

2026

# THE WORKFORCE HOUSING & FINANCIAL WELLBEING REPORT

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How Homeownership-  
Related Benefits Are  
Influencing Financial  
Stress, Loyalty, and  
Workforce Stability

# EXECUTIVE SUMMARY

This survey was commissioned to understand how employer-sponsored homeownership benefits affect employee attraction, retention, and financial wellbeing. As home prices and mortgage rates remain elevated, many workers are finding homeownership increasingly out of reach — creating an opening for employers to differentiate their benefits packages.

**84%**

say homeownership support would reduce financial stress

**78%**

would consider switching employers for homeownership benefits

**89%**

say they would stay even after receiving home purchasing assistance

## Key Findings



**FINANCIAL STRESS RELIEF (Q1):** 84% of workers say homeownership support by the employer would reduce their financial stress. 60% say the impact would be significant. Housing costs are not a peripheral concern. They are a frontline financial pressure for the majority of the workforce.



**RETENTION AFTER RECEIVING ASSISTANCE (Q2):** 89% say they would be more likely to stay with an employer after receiving homeownership assistance — including 43% who say they are very likely to do so. The loyalty effect persists even after the benefit has been received and the home purchased.



**RESISTANCE TO COMPETITOR POACHING (Q3):** 86% say ongoing mortgage assistance would increase their likelihood of declining competing job offers — 55% say significantly so. Employer homeownership support doesn't just retain employees; it actively insulates against competitor recruitment.



**EMPLOYER SWITCHING INTENT (Q4):** 78% would consider switching employers for a competitor offering homeownership assistance, assuming similar pay, workload, and schedule. This makes it one of the most powerful standalone differentiators in a competitive talent market.



**FINANCIAL WELLBEING IMPACT (Q5):** 87% say homeownership or paying down their mortgage would improve their overall financial wellbeing. This positions homeownership assistance as a benefit that addresses employees' most fundamental financial goals — not just their day-to-day comfort.



**BENEFIT RANKING (Q6):** Homeownership assistance ranks #3 out of 5 benefits tested — ahead of both additional PTO and workplace perks. Among renters of single-family homes, it rises to the top benefit overall, underscoring how urgently this segment values such support.

## Strategic Implication

The data is unambiguous. Homeownership assistance is one of the most desired and least offered benefits in the American workforce. Employers who act now — before this becomes a standard offering — have a rare window to differentiate on something that directly touches employees' most fundamental financial goals. The ROI case is straightforward: higher retention, stronger resistance to competitor poaching, and a recruiting lever that works even when you can't outbid on salary.

# BACKGROUND & METHODOLOGY

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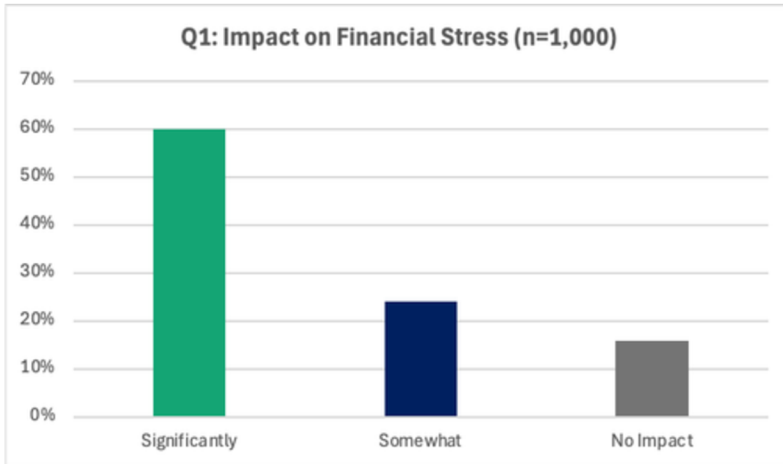
A nationally representative survey of 1,000 U.S. workers was conducted in May 2026 to measure employee attitudes toward employer-sponsored homeownership assistance – including down payment support, mortgage reduction programs, and homeownership preparation benefits. The findings reveal a workforce under significant financial pressure from housing costs, with strong and largely unmet demand for benefits that complement traditional retirement offerings like the 401(k) match.

Detail	Value
Survey date	Wednesday, May 13, 2026
Sample size	1,000 U.S. adults (employed)
Methodology	Online panel (n = 1,000 U.S. employed adults)
Question types	Single selection & ranking
Weighting	Post-stratified for demographic representativeness

# KEY FINDINGS

## Q1: Impact on Financial Stress

If your employer offered support to help you purchase a home or reduce your mortgage balance, how much would it reduce your financial stress?



**84%**

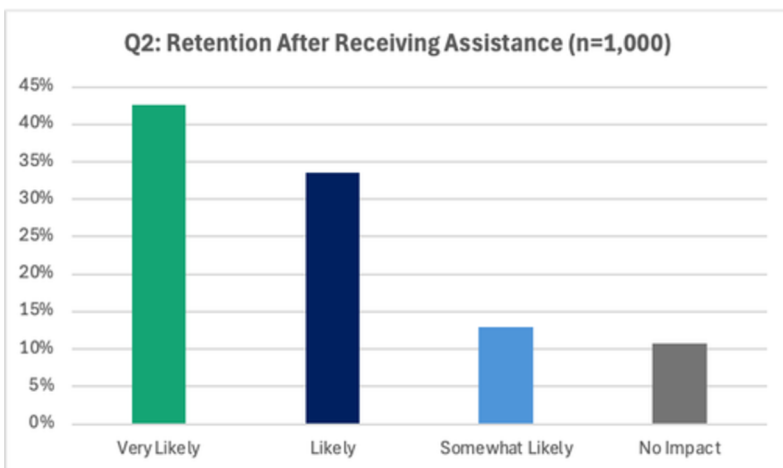
of workers say homeownership assistance would reduce their financial stress

Six in ten employees report that employer homeownership support would significantly ease their financial burden.

Only 16% say it would have no impact – making this a near-universal concern across the workforce.

## Q2: Retention After Receiving Assistance

If your employer offered financial assistance to help you prepare for or purchase a home, how would it affect your likelihood of staying with that employer even after receiving the assistance and purchasing the home?



**89%**

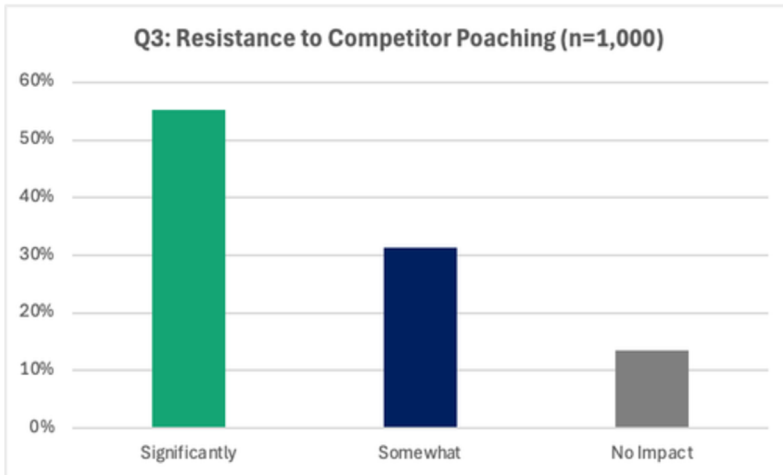
say homeownership assistance makes them at least somewhat likely to remain with their employer while 76% are likely or highly likely to do the same

A common concern with employer homeownership programs is that once the benefit is received, employees will leave. This survey dispels that concern.

# KEY FINDINGS - cont.

## Q3: Resistance to Competitor Poaching

If your employer offered ongoing assistance to help pay down an existing mortgage, how would it affect your likelihood of turning down job offers from employers that do not offer a similar benefit?



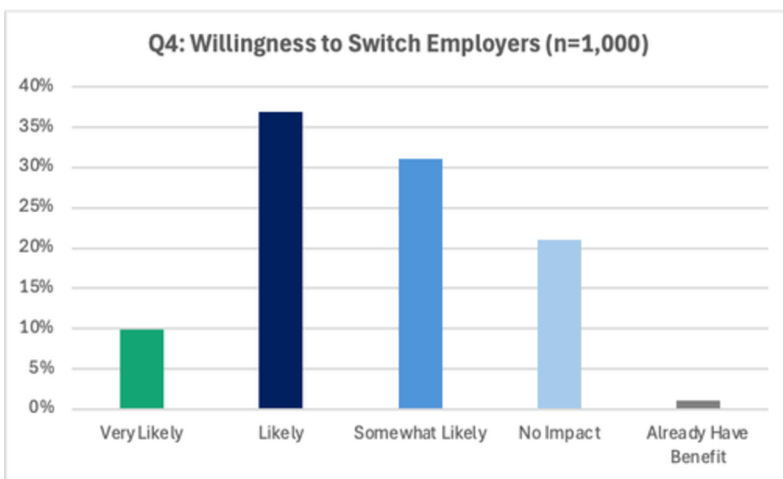
**86%**

say ongoing mortgage assistance boosts likelihood of declining competing job offers

Ongoing mortgage paydown assistance acts as a powerful retention anchor. More than half of employees say it would significantly increase their likelihood of turning down competing offers — the benefit not only improves retention, it actively insulates employers from competitor recruitment.

## 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%**

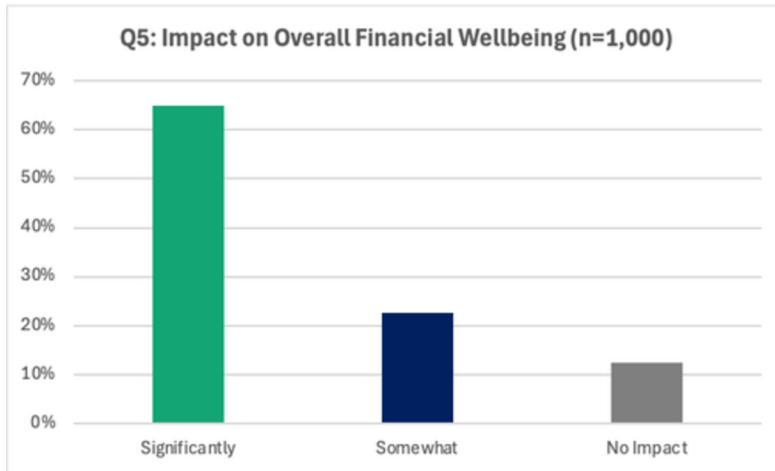
would consider switching employers for homeownership benefits, even at equal pay and workload

This question isolates homeownership assistance as a standalone differentiator by holding all other job factors equal.

# KEY FINDINGS - cont.

## Q5: Impact on Overall Financial Wellbeing

How much would achieving homeownership or paying down your mortgage (for homeowners) improve your overall financial wellbeing?



**87%**

say homeownership or mortgage paydown would improve their overall financial wellbeing

Nearly two-thirds see homeownership progress as a significant driver of financial wellbeing — making homeownership the kind of benefit that resonates with employees' most fundamental financial goals, not merely their day-to-day comfort.

# KEY FINDINGS - cont.

## Q6: Benefit Prioritization Ranking

Housing assistance ranks #3 among five benefits tested, ahead of additional PTO and significantly ahead of workplace perks — with a mean rank of 3.2 out of 5.

Benefit	Mean Rank	Position
Annual pay increases (inflation-matching)	2.3	#1 — Most Important
401(k) matching	2.4	#2
Homeownership assistance (home purchase / mortgage)	3.2	#3
Additional PTO	3.21	#4
Workplace perks (snacks, recreation, etc.)	3.9	#5 — Least Important

### AUTHOR'S NOTE

It's worth noting that 401(k) and pay increases are universally understood benefits.

Housing assistance is not. Most people lack visibility into the long-term wealth gap between owners and renters, or the compounding value of home appreciation.

As financial literacy around homeownership improves, **demand for this benefit category is likely to rise.**

## Segmentation by Housing Type (Q6 — Benefit Ranking)

Among renters of single-family homes, homeownership assistance rises to #1 — above 401(k) matching and pay increases. This segment represents the highest-response target for employer homeownership benefits.

Benefit	All	All Renters	Single Family Home (SFH) Renters	SFH Rank
Annual pay increases	2.3	2.5	2.7	#3
401(k) matching	2.4	2.6	2.6	#2 (tied)
Homeownership assistance	3.2	3.0	2.6	#1
Additional PTO	3.2	3.2	3.3	#4
Workplace perks	3.9	3.8	3.8	#5

# INCOME SEGMENTATION

## Income: \$20,000 \$50,000 (n=175)

Pay and retirement security dominate this group's priorities, with annual pay increases ranked #1 (mean: 2.31). Housing assistance doesn't break through the rankings here, but Q1 (81.7%) and Q5 (86.3%) confirm that homeownership aspiration is real and broadly felt. For employers, this benefit works best paired with competitive base pay rather than offered as a standalone differentiator.

Question / Response (somewhat, likely, or very likely)	All	Segment	+/-
<b>Q1: Stress reduced</b>	84.1%	81.7%	-2.4 pts
<b>Q2: Would stay</b>	89.2%	88.0%	-1.2 pts
<b>Q3: Resist poaching</b>	86.5%	85.2%	-1.3 pts
<b>Q4: Likely to switch</b>	77.9%	74.9%	-3.0 pts
<b>Q5: Wellbeing improved</b>	87.5%	86.3%	-1.2 pts
<b>Q6: Homeownership benefit rank</b>	3.21 (#3)	3.21 (#3)	Flat

## Income: \$50,000-\$99,999 (n=317)

The story here is one of consistent, broad-based support rather than a single standout metric – these workers value housing benefits meaningfully across every dimension, but competing financial priorities keep the benefit from breaking to the top of their ranking. This is precisely the “stuck in the middle” dynamic: they earn enough to be capable mortgage holders, but not enough to easily save for a down payment. An employer who bridges that gap earns loyalty across every dimension measured.

Question / Response (somewhat, likely, or very likely)	All	Segment	+/-
<b>Q1: Stress reduced</b>	84.0%	87.7%	+3.6 pts
<b>Q2: Would stay</b>	89.6%	91.2%	+2.0 pts
<b>Q3: Resist poaching</b>	86.2%	88.6%	+2.1 pts
<b>Q4: Likely to switch</b>	78.0%	87.7%	+3.6 pts
<b>Q5: Wellbeing improved</b>	87.1%	91.2%	+2.0 pts
<b>Q6: Homeownership benefit rank</b>	#3 (3.2)	88.60%	+2.1 pts

# INCOME SEGMENTATION - cont.

## Income: \$100,000–\$149,999 (n=215)

Workers in the \$100K–\$149K range express stronger agreement across every question than the overall sample — 93% say they would stay after receiving homeownership assistance, and 85% say they would be likely to switch employers for the benefit.

Question / Response (somewhat, likely, or very likely)	All	Segment	+/-
<b>Q1: Stress reduced</b>	84.1%	87.0%	+2.9 pts
<b>Q2: Would stay</b>	89.2%	93.5%	+4.3 pts
<b>Q3: Resist poaching</b>	86.5%	90.7%	+4.2 pts
<b>Q4: Likely to switch</b>	77.9%	85.1%	+7.2 pts
<b>Q5: Wellbeing improved</b>	87.5%	91.6%	+4.1 pts
<b>Q6: Homeownership benefit rank</b>	#3 (3.21)	#3 (3.20)	Consistent with overall

## Income: \$150,000+ (n=178)

Workers earning \$150K or more express broadly similar views to the overall sample — their agreement levels on Q1 through Q5 are within 3 points of the overall figures in either direction. The one meaningful distinction is in benefit priority: this is the only income segment where additional PTO (mean 3.26) ranks above homeownership assistance (mean 3.29). This may reflect that higher earners feel less acute financial pressure around housing and place greater personal value on time and flexibility.

Question / Response (somewhat, likely, or very likely)	All	Segment	+/-
<b>Q1: Stress reduced</b>	84.1%	83.7%	-0.4 pts
<b>Q2: Would stay</b>	89.2%	86.5%	-2.7 pts
<b>Q3: Resist poaching</b>	86.5%	86.0%	-0.5 pts
<b>Q4: Likely to switch</b>	77.9%	78.7%	+0.8 pts
<b>Q5: Wellbeing improved</b>	87.5%	86.5%	-1.0 pts
<b>Q6: Homeownership benefit rank</b>	#3 (3.21)	#4 (3.29)	PTO ranked above

# REGIONAL SEGMENTATION

## Region: Northeast (n=259)

Northeast workers express views on employer homeownership assistance that are nearly identical to the overall sample across every question — all five metrics fall within 1.5 percentage points of the national figures. Homeownership assistance ranks #3 in benefit priority with a mean of 3.21, exactly matching the overall sample. This consistency is itself notable: despite living in some of the most expensive housing markets in the country, Northeast workers do not express measurably greater urgency or skepticism than the national average.

Question / Response (somewhat, likely, or very likely)	All	Segment	+/-
<b>Q1: Stress reduced</b>	84.1%	84.6%	+0.5 pts
<b>Q2: Would stay</b>	89.2%	89.2%	0.0 pts
<b>Q3: Resist poaching</b>	86.5%	85.7%	-0.8 pts
<b>Q4: Likely to switch</b>	77.9%	78.4%	+0.5 pts
<b>Q5: Wellbeing improved</b>	87.5%	86.1%	-1.4 pts
<b>Q6: Homeownership benefit rank</b>	#3 (3.21)	#3 (3.21)	Identical to overall

## Region: Midwest (n=188)

The Midwest tracks modestly below the overall baseline across most metrics. While the score remains high, there is a notable gap on Q4 — 74% say they would be likely to switch employers for a homeownership benefit, about 4 points below the national figure. One possible explanation is that in markets where housing is more affordable, the benefit may feel less urgent as a job-switching motivator, even if it would still be welcomed. Q3 is the one area where Midwest workers mirror the national average almost exactly.

Question / Response (somewhat, likely, or very likely)	All	Segment	+/-
<b>Q1: Stress reduced</b>	84.1%	81.9%	-2.2 pts
<b>Q2: Would stay</b>	89.2%	87.8%	-1.4 pts
<b>Q3: Resist poaching</b>	86.5%	86.7%	+0.2 pts
<b>Q4: Likely to switch</b>	77.9%	73.9%	-4.0 pts
<b>Q5: Wellbeing improved</b>	87.5%	86.2%	-1.3 pts
<b>Q6: Homeownership benefit rank</b>	#3 (3.21)	#3 (3.33)	Slightly lower priority

# REGIONAL SEGMENTATION - cont.

## Region: South (n=348)

Southern workers views on employer homeownership assistance are consistently close to but slightly below the overall sample across every question – all five metrics fall within 2.5 percentage points of the national figures. The South’s wide range of housing markets, from high-cost metros to more affordable rural and suburban areas, may produce a mixed sense of urgency around housing that dampens agreement slightly relative to the national average.

Question / Response (somewhat, likely, or very likely)	All	Segment	+/-
<b>Q1: Stress reduced</b>	84.1%	83.1%	-1.0 pts
<b>Q2: Would stay</b>	89.2%	87.6%	-1.6 pts
<b>Q3: Resist poaching</b>	86.5%	84.5%	-2.0 pts
<b>Q4: Likely to switch</b>	77.9%	75.6%	-2.3 pts
<b>Q5: Wellbeing improved</b>	87.5%	86.8%	-0.7 pts
<b>Q6: Homeownership benefit rank</b>	#3 (3.21)	#4 (3.24)	PTO ranked above

## 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	+/-
<b>Q1: Stress reduced</b>	84.1%	87.1%	+3.0 pts
<b>Q2: Would stay</b>	89.2%	93.1%	+3.9 pts
<b>Q3: Resist poaching</b>	86.5%	90.6%	+4.1 pts
<b>Q4: Likely to switch</b>	77.9%	84.7%	+6.8 pts
<b>Q5: Wellbeing improved</b>	87.5%	91.6%	+4.1 pts
<b>Q6: Homeownership benefit rank</b>	#3 (3.21)	#3 (3.04)	Stronger priority

# EDUCATION SEGMENTATION

## Education: High School (n=133)

High school graduates express the closest agreement to the overall sample on Q2 – 90% say they would stay after receiving homeownership assistance, just above the national figure. The more notable pattern is on Q3 and Q4: this group expresses considerably lower agreement on resisting poaching (79% vs. 87% overall) and on switching employers for the benefit (70% vs. 78% overall).

Homeownership assistance appears to be valued by this group once in place, but is less likely to drive job-seeking behavior. Their 29% no-impact rate on Q4 is the highest of any education segment.

Question / Response (somewhat, likely, or very likely)	All	Segment	+/-
<b>Q1: Stress reduced</b>	84.1%	82.0%	-2.1 pts
<b>Q2: Would stay</b>	89.2%	90.2%	+1.0 pts
<b>Q3: Resist poaching</b>	86.5%	78.9%	-7.6 pts
<b>Q4: Likely to switch</b>	77.9%	69.9%	-8.0 pts
<b>Q5: Wellbeing improved</b>	87.5%	82.7%	-4.8 pts
<b>Q6: Homeownership benefit rank</b>	#3 (3.21)	#3 (3.16)	Slightly stronger

## Education: Post High School (n=827)

College-educated workers express views on employer homeownership assistance that are virtually identical to the overall sample across every question – all five metrics fall within 1.5 percentage points of the national figures, and the Q6 homeownership mean of 3.22 matches the overall sample almost exactly. This is largely expected given that this group represents 83% of all respondents.

Question / Response (somewhat, likely, or very likely)	All	Segment	+/-
<b>Q1: Stress reduced</b>	84.1%	84.4%	+0.3 pts
<b>Q2: Would stay</b>	89.2%	89.1%	-0.1 pts
<b>Q3: Resist poaching</b>	86.5%	87.8%	+1.3 pts
<b>Q4: Likely to switch</b>	77.9%	79.4%	+1.5 pts
<b>Q5: Wellbeing improved</b>	87.5%	88.3%	+0.8 pts
<b>Q6: Homeownership benefit rank</b>	#3 (3.21)	#3 (3.22)	Virtually identical

# CROSS-CUTTING THEMES

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One of the most striking findings in this survey is not what differs across demographic groups — **it's what doesn't**. Support for employer homeownership assistance is broad, consistent, and present across income levels, regions, and education backgrounds. No segment expresses opposition. No group is indifferent. The variation between segments is modest and well within normal sampling ranges. This is a benefit with near-universal workforce appeal.

## Financial Stress Is a Talent Strategy Issue

Across every question, the majority of employees indicated that homeownership-related financial pressure is real and immediate. The near-universal desire for employer support points to housing costs as an acute, not peripheral, concern — one that employers have a concrete opportunity to address.

## The Benefit Gap Is an Opportunity

Only 1.1% of survey respondents currently have an employer offering homeownership assistance. This massive gap between demand and supply means that early movers have a meaningful opportunity to attract and retain talent — particularly in competitive labor markets.

## Homeownership Benefits Drive Durable Workforce Loyalty

Unlike many perks that are quickly forgotten, homeownership assistance creates a deep and lasting sense of obligation and connection to the employer. Employees who receive help buying or paying down their home are unlikely to leave immediately afterward — and are far more resistant to being poached by competitors.

## Employees Value Substance Over Perks

The ranking question makes clear that employees draw a sharp distinction between substantive financial benefits (pay, retirement, homeownership) and amenity-style benefits (snacks, recreation). Employers focused on perks as their primary differentiator may be misaligned with what their workforce actually values most.

# RECOMMENDATIONS

Recommendation	Rationale
<b>Explore down payment assistance programs</b>	Directly addresses the #1 barrier to homeownership; high impact for renters and the \$50K–\$99K segment.
<b>Consider ongoing mortgage contribution benefits</b>	Similar in structure to 401(k) matching; creates sustained loyalty and dramatically resists competitor poaching.
<b>Market homeownership benefits in recruiting</b>	78% of employees would consider switching employers for this benefit even at equal pay — a compelling recruiting lever.
<b>Evaluate perk spending vs. homeownership benefits</b>	Employees consistently rank substantive financial benefits far above workplace perks; reallocation may yield higher perceived value.
<b>Structure programs with vesting schedules</b>	Tenure requirements and vesting maximize the retention impact of homeownership assistance and protect the employer’s investment.
<b>Tailor by region and income segment</b>	Midwest and West show highest enthusiasm. \$50K–\$99K is the prime target. Tailor messaging by education and role type.

## Limitations & Notes

This survey reflects self-reported preferences and intentions, which may differ from actual behavior. All data is from May 2026 and reflects current market conditions, including elevated home prices and mortgage rates in the United States. Post-stratified weights were applied to ensure demographic representativeness. Sample size is n = 1,000, yielding a margin of error of approximately ±3.1% at the 95% confidence level.

## Subsample sizes

Income: Under \$50K (n=220), \$50K–\$99K (n=317), \$100K–\$149K (n=215), \$150K+ (n=178). Regional: Northeast (n=259), Midwest (n=188), South (n=348), West (n=202). Education: High school graduate (n=133), post-high school education (n=827). Subsample results should be interpreted directionally. All subsamples are of sufficient size to report findings with reasonable confidence.

# NestSTEPS™

Retention Begins at Home

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NestSTEPS™ transforms homeownership into an employee benefit that builds workforce retention and financial wellbeing.

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