

Why Smart People Avoid Risk at Work Even When Leaders Encourage It

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When people hear the word risk at work, most think about what could go wrong for them personally. Risk brings to mind losing jobs, damaged reputations, poor performance reviews, and whether speaking up today changes how someone is seen tomorrow. Leaders may believe they are inviting ideas, yet employees experience something else entirely. They pay attention to how the last person who challenged an idea was treated and whether anything good actually came from it. When risk feels tied to personal loss rather than progress, even very capable people decide it is safer to stay quiet, no matter how often leaders say they want people to speak up.

Why Encouragement Alone Does Not Change Risk At Work

Leaders are often surprised when encouragement fails to change behavior. From their perspective, they have made their intentions clear by asking for input and saying they welcome disagreement. From the employee side, words matter far less than patterns. People pay close attention to what happens after someone raises a concern, questions a decision, or offers an

idea that gets disregarded, or worse, punished. Those moments become reference points that shape future behavior. Research from Gallup shows that only about 28 percent of employees strongly agree that their opinions count at work. That gap helps explain why encouragement alone rarely changes behavior.

When ideas are met with defensiveness, visible irritation, or subtle distancing later on, people notice. Even small reactions add up. Saying that honest input is welcome does not mean much if disagreement seems to carry a longer memory than agreement. Over time, people stop testing the waters and start protecting their standing instead.



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Why Smart People Are Often More Cautious About Risk At Work

It is easy to assume that hesitation signals a lack of confidence or ability, but the opposite is often true. Smart people usually understand how organizations really function. They see informal power, unspoken expectations, and the ways reputations are built and damaged over time. That awareness makes them careful.

They also tend to have more invested and therefore more to lose. When someone has spent years building credibility, one poorly received idea can undo months or even years of progress. When people are cautious, that is usually based on a negative past experience rather than simply fear, although both are part of that reaction.



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How Reputation Shapes Risk At Work More Than Ideas Do

Reputation can be considered an employee's currency at work. It affects who gets trusted with important projects and who is considered for advancement. Once people understand this, protecting their reputation becomes a top priority.

Risk, in their mind, involves what might follow it. They consider if this will create friction with someone who has influence, affect future opportunities, or be remembered later in ways that are hard to undo. These are practical considerations, and they impact behavior far more than encouragement ever will.

What Actually Makes Risk At Work Feel Safer

Risk feels safer when people know what will happen afterward. That includes how ideas will be evaluated, how disagreement will be handled, and whether mistakes will linger longer than successes.

When leaders respond to ideas with curiosity rather than quick judgment, people notice. When disagreement does not derail relationships or opportunities, people remember. Over time, those experiences matter far more than encouragement alone.

What Leaders Can Do To Reduce Risk At Work

Leaders who want people to take risks need to focus less on messaging and more on behavior.

In meetings, you should slow the conversation down when someone challenges a direction and ask questions that show you are trying to understand the idea rather than defend a position. Even when you ultimately disagree, how you respond in that moment teaches everyone else whether speaking up is worth it.

Pay attention to what happens next. Do people who challenge ideas continue to be included in follow-up conversations, high-visibility projects, and decision-making discussions? If dissent reduces access, people notice, regardless of intent.

Be mindful of bringing up an old memory. When past mistakes are raised long after they are relevant, people learn that risk has a long shelf life. Think of it as you would a relationship, where your significant other brings up something you did in the past that you had hoped would have been long forgotten. When you show employees that you have moved on, embracing risk feels more manageable to them.

Finally, look closely at what gets rewarded. If predictability and agreement are consistently praised while being challenged goes unnoticed or, worse, punished, that impacts behavior. People respond to what is reinforced.



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What Employees Can Do When Risk At Work Still Feels High

Employees cannot control how leaders respond, but they can make choices that reduce unnecessary exposure. One useful step is being selective about where and how ideas are raised. Not every concern belongs in a large meeting, and not every challenge needs to come across as opposition.

Explaining how ideas tie into shared goals rather than personal opinions can also help. When suggestions are linked to outcomes leaders care about, they are less likely to be dismissed.

Building credibility before taking risks matters as well. People who are known for delivering, following through, and understanding the business tend to have more room to challenge ideas without being ignored.

Risk also feels different when it is shared. Bringing concerns forward with others reduces individual exposure and increases the chance that ideas are taken seriously.



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What This Means For Risk At Work Going Forward

How employees embrace risk is determined by what people experience after they speak up. When employees believe their credibility can survive disagreement, they are more willing to contribute ideas that challenge the status quo. When they do not, even the smartest employees hold back. Organizations that want better decisions need to pay attention to how risk actually feels in practice, because that feeling determines who speaks and who stays silent.