

Broadening Our View of Financial Wellbeing



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Top wellbeing action by 2021

Physical

80%

sponsor programs or pilots that target specific conditions or high-cost cases



Financial

67%

offer one-on-one financial counseling on short-term financial issues



Social

85%

sponsor volunteer activities to local communities



Emotional

61%

implement a companywide behavioral health strategy/action plan

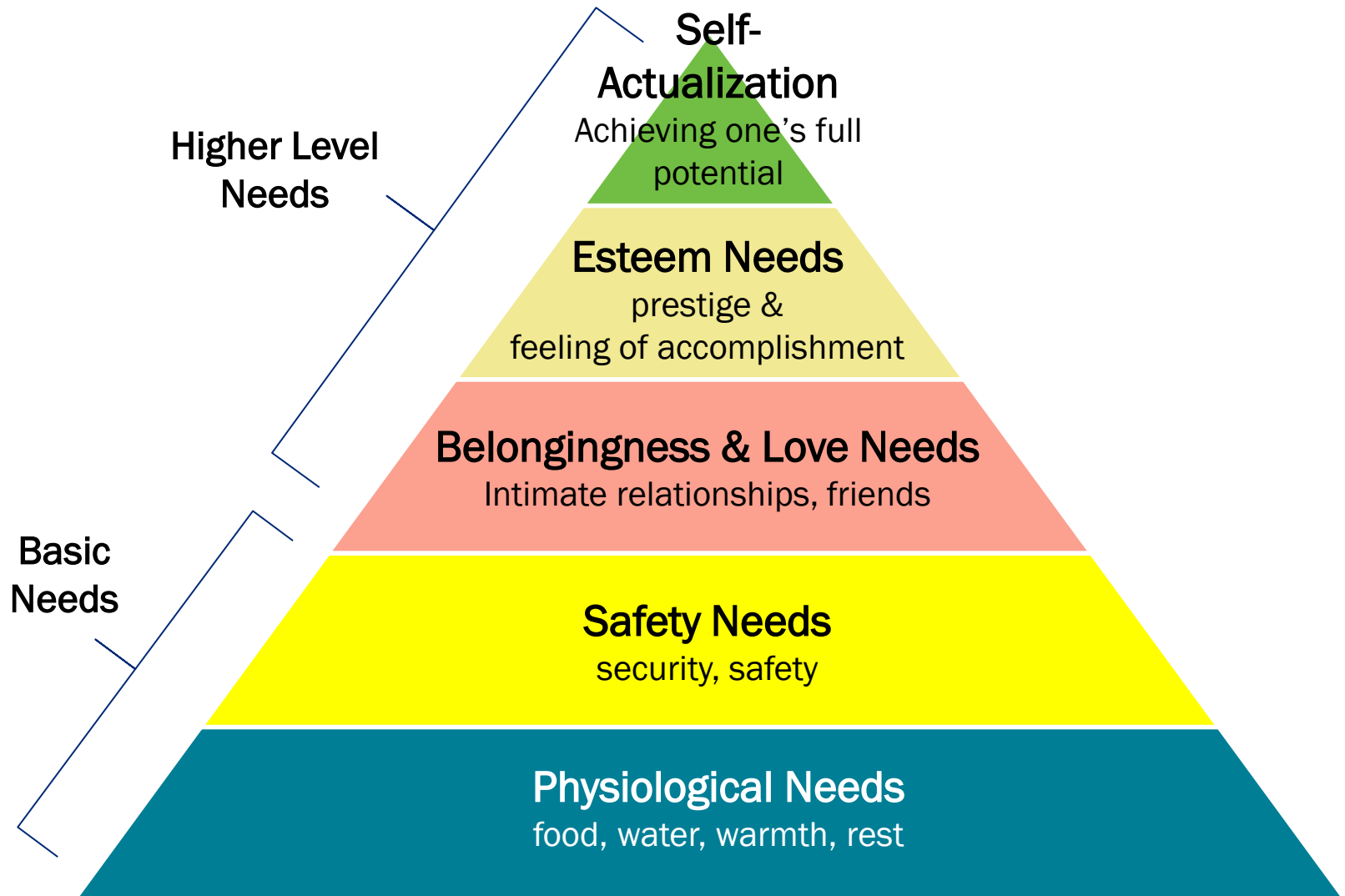


Prevalence of Disease by Income

Disease or Illness	Annual Family Income				
	Less than \$35,000	\$35,000-49,999	\$50,000-74,999	\$75,000-99,000	\$100,000 or more
Coronary Heart Disease	8.1	6.5	6.3	5.3	4.9
Stroke	3.9	2.5	2.3	1.8	1.6
Emphysema	3.2	2.5	1.4	1.0	0.8
Chronic Bronchitis	6.3	4.0	4.4	2.2	2.4
Diabetes	11.0	10.4	8.3	5.6	5.9
Ulcers	8.7	6.7	6.5	4.7	4.4
Kidney Disease	3.0	1.9	1.3	0.9	0.9
Liver Disease	2.0	1.6	1.0	0.6	0.7
Chronic Arthritis	33.4	30.3	27.9	27.4	24.4
No teeth	11.6	7.8	5.5	4.2	4.1

Source: J. S., Schiller, J. W. Lucas, and J. A. Peregoy, "Summary Health Statistics for U.S. Adults: National Health Interview Survey, 2011." Vital and Health Statistics 10, no. 256 (2012): 1-207, tables 1, 4, 8, and 12. http://www.cdc.gov/nchs/data/series/sr_10/sr10_256.pdf

Maslow's Hierarchy of Needs @ Work



This is your brain on scarcity...



Financial Wellbeing is...

A state of being wherein a person:

1. Has control over day-to-day, month-to-month finances;
2. Has the capacity to absorb a financial shock;
3. Is on track to meet financial goals; and
4. Has the financial freedom to make the choices that allow him or her to enjoy life.

Find out your financial well-being

Answer ten questions to measure your current financial well-being and see steps you can take to improve it.



Source: Consumer Financial Protection Bureau

CFPB Financial Wellbeing Scale

Questions	Response Options
<p>How well does this statement describe you or your situation?</p> <p>1.I could handle a major unexpected expense</p> <p>2.I am securing my financial future</p> <p>3.Because of my money situation, I feel like I will never have the things I want in life*</p> <p>4.I can enjoy life because of the way I'm managing my money</p> <p>5.I am just getting by financially*</p> <p>6.I am concerned that the money I have or will save won't last*</p>	<p><input type="checkbox"/> Completely</p> <p><input type="checkbox"/> Very well</p> <p><input type="checkbox"/> Somewhat</p> <p><input type="checkbox"/> Very little</p> <p><input type="checkbox"/> Not at all</p>
<p>How often does this statement apply to you?</p> <p>7.Giving a gift for a wedding, birthday or other occasion would put a strain on my finances for the month*</p> <p>8.I have money left over at the end of the month</p> <p>9.I am behind with my finances*</p> <p>10.My finances control my life*</p>	<p><input type="checkbox"/> Always</p> <p><input type="checkbox"/> Often</p> <p><input type="checkbox"/> Sometimes</p> <p><input type="checkbox"/> Rarely</p> <p><input type="checkbox"/> Never</p>
<p>* Denotes questions for which the response options are "reverse coded"</p>	

Types of Financial Wellbeing Services

Investment
Advising

Financial
Education

Financial
Coaching

Cash Flow
Management &
Budgeting
Assistance

Loan
Repayment/
Assistance

Short-term/
Hardship Loans