

How E4E Relief Builds Workforce Resilience

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Rita Meyerson: [00:00:00] Welcome to C-Suite Perspectives, a signature series by The Conference Board. I'm Rita Meyerson, Principal Researcher in the Human Capital Center of The Conference Board, and the host of today's podcast episode. Today, we'll discuss workforce resilience. It's the capacity of an organization and its workforce to anticipate, adapt, and thrive through disruption while sustaining employee well-being, organizational agility, and business performance.

Joining me is Matt Pierce, CEO of E4E Relief. Welcome, Matt.

Matt Pierce: Thank you, Rita. I'm honored to be here today.

Rita Meyerson: We are thrilled to have you. So let's start out by talking about your leadership origin story. How did you come to be the CEO of E4E Relief? Tell us a little bit about your trajectory. [00:01:00]

Matt Pierce: When people look at a CEO's career, they often assume there was some master plan in place, but honestly, for me, personally, I look back and I think it's a whole series of small moments that have added up over time and have compounded into the realization of me being the CEO of such an beautifully mission-driven organization, E4E Relief.

E4E Relief has the ability to help people thrive after their hardest moments. We are an organization that partners with over 200 corporations around the globe today, who represent about 7 million folks worldwide, who have the opportunity to apply for financial assistance through our platform.

Rita Meyerson: That's tremendous scale.

Matt Pierce: It is. It's something that we're coming up on our 25-year anniversary. So we've been in this industry, pioneered this industry for almost 25 years. And as CEO, I didn't realize it or I didn't realize until I became CEO, how relevant [00:02:00] what we do actually is, especially in my own upbringing.

Rita Meyerson: So we're thinking about a quarter century--

Matt Pierce: Yep.

Rita Meyerson: --That you've been doing this important work. Tell us why you're focused on workforce resilience and why it's important to the business community today. What's the business imperative behind that?

Matt Pierce: I think there's multiple imperatives here. And I think in its most basic form, if we don't have resilient communities, we don't have business.

A business needs to have buyers of goods and services, and typically, those buyers of goods and services exist outside of the business. So I think the business is looking at it not only from their own internal lens, but also from, I'll call it, the top line perspective.

I don't think you can have the most productive high-performing workforce unless you have individual resilience within your own four walls. And so I think it's really a double-faceted initiative that is going to [00:03:00] help both top line and bottom line performance if done well. Granted, it doesn't happen overnight, and this is a very big initiative that is going to take everybody's involvement.

Rita Meyerson: I love the way you talk about it as top line focused on growth, customers, and why that's so important to also the bottom line, as well as the focus on employees. Before we talk about employees, I'd like to just delve a little bit deeper. When we think about kind of crises today, can you give some examples of how you might be helping? How does E4E Relief help communities?

Matt Pierce: I appreciate the question because I think when people say crises, they normally think macro. You think of a hurricane, you think of a wildfire or geopolitical events, and there's no question those are not crises. Those are crises.

But at the micro level, there is a crisis occurring every single day with every individual. You have families living paycheck to paycheck that, [00:04:00] heaven forbid, have to call out of work for a few days and are hourly employed now have to come up with \$1,000 that they were counting on to make rent tomorrow, right?

There are more and more people that have individual crises every single day, and they're not able to bring their full self to work as a result of that crisis. There's research out there, I think about 8% of productivity is lost worrying about finances.

Rita Meyerson: Yes.

Matt Pierce: And there's tons of contributing factors to that. I have three young kids at home. They get sick. One of my sons had back-to-back-to-back ear infections. Heaven forbid I had to call out of work every single day to do that, and then let alone I have to come up with a copay to pay for tubes for them to get inserted into their ears so I can mitigate the risk of me having to call out to work in the future.

Where are you going to come up with \$2,000, \$3,000 if you're living paycheck to paycheck? So I actually think the magnitude of crises impacting the workforce are more at the individual level than they are at the macro level, and I think a lot of [00:05:00] organizations are more prepared at the macro level than the micro level.

Rita Meyerson: That's so interesting and I love this part of our conversation. As a parent, I'm getting stressed just thinking about that. And we were talking about this earlier. I'm in the other side. Yeah. But I'm still focused on wisdom teeth at 21. So you're right. The individual issues are the, or you said the individual crises, are super important and the way that E4E Relief exactly would, can we talk a little bit about how they would offer relief to employees? And then we'll talk about employees.

Matt Pierce: Sure. We're really a trusted adjudication engine. And what I mean by that is we have a tech-enabled platform where anybody that's a member of an organization we support-- so like I said, 200 corporations we partner with today-- they have a fund stood up that has money in it reserved for their individuals. Their individuals [00:06:00] come into our platform, we validate their eligibility, right? We have SSO, which is a really big player in the Fortune 500 space, roster and other types of verification mechanisms to say, "Hey, Matt Pierce does work for E4E Relief." They get through the first gate.

Rita Meyerson: Okay.

Matt Pierce: Then we ask them questions about what crisis did they incur? Did they incur a crisis from a hurricane where they had to evacuate and needed to come up with food and shelter? Did they have an unexpected death in the family that they had to incur expenses to go forth? And we are digging in and adjudicating, corroborating their facts and circumstances.

Rita Meyerson: Okay.

Matt Pierce: And once we corroborate their facts and circumstances, we then issue a grant straight to them. They have the full power to deliver or spend that money however they see fit. They have total agency to recover and get back to thriving. That's why I love your definition about workforce resilience, because we really believe the ability for an individual to thrive does not take \$50,000.

It takes [00:07:00] \$2,000, at the right moment. And that's what we do. And we do that every day. We delivered over \$400 million straight to individuals since 2020.

Rita Meyerson: Wow. That is so impressive and so positive, especially in today's climate,

where there's so much uncertainty and executives are navigating an economic environment that continues to be fast paced, highly competitive, not so certain, and this feels like a grounding force for employees.

So let's talk a little bit about kind of the employee experience or employee expectations that have evolved over time and where we are today. How have they evolved? What do you see from an E4E Relief standpoint and the 200 partners that you work with?

Matt Pierce: When I think about this question, I think about the characteristics of the workforce. And I think about how my parents approached their employer relationship. I think about how [00:08:00] my older siblings have approached the workforce, and how my parents were very much brought up in an environment where I work, you pay. I do the thing, we move on. Back then, pensions were good, so normally you were going to go after a job where you got a pension. That was what you were committed to doing.

You go into the Gen X era, and the Gen X era is more inclusive. I'm going to figure this out. I'm going to do my own thing. I don't think there was a big impetus in the Gen X era where the employer stepped up or had to step up.

You get into the millennial era. This is a really interesting era because millennials, they've gone through 9/11. They have gone through the Great Recession. That's when they grew up, right? Their formative years are filled with, I'll call it distrust and other things--

Rita Meyerson: Yep.

Matt Pierce: And needing more from their employers as they get there. Millennials are taking leadership positions today. So the chief decision-makers are going to be exiting the Gen X and shifting to [00:09:00] millennials.

And then you jump into the Gen Z era. Highly digital, right? I don't want to use the word coddled but they have been a lot more hands-on in their upbringing from a parenting perspective. Yep, yep. Right?

Rita Meyerson: Yes, and our research says that.

Matt Pierce: You have more of this employer responsibility to wrap your arms around them and care for their needs. And so I think as you get younger and younger individuals in the workforce, the expectation of the employer showing up continues to rise. And I don't necessarily see that shifting with the Gen Alpha of the future but I'll be really curious to see what technology does to step in its place.

Rita Meyerson: Interesting. I love the way you frame this and you kind of put an exclamation point on where we're going to see AI kind of transform the workforce, but where we are currently today and what we are experiencing, so thank you for that.

We're going to take a short break and be right back with more of my [00:10:00] conversation with Matt Pierce.

Welcome back to C-Suite Perspectives. I'm your host, Rita Meyerson, Principal Researcher in the Human Capital Center of The Conference Board. I'm joined by Matt Pierce, CEO of E4E Relief.

Why is workforce resilience more than just a human resources (HR) initiative? And when I think about that question to you, we've talked about workforce resilience overall. We've talked about it from top line, bottom line, from a customer standpoint, from the community, from the evolving employee landscape as an attraction and retention tactic in today's environment when we think about engaging our employee workforce.

Why do you think, and we've done some research on this as well over the years together collaboratively, so tell me a [00:11:00] little bit what more about why you think it is more than just an HR or chief people officer initiative.

Matt Pierce: I kind of think this is a little bit of a loaded question because I also think it's a no-brainer. In reflecting, I think about what are some of the most resilient things outside of the workforce, right? And we are in the disaster relief business, so the first thing I thought of was how do you prepare a home in a disaster? Or what houses tend to perform well? They're the ones that have rounded roofs. They deflect wind from any direction, not one specific point.

And then I also went to the animal world, right? And emperor penguins are one of the most resilient animals out there and they are the most resilient because they work as a pack. They do not do an individual.

No. There's no one emperor penguin that's stronger than the rest. How they survive the harshest winters in Antarctica is by coming together and trading places, right?

Why this is outside HR is because you are going to have a risk [00:12:00] point. Your threat landscape is every single human that's in your workforce. It's more than an HR initiative because it's a culture issue, right? Yes. If you embed resilience into your culture, not only do you get to help people thrive, your business thrives.

I was talking with a colleague of mine on the way up here today. I'm not a runner but I have run a few times in the past, and I've experienced a runner's high one or two times in my past. And I was blown away about how I was on the verge of quitting mentally and then all of a sudden I got this runner's high where I felt unstoppable. I could do anything. I could run another 10 miles.

And I was reflecting back about that's what resiliency is. Resiliency takes footing when you have that re-energizing moment, right?

You come back stronger and more energized to not have that same problem hit you [00:13:00] again, to solve and tackle, right? I think the more resilient cultures are, the more innovative they are, the more teaming they bring to the table, and the more

high-powered the organization can become. So I think it's everybody in the organization, especially your first-level managers and your second-level managers, who are critical to resilience.

Rita Meyerson: You have said so many important points about culture overall that really make me smile. Both at the organizational level, at the individual level, and also at the team level. But what I heard you say that was so important was that kind of reenergize point, that you're able to enter in again with fresh eyes, clear eyes, grounded. So would you say that your programs offer that as part of a benefit to the workforce? And we probably would agree, yes.

Matt Pierce: Yeah. Yeah. We have a proprietary tool called Impact Stack, where about 45 days after [00:14:00] a grant recipient receives a grant we check in with them.

Rita Meyerson: Oh...

Matt Pierce: And ask some questions about how they're doing. Did they regain financial stability? Do they have a higher perception of their employer? Are they doing better from a well-being perspective? Granted, well-being is a very hard thing to measure. It's multifaceted. But over 95% of over 25,000 respondents have signaled they have had improved well-being as a result and 80% of people have regained stability. Over 80% of people have a more positive perception of their employer as a result.

And their employer doesn't need to know anything about what actually happened to them, right? The beauty that we bring...

Rita Meyerson: So it's all anonymous.

Matt Pierce: We bring the anonymity to the relationship that lets the employee show up and thrive for the organization without the organization having to know what's going on in their personal life.

Rita Meyerson: It's so great.

Matt Pierce: Yeah.

Rita Meyerson: When we just think about in general the workforce demographic shift and also what's happening from a [00:15:00] technology standpoint and transformation and the economic uncertainty, this is such an important area that the C-Suite should be thinking about as they're moving into-- I cannot believe we're almost at 2030-- but as we are heading towards the end of this decade.

Matt Pierce: I think the other thing is that change is happening at faster and faster frequencies. We mentioned AI in a previous question. It is the fastest adopting technology out ever, right? You had electricity, took 25 years for 40% of the population to start utilizing it. AI is already there. 40% of the population is already leveraging AI.

Rita Meyerson: Yeah.

Matt Pierce: And this is a trend. Smartphones were faster than cellphones, which was faster than internet, et cetera. So these monumental technologies for the business, the workforce, are at such higher pace. But I also think the newer and newer generations are more adaptable, right?

Rita Meyerson: Yep.

Matt Pierce: And so what do we do to embed the [00:16:00] adaptability, the willingness to change, and what are we doing from the C-Suite to not be okay with the status quo? What are we doing to challenge ourselves? Because there's nothing, the past is never...

Rita Meyerson: Such a great question.

Matt Pierce: The past is never going to repeat itself. We can learn everything from the past but what are we doing to stay agile, to be ready to move, to be ready to support?

Rita Meyerson: So I'm just reflecting. That's such an important question for a CEO to present and for our listeners to be thinking about. When we think about that and we think about it within the frame of crises, how would you answer that?

Matt Pierce: Well...

Rita Meyerson: In future crises.

Matt Pierce: No two crises are the same. Again, being in the disaster business, you would think, "Hey, we know..." Or we do know what we're doing, but the first disaster we ever were impacted by, one attribute drove the volume. Power, the evacuation orders drove the volume. You have power outages that drive volume.

And then if you look at Hurricane Helene, which was the most recent major disaster for us, [00:17:00] what drove the volume or the impact in that area was actually preceding rains a couple weeks prior that the ground was already saturated on.

So as you go through these crises, you start to learn what attributes you need to be paying attention to. But they should only be directional. You should not be basing your strategy or your plan on any one attribute because you're going to raise one up and bring one down based upon the nature of what's going on in this particular crisis.

Going back to the individual level...

Rita Meyerson: Yep, yep...

Matt Pierce: Those are actually a little bit easier to predict and support, right? Unfortunately, people pass away every single day. Unfortunately, illness is going to be here. So you can look around and say, here are the individual crises that have the highest

probability to occur. And what are we doing to support our people with those highest individual crises?

Rita Meyerson: Whereas the catastrophic...

Matt Pierce: Yeah...

Rita Meyerson: Black swans are much harder to predict, but you can be [00:18:00] prepared by having some sort of program like this within your organization, right?

Matt Pierce: Yeah. My big thing is I think all organizations have a disaster recovery plan, a business continuity plan. I think that's the bare minimum. Yeah. And I think that disaster recovery plan, business continuity plan, I think that is not agile. I don't think the agility in those plans is baked in.

Because when a crisis happens that's big, the boots on the ground are who's giving the information that matters the most. And what is your pathway to flow that critical information up from the boots on the ground to the chief decision-makers?

Or where are you actually allowing lower-level decision-making to happen to speed up your ability to turn the ship, right?

Rita Meyerson: I love that. I know exactly where you're going with that Titanic analogy. We've talked about how the C-Suite should be thinking about future crises. Tell me a little bit about why should they be thinking about an employee relief program?

Matt Pierce: That's a great question, Rita. As I mentioned earlier, workforce [00:19:00] resilience is a multi-pronged effort. And I don't think workforce resilience can be achieved solely within the organization without partnerships in key areas. I think you can leverage a partnership in an employee relief space through E4E Relief that allows you to get an intangible return on investing in their people in a way that doesn't take away from the organization's business mission, right?

I'm a big proponent of being focused on what you're good at. And you as the business are good at delivering your goods and services. You are not good at adjudicating individuals' hardships and unexpected financial events. Partner with an organization who that's their expertise and then let that prong be the accelerator into your workforce resilience plan and look further across your landscape.

This is one prong of a workforce resilience initiative. You have your benefit offerings, which is another prong of workforce [00:20:00] resilience initiatives, and then you have your culture, right? Granted, all of these are interplaying but we really believe an employee relief program is a critical prong within your resiliency support system.

Rita Meyerson: That's great. And you've given us a lot to think about and this is going to be a really interesting episode for our listeners. When you're thinking about overall workforce resilience and focusing on your core competency as a business leader and

where to provide adjunct kind of infrastructure support and what you need to be looking at.

I want to thank you so much for joining us today. I'm so thrilled you made the trip to New York, and you're here with me in the studio, and we're just thrilled to have you.

Matt Pierce: It was such a pleasure being here, Rita. I'm so thankful you all invited us and glad to make it up here. It's been a great day.

Rita Meyerson: Great. Thank you.[00:21:00]

Thank you for joining us today.

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