Miller & Associates Partners with NestSTEPS™ to Bring Employer-Sponsored Homeownership Benefits to Mountain West

Homeownership assistance emerges as retention strategy, with 86% of workers saying mortgage paydown support could keep them from taking competing offers

89% say homeownership assistance makes them at least somewhat likely to remain with their employer

PROVO, UT, UNITED STATES, June 16, 2026 /EINPresswire.com/ -- Miller & Associates, an innovative benefits brokerage based in Orem, UT, today announced a new partnership with NestSTEPS™, a fintech-powered employee benefits company, to introduce employer-sponsored homeownership benefits to its client base, addressing a critical workforce retention gap in Western and Mountain West markets where housing costs are reshaping employee priorities.

> Employers are beginning to recognize the importance of investing in the whole person, not just the employee."
>
> *Larry Salazar, President and Co-founder of NestSTEPS™*

Why does this partnership matter right now?
The partnership comes as new research from NestSTEPS™ reveals an urgent opportunity:
-78% of workers would consider switching employers for another offering housing-related financial assistance.
-Only 1% of employers currently provide homeownership benefits.
-For businesses competing for talent in high-cost markets, that creates a major underused advantage.

"Our job is not just to renew health insurance plans every year," said Chris Miller, Founder and CEO of Miller & Associates. "Our job is to help employers build benefit strategies that actually solve problems for their people and their business. Homeownership support is a timely, practical benefit that can help employers stand out in a market where employees are feeling real pressure from housing costs."

FAQ: What Employers Should Know About Homeownership Benefits

The [2026 NestSTEPS™ Workforce Housing & Financial Wellbeing Report](), surveying 1,000 U.S. employees, reveals why employers should act now:

Q: Do employees really care about homeownership as a benefit?

A: Yes. 84% of workers say employer homeownership support would reduce their financial stress.

Q: Can homeownership benefits help with retention?

A: Yes. The report found that 86% of workers said ongoing mortgage assistance would significantly increase their likelihood of declining competing job offers.

Q: Would employees actually switch jobs for homeownership support?

Yes. According to the survey, 78% of workers said they would consider switching employers for homeownership benefits, assuming pay, workload, and schedule were otherwise equal.

Region: West (n=202)

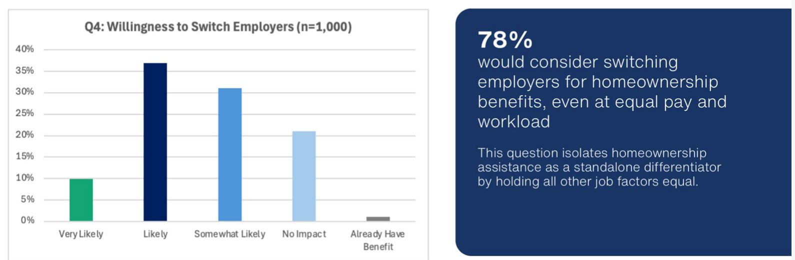
Western workers express stronger agreement with the value of employer homeownership assistance than any other region across every question. 93% say they would stay after receiving assistance, 91% say it would reduce their financial stress, and 85% say they would be likely to switch employers for the benefit — the highest switching agreement of any region. Homeownership assistance also ranks as a stronger priority here than nationally (mean 3.04 vs. 3.21 overall). Workers in high-cost Western markets appear acutely aware of how far out of reach homeownership feels, and view employer assistance as one of the few meaningful levers available to them.

Question / Response (somewhat, likely, or very likely)	All	Segment	+/−
Q1: Stress reduced	84.1%	87.1%	+3.0 pts
Q2: Would stay	89.2%	93.1%	+3.9 pts
Q3: Resist poaching	86.5%	90.6%	+4.1 pts
Q4: Likely to switch	77.9%	84.7%	+6.8 pts
Q5: Wellbeing improved	87.5%	91.6%	+4.1 pts
Q6: Homeownership benefit rank	#3 (3.21)	#3 (3.04)	Stronger priority

85% of workers in the Western region say they would be likely to switch employers for homeownership benefits

Q4: Willingness to Switch Employers for Homeownership Benefits

Assuming equal pay, workload, and work schedule, how likely would you be to leave your current employer for another employer that offered assistance with a down payment or paying down an existing mortgage?



78% of workers say they would consider switching employers for down payment or mortgage assistance, even when pay, workload, and schedule stay the same

What does this partnership mean for workforce retention in Utah and Western markets?

-The NestSTEPS™ survey found that Western and Midwest workers express the strongest enthusiasm for homeownership benefits

-The $100K–$149K income segment showing particularly high engagement. These are the "stuck in the middle" employees who can secure mortgages but may struggle with down payments and closing costs.

“Struggles and concerns at home often affect what happens at work,” said Larry Salazar, President and Co-founder of NestSTEPS™. “To address persistent workforce challenges such as retention, financial stress, and productivity, employers are beginning to recognize the importance of investing in the whole person, not just the employee.”

Miller & Associates will roll out NestSTEPS™ solutions to its Utah and Western clients beginning in Q3 2026, positioning regional employers to capture immediate talent retention gains as competition for skilled workers intensifies.

For the complete 2026 Workforce Housing & Financial Wellbeing Report, visit https://www.Neststepsbenefits.com/industry-report-workforce-housing.

About NestSTEPS™
NestSTEPS™ transforms homeownership into an employee benefit that reduces financial stress, strengthens workforce retention, and drives productivity. Based in Provo, Utah, NestSTEPS™ serves employers nationwide seeking differentiated benefits that address employees' most fundamental financial goals.

About Miller & Associates
Miller & Associates is Utah's premier employee benefits brokerage, serving mid-market and enterprise employers across the Mountain West. With over 40 years of experience, the firm specializes in innovative benefits strategies that drive recruitment, retention, and employee financial wellbeing. www.millerinsuranceadvisors.com

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