Allianz

Grief and Bereavement

A guidebook for employers to support employees in their return to work

Purpose of this guidebook

Grief is a universal experience that most employees will encounter at some point in their working lives. The impact of grief on health and wellbeing can significantly influence the return-to-work process. A manager's ability to acknowledge grief and understand what their employee may be experiencing enables a more responsive and supportive workplace.

This guidebook is designed as part of Allianz's Trauma Grief Support Service which aims to assist the sustainable return-to-work process for employees. The guidebook can be used to educate employers on how their employees may be feeling, how workplaces can be structured to provide better support and accommodation, and the role of cultural factors and significant milestones that may affect the return-to-work journey. While grief is not a one-size-fits-all experience, having foundational knowledge allows managers to respond more effectively and compassionately. Developed with an evidence-based approach, this guidebook provides research-based insights and recommendations to guide employers supporting their employees through their return-to-work journey.

Developed in partnership between Allianz and students from the Department of Occupational Therapy, Monash University, 2025

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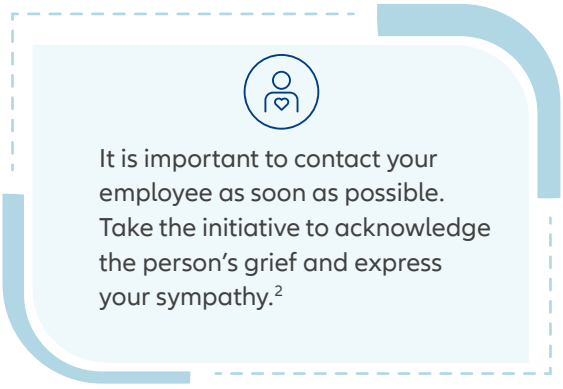
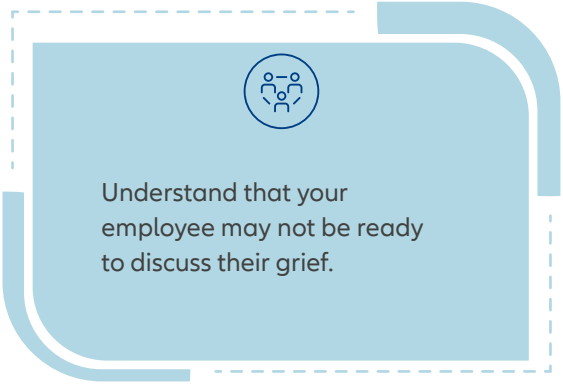
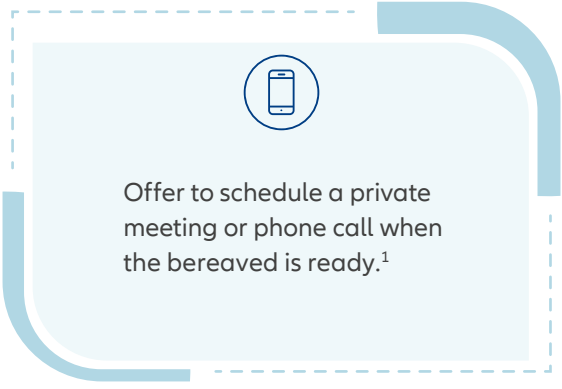
Facilitating Conversations

Workplace culture often embraces human experiences such as birthdays, weddings, and births, and is prepared to discuss health-related challenges. However, it is generally less accommodating regarding the universal experience of grief.[1] When confronted with death, managers may avoid addressing the situation directly, opting instead to remain silent and allow the bereaved employee to self-manage their emotions and return to work. While discussing death with employees can feel awkward and challenging, how a workplace approaches this sensitive topic often leaves a lasting impression on the employee. How grief is managed can either facilitate or hinder their return to work. Demonstrating support through actions such as personal visits, scheduled check-ins upon the employee's return, or even a simple phone call can reassure the bereaved employee that they are valued and supported, significantly impacting their ability to navigate this difficult time.[1]

Making the initial contact with your employee







Tips to approach conversations about grief and bereavement[2,3]

Listening Skills
Be prepared to listen more than talk to support grieving employees.

Offer Support
Ask what you can do to support the employee during their time of grief.

Acknowledge Grief
Recognise that grief is universal, but each person experiences it differently.

Discuss Policies
Be open about bereavement leave policies and workplace accommodations available.

Share Experiences
Sharing your own experiences of loss can create a supportive environment for employees.

Respect Privacy
Ensure you respect the employee's privacy regarding their loss and what they wish to share.

Workplace accommodations

Why your employee may need workplace accommodations

Workplace accommodations are temporary adjustments that ease employees' transition back to work after a loss. These temporary adjustments, such as flexible work arrangements, alternative work locations, and bereavement leave policies, are tailored to meet the unique needs of bereaved employees. By implementing these measures, organisations not only help alleviate the stress of grieving employees but also demonstrate recognition and understanding of their loss.[4] As your employee considers their return to work, discussing available accommodations empowers them to determine whether they require additional support or prefer to resume their usual routines. This collaborative approach ensures that support aligns with both employee needs and organisational capacity, ultimately fostering a compassionate and resilient workplace culture where employees feel valued during difficult times.

Creating a safe working environment

Educate managers and coworkers about grief and bereavement

Offering training sessions can raise awareness of the impact of grief on individuals, equip managers with the skills to support bereaved employees, and create a more compassionate and understanding workplace culture.

If your organisation does not currently have an internal training program, outsourcing this training to established grief and bereavement organisations, such as Grief Australia, can serve as a valuable resource.

Reduce the stigma around grief and bereavement in the workplace

Normalising conversations about grief and bereavement at work can help create a safe space for employees to talk about their loss, reducing the stigma associated with grief and bereavement at work.

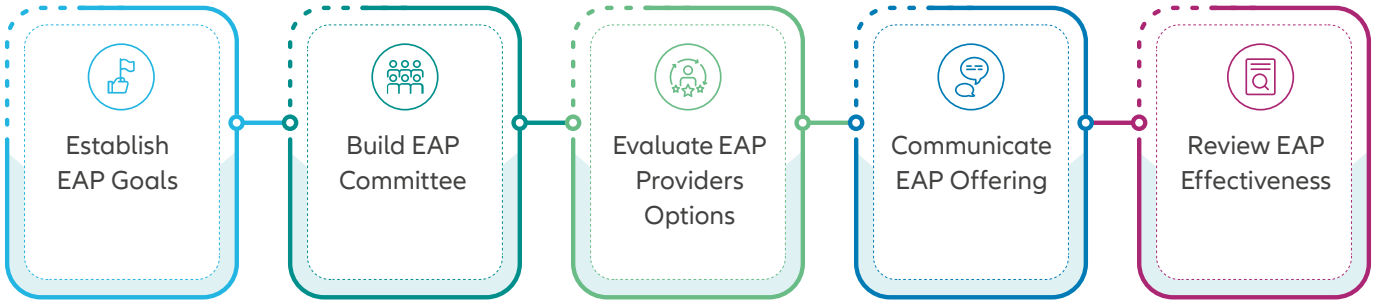
Employee Assistance Program (EAP)

EAPs are commonly offered to support employees' emotional and psychological wellbeing through work-based interventions. Their effectiveness is underscored in research which highlights the necessity, benefits, and value of rehabilitating employees rather than replacing them.[5] These programs provide employees with professional counselling, workplace mediation, facilitation, and supervisor mentoring. Additionally, EAPs can assist in establishing organisational policies and procedures to foster a supportive work environment.

Although organisations in Australia are not mandated to provide an EAP, implementing one is highly recommended to support the health and wellbeing of employees. If your organisation does not currently have an EAP, consider these simple steps to establish one. Include 'supporting employees with grief and bereavement' as a goal in your EAP to provide tailored support for bereaved staff.

Workplace accommodations will differ across various work settings. Exploring flexible arrangements that best suit specific personal circumstances and job requirements should be undertaken on a case by case basis.

Five steps to set up your own EAP within the organisation



Bereavement policies and procedures

- Bereavement policies and procedures should be consistently reviewed and communicated to staff
- Communicate clearly about bereavement policies and procedures to guide staff and management behaviour. Reminding staff of these policies during times of grief may clarify their rights and assist their return to work

Please provide the employee questionnaire on pages 16 & 17 to your employee. This will provide insight on ongoing support and resources your employee needs.

Flexible work locations

You may discuss with your employee the working locations of their preference according to individual needs. Some may deem working from home helpful, while others prefer to go to the office for a sense of structure. For those who choose to come back to the workplace providing a private and quiet place for them to go can be a good way to help them cope with their distress and grief experience at work.

Workload accommodations

- Adjust workload by reducing tasks or providing additional assistance to employees.
- Limit time spent interacting directly with customers or clients to reduce stress.
- Establish flexible deadlines to allow employees to manage tasks at a comfortable pace.
- Adjust expectations for work performance as grieving employees may struggle to meet demands and maintain productivity.

Offer flexible working hours

- Provide a shorter workweek or shorter workday. Studies have shown that this significantly increases the rates of earlier returns to work by bereaved employees compared to providing additional days off.
- Additional time off or extra breaks.

Role adjustments and redefinitions

- Temporarily assign employees to less demanding roles.
- Relocating employees to lower-stress environments.

How your employee may be feeling

Returning to work after the death of a loved one can be an overwhelming experience. Grief is deeply personal and can affect employees in various ways, influencing their emotional and social wellbeing, cognitive capacity, and professional performance. Research has found that during this transition period back to work many employees find it difficult to separate their personal experience of grief from their professional practice.[6] Understanding how your employees feel can help create a more empathetic and supportive workplace during this difficult transition.

Why your employees' values and meaning of work may have changed[6,7]

Change in Purpose

Employees may feel disconnected from previously meaningful tasks.

Shift in Focus

Work may become less important compared to personal relationships.

Reduced Conscientiousness

Employees may have less tolerance for trivial issues at work.

New Outlook

Employees might seek a better balance between career and personal goals.

Difficulty Aligning Values

Grief can alter how employees view workplace expectations.

Working in a changed world

Understand that your employee is experiencing changes to their life that will never be the same again. Some explain this as feeling themselves become a different person as they lose a sense of who they were, with their world turned upside down. Learning to cope with grief whilst experiencing turmoil and monumental change can be extremely stressful for your employee.[6]

What employers can do

- Encourage open communication and acknowledge their loss respectfully.
- Offer flexible work arrangements to accommodate their emotional and physical needs.
- Provide access to counselling or Employee Assistance Programs (EAPs).
- Foster an empathetic workplace culture that validates their experience and allows them to grieve without judgment.

Remember: Every employee's experience with grief is unique. Providing tailored support and flexibility can help them rebuild their confidence and find purpose in their work again.

How your employee may be feeling

Reduced concentration

Grief often impacts sleep and cognitive functions, making it harder for employees to focus or stay organised. Reduced concentration may manifest in the following ways:

- **Challenges with focus:** Struggling to stay present during meetings or complete tasks.[8]
- **Memory difficulties:** Forgetting deadlines, details, or instruction.[6]
- Slower decision-making: Grief can impair judgment and processing speed, leading to work delays.[8]
- **Mentally occupied:** Some people experiencing grief find it difficult to stop thinking about the deceased, resulting in further distraction and impeding their ability to focus on work.[6]

Employees may feel frustrated or ashamed about these changes, thus compounding their stress.

Social anxiety/disconnection

Grieving employees may find workplace interactions overwhelming, leading to some of the following:[6]

- **Avoidance of social interactions:** Fear of being asked personal questions, stigma, and isolation may leave employees feeling emotionally vulnerable.[7]
- **Feeling misunderstood:** Colleagues may not fully grasp the depth of their pain, causing feelings of isolation and inadequate support.[8]
- **Reluctance to share:** Employees might worry about being perceived as unprofessional or weak.[6]
- **Strained relationships:** Grief can affect how individuals connect with coworkers, making teamwork more difficult.[6]

Overwhelmed

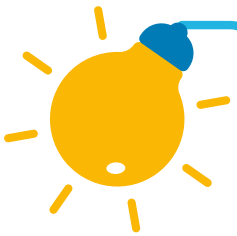
Grief can make everyday tasks feel monumental, as heightened stress from balancing grief and work responsibilities increases the risk of burnout. Without workplace accommodations, employees may feel expected to perform tasks at the same level of success as before the death, causing feelings of anxiety and being overwhelmed.[6] Often caused by disrupted sleep and low energy levels, physical exhaustion leaves employees feeling drained. Additionally, grief can impair the brain's ability to prioritise and organise tasks, further contributing to a sense of being overwhelmed.[8]

Disenfranchised grief

Disenfranchised grief arises when someone's loss is not openly acknowledged, socially supported, or considered significant by others.[6] This can leave individuals feeling isolated, as their grief may be misunderstood or minimised.[8] In a work environment, employees experiencing disenfranchised grief might suppress their emotions to appear professional, leading to increased stress and emotional exhaustion. When employers prioritise productivity without recognising the emotional weight of grief, employees may feel undervalued or unsupported.[6]

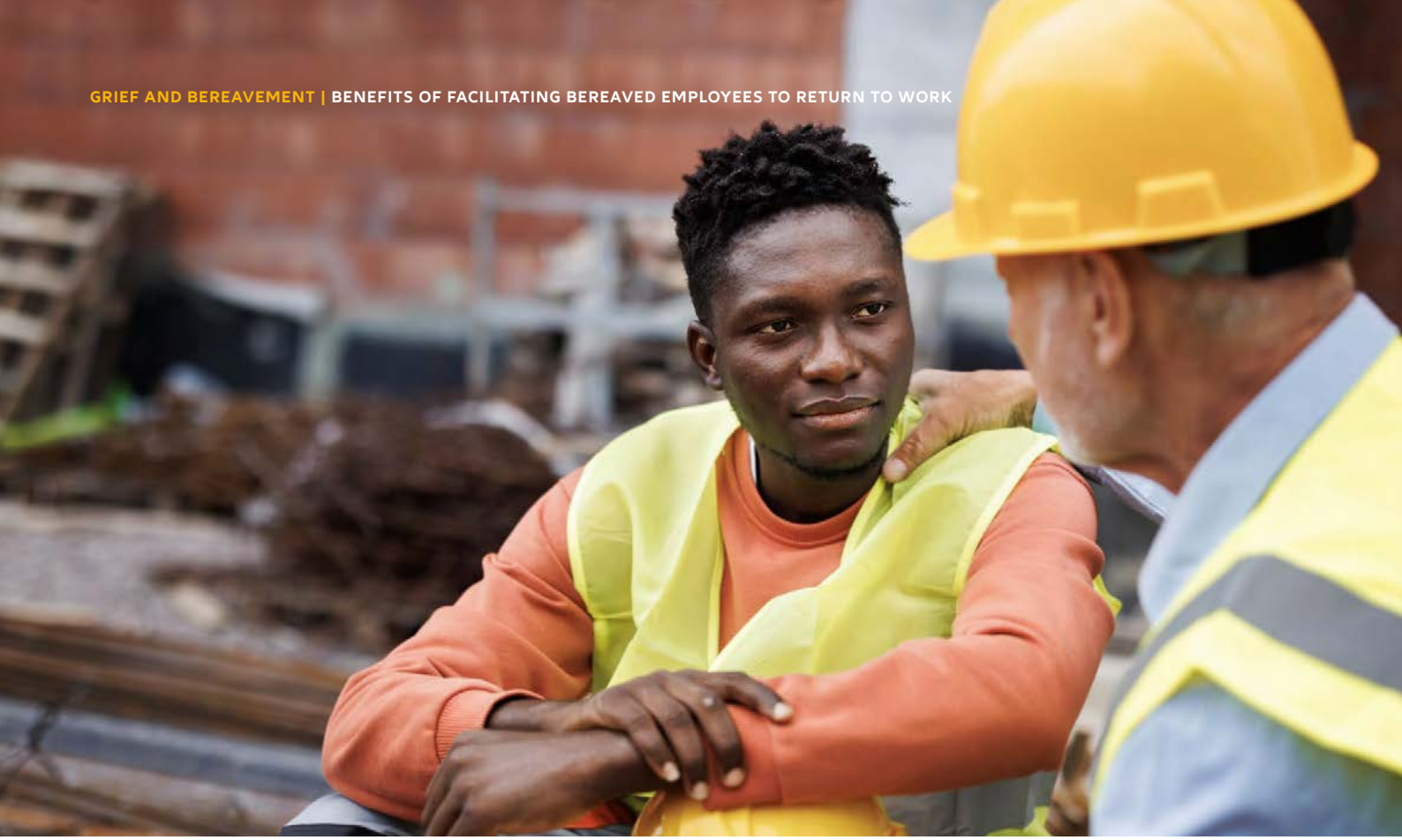
Benefits of facilitating bereaved employees to return to work

Although there is limited direct research on the benefits of supporting bereaved employees, numerous studies highlight that improving employees' mental health and wellbeing can create mutual advantages for both employers and employees. Supporting bereaved employees can be categorised into three key themes, each contributing to organisational success: health and wellbeing improvements, the fulfilment of societal responsibilities, and financial benefits.



Health and wellbeing

Bereavement poses a significant risk to mental and physical health, often leading to diminished workplace performance and productivity. Workplace accommodations help mitigate this risk by reducing absenteeism, exhaustion, and burnout while preventing health deterioration.[10] By fostering recovery within a supportive environment, you enable your employees to regain their health and wellbeing, empowering them to continue contributing effectively to your organisation.



Societal responsibilities

Corporate Social Responsibility

Corporate Social Responsibility (CSR) emphasises that corporations are responsible for the social implications of their activities, including the wellbeing of their employees. Extending this commitment to support bereaved employees not only demonstrates care but also enhances the company's reputation and ability to attract top talent.

Fostering higher employee engagement and loyalty

Research indicates that showing empathy and support to bereaved employees fosters trust and strengthens workplace relationships, enhancing their ability to function and feel valued.[4] This approach not only motivates employees but also boosts engagement and loyalty, ultimately improving staff retention.[10]

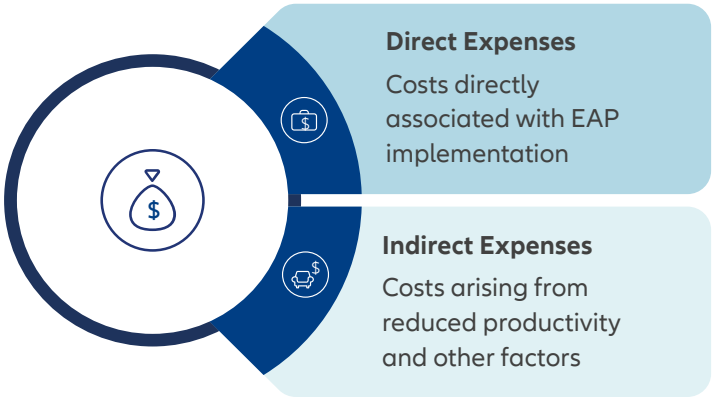
Legal compliance

The WHS Act and WHS Regulations secure the health and safety of workers and workplaces, including employees' mental health and wellbeing. It requires business owners to protect workers and other persons from harm by eliminating or minimising psychosocial risks that cause death, injury and illness at work.[12]

When employees receive adequate support in the workplace, businesses not only fulfil their obligations as employers but also unlock numerous benefits. These include reducing the costs associated with retraining new staff, enhancing company performance and productivity, promoting employee health and wellbeing, and strengthening the organisation's reputation as a socially responsible entity. Supporting your bereaved employees is supporting your company.

Financial benefits

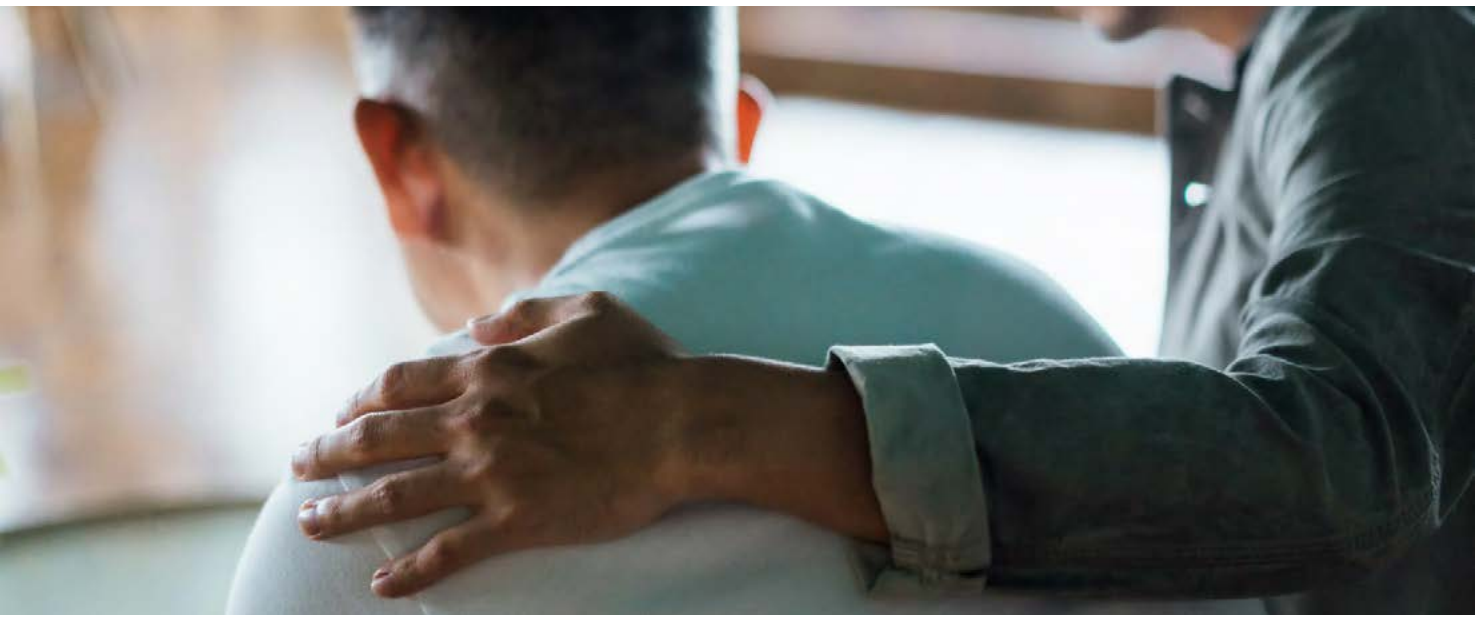
Grief and bereavement can challenge employees' workplace presence, ultimately impacting their retention.[13] A study showed that 56% of bereaved employees who feel they have not received proper support from their employer would consider leaving their jobs.[14] This is a prominent concern for organisations as employee turnover is costly. It is associated with direct and indirect expenses, such as employee replacement costs and loss of productivity.[15]



Employee turnover costs can extend beyond individual instances due to its contagious nature. Employees may adopt turnover-related attitudes and behaviours from their colleagues, resulting in a ripple effect within the workgroup. This can amplify turnover rates and significantly increase organisational costs.[15] Although limited research has been conducted on how bereaved employees' leave affects the workplace environment, a report from the Australian HR Institute (AHRI) highlights that poor psychological health results in significant productivity losses due to absenteeism, reduced work performance, and increased staff turnover, costing Australian workplaces an estimated $11–12Bn annually.[16] Therefore, supporting your bereaved employees which improves their retention can potentially save a significant amount of recruitment and training costs.

Cultural implications of grief and bereavement and its impact on returning to work

Culture is a shared system of beliefs and symbols that shapes how individuals within a community perceive and navigate various aspects of life.[17] This extends to the grieving process, as grief is a multidimensional experience influenced by socio-cultural norms and rituals.[18] These cultural influences contribute to the diverse bereavement among individuals. To better support bereaved employees, understanding how their cultural background shapes their grief can help employers provide more meaningful and appropriate support. The following customs are just a few examples of how cultural influences shape an individual's grieving journey. Given Australia's diverse cultural landscape, it is essential to recognise that grieving practices vary not only between cultures but also among individuals within the same culture. For further insights, consider gathering brochures or consulting with cultural group leaders.



How this may impact an employee's return to work

Different cultures have distinct mourning rituals that help individuals process loss and grief. Many cultures designate specific times for ceremonies, and attending these events can provide bereaved employees with significant peace and comfort. This may lead to workplace absences or extended leave. While cultural traditions strongly influence grieving practices, personal preferences also play a crucial role. Therefore, initiating a conversation with your employee to understand their cultural and personal needs can help provide more meaningful support and facilitate their reintegration into the workplace.

Buddhist

The first 49 days after a loved one's death are the most important in Buddhism because it takes a total of 49 days for one's spirit and energy to be fully released. During this period, the family would attend Dharma assemblies held by Buddhist monasteries every 7 days to recite sutras and transfer merits to the deceased, helping their spirit transition to the next life. A final ceremony is held 100 days after the death.

Hindu

The official mourning period typically lasts for 10 to 13 days, during which the family mourns the deceased and customarily remains at home to fully and freely express their grief. After one year, a ceremony called Shraddha or Pitru Paksha is performed. This ritual, conducted by a priest, involves the chanting of mantras, prayers, and readings from sacred scriptures.[19]

Greek Orthodox

The Trisagion Service is a brief prayer service chanted and performed by a priest for the deceased, seeking eternal rest and the forgiveness of their sins from God. It is traditionally conducted at specific intervals: on the 3rd, 9th, and 40th day after death, as well as on the 3rd, 6th, 9th, and 12th months following the passing. Additionally, it is observed annually on the anniversary of the death.[20]

Muslim

Men are expected to observe a three-day mourning period following the death; however, they usually still go to work during this period.

Muslim women may observe a mourning period called iddah, which lasts four months and ten days following the death of a husband. During this time, they typically refrain from leaving their homes or engaging in social activities as part of their religious and cultural practices.

Jewish

In Jewish tradition, the first week following the funeral is known as Shiva, during which mourners stay at home and are surrounded by their community to fully grieve. This is followed by a 30-day period called Sheloshim, during which mourners return to work but are not yet fully reintegrated into daily life. They may avoid social gatherings as they continue to process their grief.

First Nations people

First Nations People in Australia observe diverse and complex mourning rituals, commonly known as "Sorry Business." These rituals often involve extensive community participation and can extend for days, weeks, or even months, depending on the deceased's social status and the specific customs of their language group. This extended mourning period provides an opportunity for collective grieving and healing, reinforcing cultural traditions and social connections within the community.

Māori

The tangihanga is the enduring Māori ceremony to mourn the dead and is commonly called Tangi, which lasts for three days.[22]

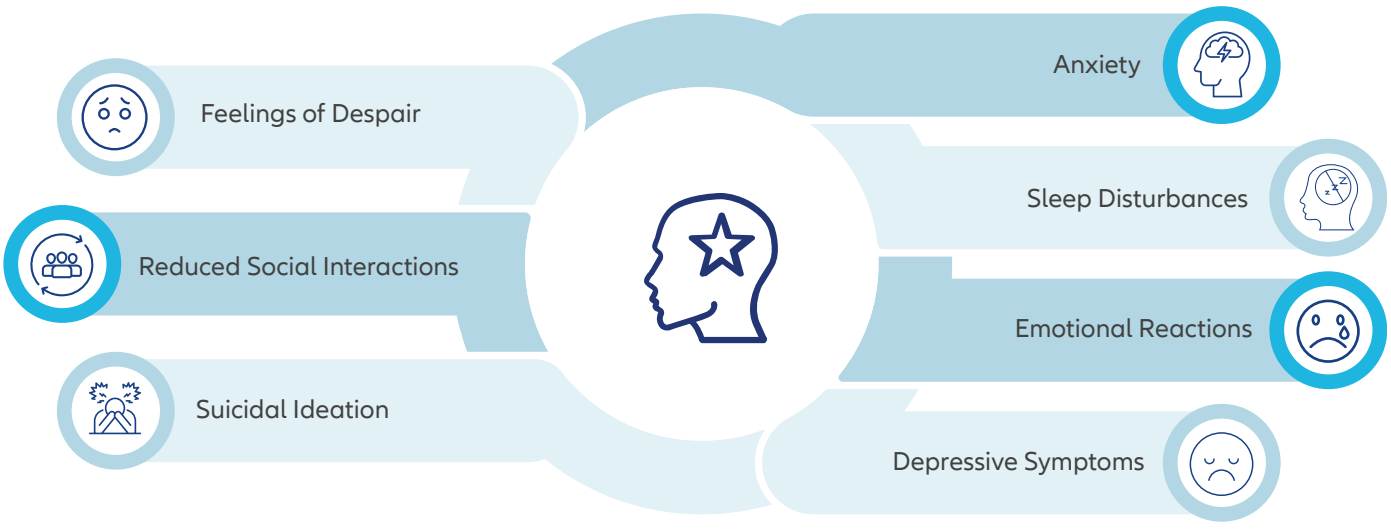
Triggering milestones

Grief can be a chronic experience, and while the bereaved may learn to cope without their loved one, certain anniversaries and significant dates can remind the bereaved of their loved one and evoke periods of increased psychological distress and mental health challenges. These are referred to as triggering milestones.[23]

Examples of common triggering milestones

- **The anniversary of the loved one's passing**
- **Birthdays** Particularly traditionally significant ones (e.g., 18th, 21st, 30th, 50th, 60th).
- **Celebratory events** For example, Christmas, Easter, New Year's Eve, and Lunar New Year.[24]
- **Wedding anniversaries**
- **Pre-planned family holidays**
- **Attending to legal matters**

During triggering milestones, employees may require additional support as they are more likely to experience.[23,24]



Important dates your employee may require time off for

Some circumstances may require people to attend court proceedings or require time off for legal processes. Depending on the nature of an accident and how much your employee is willing to share, it may be beneficial to ask if they require time off for these reasons during their return-to-work period.

How to support your employee in advance

Employees may need time off around triggering milestones. Knowing these dates ahead of time fosters a more accommodating workplace. During return-to-work discussions, you can ask if there are any special occasions for which they may need time off and provide examples to prompt their response. If an employee needs time to consider this, refer them to the employee section of this guidebook where they can list important dates for future reference.

How to support your employee when a milestone unexpectedly triggers them

During periods of grief, your employee is likely to be feeling overwhelmed, anxious and/or distracted, therefore they may forget important dates before they occur. In this instance, your employee may experience a trigger and suddenly face heightened emotions (as discussed in Chapter 3) at work or require additional sick days from work. If you notice your employee taking more absent days from work, demonstrating heightened emotions or seeming less present, check in with your employee and create a safe space for open communication. As discussed in Chapter 2 having an EAP established is an effective way to link your employees with trained healthcare professionals, this may be a good time to remind your employees about EAPs if available.

Employee section

This questionnaire is designed to help you communicate your needs and preferences as you reintegrate into the workplace. Your responses will remain confidential and will guide your employer in providing the best possible support. Please answer the questions that are relevant to you as openly as you feel comfortable.

Workplace adjustment

What type of workplace adjustments would help ease your transition back? See Chapter 2 for examples.

Are there any specific tasks or projects you feel you may require additional support with?

Is there any aspect of your current role that you find challenging to manage?

Communication styles

How do you prefer to communicate your needs and concerns at work?
(E.g., email, one-on-one meetings, anonymous feedback)

Would you prefer your manager/HR to inform colleagues about your situation on your behalf?

Yes No, I would prefer

How would you like your team to acknowledge your loss? (E.g., private conversation, email, not mentioning it)

Are there specific phrases or approaches you would prefer colleagues to avoid?

Practical needs

Are there any external support services (E.g., grief counselling, EAP programs) you would like assistance in accessing?

Do you need time off for personal or legal matters related to your loss?

Do you have any upcoming milestones? If so, how would you like your team to acknowledge or celebrate them? (E.g., your birthday)

Additional comments

Is there anything else your employer can do to support you during this transition?

Do you have any suggestions on how the workplace could better support employees experiencing bereavement?

Please return this questionnaire to your employer to help them better support you.

Thank you for sharing your experiences. Your wellbeing is important to us. If you need any support outside of your company, please reach out. You can contact your case manager, rehabilitation consultant, your GP or even the Australian Grief Helpline.

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