

CONSUMER TRENDS AND INSIGHTS

YOUR TOOLKIT FOR EXCEPTIONAL MARKETING

FEBRUARY
2026
THE FIRST-TIME HOME BUYER

CLICKABLE.
SHAREABLE.
DOWNLOADABLE.

Welcome to the Center for California Real Estate's (CCRE) marketing toolkit of slides, social posts, and additional resources exploring consumer issues in residential real estate. Download these data-driven tools to enhance your marketing plans and spark conversations in your spheres of influence.

First-time home buyers are entering the market later, facing higher upfront costs, and navigating more complexity than previous generations. Yet, **the desire to own remains strong.**

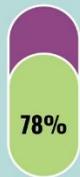
Rising housing costs, student loan debt, and misconceptions about affordability are reshaping when and how Californians buy their first home.

As trusted advisors, REALTORS® can bridge the information gap. By clarifying financing pathways, down payment assistance options, and monthly payment scenarios, you can help turn uncertainty into opportunity.

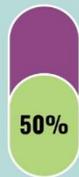
This toolkit equips you with the insights and resources to guide first-time buyers confidently toward homeownership.

RENTERS WANT TO OWN — BUT DON'T KNOW WHERE TO START

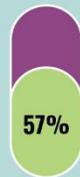
DEMAND IS STRONG; PERCEIVED AFFORDABILITY IS THE BARRIER.



OF RENTERS WANT
TO OWN A HOME
IN THE FUTURE



SAY HOMEOWNERSHIP
IS VERY OR EXTREMELY
IMPORTANT



RENT BECAUSE THEY
BELIEVE THEY CAN'T
AFFORD TO BUY

SOURCE: 2025 CALIFORNIA ASSOCIATION OF REALTORS® CONSUMER SURVEY: RENTERS

THE FIRST-TIME HOME BUYER



SLIDE DECK: Download and insert these slides into a listing presentation or view them as a slide show in your next office meeting.

[DOWNLOAD](#)

MYTH



California renters estimate they need a **25% down payment** to purchase their first home.

SOCIAL MEDIA POSTS: Download and share these social posts to help educate your clients.

[DOWNLOAD](#)

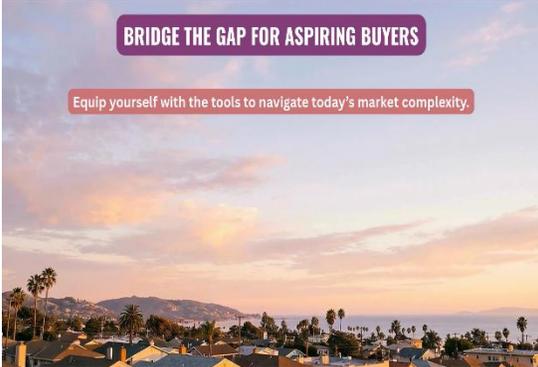
INFOGRAPHIC:

Share these **must-know facts about first-time home buyers**, featuring space for your contact info.

[DOWNLOAD](#)

BRIDGE THE GAP FOR ASPIRING BUYERS

Equip yourself with the tools to navigate today's market complexity.



8 THINGS TO KNOW ABOUT TODAY'S FIRST-TIME HOME BUYER

CONSUMER VIDEO:

Share this two-minute video version of **Things to Know About Today's First-Time Buyers**.

[DOWNLOAD](#)

TOP 5 TAKEAWAYS: Key insights to help you guide first-time buyers with clarity and confidence.

- 1 There are higher barriers for first-time buyers, not lower demand. First-time buyers make up 21% of the market, a historic low compared to the long-term average of about 40%.
- 2 Buyers are entering the market later. The median age of a first-time buyer is now 40, compared to late 20s in the 1980s.
- 3 The desire to own remains strong. 78% of renters want to own, yet 57% say they rent because they believe they can't afford to buy.

4 Down payment myths delay action. Renters estimate a 25% down payment, while the typical first-time buyer puts down 10%. And 84% don't know what they qualify for.

5 Assistance programs exist, but awareness is low. State, federal and local options can reduce upfront costs, and REALTORS® play a key role in identifying eligible programs and helping buyers navigate the next steps.

Missed an issue? Visit the Consumer Trends and Insights [archive](#) on the CCRE website.

Disclaimer: Use of the materials contained in *CCRE Consumer Trends and Insights* must include proper attribution to Kantar, LLC. Attribution is already built into the downloadable tools, and members are asked not to remove or alter these credits when sharing with clients or the public.

 CENTER FOR CALIFORNIA REAL ESTATE	The Center for California Real Estate (CCRE) is an Institute of the CALIFORNIA ASSOCIATION OF REALTORS®.	LEARN MORE
--	--	----------------------------

Advertising Inquiries: learn how you can [advertise in this email newsletter](#).

CALIFORNIA ASSOCIATION OF REALTORS® • 915 L Street, #1460, Sacramento, CA 95814
Copyright © 2026, All rights reserved.