

**FOR RELEASE DEC. 8, 2025**

## **Ownership Works and Mastercard Center for Inclusive Growth Announce Partnership to Advance Worker Financial Wellbeing**

*The partnership will help more companies implement effective, high-impact initiatives that support shared ownership programs.*

**NEW YORK, Dec. 8, 2025** — Ownership Works (O.W.), a nonprofit organization that partners with companies and investors to provide all employees with the opportunity to build savings and wealth at work, today announced a new partnership with the Mastercard Center for Inclusive Growth (the Center), Mastercard's social impact hub dedicated to advancing inclusive and sustainable economic growth.

The partnership will expand the reach of the O.W. FinWell survey, an innovative tool that captures insights about workers' financial wellbeing, to help employers develop actionable initiatives that build financial inclusion and resilience. A broader application of the O.W. FinWell will enable more companies to develop effective financial wellbeing initiatives that respond to their workers' realities. These initiatives will, in turn, strengthen employee ownership programs by giving employees the financial stability they need to think, feel, and act like owners and maximize their equity participation.

Pete Stavros, Founder of Ownership Works, said, "Through this partnership with the Mastercard Center for Inclusive Growth, we can help companies understand workers' financial realities and adopt financial wellbeing offerings that promote financial security for workers and make shared ownership models more effective."

"Shared ownership is a model with global potential. It supports workers on a practical path to financial health, strengthens businesses, and builds resilient economies," added Shamina Singh, Founder and President of the Mastercard Center for Inclusive Growth. "By working with Ownership Works to assess financial education efficacy, we will focus critical resources on programs that produce results and advance inclusive economic growth in the U.S."

Today, companies can offer a wide range of financial programs — emergency savings tools, financial coaching, benefits navigation services, and more — but there is a lack of data on which strategies are most impactful for workers. This partnership [comes at a time](#) when rising financial stress among workers and widening wealth gaps are prompting more employers to recognize shared ownership as essential to workforce resilience and business success.

“Far too many families are one unexpected expense away from a crisis; more than a third of Americans would struggle to pay for a \$400 emergency expense<sup>1</sup>,” said Anna-Lisa Miller, Executive Director of Ownership Works. “Shared employee ownership is a scalable model that delivers increased financial resilience and opportunity for working households. The Center’s support will enable us to deepen our impact and ensure more workers gain access to meaningful financial resilience.”

With the Center’s support, O.W. will extend the reach of its O.W. FinWell survey, yielding data on employer-led financial wellbeing programs across industries. By gathering and analyzing this data, O.W. and the Center will, over time, identify interventions that have the biggest impact — and the combinations of programs that are most powerful when implemented together. These insights will be shared broadly to inform employer-based financial education curricula and programming.

By turning real-world data into practical guidance for business leaders, this partnership can help more companies offer effective financial supports, build more inclusive workplaces, and ensure workers have the stability they need to build resilience.

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### About Ownership Works

Ownership Works is a nonprofit organization on a mission to foster economic wellbeing for workers and create thriving workplaces through the power of shared ownership. The organization partners with business leaders and investors to provide all employees with the opportunity to become owners at work and participate in the success they help create. To learn more, please visit [ownershipworks.org](https://ownershipworks.org).

### About the Mastercard Center for Inclusive Growth

[The Mastercard Center for Inclusive Growth](#) advances equitable and sustainable economic growth and financial inclusion around the world. The Center leverages the company’s core assets and competencies, including data insights, expertise, and technology, while administering the philanthropic Mastercard Impact Fund, to produce independent research, scale global programs, and empower a community of thinkers, leaders, and doers on the front lines of inclusive growth. For more information and to receive its latest insights, follow the Center on [LinkedIn](#), [Instagram](#) and [subscribe](#) to its newsletter.

### Press Contact

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<sup>1</sup> Board of Governors of the Federal Reserve System. *Report on the Economic Well-Being of U.S. Households (2024): Unexpected Expenses* (data visualization). Last updated May 28, 2025.  
<https://www.federalreserve.gov/consumerscommunities/sheddataviz/unexpectedexpenses.html>