



2026 Summer Think Tank

Financial Wellbeing at Work: Are We Solving the Right Problems?

Tuesday, July 15th, 2026 | 1:00 – 5:00 PM ET | Virtual via Zoom

1:00 PM ET **Opening & Welcome**

Karen Moseley, President and CEO, HERO

Jessica Grossmeier, PhD, MPH, CEO, Grossmeier Consulting LLC

1:15 PM ET **Are We Designing for the Right Workers? Gaps, Misalignment, and Missed Signals**

Jake Spiegel, MS, Senior Research Associate, Health and Wealth, Employee Benefit Research Institute (EBRI)

2:00 PM ET **From Strategy to Practice: How Employers Are Designing Financial Wellbeing That Works – Fireside Chat**

Elizabeth Click, DNP, ND, RN, CWP, CWO, Case Western Reserve University

Josh Jessup, GM Global Retirement and Financial Wellness, Delta

2:20 PM ET **BREAK**

2:30 PM ET **From Strategy to Practice (continued)**
Employer Presentations, Q&A, and Breakout Rooms

4:00 PM ET **Access Is Not Enough: What the Evidence Says About Which Benefits Actually Improve Financial Health**

Matt Bahl, VP, Workplace Solutions and Innovation, Financial Health Network

4:45 PM ET **Putting It Together – Reactions & Practical Application**

Jessica Grossmeier, PhD, MPH

4:55 PM ET **Closing Remarks**

Karen Moseley, President and CEO, HERO

5:00 PM ET **Adjourn**

Suggested Pre-Reading

- Spiegel J & Bearden B. [2025 EBRI Financial Wellbeing Employer Survey: Focusing on the bottom line continues](#). *EBRI Issue Brief*. Dec 11, 2025.
- EBRI. [2025 Workplace Wellness Survey](#).
- Click ER & Dobbins MA. [Financial well-being program development](#). *Building Healthy Academic Communities Journal*. 2020;4(1): 50-60.
- Delta. [The Delta emergency savings program](#).
- Greene M, Bahl M, Celik N. [Rethinking wages and benefits to support financial health](#). *Financial Health Network*. August, 26, 2025.

HERO Virtual Think Tank

Financial Well-being at Work: Are We Solving the Right Problems?

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More than two-thirds of employees say financial stress is undermining their work and personal lives — and employers are paying attention, with 83% of HR leaders worried it is affecting workplace productivity. [1] Financially stressed workers are less productive, less engaged at work, and more likely to be distracted on the job, with financial stress affecting mental health, sleep, and focus across the workforce. [2] This is not just a personal finance problem; it is a workforce problem. And it has a cost whether employers choose to address it or not.

Nearly nine in ten U.S. adults reported some form of financial stress at the start of 2026, and 77% said they experienced a financial setback in 2025. [3] Employer concern has hit a new high, with 48% rating their concern at 9 or 10 on a 10-point scale, up from 22% in 2019. [4] Yet many employers find themselves stuck. Programs exist, but utilization is low, evidence of impact is limited, and the business case is hard to build. A 2025 EBRI survey of benefits decision makers found that a growing share now rate the impact as none or small. [5] This notable shift underscores why demonstrating measurable value has become one of the field's most pressing challenges.

New research from the Financial Health Network offers a striking illustration: among workers enrolled in a high-deductible health plan, those who do not contribute to an HSA have financial health scores statistically indistinguishable from workers with no health insurance at all. [6] Benefit access, in other words, is not the same as benefit impact.

This Think Tank asks a fundamental question: *Are we solving the right problems, and for the right people?* In this focused, evidence-driven conversation, we'll explore:

- Who financial well-being efforts are designed for, and who might be left out
- Why so many employees don't use the programs and tools available to them
- What meaningful measurement of financial well-being outcomes looks like
- How to use data and emerging research to inform benefit and program design
- How employers better integrate and align financial well-being programs

Learning Objectives

As a result of this Think Tank, participants will be able to:

1. Describe what employers are currently prioritizing in financial well-being, where they report falling short, and what the latest research reveals about which benefits are most strongly associated with worker financial health outcomes.
2. Explain how to build a business case for financial well-being investment, even when proof of impact is incomplete.
3. Identify at least two approaches employers are using to design or expand financial well-being programs, with attention to reaching employees who most need support.
4. Discuss what meaningful measurement of financial well-being initiatives looks like and how to move beyond utilization as the primary indicator of success.

References

1. Morgan Stanley. [State of Workplace Financial Benefits Study 2025](#). Morgan Stanley at Work; 2025.
2. PricewaterhouseCoopers. [Employee Financial Wellness Survey 2026](#). PwC; April 2026.
3. National Endowment for Financial Education. [Poll: Americans feeling financial stress to begin 2026](#). NEFE; January 29, 2026.
4. CNBC. [Employers focusing more on employee financial well-being, study shows](#). January 16, 2026.
5. Spiegel J, Bearden B. [2025 EBRI Financial Wellbeing Employer Survey: Focusing on the Bottom Line Continues](#). Employee Benefit Research Institute; December 2025.
6. Greene M, Bahl M, Celik N. [Essential Benefits: A New North Star for Wage and Benefit Design](#). Financial Health Network; August 2025.