



Cost of Living Support Toolkit for Imagined Futures Partners

Supporting the people who
support our community



Across our network, partners are already responding to growing cost-of-living pressures - pressures that have been further intensified by rising fuel and energy costs.

We know this is being felt not only by the communities we work with, but also by the people delivering services every day.

Purpose of this resource

This resource has been developed to complement and support the work already underway across partner organisations - by offering shared language, clear pathways, and practical materials that can be used, adapted or passed on as appropriate.

In human services, there is often an unspoken expectation that being skilled at supporting others means being able to absorb pressure quietly. Many workers continue to “cope” long after financial strain has begun to affect wellbeing, sustainability and confidence - particularly when pressures creep rather than arrive all at once.

Many people working in human services:

- are employed but financially stretched
- delay seeking help because they are used to coping
- are supporting others with issues they are quietly facing themselves

The role organisations are already playing:

- making it easier to access support
- signalling that it is safe to seek help
- creating conditions where this work remains sustainable

Imagined Futures has developed a companion resource, [Support for people who work in Human Services](#) which speaks directly to this experience.

Together, these resources are designed to work in tandem, supporting individuals to recognise and respond early, and equipping organisations to normalise conversations, reduce stigma, and create conditions where staff feel supported rather than left to navigate increasing financial pressure alone.



Cost-of-living stress interacts with workload, burnout, compassion fatigue and retention. Addressing it is not only a wellbeing issue - it is essential community infrastructure.

Ways partners are using these ideas common starting places



Create shared permission

- Acknowledge cost-of-living pressure in team meetings or internal communications
- Use plain language (e.g. “Many of us are feeling stretched right now”)

Keep supports within reach

- Share the individual support pack regularly (not just once)
- Include links in staff intranets, onboarding materials and supervision packs

Support the supporters

- Provide simple guidance for managers on how to respond when staff disclose pressure
- Clarify internal pathways so managers don't feel they need to have all the answers

Be explicit about privacy

- Clearly communicate what managers, HR and leadership can and cannot see when staff access EAP or other supports

Shared principles that support early help-seeking

Across partners, the following principles consistently underpin supports that people actually use:

1. **Name it** - Cost-of-living pressure is a common and legitimate experience.
2. **Lower the threshold** – Make it easier to access support, with collective entry points and private follow up.
3. **Protect dignity and privacy** – Ensure people know that their confidentiality will be respected.
4. **Share responsibility** – Supporting staff is a role held by leaders, managers and systems together.
5. **Work place-based** – Draw on local supports, services and relationships.



Opportunities to extend existing supports

Offer support where people are

- Invite financial wellbeing providers (e.g. Financial Wellbeing Collective) to deliver:
 - group sessions on managing financial stress, energy costs, or navigating support
 - optional, private 1:1 follow-ups

Make existing supports work harder

- Use Employee Assistance Programs (EAPs) for:
 - wellbeing and cost-of-living workshops (stress, sleep, financial pressure)
 - manager consultations about supporting staff
- Introduce EAP providers through group sessions to humanise and de-stigmatise access

Adjust the work, not just the worker

- Reinforce flexible work arrangements when appropriate as normal, not exceptional
- Consider practical ways to respond to rising cost pressures that are directly linked to work, such as fuel costs, travel or uniforms (for example, fuel vouchers, travel allowances, or temporary reimbursements during high-cost periods)
- Monitor updates and guidance from sector bodies such as WACOSS, including resources like Business Contingency Planning for the Fuel Supply Crisis – Community Service Organisations, to stay informed about emerging risks and recommended responses
- Adjust expectations during high-cost or high-pressure periods (e.g. winter, school holidays)

Create space to pause and reflect

- Fund or host external reflective practice or peer support spaces
- Use these spaces to reduce isolation, not to problem-solve individuals

Working together

These actions are often most effective when done across organisations.

Share effort and reduce duplication

- Participate in or co-host regional wellbeing and cost-of-living sessions
- Pool demand for workshops rather than each organisation acting alone

Prepare for short-term pressure

- Establish clear, dignified pathways for staff to access small, fast support during acute periods

Feed learning upstream

- Use workforce insights to inform policy makers and funders about real cost pressures

Reinforce existing community pathways

Many of the supports human service workers need already exist locally.

Actively encouraging staff to use:

- financial counselling
- mental health supports food, accommodation or practical assistance reinforces that these services are for community members, including the workforce.



How Imagined Futures can support partners

Imagined Futures can:

- broker wellbeing and cost-of-living sessions for staff groups
- provide Where is the door? workshops to help staff understand and confidently navigate the local support ecosystem
- connect organisations to local financial and mental health supports
- support learning and iteration across partners
- find local free and low cost supports for community members and service providers

For more details, visit whereisthedoor.org.au

For a quick overview of local services and state government initiatives, see our [Cost of Living Supports](#)