

• TEAM RESILIENCE • GUIDE

How to reduce *key-person dependency* in your team

Every team has someone who is the only one who can do the thing. It feels like a strength, right up until they are off sick, on leave, or out the door. This is the plain, practical way to find those single points of failure and spread the knowledge before it costs you.



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Reading time 12 min • **Method** Upleashed 0 to 5 capability framework • **Updated** May 2026

THE SHORT ANSWER

To reduce key-person dependency, find the skills that only one person can do, then deliberately build a second and third capable person for each one. Score your team on a single scale, count how many people reach the target level for every critical skill, and treat any skill with a count of one as an urgent risk. Close it with cross-training, documentation, pairing and rotation, then re-check. The goal is simple: **no critical task should rest on a single pair of hands.**

KEY TAKEAWAYS

- **Key-person dependency** is when one person is the only one who can do something the team relies on. Lose them, and the work stalls.
- **The "bus factor"** is the number of people who would have to vanish before a task stops. A bus factor of one is the danger zone.
- **Map coverage, not just capability.** For each critical skill, count how many people reach the target level. Ones and zeros are your risks.
- **Close gaps deliberately** with cross-training, pairing, documentation and rotation, prioritising the most critical single points of failure first.
- **A skills matrix makes it visible.** Read down each column and the single points of failure show themselves instantly.

— [START HERE](#)

What *key-person dependency* actually means

Key-person dependency is when the ability to do something important sits with one person, and one person only. While they are there, everything runs. The moment they are not, the gap is exposed, and usually at the worst possible time.

The "bus factor", explained without the jargon

Engineers gave this risk a memorable name: the **bus factor**. It is the number of people who would have to be hit by the proverbial bus before a project grinds to a halt. The phrase goes back to 1994, when a developer asked, only half-joking, what would happen to the Python programming language if its creator were hit by a bus. A bus factor of one means a single person holds the keys; if they go, the work stops. The higher the number, the safer you are.

You do not need a bus for this to bite. Resignations, illness, a long holiday, parental leave, retirement or simply being poached by a competitor all have the same effect. Whenever the knowledge to do a critical task lives in one head, you are exposed, and you usually cannot see it until it is too late.

Key-person dependency is a coverage problem, not a talent problem

This is the reframe that matters. Your expert is not the problem; they are an asset. The problem is that nobody else can step in. So the fix is never to lean

less on your best people. It is to make sure their knowledge is shared, written down and practised by others, so the team can keep going whoever happens to be away. You are building **redundancy**, in the good, resilient-engineering sense of the word.

— WHY IT MATTERS NOW

One pair of hands is a *quiet liability*

Key-person risk rarely announces itself. It sits dormant while the key person is present, then turns into missed deadlines, broken commitments and frantic firefighting the week they are unavailable. The numbers around it are sobering.

51%

APQC, 2025

of the workforce, on average, is expected to retire or leave within five years, taking hard-won knowledge with them.

41%

APQC, 2025

of organisations rarely or never even attempt to capture the know-how of people who are leaving.

50–
200%

SHRM

of a person's annual salary is the typical cost to replace them, and that is before counting the knowledge lost.

Put those together and the picture is clear. A large slice of your team's knowledge is on the move, most organisations do little to capture it, and replacing the person who held it is expensive. Key-person dependency is where all three risks meet. The good news is that it is also one of the most fixable risks you have, once you can **see exactly where it lives**.

— THE METHOD

Seven steps to reduce key-person dependency

The approach mirrors how you would find any skills gap, but with a twist: instead of asking "is this person good enough?", you ask "how many

people are good enough?". Coverage, not just capability, is the thing you are hunting.

1

List the skills the team genuinely depends on

Start with the work that absolutely must keep happening: the tasks where a day's delay causes real damage. Keep it to the vital few, usually 8 to 20 skills. These are the columns you will most want covered by more than one person, so be honest about which ones truly matter rather than listing everything.

WATCH OUT Do not treat every skill as critical. If everything is a priority, nothing is, and the real single points of failure hide in the noise.

2

Score everyone on the same scale

Rate each person against each skill using one consistent scale, so a "3" means the same thing for everyone. The Upleashed 0 to 5 framework below works well, with Level 3 ("Capable") as the point at which someone can genuinely work alone. You are not just after who is brilliant; you are after who could safely cover the work if needed.

WATCH OUT Inflated scores hide the risk. A generous "3" that is really a "2" gives you false comfort that a skill is covered when it is not.

3

Count the coverage for each critical skill

Now the key move. For every skill, count how many people reach the target level. That count is your bus factor for that skill. A count of zero means nobody can do it to standard. A count of one is your classic single point of failure. Two or more, and you have real resilience. Reading down each column of the matrix gives you these counts at a glance.

WATCH OUT Average capability can look healthy while a critical skill still sits at a count of one. Always read the columns, not just the row averages.

4

Rank the risks by impact, not just by count

A single point of failure on a business-critical, compliance-bound or customer-facing skill matters far more than one on a nice-to-have. Combine the coverage count with how critical the skill is and how hard it is to learn. A rare skill that only one person holds, takes months to build, and is needed daily is your number-one priority.

WATCH OUT The loudest gap is not always the riskiest. A quiet, boring task that only one person knows can hurt more than a glamorous one with three experts.

5

Capture what is in the expert's head

For each high-risk skill, get the knowledge out of one head and into a form others can use: a short written procedure, a checklist, a recorded walk-through, a decision guide. You are not writing a novel; you are capturing the steps, the judgement calls and the gotchas a newcomer would trip over. This alone moves a skill from "lost if they leave" to "learnable by the next person".

WATCH OUT Documentation goes stale. Tie it to the work, review it on a cycle, and let the people who use it keep it honest.

6

Build a second person, deliberately

Knowledge sticks when it is practised, not just read. Pick a named second person for each critical skill and grow them on purpose: pair them with the expert, let them shadow then lead with a safety net, and rotate the task so it does not always fall to the same hands. Your aim is to lift the coverage count from one to two, then two to three, on your most critical skills first.

WATCH OUT Cross-training that never leaves the classroom does not count. People only truly own a skill once they have done the real task, for real, on their own.

7

Re-check coverage on a cycle

Coverage decays. People leave, skills fade if unused, and new critical tasks appear. Re-score quarterly, watch the coverage counts move, and keep a simple rule of thumb: no business-critical skill should ever sit at a count of one for long. When you see a column slip back to a single name, you know exactly where to act next.

WATCH OUT A one-off audit fixes today and forgets tomorrow. The protection comes from the habit of re-checking, not the first snapshot.

— THE SCALE BEHIND THE SCORES

The 0 to 5 capability framework

To count coverage, you first need a shared definition of "capable". Every score uses this fixed, research-backed scale, so a "3" means the same thing for everyone. Level 3 is the point at which someone can genuinely cover a task alone, which is why it is the usual target for resilience.

0

No skill required or desired EXCLUDED

No expectation that the person or role needs this skill within the next year. Take a longer-term view here, and do not use this level for short-term assessments. A 0 drops the skill out of that person's score entirely.

1

In training / Trainee WEIGHTING 25%

Expected to be proficient within a year. Has completed up to 75% of training and does not yet fully understand the quality requirements. Cannot yet cover the task alone.

2

Developing capabilities WEIGHTING 50%

Has completed more than 75% of training. Can probably perform the task alone, but consistent quality and productivity are not yet evidenced, so complex output still needs checking. Not yet true coverage.

3

Capable WEIGHTING 75% · COVERAGE TARGET

Has completed 100% of training and shown consistent quality and productivity. Can work unsupervised. This is the level at which a person genuinely counts towards covering a skill.



Subject Matter Expert / Trainer WEIGHTING 100%

Prolonged experience at a consistent level. Works autonomously and can train others to a high standard, so a Level 4 is your best engine for building coverage. If the skill has not been used in three months, drop back to Level 3 to reconfirm competence.



Strategic ownership / Leadership WEIGHTING 100%

Can define and develop new processes and skill requirements, show cross-function expertise, and demonstrate leadership. Carries the same numeric weight as Level 4; the purple flag highlights strategic capability and helps you spot succession candidates.

How coverage is counted

Capability and coverage are two different questions, and key-person risk is about the second. An individual's capability is the average of their proficiency weightings across the skills their role needs (Level 1 = 25%, 2 = 50%, 3 = 75%, 4 and 5 = 100%, with 0 excluded). But for resilience you read the matrix the other way, down each column, and count how many people reach the target level of 3 or above.

A worked example. Take the Compliance (KYC) skill from the team below. Reading down the column, the scores are:

```
Compliance (KYC) column  2, 1, 4, 1, 1, 2
people at Level 3 or above = 1 (only Priya)
coverage / bus factor    = 1  →  single point of failure.
```

— SEE IT ON A REAL TEAM

What key-person risk looks like *on a matrix*

Here is the same six-person team from our skills-gap guide, but read for resilience. Below the grid, each skill gets a coverage count: how many people reach the target of Level 3. The ones and zeros are exactly where your team is one absence away from trouble.

	Complaint handling	CRM / Salesforce	Data analysis	Coaching others	Compliance (KYC)	Process improvement	Demand forecasting
Sarah J.	4	3	2	3	2	2	1
Mark T.	3	4	1	2	1	2	0
Priya R.	3	3	2	4	4	3	2
James W.	4	2	1	1	1	1	0
Aisha K.	3	3	2	2	1	2	1
Tom G.	3	2	1	2	2	3	4

Coverage at Level 3+	Complaint handling	CRM / Salesforce	Data analysis	Coaching others	Compliance (KYC)	Process improvement	Demand forecasting
People capable	6	3	0	2	1	2	1

■ 0-1 person · critical risk
 ■ 2 people · thin cover
 ■ 3 people · healthy
 ■ 4+ people · resilient

3

critical single points of failure (Data analysis, Compliance, Demand forecasting)

Illustrative data on the Upleashed 0 to 5 framework. Coverage counts the people at Level 3 or above for each skill. A count of 0 or 1 is a single point of failure; the aim is to lift every critical skill to 2 or more.

WHAT THE COVERAGE ROW REVEALS

- **Nobody covers Data analysis.** A count of zero: not one person reaches Level 3. This is a team-wide gap and a resilience hole at the same time, and a clear case for group training.
- **Compliance rests on one person.** Only Priya is capable of KYC. If she is away during an audit, the team is exposed. This is the textbook single point of failure and the top priority to fix.
- **Demand forecasting hangs by a thread.** Only Tom reaches the target. A quiet skill, but lose him at month-end and the numbers do not get done.
- **Complaint handling is genuinely resilient.** Six people capable. Worth knowing, because it tells you where you do *not* need to spend effort, freeing you to focus on the red columns.

— CHOOSING HOW TO SPREAD KNOWLEDGE

Five proven ways to build coverage, and when to use each

No single tactic fixes key-person risk on its own. The strongest teams combine a few, matched to how critical and how teachable each skill is. Here is how the main approaches compare.

Tactic	Best for	Watch out for
Documentation	Capturing steps, checklists and decisions so a skill is learnable at all	Goes stale fast; useless if it is written once and never maintained
Pairing & shadowing	Transferring the judgement and gotchas that never make it into a document	Time cost for two people; needs the expert to actually let go
Job rotation	Stopping a task always falling to the same hands; keeping skills fresh	Short-term dip in speed while the second person comes up to standard
Cross-training	Deliberately lifting a coverage count from one to two on a critical skill	Only counts once the trainee does the real task unsupervised
Succession planning	Roles and strategic skills (Level 5) where losing the person is existential	Easy to leave too late; start before you think you need to

A reliable default: document the critical skills so they are learnable, pair a named second person with each expert to transfer the unwritten judgement, and rotate the task so the new skill is kept alive. Reserve formal succession planning for the handful of roles and strategic skills where a single departure would genuinely threaten the business.

— AVOID THESE

Six mistakes that keep teams dangerously dependent

MISTAKE 01

Mistaking a strength for safety

"Priya's brilliant at compliance" is exactly the risk, not the reassurance. Brilliance in one person is a single point of failure waiting to happen.

MISTAKE 02

Reading rows, ignoring columns

Healthy individual averages can hide a skill only one person can do. Resilience lives in the columns: always count the coverage.

MISTAKE 03

Documenting once, then forgetting

A procedure written a year ago and never touched is often worse than none, because people trust it and it is wrong.

MISTAKE 04

Cross-training only on paper

Sitting in on a session is not coverage. A second person only counts once they have done the real task, alone, successfully.

MISTAKE 05

Hoarding as job security

If being irreplaceable is rewarded, people will stay irreplaceable. Reward sharing and training instead, and the silos open up.

MISTAKE 06

Acting only after someone resigns

The worst time to discover a bus factor of one is in someone's notice period. Find and fix it while they are still happily in post.

— FROM HIDDEN RISK TO VISIBLE PLAN

The method is free. A ready-made matrix just makes the risks *jump out*.

Everything here works in a blank spreadsheet, and that is a fine place to start. A purpose-built template simply does the counting for you. The grid, the fixed 0 to 5 scale and the maths are already there, the heat map builds itself, and the analytics show how many people are capable of each skill, so single points of failure light up the moment you enter your scores.



The Advanced Excel Skills Matrix counts capable people per skill for you, so the columns with only one strong contributor, your single points of failure, are obvious at a glance.

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— COMMON QUESTIONS

Quick *answers*

Q What is the difference between key-person dependency and the bus factor?

They describe the same risk from two angles. Key-person dependency is the situation: one person is the only one who can do something. The bus factor is the measure: how many people would have to disappear before the work stops. A key-person dependency is a bus factor of one.

Q What is a good bus factor to aim for?

For any business-critical skill, aim for at least two capable people, and three for the most important. A count of one is a single point of failure; two is real but thin cover; three or more means the team keeps running whoever is away.

Q How do I reduce key-person dependency without overloading my expert?

Use their time as a multiplier, not a workhorse. Have them document the essentials once, pair with a named second person to pass on judgement, then step back while that person does the real task. The aim is to spend a little of the expert's time now to remove a large risk later.

Q Isn't some key-person dependency unavoidable?

A little, yes, especially for rare or strategic skills. The goal is not zero dependency everywhere; it is no dependency on the skills that would genuinely stop the business. Map coverage, then spend your effort on the critical columns first.

Q How is this different from succession planning?

Succession planning is usually about replacing a senior person in a role. Reducing key-person dependency is broader and more everyday: it is about making sure the specific skills and tasks a team relies on are covered by more than one person, at every level.

Q Do I need software to manage this?

No. A well-built spreadsheet will show your coverage counts perfectly well, and most teams should start there. Software earns its place when you need a living, shared, mobile picture across many teams, with reminders and AI-assisted suggestions.

— ABOUT THE AUTHOR



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Alex is the creator of the Upleashed capability framework that powers Skills Matrix Template, the award-winning Excel skills matrix. A Chartered Manager with an MBA, an LLM and a doctorate in business administration, he has spent more than two decades helping operations, HR and quality teams turn capability and resilience from a gut feel into something they can measure, manage and prove.

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No single pair of *hands*.

You now have the whole method. The quickest way to start is to map one team this week and count the coverage on your most critical skills. The ones and zeros will tell you where to act first.

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