50 YEARS HOUSING AUTHORITY

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Malta Housing Satisfaction Survey

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1. Introduction

1.1 Aim

Demographic shifts have created increasing diversity in housing needs in Malta, necessitating a re-evaluation of existing housing policy. The aim of this study is to provide a comprehensive, evidence-based assessment of how diverse people in Malta experience their housing conditions with a view to informing such policy. The study also aims to establish a baseline to understand how such experiences continue to evolve over time. The study asks:

1. What kind of dwellings and neighbourhoods do different cohorts of the population live in?

2. How satisfied are they with these living conditions, and what problems do they perceive?

3. What are their intentions with regard to relocation?

4. To what extent are people aware and satisfied with existing housing schemes?

Data for the study were collected using a bespoke questionnaire designed by the authors. A representative sample of approximately 800 respondents residing in Malta (including both Maltese nationals and foreign residents) was recruited to provide responses, which were statistically analysed to generate the insights reported.

1.2 Context

This study must be viewed within the broader context of the housing situation in Malta. The Housing Authority Research Strategy 2026–2027 (Housing Authority 2026) identifies three key structural trends shaping the housing market. First, household size is declining, reflecting changes in family structures and an increase in single-person households. Second, there has been a significant rise in the share of the foreign population, many of whom rely on the private rental market, among other distinctions from Maltese households. Third, Malta's population is ageing, leading to a growing share of elderly households with distinct housing needs, particularly in terms of accessibility, maintenance, and adequacy of space. Four key groups are identified in the same Research Strategy: young adults, migrants, families with children (captured largely within prime-aged households), and the elderly. Each of these cohorts faces specific constraints and priorities, ranging from affordability and access for younger households, to tenure security and quality for migrants, to space requirements for families, and accessibility considerations for older individuals. By disaggregating the analysis along these lines, the research provides a more granular understanding of how housing outcomes vary across the population.

Recent years have seen considerable interest in Malta's housing market, with an increasing number of local studies, in part due to the data available from the Malta Census of Population and Housing and the European Statistics on Income and Living Conditions Survey (EU-SILC) survey, as well as the data collection by the Housing Authority. Briguglio et al. (2024) examined the diverse demographics and experiences of tenants and landlords, noting that only 10% of tenants were Maltese, and that tenants demonstrated a tendency to relocate between properties. Around one-third intended to settle in Malta and eventually purchase their own property. In terms of satisfaction, tenants reported higher satisfaction than landlords with Housing Authority services, and overall tenant-landlord relationships were generally positive, with over 70% intending to renew their rental contracts. Attard et al. (2025) examined the residential housing market in Gozo, noting the predominance of terraced houses with a growing share of multi-unit dwellings. Around 15% of dwellings (mostly apartments) in Gozo are estimated to be rented, primarily by non-Maltese residents. A study conducted among University of Malta and MCAST students noted strong intentions to purchase a property in Malta, with apartments being the most frequently reported option (Micallef, 2025). Homeownership ranked third among life priorities, behind material aspirations and career success, while awareness of the housing market and the home-buying process was generally low. This study is also linked to recent studies on the diversification of housing supply, particularly for vulnerable groups, including the rehabilitation of dilapidated properties as temporary shelters for vulnerable communities (Housing Authority, 2025). Other studies review schemes at the Housing Authority (e.g. Micallef and Schembri, 2025; Micallef et al., 2026).

It is also pertinent to situate this study within the broader literature on dwelling and neighbourhood satisfaction. Evidence from the English Housing Survey (Ministry of Housing, Communities and Local Government, 2025) reports owner-occupation as the largest tenure group. Owner-occupied dwellings are more likely to consist of semi-detached or detached houses, whereas social rented housing is predominantly composed of low-rise purpose-built flats. In terms of satisfaction, owner-occupiers report higher levels of life satisfaction and satisfaction with their accommodation than tenants. The pattern of higher housing satisfaction among owner-occupiers compared to renters is also evident in a residential satisfaction study conducted in Ireland (Murphy, 2024). The study also indicated that around two-fifths of households intended to move within the next five years, with key preferences for future housing including safety within the home, the number of bedrooms, and access to outdoor space such as a garden. The Seattle Housing Authority (Hebert Research, 2009) found high levels of satisfaction with both the services provided and the housing provider. Focusing on student housing, a recent study in Sweden found that occupants were generally satisfied and identified seven key predictors of satisfaction, with the most significant being kitchen facilities, cleanliness, and accessibility to public transport (Gong and Söderberg, 2023). The type of accommodation was also found to play a determining role, with studio residents reporting higher levels of satisfaction than those living in corridor-style rooms. In their study on the determinants of residential satisfaction, Balestra and Sultan (2013) found it to be shaped primarily by housing characteristics and neighbourhood features, while individual and household socio-demographic characteristics play a secondary role. The study identifies four key predictors of residential satisfaction in European contexts: tenure, dwelling characteristics, housing cost burden, and perceived levels of crime in the neighbourhood. In contrast, housing affordability emerges as the main driver of residential satisfaction in OECD countries.

1.3 Overview

The remainder of the report is structured as follows. Section 2 provides a brief overview of the survey methodology, including sampling design and data collection procedures. Section 3 presents the socio-demographic profile of respondents, setting the context for the subsequent analysis. Section 4 examines key aspects of housing conditions, including tenure status, dwelling types, cohabitation patterns, and the availability of housing amenities. Section 5 focuses on satisfaction levels with both dwellings and neighbourhoods, identifying key drivers of perceived well-being. The section also explores households' expectations and intentions to relocate, shedding light on residential mobility dynamics. Section 6 assesses awareness and uptake of schemes offered by the Housing Authority, providing insights into the reach and effectiveness of existing policy instruments. Finally, Section 7 concludes by summarising the main findings of the study and outlining potential avenues for future research. Throughout the report, a series of thematic boxes is included to further explore key issues, with results often cross-tabulated by the cohort categories identified in the research strategy. This approach helps to highlight differences and commonalities across population groups in a clear and structured manner.

2. Materials and Methods

2.1 The Questionnaire

The main research instrument was a structured questionnaire comprising six sections (reproduced in **Appendix 1**). The first section of the questionnaire captured respondents' demographics (age, gender, education level, region, and nationality) and lifestyle characteristics (labour market participation, income adequacy, housing and asset ownership, as well as self-reported health and life satisfaction). The second and third sections examined dwelling type and satisfaction levels, including the dwelling's construction period, year of occupancy, tenure status, household composition, and satisfaction with the dwelling, the block's common areas (where applicable), and the surrounding neighbourhood. The fourth section included questions on the number of bedrooms and bathrooms, the state of repair of the dwelling, whether the residence met the household's needs, any significant problems perceived in the dwelling, its common areas, or the surrounding neighbourhood, the financial burden of housing costs, and the frequency of activities carried out at home. The subsequent section addressed housing relocation expectations, including the respondents' plans to move and the reasons for their intended relocation. Finally, the questionnaire concluded with a section assessing the respondents' awareness of the Housing Authority and its schemes, whether they had benefited from any of them, and their level of satisfaction with them.

A number of questions included in the questionnaire were sourced from the Malta Census (National Statistics Office, 2023) and the EU Survey on Income and Living Conditions (National Statistics Office, 2025), with a view to providing an opportunity for assessing representativeness. Other questions were adapted from those used in international housing surveys (Hebert Research, 2009; Ministry of Housing, Communities and Local Government, 2025; Murphy, 2024) and peer-reviewed studies (Gong and Söderberg, 2023; Lee et al., 2017). The questionnaire was initially developed in English and subsequently translated into Maltese. To further ensure translation accuracy, the survey was back-translated into English. Offering both language options improved comprehension and accessibility, ensuring the survey could be completed effectively by both Maltese and non-Maltese-speaking respondents.

The study followed the Research Ethics and Data Protection procedure at the University of Malta (reference FEMA-2025-00470).

2.2 The Sample

The target population for this survey comprised respondents aged 18 and over, residing in Malta, and including both Maltese and non-Maltese residents. To maximise representativeness and overcome the specific challenges of reaching the foreign population in Malta, two approaches were adopted. Maltese respondents were surveyed through mobile and telephone interviews using a random sampling approach, ensuring coverage across different districts and demographic groups. In contrast, the foreign sample was collected through face-to-face interviews using a cluster sampling technique in areas with a high concentration of foreign residents, including St. Paul's Bay, industrial estates, Sliema, and Valletta. The questionnaire was piloted with approximately 10% of the intended sample. No issues were identified during this phase, allowing data collection to proceed without modifications.

A total of 801 responses were collected, with the data collection period spanning October 2025 to February 2026. Representativeness across age, gender, and district was further ensured through a stratified sampling approach. The survey achieved a 95% confidence level, with an estimated margin of error of ±3.5%. The average completion time was approximately 12 minutes, with response rates of 25% among Maltese participants and 5% for foreign respondents.

To assess the extent to which findings are generalisable, the demographic characteristics of respondents are compared with those reported in the 2021 Census of Population and Housing conducted by the National Statistics Office (2023). Key attributes such as age, gender, marital status, education, employment status, nationality, and geographic distribution are examined to assess how closely the survey reflects the national population and identify any discrepancies or sampling biases. This comparison, summarised in **Table 1**, provides an important foundation for evaluating the applicability of the results presented in the analysis that follows.

As can be seen, the 45–54 age group (typically representing established homeowners) aligns almost perfectly with population proportions. There is some over-representation of individuals aged 15 to 24 and 35 to 44, and some under-representation of younger adults aged 25 to 34 and older individuals, aged 65+. Overall, however, the sample broadly captures the population age structure. More pronounced differences emerge across gender and marital status. Females are overrepresented in the sample, and males are underrepresented, while a small share of respondents identified as "other" or preferred not to answer. With respect to marital status, the sample includes a higher proportion of individuals who are married or living with a partner, alongside a notable underrepresentation of single or never-married individuals. In contrast, those who are separated, divorced, or widowed closely mirror population levels. While gender-based disparities are likely to have limited impact when aggregated at the household level, the underrepresentation of single-person households suggests that the study has constrained visibility over a growing segment of the population.

In terms of educational attainment, the sample exhibits a clear skew towards higher levels of education. Individuals with a Bachelor's degree are substantially overrepresented relative to the population, alongside a moderate overrepresentation of those with postgraduate qualifications. Conversely, respondents with lower levels of education, particularly those with just primary and post-secondary (Advanced and Intermediate levels) education, are underrepresented. The share of individuals with up to secondary education is slightly higher in the sample, while those at the extremes (no schooling and doctoral-level education) closely align with population proportions.

Table 1: Demographic Distributions

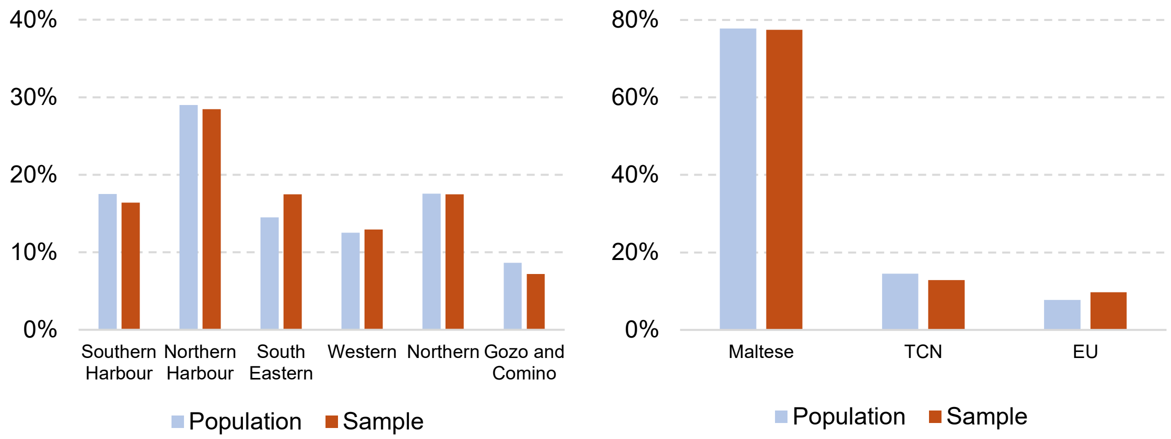
	Population	Sample	Difference
Age			
15-24	11.4%	17.0%	5.5%
25-34	20.2%	15.0%	-5.3%
35-44	18.9%	24.2%	5.3%
45-54	14.4%	14.4%	0.0%
55-64	13.4%	12.3%	-1.2%
65+	21.6%	17.2%	-4.4%
Gender			
Female	48.0%	56.1%	8.1%
Male	52.0%	41.0%	-11.4%
Other	0.0%	3.3%	3.3%
Marital Status			
Single - never married	38.8%	27.9%	-10.9%
Married/living with partner	49.0%	60.1%	11.1%
Separated, divorced, widowed, or annulled	12.2%	12.0%	-0.2%
Education			
Did not attend school	0.8%	1.1%	0.3%
Up to primary	11.6%	6.7%	-4.9%
Up to secondary	30.6%	34.1%	3.4%
Up to post-secondary	24.2%	20.8%	-3.4%
Up to Bachelor's	14.9%	25.9%	11.0%
Up to Master's/Post-graduate	8.6%	10.7%	2.1%
Up to a Doctorate or more	1.1%	0.8%	-0.3%
Labour Status			
Employed	60.6%	65.8%	5.2%
Unemployed	2.0%	1.5%	-0.6%
Inactive	37.3%	32.7%	-4.6%

Note: *The population of the 2021 Census has been adjusted to compare with the sample (which excludes the youngest cohort).*

A similar pattern emerges in relation to labour market status. Employed individuals are overrepresented in the sample, while inactive individuals are correspondingly underrepresented, and the unemployed group is slightly underrepresented. This indicates that the survey sample is more economically active than the general population. This pattern suggests that the survey disproportionately captures more highly educated and economically active individuals, which may influence outcomes related to income and financial well-being, thus potentially conditioning housing choices and satisfaction.

The charts in **Figure 1** compare the geographic and nationality composition of the survey sample with that of the Maltese population. In terms of district distribution, the sample closely mirrors the population across most districts, with only minor deviations. Similarly, with respect to nationality, the sample accurately reflects the proportion of Maltese nationals, with only a marginal difference from the population benchmark.

Figure 1: Comparison by District and Nationality



When analysing the geographic concentration of the foreign population captured in the survey, it becomes clear that a substantial share of non-Maltese respondents is in the Northern Harbour district, which accounts for 43% of the total. This is followed by the Northern district (18%), which also absorbs a notable proportion of respondents. In contrast, smaller shares are observed in districts such as South Eastern (6%) and Gozo and Comino (7%). The distribution suggests a concentration of foreign respondents in more urbanised and economically active districts, in line with census data and the rent register of the Housing Authority.

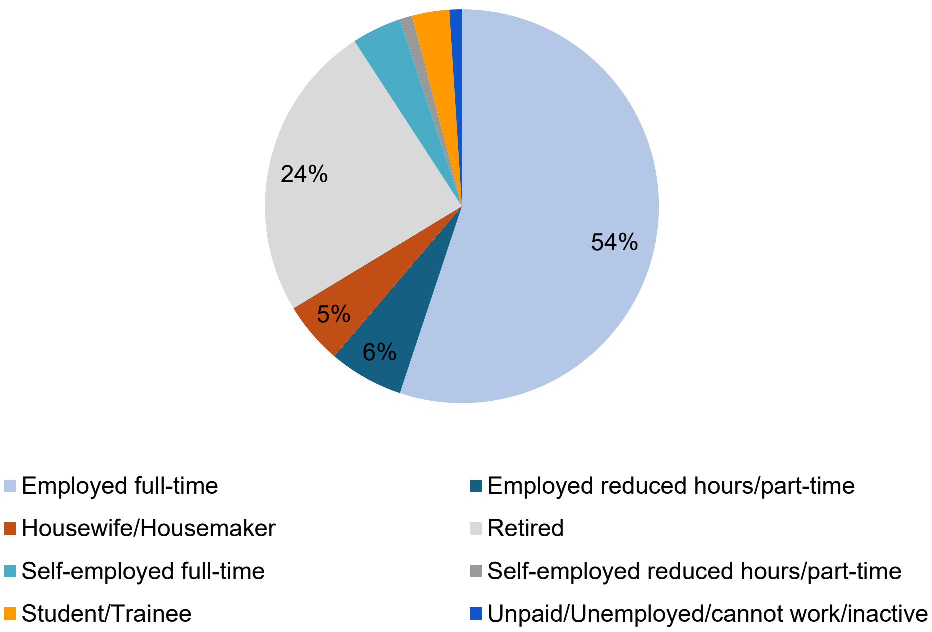
Overall, the comparison indicates a generally good alignment across several key demographic dimensions, particularly in geographic distribution and core age groups. However, some systematic differences are evident, notably the overrepresentation of females, highly educated individuals, and those in employment, alongside the underrepresentation of certain age cohorts and economically inactive individuals. While these discrepancies are not uncommon in survey-based research, they have important implications for the interpretation of results. Accordingly, the findings of this study should be considered with these compositional differences in mind.

3. Respondent Profile

3.1 Income and Employment

The distribution of respondents by work status in **Figure 2** indicates a predominantly active labour force, with a clear majority engaged in full-time employment. Over half of the respondents reported being employed full-time, while only around 6% work reduced hours or part-time. Thus, three out of five respondents maintain some form of salaried employment. Retired individuals constitute a substantial share at 24%, reflecting the notable presence of older or economically inactive persons within the population. Smaller proportions are observed among housewives/housemakers, students or trainees, and the self-employed (both full-time and part-time), which altogether make up some 14% of the respondents. Fewer than 2% of the respondents were unemployed or otherwise inactive individuals unable to work, reflecting the status of the labour market in Malta.

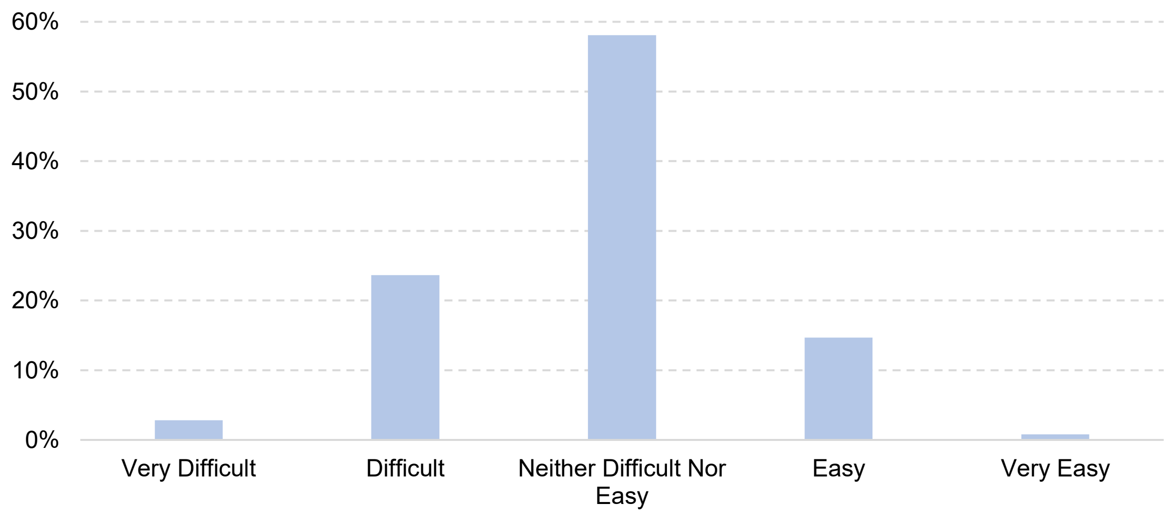
Figure 1: Labour Status of Respondents



Examining gender-disaggregated data highlights clear structural differences in labour market participation. While full-time employment is the dominant category for both groups, men (57%) are slightly more likely than women (53%) to be employed full-time. Women are slightly more likely to do work on a reduced-hour or part-time basis (7% compared to 6% for men), and, while a notable share (9.3%) are classified as housewives/housemakers, this category is absent among men. In contrast, men are twice as likely to be self-employed on a full-time basis (5% versus under 3% for women). These patterns suggest persistent gender disparities in work arrangements, with women more likely to engage in part-time or unpaid roles and men more concentrated in full-time and self-employed entrepreneurial work. Individuals with higher education qualifications are overwhelmingly concentrated in full-time employment (over 83%), while those with lower levels of education, especially up to the primary level or with no formal schooling, tend to be older, retirees (around 72–75%) with much lower full-time employment rates (as low as 12–25%).

When asked, ‘Considering your household’s total monthly income, how easy/difficult is it for your household to make ends meet?’, the majority of households (58%) reported that making ends meet is neither difficult nor easy (**Figure 3**). Around one in four respondents (24%) indicate that it is difficult to meet monthly expenses, compared to a smaller share (15%) who report it as being easy. Very few households fall at the extremes, with 3% describing their situation as very difficult and under 1% as very easy. As would be expected, such financial difficulty is not evenly distributed, with certain groups facing a markedly higher risk of strain. Among individuals with lower or intermediate qualifications, namely up to post-secondary, 29% report difficulty, and among those with a Bachelor’s level, 26% report difficulty. The incidence of ‘very difficult’ circumstances is especially pronounced among those with no formal schooling (25%). In contrast, respondents with higher qualifications (Master’s and above) report lower levels of financial hardship and tend to be more likely to reply “neither difficult nor easy” or “easy”. Differences are even more pronounced by work status, as 38% of self-employed individuals working full-time and 40% of students/trainees report financial difficulties (possibly due to income volatility and limited earning capacity, respectively). Part-time workers also show elevated financial strain, with 28% reporting difficulty. This notwithstanding, there is still a notable portion of full-time employees who report difficulty (26%). Retired individuals appear relatively less exposed, with less than 15% reporting difficulty, although a small proportion still face acute hardship.

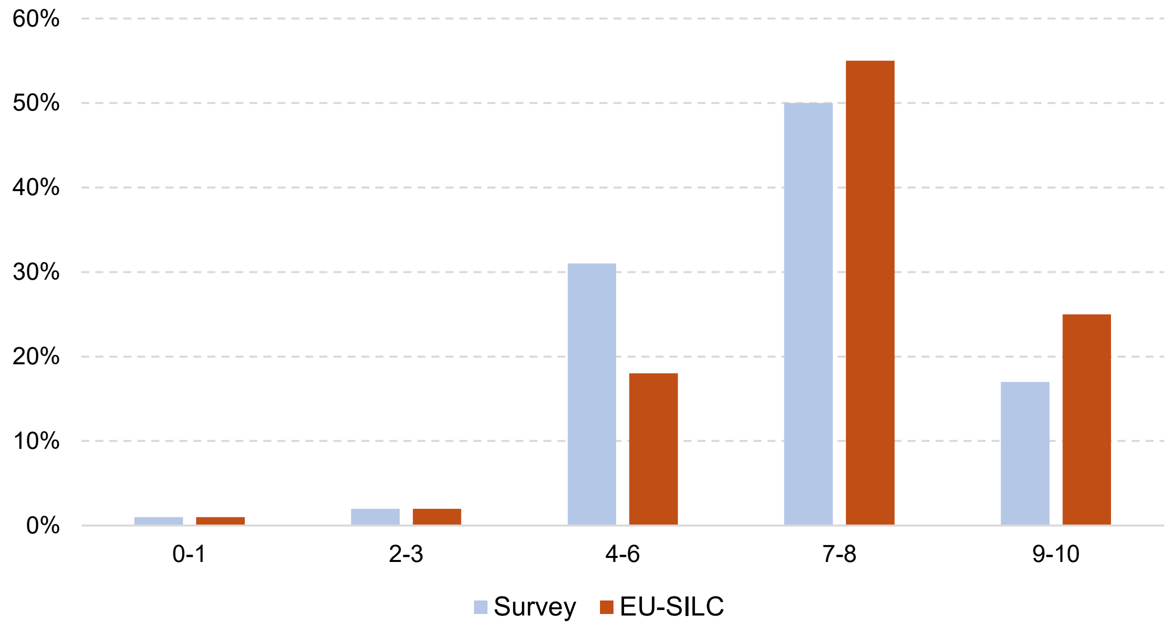
Figure 2: Respondents' Ability to Make Ends Meet



3.2 Health and Life Satisfaction

Respondents were also asked about their health and life satisfaction. The findings from these questions indicate generally positive outcomes in both self-reported health and overall life satisfaction. A large majority of respondents describe their health as either good (47%) or fair (42%), with relatively small shares reporting bad or very bad health (less than 7%). Similarly, as can be seen in **Figure 4**, life satisfaction scores are skewed towards the higher end of the scale, with half of the responses in total being clustered around scores of seven (25%) and eight (25%). As in other surveys which assess wellbeing, respondents were asked, 'Overall, how satisfied are you with your current life situation? Please answer on a scale from 0 to 10, where 0 means not at all satisfied and 10 means completely satisfied'. This yielded an average score of seven overall, which is very similar to findings in other surveys, including the EU-SILC. In comparison with the latter survey, the present study returns a somewhat higher share of responses in the four to six range, whilst having slightly lower shares for the higher scores.

Figure 4: Life Satisfaction Scores



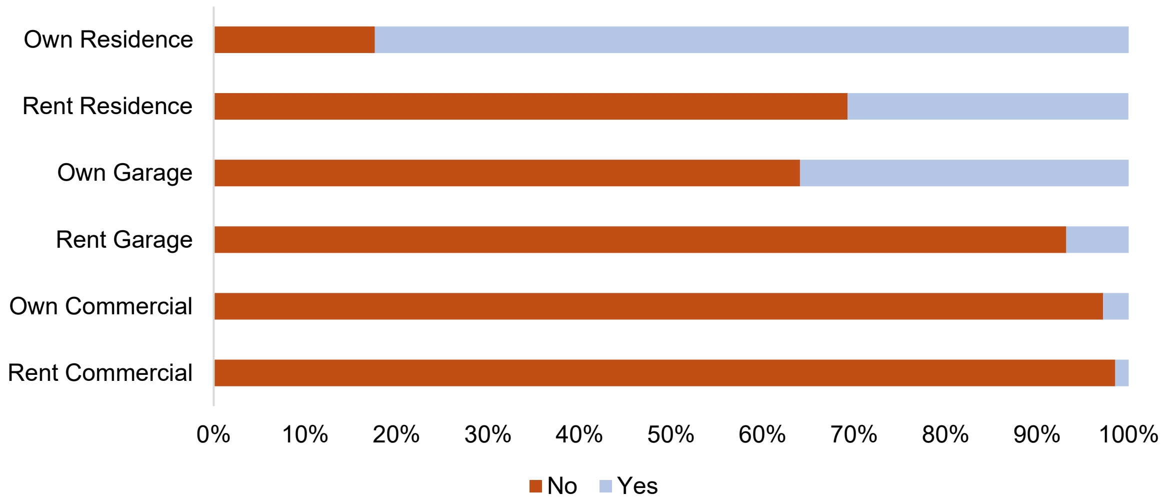
The survey responses also reveal a clear association between financial well-being and both health outcomes and life satisfaction. Individuals who report difficulty in making ends meet are more likely to experience poorer health. A similar gradient is observed in life satisfaction: respondents facing financial difficulty are more concentrated in mid-to-lower satisfaction scores, with relatively few reporting high satisfaction. In contrast, those who find it easy to make ends meet are heavily skewed toward higher satisfaction levels. Individuals in the "very difficult" financial category display mixed to low outcomes, with a concentration around lower satisfaction scores and some reporting very low well-being. These findings point to a strong link between financial strain and reduced well-being, both in terms of self-reported health and life satisfaction, underscoring the importance of policies that address income adequacy as a means of improving broader quality of life.

3.3 Housing Market Demand

In an attempt to proxy the extent of participation in the housing market and, specifically, the extent of demand that they exert, respondents were asked about the number of properties they owned and/or rented (as tenants). The responses indicate a clear difference in property ownership and rental patterns across asset types (**Figure 5**) and the number of properties held: most individuals (around 70%) own just one residential property, in contrast with a further 12% who own multiple properties.

Garages and other storage spaces show a more dispersed distribution, with a significant proportion of individuals holding none at all, but a non-negligible share holding one or more units. Commercial spaces are highly concentrated, with most respondents reporting no ownership or rental (over 95%), indicating that participation in commercial property markets is limited to a very small segment. Additionally, rental patterns differ markedly from ownership: tenants are far more likely to have zero holdings across all property types, particularly garages and commercial spaces. These features of the survey suggest that while primary residence ownership is widespread and relatively stable, ownership or rental of additional and commercial properties is much more concentrated, pointing to unequal access to property-based wealth and investment opportunities.

Figure 5: Participation in the Housing Market



Box 1: Distinctions by Population Cohorts

The Housing Authority's Research Strategy (Housing Authority, 2026) identifies four primary cohorts that may face distinct housing needs: young adults associated with first-time buyers and the transition out of the parental home in Malta (Micallef and Schembri, 2025), families with children, the elderly and migrants. The latter refers to the foreign population, who are typically characterised by a stay of around three years in Malta (Borg, 2025) and a strong reliance on the private rental market, in contrast to the predominantly owner-occupied housing system among Maltese households.

Building on this framework, the analysis in this box groups the survey sample into four corresponding categories and cross-tabulates key findings to examine how core indicators vary across cohorts. In our study, young adults (12%) are defined as Maltese individuals aged under 30 years, while the elderly (26%) refer to Maltese individuals aged over 60 years. Migrants account for 23% of the sample. The remaining category consists of Maltese individuals, aged between 31 and 59 years, representing 38% of respondents and broadly capturing the prime working-age population, including many families with children.

Socio-demographic Indicators by Cohort

	Migrants	Young Adults	Prime-Aged Adults	Elderly
Marital Status				
Single - never married	42%	77%	17%	10%
Married/living with partner	52%	22%	70%	71%
Separated, annulled, widowed	6%	1%	13%	19%
Work Status				
Employed	78%	71%	81%	11%
Self-employed	6%	11%	7%	1%
Student	6%	18%	0%	0%
Retired	7%	0%	3%	78%
Other	3%	0%	9%	10%
Income - Ease to Make Ends Meet				
Easy	21%	11%	15%	23%
Neither easy nor difficult	59%	57%	56%	58%
Difficult	12%	32%	29%	19%
Self-assessed Overall Health (both Physical and Mental)				
Very good	9%	8%	3%	1%
Good	40%	57%	52%	38%
Fair (neither good nor bad)	42%	22%	40%	53%
Bad	8%	12%	4%	7%
Very bad	1%	0%	0%	1%

Our data reveals that young adults are overwhelmingly single and are more likely to be students. In contrast, prime-aged adults and the elderly are predominantly married or living with a partner. The migrant population shows a more balanced distribution, with 42% single and 52% married. Except for the elderly, who are predominantly retired, more than 80% of respondents across cohorts are active in the labour market, although a notable 18% of young adults remain in education.

In terms of financial security, between 56% and 59% of respondents across cohorts report that they find it neither easy nor difficult to make ends meet, though around 30% of young and prime-aged adults report some degree of financial strain.

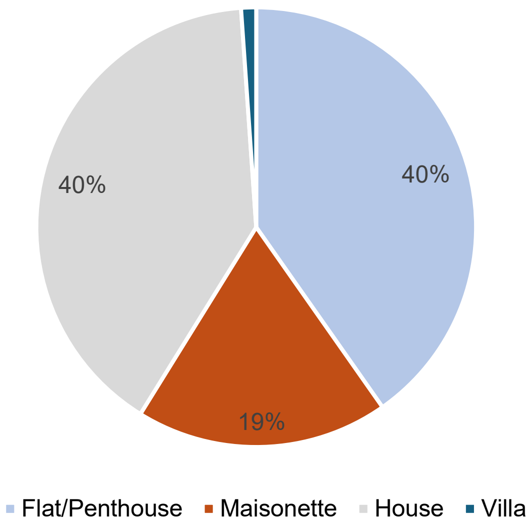
Self-reported health, which captures both physical and mental dimensions, is generally positive across all groups, with most respondents indicating fair or good health. However, young Maltese adults report a slightly higher incidence of self-reported poor health among the four cohorts, an outcome that may warrant further investigation.

4. Housing Conditions and Living Arrangements

4.1 Dwelling Type, Tenure and Age

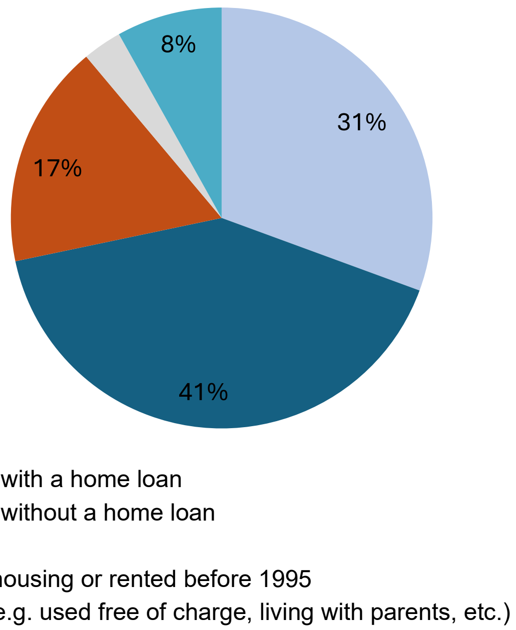
In the sample of people surveyed, around four out of ten respondents live in properties with condominiums (apartments and penthouses), four out of ten live in houses (a category that includes terraced houses, townhouses, detached houses or farmhouses), while almost two out of ten live in maisonettes and a small number in villas. The share living in apartments in the survey is a bit lower than in the latest Census, which showed that apartments and penthouses constitute around five in ten of all dwellings in Malta (**Figure 6**).

Figure 6: Type of Property



In terms of housing tenure, just over three in ten respondents are outright homeowners with no outstanding mortgage, while a larger share, approximately four in ten, own their dwelling but are still servicing a loan (**Figure 7**). Around two in ten respondents report renting their dwelling, with only a small fraction (3%) residing in social housing or pre-1995 rent-controlled units. Just under one in ten live with their parents or occupy a dwelling free of charge. These findings are broadly consistent with evidence from EU-SILC, which is an annual NSO survey on living conditions. According to the latest available data for 2024, around two-thirds of households in Malta owned their main residence, including those with an outstanding mortgage. Of these, roughly half were outright owners with no mortgage liabilities. Approximately three in ten households rented their main dwelling, while fewer than 5% lived in accommodation provided free of charge, such as with family members. Overall, both this study and other published sources point to the continued dominance of homeownership in Malta, alongside a sizeable and growing rental sector.

Figure 7: Housing Tenure



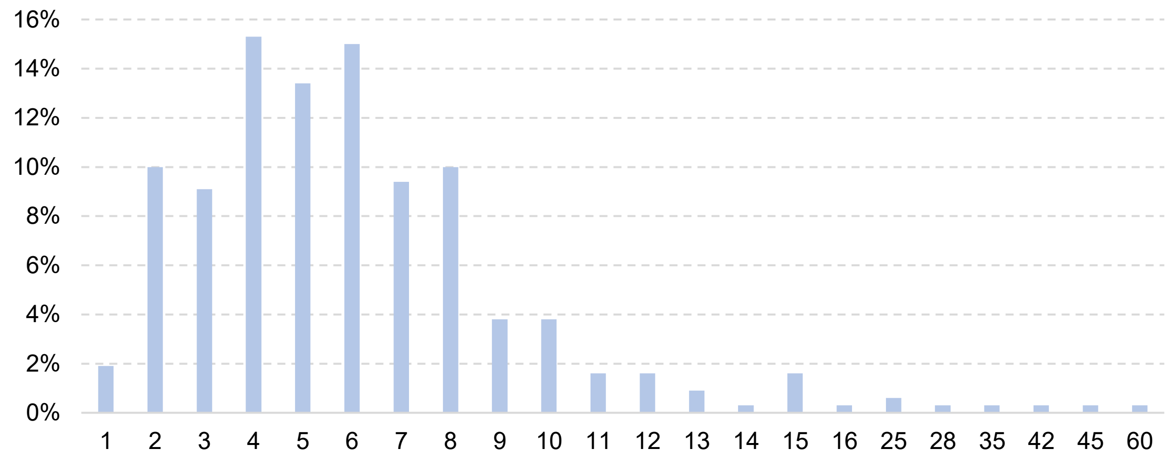
Examining the relationship between the type of dwelling and the tenure reveals that among those who own their dwelling and have already paid off their loans, around two out of three live in houses. Those who own their property but are still paying a loan are more likely to live in maisonettes or flats. People living with others are more likely to live in a terraced house than anywhere else. This, in turn, tells the story of different generations: Malta hosts an older generation living in paid-off larger dwellings and a younger generation living in flats with a mortgage (or still living with their family). The gradient of distinctions is even more pronounced when examining the rental market. More than four in five properties that are rented are flats/apartments. Around three in four social housing units are also composed of flats/apartments, with far fewer houses and maisonettes. This echoes the relatively recent expansion in the private rental market, coinciding with a shift in the built fabric, from single-unit dwellings to multi-unit dwellings.

People who live in flats or penthouses were also asked about the size of their condominium block. Blocks in Malta can be described as small, medium or large. Small blocks are typical in older or low-rise buildings, medium blocks (with up to 12 units) are common in blocks with two to four floors, with two to three units per floor, and large blocks are typical in newer developments, especially in areas like St. Paul's Bay, St. Julians, Gzira and Sliema, with a larger number of flats, making the most of limited land. Survey respondents mainly report living in blocks of four to six flats, though respondents from larger blocks also feature, with some living in blocks of as many as 60 flats (**Figure 8**).

Further analysis reveals a general increase in condominium size over time. Among blocks reported to have been built before the year 2000, 59% were composed of five units or fewer. In contrast, among those built after 2000, only 44% were of this small size. Up to 35% of units built before 2000 were in blocks of six to ten units (44% after 2000), and only 6% had 11 or more units (in contrast with 19% from 2021 onwards). In fact, one-third of all the stock reported to be 11 units or larger was built in the last five years.

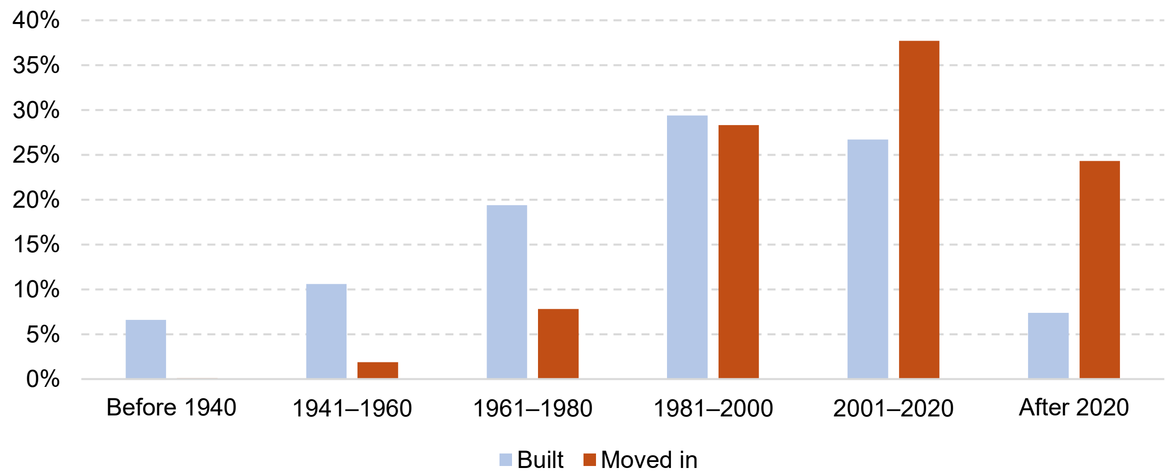
The data also made it possible to examine condominium problems by condominium size. In multi-unit dwellings, management difficulties increase directly with block size, ranging from 16% of respondents in small blocks to 25% in large blocks complaining of this issue. On the other hand, accessibility problems decline with condominium size, as respondents in larger blocks are less likely to report accessibility problems, likely reflecting the installation of lifts in larger and more recently built blocks. Disaggregated results show that reports of condominium related issues tend to be higher among respondents in rented and social housing, with incidence rates averaging around 10 percentage points above other tenure groups.

Figure 8: Units per Condominium



In terms of period of build (**Figure 9**), the single largest cluster of occupied dwellings among the survey respondents was built during the two decades between 1981 and 2000. Around a quarter were built before 1980, while roughly a third reflects new construction built in the last two decades. As expected, the majority of respondents started living in their dwellings more recently than their dwellings were built.

Figure 9: Period Dwelling Built Versus Occupied by Present Residents



4.2 Cohabitation and Pets

When asked about people they live with (**Figure 10**), just under two out of three respondents state they live with a spouse or partner. The vast majority of respondents (over seven in ten) report having no children residing with them, echoing census results (76%). Where children are present, be they under or over 18 years of age, they are generally limited to one or two. Just over one in ten respondents have parents or relatives living with them. Fewer respondents report having a flatmate or roommate who is not a relative or a partner, but when these are present, they typically range from one to six. Further disaggregation in cohabitation patterns by different cohorts is provided in **Box 4** below.

In a novel contribution to the understanding of how people in Malta live, the survey also asked respondents to report whether they owned pets (**Figure 11**). Almost one in five (18%) of our respondents have a pet dog (mainly just one), while a smaller number (13%) have a pet cat (again, mainly just one). Around 12% keep a variety of other pets. Pets are more likely to be present in larger dwellings and less likely to be found in flats/apartments. The socio-economics of pet ownership may be worth exploring in further studies utilising this data.

Figure 10: Cohabitation Patterns

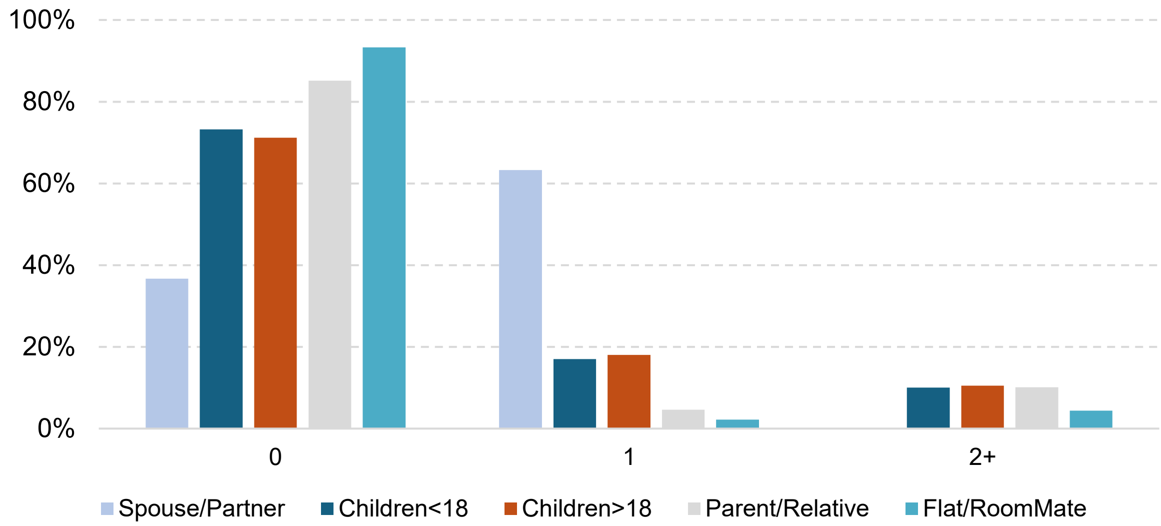
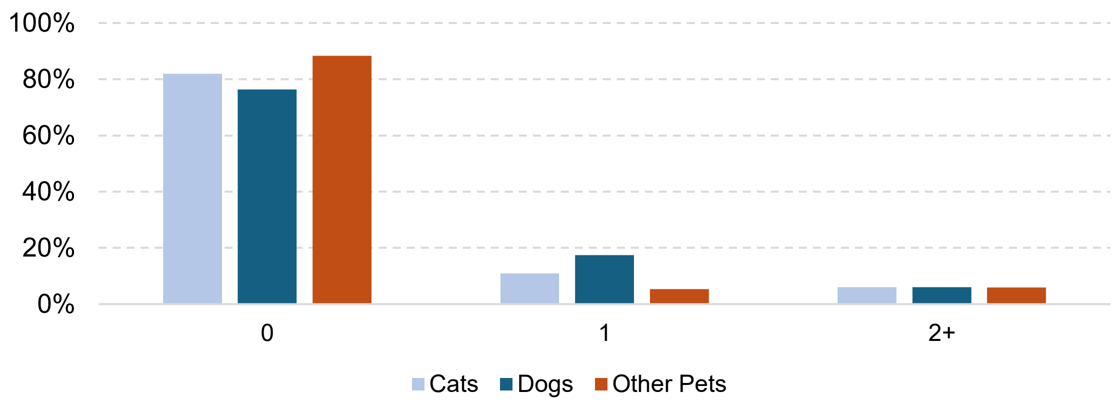


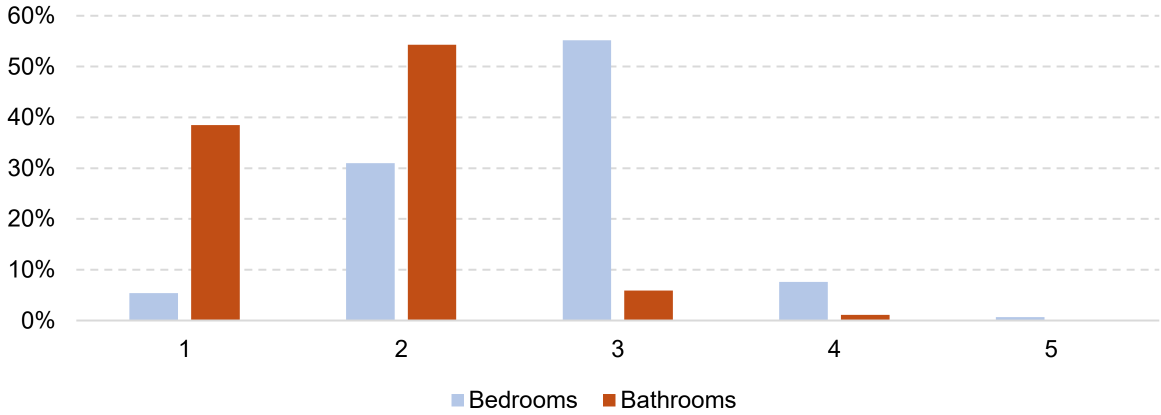
Figure 11: Pets



4.3 Dwelling Size and Amenities

In terms of dwelling size, the most common scenario among the survey respondents is to live in a dwelling with 2–3 bedrooms and 1–2 bathrooms (**Figure 12**). The Census 2021 indicates that a typical home is indeed one with 2–3 bedrooms, with three bedrooms being the most common for family households, while newer apartments increasingly offer two bedrooms with a rising share of 1-bedroom units.

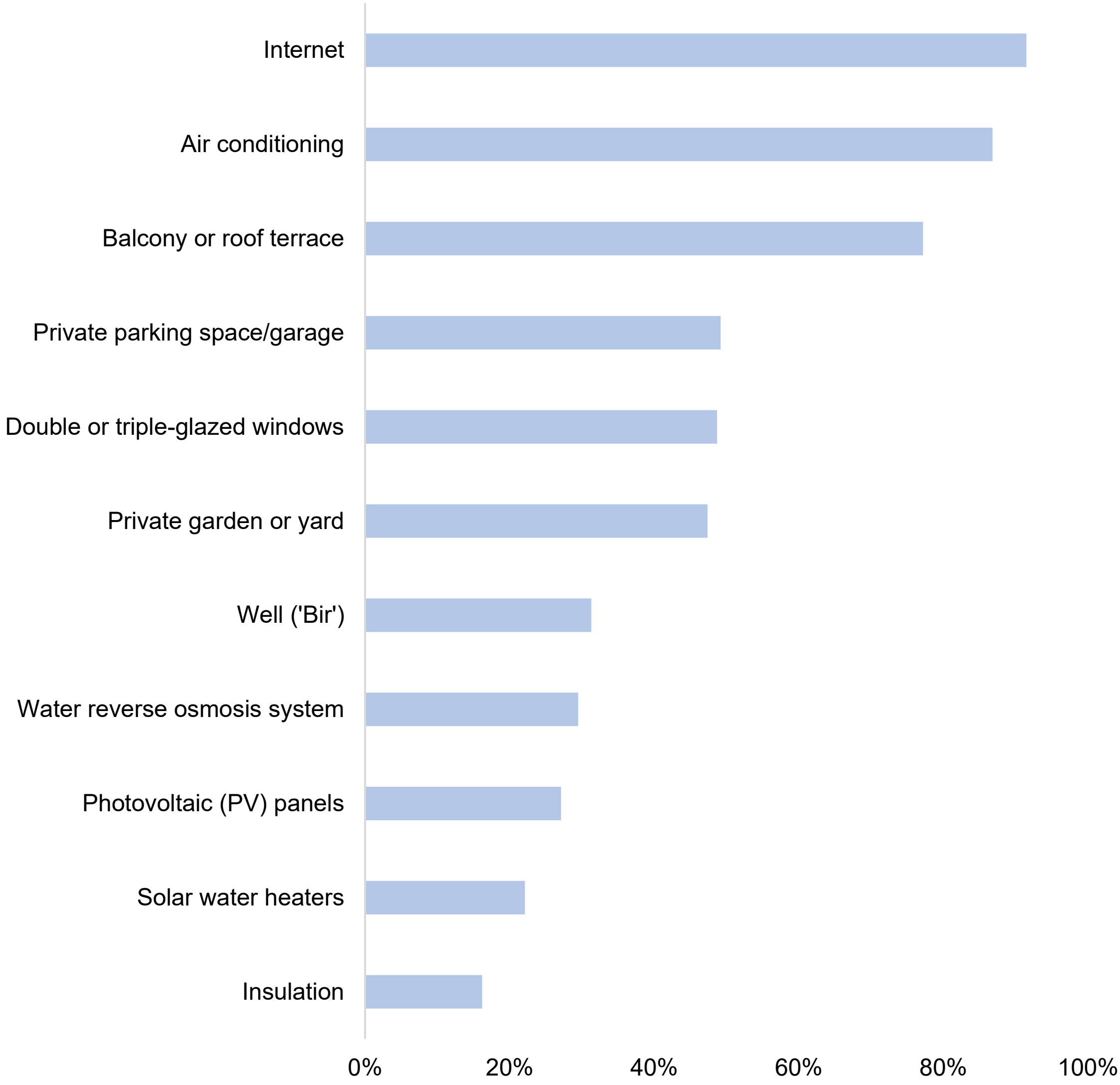
Figure 12: Rooms per Dwelling



To gather more detailed insights, respondents were asked about a variety of amenities present in their homes. As reported in **Figure 13**, nine out of ten respondents have access to the internet at home, and almost as many have air-conditioning, ratios which are reflective of those present in official statistics. The majority enjoy some form of outdoor space in the form of a balcony or terrace (77%), but far fewer have a garden/yard (47%). The latter figures are relatively high compared to the Census. Around half of the respondents have access to a garage (again somewhat higher than the 30%–40% estimated in the Census).

In terms of energy/water saving and generation, over one in four of our respondents have PV panels (in contrast with 7% reported in the 2021 census), and just over one in five have solar water heaters. Around 30% have a Reverse Osmosis (RO) system (double those in the 2021 census). Almost half of the respondents report they have triple or double-glazed windows, but far fewer (16%) have insulation. Most garages have an electricity supply, signalling potential for electric vehicles among those who own/rent a garage. It is notable that across multiple indicators (PV, solar heaters, RO systems, garage access and outdoor space), the survey sample consistently reports higher levels of dwelling amenities than those observed in the Census 2021. While it is possible that these were installed since the census (which occurred four years earlier), it is also plausible that the sample may be skewed toward higher-income, owner-occupied or better-quality housing, reflecting the stronger economic conditions of respondents. Apartment living limits access to features such as PV systems, solar heaters and private outdoor space, but there nonetheless remains potential for uptake.

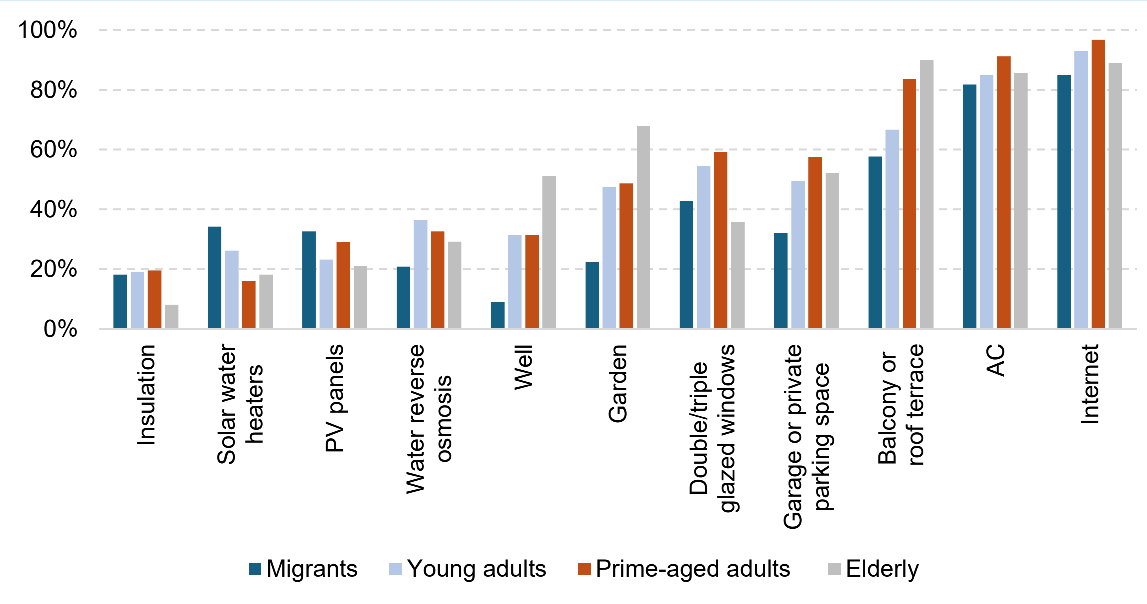
Figure 13: Dwelling Amenities



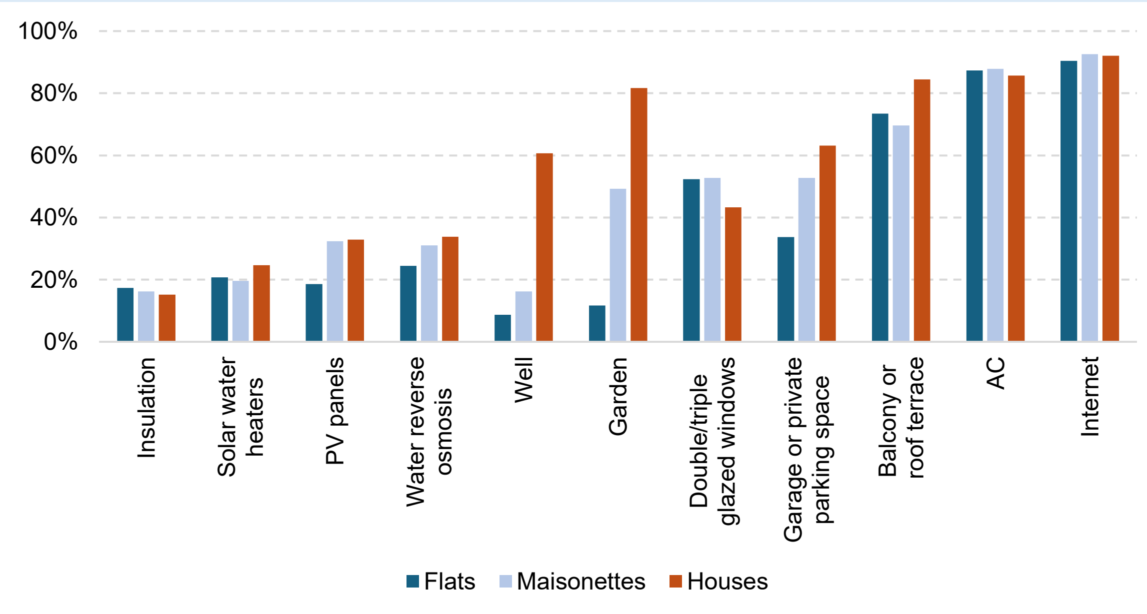
Box 2: Who Has What? Disaggregating Dwelling Amenities

The survey asked respondents to identify all features available in their dwellings, covering a broad range of characteristics from structural elements to energy-efficiency measures. These features are juxtaposed by cohorts (as defined in Box 1) and three groups of dwelling types: flats, maisonettes and houses. The results rank features according to their prevalence.

Property Features by Demographic Group



Property Features by Dwelling Type



Basic amenities such as internet connectivity and air conditioning emerge as the most common, while energy-efficient features like PV panels, solar water heaters and insulation are the least widespread. Differences in basic amenities are relatively limited across demographic groups. More than 80% of respondents across all cohorts report having both internet access and air conditioning at home. While these features are widespread, their prevalence is marginally higher among Maltese households compared to foreign respondents. The largest disparities across cohorts are observed in structural features. Maltese households, especially the elderly, are more likely to report amenities such as wells, gardens or yards, balconies or roof terraces, and garages or parking spaces. These differences largely reflect variations in dwelling types, with a larger proportion of Maltese households, particularly among the elderly, residing in houses, whereas foreign respondents are more likely to live in apartments, where such features are less common.

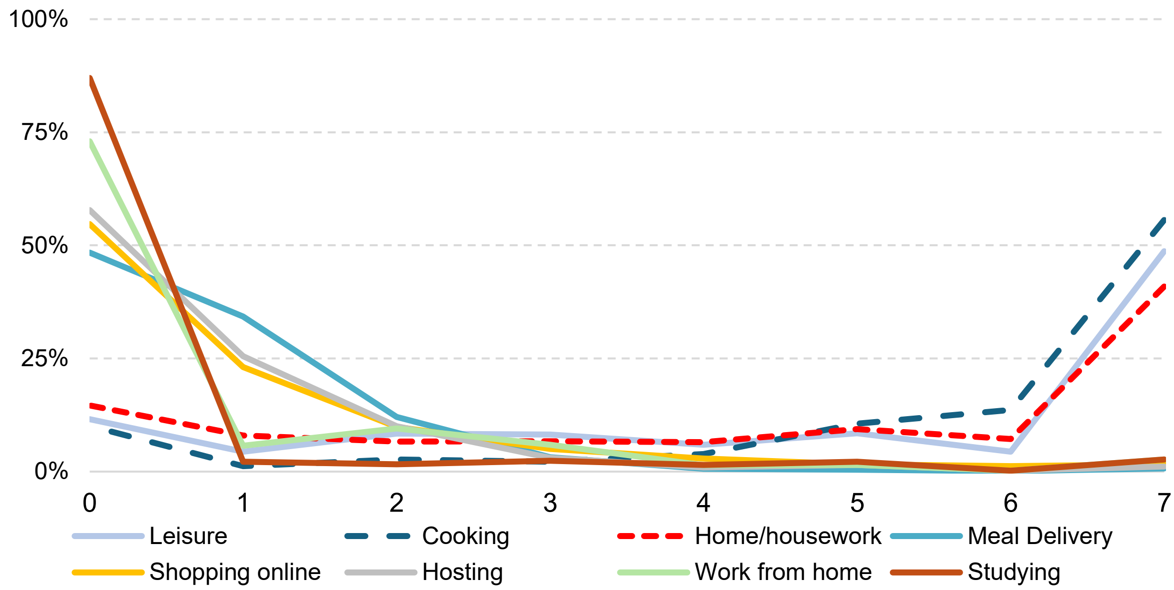
The uptake of energy-efficiency features remains relatively limited. Fewer than one-third of respondents report having measures such as insulation, PV panels, solar water heaters, or reverse osmosis water systems. Among Maltese households, the adoption of certain energy-efficiency features, such as insulation and double/triple-glazed windows, is particularly low among the elderly cohort, possibly reflecting both structural constraints of older dwellings, lower incentives and constrained payoff or ability to undertake such upgrades later in life.

Overall, these findings point to a clear gap in the diffusion of energy-efficient technologies across the housing stock. They point to a potential role for more targeted policy measures and incentives aimed at encouraging households, especially owner-occupiers and older residents, to invest in improving the energy performance and sustainability of their homes.

4.4 Dwelling Activities

Respondents were asked to report on the number of days on which they did various activities in their dwelling, namely leisure activities (like watching television), cooking, doing housework, working from home and studying. Respondents were also asked about how often they ordered meal delivery and conducted online shopping. As indicated in **Figure 14**, certain activities are far more likely to be conducted six to seven days a week, namely home/housework, cooking and leisure activities at home. Others, like meal delivery, working from home, hosting others and online shopping, are more likely to occur on one or two days per week. Indeed, respondents spend an average of five to six days a week cooking, four to five days a week on housework and four to five days a week on leisure activities. They order meals, shop online, host others, work from home or study at home between zero and one day on average. Adding up the number of days per week respondents spend on each activity and normalising this total to 100% reveals that 30% of the total is taken up by cooking, 26% on leisure activity and 24% on housework. The rest of the time is spent almost equally on studying, working from home, hosting guests, shopping online or meal delivery.

Figure 14: Activities in the Dwelling



Assessing activities by the size of the dwelling (by bedroom size), we note that larger dwellings are associated with more hours spent on cleaning, more hosting, more working from home and more leisure time, but also more food delivery services and online shopping.

Upon assessing gendered differences, women emerge as spending more days across all activities (except studying) in comparison with men. The largest gap is in cleaning the house, which they do on average on five to six days, in contrast with three to four days among men. They also spend more days a week on online shopping, cooking meals, hosting and spending time on leisure activities, although they spend marginally less time studying.

Distinctions by educational levels also exist. The most educated are most likely to study at home, shop online, work from home, and both order delivery and cook at home. The least educated are most likely to spend time cleaning and in leisure activities at home. Students, as expected, spend the most time studying at home. Examining these activities by labour status, the self-employed (full and reduced hours) do the most work from home. Housewives, the unemployed and retired individuals spend more time doing housework as well as cooking. The self-employed tend to do more online shopping on average, the retired are among the least likely to get meals delivered, and the unemployed and retired spend most time in leisure at home. This data has the potential to be examined further to assess how time at home varies according to the combination of socio-economic and housing characteristics.

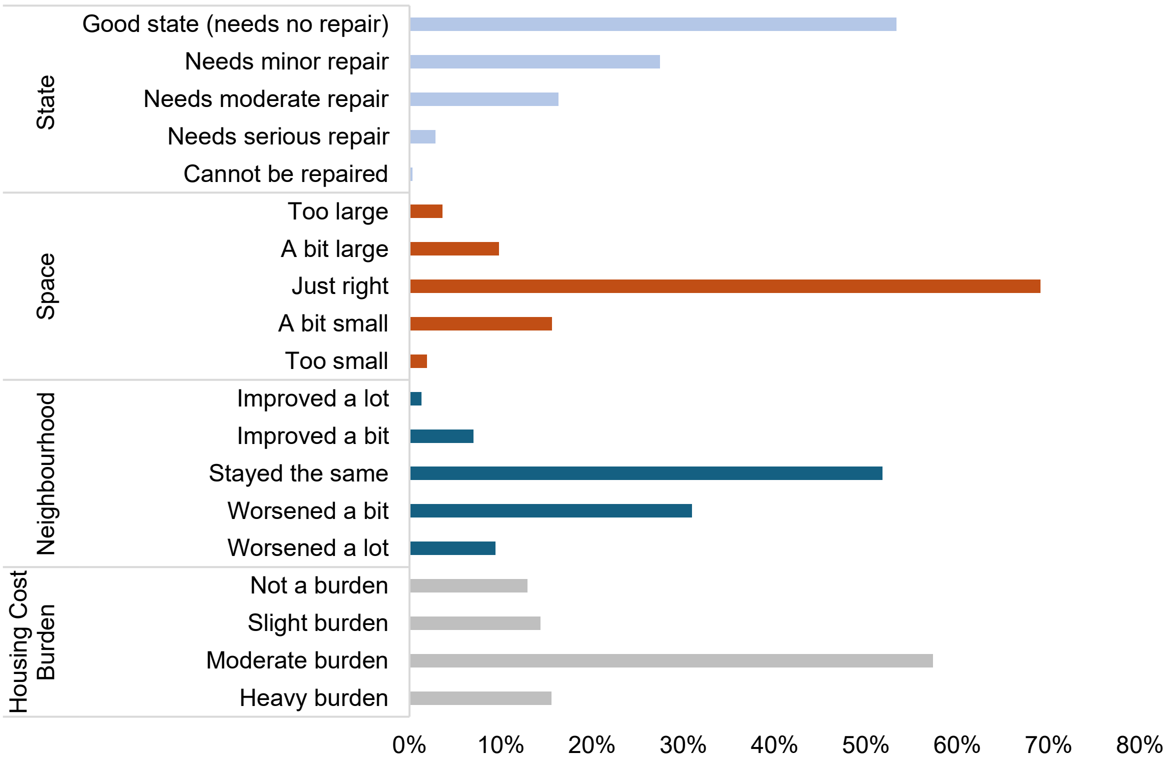
Overall, these distinctions emphasise that a housing policy where a one-size-fits-all approach may be inferior to one that is informed by the behaviours of diverse demographics. On the other hand, it is also plausible that the dwelling itself constrains and stimulates different behaviours. Policymakers and researchers may wish to explore the symbiosis that exists between dwellings, their inhabitants and their activities in further detail.

5. Housing Problems, Satisfaction and Intent

5.1 Problems

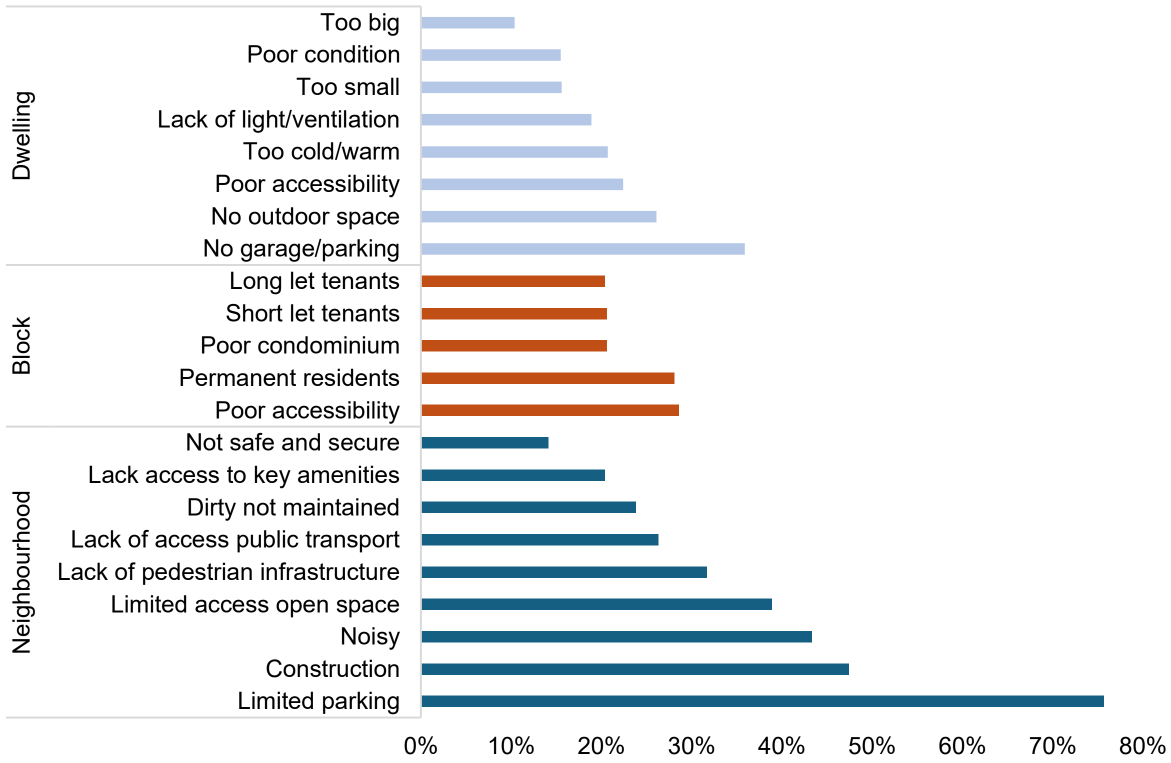
The survey asked respondents to state how they perceive the state of repair of their dwelling, to assess the adequacy of their living spaces, the extent to which their neighbourhoods have changed over the past few years and the extent to which housing costs constitute a financial burden to them (**Figure 15**). The vast majority of respondents consider that their dwelling size is just right. Most respondents stated that their dwelling needs no repairs or only minor ones. This generally positive outcome in terms of quality also translates into what appears to be a predominantly moderate financial burden. As for the neighbourhood situation, half the respondents consider that their neighbourhood has not changed much in recent years. Yet far more consider that their neighbourhood worsened relative to those who consider it improved. Overall, these findings indicate moderate housing cost burden, comfort with the size of the dwelling, and the state of repair, but less so with the development of the neighbourhood over time.

Figure 15: Housing Issues Faced by Respondents



Respondents were also asked to report on the main problems faced in their property, their neighbourhood and, for those who live in an apartment, their block (**Figure 16**). In terms of the dwelling, the lack of a garage or parking emerged as a key shortcoming (mentioned by over a third of respondents), followed by having limited outdoor space (over a fourth of respondents). This is broadly similar to concerns raised by first-time buyers in a survey conducted in 2025 (Micallef, 2025a). A significant number of respondents, around two in ten, also complained of poor accessibility, poor temperature control, poor ventilation or a leaking roof, damp, and rot. While relatively few complained about dwelling size, those who complained that their dwelling is too small outnumbered those who complained that it is too big.

Figure 16: Issues with Dwellings, Block and Neighbourhood



The main issue that dominated concerns at the level of the block was poor accessibility, followed by problems caused by other permanent residents. Poor condominium management and issues related to long- and short-term let tenants were mentioned by around 20% of respondents. These figures are naturally lower than those at the dwelling or neighbourhood levels because fewer respondents have to deal with a block.

Turning to neighbourhoods, it is interesting that, once again, the most cited problem by the respondents is that of not having parking, which was reported by more than seven in ten. This is followed by concerns about having to put up with construction (47%), noise (43%), limited access to open space (39%) and lack of pedestrian infrastructure (32%). It is worth noting that all these issues tend to be related to construction. These trends echo those in the latest EU-SILC studies, conducted with some 10,000 respondents annually. A substantial number of respondents also complain of a lack of access to public transport, dirt and lack of maintenance, and the lack of access to amenities. Reassuringly, only 14% complain about the lack of safety and security in terms of crime.

Box 3: Who's Facing What Problems? Disaggregating the Issues

Respondents were presented with a list of eight potential dwelling-related issues and nine neighbourhood-related concerns, with the option to select multiple responses. The analysis in this box ranks the most frequently cited concerns across four cohorts—migrants, young adults, prime-aged adults, and the elderly (as defined in Box 1). Percentages reported in brackets indicate the share of respondents within each cohort who identified a given issue.

Regarding dwelling-related challenges, the lack of a garage or parking space emerges as the most frequently cited concern across all cohorts. Beyond this common issue, however, notable differences arise in the ranking of other problems. Migrants and young adults share similar concerns, with limited access to outdoor space, such as the absence of a garden, balcony, terrace, or yard, ranking as their second most important issue. These groups also frequently highlight the small size of their dwellings as a key constraint, reflecting their higher likelihood of residing in apartments or shared accommodation.

In contrast, prime-aged adults and the elderly place greater emphasis on internal accessibility challenges, such as the presence of stairs within the property, which rank as their second most important concern. For elderly respondents in particular, the large size of their dwelling is identified as the third most significant issue, an observation that stands in sharp contrast to younger cohorts and likely reflects difficulties in maintaining or navigating larger homes. Another commonly cited issue across most cohorts is the inability to adequately regulate indoor temperatures, with respondents reporting homes that are too hot in summer and too cold in winter.

Turning to neighbourhood concerns, there is a much stronger degree of alignment across cohorts. Limited parking availability is consistently identified as the most pressing issue, followed by high levels of construction activity. These are closely followed by concerns related to noise pollution and a lack of open or green spaces. The elderly cohort additionally highlights inadequate pedestrian infrastructure, such as poor road conditions or insufficient pavements, as a key concern affecting their day-to-day mobility and safety.

Overall, the findings underscore parking availability as a pervasive and cross-cutting issue affecting all population groups. This challenge is likely to intensify over time, given the growing prevalence of apartment living alongside persistently high rates of car ownership. More broadly, while dwelling-specific concerns vary significantly across cohorts—most notably limited space among migrants and young adults, and accessibility issues among older groups—perceptions of neighbourhood-related problems (parking, noise, construction, limited open spaces) are strikingly consistent, pointing to shared pressures in the wider living environment. The data offers further possibilities for analysis, including the perception of parking versus public transport or walkability issues by region, by nationality (Maltese/other) and by tenure, and the combination of these.

Main Problems with Dwellings

Migrants	Young adults	Prime-aged adults	Elderly
No garage/ parking space (49%)	No garage/ parking space (45%)	No garage/ parking space (31%)	No garage/ parking space (27%)
Limited outdoor space (44%)	Limited outdoor space (34%)	Poor accessibility inside (21%)	Poor accessibility inside (19%)
Lack of natural light or ventilation (37%)	Hard to control temperature (29%)	Limited outdoor space (20%)	It is too large (18%)
It is too small (36%)	It is too small (25%)	Hard to control temperature (19%)	Hard to control temperature (16%)

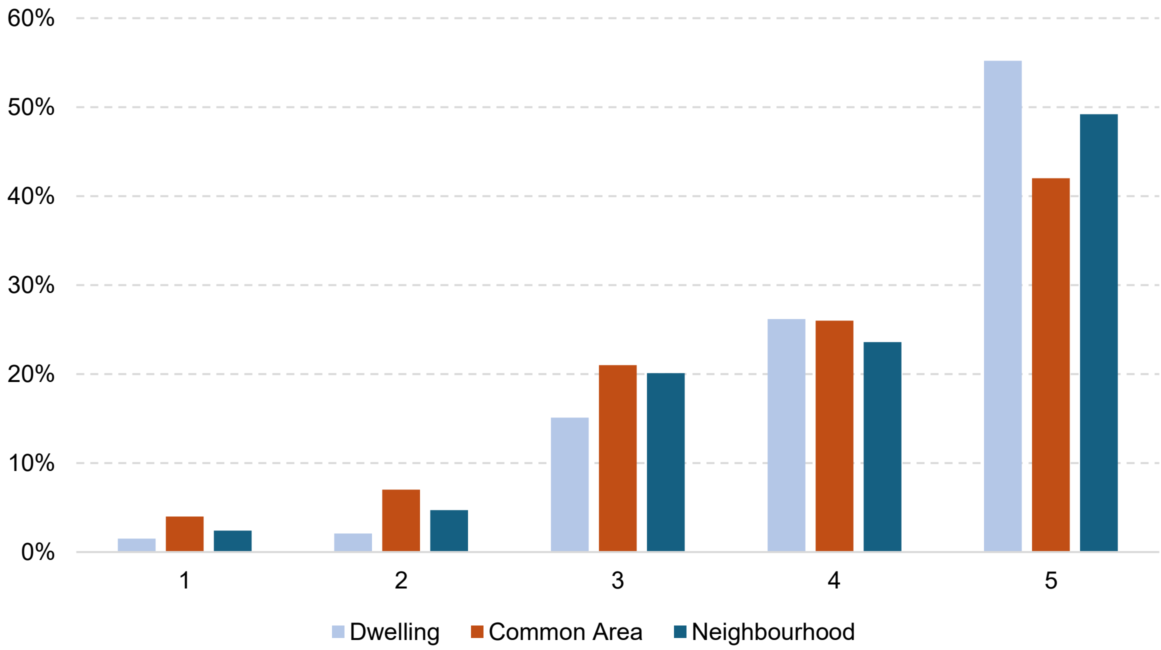
Main Problems with Neighbourhood

Migrants	Young adults	Prime-aged adults	Elderly
Limited parking (82%)	Limited parking (80%)	Limited parking (78%)	Limited parking (65%)
Lots of construction activity (62%)	Lots of construction activity (58%)	Lots of construction activity (43%)	Lots of construction activity (36%)
It is noisy (60%)	Limited open spaces (49%)	Limited open spaces (38%)	It is noisy (35%)
Limited open spaces (50%)	It is noisy (47%)	It is noisy (38%)	Lacks adequate pedestrian infrastructure (28%)

5.2 Satisfaction

Turning to satisfaction levels, the headline finding is that there seem to be high satisfaction levels with one's dwelling (averaging 4.3 out of 5), higher than with the common areas in their block (average 3.9) or indeed with one's neighbourhood in general (at around 4.1 on average). On a scale from one to five, where one is the least satisfied and five is the most satisfied, over half of the respondents offered a five to describe the level of their satisfaction with their dwelling, in contrast with just over a third who stated the same for their common parts (**Figure 17**).

Figure 17: Satisfaction Levels with Property, Common Parts and Neighbourhood



In order to examine the determinants of dwelling satisfaction in more detail, a model was estimated (using logistic regression) to examine which factors best predict high satisfaction scores (scores of 4 or 5 on a 1–5 Likert scale). The results indicate that quality, affordability and neighbourhood conditions are the strongest predictors of satisfaction with one's dwelling. Once the factors are considered, tenure plays an insignificant role. Socio-demographic factors play a secondary role, though satisfaction does increase significantly among the elderly.

Examining this in more detail, we note that housing cost burden is strongly and negatively associated with satisfaction, with effects increasing in magnitude as financial burden increases. Secondly, compared to dwellings in good condition, those requiring moderate repairs or serious repairs are significantly less likely to generate high satisfaction. Third, perceiving one's dwelling as small generates an overall significantly negative impact. Finally, neighbourhood satisfaction emerges as a major driver: a strong positive and highly significant coefficient suggests that individuals satisfied with their neighbourhood are much more likely to report overall housing satisfaction. Policies aiming to improve housing satisfaction should therefore prioritise reducing cost burden, maintenance of housing stock, addressing space constraints, and enhancing neighbourhood liveability. Housing satisfaction clearly extends beyond the unit itself to include consideration of the wider living environment.

Box 4: Who Lives Where and How Satisfied Are They? Disaggregating Satisfaction

Homeownership rates among Maltese respondents are high, exceeding 80%, reflecting longstanding structural patterns in Malta's housing market. The lower rate observed among young adults is largely explained by the fact that around a quarter still reside in the parental home. In contrast, foreign respondents rely more heavily on the private rental sector. Social housing and rent-controlled dwellings (commonly referred to as pre-1995 housing) are used predominantly by elderly households. This stark contrast underscores the segmented nature of Malta's housing system, where access to ownership remains closely tied to nationality and long-term settlement.

The intensity of housing cost burdens varies across cohorts. Between 60% and 80% of respondents report experiencing a slight to moderate housing cost burden, which includes not only rent or mortgage payments but also ancillary costs such as maintenance and insurance. Interestingly, only 9% of migrants report a high housing cost burden. This may partly reflect the prevalence of cost-sharing arrangements, with approximately a quarter of migrants living with roommates. Thus, shared living arrangements among migrants are likely to mitigate reported cost pressures, even if they may compromise other aspects of housing quality. A substantial share of young adults also benefits from reduced housing costs by remaining in the parental home. Prime-aged adults and the elderly are more likely to live with partners and children, though the presence of adult children remains notable, particularly among the elderly.

Perceptions of space adequacy reveal more striking contrasts. Around one-third of migrants and young adults consider their living spaces to be somewhat small, compared to just 14% of prime-aged adults and only 1% of the elderly. At the other end of the spectrum, 28% of elderly respondents consider their homes to be large, pointing to potential under-occupation. This latter finding is consistent with evidence from EU-SILC, which indicates that older individuals in Malta exhibit relatively high rates of under-occupied housing compared to other European countries, reflecting their tendency to reside in larger dwellings. Overall, this reflects a mismatch between housing stock and households' needs, with younger and more mobile populations facing space constraints, while older households may occupy dwellings that exceed their current requirements.

In contrast to these differences in dwelling conditions, perceptions of neighbourhood change are more aligned across cohorts. More than 40% of Maltese respondents believe their neighbourhoods have worsened in recent years. Migrants are somewhat less likely to hold this view, possibly reflecting shorter durations of residence and therefore less exposure to long-term changes.

Despite these concerns, overall satisfaction levels are relatively high and increase with age. Elderly respondents report the highest satisfaction with both their housing and neighbourhood, followed by prime-aged adults. Migrants report the lowest satisfaction levels, particularly with neighbourhoods, which may reflect both housing conditions and broader challenges related to integration and local amenities.

From a policy perspective, these findings point to the need for differentiated approaches, adopting a cohort-based perspective in housing policy, and recognising that different groups face distinct but interconnected challenges within Malta's evolving housing landscape. Addressing affordability and access for young adults, improving conditions in the private rental sector for migrants, and supporting elderly households in adapting or right-sizing their homes are all important priorities. At the same time, the relative consistency in neighbourhood concerns suggests a need for broader, system-wide interventions to improve the quality and sustainability of the living environment.

Housing and Neighbourhood Indicators by Cohort

	Migrants	Young Adults	Prime-Aged Adults	Elderly
Housing Tenure				
Ownership	45%	63%	84%	82%
Private rental market	49%	11%	7%	7%
Social housing or pre95	0%	3%	2%	8%
Other (e.g. with parents, free of charge)	6%	23%	8%	3%
Type of Dwelling				
Apartment	60%	48%	35%	27%
Maisonette	12%	16%	24%	18%
House or villa	28%	35%	42%	54%
Housing Costs Burden (Loan, Rent, Insurance, Maintenance)				
Not a burden	11%	21%	8%	19%
Slight burden	20%	8%	12%	16%
Moderate burden	60%	53%	61%	52%
Heavy burden	9%	18%	20%	13%
Percent Living with:				
Partner or spouse	49%	38%	75%	71%
Children under 18	25%	20%	45%	6%
Children over 18	13%	19%	39%	33%
Parents	11%	58%	11%	4%
Roommates	25%	3%	0%	2%
Perception of Space Adequacy				
Small	34%	31%	14%	1%
Just right	59%	65%	75%	71%
Large	6%	4%	10%	28%
Perceptions About Neighbourhood Change				
Improved	10%	10%	7%	6%
Stayed the same	61%	47%	46%	54%
Worsened	29%	42%	46%	40%
Average Satisfaction				
With housing	3.85	4.02	4.42	4.70
With neighbourhood	3.71	4.09	4.06	4.60

Box 5: Housing Implications of a Breakdown in Relationships

Patterns of marital dissolution and widowhood in Malta reflect a society undergoing gradual but significant transformation. Since 2011, divorces have risen steadily, reaching over 500 cases annually in recent years, while separations remain a key precursor in the legal process, with hundreds recorded each year. An increasing number of individuals reporting widowed status reflects demographic ageing and longer life expectancy. These patterns have direct and growing implications for housing demand and allocation in Malta.

Increases in separations and divorces often lead to the formation of additional, smaller households. At the same time, a rising share of widowed individuals points to a need for more accessible, appropriately sized, and affordable housing options.

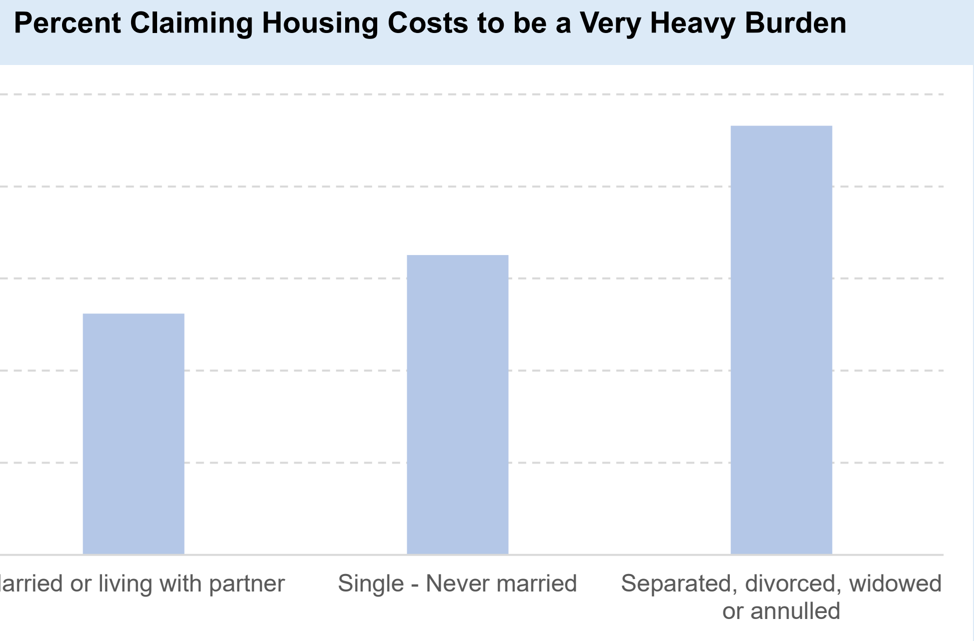
In our dataset, the category 'Separated, divorced, widowed or annulled' constitutes around 12% of the sample. The dataset does not distinguish between these different sub-categories, even though it is likely that the housing needs could differ. Some indication might be gauged from their age profile. Around a third of this category is aged 65 years and over, 36% are aged between 45 and 64 years, and 31% are younger than 35.

The distribution of economic activity by marital status also points to increasingly differentiated housing needs in Malta. While married individuals tend to exhibit relatively stable economic profiles, characterised by higher rates of full-time employment, separated/divorced/widowed individuals display more fragmented labour-market attachment, potentially reflecting financial vulnerability and transitional living arrangements. A third of them are retired.

Our data indicate that individuals in this category experience a disproportionately high housing cost burden relative to other groups. Notably, 23% report housing costs as a "heavy burden," significantly higher than the 13% observed among married individuals and above the 16% for those who are single (see chart). While just over half of this group reports a moderate burden, this remains lower than the share for married households, indicating a shift toward more acute financial pressure. They also face comparatively higher levels of financial strain than other groups. A combined 30% report that making ends meet is "difficult" or "very difficult," exceeding the share observed among married individuals and closely aligning with single individuals.

Satisfaction with dwellings and neighbourhoods also varies by marital status. This category reports higher dissatisfaction rates (5.6% vs 1.6% for married individuals), pointing to a subset experiencing poorer outcomes. Neighbourhood dissatisfaction is also markedly higher (10.0% vs 5.3%). Single individuals consistently report lower satisfaction levels.

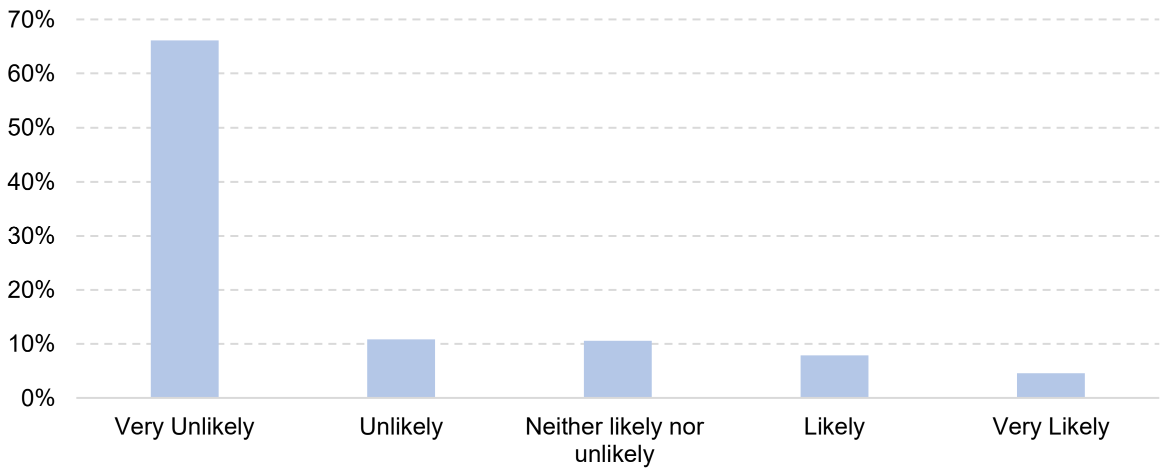
Overall, the findings highlight that marital dissolution is closely linked to heightened housing cost pressures and financial vulnerability (potentially driven by the loss of shared income and economies of scale), as well as adjustment frictions that may leave individuals in housing that is no longer suitable for their needs or affordability constraints. Single persons, who are never married, also face relatively higher burdens than individuals who are married or live with their partner. These dynamics are occurring alongside a broader shift toward smaller and more diverse household structures, which amplifies the risk of housing insecurity for certain groups. Together, these trends underscore the need for attention to the differentiated needs of this category.



5.3 Relocation

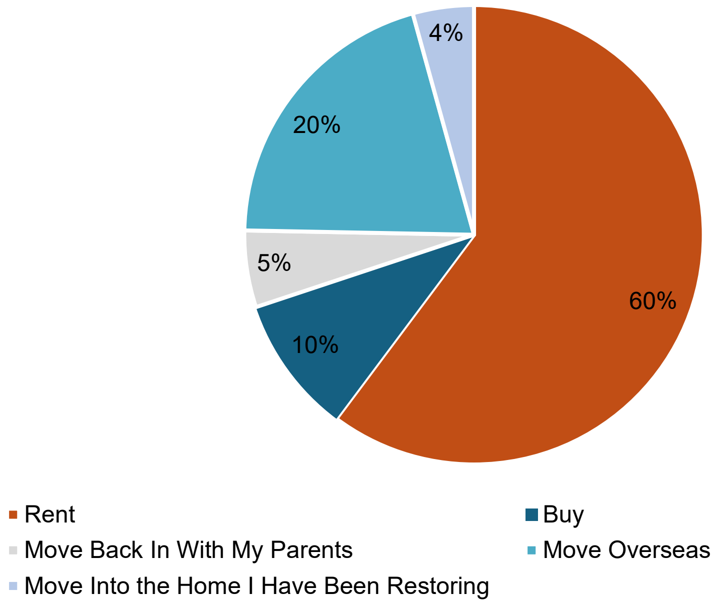
One manifestation of dissatisfaction is the intention to relocate from one's current dwelling. In our sample, very few people intend to move within the next two years. A notable 77% reported being unlikely or very unlikely to move (**Figure 18**), suggesting a relatively stable residential situation for the majority. At the other end of the spectrum, at least one in ten respondents (just over 12%) indicated that they were 'likely' or 'very likely' to relocate within this timeframe.

Figure 18: Intention to Relocate within Two Years



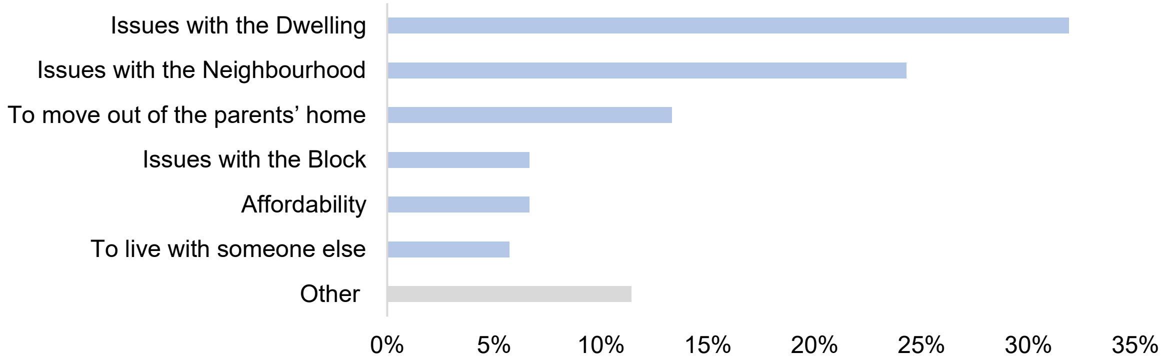
Participants who were likely or very likely to relocate (n=93) were asked about their prospective plans, including whether they intended to rent, purchase, or pursue other options (**Figure 19)**. Among the one in ten who plan to relocate, a clear preference for renting emerged (60%), a tendency that may reflect a combination of factors, chiefly existing tenants whose rental contracts are nearing expiration without the intention to renew and young people leaving their parental home and opting to rent. Only 10% of those likely to move indicated they would seek to purchase a property. Some 30% report having alternative plans, which they described as an intention to move overseas, followed by returning to the parental home and moving into a residence currently under restoration. Those planning to move overseas comprised a significant proportion of foreign respondents, aligning with the findings published by the Central Bank of Malta, which indicate that approximately one-third of foreign workers leave Malta within the first year, with around half departing within three years (Borg, 2025).

Figure 19: Prospective Mover Plans



To better understand the motivations behind these intentions, participants were asked to identify the reasons influencing their decision to move (**Figure 20**). Responses varied, with some participants reporting multiple reasons, extending beyond the dwelling itself (albeit the most common reason) to include the block, neighbourhood, intentions to move out of the parental home and the need for a larger property.

Figure 20: Intended Reasons for Moving by Category



Participants intending to either rent or purchase were also asked about their target budgets. The average monthly rent they were looking for was €850, with a median of €800. For property purchases, the average target price stood at €258,889, with a median of €225,000. The gap between the mean and the median in both cases suggests some variation in housing budget expectations across respondents, likely reflecting differences in financial capacity, which may also be influenced by whether they plan to rent or purchase alone or jointly with someone else.

Box 6: Who Plans to Move and Why? Disaggregating Mobility

Insights into residential mobility intentions across the four cohorts, migrants, young adults, prime-aged adults, and the elderly, highlight both the likelihood of moving and the underlying motivations for those planning to do so.

A first notable finding is the clear gradient in the probability of moving across the life cycle. Migrants and young adults report the highest likelihood of moving out, with 23% in each group indicating strong intentions to relocate (i.e. selecting four or five on a one-to-five Likert scale). This contrasts sharply with prime-aged adults and, even more so, the elderly. This pattern is consistent with expectations, since mobility tends to be highest among younger and more transitory populations, while it declines significantly as individuals settle into more stable housing arrangements over time. For migrants, the relatively high mobility reflects both the temporary nature of their stay in Malta and their reliance on the private rental market. For young adults, higher mobility is linked to key life transitions, including leaving the parental home, forming new households, or adjusting housing arrangements as their financial situation evolves.

The reasons cited for moving further illustrate these differences. Renting emerges as the dominant motive across all cohorts. This underscores the continued importance of the rental market as a flexible housing option, even among groups that are otherwise characterised by relatively high homeownership rates. The share of prime-aged adults and the elderly moving into rental housing could be driven by relationship breakdowns later in life, which is a growing phenomenon.

A distinctive feature among migrants is the relatively high share planning to move overseas, far exceeding that of other cohorts. This reflects the inherently transitory nature of this group, many of whom may view their stay in Malta as temporary and linked to specific employment opportunities.

Homeownership-related motivations appear more limited across all cohorts. An interesting exception is among young adults: 13% of whom indicate plans to move into a restored home, possibly reflecting intergenerational transfers or renovation of purchased property.

For prime-aged and elderly individuals, returning to live with family emerges as an important driver of mobility. More plausibly for elderly respondents, this could involve other family members, such as adult children. This points to the continued relevance of family-based support systems and may also reflect increasing care needs or challenges associated with maintaining independent living at older ages. A smaller but still notable share of prime-aged adults also report intentions to move back in with parents, which could be linked to transitional life events such as marital breakdowns.

Overall, the findings highlight clear differences in both the likelihood and motivations for moving across population groups. Mobility is highest among migrants and young adults, driven by flexibility, transitional life stages, and, in the case of migrants, international mobility. In contrast, prime-aged and elderly households exhibit much lower mobility. The predominance of renting as a stated reason for moving across all cohorts reinforces the central role of the rental market in facilitating residential mobility in Malta.

Probability and Reasons for Moving Out by Cohort

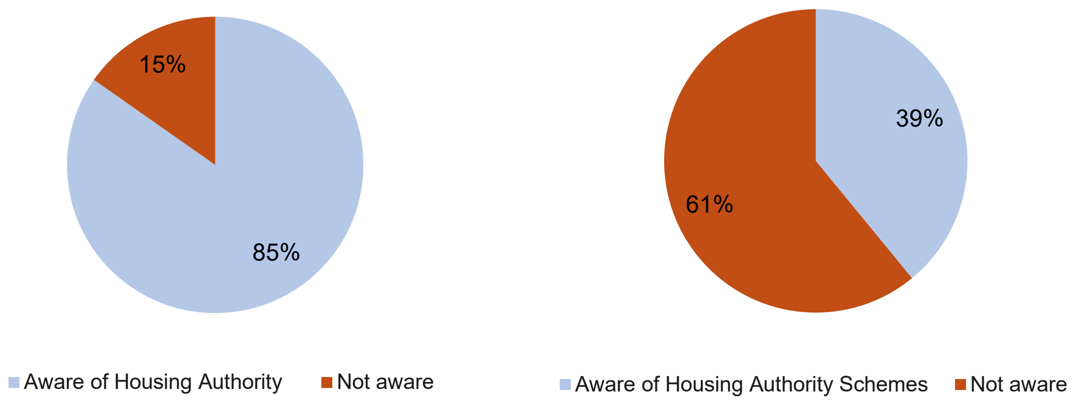
	Migrants	Young Adults	Prime-Aged Adults	Elderly
Probability of Moving Out				
% replying 4 or 5 on 1-5 Likert Scale	23%	23%	9%	3%
Reason for moving out for those with plans to move				
Buy property	12%	9%	9%	0%
Move into home that was restored	0%	13%	4%	0%
Move back in with parents	0%	0%	13%	40%
Rent	51%	65%	70%	60%
Move overseas	37%	13%	4%	0%

6. Housing Schemes Participation and Satisfaction

6.1 Scheme Awareness

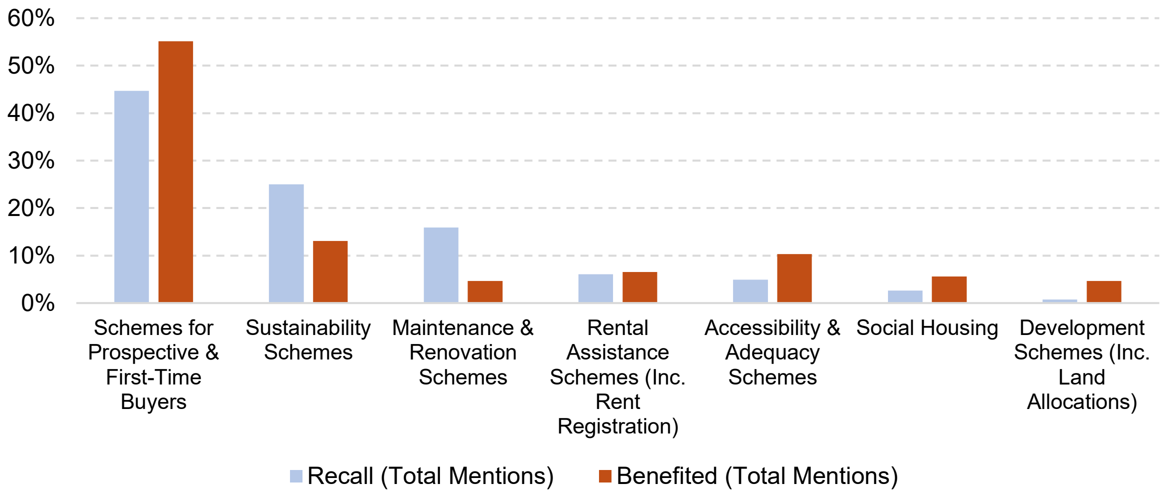
As the Housing Authority offers a wide range of schemes and services targeted at various demographic groups (including tenants, people with disabilities, prospective and first-time buyers, the elderly, landlords, and social housing tenants), the concluding questions focused on awareness of the Housing Authority itself and its offerings. While over 84% of respondents reported being aware of the Housing Authority before taking the survey (**Figure 21**), only 39% indicated that they were aware of the specific schemes and services it offers. There remains room for improvement in communicating its specific schemes and services to the public.

Figure 21: Awareness of Housing Schemes



Participants who stated they were aware of the Housing Authority's schemes and services were asked to specify which ones they were familiar with. Many respondents were unable to recall exact scheme names and instead provided general descriptions. Responses were grouped into seven main categories (**Figure 22**). Among these, almost half (45%) of the schemes mentioned were those targeted at prospective and first-time buyers, aimed at supporting households in achieving homeownership. These were followed by sustainability-related schemes, which do not necessarily fall within the Housing Authority's remit. Respondents likely perceive schemes collectively as government-provided support regardless of which entity is specifically responsible.

Figure 22: Schemes Recalled and Benefitted from by Respondents

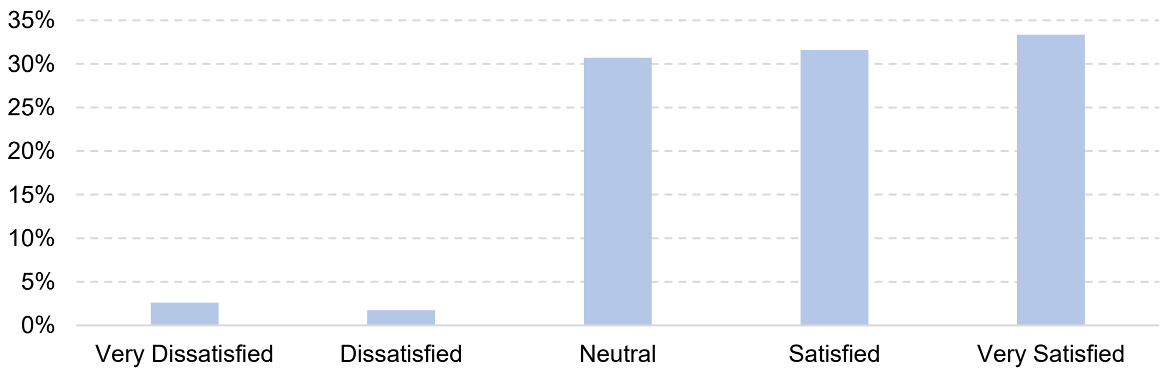


6.2 Scheme Participation and Satisfaction

Respondents were also asked whether they had benefitted from any Housing Authority schemes themselves. Almost 16% of respondents had done so. Of these, more than half (55%) had benefitted from schemes targeting prospective and first-time buyers (**Figure 22**). The second and third most common categories were sustainability schemes and those related to accessibility and adequacy. The latter category includes the Scheme for Persons with a Disability, the SensAbility Scheme, and initiatives related to lift installations.

Satisfaction levels among beneficiaries were relatively high, with an average score of 3.91 out of 5. Around 65% reported being satisfied or very satisfied with the scheme they had benefitted from, while only 4% indicated dissatisfaction (**Figure 23**). Around a third of respondents reported neutral levels of satisfaction. Overall, despite the generally high level of satisfaction from those who benefitted from the Authority's schemes, there is some scope for further improvement.

Figure 23: Respondents' Satisfaction with Schemes They Benefitted From



7. Conclusion

7.1 Summary and Key Policy Insights

The analysis above sought to explore the relationship between housing conditions, satisfaction and demographic and socio-economic characteristics. The findings provide an evidence base to inform targeted policy interventions aimed at improving economic resilience, promoting inclusive labour market participation, and enhancing overall quality of life.

Increasing diversity in housing needs: Demographic shifts in Malta have led to increasingly diverse housing needs, underscoring the limitations of a one-size-fits-all approach. Different cohorts face distinct challenges: some struggle with affordability, while others contend with issues of accessibility and adequacy. Space requirements also vary – younger adults and migrants often encounter constraints, while older individuals may live in larger, underutilised homes that lack adequate accessibility. At the same time, separated, divorced, or widowed individuals frequently experience heightened housing cost pressures. These trends highlight the need for more targeted and diversified housing solutions that better reflect the realities of today's society.

Homeownership remains dominant, but the rental sector is growing: While homeownership remains dominant and culturally embedded, rental activity is clearly on the rise. Certain regions are increasingly characterised by high rental activity. The rental market also plays an important role in facilitating residential mobility. This points to a structural shift in the housing market, requiring ever greater policy attention to the rental sector.

Housing should not be viewed in isolation but as part of a broader urban system: Satisfaction with individual dwellings is relatively high, higher than satisfaction with the block or neighbourhood. Environmental problems, particularly noise and construction, consistently undermine neighbourhood satisfaction, with many respondents also perceive their neighbourhood to have deteriorated over time. These neighbourhood conditions, alongside affordability, quality and space, play a key role in influencing satisfaction with one's dwelling. Transport-related challenges are a pervasive concern that affect many people in Malta. Respondents express high dissatisfaction with the absence of a garage in their dwelling and with the lack of parking spaces in the neighbourhood. These challenges are likely to intensify over time, with rising apartment living alongside persistently high rates of car ownership. Another common concern is about the lack of open spaces. Taken together, these findings highlight the importance of approaching housing not in isolation, but as an integral part of a broader urban system.

Untapped potential for energy upgrades: A clear gap exists in the diffusion of energy-efficient technologies across the housing stock, indicating a potential role for more targeted policy to encourage owner-occupiers and older residents to invest in improving the energy performance and sustainability of their homes. This is particularly evident for measures pertaining to energy saving, such as insulation and double glazing.

Several of these points echo findings from studies conducted in recent years. The growing diversity of the housing market and rise in rental activity have been documented in the Census, the EU-SILC and several of the Housing Authority's studies. Relocation patterns were examined in Briguglio et al. (2024). The issues with neighbourhood noise, nuisance and parking, as well as the untapped potential for renewable energy, have all received increasing media, scholarly and policy scrutiny in recent years (European Parliament, 2026; Azzopardi and Zammit, 2024). Studies examining cohabitation and home-based activities are far fewer than studies highlighting space mismatches and the challenges/opportunities of multi-unit dwellings.

Together, the findings of this report emphasise that policy needs to look beyond affordability and place greater emphasis on adequacy for an increasingly diverse and vibrant market. Public space, infrastructure, and environmental quality issues, including neighbourhood noise, construction nuisance, and parking, seem to lag behind private spaces in terms of quality. Addressing neighbourhood issues requires improved urban planning, infrastructure investment, and better regulation of development activity, which could yield broad-based benefits, enhancing quality of life across multiple segments of the population. Alternative housing options, for example, downsizing pathways or co-sharing arrangements, seem to be increasingly in demand. Facilitating investment in renewables continues to be a necessary policy intervention with potential to broaden the scope for energy efficiency and shared schemes.

7.2 Shortcomings and Further Research

The insights above must be juxtaposed against the limitations of the study, chiefly its reliance on survey-generated data drawn from a sample of respondents. Overall, the comparison of the sample with the population indicates a generally good alignment across several key demographic dimensions, particularly in geographic distribution and core age groups. However, some systematic differences are evident, notably the overrepresentation of females, highly educated individuals, and those in employment, alongside the underrepresentation of certain age cohorts and economically inactive individuals. While these discrepancies are not uncommon in survey-based research, they have important implications for the interpretation of results. Accordingly, this study's findings should be considered with these compositional differences in mind. The study also lays the ground for potential further studies, including by utilising the data it generated. It is possible, for instance, to conduct more rigorous econometric analysis by estimating satisfaction models informed by demographics and housing conditions. Using the data collected, there is significant potential to undertake more in-depth and rigorous analysis of topics that were only briefly explored in this report, including life satisfaction, health, cohabitation, and patterns of home-based activity.

Going forward, this survey is intended to be a recurring exercise, conducted every three years, thereby providing a dynamic picture of Malta's housing landscape. By establishing a consistent evidence base over time, the survey will also serve as an important tool for informing policy, evaluating the effectiveness of interventions and identifying emerging challenges in a timely manner.

Furthermore, while this report focuses on quantitative findings, it forms part of a broader research agenda. In subsequent phases, the quantitative analysis will be complemented by qualitative research methods, including focus groups, interviews and stakeholder engagement. These will provide deeper insights into the lived experiences behind the survey results, helping to contextualise the findings and uncover nuances that may not be fully captured through structured questionnaires alone. Together, these methods will contribute to a more holistic understanding of housing conditions and challenges in Malta.

Overall, it is hoped that this study has contributed a useful step towards building a comprehensive and data-driven understanding of housing satisfaction in Malta. By capturing both objective conditions and subjective perceptions and situating these within a rapidly evolving demographic context, it aimed to provide valuable evidence to inform the design of more responsive and targeted housing policies in the years ahead.

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Appendix

Questionnaire

Section A: Information and Consent

1. What language do you prefer to speak?
   ☐ Maltese ☐ English ☐ Neither

2. The Housing Authority is researching the experience and satisfaction with housing conditions. At the end, you will be asked if you want to compete in a lottery for a 200 euro One-for-all voucher. If so, your phone number, without your name, will participate in the lottery, and if it wins, we will call the number so you can pick up the voucher.

   The Authority would like to invite you to take part in a 15-minute questionnaire. Your answers will be solely used for this research and policy, and in line with the General Data Protection Regulation (GDPR).

   Rest assured that: 1) we will not ask any questions that may reveal your identity, 2) we will not ask for sensitive personal data, 3) you can skip questions or stop at any time, 4) results will be published in aggregate as research and 5) there are no risks to participating in this survey.

   Have you understood the information above?
   ☐ Yes ☐ No

3. Do you consent to participate in this research study?
   ☐ Yes ☐ No

4. Are you 18 years old or older?
   ☐ Yes ☐ No

Section B: Demographics and Lifestyle

5. In which year were you born? ________

6. What is your gender? (Unprompted)
   ☐ Male ☐ Female ☐ Other ☐ Prefer not to say

7. In which locality do you currently live? (Unprompted, main residence) ________

8. What is your nationality? (Unprompted, main residence) ________

9. What is the highest level of education you have successfully completed?
   ☐ Did not attend school ☐ Up to primary ☐ Up to secondary ☐ Up to post-secondary (Advanced & Intermediate Levels) ☐ Up to Bachelor's (Undergraduate level, inc. Diploma) ☐ Up to Master's/Post-graduate ☐ Up to Doctorate or more

10. What is your marital status:
☐ Single – never married ☐ Married/living with partner ☐ Separated, divorced, widowed, or annulled

11. What is your work status?
☐ Student/Trainee ☐ Employed full-time ☐ Self-employed full-time ☐ Employed reduced hours/part-time ☐ Self-employed reduced hours/part-time ☐ Housewife/Housemaker ☐ Retired ☐ Unpaid/Unemployed/cannot work/inactive

12. Considering your household's total monthly income, how easy/difficult is it for your household to make ends meet?
☐ Very difficult ☐ Difficult ☐ Neither difficult nor easy ☐ Easy ☐ Very easy

13. How many properties does your household own in total, including the main residence?
Garages & other storage spaces _______
Spaces for Commercial Use _______
Residential Properties _______

14. How many properties does your household rent (as a tenant) in total, including the main residence?
Garages & other storage spaces _______
Spaces for Commercial Use _______
Residential Properties _______

15. How would you describe your overall health (both physical and mental health)?
☐ Very bad ☐ Bad ☐ Fair (neither good nor bad) ☐ Good ☐ Very good

16. Overall, how satisfied are you with your current life situation? Please answer on a scale from 0 to 10, where 0 means 'not at all satisfied' and 10 means 'completely satisfied'.

Section C: Dwelling Type

17. What type of dwelling do you live in? (Main residence)
☐ Flat/Apartment/Penthouse ☐ Maisonette ☐ House (Terraced house, Townhouse, Semi/Fully detached house, or Semi/Fully detached farmhouse) ☐ Villa ☐ Garage

18. *If the participant lives in a flat/apartment/penthouse:* How many housing units are there in your block (including your unit)? _______

19. In which period was this dwelling built?
☐ Before 1940 ☐ 1941–1960 ☐ 1961–1980 ☐ 1981–2000 ☐ 2001–2010 ☐ 2011–2020 ☐ After 2020

20. In which year did you move into this dwelling? _______

21. Is this dwelling….?
☐ Owned without a home loan ☐ Owned with a home loan ☐ Social housing or rented before 1995 ☐ Rented ☐ Other (e.g. used free of charge, living with parents, etc.)

22. Excluding yourself, who else currently lives in the dwelling with you?
Spouse/Partner _______
Children aged 18 and under. How many? _______
Children over the age of 18. How many? _______
Parent/Other relatives (s). How many? _______
Flat/Roommate(s). How many? _______
Pet(s). Cats _______ Dogs _______ Other: _______

Section D: Dwelling Satisfaction

23. Overall, how satisfied or dissatisfied are you with the following: Very dissatisfied (1), Dissatisfied (2), Neither dissatisfied nor satisfied (3), Satisfied (4), Very satisfied (5), Not applicable (6).
Your current dwelling _______
Your block's common area _______
Your neighbourhood as a place to live ______

Section E: Housing Features and Payment Conditions

24. Which of the following features are available in the dwelling you live in?
☐ Private garden or yard ☐ Balcony or roof terrace ☐ Air conditioning ☐ Photovoltaic (PV) panels ☐ Solar water heater ☐ Double or triple-glazed windows ☐ Insulation ☐ Well ('bir') ☐ Water reverse osmosis system ☐ Internet connection (excl. mobile internet) ☐ Private parking space/garage (including not interconnected, or rented apart)

If the respondent has a private space or garage: Is it equipped with an electricity supply?
☐ Yes ☐ No

25. How many bedrooms does the dwelling you live in have? ______

26. How many bathrooms does the dwelling you live in have? ______

27. What is the state of repair of your dwelling?
☐ Cannot be repaired ☐ Needs serious repair ☐ Needs moderate repair ☐ Needs minor repair ☐ Good state (needs no repair)

28. Overall, do you feel that your current living space adequately meets your household's needs?
☐ Too small ☐ A bit small ☐ Just right ☐ A bit large ☐ Too large

29. Overall, how do you perceive your neighbourhood to have changed over the last few years?
☐ Worsened a lot ☐ Worsened a bit ☐ Stayed the same ☐ Improved a bit ☐ Improved a lot

Now imagine that your dwelling and neighbourhood were to be evaluated by a prospective buyer or agent.

30. Do you think any of these are a significant problem in your residence (Yes/ No):
It has poor building quality (e.g., leaking roof, damp, or rot)
It lacks natural light and/or ventilation
It has poor accessibility inside the dwelling (e.g., a lot of stairs in the house)
It has limited outdoor space (e.g., lack of garden, balcony, terrace or yard)
It is hard to control the temperature (cold in summer, warm in winter)
It has no garage/parking space
It is too small
It is too large

31. *If the participant lives in an apartment/flat*, *penthouse, or another form of communal housing,* please state whether any of these are a significant problem in your block (Yes/No):
It lacks accessibility (e.g. lack of lift, poor stairs, etc.)
It has a poorly managed condominium
Inconveniences from other permanent residents in the block
Inconveniences from other long-term tenants in the block
Inconveniences from short lets in the block (e.g. Tourists, Airbnb)

32. State whether any of these would be seen as a significant problem in your neighbourhood (Yes/ No)
It is noisy (neighbours, traffic, business, factories, etc.)
There is a lot of construction activity
There is limited parking
It lacks access to public transport
It lacks adequate pedestrian infrastructure (e.g., roads, pavements, streetlights, etc.)
It lacks access to key amenities (e.g., supermarket, pharmacy, etc.)
It is dirty and not maintained
It is not safe and secure (from crime)
There is limited access to open spaces (e.g. green or blue spaces)

33. Housing costs can include home loan repayments or rent, home insurance, maintenance, and utility bills (electricity, water, gas). To what extent are these a financial burden to you?
☐ Heavy burden ☐ Moderate burden ☐ Slight burden ☐ Not a burden

34. In a typical week, on how many days do you engage in the following activities at home?
    Studying ______
    Working from home ______
    Doing leisure activities like watching TV, exercising, creative endeavours, etc. _____
    Hosting social activities like inviting family members or guests ______
    Cooking meals ______
    Having meals delivered ______
    Shopping online (e.g., groceries, electronics, health products, clothes) ______
    Cleaning the home/housework ______

Section F: Housing Expectations

35. How likely are you to move out of your current dwelling in the next 2 years?
    ☐ Very unlikely ☐ Unlikely ☐ Neither likely nor unlikely ☐ Likely ☐ Very likely (inc. already purchased/rented a property to move to)

36. *If likely or very likely in Q35:*
    a. What do you plan to do?
       Buy ☐ Rent ☐ Other (i.e., overseas) ______
    b. What is your target budget?
       i. €______ if buying a property
       ii. €_____/month if renting a property
    c. What is the reason behind your intended move? Unprompted
       Issues with the Dwelling
          Smaller
          Larger
          Better building quality (e.g., leaking roof, damp, rot)
          More natural light or ventilation
          Better accessibility (e.g., a lot of stairs in the house)
          More outdoor space (e.g., lack of garden, balcony, terrace or yard)
          Better temperature control (cold in summer, warm in winter)
          Parking space
       Issues with the Block
          Better accessibility in the block (e.g. lack of lift, poor stairs, etc.)
          Better condominium
          Fewer inconveniences from others in the block
       Issues with the Neighbourhood
          Quieter neighbourhood
          Less construction activity
          Parking in the neighbourhood
          Access to public transport
          Pedestrian infrastructure (e.g., roads, pavements, streetlights, etc.)
          Access to key amenities (e.g., supermarket, pharmacy, etc.)
          Cleaner and maintained neighbourhood
          Safety and security (from crime)
          Access to open spaces (e.g. green or blue spaces)
       Affordability

To live with someone else
To move out of the parents' home
Other: ______

Section G. Awareness of Housing Authority Schemes

37. Before participating in this survey, were you aware of the Housing Authority?
    ☐ Yes ☐ No

38. Are you aware of any schemes and services offered by the Housing Authority?
    ☐ Yes ☐ No

39. *If yes in Q38:*
    Which schemes are you aware of? (Unprompted) _______

40. Have you benefited from any of the Housing Authority's schemes?
    ☐ Yes ☐ No

41. *If yes in Q40:*
    a. Which scheme(s) did you benefit from? (Unprompted) _______
    b. What is your level of satisfaction with the scheme(s)?
       ☐ Very dissatisfied ☐ Dissatisfied ☐ Neutral ☐ Satisfied ☐ Very satisfied

Section H: Exit Question & Interviewer Notes

42. Would you like your telephone number to be entered in the lottery?
    ☐ Yes ☐ No

43. Would you be willing to be contacted in the future to participate in more in-depth studies or discussions related to housing?
    ☐ Yes ☐ No

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