

# Workforce Housing Snapshot for Southern Oregon

What our initial Q4 2025 survey of 360 employees at 10 SOREDI member companies says (so far) about the state of workforce housing stability in Jackson & Josephine counties.

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## Executive summary.

**Southern Oregon is at an inflection point.** Across the region, the workforce that powers our communities is still here—but many are doing so by stretching, delaying, and absorbing housing pressure in ways that are not sustainable.

Since 2019, housing prices have risen sharply across Southern Oregon, placing growing pressure on middle-income and essential workers, local employers, and the overall health of the regional economy. Housing instability is no longer an abstract concern. It shows up every day in tangible ways:

- Employers struggling to fill open roles and retain long-time employees
- Staffing shortages across healthcare, education, retail, manufacturing, and service industries
- Family budgets under pressure
- Growing concern that workforce challenges could slow economic momentum if left unaddressed

This snapshot is based on findings from Annum's Q4 2024 workforce housing survey of 360 employees across 10 SOREDI member organizations. Respondents span a wide range of industries and career stages, offering a grounded, cross-sector view of how housing conditions are shaping workforce stability today.

The purpose of this study was not to measure housing supply or forecast unit needs—work already addressed in existing Housing Needs Analyses and regional plans. Instead, this report focuses on something often missing from traditional analyses: **how housing pressure is experienced by workers in real time**, and which interventions would most effectively **stabilize households in the near term**.



The data points to a clear conclusion:

**Southern Oregon's workforce is made up of people who want to put down roots in their community—and are struggling to do so.**

The survey does not show widespread disengagement or a desire to leave the region. Instead, it reveals a more actionable condition: **housing fragility**. Many workers are staying housed only by taking on debt, delaying life decisions, or living in housing that no longer meets their needs.

This hidden fragility matters. Left unaddressed, it represents an emerging **risk to business retention and expansion** for employers—often surfacing long before displacement or turnover appears in traditional data sources. At the same time, it represents a powerful opportunity for coordinated regional action.

The findings in this report closely align with the **One Rogue Valley** vision—particularly the **Talent & Placemaking** initiatives—by underscoring that attracting and retaining skilled workers depends not only on jobs and training, but on whether people can access stable, attainable housing in the communities they serve. For SOREDI, this creates an opportunity to lead: not by replacing municipal planning or employer efforts, but by connecting them through shared insight and practical, near-term strategies that strengthen the workforce while long-term housing solutions take shape.

What follows is a clearer picture of the real-world housing pressures facing Southern Oregon's workforce today—and where targeted, collaborative intervention can make the greatest difference. Let's dig in....





# Why this study is different

Most housing studies focus on **units, zoning, prices, and long-term projections**. These tools are essential and required under Oregon law—but they often miss the lived dynamics that drive housing instability long before it appears in Census data, eviction filings, or workforce turnover reports.

This study was intentionally designed to answer a different set of questions—ones that traditional housing analyses are not built to capture:

- What specific stress points are workers experiencing inside the housing they already have?
- What causes people to delay stability, take on financial risk, or move unexpectedly?
- Which forms of support would actually prevent disruption—not in 10 years, but this year?

By centering lived experience, this survey adds a complementary layer to existing housing research and planning efforts. It does not replace Housing Needs Analyses or Housing Production Strategies—it **strengthens them** by providing real-time, resident-level insight into how housing pressure is showing up on the ground.

This approach adds value in 3 key ways:

- 1. It's timely**  
Commonly used data sources—such as the American Community Survey, Census data, or statewide modeling—often lag by months or years. This survey reflects current conditions, offering an early signal of emerging risk before instability becomes displacement.
- 2. It looks at real-world challenges**  
Rather than focusing on outcomes alone, the survey surfaces *real-world challenges faced by residents*: upfront move-in costs, lease qualification barriers, deferred repairs, rate sensitivity, and emergency gaps that push otherwise stable households toward fragility.
- 3. It sets you up for action**  
The findings point directly to interventions that cities, employers, and regional partners can implement alongside longer-term housing production strategies—bridges that stabilize households while supply catches up.

This design aligns closely with the intent of Oregon's housing reforms: pairing long-range planning with **equity-informed, real-world implementation**.



# National trends in workforce housing benefits

Across the country, housing affordability is reshaping how workers think about jobs and what they expect from their employers.

In 2024 and 2025, a series of national surveys\*\* of over **1,500 employees at 500 employers** across industries showed that what was once a personal challenge is now a significant influence on workforce behavior, business growth, and regional competitiveness.

## Trends in Recruiting & Retention

- 86%** of employees agree that offering housing benefits would help their employer **attract & retain** skilled workers.
- Over **3 in 5** employees (65%) would **move to a new city** if a new employer offered housing benefits. **Gen Z workers (75%)** were the most-willing to move followed by **Millennials (64%)**
- 61%** of all employees would **change jobs** if a new employer offered housing benefits. Among younger workers, interest is even higher: **69% of Gen Z** and **62% of Millennials** would change jobs for support.
- 1 in 6** employees say that housing benefits would influence their decision to **stay with their current employer.**





# Trends in Employee Wellbeing

Percentage of Employees Reporting Each by Whether They Receive Housing Benefits

## Job Satisfaction



## Good Mental Health



## High Productivity



Nearly **1 in 3** employees said they'd **prefer housing benefits over a pay raise**



**43%** of employees said they'd **prefer housing benefits over extra PTO**. 26% said they'd even sacrifice 10-15 days of existing PTO for benefits



**More than half of remote workers (52%)** and **over 3 in 5 hybrid workers (63%)** would return to the office if their employer offered housing benefits

*Note: Annum **DOES NOT** endorse or recommend these types of quality-of-life tradeoffs—but the data speaks to how dire housing affordability has become*



# About this survey—and what comes next

This survey represents an **initial snapshot**, not a comprehensive picture of the Southern Oregon workforce. We view the findings as meaningful starting point, but only a **small subset of SOREDI’s full membership and the region’s larger workforce**.

As discussed with SOREDI leadership, this first phase was intentionally scoped to:

- Test a person-first approach to So. Oregon housing data
- Identify whether consistent patterns would emerge across employers and industries
- Surface actionable insights that could inform both planning and near-term intervention

Looking ahead, there is a natural opportunity to **extend this survey to all SOREDI members in 2026**. Expanding participation would

- Improve statistical confidence and regional coverage
- Capture variation across industries, job types, and geographies
- Strengthen the connection between workforce experience and municipal planning needs
- Allow solutions to be more precisely tailored—and tracked over time

For SOREDI, this next phase builds on an existing strength. As a regional convener with trusted relationships across cities, employers, and community partners, SOREDI is well-positioned to help translate workforce insight into coordinated action—supporting better outcomes for families, stronger retention for employers, and more effective planning for municipalities.

This report represents a first step. What follows is a clearer view of the real-world pressures our neighbors are navigating today—and where targeted intervention can make the greatest difference for our community.

## Q4 Survey Respondent Demographics

- **360 Employees**
- **10 SOREDI Employers**
- Surveyed in **11/2025**
  
- **Age breakdown**
  - Under 25 – 8% *Gen Z*
  - 25-34 – 21%
  - 35-44 – 25% *Millennials*
  - 45-54 – 24% *Gen X*
  - 55-64 – 19% *Baby Boomers*
  - Over 65 – 4%
  
- **Job Tenure**
  - Intern – 4%
  - Early Career (0-5) – 28%
  - Mid-Career (6-15) – 25%
  - Experienced (15+) – 43%



# Q4 Survey Respondent Lifestyle

## Ownership Status

Own Outright  
16%



Own with  
Mortgage  
41%



Renting  
42%



Family, Friends  
or temporary  
12%



## Household Composition

Single living alone  
16%



Single w/ Children  
8%



Family w/ Children  
26%



Family w/o Children  
24%



Shared Housing  
w/ roommates or  
multi-generational  
26%



## Commute Time

>60 min.  
3%



31-60 min.  
21%

15-30 min.  
38%



Less than 15  
35%



Work from  
Home 3%





## Making the Rogue Valley a magnet for top talent & young families

From conversations with SOREDI, regional business leaders, and your One Rogue Valley CEDS, a shared long-term vision has emerged: positioning Southern Oregon with a “unified regional value proposition” that not only encourages people to stay, but can actively compete to attract and retain for top talent..

This opportunity is especially strong for middle-income and specialized roles, including healthcare support staff, skilled trades, manufacturing, and technical positions. These workers are in demand *everywhere*. What differentiates regions is not just job availability, but **quality of life** and the ability to build **stability** and **community** alongside meaningful work. We believe that housing sits at the center of that equation.

Southern Oregon is well positioned to compete nationally by leaning into a real advantage: livability paired with opportunity. When workforce housing is stable and attainable, it reinforces placemaking outcomes that matter to talent—vibrant neighborhoods, reduced disruption, and the confidence to invest long-term in the region. These conditions support not only individual households, but the health and resilience of employers and communities alike.

Research shows that younger workers—particularly **Gen Z** and **Millennials**—are the most receptive to housing-related benefits and the most open to relocating for them. The same dynamics shape whether **students who attend local colleges** are able to stay. We already see Rogue Valley colleges and training institutions deeply invested in strengthening this transition from education to employment.



**Rogue Community College**, for example, has already expressed interest in offering housing-related support to students as a way to improve completion, ease entry into the workforce, and increase long-term retention in the region. Viewed through a talent lens, housing stability becomes a critical link in the pipeline—helping **convert local education into sustained workforce participation**.

When housing works for middle-income earners, young families, and early-career workers, the impact compounds. Communities become more vibrant, employers gain a tangible retention tool, and the region strengthens its ability to compete for talent on a national stage.

We believe that solving workforce housing challenges is not only a housing or HR KPI—it's the cornerstone of a larger **placemaking** and **talent** strategy and defining opportunity to shape the future of your region.



**From: Dorothy @ Annum**

Hi Daniel, I'm seeing several programs that can lower monthly payments and bring those 2BR homes into your price range. **Are you Interested?**

**Yes! We are**







# **Workforce Housing Challenges in Southern Oregon**



## What challenges are your employees facing today?

Workforce housing challenges in Southern Oregon are not driven by a single issue. The survey shows a pattern of **overlapping pressures**—cost, condition, and disruption. Together, these create housing fragility for many middle-income and essential workers and a larger **Business Retention and Expansion issue** for Southern Oregon Employers.

Affordability is the most visible challenge. But the data suggests that **instability often begins earlier**, with smaller stressors that accumulate over time: deferred repairs, upfront deposits that are hard to assemble, or screening requirements that do not reflect a worker's true ability to pay.

These challenges are especially acute for middle-income households—workers who earn too much to qualify for most assistance programs, but not enough to absorb repeated housing shocks without consequence.

<i>Experienced in the last 2 years</i>	<i>Rank</i>	<i>% of total workforce</i>
Unaffordable Rent or Mortgage Costs	1	56%
Housing in Poor Condition	2	30%
Difficulty With Upfront Move-In Costs	3	28%
Difficulty Qualifying for a Lease	4	12%
Experienced an Unexpected Move	5	11%
Safety or Overcrowding Concerns	6	7%



*These types of “Coping Behaviors”  
create significant hidden instability:*

**55%** Relied on credit card debt  
to manage housing costs

**54%** Forced to get a second job  
or additional hours

**47%** Delayed moving into better  
or more appropriate housing

**43%** Were forced to share housing  
when they didn’t want to

At first glance, the Rogue Valley workforce appears relatively stable. **Only 11% of employees reported having to move unexpectedly** in the past two years.

*However, when examined  
alongside other responses,  
a different pattern emerges* ...



Rather than relocating or leaving the region, many workers are **absorbing housing pressure privately**—stretching finances, deferring maintenance, or compromising on quality and suitability to stay housed and employed.

This creates a condition of hidden instability: households that appear housed and working, but are increasingly **vulnerable to disruption** if a single expense, rate increase, or life event occurs.

Coping behaviors can also function as early-warning system or **leading indicators** that can inform SOREDI’s metrics before displacement or turnover accelerates.



## What these Coping Behaviors tell us:

### **Households are stretching rather than exiting.**

Workers in the Rogue Valley are hanging tight—prioritizing staying employed and staying local, even when it means compromising on housing quality, suitability, or financial security.

### **Housing stress is under the radar.**

Rather than showing up immediately in eviction data or relocation statistics, housing pressure is being absorbed through coping behaviors like debt, overwork, and deferred decisions.

### **Risk is accumulating.**

Reliance on debt, delayed maintenance, and compromises can help folks make due in the short term but increase vulnerability over time—making a *single* unexpected expense or life event catastrophic when it occurs.



A photograph of two construction workers, a Black man and a white man, fist-bumping on a construction site. They are both wearing yellow hard hats and high-visibility safety vests. The man on the left is also wearing glasses and a lanyard. They are both smiling and holding coffee cups. The background shows stacks of wooden planks and construction materials. The image has a blue overlay and a white border.

# **What Housing Supports Rogue Valley Employees Say Would Help Most**



# Clear signals about where support matters most

Across employers, job types, and housing situations, workers were strikingly consistent about what would make the biggest difference in their housing stability.

Rather than calling for new housing units or complex subsidy programs, respondents pointed to **practical supports that reduce friction at moments of vulnerability**—when small barriers can have outsized consequences.

The **breadth of agreement** across these categories is notable. In many workforce surveys, preferences fragment by income level, tenure, or housing type. In this case, the same supports were prioritized across renters and homeowners, early- and mid-career workers, and public and private employers.

Support type	% of total workforce
Access to discounted or wholesale home goods & services	95%
Discounted repairs & maintenance	93%
Rate buydowns to reduce monthly ownership costs	94%
Mortgage guarantees to improve access and terms	86%
Emergency rent or mortgage support	83%
Deposit and move-in assistance	73%
Lease guarantees	64%



# What these support requests tell us:

Taken together, the responses point to **three break points** where targeted intervention can meaningfully change outcomes:

## Staying Housed When Something Goes Wrong

High demand for repair assistance, maintenance support, and emergency aid reflects the reality that many workers are living in housing that requires ongoing investment—but lack the financial margin to address issues when they arise.

With **30% of respondents reporting housing in poor condition** and **55% relying on borrowing to stay housed**, preservation and emergency stabilization emerge as frontline workforce strategies—not secondary concerns.

## Clearing the Front Gate to Housing

Deposit assistance, lease guarantees, and upfront cost support address barriers that affect workers who can afford monthly rent but cannot assemble the cash or credentials required to move.

These barriers contribute to delayed moves, overcrowding, and forced compromises—especially during job changes or family transitions. Reducing upfront friction can prevent instability without lowering housing standards.

## Progression Toward Long-Term Stability

Strong interest in rate buydowns and mortgage guarantees reflects a desire to move beyond survival toward ownership and permanence.

With **84% of respondents open to buying a home within the next 2–5 years**, workers are signaling aspiration—but also the limits of what they can do without targeted support. These tools help convert intent into action, strengthening long-term roots in the region.



# Bridges, not substitutes

Importantly, workers do not view these supports as alternatives to housing production or long-term planning efforts.

They function as **bridges**—near-term stabilization tools that help households remain housed and employed while longer-term supply strategies are planned, funded, and delivered. In doing so, they protect the effectiveness of existing housing stock, preserve workforce continuity, and reduce the likelihood that housing pressure escalates into displacement.

For regions like yours, this balance matters. Stabilization and access supports can be implemented more quickly than new housing supply, allowing communities to respond to immediate needs without losing sight of long-term goals. These near-term actions complement, rather than compete with, broader production strategies and infrastructure investments.

We believe this approach **closely aligns with Southern Oregon's broader economic development framework:** pairing responsive, short-term interventions with sustained, long-range planning. Together, these strategies strengthen economic resilience, support workforce stability, and ensure that progress toward housing production is not undermined by preventable instability in the interim.

# Why this matters now

The survey makes one thing clear: workers are not disengaged. They are actively trying to stay housed, remain employed, and build a future in Southern Oregon.

They are also telling us—clearly—**where the system breaks down** and which interventions would make the biggest difference.

Understanding what workers say would help most provides a roadmap for action: one that aligns workforce stability, employer needs, and community resilience without waiting for housing production alone to catch up.

**This leads to .....** 





## → Key Insight: Employees overwhelmingly want to stay—and purchase homes—in the Rogue Valley

A common narrative suggests that today's workforce—particularly **Millennials** and **Gen Z**—do not want to buy homes, or that workers plan to leave regions like Southern Oregon in search of opportunity elsewhere. This was expressed by members of the business community at our in-person seminar.

*The data from our workforce survey does NOT support that view.*

**84% of ALL respondents would like to purchase a home in the Rogue Valley within the next 2-5 years**

Among renters—the group most often assumed to be transient—**100% of renters** surveyed expressed a desire to purchase a home

**80%** reported a realistic **affordability ceiling** under \$2,000 per month, indicating clear boundaries rather than disengagement

Workers are not opting out of ownership or community investment. They are being constrained by interest rates, upfront costs, credit sensitivity shaped by housing stress, and the inability to save while staying housed.

It suggests that the region does not need to convince workers to care about housing or community. That commitment already exists. What is missing are **clear, attainable on-ramps** that allow households to move from coping to stability—and from stability to investment.

Recognizing this shift—from assumed disengagement to constrained demand—changes the conversation. It moves the focus from whether people want to stay, to how quickly and effectively the region can help them do so.



A nighttime photograph of a cityscape with mountains in the background. The city lights are visible, and the mountains are silhouetted against the dark sky. The image is overlaid with a dark blue semi-transparent layer.

# **Using resident-level data to strengthen Housing Needs Analysis (HNA) and Housing Production Strategies (HPS) reporting**



Oregon's housing planning framework is evolving rapidly. Under House Bill 2003 and related requirements, cities—particularly those with populations over 10,000—are expected to prepare **Housing Needs Analyses (HNA)** and **Housing Production Strategies (HPS)** that go beyond unit counts to address **housing equity, displacement risk, and access to opportunity**.

Most cities are not short on data. What they often lack is **resident-level signal** that explains *why* gaps persist and *which interventions* would most effectively improve outcomes in the near term.

This is where workforce-centered, person-first data meaningfully strengthens existing planning work.

Traditional HNA and HPS documents rely on strong structural inputs like Census & ACS data. These inputs are essential. But by design, they are **backward-looking and population-level**. They describe conditions that already exist, often after households have absorbed significant stress or experienced displacement.

Inputs like our workforce survey add a complementary layer: **how housing pressure is experienced today by people who are still housed, still working, and trying to remain in their communities**.

This distinction is key for equity planning.

## ***Traditional HNA & HPS data Inputs***

Census & ACS Data

Income & Affordability modeling

Housing stock & production capacity

Zoning & regulatory constraints



## ***Where these inputs fall short***

- ⊗ Lagging timeframe
- ⊗ Backward-looking
- ⊗ General / Population level

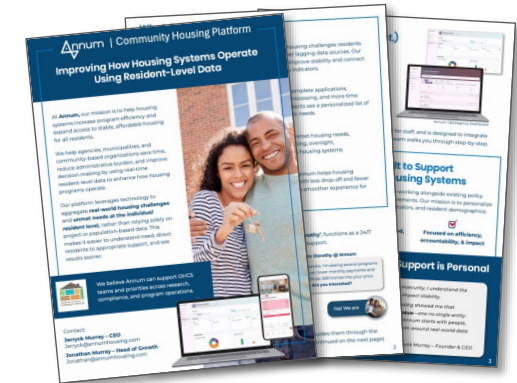


# A more complete view of Housing Equity Indicators

Oregon HNA & HPA housing equity indicators emphasize outcomes such as:

- Housing stability
- Cost burden
- Access to safe and adequate housing
- Ability to remain in community near jobs and services
- Disproportionate impacts by income and household type

The survey data strengthens these indicators by showing **how inequity expresses itself operationally**, long before it appears in eviction filings or homelessness counts.



*Improving How Housing Systems Operate Using Resident-Level Data — OHCS Materials*

## Cost Burden vs. Housing Fragility

Two households may appear “housed” in administrative data, but one is a single unexpected repair away from displacement. In this survey, **55% relied on borrowing or credit to stay housed**, and **30% reported housing in poor condition**—signals that deepen equity analysis beyond cost burden alone.

## Stability & Displacement Risk Without Relocation

While only **11% reported an unexpected move**, widespread coping behaviors—delayed moves, involuntary sharing, and financial strain—indicate **early displacement risk and forced immobility**, particularly for middle-income households that cannot clear upfront barriers.

## Access to Ownership as an Equity Issue

Strong interest in buying within the next 2–5 years (**84%**), paired with demand for rate buydowns and mortgage guarantees, provides direct evidence that **access-to-own is a lived equity issue**, not just a market statistic.



## Strengthening HPS With Near-Term Levers

Housing Production Strategies are required to identify **actions**—not just goals. In practice, many HPS documents struggle to bridge the gap between long-term housing production and immediate household instability.

The survey data helps fill that gap by identifying **specific break points** where near-term interventions can prevent harm while production ramps up:

- Repair and maintenance support to preserve existing housing stock
- Emergency assistance to prevent cascading financial crises
- Deposit and lease guarantees to reduce access barriers without lowering standards
- Ownership pathway tools that convert aspiration into permanence

These strategies do not replace housing production. They **protect its effectiveness** by stabilizing the workforce that production is intended to serve.

## Why this matters for municipalities

For cities, workforce-centered housing data offers several practical benefits:

- **Stronger equity narratives** grounded in lived experience, not just modeling
- **Defensible justification** for stabilization and prevention tools as equity-aligned actions
- **Demonstrable engagement** with impacted populations—particularly working households often underrepresented in public processes
- **Earlier warning signals**, allowing cities to act before instability becomes displacement

This improves both the **quality** and the **credibility** of HNA and HPS documents—especially as state expectations around equity and implementation rise.

## Why this matters for employers & local economy

Employers are frequently cited as stakeholders in housing strategies, but rarely given a clear role beyond advocacy. Person-first workforce data allows employers to participate in housing solutions that:

- Are measurable, and aligned with real employee needs
- Improve retention and reduce burnout
- Complement—not replace—public planning efforts

For the regional economy, the implications are broader. When workers cannot stabilize housing, mobility slows, productivity suffers, and growth becomes harder to sustain. Stabilizing the existing workforce is one of the fastest ways to protect Southern Oregon's economic foundation.





## | A case for SOREDI leadership

Our team believes the findings in this report point to a clear opportunity for SOREDI to play a key leadership role to address workforce housing challenges across Southern Oregon.

As the region's designated Economic Development District and a trusted convener of employers, municipalities, and community partners, SOREDI is **uniquely positioned** to help align insight with action. **Workforce housing pressure does not sit squarely within any single system**—it touches economic development, workforce retention, education, placemaking, and municipal planning. Addressing it effectively requires coordination across these domains.

Importantly, this is not a call for SOREDI to act alone or to replace existing efforts. As with the **One Rogue Valley** strategy itself, progress depends on shared leadership, coordinated action, and sustained collaboration across public and private sectors. SOREDI's role is to help connect partners around a common understanding of workforce needs and to support practical, near-term strategies that complement long-term housing and economic development goals.

By grounding regional conversations in lived workforce experience, SOREDI can help ensure that planning efforts remain connected to real-world conditions—and that interventions are responsive, measurable, and aligned with the region's broader vision. This approach strengthens accountability while preserving flexibility, allowing communities and employers to act within their respective roles while moving in the same direction.

In this way, workforce housing becomes not a standalone initiative, but a shared regional priority—one that advances talent retention, economic resilience, and the long-term vitality of Southern Oregon through collective action.





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