



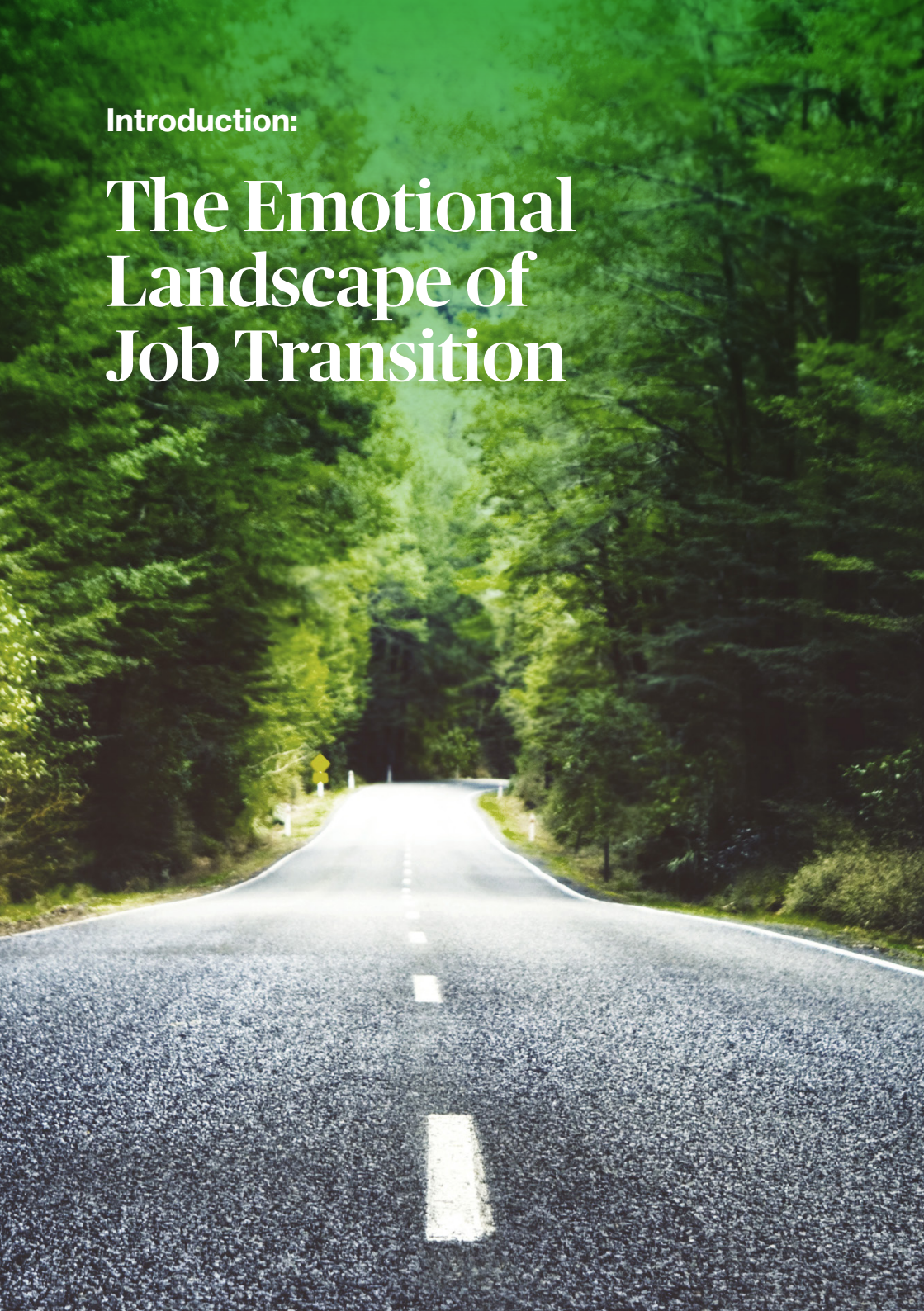
TE OPE KĀTUA O AOTEAROA
DEFENCE FORCE

Navigating Job Restructuring or Redundancy

A Compassionate Guide
to Communicating with Your Family

Introduction:

The Emotional Landscape of Job Transition



The Significance and Impact of Job Loss

The experience of job loss or significant career restructuring is a major life event that can require considerable psychological and emotional adjustments. Studies show that such transitions are significant life changes. Adjusting emotionally can take time, with experts noting that a period of up to two years may be needed to fully process the experience and move forward. This transition isn't just about finances; it can influence an individual's confidence, daily routines, and sense of future, impacting many areas of life positively or negatively.

Navigating a job transition can also impact well-being. For those previously in good health, there's an increased chance of developing new health conditions, often stress-related, such as hypertension or arthritis, within the first 15 to 18 months following layoffs. The emotional and financial pressures can also contribute to mental health challenges like depression and anxiety. However, proactive self-care and seeking support can be very helpful in managing these potential impacts.

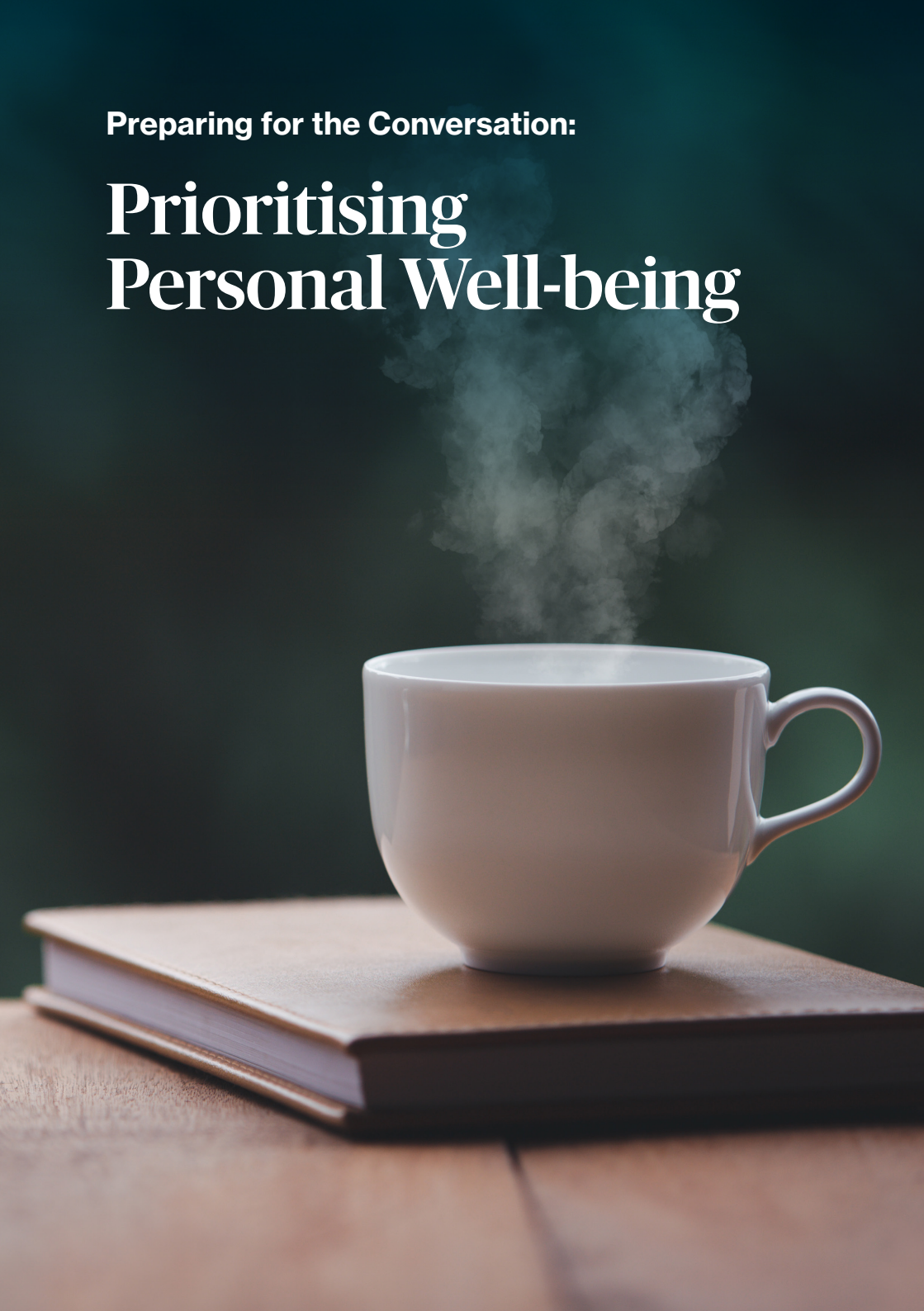
The Stages of Job Loss and its Impact on you and your Family

The emotional journey after job loss often follows a pattern similar to the widely known stages of grief: Denial, Anger, Bargaining, Sadness, and Acceptance. Recognising and acknowledging these common emotional responses can help individuals understand their own feelings and those of their loved ones, providing a framework for navigating the experience. Initially, there might be a sense of disbelief or a refusal to accept the news, which helps process the initial shock. As the situation becomes clearer, feelings of frustration or resentment may arise, directed at various factors. This might be followed by a period of 'what if' thinking, trying to find ways to change the outcome. A sense of sadness or low spirits can then set in, sometimes affecting energy and focus. Eventually, individuals typically reach a point of acceptance, where they can look towards new possibilities and move forward with a renewed sense of purpose.

It's important to understand that the impact of job transition, while not always visible, can be felt throughout the family. The emotional weight can be significant. An individual's adjustment to a changed professional role can influence their emotional presence at home. Family members, especially children, are often sensitive to changes in their caregivers' moods and energy, even if nothing is said directly. Therefore, discussing job transition involves not only processing one's own feelings but also acknowledging and supporting the concerns of loved ones. Recognising that the family's feelings are a natural response to a shared, though intangible, change is key. This shifts the conversation from a personal challenge to a collective one, requiring mutual understanding and empathy, and fostering a path toward shared resilience.

Preparing for the Conversation:

Prioritising Personal Well-being



Managing Emotion before Discussing Job Loss with your Family

Before discussing job restructuring or redundancy with family members, it's important for the individual to take time to manage their own emotions and stress. The emotional state of the individual will usually be perceived by children and partners, particularly if the job disruption was sudden or unexpected. Acknowledging personal feelings of grief, anger, fear, frustration, and sadness is a vital first step. Journaling can serve as an effective outlet for these complex emotions, providing a private space for processing, for more information on this try [here](#).

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It's common to feel a sense of personal setback after job loss, even when it's due to factors like economic shifts or organisational restructuring that are unrelated to you or your performance, which are beyond personal control. It's helpful to remember that losing a job due to broader cutbacks is not a reflection of personal failure. Prior to the conversation, engaging in mindfulness techniques, such as deep breathing exercises or a brief walk, can help calm the nervous system and clear the mind, fostering a more composed state for the discussion.

The Importance of Being Informed and Prepared

Gathering essential information is another crucial preparatory step. Before breaking the news, a clear understanding of the logistics of the restructuring is necessary. This includes details regarding the notice period, benefits, severance package, and any remaining holiday allowance. Anticipating potential questions from family members about these practical aspects can enable a calmer and more confident delivery of the news. Furthermore, comprehending the underlying reasons for the changes is vital. Job restructuring or redundancy is usually an organisational decision, driven by financial considerations or changing organisational needs. It's an organisational action, not a reflection of individual performance or value. Framing the situation in this objective manner may help you maintain a more productive and proactive perspective and for effective communication with family. While it is important to share what is known, it is equally acceptable to acknowledge what remains uncertain, committing to follow up on unanswered questions.



Communicating
with Your Partner:

Building a United Front

Sharing Job Loss with Care, Clarity, and Compassion

The conversation with a spouse or partner about job restructuring or redundancy is very important and should be a priority. The news best comes directly from the person experiencing the job loss, and as soon as possible after they have had a moment to process it themselves. This immediate disclosure underscores the value of the relationship and the need for mutual support. If there is a possibility of the news spreading quickly through external channels, such as social media or colleagues, direct contact with the partner should be made without delay. The discussion should take place in a private setting, free from distractions, ensuring both individuals can focus entirely on the sensitive nature of the news. Informing partner's early also enables both of you to support one another.

Starting this conversation effectively involves a thoughtful approach. It can be helpful to gently prepare your partner for the news. Phrases like, "I received some significant news at work today," or "I have something important to share," can help them prepare for what's to come. Direct and clear communication is essential, stating the company's decision as a factual event, for example, "My role has been restructured and I have been offered redundancy" rather than more personalised phrasing like "I was made redundant." This helps to depersonalise the event, emphasising its basis as a business decision rather than a personal failing. Briefly explaining the corporate or economic reasons behind the decision, and reinforcing that it is not a reflection of individual skills or performance, is also crucial.

A key part of this discussion is showing empathy and listening actively, which means acknowledging your partner's feelings and avoiding blame. Your partner needs space to react and express their emotions, which might include surprise, frustration, sadness, or concern. It's important not to rush the conversation or feel the need to fill every silence. Listening actively, and rephrasing what you hear to confirm understanding, is very helpful. Empathetic phrases such as "I can see that you are upset," "It must be hard for you," "Your feelings are completely valid," or "I can only imagine how [emotion] you must be feeling" can create a supportive atmosphere. It's important to avoid minimizing their feelings or offering simple reassurances. Instead, acknowledging the seriousness of the situation with statements like "I realise this has come as a shock" is more appropriate. During this time, it's important not to defend the company's decision or become defensive yourself. This period calls for shared understanding and mutual support, not conflict. Reassuring your partner of your commitment and partnership with phrases like "I'm here for you, no matter what," or "We'll get through this together," helps reinforce that you are a team.

Facing Financial Issues Together

The financial implications of job loss can be immediate and significant, impacting the entire family. While financial adjustments are common during such transitions, they also present an opportunity for couples to strengthen their bond through collaborative planning and teamwork. Without a clear, organised approach, these discussions can become challenging, potentially leading to overlooked details or misunderstandings. Couples benefit from a structured method to address financial realities effectively, which helps prevent conflict, encourages teamwork, and ensures all necessary steps are identified. Relying solely on verbal discussion can sometimes lead to missing important details. A comprehensive table can provide a clear, visual checklist of financial areas to consider, ensuring nothing is overlooked. It acts as a shared agenda, promoting a systematic and collaborative approach to financial planning. This way of organising complex problems into a manageable format can help reduce anxiety for both partners, reinforcing the idea of “being on the same team” by providing a clear framework for joint problem-solving and shared responsibility.

The following table outlines key financial discussion points for partners:

Category	Discussion Points	Relevant Considerations & Actions
Current Financial Status	Emergency Savings	How many months of essential expenses are covered?
	Current Income	Any remaining income, unemployment benefits, or other sources?
Immediate Employer-Related Finances	Severance Package	Amount, timing of payments, and tax implications?
	Health Insurance Options	Force Financial Hub , spouse's plan, public marketplace? Compare costs and benefits.
	Retirement Plan Options	Can we access Kiwisaver?
Budget Adjustments	Categorise Expenses	Differentiate between essentials (housing, food, utilities) and non-essentials (dining out, subscriptions).
	Identify Cuts	Where can spending be reduced?
	New Monthly Limit	Establish a realistic new monthly spending limit.

Category	Discussion Points	Relevant Considerations & Actions
Debt Management	Review Existing Debts	Mortgages, personal loans, credit cards.
	Renegotiate Terms	Explore options with lenders (deferred payments, forbearance).
	Prioritize Payments	Focus on high-interest debts first.
Potential New Income Sources	Explore Opportunities	Freelance, part-time work, selling unused items.
Government/Community Support	Research Eligibility	Unemployment benefits, food assistance, welfare, housing, utility help.

Beyond immediate financial concerns, long-term planning and shared goals are vital for maintaining relationship stability. Couples should discuss their shared financial aspirations and collaboratively develop a common plan to achieve them. This alignment of expectations can significantly reduce potential conflict. A joint plan should clearly outline the revised budget, savings goals, and strategies for managing expenses, with a commitment to regular reviews and adjustments as circumstances evolve. It is generally advisable to avoid immediate, drastic changes to personal life, as this can introduce unnecessary stress and disrupt stability during an already turbulent period.

An important point about job loss is how financial adjustments can affect relationships. While they can present challenges, they also offer a unique opportunity for couples to strengthen their bond and build resilience together. Financial discussions, when approached collaboratively, can lead to deeper understanding and shared purpose. Even when financial pressures are significant, proactively addressing both the practical financial aspects and the underlying relational dynamics can lead to a healthier and more resilient family unit. Seeking professional support, like marriage counselling, can be very helpful not only for navigating immediate challenges but also for ensuring the long-term health and genuine strength of the family, fostering a situation where shared effort leads to emotional well-being and true resolution.

Talking to Your Children:

Age-Appropriate Honesty and Reassurance



Reducing Anxiety for Children and Building Trust

Children are often very perceptive and will likely sense any tension or changes at home. Keeping them unaware of significant events like job loss can increase their worries, as they might imagine situations that are more concerning than what's actually happening or they might attribute the tension to something they are doing. Open communication, tailored to their age, can help alleviate anxiety and build trust. Therefore, in consultation with partner, it is important to decide on the appropriate timing and method for delivering the news. Generally, informing children soon after the affected person has processed the information and communicated with their partner is advisable. Prior to the conversation, taking a moment for personal calm is beneficial, as children are highly attuned to their parents' emotional states and attitudes.

It is important to decide on the appropriate timing and method for delivering the news.

The message should be tailored to the children's developmental stage.

For **preschool children (1-5 years)**, explanations must be simple and concrete. It is critically important to reassure them that the job loss is not their fault and that parents will ensure their well-being. They should understand that if a parent appears upset, it is not due to anything the child has done.

School-age children are capable of processing more basic facts. Providing them with the truth can alleviate anxiety and foster a sense of being able to contribute to problem-solving. When discussing financial implications, it is clearer to state, "I don't have a job anymore, so we don't have as much money to pay for things," rather than using complex industry jargon.

For **teenagers**, who often value peer acceptance and material things, changes in the family's financial situation can feel especially challenging, sometimes leading to feelings of frustration or concern. It's very important to listen patiently to their feelings and keep communication open during this time.

Reassuring children about their safety and the family's plan is fundamental. Conveying that they are safe and that the adults have a plan is crucial. Emphasise that "safe" means the provision of food and a home will continue,

even if daily routines or living situations undergo changes. The job loss should be framed as a temporary situation, with a clear plan for moving forward. Stress that while things may be different for a period, their help and cooperation are valued. It is important to communicate that the family will work collaboratively as a team to find solutions and navigate this challenging period.

Empowering Children through Involvement

Involving children in problem-solving and budgeting, in an age-appropriate manner, can be highly beneficial. Family meetings serve as an effective platform for open discussion and to include children in aspects of problem-solving. Children generally cope better with change when they have advance knowledge of what to expect. Involving them in the family budgeting process can be a valuable educational opportunity to teach money management skills, perhaps by taking them shopping and engaging in “comparison shopping”. Soliciting their ideas on how the family can reduce expenses, and valuing all suggestions, makes them feel heard and contributing members of the family. For older children, allowing them to contribute by accepting an allowance cut, deferring expensive purchases, or considering an after-school job can benefit them.

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Maintaining routines and fostering family connection are equally important. Consistent daily rituals provide comfort and a sense of stability during uncertain times, helping to ground children emotionally. Any newfound extra time might be utilised for activities with children and partners that were previously limited by work commitments. Focusing on low-cost family activities, such as reading together, walks, art projects, or picnics, can offload stress, strengthen family bonds, and maintain a positive atmosphere for the entire family.

Navigating Ongoing Family Dynamics:

Sustaining Support and Resilience



Staying Connected through Ongoing Communication

The period after job loss changes family life, and the emotional journey can involve ups and downs, with varying positive and negative feelings. Therefore, open communication should be an ongoing process. Regularly scheduled family meetings provide a consistent forum for discussing evolving issues, checking in on everyone's emotional state, and updating plans as circumstances change. For guidance on the why and how of effective family meetings, look [here](#). It is crucial for individuals to share their feelings—including anger, fear, frustration, and sadness—with trusted family members and friends, as bottling up emotions can make things harder. Transparency regarding the job search, including both successes and challenges, can help alleviate stress for the entire family, and model resilience and humanity.

Throughout all discussions, especially those concerning finances, active listening and empathy should be prioritised.

Patience is important for all family members, as stress can naturally lead to increased irritability. It's wise to focus energy on developing new arrangements and solutions for the current situation, rather than revisiting old conflicts. If a partner offers unsolicited advice on job searching, it is important to respectfully establish boundaries, clearly communicating the desired level and type of support. Throughout all discussions, especially those concerning finances, active listening and empathy should be prioritised, consciously avoiding blame or criticism.

Redefining Job Loss

Job loss often necessitates a redefinition of roles and responsibilities within the household. The unemployed parent may naturally assume more caregiving or household tasks. While this shift can be jarring, it also presents an opportunity to redefine roles in a way that benefits the family unit. Openness to negotiating tasks and duties as new needs arise fosters flexibility and collaboration.

It is important to understand that navigating this period together and embracing shared vulnerability and collaborative agency can be empowering and strengthen your connections. While people might - very humanly - initially feel a sense of shame or a desire to withdraw after job loss, open communication and active involvement of the family in problem-solving

can be good for everyone in the long-term. This shifts the dynamic from individual struggle to shared responsibility. By being open and inviting family members into the problem-solving process, the individual transforms what feels like a personal burden into a shared family challenge. This shared effort empowers the entire family to collectively gain a sense of control over an uncertain situation. It shifts the focus from “I lost my job,” which can imply personal setback, to “We are facing a challenge, and we will solve it together,” building collective strength, renewed purpose, and a sense of control. This collaborative approach can actually strengthen family bonds and resilience, helping to turn a difficult time into an opportunity for growth and learning. For example, involving children in budgeting not only teaches them valuable life skills but also makes them feel like active, contributing members of the family, which can help reduce their worries and foster a sense of belonging.

Your Self-Love is Important to your Family’s Wellbeing

It’s also helpful to consider the importance of “psychological detachment” for the individual who has lost their job, and how this can positively affect family well-being. While job changes and job loss can be stressors, the ability to mentally step away from work-related thoughts and problems during non-work times can significantly reduce negative stress reactions. This suggests that intentional breaks and self-care activities (like enough sleep, regular exercise, good nutrition, hobbies, and planned enjoyable activities) are more than just personal coping strategies. They are important for maintaining emotional availability and, crucially, for reducing the spread of stress to the family. If the individual can take breaks from the demands of job searching, they can recharge, be more present, less irritable, and less likely to transmit their worries, ultimately benefiting the emotional health and resilience of the entire household.

Moving Forward:

Rebuilding and Renewed Purpose



Embrace an Orientation towards Action

As individuals and families navigate job restructuring or redundancy, adopting a forward-looking perspective and focusing on actionable steps is important. Embracing the wisdom often encapsulated in the “Serenity Prayer”—“Grant me the serenity to accept the things I cannot change, the courage to change the things I can, and the wisdom to know the difference”—can significantly help manage anxiety and direct energy effectively. This mindset encourages focusing energy on controllable actions, such as acquiring new skills, meticulously updating resumes, and actively networking, rather than dwelling on external factors like the job market or the organisations reasons, that are beyond personal influence.

Build Resilience through Healthy Habits and Balanced Routines

Prioritising self-care and overall well-being is especially important. Maintaining a healthy lifestyle through adequate sleep, regular exercise, good nutrition, and consistent relaxation techniques is essential for mental and physical fortitude. It's important to avoid using substances like drugs or alcohol as coping mechanisms, as they can make it harder to respond to the situation helpfully. Scheduling regular breaks from job search activities and incorporating time for enjoyment and relaxation ensures a balanced approach, preventing burnout and maintaining motivation.

Serenity Prayer

***Grant me the
serenity to accept
the things I cannot
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the difference.***

Conclusion



Supporting Family Relationships during Job Loss

Communicating job restructuring or redundancy to family and partners is a sensitive and complex process that goes beyond simply sharing information. It involves navigating shared emotional experiences, personal adjustments, and practical changes. The experience can feel similar to a grief process, affecting not only the individual but also their family, sometimes leading to shared concerns throughout the household.

Effective communication hinges on preparation, empathy, and transparency. Prioritising one's own emotional well-being before the conversation is crucial, as personal stress can be contagious. For partners, direct

and empathetic communication, coupled with a systematic discussion of financial implications, forms the bedrock of a united front. The way financial adjustments can impact relationships, sometimes causing difficulties and other times leading to unresolved issues, highlights the important need for couples to address both practical and emotional dynamics to support long-term relational health. When speaking with children, age-appropriate honesty, reassurance of safety, and opportunities for involvement in problem-solving are essential for mitigating their anxiety and fostering resilience.

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Navigate the Change Together as a Family

Ultimately, navigating this period successfully involves sharing challenges and working together. By involving the family in problem-solving and openly addressing difficulties, the individual transforms a personal burden into a collective effort, fostering deeper bonds and a renewed sense of control. Additionally, understanding the importance of psychological detachment—taking intentional breaks from the job search—is key for maintaining the emotional well-being of the individual and, consequently, the entire family. Finally, recognizing that external support is a source of strength, not a sign of weakness, is very important. Professional counselling, job seeker networks, financial advisors, and community resources all play a valuable role in providing the assistance needed to navigate this transition, helping families to rebuild and move forward with purpose and resilience.

For more information please go to
Workforce Savings Programme > Support Available on the ILP

