

Crises and career shocks

Career
Transition
Series



Australian Government
National Mental Health Commission

Paper 8

About the career transition series

About these guides

These guides are a nine-part series developed to share research-led practices on career transitions to help support mentally healthy workplaces. In this series, you will find best practice strategies along with the stories of organisations supporting their people through eight key transitions. We share first-hand accounts of the career transitions many of us will experience in our lifetimes, whether it is having a baby or a career change, a personal crisis, or retiring from the workforce altogether.

Why these guides exist

Developed by the National Mental Health Commission in partnership with Transitioning Well, these guides emerged as part of the National Workplace Initiative (NWI) after early research and consultation highlighted the toll of a number of career transition points on the mental health of employees. These guides are based on the findings of this [Green Paper](#). They blend published research, insights from experts, and first-hand stories of individuals who have experienced or supported their people through transitions. We thank everyone who contributed to these guides and the organisations who permitted us to share their unique stories.

What these guides aim to do

- Recognise the impact of career transitions on workplaces and workers
- Inform workplace leaders and individuals about the importance of supporting transitions throughout the career journey
- Showcase how organisations can support workers across the life cycle in helping to promote and sustain mental health at work
- Share inspiring examples of forward-thinking organisations implementing research-led practices to proactively support career transitions.



Organisational-led approaches to support mentally healthy workplaces



Career shocks and unanticipated events, such as the death of a loved one, divorce or separation, work or personal crises, or natural disasters, can cause significant distress.¹

About this transition

Many Australian workers are affected by unexpected events. Between 2020-2021, there were 49,510 divorces according to the Australian Bureau of Statistics, an 8% increase from the previous year. Separations aside, the Australian Bureau of Statistics also reports a significant proportion of an organisation's workforce will be directly affected by bereavements each year. This includes sudden unexpected deaths and traumas with around nine lives lost daily to suicide and a 2.3% increase in road deaths this year.

'Non-events' are also common. Miscarriages for example, are unfortunately not rare events with statistics from the Australian Institute of Health and Welfare showing six babies are stillborn and two die within 28 days of birth every day in Australia. As we have witnessed over the past 12 months, extreme weather events such as fires, floods and droughts are also becoming increasingly more common, and must be considered within business risk planning.

Key Messages

1. Chance events are unexpected—'out of the blue'—and we have minimal control. They cannot be proactively prepared for, and even when known, the effects are often unanticipated.
2. These events represent major chronic life stressors with potential negative impacts on an individual's mental health and wellbeing and often trigger a reassessment of one's career.
3. As with all transitions, ensuring person-centred care and tailored support is critical, and may be required over an extended period.



Key considerations



Males who are married or living in a de facto relationship are less likely to experience depression, whereas males who are divorced or separated are 1.5 and 2.5 times, respectively, more likely to experience depression.

Ten to Men, 2020²

Every day in Australia, six babies are stillborn and two die within 28 days of birth, equating to around 3,000 perinatal deaths per year. Up to 25% of confirmed pregnancies end in miscarriage before 20 weeks.

Australian Institute of Health and Welfare, 2022³

There is a strong and complex association between family violence and mental health. People living with and leaving family violence will need psychological as well as physical safety.

Royal Australian & New Zealand College of Psychiatrists, 2021⁴

Why this transition is important

Major unexpected events or 'career shocks' can trigger individuals to review their career and seek a new path by changing employment or undertaking further education. Some individuals can also become disengaged. Factors relating to the event can also impact on an individual's career path. For example, unexpected events that occur in someone's personal life can be associated with geographical career transitions, such as moving office or locations, or major changes in routines and responsibilities, such as becoming a parent or primary carer.

Risks and their impacts on the organisation

The personal impact of a crisis or loss does not disappear once an individual returns to the workplace. Staff who experience significant loss are more likely to take increased sick leave, reduce work hours, show increased redundancy rates, and have an increased likelihood of changing jobs.

At an organisational level, those affected by loss or grief have increased absenteeism levels, employee disengagement from work, and presenteeism. These factors impact culture because colleagues may have to pick up additional work. Another phenomenon known as emotional contagion can occur when team members adopt the behaviours and feelings of those around them, influencing team engagement and attitudes at work.

Career shocks originating in the workplace, such as a fall-out with a manager or colleagues, are associated with organisational exits and higher turnover rates.

What workers say about their experience of career shocks

“[Colleagues and managers] need to step up and share our workload and actually talk to the staff member and show willingness to help. My teammate told me that she was annoyed that she had had to skip lunch to do my reports one day and that she hoped I’d be okay, but it was getting to her. This was on the day I had the police and friends at my home to grab our possessions so we could flee the house and go to a refuge. Work was the last thing on my mind and my colleague’s comment caused me to resent her too”.

Survivor of family violence



4 ways individuals can internalise crises and career shocks

According to Nancy K Schlossberg, a leading expert in transitions and career development, a transition is defined as any event or non-event that changes our roles, relationships, routines, and assumptions.⁵

In crises and career shock transitions, they may look like this:

Roles

"I have to put on a brave face for my team".



Relationships

"My leader is uncomfortable and avoiding broaching the topic with me".



Routines

"Nothing feels right anymore".



Assumptions

"I feel as though I'm expected to perform as usual or 'move on' quicker than I'm ready".



Common crises and career shocks

Unwanted chance and unanticipated events, such as the death of a loved one, divorce or separation, work or personal crises, or major disasters, can cause significant distress. Despite some being anticipated, such as divorce, they are still unwanted and distressing, and are experienced as a loss of personal control.

Separation and divorce are consistently associated with negative mental health experiences, particularly where there is high conflict involved. Studies have also found an increased risk for depression and suicide in men after divorce. Research has found men had a 6-fold increase in risk for depression after a divorce, and were eight times more likely to die by suicide compared with divorced women.⁶

The unexpected loss of a loved one is one of the most common traumatic experiences and is associated with the development of mental health issues. Those who face loss can experience a great sense of burden, shock, confusion and grief, and the effects of loss and grief may continue after people return to work. Those who experience major loss also tend to take increased sick leave, reduce work hours, show increased redundancy rates, and increased likelihood of changing jobs. Economic wellbeing may also suffer from work reduction, especially if an employee loses a partner.

Non-events

While non-events sound benign, they can be particularly challenging for an individual to overcome. These situations occur where something was expected or wanted but does not eventuate. An example is being unable to conceive—this can bring about a sense of disappointment, grief and loss of 'what could have been'.

Extreme events and major disasters

Fires, floods, droughts, pandemics, or even terrorist incidents, can create large-scale disruption, with flow-on impacts for individuals, organisations and communities at large.

Tips for supporting crises and career shocks



For Organisations

- **Leaders and colleagues** should be encouraged to acknowledge employee losses and career shocks and offer kindness and practical help to one another to help promote a supportive workplace culture.
- **Develop and promote** grief guidelines and policies (e.g. 'bereavement policies') to ensure bereaved or grieving employees obtain support and the proper guidance from managers. Policies to support individuals experiencing separation, divorce, and suicide are also beneficial.
- As with all transitions, **positioning the affected individual at the centre of their decisions** is critical. This includes providing an open door for conversation if they want to discuss what they are experiencing and supporting them to take the lead in negotiating arrangements. Separation and divorce can take years to finalise, so people may require support over an extended period.
- **Increases in leave entitlements**, such as compassionate and bereavement leave, can help employees to cope with their loss. Purchased leave entitlements can also be negotiated to help individuals manage divorce and separation, including an extended leave of absence if required and support to manage custodial arrangements (e.g. Purchasing annual leave to have up to six weeks leave to help employees manage during school holidays).
- **Provide training or group workshops** to offer information and practical skills on preparing for and responding to a loss. This helps foster collaboration between colleagues in supporting each other and should be in addition to leader/manager training around supportive leadership behaviours and resources.
- **If individuals are experiencing domestic or intimate partner violence**, then access to family and domestic violence leave and policy can help them to access and arrange their safety, attend court, and use police services. Unpaid family and domestic leave is already included in the National Employment Standards. However, the [recent provisional decision](#) of the Fair Work Commission (May 2022) includes paid family and domestic violence leave for all permanent award workers. In addition to these leave entitlements, the workplace can help with offering flexible working arrangements, ensuring privacy, implementing safety measures, and promoting access to support services internally and externally.

Tips for supporting crises and career shocks



For Individuals

- **Engage the support of valued colleagues, friends and family members**, especially those who are good listeners.
- **Access external mental health support**, whether through Employee Assistance Programs (EAPs) or other services via a GP or a primary health care provider.
- **Engage with the local community** to help to build a new sense of belonging.
- **Maintain a regular routine, structure and self-care** activities as much as possible.
- **Discuss with your manager, any changes to work design or shift arrangements** and agree on a timeframe for reviewing these arrangements. Additionally, temporary reductions in workloads and setting realistic expectations can help to mitigate against presenteeism.

Gaps

The individual, team and organisational impacts of unexpected and non-events, and strategies to support employees remains largely unexplored. There is a significant lack of research addressing the impacts of unanticipated events at team and/or organisational levels. While some research examines the role of significant life events in determining people's work adjustment, and work engagement and performance, studies examining the longer-term career consequences of life events seem virtually non-existent.

Most research examining individual and organisational interventions focuses on how to support individual employees experiencing personal grief, rather than addressing the organisational strategies to address career consequences of unexpected events and non-events more broadly.



A note about natural disasters

Organisations should provide employees with practical short-term assistance during natural disasters such as fires, floods and pandemics. You should have a disaster plan, which can be initiated locally or organisation-wide. Key considerations include communicating about leave entitlements, including community services leave for emergency workers, establishing access to alternative working arrangements, accessing premises and helping workers arrange for other entitlements (e.g. insurance). Additional support can include flexibility for home repairs and support with long-term adjustment as needed.

Crises and career shocks

Case study A

At a glance



- Westpac provided comprehensive assistance to customers facing an uncertain time during devastating floods that impacted parts of Queensland and New South Wales.
- However, Westpac also recognised this was a really difficult time for employees who were directly impacted by this devastating and unanticipated life event.
- Westpac's response focused on care and flexible assistance for its people so they could respond to the changing nature of the situation.

A history of helping:

Westpac Group has a long history of helping communities respond, rebuild and recover from natural disasters. The Bank of NSW (Westpac's predecessor) launched the first disaster relief fund in Australia to help victims of the Hawkesbury River flood in New South Wales in 1817-18.

Westpac's Disaster Relief Packages are made available for customers suffering hardship as a result of natural disasters, such as bushfires and floods. Packages offer immediate practical support to help customers manage the impact of natural disasters on their finances.

Many of Westpac's customers are also employees. Identifying impacted employees and actively supporting them to navigate unanticipated events that affect them personally, such as natural disasters, is important.

We focused on the wellbeing of our people who were impacted, ensuring they had the support they needed during a really uncertain time for them and their families. We also focused on understanding the practical needs of our people during the crisis, and then evolving our response as the situation got better or worse.

The positive impact an employer can have during an unexpected event or crisis is significant. A Westpac employee whose house was damaged during flooding and was assisted said:

“You have made it really easy for me considering the circumstances, I am forever grateful and so happy, I have goosebumps. From the bottom of my heart I want to say thank you to Westpac and everyone involved, I am truly lost for words.”

Some practical ways that Westpac helped impacted employees during the floods:

It is critical to recognise employees who are impacted by significant unanticipated events need to focus on their own immediate circumstances and wellbeing. They may need time and support to be a family member, friend, and community member first and foremost. This is a stressful time for many families. Safety and wellbeing are the first priorities and when employees need support, Westpac will help with tailored support options.

- **Special leave.** Westpac employees can access special paid leave, which is separate from their annual, sick, or carers leave. People leaders are authorised to approve special leave quickly, so those affected by natural disasters can deal to their immediate circumstances.
- **Employee Assistance Foundation (EAF).** The Westpac EAF is a one-off grant up to \$5,000 to employees affected by unexpected events such as natural disasters. These funds can help pay for immediate relief such as temporary accommodation.

- **Internal network of employee care consultants.** Westpac’s incident management system enables employees to log a concern related to a personal circumstance, such as being affected by floods, or family and domestic violence. Westpac employee care consultants then provide one-on-one help for that individual and their leader to navigate the immediate situation. The consultant will help organise the right support for the individual, and talk to their leader about work arrangements, leave arrangements and financial assistance available. They may also connect the individual with a psychologist.
- **Organised wellbeing sessions.** In the case of the floods, Westpac’s in-house psychologists delivered wellbeing sessions for leaders to help them manage people going through traumatic events. Westpac took a best practice approach underpinned by the Psychological First Aid (PFA) model. PFA is an initial response intervention with the goal to promote safety and security, and connection to support resources. These were conducted virtually so people could dial in to get practical advice on how to look after themselves and others going through a crisis.
- **EAP services.** Westpac’s Employee Assistant Program (EAP) also provides free support, coaching and counselling services to all Westpac employees and contractors. It extends to friends and family of Westpac employees too. Depending on the situation and needs of their employees, they have also organised proactive wellbeing check-ins for individuals and teams when required.
- **Bank in a box.** Closing a branch due to a natural disaster, such as flooding, affects the people and employees within that community, for example, limiting the availability of cash to access basic requirements. To ensure banking services can continue in these circumstances, Westpac has a mobile ‘Bank in a Box’ that can quickly be deployed to provide banking services to affected areas and ensure people can access funds.

Learnings for organisations to help employees manage unanticipated events:

- **Recognise people are in real danger in a natural disaster.** Most likely, employees will not be able to maintain work, and this can have a prolonged impact on their lives, and their financial security. For example, employees may have damage to their personal property. Further, if they work from home, they may not have a place to work. If required, relocation can be a significant upheaval and transition.
- **Stress minimisation is key.** Helping employees in a crisis needs to be deeply practical and responsive to immediate needs. Do what you can to minimise their work stress and financial stress and give them space to deal with whatever is going on.
- **Teach leaders how to manage in the 'crisis moment'.** Many people leaders avoid tough conversations or uncomfortable situations. Leader-focused training at Westpac helped people leaders to be confident and supported to say to their people in crisis: "Away from the workplace, what do you need me to do? Can I help organise food or accommodation? What are the practical things that I can do to support you?".
- **Refresher sessions.** It can be valuable to conduct a standard health and safety refresher for all employees (not just leaders) every 12 months. This reminds people about the resources available to them and how they can access (or help others to access) support when they are managing an unanticipated event.
- **Not all natural disasters are the same.** It's always important to get feedback from the team and tailor your response. At the same time, when it is a large-scale event such as the 2019 bushfires, Westpac took a more standardised approach and scaled its support for teams across several states.

Key Takeaway

In helping employees during unanticipated events, such as floods, it was important to understand the immediate needs of each impacted employee during the crisis, providing immediate relief and evolving support as the situation got better or worse. Ensuring people leaders are confident and empowered to provide practical support in the moment is also important.



Crises and career shocks

Case study B

At a glance



Viva Energy is one of the largest players in the energy market. Every day their energy products help people reach their destination, fuel industries, support local businesses and communities. Viva Energy plays an important role in the local economy by keeping Australians moving today and building a sustainable energy future for tomorrow.

Key Takeaway

The biggest lesson we have learned as an organisation is that every case is different and needs to be supported in a bespoke way by having good policies and well-prepared and trained leaders.



Activities and outcomes

Extensive support was offered to the team member, as per our policy. It includes additional paid leave and a financial grant, which was used partly for a rental bond and partly for legal fees to support the team member and their children to move into safe and secure housing.

The team member was able to leave an unsafe home situation and stay out. They received time away from work and support to transition back to work at a time of their choice. They also had the option to return flexibly if they wanted.

Organisational support:

- Additional paid leave.
- Financial grant to help with housing and legal fees.
- Support to transition back to work when ready.
- Option to return to flexible hours.

Advice for others

- **Leave policies:** Every business should have a family and domestic leave policy in place. Training and support for leaders is invaluable in helping them understand what support is available so they can help team members who come forward with these challenging issues.
- **Act quickly:** Having a leave policy in place enabled our leaders and organisation to act quickly to ensure the team member was safe.
- **Have a communication plan:** It worked well to agree a communication plan immediately so the team member and their line manager were clear on when and how they would be in contact while on leave.
- **The right resources:** Having a detailed checklist, which ensures we ask the right questions, and provide the necessary support internally (health team, security team etc.) and the most appropriate external referrals.
- **A good starting point** after ensuring a family and domestic violence policy is in place is training leaders and managers on how to sensitively manage an unanticipated event such as family violence.

Worth a read

How to Be a Compassionate Employer. Supporting grieving employees following the death of a loved one.

Australian Centre for Grief and Bereavement, 2022.

Read here: https://www.grief.org.au/ACGB/ACGB_Publications/Resources_for_the_Bereaved/Compassionate_Employer.aspx

Disasters. Practical Guides for Dealing with Bushfires, Cyclones, Floods, and Recovering from Natural Disasters.

Australian Psychological Services (APS), 2022.

Read here: <https://psychology.org.au/for-the-public/psychology-topics/disasters>

Helping Men Prioritise their Mental Health When Going Through Divorce or Separation.

Mantle, 2022.

Read here: <https://static1.squarespace.com/static/5ec36009463cb53a4677cc98/t/61d4f5f210c62e67e0b05a72/1641346729757/Guide%3A+Helping+Men+prioritise+their+mental+health>

Parenting After Separation

Jennifer McIntosh, Susie Burke, Nicole Dour, and Heather Gridle, 2009.

Read here: https://psychology.org.au/getmedia/f5dfbf01-b110-4ecf-b04f-578e7dc8136a/parenting_separation_2009-position-statement.pdf

How to Support Employees Through Grief

Jaydene Tucker, 2022.

Read here: <https://altius-group.com.au/news-and-research/news/how-to-support-employees-through-grief/>

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Career Transitions Series: General Principles

Paper 2

Career Transition Series: Entering the Workforce and Young Worker Transitions

Paper 3

Career Transition Series: Learning to Lead (*this guide*)

Paper 4

Career Transition Series: Parenting and Caring

Paper 5

Career Transition Series: Redundancy and Career Change

Paper 6

Career Transitions Series: Health-Related Changes

Paper 7

Career Transition Series: Relocation

Paper 8

Career Transitions Series: Crisis and Career Shocks

Paper 9

Career Transitions Series: Late Career and Retirement

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References

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Acknowledgements

The project and support team acknowledge the important contributions from the Subject Matter Experts (SME's) and would particularly like to thank:

- Dr. Dave Anthony, Specialist Performance & Clinical Mental Health Services, Mantle.
- Dr. Nicole Highet, Founder & Executive Director at COPE: Centre of Perinatal Excellence, Chairperson: National Perinatal Mental Health Guideline Committee.
- Sandy Hutchison, Founder & CEO, Career Money Life.
- Wendy Jenkins OAM, Ready Resilience.
- Stephanie Kay, Co-President TransitionWorks.
- Professor Angela Martin, Professorial Research Fellow - Work & Mental Health at the Menzies Institute for Medical Research, Founder and Director of Pracademia.
- Thea O'Connor, Wellbeing & Productivity Advisor, Founder of Menopause at Work APAC.
- Dr. Sanjeewa Perera, Program Director (HRM & Supply Chain Management), Researcher (Centre for Workplace Excellence), UniSA Business.
- Professor Emerita Nancy K. Schlossberg, University of Maryland; Co-President TransitionWorks.
- Dr. Ty Wiggins, Global Lead CEO & Executive Transition Practice, Russell Reynolds Associates.

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