

Employer-Sponsored Homeownership Benefits Drive Workforce Retention and Address Housing Crisis

New study from NestSTEPS shows a shift in the employee benefits landscape, with 89% of workers more likely to stay with employers offering homeownership support

PROVO, UT, UNITED STATES, June 9, 2026 /EINPresswire.com/ -- [NestSTEPS™](#), a Utah-based

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Homeownership assistance is more powerful than PTO or workplace perks for retention. Employers who move now have a genuine opportunity to differentiate themselves on something workers actually value.”

Larry Salazar

fintech-powered employee benefits company, released findings today from a comprehensive survey of 1,000 U.S. full-time workers revealing that employer-sponsored homeownership benefits are one of the most powerful, and least utilized, retention tools available. The [2026 Workforce Housing & Financial Wellbeing Report](#) shows that 89% of workers would be more likely to stay with an employer, even after receiving homeownership assistance, yet only 1% of employers currently offer such programs.

As home prices and mortgage rates remain elevated, American workers are experiencing unprecedented

financial pressure around housing costs. The [national housing crisis](#) has created an unexpected opening for employers: homeownership assistance is the retention lever that actually works.

Frequently Asked Questions About Homeownership as a Benefit:

1. How does a homeownership benefits program work?

A homeownership benefits program gives employers a way to support long-term housing stability through a range of resources and strategies. With NestSTEPS™, employees gain access to financial wellbeing tools, educational workshops, personalized guidance, and employer contribution options that help them prepare for homeownership.

2. Who can participate in a homeownership benefits program?

This type of benefit is designed to support a broad range of employees. With NestSTEPS™, that includes both first-time buyers and those looking to accelerate an existing mortgage payoff or purchase a new home.

3. How do employers set up contributions for a homeownership benefits program?

NestSTEPS™ helps employers design flexible contribution strategies based on workforce goals and budget realities. Contributions can support home purchases and/or mortgage paydown assistance with customizable eligibility requirements, contribution amounts, and timing structures.

4. How does the education and coaching component of a homeownership benefits program help employees buy a home?

Through NestSTEPS™, employees can attend onsite and virtual workshops on market conditions, savings strategies, financing options, and long-term financial planning. That helps them make smarter homebuying decisions and strengthen their buying position.

Do Employees Really Care About Homeownership Benefits?

- 84% of workers say employer homeownership support would reduce their financial stress
- 86% say ongoing mortgage assistance would significantly increase their likelihood of declining competing job offers.
- 78% of workers say they would consider switching employers for homeownership benefits—assuming equal pay, workload, and schedule.

Together, the findings show housing assistance to be one of the most powerful standalone differentiators in a competitive talent market.

Market Outlook: The Future of Corporate Housing Benefits

"We have a workforce drowning in housing costs, yet only a tiny fraction of employers are offering homeownership assistance," said Larry Salazar, President and Co-Founder of NestSTEPS™. "When you have the vast majority of workers saying they would be more likely to stay with an employer offering this benefit, or even switch jobs for it, I think we have to pay attention. Homeownership assistance is more powerful than PTO or workplace perks for retention. Employers who move now have a genuine opportunity to differentiate themselves on something workers actually value."

The survey reveals a strategic opportunity. While homeownership support drives retention, reduces financial stress, and insulates employers from competitor poaching, it remains one of the most underutilized benefits in corporate America. Employers must brace for a more competitive retention environment. A 2026 Express Employment Professionals-Harris Poll survey found that the average cost of turnover has climbed to \$45,236 per worker, with nearly one-third of employers expecting higher turnover specifically due to better pay and benefits offered elsewhere. (PR Newswire) Housing benefits are a practical strategy for protecting talent, reducing replacement costs, and standing out in a benefits market where traditional offerings may no longer be enough.

Where Is Interest In Housing Benefits Strongest?

Regional and income-level analysis shows especially strong demand:

Western workers show the highest enthusiasm for housing benefits.

- 91% say it would reduce their financial stress.
- 85% say they would switch employers for the benefit.

The \$100K-\$149K income group responds particularly strongly across all metrics.

- These workers often have the income to carry a mortgage.
- But they may still lack the savings needed for a down payment.

How Does Homeownership Assistance Compare to Other Benefits?

Homeownership assistance stands out even against familiar workplace perks:

- It ranks #3 out of five benefits tested overall.
- It outperforms additional PTO and workplace perks.
- Among renters of single-family homes, it rises to #1, ahead of:
 - 401(k) matching
 - Annual pay increases

Does the Loyalty Effect Last?

Homeownership as a benefit does not just drive short-term interest. It can create long-term loyalty:

- More than three quarters of workers say they would be likely or very likely to stay with their employer even after receiving homeownership assistance and buying the home.

For more information about the full 2026 Workforce Housing & Financial Wellbeing Report and employer housing benefit recommendations, visit <https://www.Neststepsbenefits.com/industry-report-workforce-housing>

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How Does the NestSTEPS™ Housing Program Work?

NestSTEPS™ is a flexible employer-sponsored housing benefit that supports employees at different stages of the homeownership journey by combining savings tools, employer contributions, and financial education. Designed to help employers support a broad range of workers, the program follows a three-step model:

- Personalized savings planning. Equity Architects help employees build a cashflow plan based on income, expenses, goals, and spending patterns, then use the Home Savings Plan™ platform to direct funds into a separate, FDIC-insured account and encourage healthier savings habits.
- Employer contribution strategy. Employers work with NestSTEPS to set contribution amounts, eligibility rules, and payment timing based on their budget, workforce size, and retention goals,

with the option to model ROI through reduced turnover.

- Meaningful education. Employees participate in onsite and virtual workshops that cover market conditions, homebuying strategies, financing options, home value protection, and the role of real estate in long-term financial wellbeing.

As an optional enhancement, NestSTEPS can also help employers identify operational savings through partner-supported strategies that may help fund the benefit.

External data sources referenced in this release include:

PR Newswire. "Half of US Companies Brace for a Turnover Surge in 2026 -- and the Price Tag Just Hit \$45,236 Per Employee." January 28, 2026. <https://www.prnewswire.com/news-releases/half-of-us-companies-brace-for-a-turnover-surge-in-2026--and-the-price-tag-just-hit-45-236-per-employee-302671397.html>

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