Security Briefs 061 – Risk Assessment Part 6

Script

Risk Tolerance — Why Good People Disagree

Ed Nye the Security Guy here and welcome back to Security Briefs.

Today we talk about risk tolerance — the amount and type of risk a person, family, team, or organization is willing to accept in pursuit of a goal. This matters because global workers can look at the same situation and come to very different conclusions. That variation is not a flaw. But it is one of the most common sources of conflict and broken trust in field settings. So it is worth understanding.

Why People Disagree

Imagine two workers in the same city. The situation is deteriorating. They attend the same team meeting and hear the same report. One says: "I think we need to consider relocating." The other says: "I think we stay. We've seen this before and God has always been faithful." Both are sincere. Both are trying to be faithful. And they have reached opposite conclusions.

Why? Partly cognitive bias, as we discussed last time. But a large part of it is simply risk tolerance — shaped by calling, experience, life stage, personality, previous trauma, and theology. A single adult in their twenties may carry a genuinely different tolerance than a parent of three young children. That is not a lack of faith — it is a different calculus about stewardship. Someone with years of navigating difficult environments may assess a situation very differently than someone encountering it for the first time.

Theology shapes tolerance too. If someone believes that more risk always means more faith, they may tolerate danger for the wrong reasons. If someone believes any discomfort signals a closing door, they may withdraw too quickly.

The Risk Tolerance Inventory

Some of you may have encountered the Risk Tolerance Inventory — a tool developed to help workers and teams identify and name their own tolerance levels. You can find it at the link displayed on the screen and in this episode's transcript. The goal is not to rank or judge. It is to make the invisible visible. When team members can say "my tolerance is here and yours is there," the conversation becomes far more productive than when each person quietly assumes the other is either reckless or faithless.

Leaders carry their own tolerance and it shapes everyone around them. A leader with very high tolerance may create pressure to minimize real concerns. A leader with very low tolerance may cause workers to feel their calling is not taken seriously. In either case, if a leader is unaware of how his or her own risk tolerance is impacting the decisions they make for the team, it can be unhealthy. Self-awareness — and making space for others to name their own risk tolerance — is the goal.

To sum up: risk tolerance is real, it varies, and it is a primary reason sincere workers reach different conclusions about the same situation. Naming that difference — with humility, without judgment — is the beginning of honest conversation.

Now you know.

Next time, we will talk about the human factor and why risk assessment is never just a chart.

Episode Summary

This episode explains risk tolerance and why faithful people may disagree about the same risk situation. It connects the topic to the Risk Tolerance Inventory and emphasizes understanding rather than judgment.

Risk Tolerance Inventory

https://theologyofrisk.com/risk-tolerance-inventory