

Supporting staff through cost-of-living pressures



A short guide for local businesses
and small teams

Imagined
Futures
Where is
the door





Rising living and fuel costs are putting pressure on many people - including those who are employed and doing their best to manage.

In small businesses, this pressure often shows up quietly: people pushing through, cutting back, or carrying stress without saying much.

Early, dignified access to support helps people stay well, stay connected, and stay at work.

This short resource is designed to make support visible, safe and simple - without turning employers into counsellors or adding extra burden.

For Staff



**Help isn't just
for crisis.**

Many people who access financial support are:

- employed
- managing day-to-day life while costs rise
- coping, but under growing strain

Many people are also eligible for more support than they expect, even when they're working. A confidential conversation can help clarify what options are available.

Getting support earlier often creates more options, not fewer. Support is free, confidential, and independent.

**Reaching out is a practical step
- not a failure.**

For business owners and managers



**You don't have to have
all the answers.**

In small teams, what helps most is:

- acknowledging that cost-of-living pressure is real
- making it okay to talk about money stress
- knowing where to point people, early

Simple actions can make a difference:

- naming the pressure out loud
- sharing support options before things escalate
- letting people know help exists beyond the workplace

**You don't need to work through
eligibility or solutions - the service will
take it from there.**

Where to point people



Trusted local support options include:

- free financial counselling
- help with bills, rent, debts and negotiating with providers
- mental health support

These services are designed to support working people not only those in crisis.

- For more details, visit whereisthedoor.org.au
- Looking for a quick overview? Check out our snapshots of local services and state government initiatives: [Cost of Living Supports](#)