The Path to Homeownership: Housing Experiences and Outcomes Among First-Time Buyers in Malta

June 2026

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Executive Summary

The study presents findings from a survey conducted among beneficiaries of the First-Time Buyer Scheme, which received 1,659 responses. The survey forms part of the Housing Authority's Research Strategy for 2026-2027, which identified young adults as a key demographic group in order to better understand their housing aspirations and outcomes.

The survey examines the experiences of individuals purchasing their first residential property, with a particular focus on the profile of first-time buyers in Malta, pre-purchase housing aspirations, the challenges encountered during the property search process, the role of family support in facilitating access to homeownership, levels of satisfaction with dwelling and neighbourhood characteristics after purchase, and broader life satisfaction outcomes associated with homeownership.

The findings reveal that most first-time buyers are relatively young, with around two-thirds aged between 25 and 34 years. Slightly less than half of respondents purchased their property individually, with the rest entering homeownership jointly with a partner.

The results reveal a significant shift in housing outcomes, with first-time buyers moving away from houses and towards apartments. Buyers purchasing with a partner tended to acquire more expensive properties, reflecting the greater purchasing power associated with dual incomes, while most respondents purchased dwellings that were ready for immediate occupation.

Overall, many respondents achieved a close alignment between their housing aspirations and outcomes. Most reported satisfaction with the size and location of their property, and approximately 63% secured their desired number of bedrooms. Nevertheless, a sizeable share expect to upgrade within the next ten years, while others remain uncertain about their future housing plans, suggesting that some first-home purchases may serve as transitional rather than long-term housing solutions.

Housing satisfaction among respondents is generally very high. Most respondents expressed satisfaction with their home, particularly regarding internal features such as space, natural light, ventilation, and building quality, as well as neighbourhood characteristics. This suggests that, despite compromises made during the search process, many beneficiaries ultimately secure housing that meets their core expectations. The main exception concerns garages and parking spaces, where dissatisfaction exceeds satisfaction.

Family support continues to play an important role in facilitating homeownership. Around 40% of respondents received financial assistance from family members, while many also benefited from emotional and practical support throughout the home-buying process.

Despite these positive outcomes, the pathway to homeownership remains challenging. Respondents described the housing search as stressful and demanding, often constrained by time pressures, limited housing availability, and varying levels of market knowledge.

Life satisfaction among first-time buyers is broadly positive. Respondents report high levels of satisfaction with their relationships, emotional and psychological wellbeing, and physical health. However, satisfaction with their economic situation is comparatively weaker, indicating that homeownership may be achieved alongside ongoing financial pressures. Similarly, engagement in community life attracts relatively high levels of neutrality and dissatisfaction, suggesting that a strong sense of community may be more difficult to establish or may be evolving within contemporary Maltese society.

1. Introduction

Purchasing one's first home remains one of the most significant life milestones. In Malta, it is widely regarded as a cultural norm and incentivised by both social policy and public attitudes, as evidenced by the rate of homeownership, which stands at 85% among Maltese households (Micallef, 2024; Micallef and Schembri, 2024). Despite the high prevalence of homeownership and a decrease in the average age at which young people leave their parental households (Eurostat, 2025), increasing demand for property driven by demographic pressures and a growing economy has resulted in various demographic groups facing greater economic constraints to acquire property, particularly first-time buyers (Briguglio and Spiteri, 2022).

Over the years, the Malta Housing Authority has expanded its role beyond the provision of social accommodation, encompassing the administration of housing affordability schemes, regulation of the private residential rental market, and property management through the renovation and modernisation of its housing stock. Today, the Authority offers a wide range of affordability schemes targeted at different demographic groups, including prospective and first-time buyers, the elderly, tenants, persons with disability, landlords, and homeowners.

One such initiative is the First-Time Buyer Scheme, which aims to strengthen the purchasing power of individuals acquiring their first residential property through a €10,000 grant distributed in annual instalments of €1,000 over a period of ten years. The present study is conducted among beneficiaries of this scheme, specifically first-time buyers who purchased their first residential property between 2022 and 2025.

In a focus group conducted by the Malta Housing Authority with first-time buyers who had recently acquired their first property, participants described how increased economic pressures resulted in trade-offs related to property size, location, level of finish, or financial housing burden (Camilleri, 2026). Counteracting the market pressures felt by first-time buyers, the role of the family was consistently highlighted. Family members supported first-time buyers through financial donations, emotional support while navigating the property search and purchase process, and practical assistance in carrying out alterations to ensure the property was habitable.

Building on these insights, the present quantitative study was conducted to address key research questions and measure important dimensions that would allow for greater generalisability regarding the experiences of first-time buyers in Malta and Gozo. This study forms part of the Housing Authority's Research Strategy, which identified young adults as one of the key demographics to better understand their housing aspirations and outcomes (Malta Housing Authority, 2026). It also complements a more comprehensive housing satisfaction survey conducted among the general population in Malta (Briguglio et al., 2026).

The study comprehensively pursued six primary objectives informed by the preceding qualitative exercise, namely:

1. To understand the socio-demographic characteristics of first-time buyers in Malta;
2. To measure pre-purchase aspirations across various housing criteria;
3. To quantify the key barriers encountered during the property search process;
4. To appraise the critical support provided by the family;
5. To assess post-purchase housing satisfaction across dwelling traits and neighbourhood factors; and
6. To measure broader life satisfaction outcomes typically associated with home ownership.

By scaling these findings to a more representative sample across Malta, this approach quantified the prevalence of patterns, tested demographic variations and linked findings to housing satisfaction and life outcomes, thus complementing the existing qualitative depth with generalisable statistical evidence.

2. Methodology

2.1 Survey design

A structured survey was developed to examine the pathways, outcomes, and post-purchase experiences of first-time buyers in Malta. The questionnaire was organised into sequential thematic blocks reflecting the typical first-time buyer journey. It opened with an informed consent statement clarifying the purpose of the research, that participation was voluntary, and that responses would be treated confidentially and analysed in anonymised form. The survey was administered in English. Question domains and items were derived from the relevant academic and policy literature on first-time homeownership, including the qualitative study previously carried out.

The key sections of the questionnaire were the following:

- Socio-demographic and baseline profile (e.g., age, gender identity, marital status, educational attainment, childhood housing environment, previous locality, purchasing arrangement, income bracket, use of intermediaries).

- Pre-purchase aspirations (preferred dwelling characteristics and location priorities, including proximity to family and primary community, access to amenities and green/open space, property type, number of bedrooms, and finishing preferences).
- Search process and perceived barriers (constraints, stressors, time pressures, market knowledge gaps, perceived availability of suitable properties, and overall stressfulness).
- Support and mitigating factors (financial and emotional support—particularly from family—as well as assistance with repairs and alterations).
- Purchase outcomes (alignment between aspirations and realised outcomes, including locality and dwelling size, intentions to upgrade within 10 years, proximity to family and community, and attainment of desired location characteristics).
- Post-purchase housing satisfaction (dwelling satisfaction—space/layout, quality, light/ventilation, outdoor space, parking—and neighbourhood satisfaction, including noise, open spaces, appearance, neighbour relations, safety, and cleanliness).
- Wider well-being and life satisfaction (perceived impacts on psychological well-being, physical health, relationships, community participation, perceived economic situation, and overall life satisfaction).

2.2 Sampling and data collection

The sampling frame comprised all beneficiaries of the First-Time Buyer Scheme, which is eligible to first-time buyers in Malta who purchase a property through a home loan. Eligible beneficiaries were invited to participate via email by completing an online survey administered through Microsoft Forms. The survey was conducted between 29 September and 10 October 2025.

A total of 10,675 beneficiaries were contacted. We have received 1,659 responses, corresponding to a 15.5% response rate. Participants were offered entry into a lottery for three €100 One4All vouchers. To protect anonymity, identifiable contact details were not collected in the main questionnaire. Instead, respondents were provided with a separate opt-in link at the end of the survey to submit contact details for the lottery in a second form. The two forms were not linked, making cross-referencing impossible and thereby safeguarding respondent anonymity.

3. Profile of First-Time Buyers

As expected, most first-time buyers are relatively young, with around two-thirds of respondents aged between 25 and 34 years (see Table 1). Relationship statuses are varied, but most first-time buyers are partnered, with 38% of people in long-term relationships and 24% married. The rest are either single, with only a small percentage of individuals being separated or divorced. Respondents tended to be highly educated, with more than half having a tertiary level of education.

Table 1: Demographic Distributions

Demographic Variable	%
Age	
20-24	4.2%
25-29	33.1%
30-34	34.2%
35-39	16.6%
40-44	7.4%
45-49	3.1%
Over 50	1.4%
Gender	
Male	48.4%
Female	51.4%
Other	0.2%
Marital Status	
Single	35.9%
In a long-term relationship	38.4%
Married	23.6%
Separated/Divorced	2.1%
Education	
Up to Secondary	9.7%
Post-Secondary	10.9%
Diploma	21.2%
Bachelor’s	29.5%
Master’s	26.9%
Doctorate	1.9%

In terms of purchasing patterns, 54% purchased their first property jointly with another person, compared to 46% who purchased alone, highlighting the importance of combined purchasing power (see Fig. 1). These are broadly in line with patterns seen in administrative data (Micallef and Schembri, 2025).

Figure 1: Property Purchase by Buyer Type

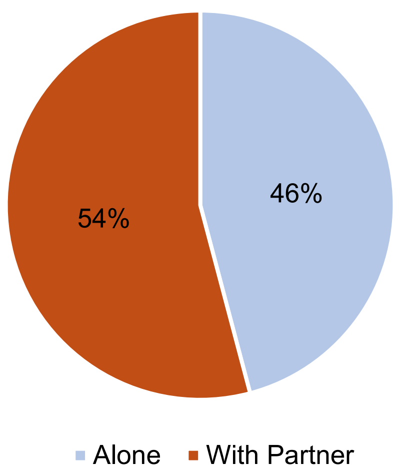
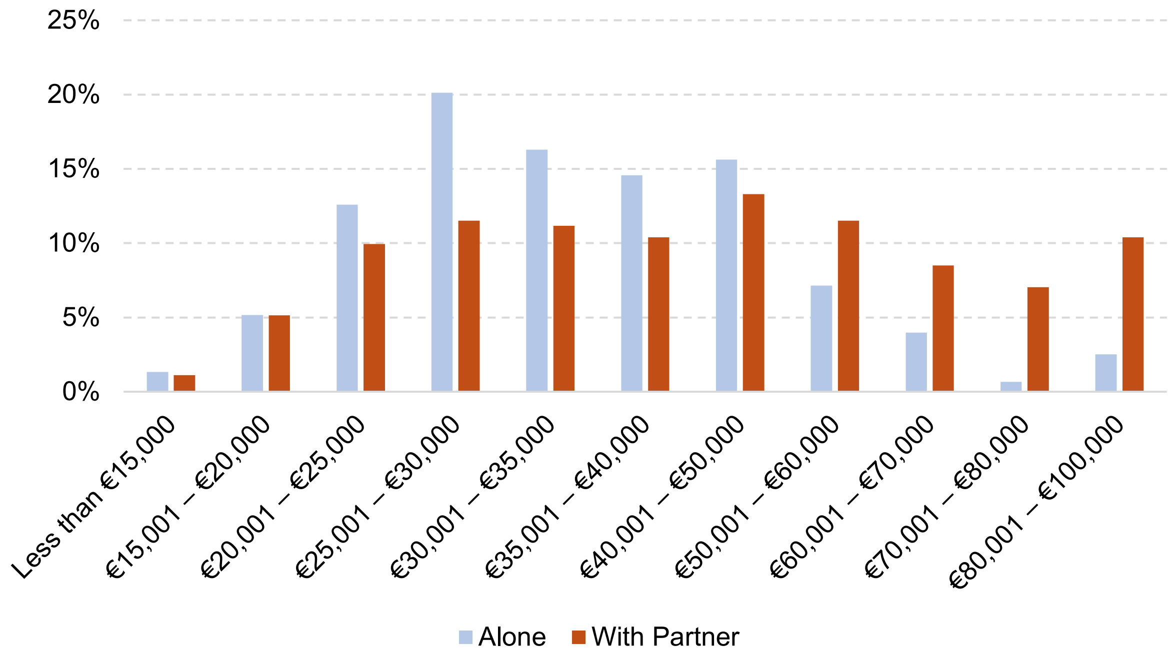


Figure 2 presents the income distribution of first-time buyers, distinguishing between those who purchased a property individually and those who purchased with a partner. The comparison highlights a clear distinction between the two categories. More than a third of those who purchased individually reported earning between €25,001 and €35,000, with the proportion of solo buyers declining sharply beyond €50,000. In contrast, buyers who purchased with a partner exhibit a more evenly distributed income profile and are more strongly represented in the higher income brackets. While a sizeable share is still found in relatively low to medium income brackets, the proportion of partnered buyers is relatively high across upper income categories. For instance, 37% of buyers purchasing with a partner reported a combined income above €50,000, with 10% exceeding €80,000. These findings suggest that purchasing with a partner significantly expands access to higher purchasing power, enabling households to compete for more expensive properties and potentially achieve housing aspirations more easily. By contrast, individual buyers appear more constrained by their income, which may require greater trade-offs.

Figure 2: Income Distribution by Buyer Type



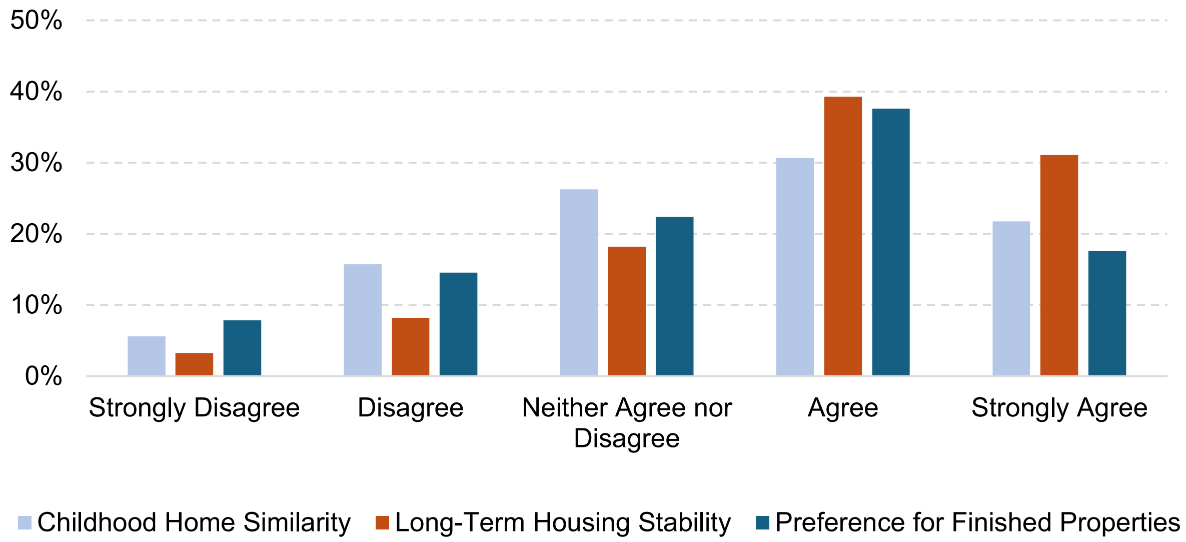
4. Aspirations Prior to Purchase

Figure 3 presents the housing aspirations of first-time buyers prior to purchasing their property. Respondents were asked to indicate their level of agreement with three statements relating to their preferred housing outcomes: (i) purchasing a property similar to the one in which they grew up, (ii) purchasing a property that would provide long-term housing stability and would not need to be replaced in the near future, and (iii) purchasing a finished property that would require minimal repairs or customisation.

Overall, the results suggest that first-time buyers placed greater importance on securing a durable and ready-to-occupy home than on replicating the housing environment of their childhood.

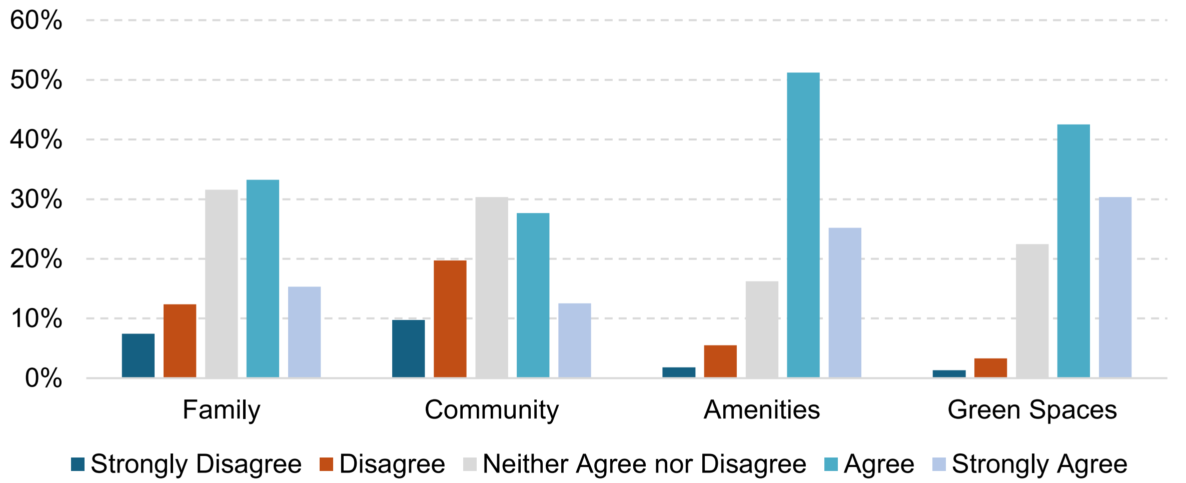
The strongest aspiration relates to long-term housing stability. Approximately 39% of respondents agreed and a further 31% strongly agreed that they wanted a property that would not need to be replaced in the near future. A similarly strong preference is evident for finished properties requiring minimal repairs or customisation, with more than half preferred a property that was ready for immediate occupation. The aspiration to purchase a property similar to the one respondents grew up in received more mixed responses. While slightly more than half agreed with this statement, around a quarter remained neutral, while 21% disagreed.

Figure 3: Housing Aspirations Prior to Purchase



With regard to location-related factors, preference for proximity to amenities emerged as the most important consideration when choosing a property, with 76% of respondents expressing agreement (see Fig. 4). This was followed by proximity to open and green spaces. Together, these findings suggest that first-time buyers place considerable value on convenience, accessibility and practical living environment when choosing a home. Although ranking lower, proximity to family and respondents' primary community also received notable levels of agreement, at approximately 49% and 40%, respectively. Overall, this suggest that first-time buyers generally place greater importance on living close to family rather than on maintaining proximity to their primary community.

Figure 4: Importance of Location Factors Prior to Purchase

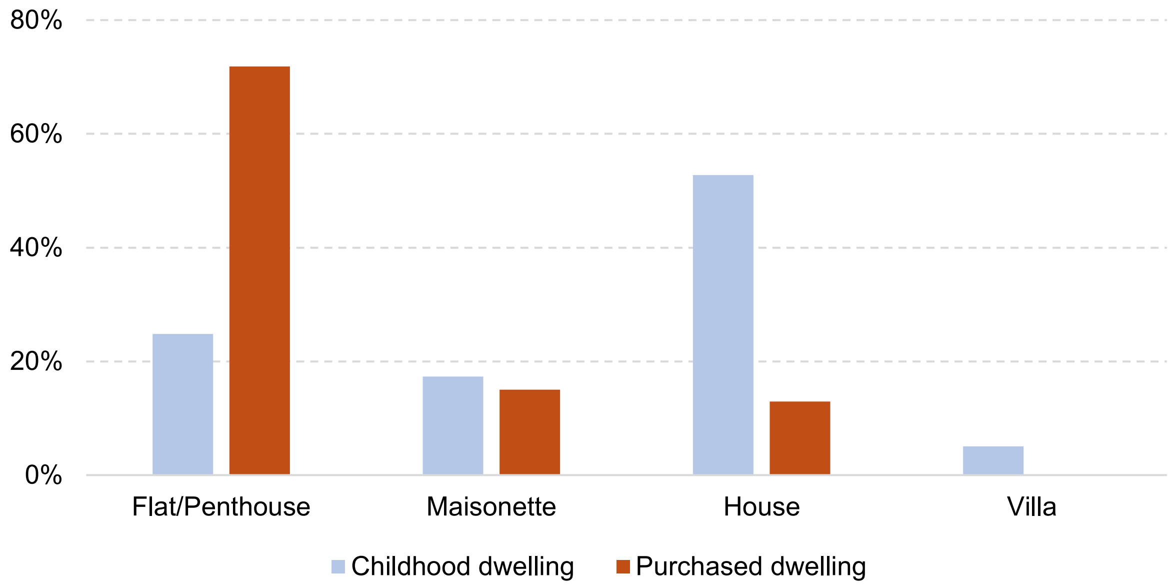


5. Property Characteristics and Purchase Patterns

Figure 5 compares the types of dwellings in which first-time buyers lived during childhood with the types of properties they ultimately purchased. The results reveal a substantial shift in housing outcomes, particularly away from houses and towards apartments.

While more than half of respondents grew up in houses[2], this pattern shifts considerably when examining the types of properties they eventually purchased. A clear shift towards apartment living can be observed, with apartments accounting for 72% of all purchases. Maisonettes were the second most commonly purchased property type (15%), maintaining a relatively similar share to respondents' childhood housing environments. Houses ranked third among buyers, while villas accounted for only a very small proportion of purchases.

Figure 5: Comparison of Childhood and Purchased Property Types



Purchase prices were largely concentrated between €150,000 and €350,000, accounting for 77% of buyers (see Fig. 6). Among those purchasing alone, the most common price bracket was €150,001–€200,000 (32%), followed by €200,001–€250,000 (29%). Buyers purchasing with a partner tended to buy higher-priced properties, reflecting the greater purchasing power resulting from combined incomes. Their most common price bracket was €250,001–€300,000 (22%), followed by €300,001–€350,000 (20%). Although representing relatively small shares

[2] This category includes terraced houses, townhouses and houses of character.

overall, properties priced below €150,000 were more common among single buyers, whereas properties priced above €300,000 were much more common among joint buyers.

Figure 6: Purchase Price Distribution

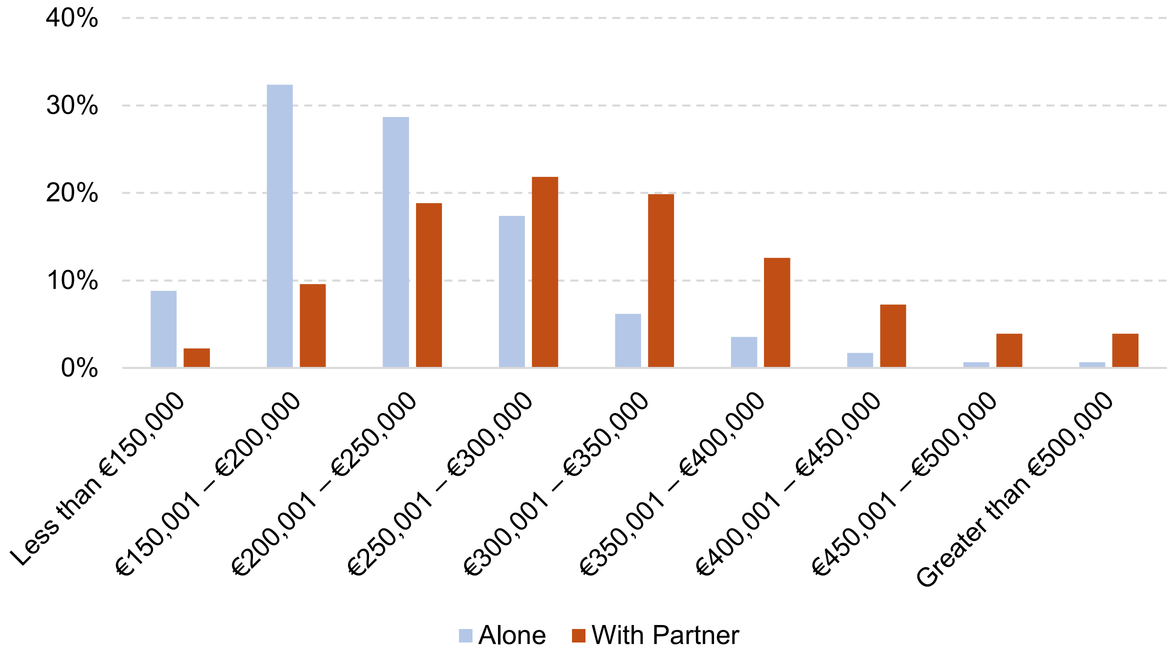
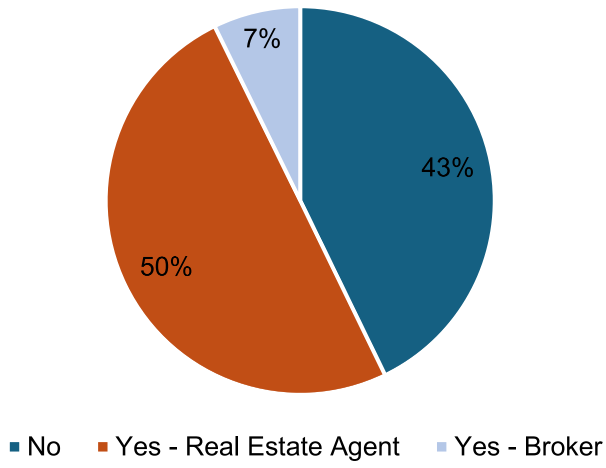


Figure 7 shows the use of intermediaries to facilitate the purchase. Half of the respondents used a real estate agent to purchase their property, while only 7% used a broker. The remaining 43% identified and purchased properties on their own.

Figure 7: Property Purchase Intermediaries



Most respondents purchased properties that were ready for occupation, with 49% acquiring finished properties and 24% purchasing furnished dwellings (see Fig. 8). Smaller proportions purchased properties in shell form (16%) or on plan (12%). Some minor differences can also be observed between sole purchasers and those purchasing with a partner. First-time buyers purchasing alone were more likely to acquire properties on plan or in shell form, whereas those purchasing with a partner were more likely to purchase finished or furnished properties. This pattern may reflect differences in purchasing power, as joint purchasers benefit from combined incomes and may therefore afford properties that are ready for occupation.

Figure 8: Finish Status of Purchased Properties

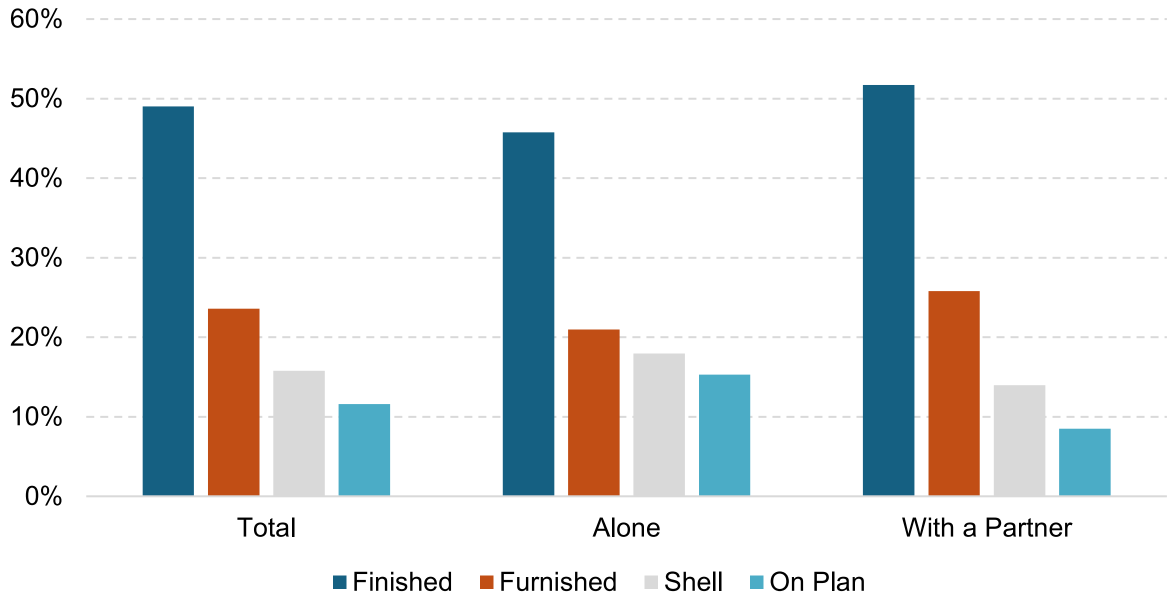


Figure 9 compares the number of bedrooms first-time buyers in Malta ideally wanted when searching for a property with the number of bedrooms in the property they actually purchased. The results indicate that three-bedroom properties were by far the most sought-after option, with approximately 72% of respondents expressing a preference for this size. However, only around 57% eventually purchased a three-bedroom dwelling. In contrast, the proportion of buyers purchasing two-bedroom properties (approximately 34%) exceeded the proportion who had initially desired them (around 23%). A similar, though less pronounced, pattern is evident for one-bedroom properties, where actual purchases were higher than initial preferences. The share of respondents seeking and purchasing properties with four or more bedrooms was relatively small and remained broadly unchanged, at around 3–4% of the sample.

Figure 9: Comparison of Desired and Purchased Number of Bedrooms

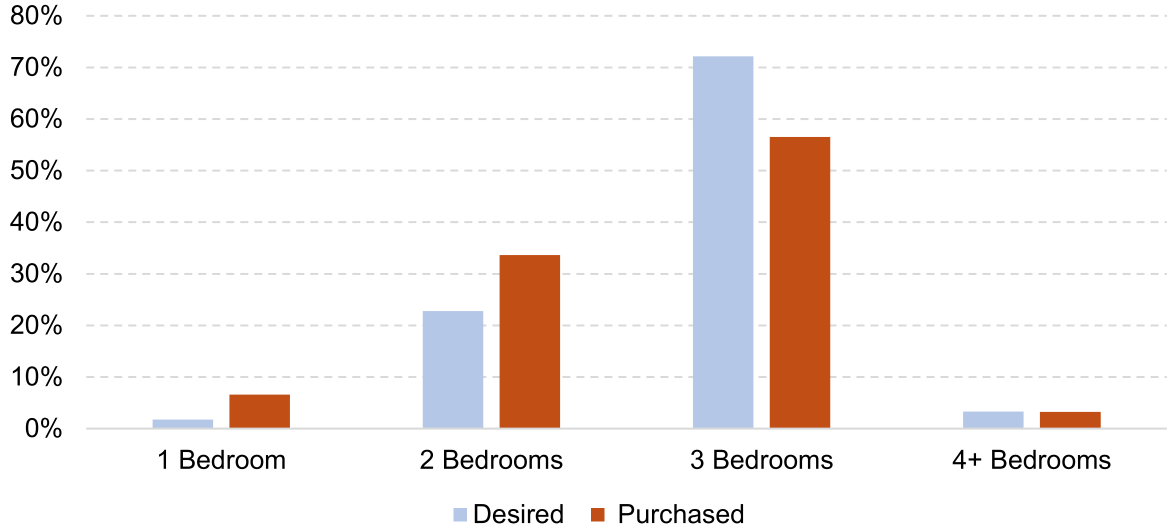
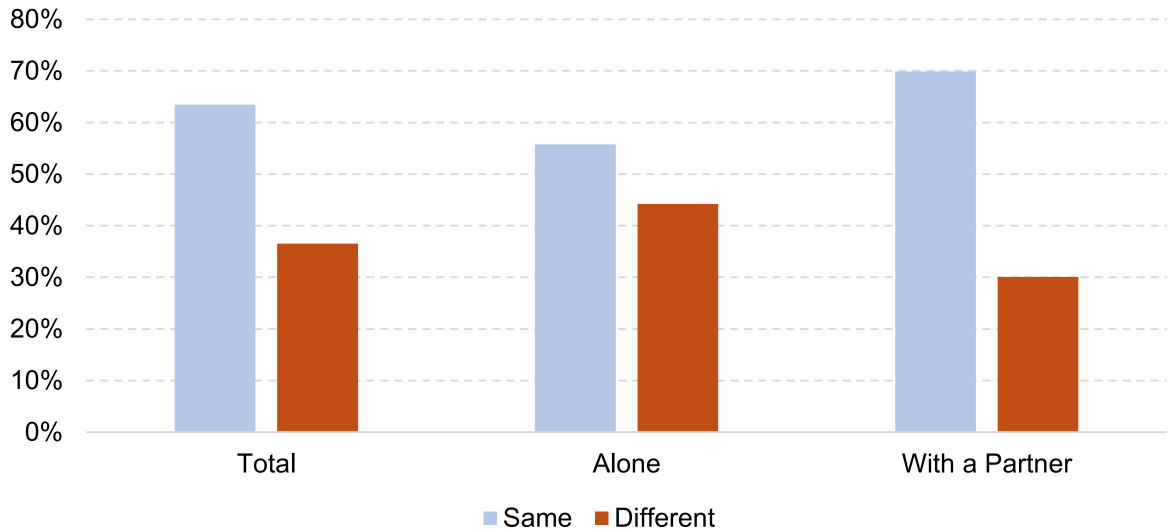


Figure 10 shows that approximately 63% of first-time buyers purchased a dwelling with their desired number of bedrooms, while the remaining respondents had to make trade-offs. This divergence between desired and purchased property size may reflect affordability constraints, market availability, or trade-offs made in favour of other factors such as location, price, or property condition. Buyers purchasing jointly were more likely to achieve their desired number of bedrooms, with approximately 70% achieving this, compared to 56% of those purchasing alone. This difference is likely attributable to the greater purchasing power afforded by combining incomes and financial resources.

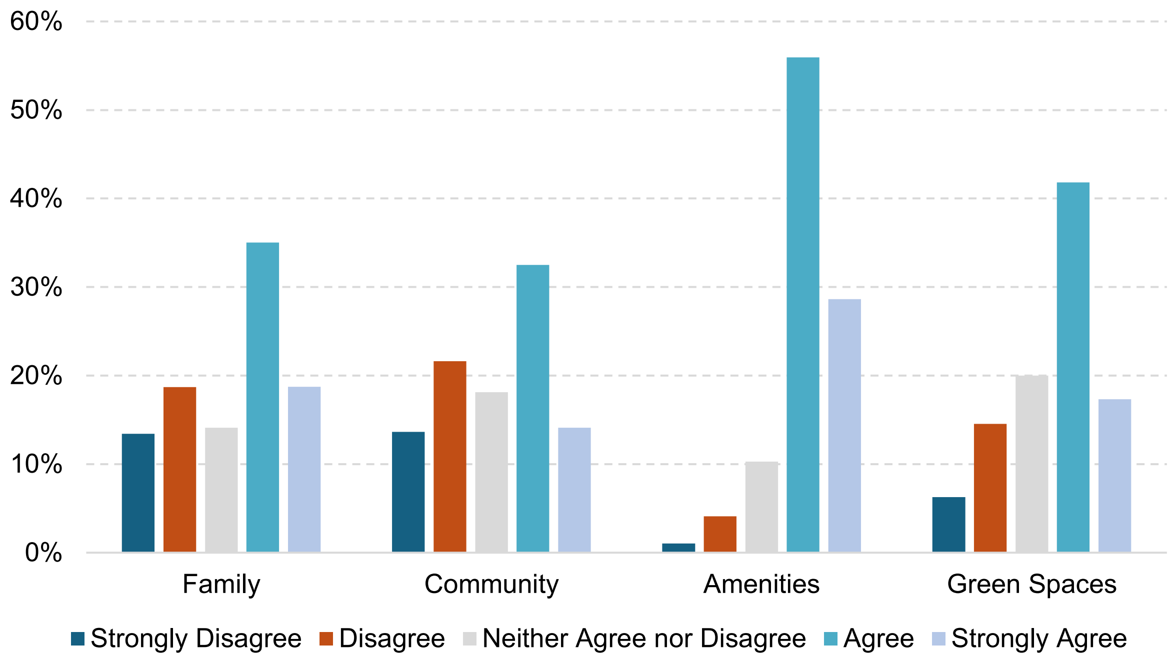
Figure 10: Achievement of Desired Number of Bedrooms by Buyer Type



Proximity characteristics of purchased properties varied among respondents, with proximity to amenities emerging as the most commonly reported characteristic, as 85% indicated living close to amenities (see Fig. 11). This was followed by green spaces (59%), family (54%), and respondents' primary community (47%).

When compared with the location-related factors that respondents considered important prior to purchasing their property (see Section 4), the proximity characteristics of the properties purchased exhibited a high degree of alignment. In both cases, proximity to amenities ranked highest, followed by green spaces, family, and primary community. This suggests that first-time buyers were generally able to secure properties that reflected their initial location preferences.

Figure 11: Proximity Characteristics of Purchased Properties

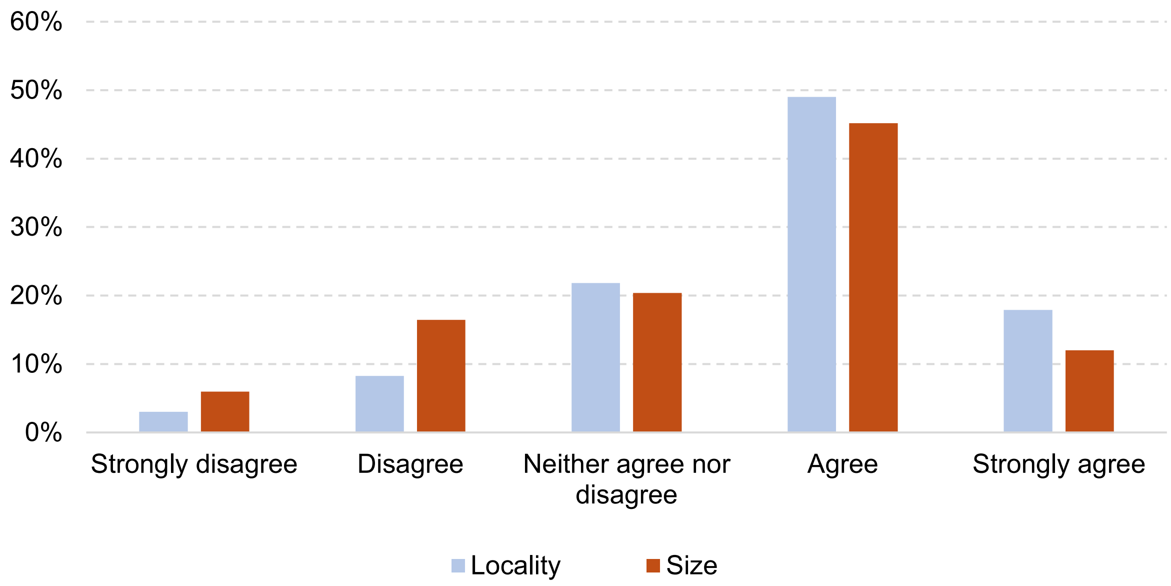


6. Actual Purchase Outcomes

Two of the most important factors influencing housing satisfaction are the size of the dwelling and its location. To assess how well the purchased properties met buyers' expectations in these respects, respondents were asked to indicate their level of satisfaction with both the size and the location of the property they had acquired.

Most first-time buyers reported that the property purchased aligned with their aspirations regarding locality, with around 67% agreeing and only 11% expressing disagreement (see Fig. 12). Similar findings were observed for property size. Approximately 57% agreed that the property they purchased matched their desired size, while around 22% did not.

Figure 12: Alignment of Locality and Property Size with Aspirations



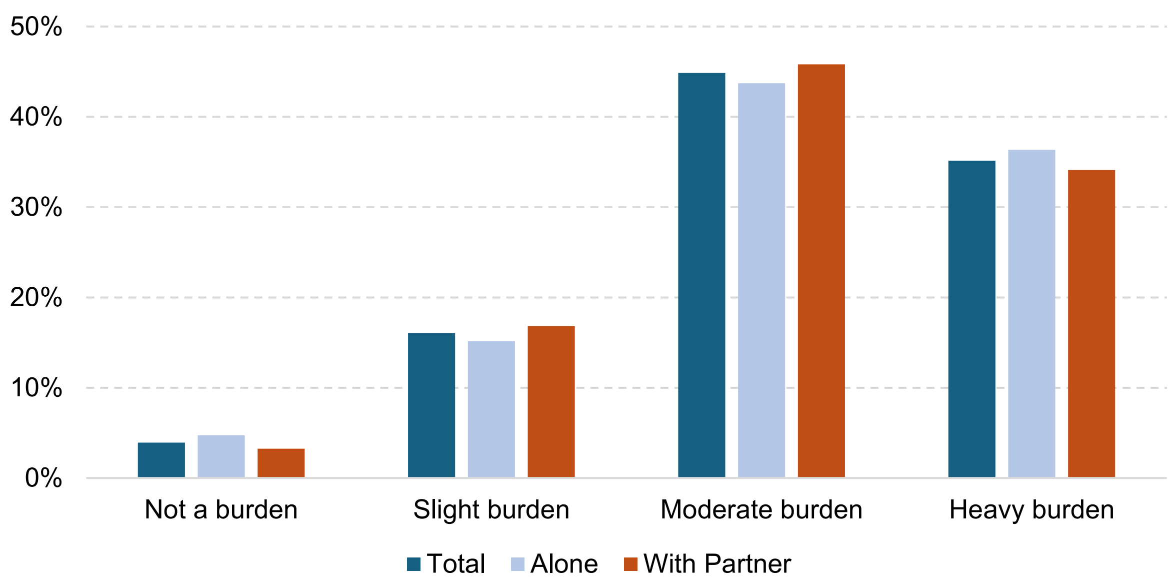
Perceptions regarding the need to upgrade to a new property within the next ten years were mixed. Around 35% of respondents disagreed that they would need to upgrade, while 37% felt that they would require a different property in the future. This perceived need may reflect anticipated changes in household circumstances, such as plans to expand the family or a desire for additional living space. It may also reflect expectations of improved financial circumstances, allowing respondents to upgrade their property. Those who purchased alone (42%) were more likely to anticipate the need to upgrade to a different property within the next ten years than those who purchased with a partner (34%). Although this difference is relatively modest, it may reflect anticipated changes in household composition among those purchasing alone, such as entering a long-term relationship, starting a family, and consequently requiring additional living space in the future.

Almost 59% of respondents reported that there was no need to undertake significant structural alterations to the property they purchased, suggesting that most properties were ready for occupation without requiring major works. In contrast, 25% agreed that their property required significant structural alterations.

Further analysis by property type reveals that respondents reporting the need for significant structural alterations had predominantly purchased houses. This finding is unsurprising, as this category includes terraced houses, townhouses, and houses of character, which are generally older properties and may require structural modifications to better accommodate the occupants' needs and preferences. By contrast, apartment owners reported the lowest share of significant structural alterations required.

Housing costs, including loan repayments, insurance, maintenance, and utility bills, represented a moderate burden for the largest share of respondents (45%). A further 35% reported housing costs as a heavy burden, while 16% described them as a slight burden. Only 4% indicated that housing costs were not a burden at all (see Fig. 13). Perceptions of housing cost burden were broadly similar between single and joint buyers. Although single buyers were slightly more likely to report housing costs as a heavy burden, differences between the two groups were generally minimal.

Figure 13: Housing Costs Burden



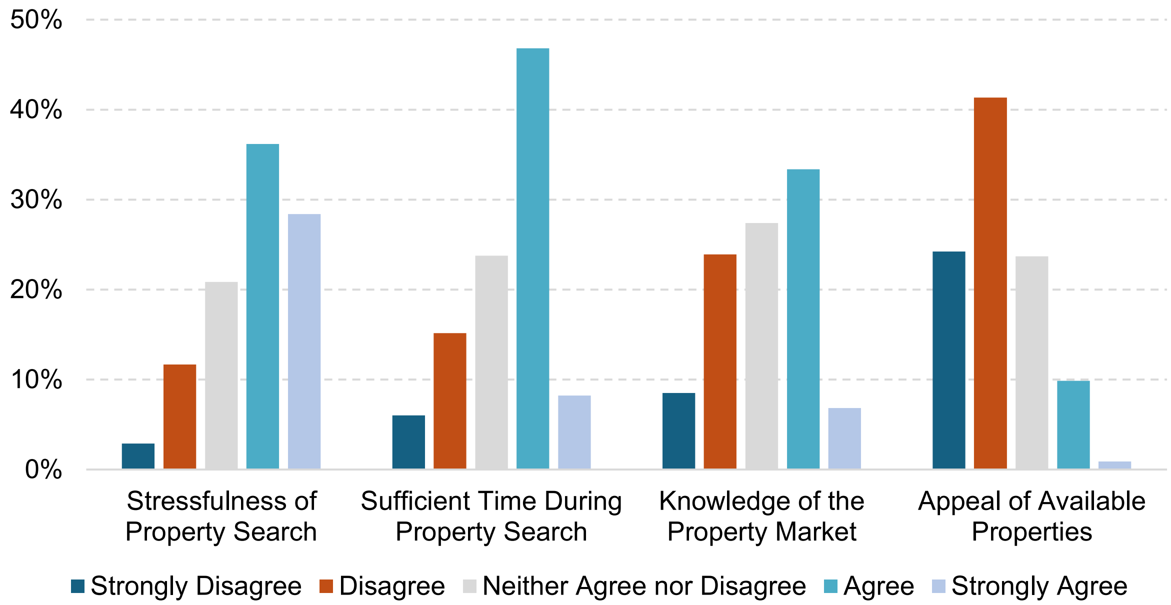
7. Property Search Experience

First-time buyers reported considerable levels of stress during their property search, with 65% agreeing it was stressful (see Fig. 14). A further 21% remained neutral, while 15% disagreed. Most buyers felt they had sufficient time to search for a property, although 24% were neutral and 21% disagreed. Perceptions of property market knowledge were mixed: 40% considered themselves knowledgeable, while 32% reported limited knowledge.

Respondents expressed the highest dissatisfaction with the available properties, with approximately 66% disagreeing that most of the properties they viewed were to their liking. By contrast, only around 11% reported a positive assessment of the available options.

Further comparisons by buyer type reveal only minor differences in perceptions of the property search process. Stress levels were broadly similar between those purchasing alone and those purchasing with a partner. Buyers purchasing jointly were slightly more likely to report having sufficient time to search for a property and somewhat more confident in their knowledge of the property market. Perceptions regarding the appeal of available properties were largely similar across both groups.

Figure 14: Property Search Experience



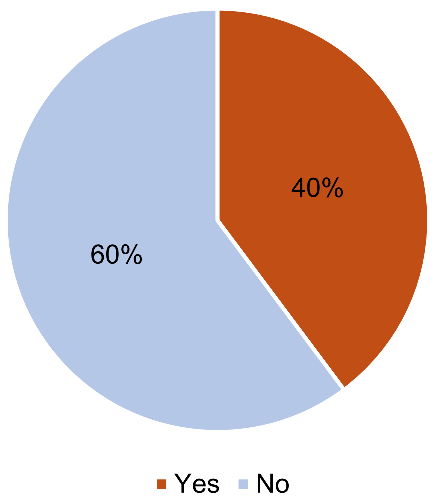
8. Family Support

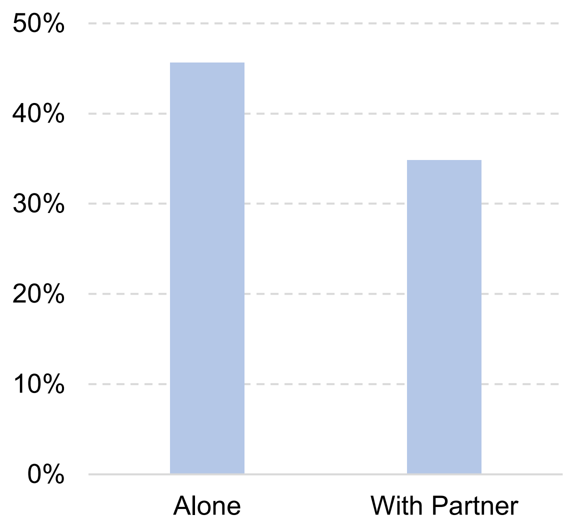
Figure 15 highlights the significant role that family support plays in helping first-time buyers enter the property market. Overall, 40% of respondents reported receiving financial assistance from family members to facilitate their home purchase.

The chart also reveals differences based on purchasing arrangements. Among those who purchased a property on their own, approximately 46% stated to have received financial assistance from their family, compared to 35% among those who purchased with a partner. This suggests that single purchasers may be somewhat more reliant on family assistance, possibly due to the greater financial burden of purchasing a property on a single income.

These findings underline the growing importance of intergenerational financial support in enabling access to homeownership (Cassar, 2024). With property prices and deposit requirements remaining substantial barriers for many prospective buyers, family assistance continue to play a critical role in bridging affordability gaps and helping first-time buyers secure a foothold on the property ladder. The fact that two out of every five first-time buyers relied on financial support from family members highlights how access to homeownership increasingly depends not only on individual income and borrowing capacity, but also on the availability of family resources.

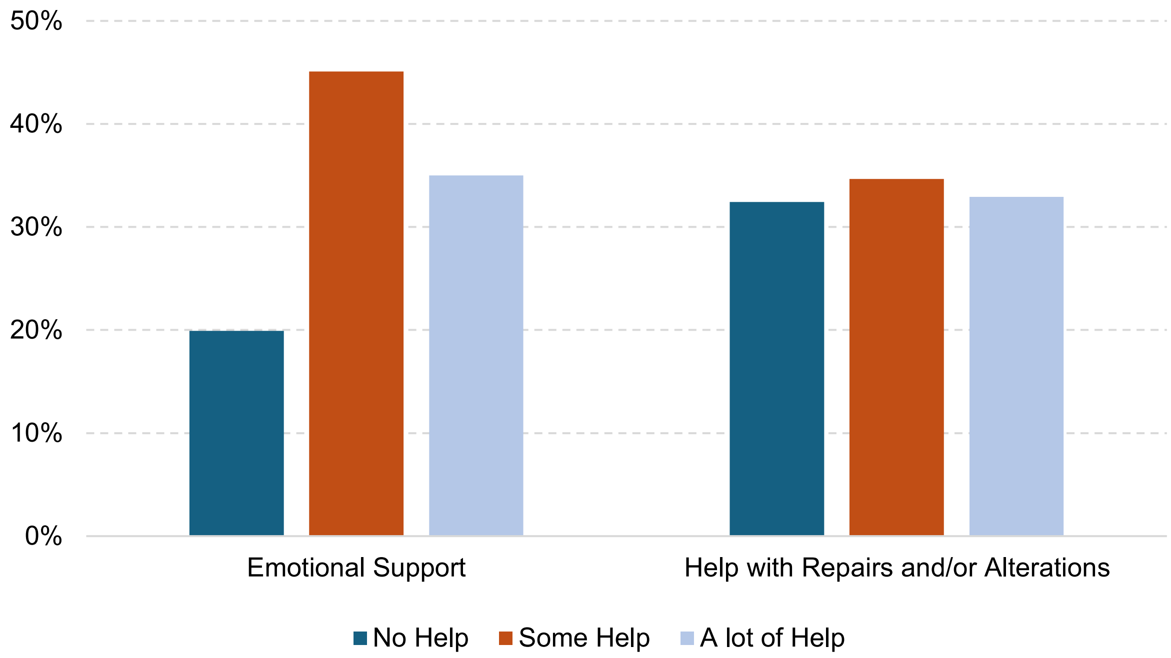
Figure 15: Financial Support from Family





The role of family support in facilitating homeownership extends beyond the provision of financial resources. In addition to financial support, respondents were asked whether they received any non-financial support from their family, including emotional support during the purchasing process and assistance with repairs and alterations to the purchased property (see Fig. 16). Findings revealed that families provided notable non-financial support, both emotionally and practically. Approximately 80% of respondents reported receiving some form of emotional support, while 68% received assistance with repairs or alterations to their property.

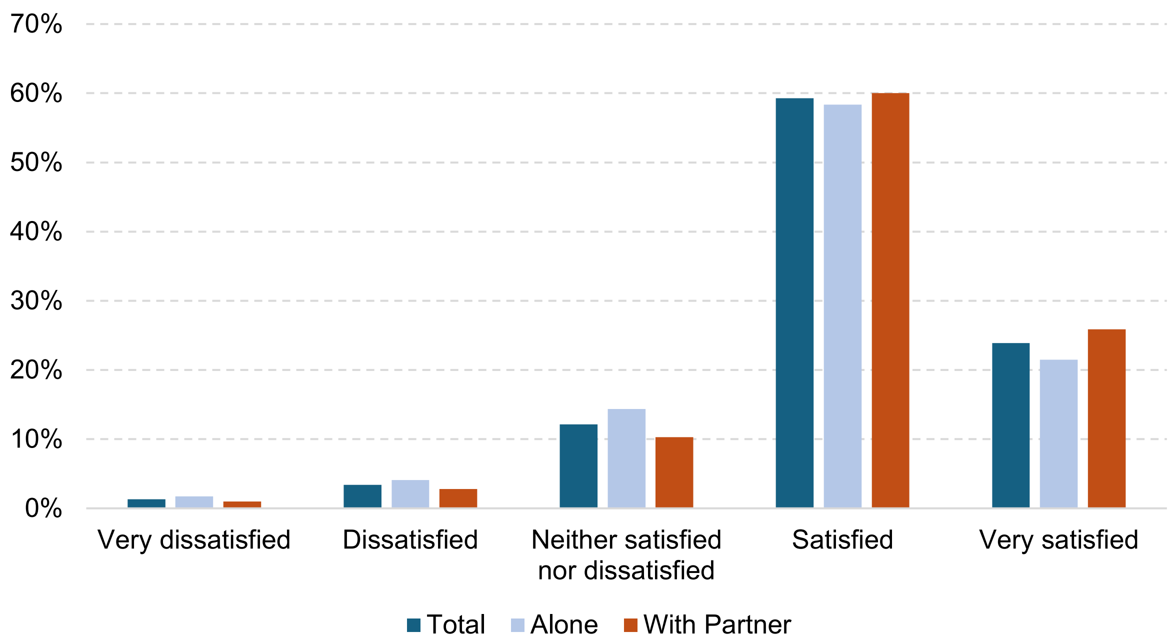
Figure 16: Non-Financial Support from Family



9. Housing Satisfaction

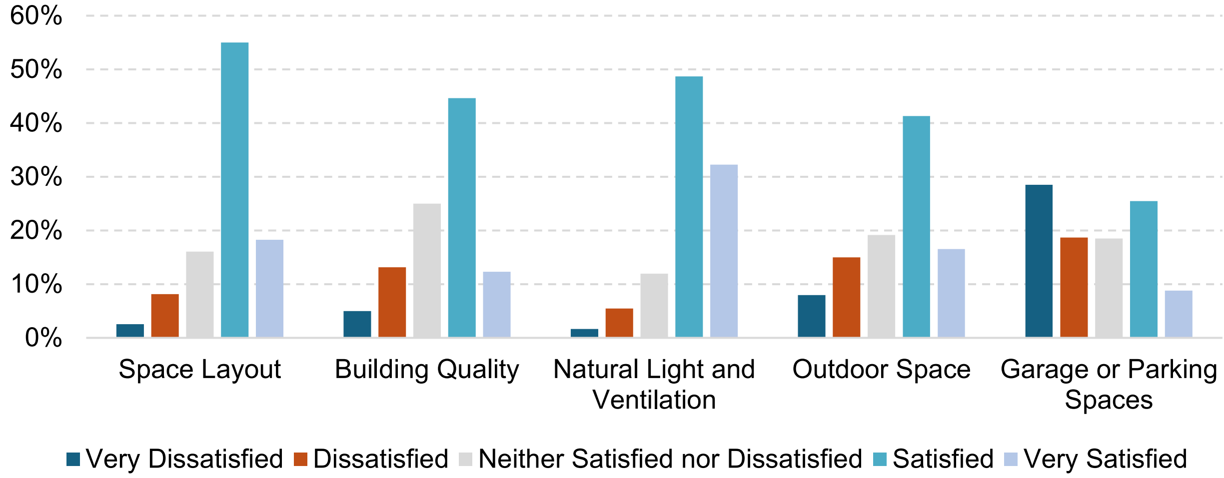
Despite the trade-offs and compromises that first-time buyers may need to make when purchasing their first property, overall housing satisfaction was notably high (see Fig. 17). Approximately 84% of respondents were satisfied with their purchased property, and only around 5% expressed dissatisfaction. Satisfaction was broadly similar between those who purchased a property individually and with a partner.

Figure 17: Overall Housing Satisfaction with Property Purchased



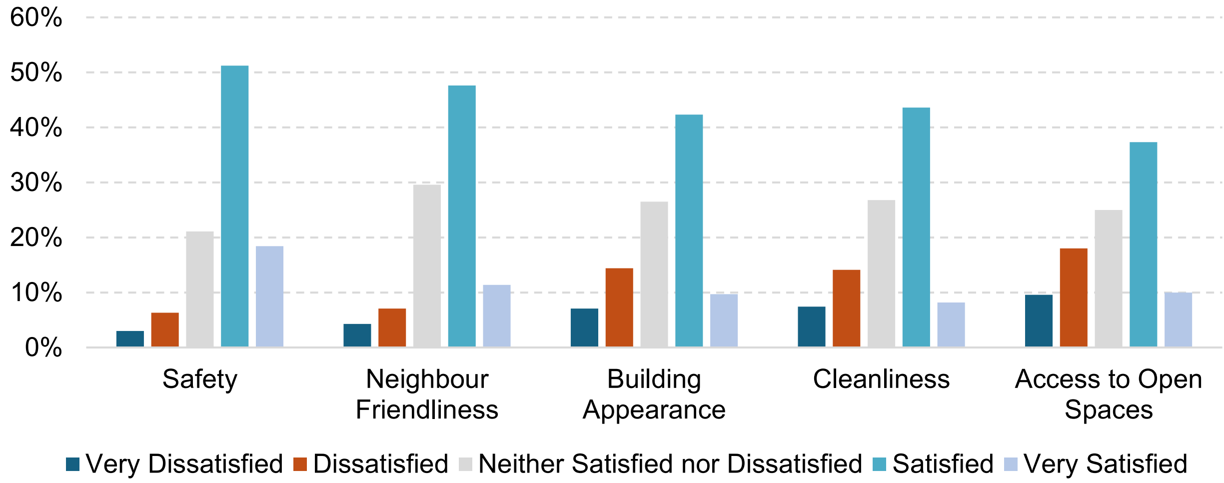
In addition to overall housing satisfaction, the survey asked respondents to gauge their satisfaction with several property and neighbourhood features. Satisfaction with dwelling characteristics was generally high across most factors, with the exception of garages and parking spaces (see Fig. 18). Natural light and ventilation emerged as the characteristic with the highest level of satisfaction, with approximately 81% of respondents expressing satisfaction, followed by the layout and use of space. Satisfaction with outdoor space and building quality was also generally positive. In contrast, garages and parking spaces recorded the lowest levels of satisfaction, with almost half of respondents (47%) expressing dissatisfaction, compared to only 35% who reported being satisfied.

Figure 18: Satisfaction with Dwelling Characteristics



Respondents were also asked to rate their satisfaction with the neighbourhood surrounding their property (see Fig. 19). Neighbourhood safety recorded the highest satisfaction levels, followed by neighbours' friendliness. While satisfaction remained generally positive, respondents reported comparatively lower levels of satisfaction with the appearance of buildings and the cleanliness of the neighbourhood. Access to open spaces emerged as the most mixed aspect of neighbourhood satisfaction. While around 47% of respondents expressed satisfaction, approximately 28% expressed dissatisfaction, and a further 25% remained neutral. This contrasts with the more positive assessments of other neighbourhood characteristics and may reflect location-specific differences in access to open spaces.

Figure 19: Satisfaction with Neighbourhood Characteristics

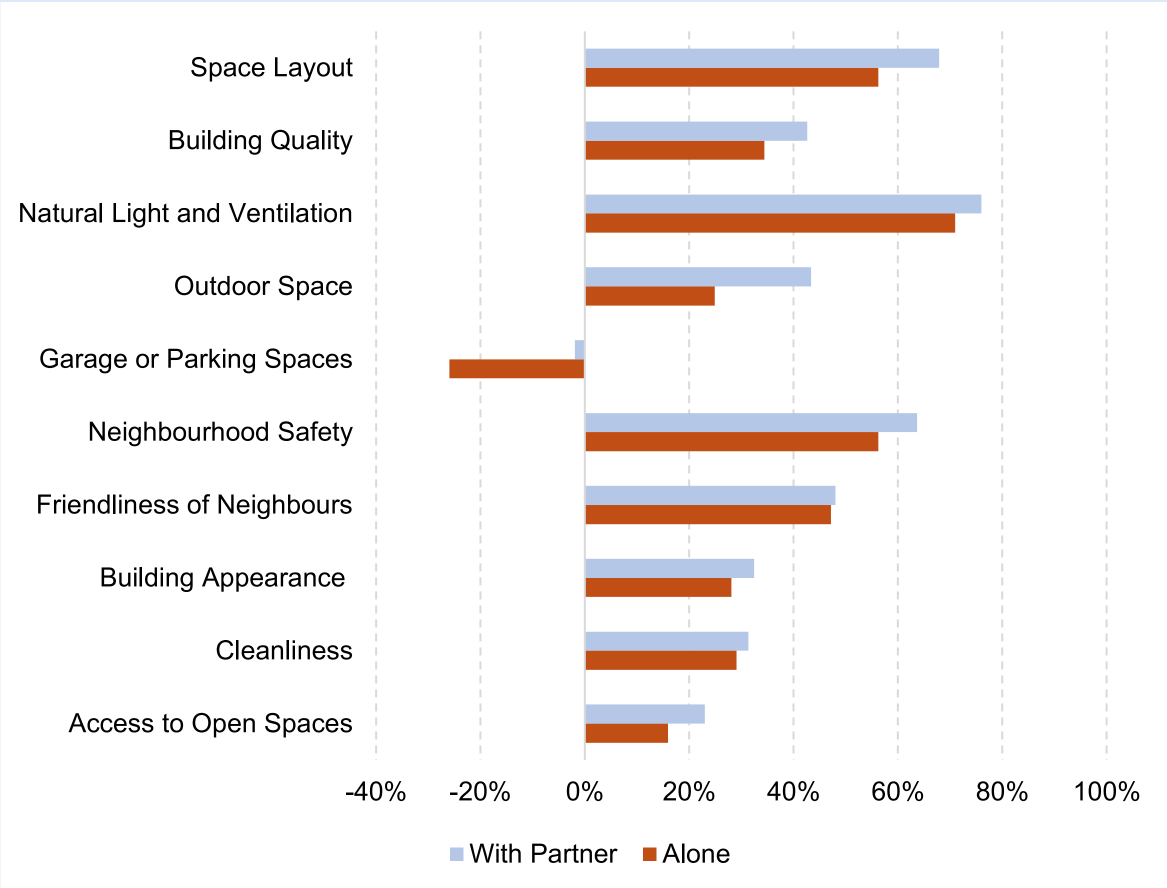


Box 1: Net Housing Satisfaction by Characteristics and Buyer Type

Figure 1a presents net satisfaction levels across a range of property and neighbourhood characteristics, calculated as the percentage of respondents who reported being "satisfied" or "very satisfied" minus those who reported being "dissatisfied" or "very dissatisfied". The results are shown separately for first-time buyers who purchased a property alone and those who purchased with a partner.

Overall, net satisfaction is positive across almost all dimensions, indicating that respondents are generally satisfied with both their homes and their neighbourhoods. The only exception is garage and parking spaces, where net satisfaction is negative among those who purchased alone and close to neutral among those who purchased with a partner. This suggests that parking availability remains a significant concern for first-time buyers.

Figure 1a: Net Satisfaction with Property and Neighbourhood Characteristics



The highest levels of satisfaction are recorded for natural light and ventilation, space layout, neighbourhood safety, and friendliness of neighbours. Buyers who purchased with a partner report particularly strong satisfaction with the amount of space available in their property, with net satisfaction reaching close to 70%, compared to just under 60% among those who purchased alone. Net satisfaction exceeds 70% for both groups with respect to perceptions of natural light and ventilation within their homes. Similarly, satisfaction with neighbourhood safety is high across both groups, exceeding 55%, while perceptions of neighbourliness are also strongly positive.

Several property-related characteristics show notable differences between the two groups. The largest gap is observed in relation to outdoor space, where net satisfaction among buyers purchasing with a partner is substantially higher than among those purchasing alone. A similar pattern is evident for adequacy of space, suggesting that purchasers buying with a partner may have been able to secure larger or better-equipped properties, possibly reflecting greater purchasing power arising from dual incomes.

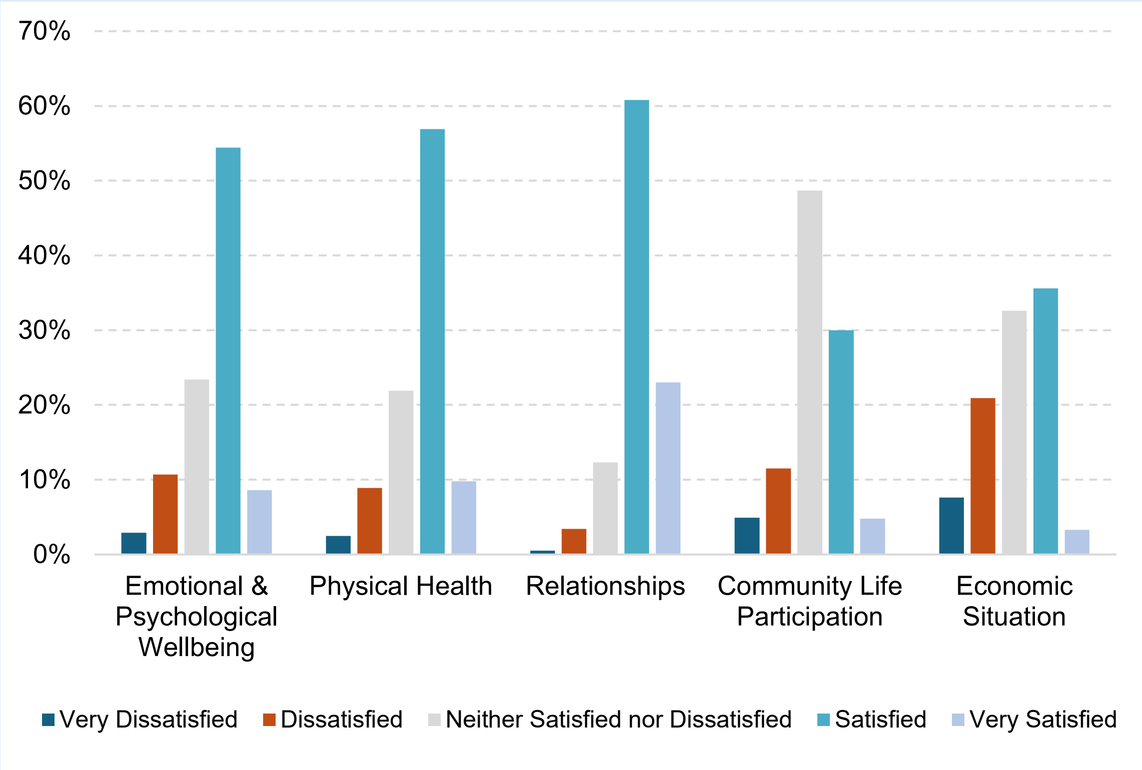
Taken together, the findings indicate that first-time buyers are generally satisfied with their housing outcomes and neighbourhood environments. However, the consistently higher satisfaction levels reported by those purchasing with a partner, particularly regarding space-related characteristics, suggest that greater financial capacity may translate into access to properties that better meet household preferences. At the same time, parking provision emerges as the one area where dissatisfaction outweighs satisfaction, highlighting a persistent challenge within the housing market. This is broadly in line with similar findings from other surveys for the general population (Briguglio et al., 2026).

Box 2: Key Dimensions of Life Satisfaction and Well-being

Homeownership is frequently associated with higher levels of life satisfaction and well-being because it provides several benefits that contribute to an individual's quality of life. The box presents respondents' levels of satisfaction across five key dimensions of life: emotional and psychological well-being, physical health, relationships, community life participation, and their economic situation.

Across the five dimensions of life satisfaction measured, first-time buyers reported the highest satisfaction levels with their relationships, with more than 80% expressing satisfaction (see Fig. 2a). This was followed by satisfaction with physical health and emotional and psychological well-being.

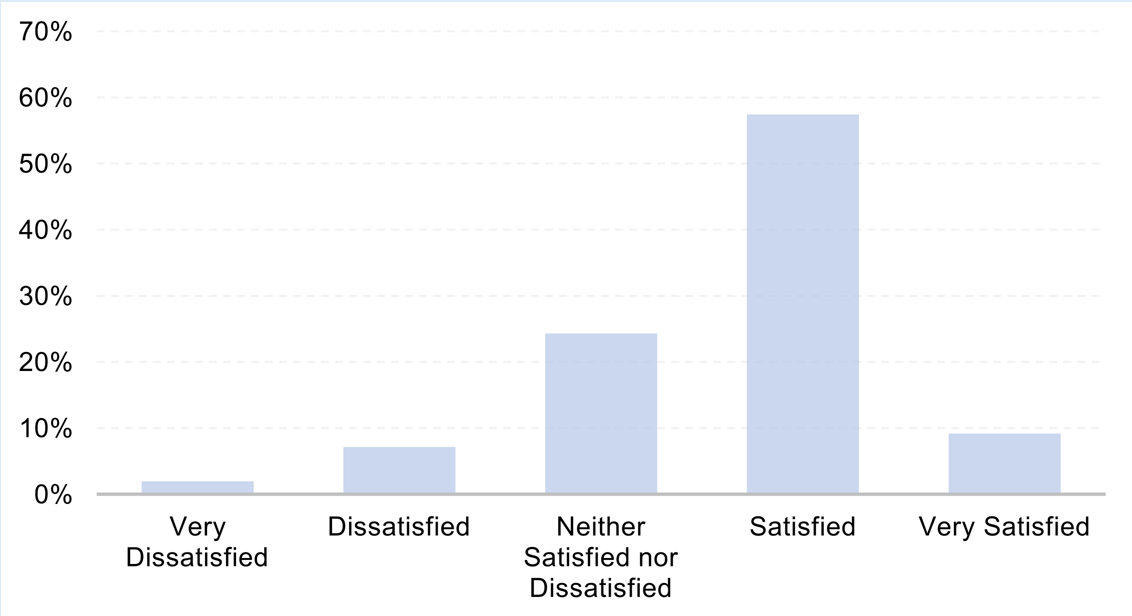
Figure 2a: Dimensions of Life Satisfaction



Community life engagement exhibited more mixed responses. Approximately 49% of respondents indicated that they were neither satisfied nor dissatisfied, 35% expressed satisfaction, and 16% expressed dissatisfaction. Such mixed responses regarding community life engagement can be partly influenced by location. Respondents' satisfaction with their economic situation also varied. While 39% reported satisfaction, 33% were neutral, and around 29% reported dissatisfaction. This variability may reflect the financial pressures associated with homeownership and the burden of housing-related costs.

Overall, life satisfaction was highly positive, with 57% expressing satisfaction and a further 9% reporting being very satisfied, while only around 9% expressed dissatisfaction (see Fig. 2b).

Figure 2b: Overall Life Satisfaction



10. Policy Implications

Overall housing satisfaction

Overall housing satisfaction among beneficiaries is strongly positive, with the large majority reporting satisfaction or high satisfaction with their home. Satisfaction is consistently high for internal dwelling characteristics (space layout, natural light and ventilation, and building quality) and for key neighbourhood conditions such as safety and neighbour friendliness. This suggests that, despite a compromise during the search process, many first-time buyer beneficiaries ultimately secure housing outcomes that meet core expectations of liveability and perceived safety. The most notable exception concerns garages and parking spaces, where dissatisfaction substantially outweighs satisfaction. This characteristic appears to be an outlier compared to other housing satisfaction measures, possibly indicating that as housing prices increase, one of the first trade-offs undertaken is the purchase of a parking space or garage.

The role of family support

The results point towards an important role for family support. Around 40% purchased their property with financial support from their family, underlining the continued importance of intergenerational financial support in enabling access to homeownership. In addition, family support was not limited to financial assistance and also took the form of emotional and practical support. This profile implies that family functions as more than simply a financial underwriter but also as a resilience aid by providing emotional stability and guidance throughout the purchase process. Such support enables affordability through supplementary resources; however, it highlights that those unable to access such family resources might likely face greater exposure to search stress, affordability strain, or compromises in location and neighbourhood quality.

Stressfulness of the property search

Despite the generally positive housing outcomes reported by beneficiaries, the pathway to homeownership is itself an important consideration. Survey findings indicate that beneficiaries navigate a housing market in which the search process can be both demanding and stressful, often constrained by factors such as time pressures, the limited availability of suitable properties, and varying levels of market knowledge and experience. These findings suggest that the success of housing policies should not be assessed solely in terms of the final purchase outcome but should also consider the home-buying journey and the burdens placed on households throughout the search process. Recognising these challenges, the Housing

Authority has developed a comprehensive step-by-step guide for first-time buyers, complemented by an online platform that is regularly updated with relevant information and resources (Malta Housing Authority, 2025). These initiatives are intended to support prospective homeowners by improving access to information, enhancing market understanding, and facilitating a more informed and efficient home-buying experience.

Life satisfaction strengths and gaps

Life satisfaction outcomes among first-time buyers were broadly positive. Respondents report strong satisfaction with relationships and generally favourable emotional and psychological well-being, as well as physical health. These results suggest that achieving homeownership is associated with stability in key life domains, at least within this beneficiary cohort. However, two domains stand out as comparatively weaker: economic situation and engagement in community life. Economic satisfaction shows substantial neutrality and dissatisfaction, indicating that purchase may be achieved alongside ongoing financial strain. Similarly, community engagement is characterised by high neutrality and a non-trivial share of dissatisfaction, suggesting that a sense of community might be an evolving dynamic within contemporary Maltese society.

Housing pathways: having the house you need when you need it

The findings indicate that many respondents were able to achieve a close alignment between their housing aspirations and eventual outcomes. Nevertheless, a substantial proportion anticipate upgrading within the next ten years, while others remain neutral regarding their future housing plans, suggesting some uncertainty about the long-term suitability of their current homes. This points to a housing pathway in which first purchases, particularly apartments, often serve as transitional rather than permanent housing solutions. The predominance of apartment purchases, coupled with the strong preference for three-bedroom dwellings, highlights a tension between households' aspirations for family-oriented living space and the housing typologies that are most accessible and affordable within the market. This challenge is further compounded by the fact that a large share of first-time buyers are purchasing properties individually, a trend that appears likely to persist in the future (Micallef, 2025). The contrast observed between respondents purchasing alone and those purchasing jointly, particularly among lower-income groups, suggests that solo buyers face distinct financial constraints and may be required to make greater compromises in terms of property type, size, or location. These findings underscore the importance of considering household composition and purchasing arrangements when assessing housing accessibility and the longer-term adequacy of first-home purchases.

11. Conclusion

This survey is an integral part of the Housing Authority's Research Strategy for 2026-2027, which identified young adults as a key demographic to better understand their housing aspirations and outcomes. It is based on 1,659 responses from beneficiaries of the First-Time Buyers Scheme who purchased their first residential property between 2022 and 2025. Most report positive alignment between aspirations and achieved outcomes, as well as high overall satisfaction with housing. Satisfaction is strongest for internal dwelling qualities and safety-related neighbourhood factors, while dissatisfaction is concentrated around garages and parking spaces. Around 40% of respondents stated to have received financial support from their family. However, the role of family support in facilitating homeownership extends beyond the provision of financial resources, with many also benefitting from emotional and practical support. Life satisfaction is broadly positive, particularly for relationships, but perceived economic security and community engagement are more mixed.

In terms of limitations, the survey covers only individuals who successfully purchased a property for residential purposes through a home loan and benefitted from the First-Time Buyer Scheme. It therefore does not capture the experiences of those who attempted to buy but were unsuccessful, or those who did not apply for the scheme. As an online, English-language survey, the findings may also be influenced by self-selection and non-response bias.

For future policy cycles, the findings suggest that policy success should be assessed across the full housing pathway: not only enabling purchase, but reducing search-stage stress, supporting informed decision-making, and improving post-purchase liveability in high-density typologies. Particular attention is warranted for neighbourhood functionality, especially parking, and for measures that help mitigate affordability strain after purchase.

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