

# Neoliberalism, toxic work and the shadow of death: hidden suicidality among Australia's finance sector workers

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## Abstract

Addressing work-related suicide requires new perspectives and methods such as the industrial relations of the union–university partnership basic to this study. Nineteenth-century business priorities on sustaining profitability and ameliorating dehumanising industrialisation hid work-related suicide. Workers compensation systems contracted out determining work-related harm to medical science, which attributed suicidality to individual pathology. When researchers began uncovering statistical associations between work stress, bullying, work strain, mental health and suicidality, it fell to the courts to address links between work-related harm and suicide. Though this approach provided a greater understanding of suicidality, it did not impact the normative medical priority of individual pathology. This article follows the stories of 10 finance sector workers. The prime cause of suicidality for each rested in the processes created by their employers' framing toxic corporate governance and culture. Unjust management was justified by the rubric of corporate profitability, workers' psychological distress was silenced, and the threat of suicidality was ignored. Suicidality prevention demands models of work health and safety which transcend the violations justified by the state's incorporation of neoliberal ideology and include ethical perspectives that address unjust power relations, enable a commitment to enhancing worker solidarity, and facilitate openness to respecting the spectre of death.

Dedicated to the memory of Clive Pattison, National Research Officer, Finance Sector Union of Australia.

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**Introduction**

There were 3214 suicide deaths in Australia in 2023 at a rate of 11.8 suicide deaths per 100,000 of population (Australian Institute of Health and Welfare, 2025). However, the number of Australians who attempt suicide each year is not known. This is a significant impediment to suicide prevention when 'the data ... shows that the strongest among all the weak predictors of suicide is a previous attempt' (Webb, 2013). Furthermore, there has been little focus in Australia on suicide research into workplace factors (Schlichthorst et al., 2020). The study of attempted suicide and suicidal thinking has been less frequently investigated by Australian researchers than the event of suicide itself (Milner et al., 2014).

Work-related suicidality also encounters states of denial, where individuals are unable to live with uncomfortable truths that 'may also be orchestrated, organised or sustained in order to defend the vested interests of powerful groups' (Waters, 2017). These states of denial silence social and structural causes of suicidality in ways that help disguise the materiality of the 'often hidden relations of production in the form of unspeakable pain, trauma and distress' (Waters, 2017).

This article seeks to contribute to the improvement of suicide prevention, first, by giving voice to the experience of suicidality among workers in the Australian finance sector and, second, by bringing a reflexive orientation that unsettles 'any assumptions about a value-free, neutral, or purely objective account of this work' (White and Morris, 2019). Research and suicide prevention are interdependent, with 'knowledge of suicide seen as a necessary prerequisite for prevention' (Fitzpatrick et al., 2015). This study addresses the work-related denials that have stifled research interest in work-related suicidality.

We turn first to discuss the historical background of the hiddenness of work factors in suicidality.

**Background to the study**

Three critical framing moves that reinforce the tendency to disavow any connections between work and suicidality share a common root, one found in the final decade of the nineteenth century and the first decade of the twentieth century.

The first is the establishment of workers compensation insurance as a response to the dramatic impact of escalating injury and death under industrial capitalism. Australian states passed workers compensation laws between 1902 and 1914 (Duncan, 2003) based on a United Kingdom model, which was itself modelled on Germany's *Workers' Accident Insurance Act (1884)*. At the height of the Industrial Revolution in Germany, a staggering '24.91% of all (workplace) accidents resulted in death', with widespread injury and disability

(Kleeberg, 2003), leading to social upheaval. Conservative politicians and industrialists feared that social unrest might impact the established order (Shiller, 2005), prompting the development of the world's first workers compensation system (Gurtler, 1990). While Germany co-opted key features of the radicals' agenda, the framing and passing of compensation legislation owed much to the interests of the capitalist class. Believing that giving 'workers more economic security through workers compensation ... would placate the German worker who was leaning towards socialism' (Gurtler, 1990), the legislation dramatically strengthened the role of the state in workers' lives with an empire-wide system of mandatory insurance (Stepanov, 2008).

The United Kingdom's 1897 *Workmen's Compensation Act* followed the German insurance model but removed injured workers' access to compensatory damages under common law, introducing a medical test to determine an injury's work-relatedness (i.e. 'personal injury by accident arising out of and in the course of employment') (Epstein, 1985). Legislation assigned injured workers the identity of 'victim' in the insurance contract between employers and their insurer and made medical assessment the arbiter of the victim's proof of injury by accident (Duncan, 2003).

In short, the historic foundations of workers compensation, first, established the priority of medical opinion over workers' own testimony to the nature and severity of their work-related harm; second, removed socio-political factors from consideration of the causes of work-related harm in favour of an assessment of the individual as agent in their own injury or death; and third, inserted the state between the employer and worker as the determining authority for compensation benefits.

The second critical move submerging any connection between work and suicidality lay in how suicide became understood within the emerging social sciences. Fitzpatrick et al. locate a modern conceptualisation and treatment of suicide in the nineteenth century as a scientific enterprise focussed on social statistics and psychological medicine. Nevertheless, suicide maintained its eighteenth-century status as a moral problem and, along with other social ills, was regarded as one of the 'potent cultural symbols of the threats to the traditional social and moral order posed by modernity' (Fitzpatrick et al., 2015). In the second half of the nineteenth century, it became normative in medical science to attribute suicide to mental impairment. The paradox in this belief is critical to our study. Medical science's claim to value-neutrality does not square with the moral value ascribed when defining a person's suicidality as a mental illness and circumscribes the study of suicidality, reducing it to a subset of mental illness.

Emile Durkheim's *Suicide* (1897) challenged these prevailing explanations, 'arguing that suicide is a socially-determined phenomenon that reflects a wider social structure of which the individual is a part' (Waters, 2014). For Durkheim, the individual is a social being who derives meaningful existence and a sense of identity from the different social relationships of which they are a part. When such relationships are disrupted and the individual's sense of identity is undermined, they can be left socially isolated and therefore prone to suicidal tendencies (Waters, 2014). Durkheim viewed suicide as an objective measure of social disintegration 'prompted by a breakdown in socially cohesive bonds' (Chabrak et al., 2016). For Durkheim, the cause of suicide is the failure of society, or a social group, to regulate individuals' beliefs and behaviour, creating a state of *anomie* or social isolation.

Durkheim argued that studying suicide ‘could help shed light on fundamental and underlying tendencies affecting society as a whole’ (Waters, 2020).

Durkheim’s theory of the social causes of suicide represented an empirical alternative to the view, popular at the end of the nineteenth century, ‘that suicide was an individual act and that the tendency to suicide was fixed in the (psychological or physiological) constitution of the individual’ (Fitzpatrick et al., 2015) – a view that permitted the disavowal of any connections between work and suicidality. Unfortunately, though ground-breaking, Durkheim’s position continued to overlook two aggravating factors. First, Durkheim believed that work constituted an idealised form of social relationship which ‘conferred on the individual a collective identity, social structure, and set of moral values. The workplace, in his view, was a context in which suicide was *the least likely* to occur’ (Waters, 2014, our emphasis). Second, because Durkheim’s methodology relied on studying suicide rates to understand individual behaviour, he did not ‘think about identity or emotions in sociological terms’ and lacked ‘attention to power and inequality’ (Mueller et al., 2021).

The third critical framing submerging the connection between work and suicidality resides within the ideology of neoliberalism and its integration of the sphere of work health and safety (WHS) into the political sovereignty of the state. Jones identifies three phases of ideological progression through which neoliberalism achieved this end. The first occurred in the first half of the twentieth century as an alternative to both state-planned and laissez-faire liberal economics, envisioning governments taking an active role to guarantee the protection of free functioning markets. A second phase from 1950 to around 1980 argued for social and economic inequality as the necessary motor for social and economic progress. The third phase from the 1980s to the present – beginning with the ascendancy of the Reagan and Thatcher governments and their global imitators – consolidated government and corporate business policies, embedding neoliberalisation as the norm for western economies, defining neoliberalism as ‘the free market ideology based on individual liberty and limited government that connected human freedom to the actions of the rational, self-interested actor in the competitive marketplace’ (Jones, 2012). By historicising the process of neoliberalism’s development, its conflicted features may be more evident, especially in revealing how the state strengthened its power by incorporating neoliberal ideology to justify both its ideological commitment to the growth of the free market and enabling policy practices. Government policy practices flowing from this ideology included corporate deregulation of laws limiting the pursuit of profit; the liberalising of laws restricting international trade; and privatising property and services from public ownership to the private sector (Steger and Roy, 2010). State power has remained largely hidden through this process in the Australian context, specifically the state’s conflict of interest as an employer while privatising their responsibility for workers compensation insurance for work harm in general and work-related suicide in particular.

## Literature

The background to this study highlights how the histories of WHS and the study of suicidality have developed as relatively separate fields of enquiry, but what these histories have in common is the role played by medical science in denying the work-relatedness of suicide.

We trace the development in the WHS research to better inform how connections between work and suicide have emerged since the 1990s to challenge medical science's dominant narrative in that field. However, we also trace developments in the study of suicidality in our discussion of our method because recent methodological developments in this field have significantly informed our analysis of Australian workers' suicidality.

## WHS

There is not a long history of research into work's relatedness to suicide in WHS or workers compensation literature. An investigation of whether exposure to job stressors was associated with a greater risk of suicidality systematically reviewed 22 studies and found the earliest research was reported in 1999 (Milner et al., 2018). A similar systematic review of 12 studies of workplace bullying and suicidality found that the earliest research was reported in 2007, concluding '[t]he studies reviewed provide few clues as to the contexts and mechanisms via which workplace bullying might lead to suicidal ideation and behaviour'. The review highlighted that workplace bullying is most often measured using a single-item assessment, which tells us little about the types of bullying that are most harmful (Leach et al., 2017). Also, there had been little focus in Australia on suicide research into workplace factors (Schlichthorst et al., 2020).

An earlier report of work-related suicide was the 1993 judgement of the Victorian County Court, which awarded a widow of a deceased Melbourne Water employee \$109,108 under the *Accident Compensation Act (1985)*, after finding Melbourne Water had contributed to his death. The court found that the widow 'was entitled to compensation because her husband was injured in the course of his employment, and that the injury contributed to his death' (Johnson, 1993). The widow's solicitor believed the judge's decision was 'the first time a court had directly linked a suicide to a fear of redundancy' (Johnson, 1993). The judge accepted testimony that the deceased's injury was related to his employment at Melbourne Water, amounting to 'stresses imposed upon a vulnerable man, and that they affected him to the point where the only way out he saw was to kill himself' (Johnson, 1993). While the employer offered specialist testimony to the deceased man's mental state, 'probably schizophrenia or something similar' (Johnson, 1993), the court rejected this account, giving weight instead to the man's suicide note that read in part, 'I am very sorry but I cannot take it any more. The pressure of work and not knowing where I am going is unbearable' (Munro, 1993).

Thirty years later, Waters examined suicide letters as a mode of testimony that provides:

perspective on social processes from the inside, telling us a story of trauma from the person who lives it in the everyday through his or her intimate, subjective and material experiences. In treating suicide letters as testimony, private suffering, narrated in a space of traumatic intimacy, is transformed into public meaning and becomes a prism for interrogating the economic order as a whole. (Waters, 2020)

Also briefly referenced in the media reports was the politico-economic ideology of the state and its impact on workplace culture. Media reports noted that the redundancy

program at Melbourne Water was driven by 'stringent economic rationalism that demanded 150 of the 270 workers had to go', eroding a culture at the complex that affirmed 'security and jobs for life' (Munro, 1993).

Another early Australian study on the work-relatedness of suicide was the Urban Ministry Network study of Victorian coronial findings into work and suicide. Bottomley et al. (2002) noted that the work factors most frequently identified by the coroner as contributing to 109 suicide cases between 1985 and 1999 were stress at work; work troubles, problems and difficulties; arguments/disagreements with colleagues or a boss; fear of retrenchment; performance pressures; job dissatisfaction; long hours; police or legal issues; retrenchment or loss of job; restructuring; and an unsuccessful return to work after injury. The Urban Ministry Network report also included an annotated bibliography of 42 research reports and articles on work and suicide covering a period from 1988 to 1999. Contributing work factors identified in these studies included higher stress levels; isolation; access to the means for committing suicide; work overload; harassment; job insecurity; exposure to neurotoxic chemicals; financial problems; discrimination; negative public image; exposure to environmental hazards; and work stress.

Yet the mounting research evidence of work-related factors in suicide did little to challenge the prevailing assumption in politico-economic circles at the time that the causes of suicide were located in a 'static, individual, and recognisable phenomenon that is strongly associated with psycho-pathology and individual risk factors' (White, 2017).

While both the prevention and compensations systems of WHS were focussed on the growing problems of psychosocial stress and mental illness in this period, the progress on work-related suicide in Australia was sporadic. Routley, Trytell and Ozanne-Smith carried out a further study of the Victorian coronial database from 2000 to 2008, leading to the conclusion that 'work-related stressors are often the sole contributing factor identified in suicides ... that patterns are present and that their identification may also provide opportunities for prevention. ... [and] employers, insurers and regulators may in the future need to consider expanding their roles in suicide prevention' (Routley et al., 2011).

Epidemiological studies began to have an impact on the relationship between work and suicidality by exploring patterns linking work stressors to suicide (La Montagne et al., 2010; Llosa et al., 2023; Milner et al., 2014). LaMontagne et al. examined workers compensation statistics for mental stress claims, finding 'areas of concordance between patterns of job strain and stress-related workers compensation claims' (2010). Reporting on four studies from the United States, Canada (2), and Urban Ministry Network's *Work Factors in Suicide*, LaMontagne et al. concluded that 'the evidence on job stress and suicide is limited, but suggestive of a causal association' (2010). By now, there was an emerging consensus around the classification of job stressors. LaMontagne et al. drew attention to three theoretical models which are now widely validated and utilised in epidemiological studies of job stress. These models 'mainly focus on measuring stressors present at the task or organisational level in the work environment' (2010). Quinlan reports that French and Swedish studies using the 'job strain' demand/control model have linked psychosocial work exposures to suicide (Quinlan, 2023). He further suggests that the demand/control model and the effort/reward

imbalance (ERI) model too narrowly focus on immediate work conditions to explain how work organisation affects psychosocial hazards (Quinlan, 2023). Using a third model of work exposures, Finnish researchers measuring organisational justice or equity found ‘that low perceived justice is also harmful to workers’ health’ (LaMontagne et al., 2010). National and international research consolidated critical risk factors in the prevention of work-related suicide, and an emerging consensus developed in policy prescriptions for WHS prevention of psychosocial risk.

In 2010, Creative Ministries Network (formerly Urban Ministry Network) published a research report studying Victorian WorkCover Authority records for 10 compensable suicide deaths and 11 cases of compensable deaths with a prior work injury claim, comparing them with the coronial suicide records for those 21 deaths. Four cases on the Victorian WorkCover Authority database could not be correlated with the coronial suicide database, and there were discrepancies between the two systems on what work factors, if any, were reported. Consequently, Creative Ministries Network highlighted the urgent need for improved data collection on work factors in suicide if suicide prevention was to be enhanced (Bottomley and Neith, 2010). The Creative Ministries Network research drew attention to both the inadequate state of public data on work-related suicide (Bottomley and Neith, 2010) and the deleterious impact of the workers compensation system on the suicidality of injured workers (Pollock et al., 2014). The continuing failure to count for work-related suicide in Australian WHS annual statistics has contributed to the minimisation of researching the work-relatedness of suicidality. From 1 July 2020, Victoria’s WorkSafe Authority began reporting suicide fatalities that were work-related, the first Australian jurisdiction to do so. Yet the Victorian Coroner and WorkSafe, the two state institutions with statutory authority for investigating work-related death, still had no common understanding of what they were looking for to explain work-related suicide.

Sarah Waters’ methodology in *Suicide Voices: Labour trauma in France*, reverses Durkheim’s methodological perspective, looking outwards ‘from the individual act of self-killing towards the neoliberal order as a whole and investigates its effects on lived experiences of work within the localised spaces of the French company’ (Waters, 2020). Whereas Durkheim’s study of suicide concluded that an individual’s ‘level of integration and (moral) regulation’ (Mueller et al., 2021) bound them to a group and to life in a way that prevented the development of life-threatening despair, Waters’ pioneering study of suicidality among France Telecom workers highlighted how critical it is to understand the impact of work factors on employees’ lives. A French court examined the cases of 39 France Telecom employees, 19 of whom had taken their own lives and 12 who had attempted suicide. The case represented the opposing historic narratives about the causes of suicidality: the first attributing the deaths to ‘social and structural factors, such as workplace conditions and tyrannical management practices’; the second individualised ‘the causes of the suicides, linking them to flaws in character or mental balance and separating them from any connections to the workplace’ (Waters, 2014). The court found decisively in favour of the former argument, jailing the France Telecom Chief Executive Officer and two senior executives over their restructuring policy and its links to the workers’ deaths and injuries (BBC News, 2019).

## Methods

Due to the unsettling nature of attempted suicide and suicidal thinking, it has been necessary to write ourselves as authors into the reality of suicidality (suicide, attempted suicide and suicidal ideation) to better address our resistance to the taken-for-granted rationalism that underlies ‘faith in scientific method, in progress’ (White and Morris, 2019). Bottomley’s experience as a church-based researcher, pastor and advocate for families bereaved by work-related death, including suicide, and engagement with the lived experience movement in mental health and suicidality, inform our methodology for understanding the depth of social meaning given to their suicidality by the workers concerned.

### *A personal journey*

We come to this task of understanding suicidality and its ‘states of denial’ as ministers of the Uniting Church in Australia whose work has involved burying the dead, including suicide deaths, supporting the dying and those grieving traumatic deaths of loved ones, and offering pastoral care to victims of violence.

The Religion and Social Policy Network (RASP) of the University of Divinity, Melbourne, is involved in this study of work-related suicide as a consequence of the Uniting Church establishing the Urban Ministry Network in the 1980s as an agency tasked with responding to the reality of work-related harm. As Director of this agency, Bottomley began offering grief support services to families and companies bereaved by work-related deaths in 1991.

The first involvement with work-related suicide began with a local Uniting Church parish involved in campaigning with the People’s Committee for Melbourne against the state government’s privatisation of public utilities. Melbourne Water professional staff participating in the joint water conservation project with the parish were so distressed by the suicide of three colleagues, they found their own work meaningless. In response, Bottomley was commissioned by the parish to carry out a study into the human costs of the state government’s corporatising of Melbourne Water (Bottomley, 1994).

Elina Dalziel, the then national occupational health and safety (OHS) industrial officer for the Finance Sector Union (FSU), reinforced Urban Ministry Network’s focus on work harm with her letter to the editor of *The Age* newspaper published for International Memorial Day, 1999. Headlined, ‘The tragic, forgotten victims of work’, Dalziel’s letter lamented the plight of workers who committed suicide because of their employment and focused attention on ‘workers who are injured or ill or who are attempting to pursue compensation for stress-related illness’ (Dalziel, 1999). Dalziel’s plea to the Urban Ministry Network to initiate research into work factors in suicide led to a study of Victorian coronial findings into work and suicide and 10 narratives compiled by Bottomley on the impact of a work-related suicide on bereaved family members, work colleagues and an injured worker support group coordinator (Bottomley et al., 2002). The Victorian State Coroner acknowledged this work as ‘an innovative study of the part that workplace factors potentially play in suicide’ (Bottomley et al., 2002). The

report also elicited responses from several survivors of attempted suicide, one of whom was David Webb, whose doctoral research project examined his personal experience of attempted suicide (Webb, 2006a). Webb's doctorate concluded that suicidality is a crisis of the self, rather than the result of mental illness or personal pathology.

When the Australian government's 2018 *Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry* released its *Interim Report*, Bottomley drafted the RASP response, inviting the commission to consider a more theologically informed view of the importance of justice in business ethics (Centre for Research in Religion and Social Policy, 2018). After this response was shared with the FSU, a community-research partnership was established between FSU and RASP, with RASP commencing a small survey of eight FSU members on ethical conflict experienced at work (Flett et al., 2020a): an issue identified by the union in FSU submissions to the Royal Commission. It was during a discussion of our draft survey report with the FSU National Research Manager Clive Pattison that he asked, 'would you be able to extend our partnership to look at the data we collected on the union portal from members during the Royal Commission?' It was during our analysis of the 353 member submissions that RASP identified the 10 members' submissions that constitute the data for this study. Pattison's question bought the historic disavowal within the Australian financial sector of a connection between WHS and suicidality into an unexpectedly sharp research focus.

### *The study of suicidality ('suicidology'): Reflexivity, creativity and flexibility*

Despite the validation of Durkheim's sociological approach to understanding suicide, the post-war period saw a rise in the field of psychoanalysis, ensuring that the scholarship on suicide treated it 'overwhelmingly as a medical, psychological, or biological phenomenon' (Waters, 2014). More recent work has begun to challenge this dominant view.

First, several suicidality researchers are reporting their personal experience of working inside the field of study to better inform a community-wide conversation about suicide prevention. Jennifer White recounts lessons from her 30 years as a suicide prevention counsellor and researcher, when the haunting realisation struck that 'she had been actively complicit with perpetuating harm under the guise of "helping" and "preventing suicide"', while her colleague Jonathan Morris recalled, after 20 years in the field of suicide prevention as an educator and researcher, that the emphasis of his work 'on individual intervention might be missing the broader social, cultural, and political context' (White and Morris, 2019). They argue from their own historically contingent, culturally nuanced encounters with suicidality that 'there are aspects of suicide that can never be fully known, understood, or captured by the techniques of science' (White and Morris, 2019). By inserting their own stories into their research, White and Morris model how increased reflexivity, creativity and flexibility in suicidality studies may establish people as experts of their own lives in ways that support the transformation of a personal problem to indicate a broader social, cultural and political causality. This insight generates an enriched Durkheimian reading of the 10 individual FSU members' submissions. If suicides are shaped by anomic disruption to social relationships in society, how has the

contemporary era of neoliberalism been the transformative disruptor to these workplace relationships in the finance sector? Why does work not simply fail to protect the individual from suicide, as Durkheim believed, but instead actively generates conditions in the political, economic and ethical dysfunction of Australian financial services corporations that cultivates suicidality?

Second, people who have attempted suicide are often protesting the harm they have experienced from diagnoses and treatments limited by the assumptions of medical science, especially psychiatry. Webb survived attempted suicide on two different occasions in his life. In his 2006 work, *Thinking About Suicide: Contemplating and Comprehending Suicidality* (Webb, 2006b), Webb found a role for spirituality and its focus on ultimate meaning in understanding the self that is in crisis: a focus which is basically ignored by a science wedded to rational and observable data. Webb further argued for first-person accounts of the lived experience of suicidality (Webb, 2006b), a voice which struggles to be heard due to the ‘excessive influence of medical thinking’ prejudiced ‘against the first-person knowledge of suicide survivors’ (Webb, 2013). Webb’s critique of suicidology, along with the insights of suicide support and prevention professionals in the field, provides a basis for reimagining the connection between work and suicidality.

### *The study of 10 union finance sector workers*

For the duration of the Australian Royal Commission into the Banking and Finance Industry from March to September 2018, the FSU operated a website portal that was open to approximately 30,000 union members, allowing them to make confidential and open-ended contributions after first inputting their FSU member number. They were asked by national FSU secretary Julia Angrisano to:

shine a light on the toxic systemic practices throughout our industry. ... [and] tell the Royal Commission about the effects of institutional culture, conflicted pay and bonus systems, and performance management processes, on workers and customers alike. (Angrisano, 2018)

The Royal Commission concluded without hearing public evidence from the FSU. RASP was then asked to analyse the 353 FSU members’ written submissions to the portal. FSU de-identified the portal’s qualitative data and provided it to RASP for analysis. De-identification entailed the removal of members’ names, workplace, pay scale, age and sex.

The submissions made by FSU members to the portal described – many in great detail – the industry-specific work pressures that made their work environment toxic. These submissions were thematically coded using the NVivo software:

- Generation of initial codes (including theme nodes and case nodes) based on a deductive approach drawn from an earlier RASP study for FSU (Flett et al., 2020a), the Royal Commission report, researchers’ extensive experience with WHS and workers compensation, literature relevant to toxic work, and informed by the NVivo word frequency function
- Coding/categorisation of 353 submissions

- Review of theme node structure with NVivo in terms of coherence, consistency, overlap and the logic of node hierarchies (including merging overlapping nodes and creating additional node hierarchies to further differentiate and explore the nuances of a given theme)

Among the 353 individual FSU members' stories, 10 members with mentions of suicide, suicidal, or end my life, were coded by RASP researchers as a sub-node of the node work harm. Other sub-nodes of work harm included 143 mentions of workers experiencing impaired psychological and emotional functioning; 69 mentions of being victimised; 34 mentions of impaired physical functioning; and 27 mentions of work harm having a deleterious impact on family relationships. A second node of work pressure resulted in a further series of sub-nodes that are associated with the reports of suicidality. The two sub-nodes of work pressure most mentioned by those experiencing suicidality were 'unjust treatment of the worker, including bullying' (10) and 'sales pressure on the worker' (6) (Flett et al., 2020b).

While NVivo generated quantitative data from the qualitative member submissions, the nodes and sub-nodes reported here serve as a partial framework for this study's qualitative data analysis of the 10 suicidality narratives. The text of each of these 10 narratives was downloaded to form the data set for this study and constituted a convenience sample for this study of finance sector workers' experience of their toxic work environment and suicidality. As a convenience sample, while it is 'not representative of the general target group, it presents pragmatic advantages for sampling ... members of socially disadvantaged groups' (Bonevski et al., 2014). Had these workers not been invited by their union to shine a light on their workplace realities, their experience of suicidality would never have come to the authors' attention.

This reality is characteristic of the states of denial in facing suicidality that are pervasive in the workplace. Of hard-to-reach groups identified for the provision of health services, one such group is characterised by people who are 'invisible/overlooked' (Doherty et al., 2004), especially where the states of denial for work-related suicidality (and the reasons behind it) 'serve the vested interests of business and political elites' (Waters, 2017). While 10 narratives have no statistical significance, they nonetheless raise urgent questions for WHS and workers compensation about the nature of work, social ethics, politics and economic ideology.

The case study method was selected partly because it was used by the Royal Commission in their examination of misconduct in the finance sector. In choosing to adopt this approach, the Commission argued that the study of individual cases was 'likely to permit identification and useful exploration of issues having a wider application than the particular case', such as allowing the investigation of systems of governance in order 'to identify the causes of conduct' (Royal Commission, 2018). This method was also congruent with Durkheim's theory of suicide, that is, identifying in an individual's experience the various factors underlying the development of toxic work environments.

The case study method aimed to better understand the 'what' and 'why' of the observed behaviour for both investigations: in relation to misconduct (as required by the Royal Commission) or 'toxic systemic practices' (as required by FSU). In both enquiries, the

‘what’ turns the predominant focus away from the victims’ experience of harm and toward the boards and senior executives ultimately responsible for their corporation’s unjust systems of governance. The ‘why’ question focuses attention on the mechanisms experienced by the 10 workers and which they name as factors in the culture and governance of their corporations that caused their suicide attempts or suicidal ideation. The 10 narratives being studied represent 10 case studies of work factors in suicide.

## Analysis

The Royal Commission set the scene for the toxic work environment documented in submissions collected by the FSU, explaining Australia began deregulating its financial markets in the 1970s, removing restrictions on bank interest rates; making foreign banking easier to access; floating the Australian dollar; and allowing development of diverse financial products. Changes to the tax treatment of superannuation from 1983 established superannuation as a vehicle for compulsory saving, creating the need for Australians to seek financial advice. Most financial advisers had a background in the sales-driven, commission-based culture of life insurance: foundations that created the basis upon which the financial advice industry in Australia would subsequently operate. Further financial sector deregulation in the 1990s contributed to a surge in credit provision and the introduction of more complex financial products, notably wealth management. With increasing deregulation and the prevailing conditions of globalisation, financial markets appeared to be shifting banks from their traditional core functions; this was borne out as the major banks acquired or merged with fund managers during the late 1990s and early 2000s (Royal Commission, 2019).

The Royal Commission found misconduct by finance sector corporations ‘cannot be explained as “a few bad apples”. That characterisation serves to ... distance the entity from responsibility. It ignores *the root causes of conduct, which often lie with the systems, processes and culture cultivated by an entity*’ (Royal Commission, 2018, emphasis in original). The Commission’s description of the complex reality of the sector’s work environment is congruent with – within the limitations of our de-identified worker narratives – the perspective of the 10 individual finance sector workers who are the focus of this study and whose stories illuminate the governance powers, management processes and corporate culture that produced their suicidal ideation and attempted suicide.

The toxic nature of the financial services sector work environment is further demonstrated by an Australian Council of Trade Unions survey of 26,136 Australian workers, which ‘shows that psychological workplace hazards are under-regulated and consequently under-recognised’ (O’Brien, 2021). This resonates with data from 890 FSU survey respondents (provided by email to Bottomley by FSU national research manager, Clive Pattison), which reported that FSU members in the financial services sector were off work for a year or more due to ‘poor mental health’ five times more than the proportion of the total surveyed who were off work for a year or more.

### *In the beginning*

Each worker's narrative has a similar structure. Most begin with an introductory sentence or paragraph with a few details about the normality of their everyday work situation. This pattern is highly congruent with Waters' summary of workers in French corporations who committed suicide: they were 'professional elites in well-paid, protected and desirable jobs' who 'were typically "ideal employees", hard-working and conscientious, who devoted themselves to their profession and to their company' (Waters, 2020). The following self-descriptions came from those who attempted suicide:

I joined the CBA in 2007, as a junior CSR. I was good at selling and I moved up into a lending and then a management role. My first management role was a branch in a small country town. (Member A)

In 2015, I had been working for 3 months at a Commonwealth Bank branch in the role of Customer Service manager. (Member B)

At first I loved my job and the people that I worked with. I became one of the top performers in my stream and led the nation for my needs meet points for my stream. I was awarded for my efforts, resulting in a rookie of the year award. (Member D)

Further self-descriptions were given by the following, who experienced suicidal ideation:

I had been with the organisation for nearly 8 years, having worked in four states. I was a passionate individual who enjoyed working for the bank and the rewards that came with it. (Member E)

I worked approximately 13 years in Operation Processing in Melbourne prior to retirement. (Member F)

I was approached by a 'friend' and asked if I'd like to work client-side for BT Financial Group. Of course I jumped at the opportunity because I wanted to specialise for one brand instead of agency jobs, where I worked across many. A meeting was set up for me to meet a senior executive. I was excited. (Member I)

I began working for Westpac as a Bank manager in January 2016. I had previously been a branch manager and home finance manager at another bank for several years prior to great success. (Member J)

The narratives then trace the steps from what the worker assumed to be the normal situation, through times of bewilderment as their circumstances begin to unravel, to a time of crisis and the contemplation of suicide or attempted suicide. Often, a worker's concluding remark summarised their employer's responsibility for the crisis that engulfed the worker. All 10 workers linked their experience of suicidality to unjust treatment arising from the abusive exercise of managerial power, which included the experience of being bullied. The thread that links their experiences of bullying, management sales pressure and

toxic systemic practices is violence: 'the destruction to a victim by means that overpower the victim's consent' (Weaver, 2011). It includes harm to their person, damage to their dignity or self-esteem and behaviour that limits their opportunities to a full life.

### *Attempted suicide linked to unjust treatment, including bullying*

Unjust treatment, including bullying was not only the most mentioned work pressure reported by those who experienced suicidal thinking or who attempted suicide but was also the most mentioned work pressure for all respondents to the FSU portal: that is, of the 353 member submissions, there were 302 mentions of unjust treatment, including bullying (Flett et al., 2020b). Turney describes how '[c]ontinual criticism, unmanageable workloads, and the uncertainty afforded by ongoing lack of security and support in the workplace undermine self-esteem and the ability to perform everyday work tasks. This then affects mental health and ultimately the ability to do the job' (Turney, 2002). Waters' research documents numerous suicide letters that detail workplace bullying, including one woman's 'ten-page letter for her step-son that outlined with precise dates and events, the bullying to which she had been subjected on a daily basis' (Waters, 2020).

Four FSU members attributed their attempted suicide to the work pressure of unjust treatment, including bullying at the hands of management. In other words, 'such things as persistent and unjustified criticism, constant scrutiny of work or unfair allegations of incompetence or insubordination ... or ongoing criticism, threats or behaviour towards a person that intimidate, humiliate and/or undermine their capacity to do their work' (Turney, 2002). Member A attempted suicide following their *humiliation* after being dismissed by his bank for alleged misconduct. He wrote: 'I have tried to end my life a number of times since this episode, as I am now cloaked in a rag of misconduct'. Member B attempted suicide after experiencing *threatening* behaviour from two incidents: in the first, a customer stabbed another customer in member B's bank; in the second, member B was stabbed by another customer. Member B informed management about the impact of these incidents on his life, but nothing changed. 'After 12 months (of) ... failed discussions with management I attempted to take my own life.' Member C reported systematic victimisation from *persistent and unjustified criticism* in the form of being 'picked on by management for 2 years', resulting in hospitalisation after trying to commit suicide. Member D's manager engaged in *constant scrutiny* (micro-management) of her work. 'Feeling like I wasn't good enough because of my manager and that nothing that I did would be, I held a knife against my wrist and was about to commit suicide'.

### *Suicidal ideation linked to unjust treatment*

Six workers also said their onset of suicidal ideation was due to the work pressure of unjust managerial power, including bullying. Member E returned to work after the traumatic breakdown of his marriage but felt unable to cope with the role assigned to him. He felt he was treated as a 'problem' and *subject to ongoing criticism* to make him resign. 'I

felt like ending my life...over work'. Member F retired because the unbearable work pressure which *undermined his capacity to do his work* led to suicidal ideation. 'I was told to get on with it or get out!! I drank to excess to numb myself'. Member G felt *threatened* and bullied to meet sales targets, reporting management were 'not human' and that they consequently thought about 'driving to the beach and just walking into the ocean'. Member H was *threatened with dismissal* due to his error in writing a home loan for a home destroyed by fire. 'As I drove home from the branch, coming toward me the other way was a fully laden log-truck. ... I felt my hands starting to turn the wheel to the right and thinking "I won't have to worry about this anymore now"'. Member I said her section manager's *humiliating and undermining* bullying was 'evil and toxic' behaviour that left her depressed and 'suicidal on at least two occasions'. Member J reported a high-pressure bullying culture *undermined her capacity to do her work*. 'If you refuse to bully your team into pushing the core lines, you are shunned and bullied yourself. I left because I was suicidal'.

### *Management sales pressure*

Because it ran concurrently with the Royal Commission, the FSU project enabled members to make submissions about their toxic work environment, The Commission's findings that the behaviour of the financial institutions' governing boards was a direct cause of the harm done to customers shines a light on the banks' governance culpability for their employees' unhealthy and unsafe work environment: 'staff and others engaged by an entity will treat as important what they believe that the entity values. Rewarding *volume and amount of sales* is the clearest signal that selling is what the entity values. What staff and others believe that the entity values informs what they do. It is a critical element in forming the culture of the entity' (Royal Commission, 2018, authors' emphasis). The commission's insight illustrates why the second greatest number of work pressure mentions by member submissions were the 267 references to make sales (Flett et al., 2020b). A similar pattern of bank practices in Denmark 'caused the orientation towards sales to become the object of widespread critique' (Grosen, 2014). In attempting to regain consumer confidence in each of the two banks in her study, Grosen reported the banks invested in increased IT to standardise information for customers, and procedures for bank financial advisers, resulting in an increased burden of compliance on advisors with the administration of standards.

The mechanism connecting work harm to suicidality was identified by six workers as their employers' pressured focus on sales growth, facilitating 'the re-orientation of company managements towards generating shareholder value through increased profits and higher share prices' (Chabrak et al., 2016). Of these six workers, the two who attempted suicide identified managerial sales pressure as the cause of their toxic work environment:

- We were *forced to sell* [useless insurance] (A).

- My manager stood ... over me and made me ask this poor lady for insurance. I nearly cried right there on the spot I felt like *they didn't care about anything but sales*. Not me. Not the customer. Not anything but the sales (D).

The remaining four workers, all of whom experienced suicidal thoughts, linked their trauma to the sales pressure imposed upon them:

- I suddenly found myself in a meeting with area office in relation to *not achieving my targets*. ... I was advised during this meeting that I had to achieve a number of criteria for the next four weeks or I would be 'managed out of the business' (E).
- *Productivity of team members is the sole focus* – it's either get them up or get them out (F).
- I did not pass my performance review that year, being told that I didn't take enough care completing a small loan approval. I have never contemplated suicide before or since, but I did that day, all because of *their pursuit of the all-mighty revenue* \$\$\$\$ \$ (H).
- At a leader level, the expectation is very much *sales and products focused*. All bank manager targets are financial. If you refuse to bully your team into pushing the core lines, you are shunned and bullied yourself (J).

The reported sales pressure is experienced as pressure on staff to sacrifice personal values of integrity and compassion to meet objective corporate performance targets that workers believe are worthless to customers, lack compassion, are unachievable, dehumanising of work colleagues, lack integrity, or trigger organisational control and abuse toward the worker.

### *Shining a light on toxic systemic practices*

A US study of managerialism using the ERI model indicated corporate managerialism was toxic, being a work-stressor associated with increased adverse physical and mental health: 'managerialism was associated with high blood pressure, neck and back pain, gastrointestinal difficulties, sleeping disorders, anxiety and depression and the effects of managerialism on health were partially explained by ERI' (Quinlan, 2023). Quinlan's summary that this research 'probably has wider application to other industries' is validated by the experience of the workers in the finance industry who have suffered suicidal ideation and attempted suicide. When these workers responded to FSU's invitation to expose toxic systems and practices in their work environment, their reports of suicidality pointed to a dictionary definition of toxic that goes beyond adverse health effects to indicate they experienced poisonous systemic work practices 'capable of *causing death or serious debilitation*' (authors' emphasis). Toxic work systems are work systems that, as Durkheim and others remind us, cause death:

The 10 workers together identified six of the seven factors Gilbert et al. utilised to define toxic workplaces, wherein workplace stressors 'reach a critical dose and hence

have detrimental effects on workers' well-being' (Gilbert et al., 2012). The workers' own words illustrate well these factors:

1. Mediocre performance is rewarded before merit-based output.
  - My manager employed me to *exceed the targets* and then let me go when I worked harder than quite a few in the team. Mainly her friends. (I)
2. Employees avoid disagreements with managers for fear of reprisal.
  - I was often told that any decision I would make outside of my role may affect my opportunity for promotion, e.g. 'If you don't *stay back and complete this home loan appointment* it may affect your opportunities for promotion'. (B)
3. Personal agendas take precedence over the long-term wellbeing of the company.
  - They made us basically *force* pre-approved overdrafts on customers. (A)
4. Employees are treated more like financial liabilities than like assets.
  - I put my heart into this financial beast and . . . then they toss me out when they knew my health was not great. (A)
5. Leaders are constantly on edge and lose their tempers often.
  - My manager sat next to me for the next six months and *if I didn't have a call that resulted in a sale they would call me out on it* and say you need to do better. This continued for more than six months with every day getting worse treatment by my manager. (D)
6. Bosses routinely throw temper tantrums, make unreasonable demands, scream and use obscenities.
  - My manager would be harassing me even more and pick out things and pull me into meetings saying how poor my performance is. (D)

Four of the worker accounts describing their work environment as toxic ascribed a causal relationship between that toxicity and their subsequent attempt to kill themselves. For a further six workers, their work's toxicity caused them to be confronted by the debilitating shadow of death over their lives.

### *Fear: The interiority of managerial abuse*

In drawing attention to the pressures on working conditions caused by global competitive markets, Forastieri notes this new context burdens workers with the fear of losing their jobs (Forastieri, 2016). In the upheavals in the finance sector in recent decades, it has been suggested the greatest fear to masculine discourses for male managers is the fear of failing to be a 'real man' (Knights and Tulberg, 2013). Suicide notes from workers at France Telecom reported a 'climate of fear and intimidation that prevailed over daily working life' (Waters, 2020), and a review of recent evidence of the work suicide link found workers' fears take 'root as the fear of losing a job that one wishes to keep' along with 'the fear of losing the status that comes with a job that one has' (Llosa et al., 2023).

Workers' fear of dismissal is also evident as an interior felt state in response to the objective act of bullying or punishment by management. Fear of dismissal creates

feelings of vulnerability that effectively prevent workers from voicing concerns about the toxic workplace conditions that cause their suffering. Their vulnerability also appears to be incorporated into the corporate culture's state of denial strategy, which has kept this cluster of worker suicidality from public view. The 10 workers who are the subjects of this study experienced the threat of dismissal as an abusive or violent hierarchical power relationship with management. Workers A, B, C and D attempted suicide – two after being dismissed by management and two under the threat of dismissal – while the remaining six experienced suicidal ideation while also under threat of being dismissed, for example:

- I was marched out of the bank under investigation and then ... because of the privacy error, I was dismissed. (A)
- The bank made it impossible for me to return, with constant rumours being spread about my health (B).
- Terminated my contract through ill-health (C).
- I was basically told to get on with it or get out!! (F)
- We are threatened and bullied (G).
- The relieving manager said to me that the whole incident was my fault ... YOU WILL NOT BE WORKING FOR THE BANK ANYMORE. (H)
- I was told to drop my complaint and I felt threatened, so I did (I).
- I was bullied to tears in my one-on-ones and performance reviews for two years. I was too fearful of being fired to go to HR (J).

Workers' fear of dismissal was experienced as dehumanising, robbing them of the agency to speak about their suffering, and effectively stopping them from voicing their concern about the violence behind the work pressure they were under.

### *A culture of silence*

Work-related suicidality speaks to a level of violence in the workplace that confronts corporations with degrees of trauma difficult to imagine, in part because workplace cultures deny the connection between suicidality and work environment in order to silence workers' narratives about suicidality and 'serve the vested interests of business and political elites' (Waters, 2017). Webb argued there is 'a toxic silence around suicide ... [based on] shaming suicidal feelings' (Sheehan, 2010), so Waters breaks that silence by valuing the suicide notes left by deceased workers, treating them as a form of narrative voice that seeks both to ascribe meaning to the act of self-killing and to interpret it for others. 'Work suicide might be seen as a desperate attempt to reclaim voice in the face of a corporate language that strips employees of words and deprives them of subjective identity. ... alienation is no longer experienced solely as a worker's dispossession from the products he or she makes, but is characterised by an estrangement from language itself' (Waters, 2020).

These conclusions resonate with the experience of the workers in this study who attempted suicide:

- I attended work for two weeks after that before consulting a doctor, whereby they referred me to a psychologist who diagnosed me with PTSD and advised to go on Workcover. I told my manager this, who advised that it would affect the business. My managers have ceased contact with me and I have never been asked about my health by former managers. (B)
- I even had emails advising if I contacted my work colleagues that management wished to know. (C)
- They said we are looking to terminate your employment and you will be sent home until they have done a thorough investigation, and that I cannot talk to anyone about this case. (D)

After their attempted suicide, management dismissed one worker, warned another away from claiming workers compensation, bullied a third worker into not contacting fellow workers, and utilised a non-accountable in-house enquiry to dismiss a fourth worker's allegations of work harm. This is a form of 'the rule of silence' (Waters, 2017) that is imposed by finance sector corporations to keep the social and structural causes of their workers' attempted suicides concealed. The behaviour of employees raising issues of work-related harm is individualised and problematised, justifying their termination and separating the individual's behaviour from its social and economic interconnections in the workplace culture.

Corporations also deflect public attention from the trauma of suicidality by privatising and relegating the care for the symptoms of suicidality to workers' home environments and/or the health and welfare sector, again denying the connections between attempted suicide and the work environment. Only one FSU worker mentioned their abuse to their union before they wrote to the union portal, while others found support through a personal relationship with their partner or a medical/therapeutic professional outside their workplace:

- (a) A partner
  - Lucky my partner called and came home to stop me before I did something stupid. (D)
  - My husband came home one night while I was thinking of driving to the beach and just walking into the ocean. Since then we have made plans for me to retire early. (G)
- (b) A doctor, health service, or counsellor
  - They referred me to a psychologist who diagnosed me with PTSD and I have gone on WorkCover. (B)
  - I had to attend Royal Perth Hospital. (C)
  - Now I am getting some counselling but I wish they had to pay for that. (H)

Of the 10 suffering suicidality, Member B was the only worker to receive support from WorkCover, and this after she told her manager of her PTSD diagnosis and who subsequently advised her 'that it would affect the business'. This member is also the only one

of the 10 whose initial injury was a physical injury (being stabbed by a customer) rather than psychological distress due to the work environment. The medicalising, pathologising and individualising of the work-related suicidality of these workers has silenced their protest against the injustices inflicted by their employers, funnelling their pain into non-work spaces and preventing any public accountability for the harm they suffered.

## Discussion

Emile Durkheim's concept of *anomie* suggests that suicide results from the disruption to a moral and social universe that confers meaning, identity and social belonging upon individuals. In this study, 10 employees of Australian banks reported to their union on how their working environment had become toxic through systemic practices which they experienced as an assault on the values, meanings and forms of identity by which they defined themselves and their place in the world.

The historical process of neoliberalism's development followed a global trajectory, and looking back to the early 1990s cluster of cases in Victoria's Melbourne Water of work suicide (Bottomley, 1994), the conflicted features of neoliberalism's ideology and practices are more evident. From Durkheim's sociological perspective, this suicide cluster pointed to an historical shift in Australian society, but it was misread as a snapshot of a moment in time. In this case, the state was the employer, and it was its practice of privatisation and attacks on the trade unions that created the conditions which the County Court found contributed to one worker's suicide (Munro, 1993). Subsequent to this cluster of suicide deaths, in 1999 a letter to the newspapers by the then FSU OHS officer drew attention to concerns about work suicide in the finance sector due to work stress-related factors. However, the pervasiveness of neoliberalism's ideological commitment to financialisation resulted in WHS practitioners' ongoing blindness to the various ways in which neoliberalism's political dominance produced the toxic work conditions that contributed to worker suicidality. The strength of the state's ideological commitment to neoliberalism's ideology and policy practices highlights the brutality, violence and disregard for human dignity that are the hallmarks of the toxicity reported by the finance sector workers who responded to FSU's invitation to shine a light on corporate workplace culture.

### *Institutional culture*

The evidence of 10 workers who said their suicidality was rooted in a toxic institutional culture comprising unjust managerial power and bullying depicts an industry culture grounded in systemic abuses reflective of coercion, dehumanising violence, threats, ruthlessness, scapegoating, shunning and bullying. According to a review of the causes of psychological distress, 'toxic' relates to the 'use of violence, aggression, threats or greater physical strength, to frighten, intimidate or ensure compliance' (Johnstone et al., 2018). Researchers who conclude that toxic work is detrimental to workers' well-being (Gilbert et al., 2012) and who link toxic violence to 'psychological distress' (Johnstone et al., 2018) offer thin definitions that minimise the force of the dictionary

definition of toxic work culture. It is a culture in denial of events that are deeply unsettling, disturbing, or traumatic, leading to an institutional culture of ‘unspoken collusion to ignore (or pretend to ignore?) the whole subject’ (Waters, 2017) of the death-dealing consequences of management bullying.

Workers most often testified that management bullying and injustice was used to ensure compliance with management-determined sales targets. All 10 workers experienced the threat of dismissal as an abusive or violent hierarchical power relationship, robbing employees of the agency to speak about their suffering, and effectively stopping them from voicing their concern about the violence behind dehumanising and compliance-enforcing work pressures. They experienced this culture of compliance as pressure to sacrifice their personal values of integrity and compassion to meet objective corporate performance targets they believed were worthless to clients, lacked compassion, were unachievable and dehumanising of work colleagues, lacked integrity, or triggered organisational control and abuse toward the worker. These victims of work-related suicidality testified that the bullying and the hierarchical abuse of managerial power they experienced appeared to be techniques fostered by the culture and ethics of state-sponsored and corporate-enforced compliance with neoliberalism’s commitment to maximising profits through sales.

These factors cause ‘a breakdown in socially cohesive bonds in the workplace’ that is a major cause of suicide (Chabrak et al., 2016). However, Durkheim’s emphasis on the importance of social bonds as a protection against *anomie* did not give adequate attention to the use and abuse of power. Durkheim wanted to legitimise sociology separately from psychology in the early years of the discipline and so did not address the micro-level of the reality of suicide. His theory does not address how the disruption of social forces ‘gets inside someone’s psyche generating pain and rendering them vulnerable to suicide’ (Mueller et al., 2021). However, the level to which these workers reported the violation of their human dignity because of an ideology that legitimated a work culture of abusive managerial practices is important in understanding how toxic work turned their thinking to suicide.

### *Institutional processes*

While such work harm breaches the WHS legislative responsibility of employers (Potter et al., 2019), its reality remains invisible to management. Jiwei Ci argues that this invisibility is consonant with capitalist ethics, which justifies thinking and actions devoted to the production of a good life through the creation of wealth. Capitalist ethics underpins the processes of these corporations: the purpose and meaning of human work must be subordinated to the operational assumptions of the market and its prerogative of maximising profit (Jiwei, 1999). The invisibility of work-related suicidality is a systemic artefact of this sector’s processes and ethics. The workers’ narratives bring to light the institutional processes that maintain the invisibility of work-related suicide, including:

- Medicalising the symptoms of employees’ work-related distress in order to prevent the possibility that employers might be compelled to enact structural workplace changes

that address the root cause of employees' suffering, thereby forcing workers to turn to health and welfare services for support.

- Pathologising employees' symptoms by assigning the distressed individual to WorkCover for treatment of a mental illness.
- Individualising the symptoms of work-related psychological distress by referring these workers for performance review and silencing their grievances by subjecting them to the threat of dismissal. As worker E noted: 'When you speak out about mental health, you are effectively punished by being demoted and managed out of the business'.

When a worker's performance is judged to be a surplus cost, Waters notes that 'different critics have pointed to the expulsion dynamics that underpin contemporary neoliberalism', pushing workers out of the workplace (Waters, 2020). Suicidality may be an unintended but, nevertheless, violent consequence of normalised economic processes. These institutional processes silence workers' protest against the injustices of their employers and funnel their pain into non-work spaces, hiding the injustice they suffered from public accountability. The hiddenness is maintained by these workers' fear of dismissal, a potent reality reflecting the fact that 'power disparities (are) intrinsic to bullying situations' (Lippel, 2010). Workers' fears prohibit them from voicing their concern about the toxic conditions that caused their suffering, keeping this cluster of finance sector suicidality from public view.

### *Institutional systems*

Like the narratives of individual cases of misconduct affecting customers brought to light by the Royal Commission, the causal explanation for individual finance sector workers' suicidality is revealed through their testimony about toxic institutional culture and processes. In both the Royal Commission and this research, the causes of misconduct or injustice are examined in the framework of listening in depth to individual cases and then by 'turning outwards towards social conditions external to the individual' (Waters, 2017).

The Royal Commission described how neoliberal ideology gained sway over the Australian financial services system, providing the background explanation for misconduct by financial institutions. The difference between the commission's case study analysis of misconduct in the sector and the findings of this study is that while the commission determined that corporate pursuit of short-term profit was achieved at the expense of standards of honesty (Royal Commission, 2018), the testimony of finance sector employees demonstrates that it came at the expense of human dignity. Both projects share a common conclusion: that the harm caused was systemic and rooted in the governance culture of finance sector corporations; this study, grounded in the data of employee experience, illustrates that this culture was a function of the ethics of neoliberal ideology.

Chabrak et al. carried out in-depth interviews with four Telecom employees and led two workshops with professionals associated with France Telecom to draw attention to how management prioritising shareholder value through increased profits radically

altered workplace values and norms, promoting an employee culture of individualism that loosened their social bonds and was ‘a major cause of the suicides’ (Chabrak et al., 2016). The interviewees ‘alleged that financial indicators monitoring employees were a pervasive and intentional mode of organizational control’ (Chabrak et al., 2016). This study’s analysis of harm causing suicidality among 10 finance sector workers points to the same conclusion: most of these workers linked their suicidality to their employers’ pressured focus on sales growth – pressure that was manifested in managerial injustice, including bullying. This study points to the need for research into workplace psychosocial risks that arise from the link between managerial techniques reliant on the unjust treatment of staff and corporate governance cultures that mandate the pursuit of short-term profit as the primary framework for employee relations. Although violence experienced by workers is visible and identifiably performed by management, the systemic violence embedded in the financialised processes of governance is anonymous. It is both hidden and normalised as an accepted – and acceptable – feature of corporate behaviour. While the source of agency and legitimacy for this violence may be invisible, it has to be taken into account if sense is to be made of what otherwise seem to be irrational explosions of suicidality.

This is especially pertinent to the failure of the psychosocial perspective on WHS to address work-related suicide. Present psychosocial codes – as evidenced by Safe Work Australia’s *Managing psychosocial hazards at work: code of practice* (Safe Work Australia, 2022) – lack frameworks for studying the integration of neoliberalism into the ideology and policy practices of the state. This results in factors such as bullying, managerial abuse and a toxic work environment being misidentified as primary drivers of workers’ stress, hiding the reality of ideologically legitimated violence to achieve ideologically legitimated corporate goals.

This study also points to the need for further research that interrogates the role of the state in fostering corporate structures and labour relations environments that promote economic growth while violently degrading the human dignity and wellbeing of workers. The literature on barriers to health research with ‘hard-to-reach categories’ confirms that ‘fear of authority’ and ‘fear of being publicly exposed’ (Bonevski et al., 2014) are barriers to health research. The fear of dismissal for speaking about management bullying and for raising concerns about workers’ mental health has been well documented in the narratives of these 10 workers. By revealing the systemic toxicity of their work environment, this small study also raises a larger question about the lack of authority in the current WHS regulatory framework to prevent psychosocial risks to workers from seemingly unchecked state-sponsored neoliberalism. The regulatory policy framework ‘establishes broad duties and obligations for employers and other persons conducting businesses or undertakings to ensure workers’ health and safety’ (Potter et al., 2019) but is silent about dealing with the sources of toxic harm embedded in work organisations by the political ideology of the state in which such legislation is framed. This study suggests that the state is not neutral with respect to WHS: in terms of given political commitment, the state is an agent of neoliberal ideology, an apparent root cause of the weakening of worker protections and the enhancement of psychosocial hazards.

Under these conditions, workers' suicidality reveals their struggle to make sense of what is happening to them. Bollas theorises the worker tries to fit in with their material context to numb their pain, but the burden of their pain may lead them to enact how they feel by attempting suicide (Bollas, 1987/2011), a state of being that has been likened to being living dead and virtually invisible.

### *Meeting in the shadow of death*

The major feature of the shift to neoliberalism since the early 1980s is increasingly recognised as the financialisation of the economy (Chabrak et al., 2016; Waters 2020), with its ideology achieving a near absolute taken-for-grantedness that legitimates individual liberty, limited government and the freedom of the rational, self-interested actor to pursue policies and practices to maximise profit in a competitive marketplace. Recent work suicide studies in a modified Durkheimian perspective have their roots in the profound transformation of workplace culture enacted by neoliberal ideology. 'Suicides can be situated at a juncture between the subjective and the structural, the rational and the extreme, the abstract and the embodied' (Waters, 2020).

What is less readily observed is that industrial relations research is struggling to find its feet in this upheaval. Quinlan hints at this new reality in his overview of current models for studying psychosocial hazards, noting 'serious limitations' with the job demand and resources model, the need 'to construct a new model', and 'the need for fundamental changes to work organisation' and finally suggesting 'the need for very different interventions to those generally proffered by industry, governments and regulators' (Quinlan, 2023). We suggest this study is located precisely within the juncture Waters has described as the site of conflict that creates the circumstances for workers experiencing life as a living death, the site that turns their minds to suicide. Over the journey that brought the authors to this research, we have been formed to work with and meet workers suffering from the destruction of their world and who are living on the edge of 'the ultimate "insanity" of ... anomic terror' (Berger, 1967). Berger suggests *anomie*, the anomic 'death' of one's worldview and its taken-for-granted security and identity, 'is unbearable to the point where the individual may seek death in preference'. But not only does neoliberalism subject the ethical integrity and human dignity of workers to the violent forces of *anomie* to coerce compliance with corporate goals, it also pathologises and condemns their failure to measure up with either threats or actual dismissal. Following Waters, White and Morris, to study suicidality from the inside requires an awareness for researchers and industrial relations professionals to move into the shadow of death so that we can all listen more closely to the truth of the victim's suffering and learn with them the more fruitful response.

### *Worker narratives as testimony to toxic injustice*

The narrative testimony of the FSU members discloses the public reality of the unbearable work stress that caused their sorrow and the trauma of living within the material experience of a powerlessness that was imposed upon them by their employers'

ideologically legitimated governance structure. Waters' insight into the importance of suicide letters is apposite to any reading and interpretation of the FSU narratives: they 'demarcate the boundaries between the everyday and the extreme, signalling the limits of what is humanly tolerable in the pursuit of rational economic goals' (Waters, 2020). Given the importance of suicide notes to France Telecom researchers and victim advocates, we emphasise the importance of the narratives of attempted suicide and suicidal ideation gathered by FSU and the power of one specific open-ended question offered by their union for the purpose of eliciting formidable testimony in a fraught and fear-filled environment.

When FSU asked their members to comment specifically on the effects of a toxic system of work, they were not aware that doing so would prompt some members to reflect on how the toxicity of their work environment motivated them to think about or attempt death by suicide. However, using a total of almost 6000 words, these 10 workers told their stories about their encounter with the shadow of death, believing their personal reports of suicidality would inform the Royal Commission about the destructive effect of their employers' corporate culture, conflicted pay and bonus systems, and performance management processes. The result is a collection of workers' narratives of their suicidality congruent with a narrative therapy and social justice framework, which critically 'situates [their] distress in socio-political, cultural, and historical contexts and discourses' (White and Morris, 2019).

These worker narratives reflect trust in their union at a time when they had lost trust in their employer due to unjust treatment. Such trust is a precious gift, because reading these testimonies as a block, we can hear their grief and shame, the pain of the burden of betrayal by their employer, and their anger at the injustice they name with a fierce righteousness. What level of despair confronts our sensibilities in the worker who could only write a few lines about their attempted suicide, when their last line reads, 'I believe that I was let down by my union'. It is on such truth telling that firm foundations can be built for a future that learns how to weld such insight into deeper solidarity and informs what is vital for suicide prevention.

Through their testimony, six years later, these workers will now be heard. They focus our attention on the suffering they experienced at their work. Their testimony takes us into the lived experience of a disrupted everyday life and forces us to confront the meaning of their struggle working under death's shadow. Their narratives, offered to their union anonymously, speak to a powerful human desire for agency and renewal of relationship/solidarity. Listeners to their narratives are asked to pay attention:

to both the story itself and how it is narrated, which provides clues to how meanings are made ... Importantly, identities and ways of going on together are not fixed, and we can re-author our lives in ways that *bring us closer to living out our cherished values*, commitments, and preferences. There is a clear recognition of our inter-subjective and relational identities which means that both the practitioner/[listener] and the one seeking help are actively participating in, and affected by, the emerging knowledge and meaning that is being co-created together. Through

mutual exploration, ‘the ethical narrative that emerges is one that is based on *mutuality between, solidarity with, concern for uniqueness or alterity of, care for, and trust in the Other ...*’. (White and Morris, 2019, authors’ emphasis)

White and Morris lay out a framework for listening to those whose experience of the violence of neoliberalism may inform a more substantial basis for WHS prevention of suicidality and a tool kit for harnessing peer support to renew workers compensation for victims of neoliberalism’s policies and practices. For workers who have experienced suicidality, the invitation to comment on toxic work systems appears to have been interpreted as an opportunity to reflect on the disastrous effects of those systems for their own psychological and physical health. Both researchers and union officials need to reflect on how well their/our systems can recognise, acknowledge and address that reality when it is entrusted through narrative testimony to our attention, care and study. In sharing their stories with their union, these vulnerable members wanted their union to advocate in public for them and to address the reality of death’s toxic shadow darkening their lives.

We do not learn much more about these workers after their attempted suicide or suicidal ideation, such as any consequences for themselves or the perpetrators of organisational structures of harm. As a suicide attempt is a strong risk factor for suicide, there is an urgent pastoral care need to follow up these workers, especially the four who attempted suicide. It is essential to understand their post-suicidality experience, especially if the person returned to work or gained other employment. Finally, due to poor data collection in Australia for work-related suicide, we do not know if there were any suicide deaths in the financial services industry. Each of these concerns requires research attention.

## Conclusion

Quinlan’s call for new models for research into work organisations’ effect on psychosocial hazards and worker health is timely, especially in drawing attention to ‘the growing dominance of neoliberalism in policy discourse’ (Quinlan, 2023). With its enhanced Durkheimian perspective, this small sample study of finance corporation workers sits within that growing policy discourse as a contribution which underpins the importance of researching the experience of hard-to-reach subjects affected by a toxic work environment. Workers’ narratives considered here point to several mechanisms which link their experience at work to their suicidality, mechanisms that may now be further researched and clarified. The study also points to the ethical aspects of questions arising from the reported testimonies, especially competing public narratives about what constitutes the good life for humankind.

A strength of this study’s perspective is that the workers’ narratives of their work-related suicidality contributes evidence that tests neoliberalism’s claims to the good life. Of course, in purely numeric terms, narratives from just 10 respondents is a significant statistical limitation on the applicability of these findings to larger populations; however, as noted by one subject of a Creative Ministries Network study, a widow whose work-injured husband committed suicide while in the care of what proved to be

a fatally flawed workers compensation system (Bottomley, 2015), the value of one saved life in the face of suicide is beyond measure.

The role of the FSU in eliciting these narratives from members suggests an important future role that unions could play to strengthen the agency of members harmed by abusive work relationships. Further research into the link between workers' experience of work and suicidality seems vital, while unions are encouraged to explore the development of peer support as a contribution to facilitating workers' wellbeing. This pilot study points to the potential for unions and universities to work in community partnerships to reform WHS justice structures that address the perpetrators of harmful and unjust work policies.

Because neoliberal ideology represents the ethical norm for the finance industry's workplace culture, the formation and devastation of relationships previously based on solidarity and personal trust is likely to be increasingly problematic for worker health and wellbeing. This paper would never have been written except for the solidarity that developed between the researchers and FSU's National Research Officer, Clive Pattison. Clive had a sociologist's ear for the structural and systemic causes of ethical conflict that Creative Ministries Network's first study had raised, a unionist's eye for the politics of injustice and exploitation that emerged in our report to his union on ethical conflict in the industry, and a compassionate heart for the suffering voiced by his members. Coincidentally, as we began to work on studying the 10 cases of suicidality, Clive was diagnosed with life-threatening cancer. Our conversations during his treatment often attended to our mutual exploration of living under the shadow of death, and it brought a deeper trust to the long, hard days of Clive's recovery. Clive was a keen student of Creative Ministries Network's work and advocacy of peer support and restorative justice for those enduring a shared life struggle (Brookes, 2009), and during his recovery and gradual return to work, he stayed abreast of our research's applicability to the needs of his members. Sadly, Clive's untimely death means he won't see that day, but the insights and spirit that he brought to our shared journey means that RASP will continue our journey of healing and justice for workers.

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