

## **12 signs you're working in a highly toxic environment**

In finance, long hours, pressure, and high stakes are often sold as part of the deal. A tough quarter, demanding clients, or a volatile market do not automatically mean you're in a toxic environment. A toxic workplace is something different: it's a system where harmful behaviours and norms are repeated and normalised, and where people's psychological safety and health are consistently undermined.

Research links toxic work environments to higher levels of anxiety, depression, burnout, physical health problems, and turnover. In financial services specifically, those costs show up as risk errors, compliance breaches, reputational damage, and the silent loss of experienced talent.

Below are 12 signs that you may be working in a highly toxic environment – especially relevant if you work in banking, trading, asset management, or other high-pressure parts of the industry.

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### **1. Abusive or bullying leadership is tolerated**

High standards and direct feedback are normal in finance. Abuse is not.

If managers regularly shout, humiliate, ridicule, or swear at team members, especially in front of others, that is abusive supervision, not “strong leadership”. This style of leadership is strongly associated with emotional exhaustion, lower performance, and higher counter-productive behaviour.

In toxic teams, people learn to manage the manager's mood rather than manage risk or serve clients. You see talented people quietly leaving, while those who stay become numb or hyper-vigilant.

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### **2. Bullying and harassment are part of the culture**

You may notice certain colleagues are regularly gossiped about, excluded from key conversations, or undermined in meetings. Jokes target someone's gender, race, age, disability, sexual orientation, or mental health. Complaints are dismissed as “too sensitive” or “not a culture fit”.

This is workplace bullying and harassment, and it has clear links to anxiety, depression, and trauma-like symptoms. In a genuinely toxic environment, bullying behaviour is not only unchallenged – it may be rewarded if the bully is a strong revenue generator.

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### **3. Chronic incivility and disrespect are the norm**

Not every toxic workplace looks dramatic from the outside. Sometimes it's a constant drip of incivility: eye-rolling, sarcasm, talking over people, cutting messages, and ignoring boundaries.

Every day, rudeness is enough to reduce performance, creativity, and willingness to help colleagues. In a market-facing role, it also increases the risk that someone will fail to challenge a bad decision because they are tired of being shut down.

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#### **4. People are afraid to speak up**

In healthy teams, people can raise concerns, admit mistakes, and escalate issues. In toxic environments, speaking up is dangerous.

If colleagues routinely tell you, "Don't put that in writing", "Just let it go", or "You don't want to be the one who raises that, it is a sign of low psychological safety. People feel sick at the thought of challenging a senior person, and many are quietly planning their exit.

For finance professionals, this is not just a well-being issue; it is a risk and compliance issue.

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#### **5. Overwork is constant, not seasonal**

There will always be intense periods – deal closings, reporting cycles, market events. In a toxic environment, every period is treated as exceptional.

You might see:

- Back-to-back late nights and weekends for months
- Teams being praised for pulling "heroic" 80-hour weeks
- Subtle or explicit criticism if you leave "early" at 7 p.m. or push back on unrealistic deadlines

Chronic overload is one of the strongest predictors of burnout and stress-related health problems. When this becomes the baseline expectation rather than a short-term surge, the culture is no longer high-performance – it's corrosive.

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#### **6. Goals, roles, and rules keep shifting**

Finance professionals are used to market volatility. It's more dangerous when there is volatility in what success means.

Signs include:

- Your priorities change weekly without a clear rationale
- Your remit keeps expanding with no extra support
- Performance criteria move post-hoc (“that target didn’t count”, “we’ll judge it differently now”)

Role ambiguity and shifting goalposts are strongly linked to stress, disengagement, and mistakes. In a toxic environment, this instability is often used to keep people off balance or to justify arbitrary decisions.

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## **7. Favouritism and unfairness are obvious**

In any firm, some people will be promoted faster than others. The question is why.

Warning signs:

- Promotions, bonuses, or plum assignments consistently go to a small inner circle regardless of objective performance
- Information and opportunities are hoarded rather than shared
- People outside the favoured group are publicly criticised or sidelined

Perceived injustice leads to disengagement and counter-productive behaviours. In finance, that might look like “quiet quitting”, withholding effort, or, at the extreme, cutting corners.

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## **8. Boundaries are not respected**

Technology has blurred the lines between work and personal life, but boundaries still matter.

In toxic environments, you see:

- Regular calls and messages late at night, during holidays, or when people are on sick leave
- Expectations of instant response regardless of time zone
- Guilt-tripping if someone takes annual leave, parental leave, or mental health days

This lack of boundaries prevents recovery and contributes to chronic stress, sleep problems, and burnout. Over time, it also narrows people's lives down to work only, which reduces resilience when things go wrong.

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## **9. The culture is built on blame, not learning**

When something breaks – a trade error, client complaint, regulatory query – does the organisation ask “What can we learn?” or “Whose fault is this?”

In a blame culture:

- People scramble to protect themselves rather than solve the issue
- Near-misses and small errors are hidden, so risks escalate
- After-action reviews are performative rather than honest

This keeps everyone in a state of hyper-vigilance and fear. For regulated finance, it's also a recipe for repeat incidents.

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## **10. Nobody trusts HR or formal processes**

In a toxic environment, you'll hear some version of: “HR works for the firm, not for you.”

People may believe that:

- Complaints will be ignored or minimised
- Raising an issue will lead to retaliation or a stalled promotion
- Investigations are primarily about protecting the franchise, not uncovering the truth

When trust in internal processes is low, employees either stay silent or go straight to regulators, lawyers, or the media. Neither outcome is good for individuals or the organisation.

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## **11. Turnover, sick leave, and presenteeism are high**

Look at the data around you:

- Are good people leaving faster than they can be replaced?
- Are colleagues frequently off sick, or clearly unwell but still present (“presenteeism”) because they feel they can't take time off?

- Does the team constantly rely on contractors or juniors to plug gaps?

Toxic workplaces often show a pattern of high turnover, higher sickness, and people staying in their seats while mentally checked out. In finance, that often precedes performance dips, conduct issues, and reputational damage.

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## 12. Your mind and body are sounding the alarm

Finally, beyond organisational indicators, pay attention to your own signals. Common ones include:

- Dreading work on Sunday night or feeling panic on the commute
- Persistent sleep problems, intrusive thoughts about work, or difficulty switching off
- Increased anxiety, low mood, irritability, or emotional numbness
- Physical symptoms like headaches, stomach issues, high blood pressure, or chest tightness with no clear medical cause

When these symptoms persist and ease when you are away from work for longer periods, they are often a rational response to a harmful environment, not a personal failing.

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### What you can do if this resonates

If several of these signs feel uncomfortably familiar, it's worth taking them seriously.

- **Reality-check with trusted colleagues.** Are others experiencing the same patterns, or are you carrying this alone?
- **Protect your health.** Speak to your GP or a qualified mental health professional if you are experiencing sustained distress, sleep problems, or physical symptoms. Early support matters.
- **Document, don't just endure.** Keep factual notes of incidents (dates, times, what was said/done). This helps you see patterns and gives you options if you choose to raise concerns formally.
- **Explore your options.** Sometimes there is room to move teams, change roles, or negotiate boundaries. In other cases, the healthiest option is to plan an exit on your own terms.

Financial careers are marathons, not sprints. A genuinely toxic environment can damage not only your mental health but also your long-term performance,

relationships, and sense of self. Not every bad week means you need to leave – but when the patterns described above become the norm rather than the exception, it may be time to ask whether the cost of staying is worth it.