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Generation rent in a super-homeownership regime: emotional dimensions of housing insecurity in Hungary

Abstract

This article examines the emotional dimensions of housing insecurity among young adults in Hungary, a post-socialist housing system characterised by exceptionally high rates of owner occupation, residual public rental housing and a weakly regulated private rental sector. While the concept of Generation Rent has been widely used to describe the growing difficulties young adults face in accessing homeownership, its implications differ across housing regimes. In Hungary's super-homeownership regime, renting has expanded among younger cohorts, yet owner occupation remains strongly associated with stability, autonomy, adulthood and social respectability.

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Drawing on a mixed-methods research design, the article combines survey evidence on housing trajectories, tenure aspirations and intergenerational support with 30 semi-structured interviews conducted with young adults in different housing situations. The analysis shows that housing insecurity is experienced not solely as an affordability problem but rather as an affective and relational condition shaped by uncertainty, dependence, shame, blocked autonomy, and constrained future planning. The article applies the framework of social-affective citizenship to demonstrate how housing regimes distribute not only material opportunities, but also unequal experiences of emotional security, dignity, belonging, and legitimate adulthood. The findings highlight the central role of intergenerational transfers in mediating access to stable housing, while also revealing the emotional ambivalence associated with family dependence. The Hungarian case suggests that Generation Rent in post-socialist super-homeownership systems cannot be understood simply as a tenure shift towards renting, but rather as a contradiction between persistent ownership-centred norms and increasingly insecure housing pathways among younger generations.

Keywords: housing insecurity, social-affective citizenship, youth housing, intergenerational inequality, generation rent

1. Introduction

Over the past decade, the concept of *generation rent* has gained increasing prominence in academic and policy debates across Europe and beyond. The term refers to growing numbers of young adults who remain in the private rental sector for prolonged periods due to structural barriers to homeownership and declining access to affordable or social housing (Hoolachan et al., 2017; Lennartz et al., 2016). Initially conceptualised in the United Kingdom, the concept has since been applied to a wider range of housing systems, including post-socialist contexts characterised by high rates of owner occupation and limited rental alternatives (McKee et al., 2017; Hearne, 2020; Csizmady & Kőszeghy, 2022).

The emergence of generation rent is closely connected to broader socio-economic transformations, including labour market flexibilisation, housing financialisation, welfare retrenchment, and rising intergenerational inequalities (Forrest & Hirayama, 2015; Lennartz et al., 2016). Across Europe, younger generations increasingly face rising housing costs, insecure labour market conditions, and declining access to stable housing pathways. At the same time, housing opportunities are strongly shaped by national housing regimes and welfare arrangements, which influence both tenure structures and the social meanings attached to different housing forms (Kemeny, 1995; Stephens et al., 2015).

Research demonstrates that insecure rental housing may generate uncertainty, stress, diminished control over future planning, and feelings of blocked adulthood, particularly in societies where homeownership functions as a dominant social norm (Byrne & McArdle, 2022; McKee et al., 2017; 2020). Rather than limiting mobility in a simple sense, insecure renting often produces forms of forced or undesired mobility

that undermine residential stability and long-term planning. These dynamics are especially relevant in post-socialist Central and Eastern Europe, where strongly ownership-oriented housing systems continue to shape both housing opportunities and the social meanings attached to different tenure forms.

This article examines the emotional dimensions of housing insecurity among young adults in Hungary through the framework of social-affective citizenship. Rather than treating emotions as secondary consequences of housing inequalities, the article conceptualises housing regimes as affective systems that distribute not only material resources but also experiences of security, recognition, dignity, and belonging. In doing so, the article contributes to emerging debates in housing and social policy scholarship concerning the emotional consequences of housing precarity and the unequal distribution of secure adulthood across generations. Combining quantitative and qualitative evidence, the analysis explores how Hungary's super-homeownership regime shapes both the structural and emotional dimensions of housing precarity among younger generations.

In this article, we apply a broad concept of housing insecurity, reflecting recent theoretical considerations which consider it as a multidimensional concept (Watson & Carter, 2020), including unaffordability, physical problems, forced moves and overcrowding (Routhier, 2018), affordability instability, safety, quality, as well as neighbourhood factors (Cox et al., 2017; Leopold et al., 2016). Applying this to the Hungarian context, by housing insecurity we refer to uncertain, unstable or weakly controllable access to housing, including legally insecure renting and affordability pressures, both potentially leading to forced mobility, as well as insecurity arising from the strong dependence on family support. Housing inequality is understood as the unequal access to adequate housing in terms of legal security, affordability, and services, as well as institutions and infrastructure, habitability, and location (UN, 1991). In the Hungarian context, such inequalities are shaped not only by income and labour market position, but also by unequal intergenerational support. The article treats housing insecurity and inequality as both material and affective conditions, shaping experiences of autonomy, dignity, recognition, and belonging.

The article proceeds as follows. First, it discusses the relationship between generation rent, housing regimes, and the emotional consequences of housing insecurity. Second, it presents the Hungarian housing context and the analytical framework of social-affective citizenship. Third, the article introduces its mixed-methods research design. Finally, the empirical sections analyse the structural expansion of insecure rental pathways and the lived emotional experiences associated with housing precarity among young adults in Hungary.

2. Literature review

2.1. Generation rent and housing regimes

The concept of generation rent emerged primarily within housing systems characterised by declining housing affordability, expanding private rental sectors, and

increasingly unequal access to homeownership (Hoolachan et al., 2017; Lennartz et al., 2016; McKee et al., 2017). Initially developed in the United Kingdom, the term refers to younger generations who remain in rental housing for prolonged periods due to structural barriers to ownership and the shrinking availability of affordable or social housing. While the phenomenon first gained visibility in Anglo-Saxon contexts, subsequent research demonstrates that similar processes increasingly characterise a wide range of European housing systems, including post-socialist societies (Hearne, 2020; Waldron, 2023).

The explanatory power of the generation rent framework, however, depends strongly on the institutional characteristics of different housing regimes. As Kemeny (1981; 1995) argued, housing systems differ fundamentally in terms of the relationship between owner occupation, social renting, and market renting. In dualist housing regimes, homeownership dominates both materially and culturally, while rental housing remains residualised, weakly regulated, and socially stigmatised. Under such conditions, renting is often perceived not as a legitimate long-term tenure form but as a temporary, inferior, or constrained housing solution. Consequently, exclusion from homeownership carries not only material disadvantages but also symbolic and emotional consequences.

These dynamics are particularly relevant in post-socialist Central and Eastern Europe, where mass privatisation after 1989/1990 created exceptionally high rates of owner occupation and sharply reduced public rental housing (Hegedüs & Tosics, 1996; Stephens et al., 2015). Hungary represents an especially pronounced example of what Toussaint et al. (2012) describe as a “super-homeownership regime”, (Csizmady et al., 2017). In this regime owner occupation became simultaneously the dominant tenure form, a key mechanism of welfare provision, and a culturally embedded marker of adulthood, autonomy, and social respectability. Public rental housing was residualised, while private renting remained weakly institutionalised and poorly regulated (Hegedüs & Horváth, 2018).

Within this context, the emergence of generation rent does not signify a transition towards tenure pluralism comparable to some Western European societies. Rather, it reflects a growing contradiction between persistent ownership-oriented norms and increasingly constrained access to ownership among younger generations, a tension also identified in research on homeowner societies, where the normative promise of homeownership increasingly diverges from actual access to ownership (Arundel & Ronald, 2021). Young adults are therefore frequently positioned between strong cultural expectations of ownership and structural conditions that delay or prevent access to stable housing pathways.

The rise of housing precarity among younger generations is closely connected to broader processes of labour market flexibilisation, welfare retrenchment, housing financialisation, and growing intergenerational inequality (Forrest & Hirayama, 2015; Lennartz et al., 2016). Across Europe, rising housing costs and declining affordability increasingly shift responsibility for housing access from public institutions towards households and families. Under these conditions, intergenerational transfers become central mechanisms mediating access to owner occupation (Arundel & Ronald, 2016; Toussaint et al., 2012).

Recent scholarship has further demonstrated that generation rent should not be understood as a socially homogeneous category. Howard (2025), for example, distinguishes between delayed buyers, long-term tenants, housing precariat groups, and second-generation owners whose housing pathways are shaped by differing levels of family support and structural position. This perspective is particularly relevant in Hungary, where housing inequalities are increasingly organised through unequal access to intergenerational wealth, and other forms of family support (Csizmady et al., 2022; Kőszeghy et al., 2023).

2.2. Housing transitions and emotional consequences

Housing transitions have long represented a central component of the transition to adulthood, closely connected to processes of family formation, labour market integration, and the achievement of social independence (Clapham, 2002; Forrest & Yip, 2013). In strongly ownership-oriented societies, access to stable housing is frequently interpreted not only as a material achievement but also as a key marker of adulthood, autonomy, and social belonging. Consequently, difficulties in accessing secure housing increasingly affect not only economic conditions but also emotional well-being, identity formation, and perceptions of future life trajectories.

Recent housing scholarship has increasingly emphasised the emotional and affective dimensions of housing insecurity. While earlier research primarily focused on affordability, tenure structures, and material deprivation, newer approaches highlight how housing precarity shapes everyday experiences of uncertainty, anxiety, shame, and instability (McKee et al., 2017, 2020; Waldron, 2023). Housing insecurity therefore extends beyond physical shelter conditions and becomes embedded in broader emotional experiences related to safety, recognition, and control over one's future.

The emotional significance of housing is closely connected to the concept of ontological security developed by Giddens (1991) and later applied to housing studies by Dupuis and Thorns (1998). From this perspective, housing provides not only physical protection but also continuity, predictability, and emotional stability in everyday life. Secure housing can support feelings of control, privacy, and belonging, while insecure or unstable housing conditions may generate chronic uncertainty and emotional stress. Research increasingly demonstrates that repeated mobility, insecure tenure arrangements, overcrowding, and affordability pressures can undermine ontological security, particularly among younger generations navigating uncertain housing pathways (Hoolachan et al., 2017; McKee et al., 2020).

These dynamics are especially pronounced within contexts characterised by strong cultural expectations surrounding homeownership. In societies where owner occupation functions as the normative ideal of adulthood and social success, prolonged renting may become associated with perceptions of failure, dependency, or incomplete adulthood (Arundel & Ronald, 2021; McKee et al., 2017). Housing insecurity, therefore, acquires important symbolic and emotional dimensions connected to dignity, recognition, and self-worth.

At the same time, emotional experiences of housing precarity are not uniform. Existing research shows that young adults often develop pragmatic coping strategies and adaptive housing practices in response to constrained housing opportunities (Clapham et al., 2014). Some forms of renting may also provide flexibility, mobility, and temporary autonomy, particularly within urban labour markets characterised by uncertainty and delayed life-course transitions. Nevertheless, these adaptive strategies frequently coexist with ongoing insecurity and the persistent normative dominance of ownership.

The post-socialist context introduces additional complexities into these processes. In Hungary, housing transitions are strongly shaped by the legacy of mass privatisation, limited rental alternatives, and welfare arrangements that strongly rely on family-based support mechanisms (Hegedüs & Horváth, 2018; Stephens et al., 2015). Therefore, access to stable housing depends heavily on intergenerational transfers and other forms of family assistance, producing substantial inequalities between young adults with differing family resources. As a result, housing insecurity often becomes intertwined with experiences of dependence, delayed autonomy, and constrained social mobility.

These broader transformations suggest that housing transitions among younger generations can no longer be understood solely through linear life-course models based on stable progression towards owner occupation. Instead, housing pathways increasingly involve fragmented trajectories, prolonged insecurity, reversibility, and emotionally ambivalent forms of dependence. For that reason, understanding these experiences requires approaches capable of linking structural housing inequalities with the subjective and emotional dimensions of housing precarity.

Importantly, housing precarity within super-homeownership systems is not experienced solely as a material condition. Because owner occupation retains strong symbolic significance, prolonged renting often becomes associated with insecurity, blocked adulthood, dependency, and social failure (McKee et al., 2020). Housing inequalities therefore operate simultaneously as economic, social, and emotional inequalities. Understanding the Hungarian case consequently requires analytical approaches capable of linking structural housing conditions to the affective dimensions of housing insecurity and exclusion.

2.3. Social-affective citizenship

The concept of social-affective citizenship provides a useful framework for understanding how housing insecurity shapes not only material living conditions, but also experiences of belonging, recognition, dignity, and emotional security. Building on broader theories of citizenship that extend beyond formal legal rights (Marshall, 1950), affective approaches emphasise that citizenship is also experienced emotionally through everyday relations of inclusion, exclusion, dependence, and recognition (Johnson, 2010; Fortier, 2010). In Szarfenberg's conceptualisation, social-affective citizenship draws attention to the affective dimensions of social membership and to the ways in which

welfare arrangements and social policy regimes shape citizens' emotional relations to institutions, social rights, and everyday life chances (Szarfenberg, 2026).

This perspective is particularly relevant for housing, since access to secure housing mediates not only material well-being, but also the capacity to live an autonomous, socially recognised, and emotionally stable adult life. Housing is, therefore, not simply a physical resource or economic asset, but also a key site through which individuals experience security, control, and social legitimacy. Conversely, insecure housing conditions may generate feelings of uncertainty, stigma, vulnerability, and diminished social belonging.

The social-affective citizenship approach is particularly relevant in contexts where homeownership functions as a dominant social norm. Under strongly ownership-oriented housing regimes, owner occupation frequently becomes associated with moral ideas of responsibility, adulthood, success, and deservingness, while prolonged renting may be interpreted as a sign of dependency, instability, or incomplete adulthood (McKee et al., 2020). In such contexts, exclusion from homeownership can produce not only material disadvantage but also emotional forms of marginalisation and symbolic exclusion.

This article draws particularly on approaches that conceptualise affective citizenship through multiple interconnected dimensions of everyday life. These dimensions include: (1) emotional security and stability; (2) autonomy and control over life trajectories; (3) recognition, dignity, and social legitimacy; and (4) belonging and relational embeddedness within family and social networks. Together, these dimensions make it possible to examine how housing inequalities become emotionally experienced and socially negotiated.

First, emotional security refers to the degree of predictability, permanence, and stability associated with housing conditions. Insecure rental arrangements, repeated mobility, and uncertain housing futures may undermine feelings of ontological security and continuity. Second, autonomy concerns the ability to establish an independent adult life and exercise control over everyday decisions and future planning. Housing dependence on parents or unstable rental pathways may therefore constrain perceived adulthood and self-determination.

Third, recognition refers to the symbolic and moral dimensions of housing pathways. In ownership-oriented societies, access to owner occupation often functions as a marker of social respectability and successful adulthood, while renting may become associated with stigma, failure, or downward mobility. Finally, belonging captures the relational dimensions of housing experiences, including dependence on family support, intergenerational solidarity, and the emotional ambivalence surrounding reliance on kinship networks under conditions of housing insecurity.

The social-affective citizenship framework also makes it possible to connect macro-level housing structures with subjective experiences of precarity. Rather than treating housing insecurity exclusively as an economic condition, this perspective highlights how structural inequalities are internalised, emotionally negotiated, and reproduced through everyday housing experiences.

In this article, the framework is operationalised through the analysis of emotional experiences associated with insecure housing pathways among young adults in Hungary, including insecurity, instability, blocked autonomy, dependence on family support, stigma surrounding renting, and perceptions of failed or delayed adulthood. By combining quantitative and qualitative evidence, the article examines how the Hungarian super-homeownership regime shapes both the structural and affective dimensions of housing precarity among younger generations.

3. Hungarian context

Following the post-socialist transition after 1989/1990, Hungary developed a strongly ownership-oriented housing regime characterised by high rates of owner occupation, limited rental alternatives, and a weakly institutionalised rental sector (Csizmady et al., 2017). Large-scale privatisation of formerly state-owned housing fundamentally transformed the structure of the housing system and substantially reduced the public rental stock (Hegedüs & Tosics, 1996). As a consequence, owner occupation came to be the dominant tenure form, while social rental housing became residual and private renting developed in a fragmented and weakly regulated manner.

By the early 2020s, approximately 90% of the Hungarian population lived in owner-occupied housing, placing Hungary among the most ownership-dominated housing systems in Europe (Eurostat, 2025). Housing policies after the transition further reinforced this orientation by prioritising owner occupation through subsidised mortgage schemes, family-based non-refundable housing support programmes and tax incentives connected primarily to ownership pathways (Hegedüs & Horváth, 2018). The Hungarian housing system, therefore, operates as what previous scholarship describes as a “super-homeownership regime” (Toussaint et al., 2012), in which housing functions not only as shelter but also as a central mechanism of welfare provision, social security, and intergenerational wealth accumulation. Within this framework, access to homeownership became closely connected to social mobility, family formation, and middle-class status, while alternative housing pathways remained weakly developed, and institutionally insecure.

These structural conditions significantly shape the housing experiences of younger generations. Over the past decade, rising housing prices, expanding housing inequalities, labour-market insecurity, and the limited affordability of owner occupation have increasingly delayed access to independent housing among young adults. At the same time, private renting has become more important in housing trajectories, while remaining institutionally weak, socially less legitimised and often insecure compared to owner occupation (Csizmady et al., 2022).

The private rental sector remains limited in size, but its role has increased markedly since the early 2000s (Csizmady & Kőszeghy, 2022). Previous estimates placed the PRS at approximately 6–8% of the housing stock. According to Housing Survey data, the share of private rental housing increased from 2.5% in 2003 to 6% in 2015, while among households moving on the housing market, the proportion moving into private rental housing rose from 11% in 1996–2003 to 28% in 2005–2015 (HCSO, 2005;

HCSO, 2016). These changes are particularly visible among younger households. Between 1999 and 2015, the proportion of households with a household head under 35 living in the PRS increased from 10.2% to 30.3%, while owner occupation among young households declined from 83.1% to 66.4% (Balogi & Kőszeghy, 2019). These figures indicate the structural emergence of a Hungarian form of generation rent, nevertheless, it is within a housing regime where ownership remains the dominant normative and policy model (Csizmady & Kőszeghy, 2022).

This expansion of private renting has not been accompanied by a comparable strengthening of tenant protection or affordable rental provision. Since the post-socialist transition, the Hungarian state has applied a largely *laissez-faire* regulatory approach to the private rental sector, leaving most aspects of landlord–tenant relations to private negotiation. The absence of effective supervision, dispute-resolution mechanisms, and law enforcement, combined with a high level of informality, produces significant tenure-security risks for tenants (Hegedüs, 2017; Hegedüs et al., 2014; Kováts, 2017; Csizmady et al., 2022). Qualitative research has also pointed to the formation of a low-end segment of the PRS, in which highly vulnerable households live in seriously inadequate housing conditions (Ámon & Balogi, 2018).

Recent data further confirm the limited capacity of the Hungarian housing system to provide secure and affordable alternatives to ownership. Between 2010 and 2024, Hungary recorded one of the steepest increases in residential property prices in the EU, with the house price index rising by around 234% (Eurostat, 2025). In Budapest, in 2024 Q2 an average of 11 years of average local income was needed to purchase a median-priced 75-square-metre dwelling, placing the city among the least affordable capital cities in the EU (MNB, 2024). Based on the 2022 Census, Hungary had around 4.6 million dwellings, of which roughly 12–13% were unoccupied or not used as a main residence. The public rental sector remains extremely small: municipally owned dwellings accounted for only 2.4% of occupied dwellings (HCSO, 2023).

In Budapest, the rental sector is larger than the national average but remains limited in relation to demand. The National Bank of Hungary (Magyar Nemzeti Bank, MNB) estimates suggest around 140,000 long-term rental dwellings in the capital, while rental housing still accounts for less than one fifth of occupied dwellings (MNB, 2024). Housing market reports also highlight the significant role of investment demand in Budapest. In 2025 Q1, investors accounted for 37% of home buyers and 35% of sellers in the capital, while earlier MNB data indicate that investment-purpose purchases had fluctuated at high levels in previous years (MNB, 2025).

At the same time, housing-related public expenditure remains strongly oriented towards non-socially targeted ownership support. In 2023, more than 90% of public expenditure on housing was not socially targeted, while socially targeted homeownership subsidies were essentially non-existent (Habitat for Humanity Hungary, 2024). Programmes such as the Family Housing Allowance Scheme (CSOK), its rural variant and the recent CSOK Plus loan scheme have channelled substantial public resources into subsidising ownership, particularly towards middle-income households with children and relatively stable employment. Young adults with lower incomes, insecure jobs or limited family resources often remain excluded from effective housing support. Demand-side subsidies introduced without a parallel expansion of affordable rental or

social housing have also contributed to housing price inflation, particularly in metropolitan markets, reducing the effective accessibility of ownership for first-time buyers without substantial private or family resources.

Therefore, housing inequalities are increasingly shaped by intergenerational transfers and unequal access to family support. Access to owner occupation frequently depends on parental financial assistance through early asset transfer, inherited property or informal family loans. Young adults without access to such resources face substantially greater difficulties entering owner occupation and are more likely to remain in insecure rental pathways. Consequently, housing trajectories increasingly reproduce broader patterns of social inequality and inherited advantage (Csizmady et al., 2022).

The foreign-currency mortgage crisis of the late 2000s further intensified housing insecurity and significantly shaped public perceptions of housing debt. Many households experienced severe financial difficulties following exchange-rate fluctuations and rising repayment burdens, contributing to widespread distrust towards mortgage borrowing and long-term indebtedness (Bohle, 2014; Augustyniak et al., 2022). The emotional impact of the crisis was still evident years later in the attitudes toward housing expressed by some of our young respondents.

Within this context, the emergence of generation rent in Hungary reflects a growing contradiction between persistent ownership-oriented social norms and increasingly constrained access to stable housing pathways. Young adults are frequently positioned between strong cultural expectations of homeownership and structural conditions characterised by affordability pressures, insecure rental housing, and strong dependence on family-based support mechanisms. Consequently, many experience prolonged dependence on parental support, delayed residential autonomy and forms of forced or undesired mobility that undermine residential stability and long-term planning.

4. Methodology

This article applies a mixedmethods research design to examine the relationship between housing insecurity, tenure trajectories, and the emotional dimensions of young adulthood in Hungary's strongly ownershiporiented housing regime. It draws on selected material from a broader project on housing access, mortgage-related risks, housing inequalities and strategies, and combines the authors' own survey and interview data with secondary national surveys to contextualise structural trends in housing conditions among younger cohorts.

4.1. Analytical framework and operationalisation

The analytical framework links structural perspectives on housing inequality and welfare regimes with the social-affective citizenship approach, which conceptualises housing insecurity as shaping four interrelated dimensions of everyday life: emotional security, autonomy, recognition, and belonging. These dimensions are examined

primarily through qualitative narratives, while the survey data identify the structural housing positions, tenure trajectories and intergenerational inequalities within which these emotional experiences are produced.

In operational terms, emotional security refers to the degree of stability, continuity, and predictability associated with housing conditions, including repeated moves, unstable rental contracts, and deteriorating housing quality. Autonomy captures the extent to which young adults can establish and maintain an independent household, free from enforced dependence on parents or precarious tenures. Recognition concerns the symbolic and moral status of different housing pathways in a super-homeownership regime, where owner occupation is linked to dignity and successful adulthood while renting is often devalued. Belonging focuses on relational embeddedness, intergenerational solidarity and the ambivalent emotions associated with family-based housing support as a hidden welfare mechanism.

The four dimensions provide the core interpretative framework, supplemented by cross-cutting attention to institutional trust, spatial justice, and generational inequality.

The qualitative coding scheme specified how recurring emotional themes – such as housing instability, affordability pressure, blocked autonomy, family dependence, shame, fear and distrust of mortgage debt, spatial sacrifice, and the normalisation of precarity – map onto these four dimensions, and this structure also guides the organisation of the empirical sections. Although the quantitative data allow for descriptive differentiation by age, parental property background and housing status, the article does not aim to provide a full multivariate intersectional analysis by gender and education; instead, these variables are used to contextualise qualitative interpretations of housing insecurity and unequal access to housing resources within the social-affective citizenship framework.

4.2. Quantitative data sources

The primary quantitative source is a survey of young adults living in Budapest and agglomeration area, conducted between December 2017 and January 2018 by the Institute for Sociology, Centre for Social Sciences, using computer-assisted personal interviewing (CAPI). A random household sampling strategy was applied, selecting households with at least one person aged 18–35, within which one eligible young adult was invited to participate, yielding a final sample of 800 respondents. The survey was designed to provide descriptive evidence on the housing circumstances, trajectories, preferences and aspirations of young adults in the capital rather than nationally representative estimates for all Hungarian young people.

The questionnaire covered multiple aspects of housing and tenure, including current housing status, previous moves, housing access strategies, tenure preferences, attitudes towards private renting and mortgage borrowing, perceptions of housing security and housing-related risks, and expectations concerning future housing pathways. The sample included respondents with diverse socio-demographic and housing positions: approximately 40% were men and 60% women; roughly one fifth had tertiary education, while the majority had completed secondary education; most

were in employment, with smaller groups of students and unemployed or otherwise inactive respondents. In terms of housing position, respondents were distributed across several tenure categories, including owner or partial owner, family member of an owner, municipal or service tenant, private or company tenant and other legal arrangements, which allows comparison of how different housing positions intersect with emotional experiences of security, autonomy, and recognition.

The analysis also draws on a nationally representative survey of the adult population ($N \approx 1,500$) conducted by the Centre for Social Sciences in cooperation with TÁRKI, which contained a housing module on access strategies, openness towards different tenure forms, attitudes to private renting, housing aspirations, affordability concerns and mortgage-related difficulties. In this article, these data are used only as contextual background where relevant; the primary quantitative analysis is based on the authors' Budapest survey.

To situate the authors' findings within longer-term structural developments, the analysis further draws on the 2015 Housing Survey of the Hungarian Central Statistical Office (HCSO/KSH), a nationally representative survey of approximately 20,000 addresses selected from a sampling frame based on the 2011 Census and updated with newly constructed dwellings. The survey, which covers both occupied and unoccupied dwellings, was implemented through enumerator-administered electronic questionnaires with an option for online self-completion, and the final database was weighted and calibrated to population and housing benchmarks by region, settlement type, gender, age group, dwelling stock and vacant dwellings. In this article, HCSO data are used to illustrate broader shifts in tenure patterns and the expansion of private renting among younger households; since they refer to national housing trends while the authors' survey concerns young adults in Budapest, the two sources are treated as complementary rather than directly comparable.

Finally, selected indicators from the nationally representative Hungarian Youth 2020 Survey (Székely, 2021), conducted among 8,000 respondents aged 15–29, are used to situate youth housing aspirations and the continued importance of homeownership and secure housing in young people's life-course expectations. As this dataset contains only limited information on rental experiences, tenure insecurity, intergenerational transfers, and housing-related emotions, it is not analysed as part of the primary empirical material but serves solely as a secondary contextual source.

4.3. Qualitative component and analysis

The qualitative component consists of 30 semi-structured interviews conducted between summer 2017 and spring 2018 by trained members of the research team. Interviewees were aged between 21 and 35 years. The sample was purposively designed to capture diversity in housing positions and trajectories rather than statistical representativeness, including young adults living in private rental housing, remaining in the parental home, entering owner occupation with varying levels of family support, experiencing unstable housing mobility and facing severe housing exclusion or homelessness.

Respondents also varied in terms of gender, age, educational attainment, labour-market position, and settlement of origin (Budapest, regional towns, villages, and the Budapest agglomeration), as well as in their degree of access to intergenerational housing resources. This heterogeneity made it possible to explore how similar structural pressures are experienced and negotiated across different social positions and housing pathways. With participants' consent, interviews were audio-recorded, transcribed verbatim and anonymised prior to analysis. Interview quotations are followed in parentheses by the anonymised respondent code (e.g., R24) assigned to each interviewee (Table 1). The interview guide covered childhood and family housing trajectories, the circumstances of leaving the parental home, experiences of renting and homeownership, perceptions of mortgage borrowing, housing-related emotions, and insecurities, reliance on family support, and expectations concerning future housing pathways.

Table 1. Characteristics of interview participants

ID	Sex/ age	Settlement	Housing	ID	Sex/ age	Settlement	Housing
R1	F23	B	O	R16	M33	B	PR
R2	M27	B	O	R17	F29	B	O
R3	F31	R	F	R18	F29	A	F
R4	M26	B	O	R19	F30	B	O
R5	F22	B	F	R20	F24	B	PR
R6	M32	B	F	R21	F34	B	O
R7	M27	R	F	R22	M21	A	F
R8	F35	A	O	R23	M35	B	PR/O
R9	N34	R	O	R24	M27	B	PR
R10	F28	R	PR	R25	M23	B	PR/O
R11	M33	B	F	R26	M25	R	F
R12	N27	B	F	R27	M29	G	O
R13	F25	B	PR	R28	M34	R	H
R14	M29	B	F	R29	M33	V	SR
R15	M31	A	F	R30	F29	B	O

Notes: F = female; M = male; N = not stated. O: B = Budapest; A = Budapest agglomeration; R = regional/small town; V = village; G = Greece. H: O = owner-occupied; F = family/partner-owned; PR = private rental; PR/O = renter owning property; H = homeless; SR = seeking social rental.

The qualitative analysis combined inductive thematic coding with theoretically informed analytical categories derived from the social-affective citizenship framework. In the first stage, inductive coding was used to identify recurrent themes emerging from respondents' narratives, including experiences of housing instability, affordability pressure, family dependence, uncertainty, shame, blocked autonomy, delayed adulthood, distrust towards mortgage debt, spatial trade-offs, and coping strategies in the face of precarious housing pathways. In the second stage, these empirically

generated codes were reorganised around the four dimensions of emotional security, autonomy, recognition, and belonging, which structure both the interpretation and presentation of the findings. Coding was conducted manually and iteratively, with codes refined through repeated reading of the transcripts and careful attention to passages in which respondents explicitly connected housing conditions to emotions, self-perceptions, family relations or future life plans. Quotations included in the article were selected because they exemplify recurring patterns across interviews rather than exceptional individual cases.

The mixed-methods design links structural patterns in Hungary's housing regime with young adults' lived experiences. Survey and national data identify tenure insecurity, affordability pressures, and intergenerational dependence, while interviews show how these constraints shape belonging, autonomy, recognition, and social adulthood.

4.4. Temporal scope and limitations

The 2017–2018 data capture a pre-COVID phase in the emergence of generation rent in Hungary and should not be treated as a description of current market conditions. They nevertheless remain valuable because comparable mixed-methods evidence is scarce and key features of Hungary's housing regime – super-homeownership tenure structure, weak private rental sector institutionalisation, reliance on family support, and limited access to secure housing – have persisted. The data therefore continue to illuminate the emotional mechanisms of housing insecurity and provide a benchmark for future research.

Parts of the structural analysis based on the survey and interview material have informed previous publications on generation rent, tenure choice, intergenerational transfers, and housing mobility in Hungary (Csizmady et al., 2017; Csizmady & Kőszeghy, 2022; Csizmady et al., 2022). The present article re-analyses this material from a distinct perspective by placing the emotional dimensions of housing insecurity and the framework of social-affective citizenship at the centre of the analysis.

5. Structural housing patterns among young adults

5.1. Ownership aspirations

Despite the growing role of private renting in young adults' housing trajectories, homeownership remains the dominant housing ideal in Hungary. Authors' survey findings show that ownership continued to be strongly associated with stability, security, independence, and successful adulthood (Figure 1). Among the most common associations linked to owner occupation were “goal”, “security”, and “stability”, while rental housing was more frequently associated with “cost”, “uncertainty”, and “not mine”.

Figure 1. Word clouds illustrating the initial associations evoked by owner-occupied and rental housing.



Source: Authors’ compilation, based on the authors’ survey, 2017/2018.

Survey data from HCSO 2015 further indicate that nearly 80% of young adults identified homeownership as their long-term housing goal, while the Hungarian Youth 2020 survey found that only around 10% of respondents aged 15–29 considered homeownership unimportant. These findings reflect the continued normative dominance of ownership within Hungarian society (Csizmady & Kőszeghy, 2022).

At the same time, clear tensions emerge between aspirations and realistic housing opportunities. Rising housing prices over the previous decade, affordability constraints, and limited access to financial resources have increasingly restricted access to ownership. Although ownership remained the preferred long-term tenure form, only 28.5% of respondents expected to become homeowners within the following five years, while 39.4% anticipated remaining in rental housing (Table 2).

Table 2. Homeownership aspirations and expected housing trajectories among young adults in Hungary

Indicator	% of respondents
Homeownership as long-term goal	~80%
Expect to become homeowner within 5 years	28.5%
Expect to remain in rental housing	39.4%

Source: Authors’ survey 2017/2018.

Young adults in Budapest and larger cities were somewhat more likely to regard homeownership as non-essential; however, this difference should be interpreted cautiously, since it may partly reflect the higher prevalence of renting and stronger housing market pressures in the capital rather than a straightforward attitudinal shift.

Overall, the findings suggest that while ownership remained the dominant normative aspiration, actual housing trajectories among young adults are becoming increasingly delayed and uncertain.

5.2. Renting and insecurity

The findings indicate a substantial expansion of private renting among younger cohorts in Hungary. Between 1999 and 2015, the proportion of young households living in the private rental sector increased from 10.2% to 30.3%, while owner occupation among young households declined from 83.1% to 66.4% (HCSO, 2016) (Table 3). In Budapest, 37.7% of young households lived in private rental housing by 2015. Moreover, according to the authors’ 2017/2018 survey, 43.3% of young Budapest residents had lived in private rental housing at some point in their housing trajectories.

Table 3. Changing housing tenure patterns among young adults in Hungary (1999–2015)

Housing tenure among young households	1999	2015
Owner occupation	83.1%	66.4%
Private rental sector	10.2%	30.3%
Private rental sector in Budapest	–	37.7%

Source: Authors’ compilation based on HCSO data (Csizmady et al, 2022).

Despite this structural expansion, renting continued to be perceived primarily as a constrained or temporary housing solution. According to our survey, 82.1% of respondents believed that tenants live in rental housing because they cannot afford homeownership, while fewer than one in five considered renting compatible with their preferred housing situation. This suggests that renting was perceived primarily as a constrained rather than fully legitimate long-term housing pathway. This interpretation was stable across age groups: 75.8% of respondents aged 18–23, 79.7% of those aged 24–29 and 80.3% of those aged 30–35 associated renting primarily with the inability to access owner occupation (Table 4).

Table 4. Perceived reason for renting by age group

Age group	Renting fits life situation	Cannot access ownership
18–23	19.1%	75.8%
24–29	15.6%	79.7%
30–35	17.0%	80.3%

Source: Authors’ survey 2017/2018.

The differences between age groups are relatively modest, suggesting that the perception of renting as a constrained housing position is not confined to the youngest respondents or to a specific early life-course phase. Rather, it appears as a more

general normative pattern across young adulthood. This indicates that private renting was not yet socially normalised in 2017–2018 as a legitimate long-term tenure option, even among cohorts for whom rental experience has become increasingly common. The data, therefore, point to a tension between the structural expansion of renting and its continued symbolic devaluation within Hungary's ownership-oriented housing regime.

Further survey evidence confirms this ambivalence. Among respondents for whom long-term renting was a relevant scenario, 40.4% considered extended renting at least partly conceivable, while 24.3% rejected it and 28.9% expressed ambivalence. Respondents with direct rental experience evaluated renting somewhat more positively, recognising advantages such as flexibility and urban accessibility. However, these pragmatic attitudes did not fundamentally challenge the broader normative dominance of owner occupation.

The findings, therefore, point to a contradictory situation in which private renting became increasingly widespread structurally, while remaining socially and emotionally weakly legitimised within the Hungarian housing regime.

5.3. Intergenerational inequalities

The findings highlight the central role of intergenerational transfers and other forms of family support in shaping housing opportunities among young adults. Access to homeownership increasingly depends on parental financial assistance through early asset transfer, inherited assets, family loans, and accumulated savings. According to our survey nearly 80% of young urban homeowners received substantial family support, most commonly through down payments, inheritance, or interest-free family loans.

Housing ownership was also closely related to residential autonomy. While 88.7% of respondents who owned housing property lived independently, 61.3% of those without property still lived with their parents. This underlines the role of property ownership in mediating not only tenure position, but also the ability to establish an independent adult household. Young adults without access to such resources face substantially greater difficulties entering owner occupation and are more likely to remain in insecure rental pathways. The strongly ownership-oriented housing system, the weakly regulated rental sector, and the limited availability of affordable housing further reinforce these inequalities.

The findings also suggest that the foreign-currency mortgage crisis remained an important reference point in shaping housing attitudes among younger generations for years after the crisis. At the time of the survey and interviews, mortgage borrowing was still frequently associated with financial risk, vulnerability, and insecurity, contributing to cautious or delayed housing decisions.

The survey also shows a strong association between parental property ownership and young adults' current housing situation. Among respondents whose parents owned housing property, 79.3% lived either as owners or as family members of owners, while only 18.8% were tenants. By contrast, among respondents whose parents did not own

housing property, only 38.9% lived in owner-occupied housing, while 49.2% were tenants, and 11.9% lived as beneficiary flat users. These descriptive findings indicate that access to family property strongly structures young adults’ housing pathways (Table 5).

Table 5. Parental property ownership and young adults’ current housing situation

Parents own housing property	Owner/family member of owner	Tenant	Beneficiary flat user
Yes	79.3%	18.8%	1.9%
No	38.9%	49.2%	11.9%

Source: Authors’ survey, 2017/2018.

Overall, the quantitative findings demonstrate that the expansion of insecure rental pathways among younger generations was closely connected to broader processes of intergenerational inequality and unequal access to family wealth within Hungary’s super-homeownership regime.

These findings are consistent with our earlier multivariable analysis of Hungarian housing mobility, which showed that lack of access to intergenerational transfers, savings, and mortgage finance significantly increases the likelihood of remaining in the rental sector, while non-refundable family support and own savings are associated with mobility within the owner-occupied sector (Csizmady et al., 2022).

Although these descriptive findings cannot by themselves explain the subjective meaning of housing insecurity, they identify the structural conditions within which such experiences are produced and interpreted. While the quantitative findings reveal broader structural patterns, the qualitative interviews demonstrate how these conditions were emotionally experienced and negotiated in everyday life.

Taken together, the descriptive findings based on the 2017–2018 authors’ survey show that young adults’ housing insecurity was already structured by more than individual income or tenure preference at that time. The expansion of renting, the persistent aspiration towards ownership and the unequal role of parental property ownership together reveal a housing regime in which secure adulthood was increasingly conditional upon inherited or family-mediated resources. The following qualitative section therefore examines how these structural inequalities were translated into emotional experiences of insecurity, blocked autonomy, dependence and uncertain adulthood among young adults in this pre-COVID phase of Hungary’s generation rent.

6. Lived emotional consequences of housing insecurity

The qualitative interviews revealed that housing insecurity among young adults in Hungary extends far beyond material deprivation or affordability problems. Respondents frequently described housing as a central dimension through which questions of stability, autonomy, adulthood, dignity, and future orientation are experienced and negotiated. The findings demonstrate that housing precarity was not

perceived solely as a temporary economic difficulty, but rather as an emotionally embedded and socially structured condition shaped by the broader ownership-oriented housing regime.

6.1. Emotional insecurity and instability

Many interviewees described housing trajectories marked by repeated moves, unstable rental arrangements, uncertain tenure conditions, and the constant need to adapt. In several cases, housing instability had been present since childhood and continued into adulthood through insecure rental pathways and temporary living arrangements. One respondent recalled having moved “minimum 8 times” during his life (R24), while another described a trajectory through “different rental apartments, one worse than the other” (R28). Such instability was not only spatial but also material: in one account, poor housing conditions had become normalised to the point that “one of the apartments was constantly full of mould” (R24).

These insecurities were particularly visible among respondents who had experienced the lower end of the private rental sector. One interviewee described a former rental dwelling as unsuitable for ordinary family life: “The conditions... I think they were not for children... not for normal people. (...) Technical problems, bugs... she did not tell us in advance. (...) We could not open a window as the stench came in... and we paid 40 thousand for a one room-and-kitchen flat” (R10). Such accounts show that housing insecurity was experienced not only through tenure instability, but also through everyday exposure to poor housing quality, landlord dependence and limited capacity to exit inadequate arrangements.

Housing insecurity therefore appeared not simply as a financial constraint, but as a broader condition of unpredictability affecting everyday life and future planning. Several respondents associated insecure housing situations with emotional exhaustion, limited control over their living environment, and feelings of permanent transition. As one participant described his housing situation, “I am in constant transit” (R11). These experiences suggest that the expansion of private renting in Hungary often produces forms of ontological insecurity linked to the absence of permanence, limited control over housing conditions, and continuous uncertainty regarding future housing trajectories.

6.2. Shame, stigma and failed adulthood

The interviews also highlighted the strong normative dominance of homeownership within the Hungarian society. Respondents frequently interpreted owner occupation as the expected and morally legitimate form of adulthood, while prolonged renting or dependence on parents was often associated with failure, incompleteness, or blocked independence.

Several interviewees explicitly connected independent housing to adult identity and self-worth. One respondent explained that remaining in the parental home was primarily a consequence of economic constraints, noting that “maintaining a household

from a Hungarian salary is not the easiest thing” (R26). They could “remain there even until the age of 30” (R26) not because this represented an ideal life situation, but because independent housing remained financially inaccessible.

The emotional pressure generated by ownership expectations also appeared in the ways respondents discussed renting. Several participants framed renting as a compromise rather than a legitimate long-term housing solution. One interviewee described shared rental housing as “the only possibility” (R7) for leaving the parental home.

The normative hierarchy between ownership and renting was also internalised by respondents who recognised the practical advantages of renting. As one respondent explained: “It is cool if someone lives in a private rental, especially if his work demands a lot of travelling. However, because I was socialised in this Hungarian system, I have the feeling that paying rent is like throwing money away, as you don’t pay for your own house” (R7). This ambivalence illustrates how renting could be pragmatically accepted while still being symbolically devalued.

These narratives demonstrate how housing insecurity becomes linked to broader questions of social recognition and adulthood. The inability to access homeownership is frequently interpreted not only as an economic limitation, but also as a perceived inability to achieve socially expected life-course milestones.

6.3. Family dependence and emotional ambivalence

Family support emerged as one of the most important mechanisms shaping housing opportunities among young adults. Early intergenerational asset transfers, inherited assets, co-residence with parents, and informal family support frequently compensated for the limited affordability of both ownership and rental housing. State subsidies and intergenerational transfers tended to reinforce rather than mitigate housing inequalities, functioning less as redistributive instruments and more as amplifiers of existing socio-economic advantages within younger cohorts.

In several interviews, respondents explicitly acknowledged the decisive role of family resources in accessing stable housing pathways. One participant explained that the family house had been purchased with “grandparental financial support” (R25). Another interviewee described how the family continued to provide access to housing resources even after leaving home, noting that “my parents live in the house, and I use the apartment when I am at home” (R23).

The unequal role of inherited assets was expressed particularly clearly by a respondent in private rental housing: “There is not much chance for young people like us, coming from nothing, to buy a flat. If you did not inherit, there is no chance” (R24), or: “I wouldn’t even talk about how many jobs I had, I wouldn’t take up a loan” (R3). This narrative connects blocked access to ownership with both the absence of family wealth and distrust of mortgage-based housing pathways.

At the same time, dependence on family support often generated emotionally ambivalent experiences. While respondents frequently expressed gratitude for parental or grandparental assistance, they also associated prolonged dependence with limited

autonomy and constrained adulthood. Family support, therefore, functioned simultaneously as a protective mechanism and as a reminder of unequal access to housing opportunities.

The findings also indicate that access to homeownership increasingly depends on accumulated family assets and inherited advantages. Several respondents referred to inheritance as one of the few realistic pathways to ownership.

These experiences demonstrate how housing inequalities among young adults are increasingly reproduced through intergenerational inequalities in wealth, property ownership, and family resources.

6.4. Resilience and resistance

Despite widespread insecurity and constrained housing opportunities, the interviews also revealed forms of adaptation, pragmatism, and resistance. Some respondents attempted to reinterpret renting and mobility in more flexible ways, particularly in relation to changing labour market conditions, and urban lifestyles.

For certain interviewees, renting represented not only economic necessity but also a degree of independence compared to previous housing situations. One respondent explained that renting initially appeared attractive because it offered “a kind of independence compared to the dormitory” (R6). Another participant described moving into rental housing as “the best decision of my life” (R25), despite the compromises involved.

Nevertheless, even among respondents expressing more flexible attitudes towards renting, ownership generally remained the long-term normative ideal. Therefore, housing aspirations continued to be shaped by the broader emotional and cultural dominance of owner occupation within the Hungarian housing regime.

At the same time, several interviewees also expressed resignation regarding the possibility of achieving stable ownership under current conditions. One respondent summarised these constrained expectations by stating: “Unless I win the lottery, it is impossible” (R22).

Overall, the interviews demonstrate that young adults’ housing experiences are characterised by a complex combination of insecurity, dependence, adaptation, and emotional negotiation. Housing precarity thus emerges not only as a structural condition, but also as an affective experience deeply connected to social norms surrounding adulthood, autonomy, and belonging.

Table 6 summarises the main emotional dimensions identified in the qualitative material and their relationship to the analytical framework of social-affective citizenship.

Table 6. Emotional dimensions and related analytical lens of housing insecurity among young adults in Hungary

Analytical theme	Dominant emotional experiences	Social-affective citizenship dimension
Housing insecurity and instability	uncertainty, exhaustion, insecurity	emotional security / stability
Blocked autonomy and delayed independence	dependency, frustration, constrained adulthood	autonomy
Family dependence and intergenerational inequality	ambivalence, obligation, gratitude	belonging / relational dependency
Ownership as moral norm	dignity, legitimacy, security	recognition
Fear of mortgage debt	vulnerability, distrust, anxiety	emotional security / institutional trust
Spatial trade-offs and constrained mobility	compromise, exhaustion	autonomy / accessibility / spatial justice
Normalisation of precarity	resignation, adaptation	recognition / generational inequality

7. Discussion

The findings of this article demonstrate that the emergence of generation rent in Hungary cannot be understood simply as a tenure shift from ownership to renting. Rather, the Hungarian case reflects a growing contradiction between persistent ownership-oriented social norms and increasingly constrained access to stable homeownership among younger generations. In this respect, the article contributes to broader debates within housing and social policy scholarship by showing how housing inequalities operate not only through differential access to material resources, but also through the unequal distribution of emotional security, recognition, autonomy, and notions on legitimate adulthood.

The Hungarian case strongly supports Kemeny's (1995) argument that housing regimes shape not only tenure structures but also the social meanings attached to different forms of housing. Within strongly ownership-oriented and dualist housing systems, rental housing frequently remains residualised, weakly legitimised, and symbolically inferior to owner occupation. The findings suggest that this dynamic is particularly pronounced in Hungary's post-socialist "super-homeownership regime" (Toussaint et al., 2012), where owner occupation continues to function simultaneously as a dominant tenure form, a welfare mechanism, and a culturally embedded marker of adulthood, stability, and social respectability.

At the same time, the article demonstrates that structural housing pathways among younger generations are increasingly diverging from these normative expectations. The quantitative findings indicate a substantial expansion of private renting among younger cohorts, particularly in Budapest, while the qualitative interviews reveal that renting continues to be emotionally associated with uncertainty, temporariness,

dependence, and blocked adulthood. This coexistence of expanding rental pathways and persistently ownership-oriented norms highlights one of the central contradictions of the contemporary Hungarian housing system: although housing trajectories are changing structurally, the symbolic hierarchy privileging ownership remains remarkably stable. In this respect, the Hungarian findings align with previous research demonstrating that generation rent emerges most sharply in housing systems where renting remains culturally stigmatised and institutionally insecure rather than socially normalised (Arundel & Ronald, 2021; McKee et al., 2017; Hearne, 2020).

The findings further reinforce recent research emphasising that housing insecurity should be understood not only as a material condition but also as an emotional and affective experience (McKee et al., 2020; Waldron, 2023). Respondents frequently described insecure housing situations through experiences of instability, emotional exhaustion, unpredictability, and difficulties in long-term planning. Repeated mobility, insecure rental arrangements, deteriorating housing quality, and constrained housing choices often undermined forms of ontological security traditionally associated with stable housing (Dupuis & Thorns, 1998). Similar processes have been identified in earlier studies examining how insecure housing conditions destabilise everyday continuity, future orientation, and emotional well-being among younger generations navigating increasingly fragmented housing pathways (Hoolachan et al., 2017; McKee et al., 2020).

Importantly, the findings demonstrate that these emotional experiences are strongly shaped by ownership-oriented social norms and policy narratives. Respondents frequently interpreted prolonged renting not merely as a temporary housing arrangement but as a sign of delayed adulthood, dependence, or personal inadequacy. This finding resonates with broader scholarship suggesting that strongly ownership-oriented housing systems increasingly transform housing transitions into moralised markers of successful adulthood and social worth (Arundel & Ronald, 2021; McKee et al., 2017). Within the Hungarian context, where ownership continues to be strongly associated with social success and respectable adulthood, exclusion from owner occupation acquires therefore important symbolic and emotional dimensions. In this sense, the findings support arguments that housing systems operate simultaneously as material and moral regimes that distribute not only resources but also recognition, dignity, and social legitimacy (McKee et al., 2020).

The framework of social-affective citizenship proved particularly useful for interpreting these dynamics because it made it possible to connect macro-level housing structures with subjective experiences of insecurity and exclusion. The findings demonstrate that housing inequalities shape multiple interconnected dimensions of everyday life, including emotional security, autonomy, recognition, and belonging. Thus, housing precarity emerges not simply as a question of affordability or tenure status, but as a broader condition affecting the capacity of young adults to establish socially recognised and emotionally secure life trajectories. Consequently, the findings reinforce broader arguments within affective approaches to citizenship that welfare arrangements shape not only material incorporation but also experiences of dignity, belonging, and legitimate social participation (Fortier, 2010; Johnson, 2010).

The article also highlights the central role of intergenerational dependence within Hungary's housing system. Consistent with previous research on post-socialist housing inequalities (Csizmady et al., 2022; Stephens et al., 2015), both the quantitative and qualitative findings indicate that access to stable housing increasingly depends on intergenerational transfers, and other forms of family support. Family support, therefore, functions as an informal welfare mechanism compensating for the limitations of both state housing provision and the private housing market, reflecting broader patterns of familialised welfare restructuring the characteristics of post-socialist housing systems (Stephens et al., 2015; Toussaint et al., 2012).

The findings reveal the emotional ambivalence associated with this dependence too. While respondents frequently described family support as indispensable for accessing stable housing pathways, they also associated prolonged dependence with constrained autonomy, blocked adulthood, and unequal life chances. The transition to adulthood therefore becomes increasingly conditional upon unequal family capacities to provide housing support. This finding further supports earlier research demonstrating that intergenerational transfers increasingly mediate access to secure housing and reproduce broader patterns of socio-economic inequality among younger cohorts (Arundel & Ronald, 2016; Csizmady et al., 2022; Howard, 2025).

The findings additionally suggest that the emotional legacy of the foreign-currency mortgage crisis continued to shape housing attitudes among younger generations for years after the crisis. Although homeownership remained the dominant aspiration, mortgage borrowing was frequently associated with vulnerability, indebtedness, and loss of control. This contributes to an important paradox within the Hungarian housing regime: owner occupation retains strong symbolic legitimacy even as pathways towards ownership become increasingly financially risky and socially exclusionary. In this respect, the findings reflect broader tensions identified in scholarship on housing financialisation and insecure transitions to adulthood under conditions of intensified market dependence (Forrest & Hirayama, 2015; Lennartz et al., 2016).

The interviews also identified limited forms of adaptation and resistance. Some respondents attempted to reinterpret renting more pragmatically, particularly in relation to flexibility, mobility, and changing labour-market conditions. Others questioned the normative dominance of ownership more directly, emphasising the structural unfairness of the housing system rather than individual failure. Although these counter-narratives remain relatively weak compared to the broader cultural legitimacy of ownership, they nevertheless suggest the emergence of alternative understandings of adulthood, housing security, and social belonging among younger generations. Similar forms of pragmatic adaptation and negotiated acceptance of insecure housing pathways have also been identified in earlier studies examining how younger adults reinterpret precarious housing trajectories under constrained structural conditions (Clapham et al., 2014; Waldron, 2023).

These findings also carry broader implications for social policy. The results suggest that housing inequalities among younger generations cannot be addressed through ownership-centred housing measures. Policies that continue to privilege owner occupation while neglecting affordable and secure rental alternatives may further deepen both material and emotional forms of inequality. In this respect, the Hungarian

case illustrates how housing systems distribute not only access to housing itself, but also access to security, autonomy, dignity, and socially recognised adulthood.

More broadly, the article suggests that the dynamics of generation rent within post-socialist super-homeownership systems differ in important respects from the Western contexts in which the concept originally emerged. In Hungary, the expansion of renting occurs not alongside the normalisation of tenure pluralism but within a housing regime where ownership remains structurally privileged, culturally dominant, and emotionally valorised. Consequently, housing precarity among younger generations becomes closely intertwined with experiences of insecurity, dependence, blocked autonomy, and diminished social recognition. These findings underline the importance of integrating emotional and affective dimensions more systematically into both housing research and social policy debates concerning youth precarity, intergenerational inequality, and the changing transition to adulthood.

Building on earlier analyses of generation rent, tenure choice, and intergenerational transfers in Hungary (Csizmady et al., 2017; Csizmady et al., 2022), this article adds an affective dimension by showing how structurally constrained housing pathways are translated into experiences of insecurity, blocked autonomy, dependence, shame, and uncertain adulthood.

8. Conclusion

This article examined the emotional dimensions of housing insecurity among young adults in Hungary within an increasingly constrained but still strongly ownership-oriented housing regime. Combining quantitative and qualitative evidence, the analysis demonstrated that the emergence of generation rent in Hungary reflects not simply changing tenure structures but a deeper contradiction between persistent ownership-centred social norms and increasingly insecure housing pathways among younger generations.

The findings showed that although private renting has expanded substantially, owner occupation continues to function as the dominant cultural ideal associated with stability, autonomy, and socially recognised adulthood. Consequently, housing precarity emerges not only as a material condition but also as an emotionally and relationally structured experience shaped by insecurity, dependence, and diminished social legitimacy.

The article also highlighted the central role of intergenerational inequalities within Hungary's super-homeownership regime. Access to stable housing has become increasingly dependent on intergenerational transfers and other forms of family support, while young adults lacking such support face prolonged insecurity and forms of forced or undesired mobility. At the same time, dependence on family resources generated emotionally ambivalent experiences connected to gratitude, obligation, and reduced autonomy.

By applying the framework of social-affective citizenship, the article contributes to housing and social policy scholarship by demonstrating how housing systems distribute not only material opportunities, but also unequal experiences of security, dignity, belonging, autonomy, and notions of legitimate adulthood across generations.

More broadly, the Hungarian case suggests that the dynamics of generation rent within post-socialist super-homeownership systems differ in important ways from those observed in Western housing regimes. In Hungary, the expansion of renting occurs within a context where ownership remains both structurally privileged and emotionally dominant, producing particularly strong tensions between housing aspirations and lived housing realities among younger generations.

These patterns suggest that housing policy cannot be treated as a narrowly sectoral field: housing insecurity among younger generations has far-reaching implications for demographic sustainability, labour market flexibility, and social mobility, making it a central concern for social policy more broadly.

Addressing the housing crisis of younger generations therefore requires approaches that recognise housing not only as an economic resource, but also as a fundamental condition of emotional security, social recognition, and equitable transitions to adulthood.

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