2025

MORTGAGES SURVEY KEY FINDINGS: FIRST-TIME BUYERS

Island Global Research
A BWCI Group Company

ABOUT THE SURVEY

Island Global Research conducted a survey in Guernsey, Jersey, Isle of Man and Gibraltar in August 2025. The survey elicited views on barriers to home ownership across the Crown Dependencies.

Data collection took place between 13 August and 8 September 2025. The survey was promoted to a wide audience using the following channels:

- Island Global Research contacted their market research panel and invited them to participate in the survey.
- Island Global Research promoted the survey using social media (Facebook and Instagram).

The survey was open to all residents aged 16 and over and was well received. After cleaning, the final dataset contained 1,561 eligible responses. This included 258 respondents who said they are first-time buyers.

In this key findings report, we look at results for first-time buyers across the Crown Dependencies.

Survey data collection took place between 13 August and 8 September 2025.

258 first time buyers completed the survey.

Jersey	Guernsey	Isle of Man	Gibraltar
56	70	124	8

About Island Global Research

Island Global Research is a full-service market research company with experience in both quantitative and qualitative research methods. We regularly conduct market research for clients in the Crown Dependencies.

Island Global Research is part of the BWCI Group.

BARRIERS TO HOME OWNERSHIP

FIRST TIME BUYERS

Respondents were asked..

"What do you think are the MAIN barriers to purchasing a property in your island?" They could select up to three from the list of options.

73% of first-time buyers said that saving for a deposit is the main barrier to purchasing a property, while **53%** indicated ongoing affordability of mortgage repayments are a main barrier.

What do you think are the MAIN barriers to purchasing a property in your island? Please select up the THREE.	**First-Time Buyers**
Saving for a deposit	73%
Ongoing affordability of mortgage repayments	53%
Amount mortgage providers would lend	45%
Cost of fees and associated charges	38%
Finding a suitable property for the household	30%
Number of properties available on the market	18%
Other	9%
None of the above / no barriers	0%

**Excludes don't know*

MORTGAGE STATEMENTS

FIRST TIME BUYERS

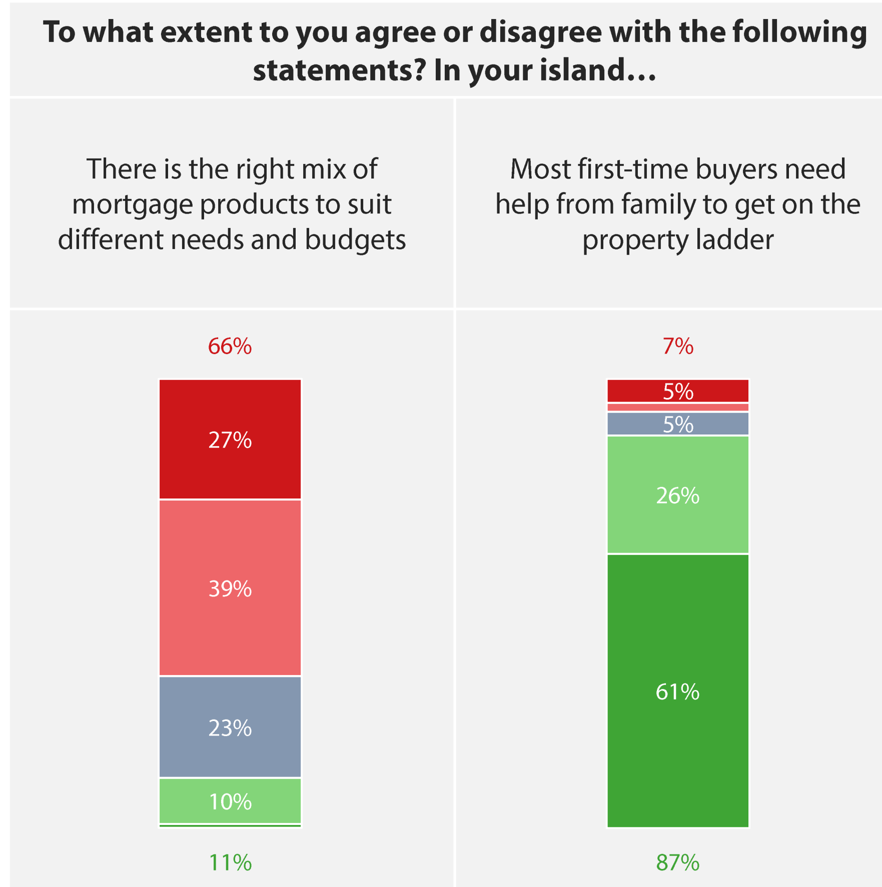
Respondents were asked…

“To what extent do you agree or disagree with the following statements?” Respondents were presented two statements and asked to consider the statements in the context of their jurisdiction.

Two-thirds of first-time buyers <u>do not believe</u> that there is the right mix of mortgage products to suit different needs and budgets.

87% of first-time buyers surveyed agreed that "most first-time buyers need help from family to get on the property ladder", however only **23%** of this group said they were likely to receive financial assistance from family or friends.

Respondents were asked if they had previously helped a family member or friend purchase a property. The findings suggest that, in practice, help often means being gifted money towards a deposit, which means a small proportion of first-time buyers may be able to address the first concern about saving for a deposit but less so the other barriers.



*Excludes don’t know

Strongly disagree | Disagree | Neither agree nor disagree | Agree | Strongly agree

Island Global Research

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