

The Great Safety Divide:

**What Small Business Employees
Really Think About Workplace Safety**



Methodology

Pie Insurance commissioned YouGov PLC to conduct a 15-minute online survey. All figures, unless otherwise stated, are from this survey. Total sample size was n=1,021 US small business employees, working full or part-time at businesses with 2-500 employees. The survey was fielded July 24 – July 29, 2025.

Important Note on Data Comparisons: When the Employee Voice report references data from Pie Insurance's 2025 State of Small Business Workplace Safety Report, readers should note that the two studies surveyed different populations (employees vs. employers/decision-makers) and some survey questions may have been framed differently to accommodate the different perspectives. These methodological differences should be considered when interpreting comparative findings.

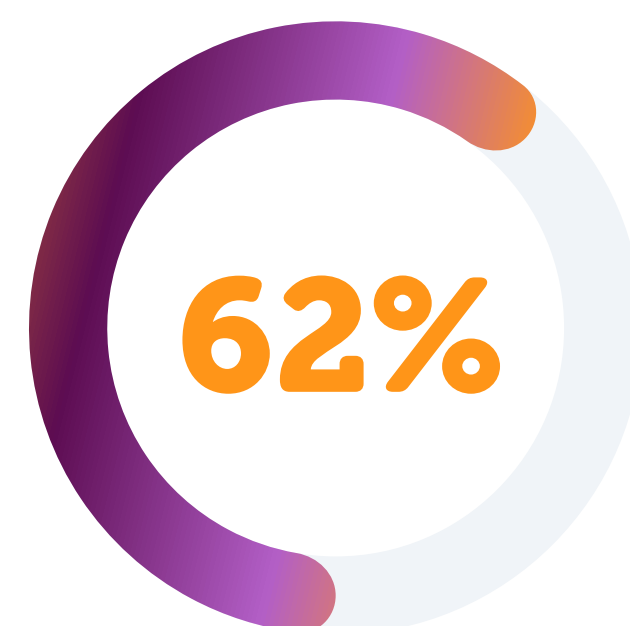
The Pie Insurance 2025 Small Business Employee Voice on Workplace Safety Report

Employers and employees have vastly different perspectives on workplace safety. While employers prioritize compliance, policies, and procedures, the employee voice has largely been absent from these discussions.

Pie's latest survey of over 1,000 small business employees reveals a significant disconnect. When compared to findings from Pie Insurance's 2025 State of Small Business Workplace Safety Report, while employers are more likely to identify safety concerns in the workplace than employees, their focus often differs. Employers tend to highlight concerns related to physical, environmental, and equipment risks, while employees are significantly more likely to raise mental health concerns. This disparity is further emphasized by differing confidence levels regarding mental health support:



91% of employers are confident in their ability to address mental health issues, compared to only **62% of employees** who share that confidence in their employers.



This highlights distinct workplace realities and underscores the critical need for employers to better align with employee perspectives on safety, particularly regarding mental well-being. For small business owners, our data reveals trends worth looking into:



36% of employees report workplace stress affects their personal lives, impacting relationships, sleep, and mental health



Additionally, 28% of employees report never receiving formal safety training, a significant gap in workplace preparation

Refreshingly, while 67% of employees reported having safety concerns, this aligns with 83% of employers who also identified employee concerns, demonstrating a shared understanding and a proactive approach to addressing workplace safety.

Through this survey, employees aren't simply identifying problems, they're offering practical insights that could help bridge perception gaps with their employers. Their perspectives, captured in The Pie Insurance 2025 Small Business Employee Voice on Workplace Safety Report, provide a roadmap for improving workplace safety understanding and outcomes.

Understanding what employees actually experience, rather than what employers assume they experience, could be the key to building more effective workplace safety programs.

Please note: the Pie Insurance 2025 Small Business Employee Voice on Workplace Safety Report was developed for educational purposes only and covers a wide variety of general workplace safety concerns and considerations, some not relevant to workers' compensation or commercial auto coverage.

Note: Findings reflect results from two separate 2025 surveys. **The Pie Insurance's 2025 State of Small Business Workplace Safety survey asked business owners/decision-makers about their perception of workplace safety and employee concerns. The Pie Insurance 2025 Small Business Employee Voice on Workplace Safety Report asked workers directly about their own experiences and confidence levels. Comparisons highlight perception gaps rather than direct one-to-one measures.*

By the Numbers: The Employee Reality

67%

67% of employees currently have safety concerns

32%

32% cite mental health as their #1 safety worry

58%

58% have witnessed workplace injuries in the past year

36%

36% report workplace stress impacts their personal life

45%

45% of witnessed injuries could have been prevented (employee estimate)

17%

17% hesitate to report safety concerns

28%

28% have never received formal workplace safety training



"When nine in ten employers feel confident about workplace safety but only six in ten employees share that confidence, the disconnect is clear. That gap isn't just a workplace issue, it's a resilience issue. Small businesses thrive when their people feel genuinely safe and supported. Our goal with this research is to help employers see the reality their workers are experiencing so they can create environments where both employees and businesses succeed."

— John Swigart, CEO of Pie Insurance

1. The Findings: Employers and Employees May Live in Different Safety Universes

Beyond the Hard Hat: Uncovering the Full Spectrum of Safety

For small business owners deeply invested in workplace safety, it's easy to focus on tangible risks: equipment, protocols, and physical well-being. You might believe your team largely feels secure. However, employee safety concerns can extend far beyond the physical. Imagine discovering that while your physical safety standards are exemplary, a deeper need for mental health support is emerging from your team. This isn't a setback, but a powerful opportunity. By truly listening and expanding your definition of safety to include mental well-being, you may be able to build a more resilient workplace, leading to greater employee satisfaction and productivity. This comprehensive approach can transform potential concerns into a positive learning experience, helping your small business to become a true leader in employee care.

Where Employers See Risks

- **Most frequently cited:** Physical, environmental, and equipment hazards
- **Confidence addressing mental health:** 91%

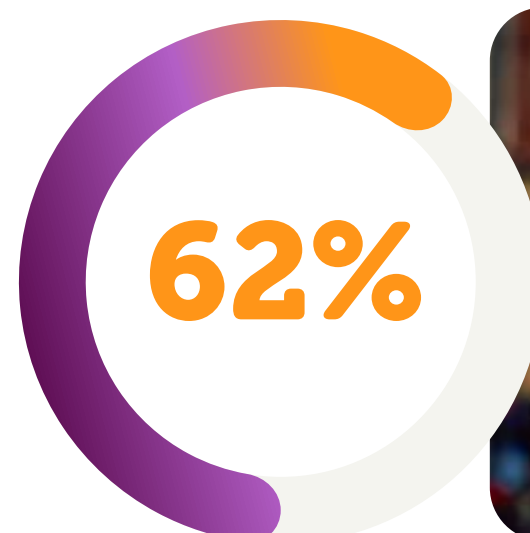


The Gap

Employers believe they are well-equipped to support mental health, but employees are far less confident. This mismatch reveals very different workplace realities.

Where Employees See Risks

- **Most frequently cited:** Mental health concerns
- **Confidence in employer support:** 62%



The Mental Health Recognition vs. Implementation Gap

Both groups appear to agree on one thing: mental health may be the #1 workplace safety issue. But agreement might end there.



52% of employers noted in The Pie Insurance 2025 State of Small Business Workplace Safety Report that they have mental health protocols. However, only 30% of surveyed employees observed having these protocols.



That's a potential 22 percentage-point implementation gap. This could suggest that mental health safety efforts might be less visible to many of the people they're intended to help.



*"Be encouraged to take mental health days to prevent burnout.
More mental health resources available."
— Employee survey response*



*"Allow for more time away from work to prevent burnout.
Work life balance is important."
— Employee survey response*

Nearly three-quarters of employees (73%) say some form of mental health support from their employer would make a meaningful difference. Yet nearly half of employers report they don't have any mental health protocols in place. And what employees want isn't complicated:



Important Methodological Note: The employer survey asked whether businesses have mental health protocols in place, while the employee survey asked which forms of support would make the biggest difference. These are not directly comparable, but together they highlight a clear disconnect: employees overwhelmingly express a desire for support, while many employers acknowledge they offer none.

The findings suggest that while employers may have good intentions, employees are not yet experiencing the changes needed to feel supported.

The Training Delivery Challenge

Perhaps one of the most significant disconnects involves safety training.



63% of employers in The Pie Insurance 2025 State of Small Business Workplace Safety Report stated they provide structured safety training sessions. Yet only **29% of employees** surveyed reported receiving regular, structured training.

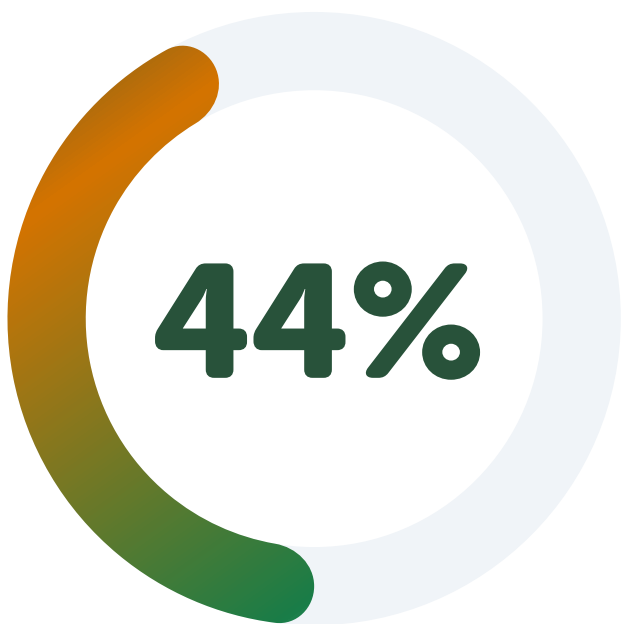


- Even more notable: **28% of employees** reported never receiving formal workplace safety training at all.
- This represents a potential **34-point gap** between what employers believe they're delivering and what employees report receiving.

Methodological Consideration: The employer survey asked about their current approach to safety training for employees, while the employee survey asked about how often employees received training in workplace safety practices. Differences in interpretation of "structured training" between employers and employees may contribute to this gap.



The AI Adoption Awareness Gap

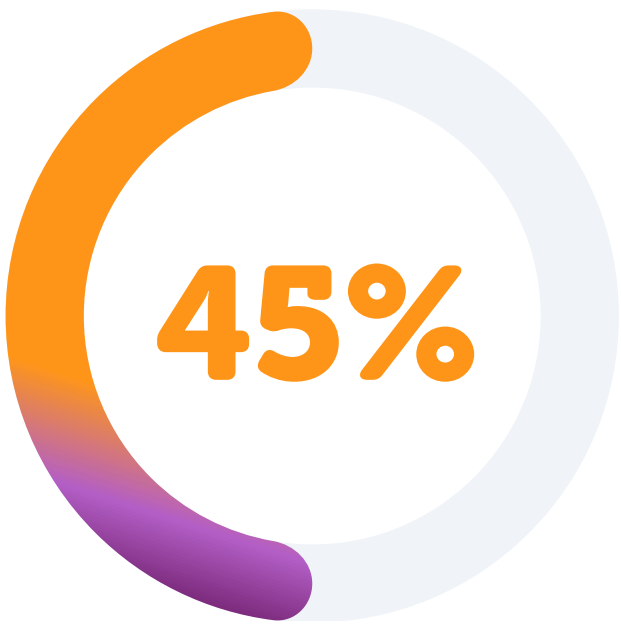


44% of employers in The Pie Insurance 2025 State of Small Business Workplace Safety Report stated their business uses AI applications. Only 20% of employees in The Pie Insurance 2025 Small Business Employee Voice on Workplace Safety survey were aware their company uses AI.



The technology gap extends to safety expectations: 64% of employers expressed belief that AI will improve worker safety over the next five years, while only 23% of employees shared this optimism. In fact, 43% of employees indicated they don't believe AI will help workplace safety at all.

Where Employers and Employees Align



Both groups believe about half of all workplace injuries are preventable (Employees: 45%, Employers: 50%). Both agree that mental health is now the #1 workplace safety issue, ahead of traditional physical risks.



2. The Mental Health Crisis: When Safety May Follow You Home

Mental health appears to have emerged as a dominant workplace safety issue, cited by **32% of employees** as their primary safety concern, potentially outpacing traditional physical safety worries such as **physical injury risks (20%)**, **environmental hazards (9%)**, or **equipment safety (4%)**.

But here's where it may become personal: **36% of employees** reported that workplace stress and safety concerns impact their personal life.

When Work May Follow You Home

Of the 36% affected, workplace stress reportedly causes:



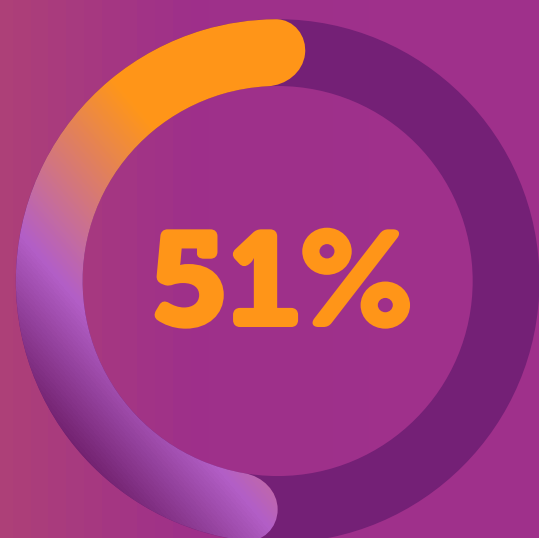
Reduced motivation
or burnout



Increased anxiety
or depression



Physical symptoms
(headaches, fatigue)



Difficulty sleeping
or insomnia



Trouble focusing
at home



Strain on personal
relationships

This could suggest more than just a workplace problem, it might represent a broader issue affecting families, communities, and lives.

The Support Gap

Mental health is the top safety concern for employees, and most **(73%)** say some type of employer support would make a meaningful difference. But the type of support they want varies:



What Employees Want

The most requested solution appears to be flexibility. Employees indicated wanting flexible work hours or remote work options **(19% cited this as their top need)**, followed by **mental health day allowances (17%)**.



"Be aware of employees' mental health issues."
"Allow for more downtime/mental rest during a shift."
"Ask me if I'm ok."
— Direct employee responses about what might make them feel safer

3. The Communication Challenge: Why Fear May Silent Safety

Workplace safety doesn't just depend on policies and equipment, it depends on whether employees feel safe speaking up. Yet **17% of workers** say they hesitate to report safety concerns, and their reasons reveal deeper issues tied to culture and trust.

The Fear Factors

Why employees might stay silent about safety concerns:



Note the pattern: the top three reasons all appear to relate to workplace culture and trust, rather than employee apathy or lack of awareness. **35% fear retaliation. 33% don't want to seem difficult. 31% think nothing would be done.** These might not be safety training issues, they could be leadership and culture considerations.

The Knowledge Gap Challenge

Nearly **half of employees (44%)** might not clearly understand how to report workplace injuries. **Two-thirds (65%)** might not know how to file workers' compensation claims.

Who Might Know How to Report



33%

Males appeared more likely than females to understand reporting



56+

Employees 56+ seemed more confident than younger workers

Knowledge could correlate with perceived risk exposure, higher-risk workers might learn the system.

The Business Size Pattern

Smaller businesses may show less reporting fear:

- **2-10 employees:** Lower hesitation rates
- **51-500 employees:** Higher reported fear, especially among commercial drivers

This could suggest that as businesses grow, communication barriers might inadvertently increase, potentially the opposite of what most owners would want.



The Intervention Challenge

65% of employees indicated they would intervene if they saw an unsafe situation. But only 27% reported actually intervening. The gap between willingness (**65%**) and action (**27%**) could suggest situational barriers beyond individual courage. Who might actually speak up? Males, industrial/trades workers, and commercial vehicle drivers appeared more likely to intervene, the groups with potentially the highest obvious risk exposure. The lesson: visible danger might overcome communication barriers, but subtle risks could remain unreported.



"The fact that more than a third of employees who hesitated to report a safety concern said they did so out of fear of retaliation reveals a deeper issue: many employers may have a trust problem, not just a safety problem. Even if this group represents a small percentage of the workforce overall, the risk is significant. When workers don't feel safe speaking up, small issues can turn into big claims. The businesses that create open communication channels, where employees feel heard rather than blamed, consistently see better safety outcomes."

— Carla Woodard, SVP of Claims at Pie Insurance

4. The Operational Impact: The Real Cost of Workplace Injuries from the Employee Perspective

While employers often focus on the direct financial costs of workplace injuries, the employee perspective reveals a broader impact, encompassing lost time, challenges with the workers' compensation system, and the patterns of injuries observed firsthand.

Injury Rates and Lost Time

Workplace injuries are a tangible reality for many small business employees. Our survey found that 18% of employees reported experiencing a workplace injury within the past 12 months, and this figure rises to 32% when looking at the past five years. Among all surveyed employees, 15% have filed a workers' compensation claim.

These injuries often translate into lost workdays, impacting both individual productivity and overall business operations. Among those who reported an injury:



While **53%** of injured employees reported no lost business days, nearly half of injured employees experiencing lost time underscores the operational disruption caused by injuries.

Workers' Compensation Experience

Navigating the workers' compensation system can add another layer of complexity for injured employees. A notable knowledge gap exists, with only 35% of employees indicating they know how to file a workers' compensation claim. Similarly, just over half (56%) reported clearly understanding the process for reporting a workplace injury. This lack of clarity can create barriers for employees seeking necessary support.

For the 15% of employees who have filed a workers' compensation claim, experiences varied. Many reported positive outcomes:

- **36% received timely and effective care**
- **31% felt their concerns were taken seriously**
- **29% felt supported by their employer**
- **29% found the process clear and easy to follow.**



However, negative experiences were also reported, with 22% of employees facing delays or issues with care and 24% describing the process as stressful or confusing. These findings suggest that while the system can work well for some, opportunities exist to improve clarity and reduce friction for others.

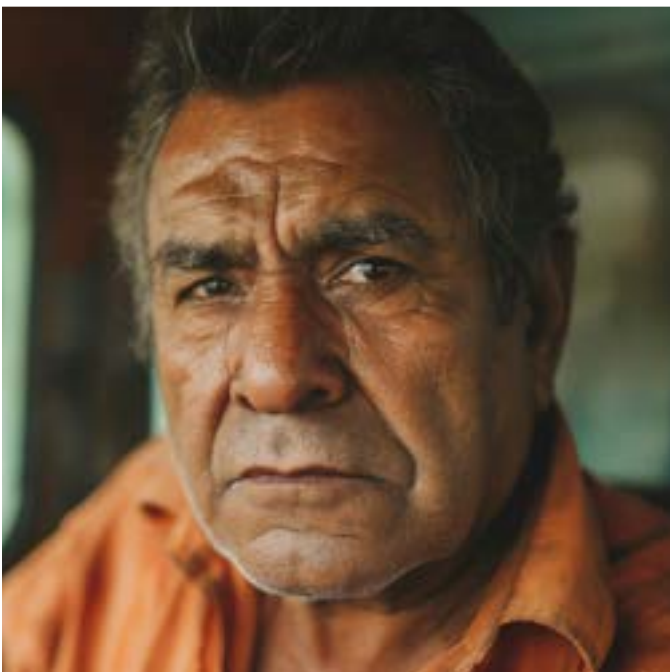
5. Employee Insights:

What Workers Believe Can Make an Impact

Employees aren't just identifying problems, they're providing potential solutions. And their suggestions appear to be practical and achievable. The most revealing insight: employees don't seem to want expensive programs or complex systems. They appear to want time, communication, and basic respect for their safety knowledge.

Insight #1: Time (Address the Rush)

A key employee insight across industries: most safety problems might stem from time pressure and rushing.



"Allow more time in scheduling for proper safety procedures to take place."

"Allow workers more breaks and slower pace work."

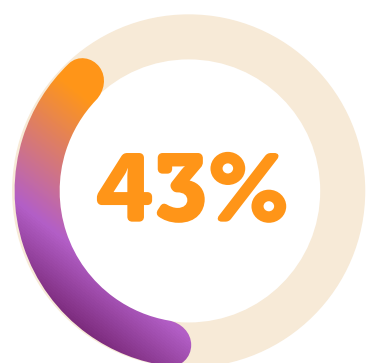
"A lot but top of my mind, too much rushing."

— Direct employee responses about injury prevention

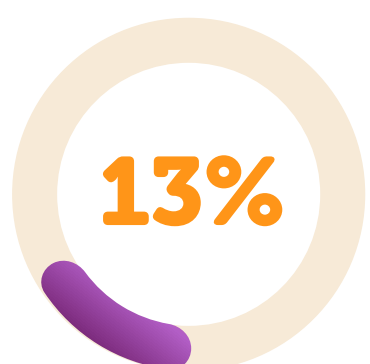
The data could support this insight:



18% indicated safety protocols are "too time-consuming" when asked the most common reason employees may give for not following protocols



43% reported feeling pressure to work through fatigue, illness, or unsafe conditions to meet deadlines/quotas



13% of commercial vehicle drivers expressed concern about pressure to rush



ACTION: The employee suggestion appears elegantly simple: build safety time into schedules. Consider treating safety as an integral part of the work plan rather than an add-on to productivity.

Insight #2: Communication (Provide a Voice)

When asked what might make them feel safer, a top employee request related to communication:



"A safe space to voice concerns."
"Ask for my opinion on some topics."
— Employee responses about what could improve safety

Employees appear to want dialogue, not just top-down safety directives. They seem to want to be asked, not just told.

What employees indicated wanting changed most:



Improved safety education and training



More employee participation/feedback in safety decisions



Regular equipment maintenance

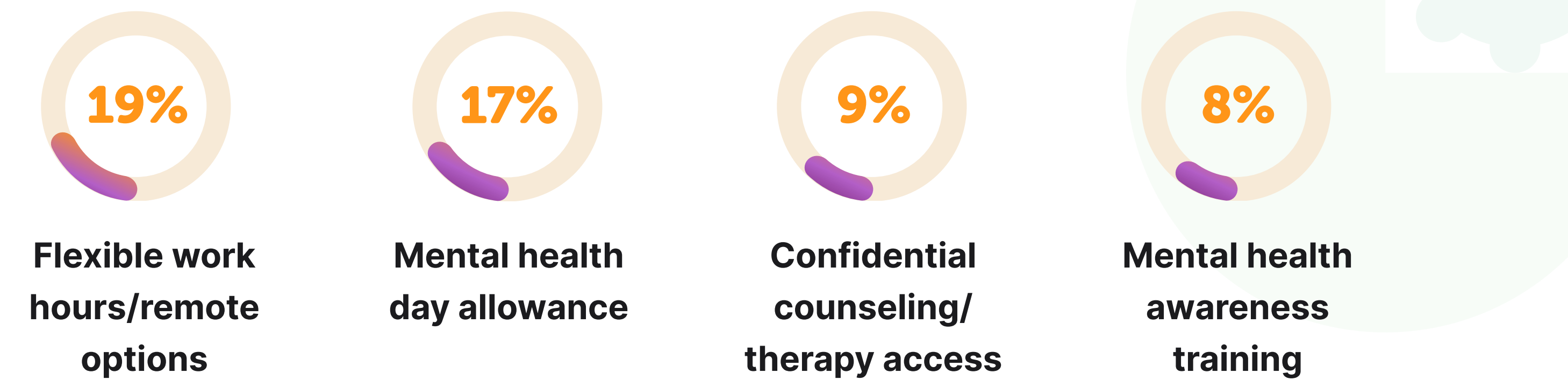


ACTION: Notice that "more participation" scores as high as improved training. Employees appear to want to be part of the safety solution. Business owners have a clear opportunity to include their teams in developing and refining safety protocols and programs

Insight #3: Mental Health & Leadership Support

Employees had clear, practical requests for mental health support:

What Employees Indicated Wanting Most:

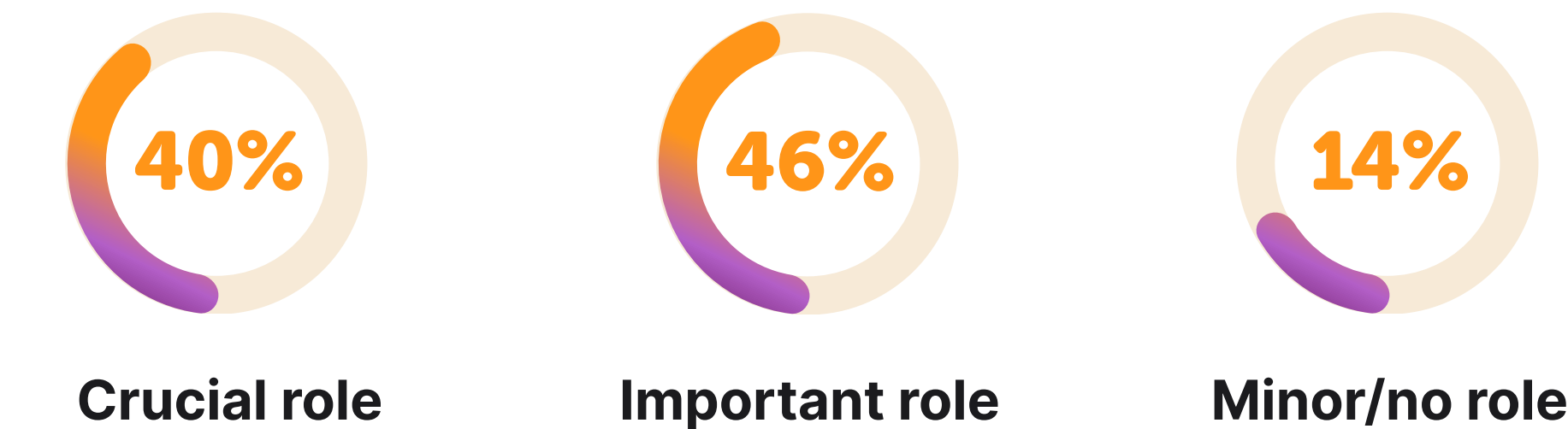


The pattern appears clear: employees seem to want flexibility and time off more than they want programs and training. When asked what might make them feel safer, employees consistently mentioned leadership support.



- "Back an associate up when a customer is being hostile."
- "Active presence of admin."
- "Be an example of how to make a safer environment."

Employee perception of leadership's safety role:



ACTION: Employees don't just want policies, they want presence. Leaders can model safety by actively backing employees in difficult moments, visibly prioritizing mental health, and embedding flexibility into scheduling. Consider integrating mental health allowances, flexible hours, or visible leadership "walkthroughs" as standard practices.

6. The Risk Assessment:

What Employees See That Employers Might Miss

Employees have a unique perspective on workplace risk, they experience it daily. Their assessment of "greatest risks" versus "most overlooked risks" could reveal patterns about where safety attention is and isn't focused.

The Risk Reality Map

What employees identified as the greatest workplace risks:



What they saw as most overlooked:



The pattern could be significant: Mental health dominates both lists. It's simultaneously the greatest risk AND the most overlooked risk. But notice what's NOT in the overlooked category: slips, trips, and falls rank as the #2 greatest risk but only #5 most overlooked. This could suggest traditional physical safety gets appropriate attention, while mental health might remain under-addressed despite being the top concern.

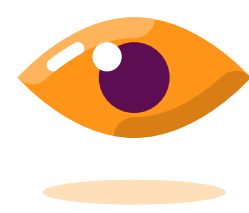



The 5-Year Outlook

Employees predicted the biggest safety challenges over the next five years:



The Unexpected Patterns

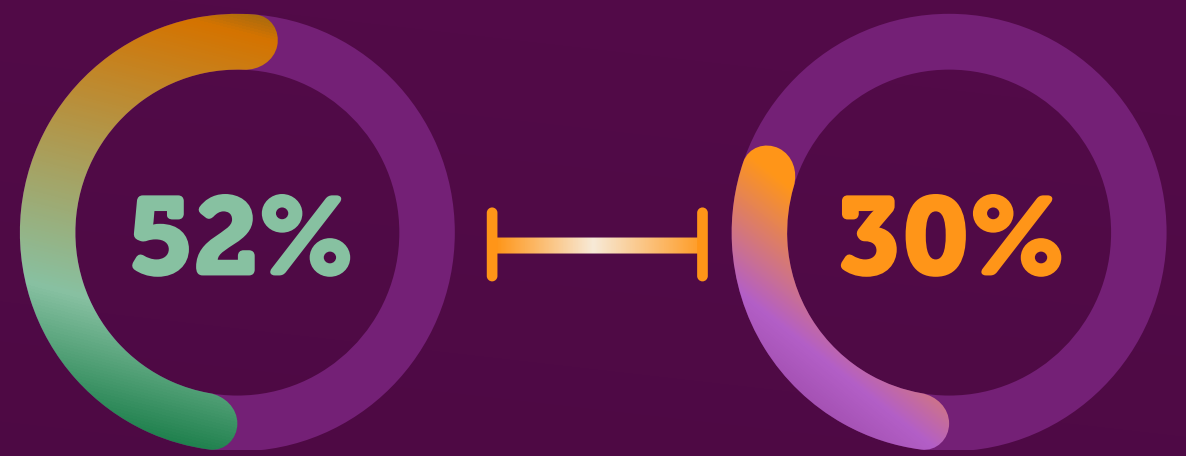
When we asked employees about unusual workplace injuries they witnessed, patterns emerged even in the surprising:

-  *"A 40-something year old co-worker developed shingles on her face near her eye due to the stress of workload."*
-  *"A coworker tore her knee while jumping on a ball at a work meeting game."*
-  *A colleague accidentally tripped over a charging cable during a virtual reality (VR) demo and sprained their wrist."*
-  *"A new employee burned herself on a lightbulb."*

Even in "unique" injuries, patterns might emerge—stress-related health issues, potentially inadequate training for new situations, and environmental hazards that could seem harmless until they cause injury.

7. Four Key Takeaways: What You Can Do

1. Close the Mental Health Gap



The Reality: 52% of employers report having mental health protocols, but only 30% of employees see them.

Action: Audit what you actually provide vs. what employees experience. Implement flexible work arrangements (employees' #1 request) and add mental health days to policies.

2. Build Safety Into Schedules

The Reality: 43% feel pressure to work through fatigue, illness, or unsafe conditions; 18% say protocols are too time-consuming as a reason employees don't follow them.

Action: Schedule safety as part of project timelines, not an add-on. Ask employees: "What safety shortcuts are you taking because of time pressure?"

3. Make Reporting Safe

The Reality: 35% of employees who have hesitated to report a safety concern fear retaliation; 33% don't want to seem difficult; 31% think nothing will be done.

Action: Establish anonymous reporting systems. Train managers to respond supportively. Share actions taken from employee feedback.

4. Verify Training Actually Reaches People

The Reality: 28% have never received formal safety training; 34-point gap between employer claims and employee perceived reality.

Action: Track completion, not just offerings. Identify who's missed training. Make it interactive and relevant to actual job situations.



Start with One:

Pick one gap and start there. Your employees want time, communication, and respect for their safety knowledge.

The Bottom Line:

Your Employees Have Shared Their Perspectives

The employee perspective makes one thing clear: the definition of workplace safety is shifting. It's no longer just about hard hats and accident logs, it's about mental health, communication, and trust. Employees see nearly half of injuries as preventable, and many carry the stress of unsafe workplaces home with them. For small businesses, the message is urgent: those who expand their view of safety beyond the physical could prevent claims and reduce costs, but also build healthier, more resilient teams. In a tight labor market, that edge matters.

The Potential Opportunity

Your employees have provided insights and potential solutions. They've identified challenges, explained possible barriers, and offered practical suggestions. The question might not be whether you can afford to address these gaps. The question could be whether you can afford not to explore them. Consider starting with one action. Pick the gap that could affect your business most, whether it's mental health implementation, communication barriers, or commercial vehicle safety, and begin exploring ways to address it. Both employers and employees share the desire to build safer workplaces but simply have different perspectives on how to do so. Work together, listen to each other and safety will come first.

About This Report

Methodology: Survey of 1,021 small business employees conducted by YouGov, July 24-29, 2025. Employees work full or part-time at businesses with 2-500 employees across multiple industries.

Companion Research: This report follows Pie Insurance's 2025 State of Small Business Workplace Safety Report focusing on employer perspectives, providing perspectives from both sides. When comparing data between the two studies, readers should note that different populations were surveyed (employees vs. employers/decision-makers) and some questions may have been framed differently to accommodate different perspectives.

Resources: Interactive resources and more information on Pie's safety surveys can be found at <https://www.pieinsurance.com/safety-survey>

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