program

It is important to ensure that employees have access to mental health support and reduce psychosocial risks that contribute to distress. Once CRMP is established, the next step aligns with the PHS program, which focuses on preventing psychological harm, supporting mental wellness and ensuring that employees have access to professional help before a crisis emerges.

Building a PHS Program

A strong PHS program includes the following components.

Accessible Supports

- EFAP
- Extended health benefits covering mental health professionals
- Clear and stigma-free pathways to psychological care
- Timely access to counselling, therapy and appropriate support

Hazard Prevention and Risk Management

- Policies that address psychosocial hazards (workload, incivility, lack of role clarity and autonomy)

- Leadership behaviours that are aligned with psychologically safe leadership
- Early-concern reporting mechanisms (assessment tools, surveys)
- Transparent accommodation and return-to-work support

Measurement and Improvement

- Psychological climate measures
- Psychosocial hazard identification tools
- Monitoring of distress trends, conflict, turnover and absenteeism
- Integration of findings into OHS governance

A PHS program ensures that employees are not left to navigate adversity alone and that emotional strain does not silently accumulate into preventable risk.

Effective harassment and violence prevention is a foundational psychological safety control; without it, fear, silence and unresolved conflict significantly increase the likelihood of escalation and psychological harm.²⁰

Layer 3: Crisis Readiness at the Employee Level

The next layer is to build real-time human capability to detect early warning signs, de-escalate situations and protect employees during moments of distress. This section provides context on how a crisis-ready workplace can support a PHS program goal of having real-time support available for employees in crisis. Excellence Canada, a recognized auditor that validates what defines a strong PHS program in Canada, emphasizes the value of integrating crisis readiness into PHS program design.²¹

A Layer 3 goal is to ensure that trained individuals are present in the workplace and prepared to act as upstanders. When implemented effectively, this goal establishes upstream prevention resources within the organization. The model focuses on early detection and de-escalation while creating a framework in which humans can support one another during times of need, serving as a bridge until appropriate professional resources become available.



Role Clarity and Workforce Education

To support crisis readiness, both employees and leaders must understand their roles and how to access trained support effectively. Frontline crisis readiness training should prepare employees to recognize, approach, defuse and de-escalate a range of workplace crises in ways that reduce risk to themselves and to the individual in distress.

Importantly, these employees are *not* crisis experts. Their role must be clearly defined, with well-established boundaries around what they are and are not responsible for when supporting someone in crisis. This role is comparable to a workplace first-aid but with a focus on emotional and behavioural distress.

When selecting crisis readiness training to support Layer 3 objectives, alignment with the organization's PHS program is essential. Training should be guided by defined crisis readiness program standards and integrated within the broader PHS framework.

Organizations should also ensure that:

- The training is accredited by a credible third party
- Facilitators are appropriately certified
- The content reflects frontline crisis intervention competencies at a level suitable for paraprofessionals.

Together, these elements help ensure that the program strengthens prevention capacity while maintaining clear boundaries and safe practices for employees providing support.

In Closing

Hope is not a plan, and the wrong time to prepare for a crisis is during one. The goal of this article is to introduce the growing risk of employee crises, driven not only by increasingly demanding workplaces but also by a more complex world. The three-layer crisis-readiness model offers a practical, proactive framework for protecting employees from psychological harm while building safer, more resilient workplaces. 🌐

Endnotes

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BIO

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