

White Paper: How to Manage Election Disaster Risk

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**Empowering leaders
and organizations to
avoid business disasters**

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What risks will you face in your work and life if the US Presidential election results in an election disaster, such as a constitutional crisis and widespread civil unrest?

That question may sound unreal to you. Yet it doesn't sound so far-fetched to many political leaders and experts [observing the run-up](#) to the election. Indeed, major political players are [reshaping their strategies](#) and investing substantial time and money to prepare for the likelihood of this scenario.

The main dynamics that may [well bring about](#) such a troubling outcome stem from holding this election in the middle of a pandemic. Perhaps [twice as many](#) are [voting absentee](#) by mail rather than risk catching COVID by voting in-person.

Mailed ballots take [much longer](#) to count than in-person votes. These problems will be exacerbated by: many less volunteers willing to help with the elections due to the pandemic; budget cuts coming from the financial blows resulting from the pandemic-induced recession; and most importantly, [legal challenges](#) due to the [many more ways](#) voters can make mistakes in absentee ballots compared to in-person voting.

Moreover, many of the [most important swing states](#) don't allow absentee ballot counting until election day. That means it's quite likely that there won't be a clear victory for either party on election day.

The most dangerous scenario stems from [many more](#) Democrats voting by mail than Republicans. The outcome [may be](#) what's called a "red mirage": Donald Trump appears to be ahead on election night due to the fast counting of in-person ballots, but his lead starts shrinking as mail-in ballots are slowly counted.

Considering [Trump's criticism](#) of voting by mail as rife with fraud, it's very likely he will call such a turn of events fraudulent. Indeed, [he did](#) so in Florida in 2018 when the lead of his allies shrank during post-election day counting.

He's almost certain to do so if his own lead starts to shrink, which it inevitably will as many more Democrats vote by mail. He'll likely [unilaterally declare victory](#) and call to stop the count.

(Note: none of what I write above is a partisan statement. It's a simple reflection of the actions and the rhetoric from both sides of the aisle. I neither condemn nor condone any politicians; as a risk management expert, I simply point to threats and consequences.)

Civil Strife and Political Chaos

What then? Unfortunately, widespread civil strife is a very serious possibility.

[Polling shows](#) a surprising and growing number of Americans on both sides of the political divide – 44 percent of Republicans and 41 percent of Democrats – who feel at least some justification in using violence if their side loses the election. Those numbers grew substantially from June, when they were 35 percent for Republicans and 37 percent for Democrats.

Moreover, in that same survey, those who answered that there is either "a lot" or "a great deal" of justification for violence if the other side wins increased for Democrats from 16 percent in June to 19 percent in September. For Republicans, it grew from 15 percent in June to 20 percent in September. By the election, these numbers will very likely go up even further.

The fact that protests and counter-protests over police violence and pandemic-related shutdowns this summer resulted in a [number of deaths already](#) supports this statistical evidence. And mark my words, if

prominent political leaders say that the count should be stopped and declare victory, the summer of protests will seem like a pleasant summer rain before a derecho of violence after the elections.

Republicans will come to election offices, city halls, and state capitols to protest the count, especially in swing states but also across the country. It will be a [vastly exaggerated repeat](#) of the “Brooks Brothers” riot that happened in November 2000 with the disputed George W. Bush vs. Al Gore Presidential election, which provides a clear precedent.

An even more recent and ominous precedent: this summer’s protestors setting police [stations on fire](#). Why wouldn’t those who want to stop the count take over an election office and burn the uncounted ballots? That way, there really won’t be any way to finish the count fairly and accurately.

Democrats will counter-protest to protect the count. Downtowns will fill with violence.

The Brooks Brothers riot succeeded in stopping the election count and resulted in Bush’s eventual victory. This time the potential violence, ballot destruction, and extensive legal challenges may result in stopping the election count in enough states to prevent either candidate from having a clear majority.

In that case, it would be up to the [legislatures, Governors, and Secretaries of State](#) of each state to decide how to distribute the electors from that state; there is [already planning](#) for such scenarios by the campaigns in case of disputed, unfinished counts.

Given that [many swing states](#) have legislatures controlled by one party, and the governorship by a different party, each would appoint a competing slate of electors. There’s [no clarity](#) about how to count such competing electors. If enough swing states face such a scenario, the Electoral College vote, which happens on December 14 and is certified on January 6, would be inconclusive.

In that case, the [role of choosing](#) the President goes to the US House of Representatives, with each state delegation having one vote. It’s likely that the Democrats will keep control of the House, but Republicans currently control 26 state delegations.

If the Republicans retain that majority and the vote happens, Trump would win. However, if the Democrats control the House, they could [refuse to seat](#) some Republicans for a variety of reasons, such as Democratic lawyers claiming election improprieties for those Republicans. It’s an impasse: we’re in a true constitutional crisis, with no way out.

Of course, while all of this is happening in the halls of power, people are rioting in the streets. The stock market is spiraling downward, as is the economy.

This scenario might seem like a true “Electionpocalypse.” However, it’s not the worst scenario by any stretch of the imagination.

What if a foreign enemy decides to take advantage of this uncertainty to launch a major cyberattack? Or perhaps a major superpower like China might decide on a military takeover of its long-time target of Taiwan, as it [has been threatening](#) to do lately following its [successful legal takeover](#) of Hong Kong, with the US preoccupied internally and unable to launch a meaningful defense?

What if the US military, tired of the incompetence and deadlock in the political system, decides to step in unilaterally? How about if the current Commander-in-Chief calls for it to step in, as many political leaders and experts [fear he might](#) – will they violate their commitment to obey civilian leadership? So many worse scenarios are possible.

I Don't Believe It

You might have been nodding along while reading all that, agreeing in principle it's all possible. Yet somehow, you're not opening a new tab and Googling "[how to protect my business and family from civil strife](#)." Why not?

Perhaps because while your rational, reasonable brain may admit the distinct substantial possibility of an Electionpocalypse, your gut doesn't buy it. A voice inside your gut whispers that it never happened before, and so it won't happen now; even if something like this happened on a much smaller scale in the 2000 election, things turned out ok, so this will turn out ok, too. And besides, this is just fear-mongering and idle speculation that can't impact my life, the voice says.

Do you remember that same voice from [reading stories](#) at the beginning of this year about the possibility of COVID-19 turning into a pandemic? Your rational brain acknowledged the possibility; your gut reaction told you everything will be fine and to not worry about it, causing so many businesses, governments, and individuals to fail in [preparing and planning for the pandemic](#), despite numerous warnings by risk management experts [like myself](#).

Our brains have a disastrous tendency to underestimate greatly – essentially ignore – low-probability and high-impact disruptors that never happened before, what you might have heard called "[black swans](#)" or "[unknown unknowns](#)." We find it hard to fathom that the country in which we live, the shining beacon of democracy, may now lose one of the fundamental pillars of democracy: an orderly and peaceful transfer of power.

This disastrous tendency comes from dangerous judgment errors that researchers in cognitive neuroscience and behavioral economics call [cognitive biases](#). These mental blindspots impact all areas of our life, from [health](#) to [politics](#) and [even shopping](#). They result from a combination of our [evolutionary background](#) and specific structural features in how our brains [are wired](#); they lead us to make disastrous gut-based decisions, unless we use [effective decision-making techniques](#) to select the best options.

Cognitive Biases and Election Disaster Risk

Three cognitive biases bear the biggest fault for our failure to [face the truth](#) that we need to accept and plan for the possibility of an election disaster.

The [normalcy bias](#) refers to our brains assuming things will keep going as they have been – normally – and evaluate the near-term future based on our short-term past experience. [As a result](#), we underestimate drastically both the likelihood of a serious disruption occurring and the impact of one if it does occur.

Thus, the black swan of an Electionpocalypse seems to our minds theoretically plausible. Yet, our gut feeling is that it's so realistically unlikely that we don't need to do anything to address it. We feel uncomfortable – in our gut – even fully admitting the real likelihood of this scenario, because then we have to treat it as realistic. Doing so feels very anxiety-inducing and depressing, and our mind shies away from this possibility.

That's where a second powerful cognitive bias comes in, the [confirmation bias](#). This mental blindspot describes our strong preference to look only for information that already supports our pre-existing beliefs and gut feelings. Even when we do find data that goes against our current intuitions, our gut reaction is to feel uncomfortable with and reject such evidence.

Regarding an election disaster, you might be feeling that you should reject the information in this white paper, even though it makes rational sense and provides extensive citations as evidence. Contemplating such a scenario seriously might cause too much discomfort. Your intuition might be driving you to reject its plausibility out of hand, rather than evaluating the likelihood carefully.

When we make plans, we naturally believe that the future will go according to plan. That wrong-headed mental blindspot, the [planning fallacy](#), results in us [not preparing](#) sufficiently for contingencies and problems, and not changing our plans nearly quickly enough when they do come up.

The planning fallacy applies especially to black swan-type low-probability, high-impact events that never happened before, like the potential of an upcoming Electionpocalypse. It feels very counterintuitive to change our well-set plans for something that feels like it's unreal.

Indeed, it should feel counterintuitive if you're confronting the planning fallacy. You're trying to go against your basic, inbuilt intuitions, and doing so isn't easy at all.

Remember back to how difficult it is to resist eating a second doughnut after you decided to eat just one from the open box of a dozen donuts in the breakroom. Our gut reaction is triggered by sugar, due to our evolutionary background in the ancestral savannah and the need to eat as much sugar as possible to survive and thrive. In our modern world, with the overabundance of sugar, our feelings drive us to want much more sugar than we should have for the sake of our health.

By resisting that impulse, you're resisting your gut reactions. You're doing the same when fighting to avoid being overwhelmed by the planning fallacy, the normalcy bias, or the confirmation bias.

What's the Real Risk of an Election Disaster?

Once we're confronted with a substantial likelihood of an upcoming low-probability, high-impact negative event, we often make bad decisions about how to assess and mitigate such risks. That's because our gut reaction to threats is the [fight-or-flight](#) response, a binary mindset of yes or no, black or white, attack or flee.

Such reactions helped us survive on the ancestral savannah, but don't serve us well in response to most threats in the modern world. You can't fight such low-probability, high-impact events, nor can you flee them. What you can do is look at what's under your control: how you respond to their possibility by taking prudent steps to prepare and plan for various scenarios.

However, that's not what usually happens. Mostly, we feel anxious and worried, fretting without doing anything productive.

Indeed, according to a [poll I took](#) of my contacts on LinkedIn, over half feel at least somewhat concerned about disruptions to their work due to the possibility of an election disaster; over a third seriously or very seriously concerned.

Yet in follow-up interviews, almost no one is taking specific steps to address this possibility for their work and life. A couple are taking concrete steps, such as saving money and developing a side hustle, yet these actions aren't nearly enough to mitigate the danger. Such failure to take action on claimed beliefs offers a classical example of a disparity between rational belief and gut feeling: we may believe we should lose weight, but we end up eating donuts instead of healthy fruit.

Instead, you need to apply the tool of probabilistic thinking, which allows you to calculate the probabilities of various events and plan out a long-term strategy.

First, assign a probability to various election disaster scenarios. What's the probability that the mail-in ballots will take a long time to be processed due to legal challenges and civil strife, say stretching at least until the Electoral College vote on December 14? Given the serious preparations by both campaigns and other political leaders, as well as election expert analysis, I'd say no less than 30 percent, and as much as 50. You can assign your own numbers based on your own estimates.

After that, what's the likelihood that the Electoral College vote will not be decisive? Perhaps only half of that, so being conservative and taking half of 30, we're at 15 percent.

What about the likelihood of a stalemate in the House in early January, resulting in a full-blown constitutional crisis with no clear way out? This is quite likely if the situation gets there, perhaps two-thirds of all possibilities given the House makeup. So, we take two-thirds of 15 percent and end up at 10 percent.

Mitigating Election Disaster Risk

Now, we've turned the "black swan" of an election disaster into what's called a "[grey rhino](#)," an easily predictable, high-impact threat. How can you mitigate it?

First, imagine what the future for your work and life would look like if the civil strife and legal challenges lasted only through the Electoral College vote. What kind of problems might come up for you and how can you solve them?

For example, if you aren't working at home and your place of work is near a city center or election office, perhaps it's wise to transition to working at home for now while making sure to protect your workplace well against looting. If your home is close to such places, stock up on consumables and medicine, and get ready for curfews and other policing measures against civil disorder. Perhaps withdraw some money from your bank, in case it's hard to get to it during this time.

Importantly, prepare psychologically for the likelihood of this scenario and its traumatic consequences. The experience will be traumatic, and you'll need to take time for self-care, as well as supporting others you care about.

If you're an employer, revisit [your business continuity plan](#): the large majority were seriously underprepared for the pandemic, for example. If you're not working all virtually now, prepare if at all possible to go to all-virtual work. If you can't, get extra security for your office ahead of potential civil strife.

Let your employees know about the significant possibility of an election disaster, and encourage them to take the steps outlined above. Remind them of any opportunities you provide for access to mental health resources, such as through an Employee Assistance Program. Prepare your office for a number of your employees suffering a serious disruption in their work; make sure that the more important positions have employees cross-trained to provide back-ups just in case.

If you manufacture products, see where you might need to take steps to protect your supply chains. Consider ordering extra supplies to tide you over in case of disruptions. If you provide services, reassure your clients about the steps you will take to protect your services from interruptions. If you're a government entity, take extra steps to secure various public locations, especially election-related ones, and beef up security as needed.

What about potential opportunities and how can you take advantage of them? Perhaps you can foresee that the stock market will mostly crash, so you can buy bonds instead, or short the stock market. Maybe

you can take the opportunity to prepare extra supplies in case your friends and family underprepare for this situation; you can also convey this white paper to them to help them prepare. Professionally, you can spread the word to your clients and peers, helping your network be in the best shape possible for the likelihood of an Electionpocalypse.

If you're a business that provides services of relevance to potential civil disturbances - security, legal, insurance, risk management, investing, and so on - you might prepare some marketing and sales pitches for this eventuality. You might also consider moving quickly on closing some outstanding contract opportunities, since prospects might be distracted by an election disaster. Likewise, work on finishing up any internal or external projects that you can reasonably complete before the potential Electionpocalypse, and delay taking on new ones for now. Also, explore partnerships with other businesses that enable you to hedge against election disaster risks.

How many resources would you require to address problems and seize opportunities: time, money, social capital, information? Add them up, and multiply them by 30 percent. Then, go on to use those resources to prepare for this possibility.

Next, consider what problems and opportunities you might face, and what resources you might need, if the Electoral College vote is indecisive, and this situation goes into early January. Multiple these resources by 15 percent, or choose your preferred number. Then, use those resources to prepare for this stretch from December 14 to early January.

Finally, evaluate the problems, opportunities, and resources needed if the House voting ends in an impasse and a constitutional crisis. Multiply these by 10 percent or your chosen number, and proceed to prepare for this scenario.

Now, perhaps 10 percent for the worst of all scenarios, the constitutional crisis, doesn't seem that high to you. Yet what's the probability of your business or your house burning down any given year? Not very likely, right? Still, you're not going to give up your fire insurance. In the same way, taking the steps above provides you with election disaster insurance; it would be just as foolish to get rid of your fire insurance as to avoid doing what you need to do to protect your work and life from Electionpocalypse.

Using this approach, you distribute your problem-solving, opportunity-taking, and resources across the different possibilities in accordance with your chosen evaluations. This counterintuitive approach addresses a number of cognitive biases and draws upon the research-based ["Defend Your Future" technique](#), which you can use for all sorts of strategic planning.

Conclusion

Whatever you do, I hope you don't simply finish reading this white paper and go complacently to your next task. Too many made this mistake with my and other people's warnings about the serious threat of the low-likelihood, high-impact disaster caused by the pandemic. Don't let your gut reactions lead you to the same disastrous outcome. Prepare right now for the substantial possibility of an election disaster and help others you care about get ready as well.

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Bio: An internationally-renowned thought leader known as the Disaster Avoidance Expert, [Dr. Gleb Tsipursky](#) is on a mission to protect leaders from dangerous judgment errors known as cognitive biases by developing the most effective decision-making strategies. A best-selling author, he wrote [*Never Go With Your Gut: How Pioneering Leaders Make the Best Decisions and Avoid Business Disasters*](#) (Career Press, 2019), [*Pro Truth: A Practical Plan for Putting Truth Back Into Politics*](#) (Changemakers Books, 2020), [*The Blindspots Between Us: How to Overcome Unconscious Cognitive Bias and Build Better Relationships*](#) (New Harbinger, 2020), and [*Resilience: Adapt and Plan for the New Abnormal of the COVID-19 Coronavirus Pandemic*](#) (Changemakers Books, 2020). He has over 550 articles and 450 interviews in [Inc. Magazine](#), [USA Today](#), [CBS News](#), [Time](#), [Business Insider](#), [Government Executive](#), [The Chronicle of Philanthropy](#), [Fast Company](#), and [elsewhere](#). His expertise comes from over 20 years of [consulting](#), [coaching](#), and [speaking and training](#) as the CEO of [Disaster Avoidance Experts](#), and [over 15 years](#) in academia as a behavioral economist and cognitive neuroscientist.

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