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Hungary’s peri-urban middle-class

How households without real estate wealth realize social and personal aspirations

Doctoral School of Sociology and Communication Science

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Doctoral Dissertation

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1. Introduction: middle class residents in urban peripheries – an apparent paradox

The research presented in this paper takes an in-depth look into a specific group within present day Hungarian society: middle-income persons who live in peri-urban, not residentially zoned neighbourhoods. These areas, usually former allotment gardens or recreational zones for second homes, lack the residential infrastructure and amenities – paved roads, street lights, access to shops and services etc. – that make formal, residentially zoned areas convenient for permanent habitation. They do have a huge appeal for in-movers, though: constructions lots and small but often habitable structures are significantly cheaper than in the residential zones of settlements.

Two sociological research projects also undertaken in inhabited peri-urban non-residential zones were conducted by a team led by the staff of Metropolitan Research Institute, among which the author at the time, in 2014-2015 (Hegedüs, Horváth and Kovács 2015), and in 2016-2018 (Hegedüs et al. 2015, 2019). These projects presumed that permanent residents in these areas would primarily be low- or extremely low-income marginalized people, and various forms of hidden homelessness. This assumption was based on the initial field visits and these areas' significantly greater affordability, and because much of the existing literature focused on the marginal position of peri-urban areas and their often low-income and vulnerable residents (Fehér and Virág 2014; Balogh and Bajmóczy 2014; HCSO 2014, 2016a; Vigvári 2016).

To a great extent, of course, this was true. The research teams did have knowledge of high quality, large and modern family homes in the area, but initially we believed that these were purely speculative endeavours, in which the owner hopes that the area will in time be re-zoned and developed, in which case their investment pays off abundantly as the market value of the site increases steeply. However, it soon became clear that families permanently inhabited these houses: these were large and comfortable homes for people who were far from being financially deprived, but

could not afford a home fit to their needs and aspirations in a formal residential area. Nonetheless, the research team continued with the notion that the heads of households made the purchase expecting that the market value of the home would increase significantly after a residential rezoning, in part because with the available information at the time, this seemed to be the most reasonable line of thinking.

The drawbacks of living permanently in a non-residential area are obvious. In the peripheral zone, the municipality has neither the means nor the legal obligation to develop residential infrastructure. Electricity is generally available, and water is almost universal – as part of the areas' original recreational and/or smallholder agricultural functions – but not much else is present in terms of amenities or infrastructure. Drinking water is available in some areas, but not others. Heating must be managed independently by each household, and connection to the natural gas grid, the heating source of a large share of Hungary's households, is out of the question. Municipalities take care to level the dirt roads every now and then, but their quality is worse than any formal residential street; and the cars most residents use will need more frequent and costlier repairs. For people without cars, the walk to the nearest bus stop may be a nuisance, especially on rainy days. Shops, services, jobs and schools are all further away.

The decision to move permanently to such an area is, of course, always based on a complex set of considerations and personal circumstances. Nonetheless, the issue of money is almost always present, whether a local interview subject is willing to admit it or not. One can hardly question the financial stability such a choice may grant to in-movers. Buying and nicely renovating a home without relying on a bank loan can be a huge appeal for some, and this could have been especially emphatic in the years following the 2008 financial (and mortgage debt) crisis. Others may be less wary of loans but may not have the personal savings or family support to access urban housing, even via bank loan. The most direct inspiration for this doctoral research was precisely the sentence uttered by an interview subject: „this is what a middle class person can afford". This was also sensational enough to be the title of a news

piece introducing the research process at the time,[1] and it was very eye-opening to the interviewers, and, apparently, news readers. Hence the goal of the presented doctoral research was to take a look at persons who definitely bear some external markers of being „middle class", perhaps also have this as part of their social identity, and yet feel that this is the best – and safest – option they can afford.

This research is not unprecedented, and in part ran in parallel with other research activities on the topic. Vigvári (2016, 2022, 2023) had been undertaking ethnographic research on peri-urban dwellers, focusing particularly on marginalised populations. Vasárus (2016, 2018, 2023) examined peri-urban areas – specifically, former allotment gardens – through quantitative methods, and placed greater emphasis on the socially mixed character of these neighbourhoods. In addition, permanent habitation in non-residential areas is neither limited to peri-urban areas, not to Hungary alone. People do set up their homes in areas not formally zoned as residential all over the world, whether for financial reasons, as a lifestyle choice, or otherwise. Choosing an area originally meant to accommodate second homes and holiday bungalows is also not unique to Hungary; it certainly exists in other European countries, and similarly for complex reasons.

The direct goal of the research described here is to understand why middle class Hungarians choose to relocate to a non-residential area, despite its associated drawbacks. However, indirectly I aimed to embed findings in the broader context of the opportunities, risks, and challenges of middle class people in Hungary, and its broader European context. In its original form, I intended to explore how people express their middle-class identity, and establish a (perceived) middle-class lifestyle despite living in a 'marginailzed' area (Hegedüs et al. 2019). However, over the course of the research, this goal shifted. Among the people addressed in this research as roughly 'in the middle' in Hungary's social ladder, whether in terms of income education and cultural consumption, social networks, or a combination of these,

[1] Index, 24.10.2018. Egy középosztálybeli ezt engedheti meg magnak („This is what a middle-class person can afford") https://index.hu/belfold/2018/10/24/zarkertek_agglomeracio_kozeposztaly_szegenyseg/ last accessed 28.06.2021.

there were numerous varying forms of expressing one's social identity. However, the direction of research changed over time towards the factors that seemed to be overarching across a large share of peri-urban residents, which is primarily the structural factors that prompt them to buy a home in the first place, and to buy one outside the formal residential area of a settlement. While I did learn plenty about ways to fix water piping under a country road, heating off the gas grid, decorating a home, and the diverse forms of cultural capital, in the end, the question that remained the most interesting seemed to be, why do people from very diverse backgrounds end up in the same area? With the usual trends of urban self-segregation of both upper and lower status residents, the emergence of mixed status neighbourhoods seemed odd. Indeed, the spontaneous emergence of a neighbourhood, outside the planning scope of municipalities and developers, is in itself an oddity.

2. Background: interactions of urban development, social stratification, and housing position

This section will outline the urban development processes of recent years and decades, with some historical background reaching back to the late 19th and early 20th century, as well as the socio-economic processes underlying the changes and patterns in the evolution of settlements and their networks in developed countries. The key focus is urban development in Hungary in the past few decades, particularly in the post-transition era, and its interaction with the structural forces and individual decisions that shape social stratification. It must be noted that social and urban processes in Hungary do not take place and shape in a vacuum: its global and European settings are important in shaping its social and socio-economic realities; but also in terms examples to follow in formulating the individual decisions which will eventually aggregate into the macro-level social and urban processes. Additionally, the social space also interacts with the physical one, and thus socio-economic processes shape urban and rural spaces, as well as the suburban and the peri-urban spaces in between.

2.1 Urban development trends in developed countries

The present chapter aims to outline main urbanisation patterns in developed and post-socialist countries in the late 19th, 20th and early 21st century, with the ultimate goal of putting in context the focal topic of the study, middle-income peri-urbanisation in Hungary. The broader context of peri-urbanisation lays in the patterns, directions, and relative weights of the partly antithetical processes of urbanisation and suburbanisation. Urban social and economic processes in Hungary – at once a member state of the EU and OECD, a post-transition country, and a high income economy – are appropriately discussed in the cross-section of urban sociology in industrialized countries and post-socialist states.

To place it in its global context, Hungary is a member state of the EU and OECD, each. The World Bank has classified it as a high income country in 2007 – although

it temporarily slipped back to the "upper middle-income" category in 2012-2013, in the aftermath of the global financial crisis. However, Hungary is also a post-socialist or post-transition country. Regarding its global economic position, some authors (Pósfai, Gál and Nagy 2017; Éber 2019, 2020, 2022) place it is a "semi-periphery", and in-between position amid the most developed economic "core", and the "periphery" of the least developed countries. This may seem contradictory with it's high income status; however, as of 2023 the World Bank classified 86 countries as high income, with a per capita GNI ranging from USD 14,005 to USD 95,106 – a rather large and diverse group, which hardly lends itself to straightforward cross-country comparisons.[2]

Geographic and economic diversity aside, Hungary's urban development patterns can be appropriately framed within the context of Western and European countries, albeit keeping in mind its post-communist status. The weight of urban centres and population is a thematic cornerstone of policy publications addressing urban issues in developed countries (Eurostat 2018:178; OECD/EC 2020:4; World Bank, n.d.[3]); reaching 80 percent or more in Western Europe and North America, upwards of 50 percent in Central and Eastern European countries, 73 percent in Hungary specifically, and projected to grow across the globe. Historically, the trend of continuous urbanisation has only seen a temporary halt in Northern America between 1970 and 1990, and a slower growth in Europe between the 1980s and 2000 – the peak of suburbanisation in each, when urban growth was decelerated by increased mobility to smaller size agglomeration settlements. Nonetheless, even aside from proving only temporary, these periods did not overturn the overall trend of growing urban and economic centres, surpassing administrative municipal borders.

[2] Data and historical classification of countries by income is accessible at https://data.worldbank.org/indicator/NY.GNP.PCAP.CD (last accessed 20 August 2024)

[3] Data available at https://data.worldbank.org/indicator/SP.URB.TOTL.IN.ZS (last accessed 20 August 2024)

2.1.1 From urban decay to the "Triumph of the City"

In international comparisons, the term "city" inevitably has to be given an arbitrary definition due to the variations of national legal definitions. Eurostat, alongside with OECD, organisations which regularly have to deal with bridging such variations, simply use the 50,000 inhabitant threshold: towns and cities this size or greater are assumed to produce specifically urban phenomena.

The Chicago School's Louis Wirth pointed out the arbitrariness of drawing a line based on population, and then proceeded to elaborate on the sociological content of the urban lifestyle, while still using rural life as a natural point of comparison. "The growth of cities and the urbanisation of the world is one of the most impressive facts of modern times", he wrote in 1938 in his article *Urbanism as a Way of Life*, a seminal piece conceptualizing the urban, as opposed to the rural, "mode of living"; adding that almost 70 percent of the population is urban in countries which even collected statistics at the time on urban and rural population (Wirth 1938:2; he cites data from 1935). The ambition to conceptualize the „urban mode of living" is an attempt to define the sociological content of the city as a social entity; and while urban life as depicted by Wirth has its defects, he comes to an overall more balanced view, where the benefits of urban communities for individuals and society as a whole are granted as much emphasis as the defects. He also lists the attractions of cities and discusses the urbanizing population not as forced by circumstances to move to cities, but as people „who have come under the spell of the influences which the city exerts by virtue of the power of its institutions and personalities" (Wirth 1938:5). The freedom the city offers is more than an accidental benefit of impersonality and alienation: the city does not only tolerate but *rewards* differences and heterogeneity (Wirth 1938:10). In his analysis, even the superficiality, impersonal rationality and *blasé* attitude of urbanites receive redeeming functions, as it helps city-dwellers shield themselves from the demands and expectations of others, thus being an integral part of their greater degree of freedom.

Wirth's analysis of the urban mode of living readily implies, and sometimes explicates, that of rural life as well, much of which entails the societal roles rules,

hierarchies, and interpersonal relations that comprised much of sociological research before the mid-20th century, touching upon the themes mentioned above: interpersonal rules and relations regulating family ties and other “organic”, close knit communities, making up historically agricultural societies. By the present day, of course, both Western and other global populations have become or are becoming increasingly urban: “rural modes of living” continue to exist, but are way past being considered natural, organic, or universal; and urban sociology addresses many issues which are simply considered topics of sociological analysis, without any further qualifiers. The study of urban societies and their mechanisms also produced a series of related fields of research, among which urban agglomerations, suburbanisation, and the various analytical approaches to the *rural urban fringe* – the space where the rural and urban “modes of living” are competing, clashing, or coexisting to this day (Barta and Beluszky 1999; Timár J., T. Baukó 1999; Timár and Váradi 2000; Caruso 2001; Kabisch and Haase 2011; Kovács 2014; Kocsis 2023).

In an overview of urban development in developed countries starting from the 1920s, Barta and Beluszky (1999) compare the demographic and economic evolution of American and (Western) European cities throughout the 20th century, focusing on the developments of peri-urban agglomerations. They consider all central factors influencing the development of major urban centres from construction costs and planning regulation, commuting options, and socio-economic stratification of various urban zones, as well as cultural and socio-cultural factors, like the greater prestige of Europe’s historical inner cities, or the role of the welfare state in providing affordable urban housing. After discussing the seemingly overarching trend of deurbanisation and suburbanisation in the developed world, they point to the new wave of urbanisation from the 1980s onwards. The authors point most importantly to the urban concentration of productive services, increasingly embedded in the global economy. In the same conclusion they also point to the increasing weight of large urban centres, and the parallel waning importance of small and medium sized cities (Barta and Beluszky 1999:21).

This is in line with international findings, in the most recent times leading up to the global financial crisis and the subsequent recovery. URBACT (2013:8) cited the conclusion of an EU funded research project, claiming that "in Europe we are dealing with islands of growth in a sea of shrinkage". This presented as an overarching trend in Western urban patterns at the time, with few large urban centres characterised by growing economic output and populations, and dynamic job markets, amid smaller urban centres in declining economic importance and demographic weight, marred by out-migration. Up to the 1980s, most European urban areas have seen a decline in population, particularly due to suburbanisation. In the period when much of North American urban sociological literature focused on suburbanisation alongside "urban decay" and the plight of inner cities, European urban sociology appeared to have a focus on the issue of "shrinking cities".

While the most salient urban phenomena differed in many aspects, they ran parallel in others; and seemingly both ended in the 2000s. The marked upturns after the 2008 Global Financial Crisis signalled a "resurgence of cities", which was already clear from Eurostat's 2016 Statistical Yearbook "Urban Europe", and 2020 "Cities in the World" analysis (OECD/EC 2020); when even small and medium sized towns and cities were stagnating at worst, but were more likely to be slowly (re)gaining population.

Post-communist countries in the EU share greater similarities with the European urbanisation and suburbanisation trends, although their suburban turn was delayed to the 1990s and 2000s (Timár and Váradi 2000; Kovács 2014; Sýkora and Stanilov 2014; Valuch 2015; Kocsis 2023). From the 2000s onward, Central and Eastern European EU members have also seen a "resurgence of cities", characterised by an upsurge of agglomeration economies, urban revitalisation, and a return to urban population growth (Kabisch and Haase 2011; van Doorn, Arnold and Rapoport 2019). In the post-transition CEE EU member states, among which Hungary, the patterns of regional and urban development were modified by economic restructuring, and the re-formation of national settlement hierarchies and urban

networks (Enyedi 1996; Barta and Beluszky 1999; Beluszky 1999; Dövényi and Kovács 1999; Timár and Váradi 2000; Dövényi 2009; Valuch 2015; Kocsis 2023).

Some urban development patterns and their residential consequences, shared across countries globally and within the European Union, are very salient; the most obvious of these had been the hike in housing and rent prices in the post-crisis property market upturn in the 2010s. These are underpinned by more subtle developments. A slowdown and reversal of suburbanisation from the 1990s in most developed countries – and from around 2000 in transition countries – was noted in the literature well before the global financial crisis. Some key topics of urban sociology, such as "urban decay" and "shrinking cities", were replaced by the notion of agglomeration economies, and the "resurgence of cities" (Fujita, Krugman and Venables 1999; Glaeser and Shapiro 2003; Kabisch and Haase 2011; Storper 2018; van Doorn, Arnold and Rapoport 2019).

2.1.2 Urban housing markets go global

Eurostat data (n.d.)[4] on urban population clearly reflects this resurgence. Roughly between 2009 and 2018 (accounting slightly varying data availability of countries in cities) the population of major cities increased almost uniformly across the EU; and in every case the population of major cities increased significantly faster than the national population growth. Conversely in the CEE region this often only meant that population decreased slower than the national average – although in major cities, population growth has been the rule, even when the national population declined. The gravest cases of long standing and massive population loss are that of Bulgaria, Latvia, and Lithuania; in these countries, capital cities and other major urban centres (where they exist) either continued to gain population, or saw a much slower population loss than the national average (the only truly shrinking EU capital, Riga, has seen slower-than-average population loss – granted, it was still huge). Overall with very few exceptions, EU capitals and larger cities (500,000 or more inhabitants) have seen population increase, and in every single case this was greater than the

[4] Population on 1 January by age groups and sex - cities and greater cities [urb_cpop1] - https://ec.europa.eu/eurostat/databrowser/view/URB_CPOP1/default/table?lang=en last accessed 30 August 2023

national average (or, as we have seen in the shrinking regions, either slower decrease, or increase despite national population decline).

This "triumph of the city", from the late 20th century to the present day, has many driving factors, and a number of obvious consequences. The formers have been connected to the decreased appeal of suburban living, parallel with the (re)emerging popularity of urban centres. This turn of phrase was popularised by Edward Glaeser in his eponymous bestselling book,[5] presenting a comprehensive account of the benefits of urban living. At the time of its publication, urban areas were indeed on the rise in terms of attractiveness, driven by numerous factors, among which comprehensive urban regeneration efforts, in some cases inextricable from gentrification or more lately "touristification"; but also by growing concerns about urban sprawl, fuel costs, some residential efforts to cut back on car-based commute; and even the long term consequences of the costs and stress of commuting (Bertalan and Hegedüs 2006; Kneebone and Garr 2010; Kahneman and Krueger 2006; Stutzer and Frey 2008; van Doorn, Arnold and Rapoport 2019). The consequences of this triumphant turn are manifold, but one very salient and transformative among them is a gradual, long term increase in urban house prices and rent levels. While it had been more prominent in city centres and touristic areas in the period prior to the 2008 crisis, since the mid-2010 it had become one of the most important factors of urban living opportunities.

These parallel phenomena had been driven by a complex set of factors, every element of which have by now a massive literature on its own right, so let a very brief list of these suffice here. In the past two to three decades, the rise in the status, market appeal, and housing prices of urban centres were attributed, among other things to

- uneven urban development, leveraging the "rent gap" stemming from depressed real estate values in advantageous locations, with analyses often centred on gentrification (Czirfusz and Pósfai 2018; Hochstenbach and Musterd 2018, 2021) and the global scale financialization of housing markets

[5] Edward Glaeser: How Our Greatest Invention Makes Us Richer, Smarter, Greener, Healthier, and Happier, 2011, Penguin.

(Aalbers and Christophers 2014; Gagyi and Vigvári 2018; Gagyi et al. 2019; Kohl 2019);

- agglomeration economies, increased urban productivity, and better urban job and income prospects (Krugman 1991, 1998; Fujita, Krugman and Venables 1999; Autor 2019);
- Baumol's "cost disease" phenomenon, applied specifically to housing (Baumol 1967, 2012; Borrí and Reichlin 2015), in parallel with Piketty's (2015) argument regarding the higher inflation of (residential) real estate relative to other produced goods;
- transforming urban markets in part due to low central bank interest rates for a prolonged period, coupled with limited urban space and/or restrictive zoning regulations, producing growing demand for, and limited supply of housing in many Western urban areas, but also reinforcing the role of residential real estate as an increasingly global investment good (Kabisch and Haase 2011; Piketty 2015; van Doorn, Arnold and Rapoport 2019; Glaeser 2019);

or a combination of the above.

In his comprehensive overview of regional economic polarisation trends in the developed world, Storper (2018:255) identifies the 1980s as a turning point, "the great inversion from convergence to divergence" in terms of regional economic development and the re-emergence of intensifying economic agglomerations, stemming from technological development and the rise of spatially concentrated sectors on the one hand, and the globalisation of trade thanks to dropping trade costs. In his view, the agglomeration model of New Economic Geography provide a valid explanation of suburbanisation and urban decline in developed countries in the 1960-1980s; and also explain the "resurgence of cities" from the 1980s onwards (Storper 2018:256).

Storper (2018) identified the modelling approach of New Economic Geography (NEG) as the most appropriate framework for convincingly explaining the pre-1980 urban decline, and the post-1980 urban resurgence; in a way that is also in line with

the role of globalisation and technological change in socio-economic and spatial (regional) polarisation. NEG built on theories of circular accumulation, institutional economics, and the Wallersteinian concept of core-periphery patterns; but one of its key breakthroughs was bringing this core-periphery concept beyond the scope of the nation-state. Its key concepts can therefore be used as a single framework to simultaneously extend analysis to both the sub-national – particularly urban-metropolitan – and the international scales (Krugman 1991, 1992, 1998; Venables 2008; Sassen 2010; Storper 2018).

The traditional in-country focus of NEG was initially the long-standing and durable separation of the "manufacturing core" and "agricultural periphery", but was quick to consider technological development and the role of evolving skills and qualifications in analysing urban patterns and hierarchies. The concentration – and typically urban clustering – of economic growth was also repeatedly confirmed by empirical findings, and is often referred to as "economies of agglomeration" (Krugman 1991, 1998; Venables 2008). These effects had been gleaned from statistical data in various developed economies, but have also been traced in Hungary. Urban and metropolitan growth has run parallel with increasing regional polarisation, with local economic and employment markets decreasing in number and growing in size and weight (Kovács 2012, 2022; Pénzes, Molnár and Pálóczi 2014; Valuch 2015).

Piketty (2015:102-4) points out the long term (historical) relative divergence of the cost of produced goods, although he contrasts these primarily to services. Nonetheless, he does show that on the long run, the price of real estate is expected to increase relative to other consumer goods. A more focused analysis of this phenomenon is Baumol's "cost disease" concept, as applied to housing. The "cost disease" concept itself (broadly known in economics as the Baumol effect) seeks to explain why certain goods' price continuously increases in the long run, while others' shrink as a result of more efficient production methods and technological innovations. Baumol argues that certain goods – be it the music of a string quarter or the work of a health care professional – are labour efficient, and the cost of human

labour, especially that of skilled labour, tends to remain constant or increase over time. As a result, the cost of these goods will not just remain constant, but increase in relative terms compared to other goods. "Housing cost disease" is a subcategory of this phenomenon. The production of housing was also accompanied by intensive technological development and has been becoming significantly more efficient historically – yet the relative price of housing never really sank, even in a longer historical comparison the case is quite the opposite. This stems in part from the fact that construction is still labour intensive; the socially acceptable quality of housing and the expected basic equipment of homes has increased steeply in the past century, in part also boosted by overall economic development as well as increasingly strict building quality regulations (Baumol 1967, 2012; Borrí and Reichlin 2015).

Another factor with which researchers explain the constantly growing price and cost of housing is financialisation, or the growing role of housing real estate as an investment good, besides its residential role, pressed by the increasingly important role of financial institutions in the global economy, as well as in international markets, both financial and real estate (Aalbers and Christophers 2014; Aalbers 2016; Gagyi et al. 2019; Kohl 2019; Pósfai, Gál and Nagy 2017; Pósfai and Jelinek 2019).

Nonetheless, while the recent (early 2010s to date) house price increase can be attributed to a series of factors, ranging from a global economic boom up until the 2020 pandemic, the advantageous inflation trends, low central interest rates, zoning regulations and so forth, on the micro level – that is, on the level of individuals and households – it translates to increasingly unaffordable housing, even for people with secure incomes.

In the end this is the phenomenon which inspired growing research interest in low income suburbanisation, affordability problems of key workers, and a plethora or related issues. It is also reinforced the role of intergenerational transfers in the secure housing of young people, and through it, the scope of their life opportunities in the most developed countries (Kolodziejczyk and Leth-Petersen 2013; Lennartz, Arundel and Ronald 2016; Isengard 2018; Ronald and Lennartz 2018; Lennartz and

Helbrecht 2018; Wong 2019), among which post-transition EU members (Székely 2002, 2018; Isengard, König and Szydlik 2016; Lux, Sunega and Kážmér 2018; Balogi and Kőszeghy 2019; Makszin and Bohle 2020; Kováts 2021).

Without substantial intergenerational support, many new entrants to the housing market will either have to secure public affordable housing, or find affordable market solutions, especially where there is a shortage of secure affordable housing. This latter holds a set of serious risks, for instance related to accessing employment opportunities, as well as public and private services (social health care, educational facilities, but even shops and leisure opportunities) (Hegedüs and Teller 2005; Hegedüs, Horváth and Kovács 2015; Makszin and Bohle 2020).

Owning one's primary residence is generally – although not universally – favoured across Europe, even though many countries have significant and well-regulated rental sectors. It also tends to be more favoured where the national policy environment ensures less security in the rental sector; and, understandably, home ownership is even more crucial in countries where both the public and the private rental sectors are small and insecure. In Hungary, public (mostly municipal) affordable housing is scarce, but also usually of poor quality, and in a socially marginalised status. Market based affordable housing, on the other hand, is either substandard or otherwise marginalised; or is concentrated in the same geographic areas as vacant and run-down housing, employment is scarcer, wages are lower, and where the quality of public services, such as health care, education, and social support is also of lower quality, or harder to access (Vastagh 2017:100–107; Dóra 2018; Hegedüs and Székely 2012).

2.1.3 Housing affordability and "low income suburbanisation"

Low income suburbanisation, alongside the increasing housing affordability crisis especially in cities, has been identified as a major urban societal challenge in the new millennium, alongside the long ongoing decrease of urban social housing and other affordable housing tenures across much of the developed countries (Kneebone and Garr 2010; Hamnett 2010; Storper 2018; Bailey and Minton 2018; Rodríguez-Pose and Storper 2020; Hochstenbach and Musterd 2018, 2021).

The research of low income peri-urbanisation is more specific for two main reasons. First, social research on the issue has largely been limited to low income and marginalised populations until recently, in part because it usually is how this phenomenon presents in the urban areas of the most developed countries, whose discourse obviously dominates Western social scientific literature. Second, the large peri-urban and allotment garden areas which allow for the larger scale habitation of populations are somewhat geographically bounded: they are historically widespread in some groups of countries, but not in others, and the latter contains most of the highly developed Western countries whose central topics also dominate much of the Western social science discourse. However, with the increasing pressure of urban housing affordability on middle and lower middle income groups even in some of these most developed countries, the issue of peri-urbanisation of more diverse socio-economic populations has also emerged (Caruso 2001; Vágner, Müller, and Fialová 2011; Hilbrandt 2019, 2022).

The kind of peri-urban allotment gardens and summer-homes that exist in Hungary's urban fringes provide affordable housing solutions for those who cannot afford realizing their housing ambitions within residential zones. However, relocating to summer house and allotment garden areas is a niche phenomenon internationally, in part because the phenomenon of allotment gardens itself is rare. In Eastern Europe and parts of Northern Europe, it was based on historical traditions (Andersson, Eklund and Lehtola 2006; Vágner, Müller, and Fialová 2011; Nefedova and Treivish 2023); and then in the communist era it was legally buttressed, but also further driven by the state reinforced urbanisation and the travel restrictions of Eastern Bloc countries prior to 1989/1990 (Sýkora and Stanilov 2014; Stanilov and Sýkora 2014a; Csordás 2021; Nefedova and Treivish 2023; Kocsis 2023).

In Hungary, specifically, peri-urbanisation is supported by the extensive peri-urban resort areas and allotment gardens. Few countries in the region do have regulatorily comparable areas, among which particularly some of the former communist countries (Brade, Makhrova and Nefedova 2014; Stanilov and Hirt; Stanilov and

Sýkora 2014a), but also some Scandianvian countries (Andersson, Eklund and Lehtola 2006; Vágner, Müller, and Fialová 2011).

In some CEE countries a flow of domestic migration from urban areas to loosely dispersed peripheral agricultural settlements took place in the 1990s largely due to the rapidly worsening affordability of urban housing (Vasárus 2018:51, 2023:214-215). The process has been largely tied to urban housing prices and costs, but also to low income and vulnerable populations (Vigvári 2022, 2023; Vasárus and Szalai 2023).

A case where the phenomenon is not clearly tied to affordability or poverty was identified in social research in Estonia. Leetma, Anniste and Brade (2012) describe this phenomenon in the neighbourhoods surrounding Tallinn, Estonia: “the stock of vacant *dachas*[6] started to support the supply side of the suburban housing market” (2012:3). They point out that he number of dachas on Tallinn’s urban fringe built or renovated to the level of convenient habitability is around 5,000, only 600 less than the total number of new housing built in the entire residential suburban zone between the early 1990s and 2007. In addition, the settlements obtained a dual function: the share of inhabited dachas rose from 15 to 35 percent between 2002 and 2007; whereas the majority was still used as a second home by urban or suburban residents (Leetma, Anniste and Brade 2012:12-14). The authors note that educational attainment and work intensity among dacha settlement residents is well below suburban average; however, moving to summer homes is not primarily motivated by poverty (less than 10 percent of inhabited dachas suggest obvious signs of material deprivation); rather, the appeal of affordability is combined with that of suburban living, and the overall population is socially heterogeneous.

However, to a smaller extent, this phenomenon emerged in other post-socialist countries as well, especially where peri-urban second home areas were more prevalent, e.g. Russia and Bulgaria (Stanilov and Sýkora 2014a, 2014b), where the slowly growing permanent populations includes both high income new builders of

[6] Dachas: summer or weekend homes built around major cities for urban residents in the former Soviet Union

modern detached houses, and low income households in search of affordable homes. In the case of Hungary, the presence of middle class permanent inhabitants and the overall mixed socio-economic composition of some peri-urban areas were pointed out by Pócsi (2009a, 2009b, 2012) and Vasárus (2016, 2018), and more recently Balogh and Bajmóczy (2022), and Vasárus and Szalai (2023).

2.2. The challenge of "middle class": contexts and definitions

One overarching aim of the research is to contribute to understanding the substance of the term "middle class" in contemporary Hungarian society. The first step of this journey is to understand that the term is broadly and popularly used across countries by researchers, journalists, public personalities, and general populations, without having a clear-cut, widely used definition. Understanding the middle class concept of social science researchers could be helpful, of course; however, it seems that the existing literature also uses the concept quite loosely.

Sociological tradition defines middle class from overarching social class and stratification standpoints (Wright 1997, 2015 building on the Weberian and Marxist conceptualisations of class), and various approaches to occupational classes (Goldthorpe 1982; Erikson and Goldthorpe 1992). Further down the line completing this with cultural and educational values (Bourdieu 1986, 2016; Lockwood 1995; Butler and Savage 1995; Power et al. 2003; Savage et al. 2015); and sometimes a combination of the above, but possibly also adding (real) property ownership, or being "asset rich" besides being high income (Atkinson and Brandolini 2013), which may also make it a cornerstone of democracy and political stability (Lipset 1959; Barro 1999; Butler and Savage 1995; OECD 2019a).

An international overview of middle classes gets even more complicated due to differing historical roots and prevailing traditions. As a shortcut, analysts often simply resort to comparing middle income strate, with "the middle 60 percent" being the most commonly used (Pressmann 2007; OECD 2018), but also implied in the various 80/20 indicators of social inequality. However, it must be pointed out that these attempts to grasp the mid layers of social stratification really only focus on the

most developed countries; and even for these, they struggle with formulating a single, coherent definition (Atkinson and Brandolini 2013).

Building on Western sociological tradition, Hungarian sociological conceptualisations of the middle class, or class stratification in general, sometimes discuss Hungary (occasionally grouped with other ‘socialist’ or ‘post-socialist’ countries) as a “special” case, usually taking Western points of comparison for granted (Szelényi 1990; Szelényi and Kostello 1998). Other times, the substantive parts of analyses will largely address the structure of Hungarian society in isolation (Szalai 2020). Certainly in the 21st century no society exists and operates in isolation, and Hungary is broadly considered to represent a small and open economy, whose fundamentals are particularly affected by international and global phenomena. In addition, it is member of various international associations, among which the most salient is probably the European Union, providing plenty of international influence on the macro as well as on the individual level. One theoretical approach, World Systems theory, does provide a framework for accommodating international comparisons in a meaningful way, placing Hungary on the “semi-periphery” amid a core-periphery dichotomy (Böröcz 2005; Éber 2019, 2022). Even though there are grounds to debate the mechanisms and the specifics of its categorisation, it is overall a useful theorisation for an international contextualisation of social (and economic) mechanisms shaping class belongings and class identities, and accordingly it will be occasionally referenced in this paper.

2.2.1. Middle-class in the 21st century: a “Western” and a “global” concept

OECD’s *“Trends Shaping Education 2019”* report optimistically presented “a global middle class on the rise”. Between 1961 and 2016 – the report cites – world population almost tripled; “the size of the middle class, however, increased more than tenfold, reaching about 3.2 billion people” (OECD 2019b:22). OECD’s report “Under Pressure: The Squeezed Middle Class” (OECD 2019a) was published in April 2019, three months after the global report on education. In a very different vein, it addressed a topic in detail which has been a staple of social and economic

journalism for long: the plight of the developed world's shrinking middle class.[7] In the report's rationale, being middle class "used to be an aspiration" of financial security and a comfortable and rewarding lifestyle, in addition to being a "bedrock of our democracies and economic growth" (OECD 2019a:16). Nonetheless, although allusions are made to "the middle class lifestyle", the meaning of the term "middle class" remains vague. The report swiftly switches to the term *"middle income households"*, which it defines by household income between 75 and 200 percent of the national median; despite clarifying that "self-identification with the middle class is only *loosely related to the shares of middle-income households* across countries" (OECD 2019a:18, emphasis in the original). There are some allusions of other approaches to defining a middle class, such as "middle skill jobs", class self-identification, investment into education and human capital. There is a brief overview of approaches in academia to "defining and measuring middle class"; ranging from income, occupation and employment status, as well as class identification, and various combinations of social, economic, and cultural capital (OECD 2019a:19). Acknowledging the broad variations both among countries as well as within and across disciplines, the report's focus is shifted to the "middle income class", tied to national average incomes.

However, can households belonging to their respective national mid-income stratum be automatically also considered "middle class"? They clearly cannot – and OECD seems to agree with this answer alongside journalists and the academia, in their discussion of the emerging global middle class. A 2010 working paper published by OECD Development Centre on *"The Emerging Middle Class in Developing*

[7] To cite just a few examples: "The Shrinking Middle Class", http://fortune.com/longform/shrinking-middle-class/ (December 2018); Europe's Middle Class is Shrinking. Spain Bears Much of the Pain" https://www.nytimes.com/2019/02/14/business/spain-europe-middle-class.html (2018); "America's shrinking middle class is killing the economy" https://www.businessinsider.com/americas-shrinking-middle-class-hurts-economy-2016-6 (2016); "Can the Middle Class be Saved?" https://www.theatlantic.com/magazine/archive/2011/09/can-the-middle-class-be-saved/308600/ (2011); „Germany's Middle Classes Shrinking, Study Warns" https://www.dw.com/en/germanys-middle-classes-shrinking-study-warns/a-3171331 (2008).

A few example of journalistic optimism regarding the emerging global middle class: "A new tipping point: Half of the world is now middle class or wealthier" https://www.brookings.edu/blog/future-development/2018/09/27/a-global-tipping-point-half-the-world-is-now-middle-class-or-wealthier/ (2018); The rise of the global middle class https://www.bbc.com/news/business-22956470 (2013); The swelling middle https://www.reuters.com/middle-class-infographic (2012).

Countries" (Kharas 2010) considers the various roles popularly ascribed to the middle class (pp. 10-13 on "Defining the Middle Class"), ranging from assumed role in ensuring democracy, entrepreneurship, accumulating human capital and savings – and find that most of these assumptions do not equally hold on a global level. Kharas does distinguish between the "relative and absolute terms" in his analysis of middle class (2010:11). In this section the author specifies that he chose to focus on the "consumer class" aspect, in absolute terms. After all, his focus is whether Asian middle class expansion could compensate for the decreasing consumption of the American middle class: *"It would make no sense to compare Indians earning USD 2 per day with Americans earning USD 50 per day and claim that both are comparable in terms of purchasing power, and as drivers of global growth, because both are middle class."* (Kharas 2010:12)

Banerjee and Duflo (2008), development economists of Abdul Latif Jameel Poverty Action Lab and most well-known for their seminal book *Poor Economics*, address this issue in their report *"What is Middle Class about the Middle Classes around the World?".* In discussing the "middle classes" of developing countries, the authors consider a series of possible markers of being middle class, among which the share of the household budget spent on food (following the Engel-curve logic), spending on education and healthcare, domestic infrastructure, occupational patterns, and so forth. Although it is not fully explicit in the text, Banerjee and Duflo imply throughout that being considered "middle class" in any country should rather hinge on a socio-economic group's ability to play a role comparable to the middle classes of the developed world, whether in terms of accumulating human capital and savings, entrepreneurship, access to credit and financing, or impact on public policy and governance. Considering middle class in relative terms, that is, middle income households of developing countries does not even really emerge as a meaningful basis of comparison. The people either between 75 and 200 percent of national median income, or between the 20th and 80th percentile are simply poor in the context of global socio-economic processes.

In a way, substituting "middle class" with "middle income class" will result in an image that is very close to the results at which the discussants of global inequality patterns have been pointing (including Galasso 2014; Milanovic 2016; and numerous pieces by Piketty and Zucman and colleagues, see Alvaredo et al. 2018; Chancel et al. 2022). Among the cited authors, Galasso (2014) is more interested in poverty on a global scale; Milanovic takes an overarching look at social and economic class in a globalising context, whereas Alvaredo and colleagues (2018 – as do much of the work of Piketty and Zucman, which received plenty of academic and media attention in recent years) place the emphasis on the very top income earners. Nonetheless, they seem to identify compatible sides of a broader pattern, in which

i Individual global position depends much more on one's location (country) than on one's position within their country: the global elites greatly overlap with the elites of the highest income countries; whereas (referring back to Kharas 2010, and Banerjee and Duflo 2008) most of the de facto upper class of the poor countries are barely on par with the middle class of the most developed countries.

ii Compared to the relative long and stable growth of the incomes of topmost earners, the "middle classes" of the most developed countries truly are "squeezed": many see their wages stagnate against overall growth in national product as well as the costs of living (also in OECD 2018, 2019a; Mishel 2021). This does not really show up on income Gini measures, because divides *within* middle income classes have not been changing dramatically; and because it is not so much the variation of incomes, but wealth and other forms of capital that are meaningful in relative social position and opportunities over a prolonged period of time.

iii Although increasing overall socio-economic inequality may have hurt the middle income classes of developed countries, it does not disrupt the emergence of a "global middle class" – as this latter is commonly understood and discussed as the upper income strata of emerging economies.

In the end, studies discussing the middle class in an international perspective do have a working definition for it, although it is not always explicit. Somebody is a member of "the middle class" if they do, in fact, belong to the middle income (middle skill, middle status) layer of a highly developed country; or if they have a purchasing power on par with the middle class of the most developed countries – whether or not they play the kind of political, social or cultural role popularly attributed to the Western middle classes.

Conceptualizing social structure – and within it, classes – still most often takes place within the nation state framework. Like Kharas (2010:12) points out, it makes no sense to compare nationally middle income Indians with nationally middle income Americans: as pervasive as globalizing forces may be in the early 21st century, an individual's opportunities, living standards and living costs, and mental frameworks are still rooted in their direct environment.

With regards to the direct environment, and the broader nation state as a primary mental reference framework, two major processes have to be considered. First, over the course of the 20th century, and increasingly so in the 21st so far, a person's location has become a much stronger determinant of one's living standards and life opportunities than one's status within the national society in which they live. This is already suggested by the fact that "global middle class" can basically be summarized as "people whose spending power is on par with Western middle classes". On these terms, Milanovic and Ytzhaki (2002:155) conclude that "there are only 11 percent of people who are 'world middle class'". Researchers addressing inequality on an international or global scale point out mild or decreasing domestic within-country socio-economic inequalities (Bussolo and colleagues 2019; Galasso 2014; Milanovic 2016), but also call attention on the increasingly strong link between one's country of birth, and living conditions and opportunities.

People across the world have increasingly simple and regular access to information and communication technologies, which in a way increasingly permeate their everyday lives, so there is also a gradually increasing chance that the basis of assessment of a person's status and conditions is becoming broader than their direct

local and/or national environment. Still, conceptualizing social stratification within a nation state-centric context has made sense for most of the history of sociology, and to some extent it makes sense today; despite the limitations generated by methodological nationalism, it continues to be an important object of study, as numerous phenomena linked to global processes are still structured and operate within the nation state framework (Sassen 2010).

Questions of social stratification, class formation, and social mobility are meaningfully tied to the national framework, in part because what is considered "middle class" may vary from one country to another due to the social, cultural and historical roots of the term. The proportion of household income to the national median – the "middle income class" – is therefore hardly sufficient to understand what the content of the term is for different persons and groups in different settings. In addition, it is not exclusively these social, cultural and historical roots that modify its meaning. OECD's report (2019a) does not only disclose the widely varying thresholds of national middle income, but also reveals that identifying as middle class is not strongly tied to these thresholds: the "implicit income levels" that people associate with being middle class (or affluent, for that matter) is increasing alongside actual household income (OECD 2019a:18).[8]

Accordingly, discussing a "middle class" on the basis of income alone does not seem satisfactory; even though the term does originate to some extent from mid-status workers (whether manual or service) in relative financial and job security. While Lockwood (1995:2-3) pins down a then-obsolete understanding of the middle class of a "new working class", well-to-do manual labourers in the immediate post-war setting who were seen for a prolonged period as the emerging new "middle", he also calls attention to the emergence and quick expansion of "white collar" jobs, which fundamentally transform this picture. He then structures middle class into economic,

[8] The same was found for Hungarian households based on HCSO data in 2017: as household income increases, people gradually raise their estimations for the amount of income necessary to make ends meet, to live on average standards, and to live comfortably. http://osszkep.hu/2018/06/rosszabbul-elunk-mint-az-atlag-vagy-megsem/ last accessed 15 May 2019

relational, and normative benchmarks (Lockwood 1995:4-9). Walkowitz (1999:16) also ties the mid-20th century conceptualisation of the middle class to income and consumption; and then points out how through shifts in language and conceptualisation, the formerly socio-economic category became an increasingly political label. Also, while authors representing the perspective of English speaking countries (like the two cited above) discuss the "middle class", their historical rooting does usually start from a 20th century income-based approach; whereas the historical background of the concept may differ significantly in other developed countries.

Lengyel and Róbert (2000, 2003) base their analyses of Central and Eastern European middle classes in an international literature review, starting with – among others – with Weberian concepts, which leads the authors towards a class conceptualisation based on occupational status. Defining the middle class on the basis of (professional) autonomy, safe and relatively high status labour market position, and the importance of trust relations, they basically equate the "middle class" with the entrepreneurial and service classes. Rather than focusing on income position, the authors focus on factors such as trust and autonomy, professionalism and loyalty, as well as a combination of (cultural, social and economic) forms capital in delineating the middle classes. Similar attributes – or simply, status position based interests and incentives – are cited elsewhere in the literature, both by Hungarian authors (e.g. Tóth 2016:75) or internationally (Madland 2015; OECD 2019a:16-19).

In summary, two kinds of dominant approaches emerge when attempting to define "the middle class":

i Authors defining a "middle class" on the basis of income, whether on the national or global level (Credit Suisse 2022). To further complicate matters, analysts appear to base their comparison on the national or the global depending on their specific national context or vantage point: where the starting point is an emerging (or "Third World") economy, narratives likely centre on the "emergence" of a global middle class, comparable to Western middle classes, although on the local level the class in question will be the

local elites and upper middle rungs of society, not the locally middle income (Banrjee and Duflo 2008; Kharas 2010, 2017). When discussing the Western middle classes, on the other hand, the key narratives are that of shrinkage and narrowing opportunities; and the middle is understood to be the middle strata of Western societies; it is implied that in a First World country, the majority of society, and specifically the average earners, dispose of the living standards and value systems that have been historically associated with the concept of "middle class" (Reeves 2017; OECD 2019a, 2019a, 2019b). The tension between the two approaches is apparent when one contrasts these two narratives.

ii Another set of authors will define "middle class" on the basis of social, cultural, or political attributes besides some level of expectations regarding financial security, in a Bourdieusian tradition of distinct, mutually reinforcing forms of capital (Lockwood 1995; Lawler 2005; Madland 2015; Savage et al. 2015; Weiss 2019). Some authors, in search of a comprehensive theoretical framework of expanding the non-economic capital forms in the definition of their "middle class" concept come up with terms like the "aspirational class", or the global "WEIRD" population (where WEIRD is an acronym of "Western, Educated, Industrialised, Rich, and Democratic", to some extent dividing the world's global urban educated population from the rest). Although the latter have, so far, limited use in social research, and it is unclear if any of these two specific terms would gain greater ground over time, they indicate the tension between the two main approaches: researchers imply that income and/or wealth in itself would be insufficient for a membership in the vaguely delineated social group we think of as "middle class", but some level of economic security is still required to it; and striking a stable balance in such a dynamic and constantly evolving social concept is inevitably challenging.

When studying the overall structure of Hungarian society, both "class" and "stratification" are used; and sometimes it does not even seem clear if the term "class" would truly be appropriate for every national society (Róbert

> 2015; Huszár 2019; Huszár and Berger 2022). The same question does not seem to emerge in the international literature. Still, one of the most influential works of the past decade was the Great British Class Survey (GBCS), in which Savage and colleagues (2015) undertook the representative overview of British households to understand if the traditional terminology of "working class", "middle class", and "elite" would be sufficient to describe the major fault lines of social strata. The starting point of this large scale research project was the questioning of the Bourdieusian idea that the various forms of capital – most importantly economic, cultural, and social – would typically move together, and one is convertible into the other, even if over time and at some cost. The team of researchers questioned the coincidence of capital forms, and through their large scale survey followed by a large number of in-depth interviews, they eventually largely grouped respondents into seven categories, where – besides and elite, a precariat, and the "traditional working class" – there are four categories which could all be regarded as middle class. Additionally, the researchers have found that most respondents consider themselves middle class, including many who would be considered part of the elite or the traditional working class according to their categories. The number of categories – or "classes" – was this large precisely because the team had found that the various forms of capital did not necessarily move together – in fact, not even the economic capital categories of income and wealth coincide in all cases. In a way, the results of the GBCS research does what many Hungarian analysts did over the past few decades, as in it moves away from traditional class categories and towards a nuanced stratification where the traditional class categories play a slightly more limited role in determining opportunities and pathways of social reproduction. Still, the authors never question the validity of the term "class" – they in fact underline its importance in the analysis of social stratification.

In summary, the term "middle-class" with its associated values – financial or otherwise – has a clear origin in Western societies and social analysis, but remains

poorly defined. It usually comprises some reference to financial security, but usually also holds a set of associated values, like independence from the state, investment into education and other non-financial forms of capital, and so forth. The term "global middle-class", on the other hand, largely refers to people with the same purchasing power as the middle-class of the most developed countries – which comprises the top earners of these societies, not their "middle" social strata; and associating a set of values with it appears largely optional. If social analysis within the framework of a single nation state intends to address issues relating to "the middle-class", it could possibly select one of these frameworks. Alternatively, it could establish a local definition, and establish ways to connect it to the existing international frameworks; or it can explore the existing national frameworks, and assess if these can be arranged in a consistent approach, and if they also correspond somehow with the broader international narratives.

2.2.3. Locating Hungary's middle class: multi-dimensional approaches

In Hungary, comparisons are often instinctively drawn with high income EU member states, whether by laypersons, public figures, or analysts. Indeed, in a study discussing the income and consumption of Hungarian households in international comparison, Szívós (2014:53) simply uses Austria as a "traditional point of reference" where structured comparable data is not available on the international level.

The social analysis of "middle class" in Hungary, with a view of the living conditions and attitudes of supposedly middle class persons, and the content of the term, appears to have two major approaches, which in a way parallel the two main approaches outlined with regards to international definitions of the term:

i. Some analysts focus more closely on the economic aspects of the concept, the two main pathways of which seem to be either basing the analysis of wealth and income data (Tóth 2016; Kolosi and Fábián 2016; Kolosi, G. and P. Szívós 2018; Tóth and Szelényi 2019), or following the sociological tradition of employment status groups (Huszár and Berger 2022; Huszár, Hajdu, Sik, and Nagy 2023);

ii. And the other, while keeping in the forefront the importance of financial security, lays much greater emphasis on its cultural and social substance (Angelusz and Tardos 1998; Ferge 2016; Szelényi 2016; Sik and Szeitl 2016; Szalai 2020; Éber 2020, 2022).

Of course the two approaches do overlap: neither denies the importance of the other's considerations, and authors actively seek ways to embed the key points of both approaches in their work; the difference largely lies in the main emphases.
The tension between a Western and a global understanding of "the middle class" does not seem to appear in most analyses of Hungary's middle class, and in the discussions of its lack of – or relevance – of civic values. In analysing Hungary's social stratification and locating its middle class, Éber (2019, 2020, 2022) places much more weight on Hungary's semi-peripheral position; but much of the scholarship on the topic appears to solely focus on the Western understanding on the term, and using it as a "natural" point of comparison. Kolosi and Szívós (2018) discusses Hungary's socio-economic development in the – genuinely quite widespread – terms of "catching up" with "Europe" (also unintentionally implying that Hungary is somehow *not* a part of Europe), and also remind readers that only about one third of Hungary's population live on "European living standards" (Kolosi and Szívós 2018:23).
TÁRKI's 2016 Social Report dedicates a chapter to social stratification in Hungary, with three publications providing an overview of social stratification and largely focusing on middle income strata (Tóth 2016; Kolosi and Fábián 2016; Sik and Szeitl 2016). The first two studies largely focus on the income and wealth status of Hungarian households, looking at domestic distribution as well as making international comparison. Sik and Szeitl specifically focus on "Burgerschaft" and the "Bürgertum" of Weberian origin, which can be considered the historical conceptual root of what is considered "middle class" in contemporary Hungary, including a very much ideologically loaded central concept of discussing class and social stratification in Hungary after 1989/1990. The meaning of the Weberian term, somewhere between *citoyen* and *bourgeois* (also referenced by Angelusz and Tardos 1998; Ferge 2016; Szalai 2020), is much closer to the broadly used Hungarian

understanding than the more clearly economic content of "middle class" used in the English speaking world. In an attempt to bring together the various factors which might shape the Hungarian mindset in thinking about this "Burgerschaft" middle class, the authors take a look at scientific as well as literary sources, and consider the key components to be adequate financial resources, as well as a civic mindset, and an "inherited" civic (Burger, bourgeois, citoyen) past.

What the more value-focused authors Sik and Szeitl (2016) find in common with the income focused Tóth (2016), and Kolosi and Fábián (2016), is that in terms of income and wealth, a relatively small share of Hungarian households could be considered to live in "middle class" circumstances, especially if the basis of comparison is Western European countries. The factor which play by far the greatest role is that of education: a higher level and more up-to-date skill set, comprising not only of a diploma, but informal knowledge and foreign language skills, is what most likely to locate a person in the mental "middle class". It is the most important channel of social mobility; alternatively, among the most channels of transmitting advantage to subsequent generations.

In the end, identifying as belonging to a social class is not just a reflection of social realities, but a set of personal choices and values as well as a result of individual circumstances, as any other aspects of one's identity. It will also likely to be informed by an individual's experience of their social and physical surroundings. Unsurprisingly, in Western societies, among which Hungary, most people identify as "middle class" in one way or another, since everyone tends to live and act in an environment where there are people worse off as well as better off as themselves.

In analysing the GBCS, Savage et al. (2015) has found that many markers of class belonging shaped class identities besides income or employment, like their neighbourhood, their family background, or lifestyle choices (Savage et al. 2015:388). While there was no comparable overarching multi-factor research on Hungary's social stratification (social classes) in recent times, and there certainly are important economic and cultural-historical differences between the UK, and Hungary, it seems safe to assume that there are many similarities too: Savage an

colleagues present many life course descriptions, socio-economic status markers, and respondent attitudes which would not be out of place in a great number of Hungarian households.

As Savage (2015) pointed out with regards to the United Kingdom, most people consider themselves middle class. OECD data has also shows that the same holds for most developed countries; even though Slovenia and Hungary were the two states where less people identified as middle class than OECD's definition would have suggested, respondents who placed themselves in the socio-economic middle were still an overwhelming two thirds of the population in the two countries (OECD 2019a:33). However, one needs to take into account that both the "middle income class" and the self-identified middle class of Hungary will only partially reflect all the implied living standards and values usually associated with the Western "middle class" term. Importantly, some self-professed representatives of Hungary's middle class will fall far from these loosely defined but substantively important characteristics.

As cited earlier, about one third of Hungary's population live on "European living standards" according to Kolosi and Szívós (2018:23). Assessing data and existing literature on Hungarian incomes and income distribution, wealth, and living standards, Tóth (2016) writes that "in terms of consumption, wealth, and cultural characteristics, roughly two thirds of Hungarian society is lower status than middle class in the sociological sense of the word" (Tóth 2016:81).

As OECD (2019a:33) pointed out, Hungarians tend to be quite restrictive in their middle class self-identification; I therefore hesitate to call into question any individual's self-assessment in this issue, as it may be perfectly accurate in the local or national context. On the other hand, this means that some of the issues discussed in social research in relation to Western Europe's low income residents may be relevant to some of Hungary's technically, locally middle class population. Hence the research summarised in the present paper has as its goal to understand a phenomenon which would probably be considered contradictory in the context of a

highly developed country: which is the low income peri-urbanisation of technically middle class households.

2.3 The place of housing in class positions and their reproduction

2.3.1 The role of housing in class status and its reproduction

The question of housing plays a crucial role in a person's social status: its location, size and quality alone is an important indicator of an individual's socio-economic status, while also shaping social identity (Goffmann 1951; Mack 1951; Cooper 1976; Foley 1980; Somerville 1997; Mallett 2004; Elsinga et al. 2007; Kapitány and Kapitány 2013; Valuch 2015:261); and plays a crucial role as the most valuable asset in a household's wealth portfolio (Iacoviello 2011; Alvaredo et al. 2018; Chancel et al. 2022; Inchauste et al. 2022).

Even though socio-economic disparities within a society are often measured in terms of income disparities, wealth differences tend to be significantly greater across social groups than income differences (OECD 2015; ECB 2017). In developed countries, the largest part of a household's wealth is typically their primary residence (Iacoviello 2011; OECD 2015; Balestra–Tonkin 2018; Chancel et al. 2022); an effect even stronger in countries where the rental housing sector is small, and therefore the only option of most households is home ownership, often regardless of their income status. European housing policy analysts have considered home ownership as a sort of extension of the welfare state, which – in their understanding – also comprises affordable housing ("asset based welfare"), as it may provide some financial leeway to households besides its residential function. However, to mobilise this extension, the country in question needs a stable housing finance system, widespread financial literacy, and – obviously – the significant market value of owner occupied residences (Elsinga et al. 2007; Lennartz, Arundel and Ronald 2016; Doling 2017; Lennartz 2017).

In Hungary, renting a home was considered an insecure and risk-laden housing tenure form even prior to the rent price boom of the 2010s (Hegedüs, Horváth and Tosics 2014); but by the early 2020s it is clear that privately renting a dwelling will

either result in a severe financial burden, further delaying the possibility of purchasing an own home, or will force tenants to move into substandard housing. Indeed, a person's housing status can be a strongly determinant factor in their socio-economic status, but also in their present and future opportunities, and may strongly influence their chances for both social and geographic mobility (Horváth 2022).

Hungary's housing market emerged in the 1990s, as there was no market to speak of in the pre-transition period. By the end of this decade, the housing market did not only emerge, but became strongly segmented; a process which was only strengthened in the subsequent economic and market cycles (Hegedüs and Tosics 1993; HCSO 2005; Székely 2005, 2011, 2018; Hegedüs, Teller and Somogyi 2019; Nagy 2017, 2020). Considering the role of the home's market value in the wealth portfolio of Hungarian households, this indicates a steeply growing wealth gap between people living – and usually owning their home – in weak, and in strong sub-markets. Additionally, although some housing policy efforts were made in the decades since 1990, none of them had any significant effect on this growing wealth disparity. Indeed, after 2010, housing related policies even magnified the polarising effect of housing wealth disparities (Czirfusz 2020; Nagy 2020; Czirfusz and Jelinek 2021; Horváth 2022). The rising total value of Hungary's housing stock did also raise the total wealth of home owners – who accounted for 84 percent of the population in 2017 (ECB 2017), relative changes have been growing faster. In the house price environment of the early 2020s, the role of family wealth and intergenerational transfers has increased to unprecedented levels; and persons without significant intergenerational financial support – including people belong to Hungary's middle class in terms of income and cultural and social capital – find themselves in a vulnerable position.

Granted, housing wealth may provide some level of security, but in Hungary this is only realistic for households with medium and high market value housing. Based on HCSO's 2015 representative housing survey, Hegedüs and Somogyi (2018) has found affordability problems at 60 percent of outright homeowner households (i.e. those with no mortgage). In addition, as a financial institution is a necessary

intermediary in mobilising housing wealth, the lowest wealth stratum is practically excluded from this possibility.

The role of family wealth in the housing opportunities and costs of younger generations has been growing since 1990 (with the exception of the lowest income groups, who have no noteworthy wealth), and of this the most important has been home ownership and financial savings, with the former representing the larger weight; and there is no indication of a significant shift in this trend. In acquiring home ownership, intergenerational transfers have played a key role in Hungary whether before or after the transition to market economy (Székely 2002, 2011, 2018; Hegedüs, Somogyi and Teller 2019; Kováts 2021; Horváth 2022). This solidifies spatial and social disparities within the country and its population, and produces long standing and deepening socio-economic fault lines. And with little public policy interest in improving the affordability and security of renting, home ownership remains a prerequisite of long term housing security, as well as full social (economic, political, and so forth) participation (Hegedüs and Teller 2005; Elsinga et al. 2007; Hegedüs, Horváth and Tosics 2014; Hegedüs et al. 2019). Taking this into account, the relative ease and affordability of peri-urban areas for securing home ownership becomes more pronounced.

2.3.3 Hungary's middle class peri-urbanisation

Even though the cycles of suburbanisation and re-urbanisation do apparently fluctuate in present day major cities, in the post-transition EU member states moving to a suburban home is still largely considered an indicator of a stable, relatively high status and financial stability. High status suburbs are conspicuous; low income suburbanisation and peri-urbanisation is scattered and barely visible, and as a result, "low income suburbanisation" seems less straightforward from a Central and Eastern European, post-transition perspective. In addition, for an international comparison one should also make a decision about the appropriate association between income and class. Should we consider someone low income if they are middle class within their own national framework, but lag behind compared to EU average incomes, or should they be grouped with the "working poor" instead? How do we compare the

ranges of income, wealth, and living standards of the “middle class” and the low income or “working poor” groups in different European countries?

An easy but inevitably speculative way to draw a parallel would be to posit that even following Eurostat’s approach and accounting for incomes and living costs in Purchasing Power Standards (PPS), the opportunities and living standards of the “middle income class” of lower income regions within EU member states is more validly comparable to the low income and working poor of the most thriving regions.

Hungary’s (or most other CEE country’s) “middle income class” *almost* coincides with that of the most developed countries; as cited above from Tóth and Szívós (2018:23), roughly one third of Hungary’s population has income and living standards comparable to a European “average” or “middle”; overall, top earners in the CEE region have comparable income levels to middle earners in old EU member states.[9] Based on OECD data – specifically, the mid-income brackets (OECD 2019a:46) – even the lower ranges of OECD’s “middle income class” could possibly fit into the “global middle class”, where daily spending comfortably exceeds 10 USD PPP; including Mexico and Chile, but also the Baltic states and CEE countries, among which Hungary. Considering this data is provided in PPP US Dollars, it does leave some doubt as to a comparable role as a consumer class on a global scale. But even with a globalising economy, and a society opening up to global influences in many respects and on many layers, the local reference framework still matters. There most likely is some level of tension between the various understandings of middle class on various scales; but being “in the middle” in one’s personal understanding and direct reference framework should not be dismissed entirely.

Based on OECD income data alone, and applying Banerjee and Duflo’s criteria, Hungary’s middle income households fit the requirement of the global middle class. The 75-200 percent bracket equals USD (PPP) 8,707-23,219 annual household

[9] Distribution of income by quantiles - EU-SILC survey [ilc_di01] http://appsso.eurostat.ec.europa.eu/nui/submitViewTableAction.do – last accessed 11 May 2019. Old EU members here refer to the EU-15 before the 2004 accession round. Note that this statement only holds true in Purchasing Power Standard (PPS), but the regional differences jump significantly if considered in Euro – which again reminds of the tension between being “middle class” within the nation state, and beyond it.

income; on the daily basis this falls well above Banerjee and Duflo's USD 10 threshold (in fact, it is about USD PPP 24-65). The overall picture is slightly less rosy when absolute values are considered rather than PPP. Eurostat median net income data[10] expressed in Euro rather than a PPP or PPS unit still places Hungary's near-median income households into this loosely defined global middle class, albeit clearly at the lower end of it.

This may be a valid explanation. However, it is also possible that this is only part of the explanation. As mentioned above, Szívós (2014:53) uses Austria as a "traditional point of reference". Of course, Austria – a neighbouring country with long shared history, and a target of commuting for a fair share of Western Hungarian residents – is a reference point not only to researchers, but laypersons as well. This has its own risks: as a basis of comparison, one of the EU's highest income countries will inevitably make Hungary look poor, even if its citizens are quite well-off in a global comparison. So while some middle income households in Hungary may proudly identify as "working class", there may as well be others who genuinely do not think themselves middle class, because their incomes and opportunities pale in comparison to those in EU core countries – Austria, for instance, with above average incomes and living standards even in a broader EU comparison.

Evidence related to the social, political, and cultural role of the middle class in developed countries is far from being conclusive (see Kharas 2011:10-12, and Banerjee and Duflo 2008); despite being popular topics of research when focusing on the most developed countries alone (see for example Madland 2015:16-17 on the importance of a strong middle class for trust, social cohesion, and governance, besides economic demand); or simply considered self-evident (as in OECD 2019a). This situation lends no clear-cut conclusion as to the position of Hungary's middle class. What are the most relevant aspects in defining status position, and placing oneself on the social ladder? Is it education, occupational status, the ability to speak or read a foreign language; social or cultural involvement? Is it following the news,

[10] Eurostat Mean and median income by household type - EU-SILC survey [ilc_di04] indicates EUR 5,444 as median net household income in Hungary in 2018, which – in a rough estimation - would come to about USD 16 in daily household spending.

or having broadband internet access? And, importantly, which is the most relevant geographic or regional reference point? The Hungarian middle earner may be unlikely compare themselves to the “global middle class” – however, a claim for “European living standards” may be more important than it has been posited in earlier conceptualisations of the Hungarian middle class identity.

The present research set out in part to attempt to answer some of these questions. Nonetheless, it is assumed that these questions lend themselves to no easy answer partly because there may currently be an ongoing transition, where the local reference framework is still the most salient, but socio-economic dynamics transgressing administrative borders – whether national or municipal – are gradually becoming more evident in the daily life of European (among which Hungarian) citizens.

2.3.4 Peri-urban zones in Hungary: transforming functions

In Hungary, legally the entire territory of the country is under the administration of a municipality, covering all areas in and around settlements, and zoned according to use in local regulatory documents (e.g. residential, agricultural, industrial, recreational, protected natural or cultural heritage etc.). Historically, permanently inhabited areas outside contiguously built-up settlements were primarily small agricultural farms and manors, and later small industrial settlements, e.g. around mines. Some of these lost their population over time, others remained inhabited, and often became administratively attached to nearby municipalities. Residential areas are usually zoned within or adjacent to the contiguously built-up areas of settlements; local municipalities do have legal obligation to ensure the development and maintenance of residential infrastructure in these areas to the best of their abilities and as far as their resources permit it. These largely coincide with the legally defined interior territory (*“belterület”* in Hungarian) of a settlement. Smaller, historically inhabited areas were in many cases re-zoned for habitation in the post-transition era as secondary or ‘other’ interior territories (*“egyéb belterület”*). The rest of a settlement’s administrative area is the external territory (*“külterület”*). The latter covers all functions outside habitation; and it is in these areas that allotment

gardens and recreational areas meant for second homes were established in the post-World War era (Cros-Kárpáti et al. 2004; Csordás 2021); which then gradually became partially inhabited in the late 20th century.

Regarding the development direction, it is crucial that municipalities legally have the option to rezone areas that are directly adjacent to their interior territories; this, however, creates an obligation to ensure the residential development of these as well, creating a financial disincentive against this decision. On the other hand, in practice municipalities often adapt to emerging residential needs to the extent their resources permit it. As for areas further away from their residential zones, settlements are obliged to ensure they are developed and maintained according to legally defined use. Permanent residents appear in slowly increasing numbers in recreational and former allotment garden areas, which are reasonably well accessible via car or public transport, already have habitable structures or construction lots, together with access to water and electricity. While municipalities will fulfil their obligations on maintaining infrastructure in these areas in accordance with their legally defined use (like recreational use or small scale agriculture), they have neither the legal obligation, nor usually the resources to develop residential infrastructure (such as sewage, gas piping, or paving roads). As pointed out above, whether or not the area is directly adjacent to an existing residential is crucial to its future in the sense that at least the municipality has a realistic possibility to eventually begin residential development.

Historically, most people dwelling outside of municipal residential areas lived in scattered, mostly agricultural outposts (farms and manors), although some remote settlements emerged around other economic sectors, e.g. mining, railway posts, forest management. During the decades of the communist regime, peri-urban areas in the close vicinity of towns and cities gained a new importance as recreational areas and allotment gardens, allowing rapidly growing urban populations to access outdoors leisure activities, and undertake small-scale agricultural production, whether solely for own consumption or as a second economy activity (Hegedüs and Manchin 1986; Pócsi 2009a, 2012; Kovács and Tosics 2014). The majority of such

areas remained remote and small, and were concentrated particularly on the Great Plains region (HCSO 2016a).

Under communist rule, the population of these scattered, remote localities decreased by 75 percent (Bajmóczy, Makra and Tóth 2018); this trend then continued after 1990: small, remote peripheral areas saw their population drop by about one third between the 2001 and 2011 Censuses (HCSO 2016a). On the other hand, after the transition the permanent population of peri-urban areas – those closer to city and settlement boundaries – began to grow just as dramatically. As a result, although the change in the share of this population was minimal between the Censuses of 2001 and 2011 (from 2.9 to 3.1 percent, about 300,000 people), their composition changed drastically. Bajmóczy, Makra and Tóth (2018:9, 12-14) underline that significant population growth in non-residential peripheral zones was limited almost entirely to the vicinity of major urban areas, while the more remote outcrops continued to age and depopulate. Indeed, while the population of peripheral areas increased by 7.5 percent between 1990 and 2011, which is significant in itself, due to the overall spatial and demographic restructuring, the non-residential peripheries of urban areas and their suburban hinterland grew by 55 percent in the same period. In addition, peri-urban population increased in and around every major urban area of Hungary after 1990, regardless of whether it was already significant previously (Bajmóczy and Makra 2016; Bajmóczy, Makra and Tóth 2018:14-15).

Overall, peripheral residents also had below-national average indicators of educational attainment, job status, and job intensity, which suggests similarities to the "low income suburbanisation" trends recorded in other European countries alongside growing urban house prices. Nonetheless, HCSO analyses underlines the heterogeneity of peri-urban populations. However, peri-urban residents were noted by some authors as among the fastest growing population in Hungary (Bertalan and Hegedüs 2006; Vasárus 2016, 2018, 2022).

Literature on residential peri-urbanisation as a form of suburbanisation in Hungary was initially comprised of local case studies (Nagy 2008; Pócsi 2009a, 2009b, 2012; Csatári, Farkas and Lennert 2013; Balogh and Csapó 2013; Kristóf 2015), laying the

groundwork for larger scale analyses. More recently, extensive in-depth research has been undertaken by Vigvári (2016, 2022, 2023); focusing most emphatically on poor and marginalized peripheral communities, although also touching upon middle and lower middle income households securing housing in peri-urban areas (Gagyi and Vigvári 2018; Gagyi et al. 2019). Vigvári's research is also rooted in the concepts of the financialisation of housing, its impact on affordability, and the consequent trend of relocation to non-residential peripheries; although with a clear focus on poverty and on affected peri-urban household's coping strategies in the face of housing affordability pressures. Much of his research does uncover the role of inexpensive peri-urban localities in providing a sort of escape route to people who had to leave behind urban residential areas at the impact of housing market cycles.

Larger scale overviews about the evolving populations and urban-territorial roles of inhabited peripheral areas were produced by the late 2010s, particularly by Bajmóczy, Makra and Tóth (2018) using available statistical data, and particularly by Vasárus (2018), who combined these with own survey and interview research, both in an approach and terminology informed by human geography. In line with Census data, these find that the socio-economic status of peripheral populations are heterogeneous, and strongly depend on the location and characteristics of the area, with a high premium on localities in peri-urban areas and locations at a reasonable commuting distance to major economic hubs. Indeed, they conclude that peri-urban areas, particularly the former allotment gardens and weekend home areas directly adjacent or close to important urban centres, have been the most important areas of suburban population growth in the post-1990 period, and this process is comparable to suburbanisation to formal residential zones.

Vasárus (2016, 2018) on the other hand focuses on the peri-urbanisation of middle class households, and on the mixed profile of many such areas, in part resembling emerging suburbs (see also Pócsi 2009a; Vasárus and Szalai 2023). In these analysis, while peripheral areas historically predominantly accommodated low income and marginalised groups, after the transition Hungary's middle income groups also began to move in slowly increasing numbers into peri-urban non-residential zones around

major urban areas, attracted by large and more affordable land plots in the relative vicinity of urban centres, and other appealing qualities, like their clean air, calmness, attractive landscapes, and proximity to nature.

2.4 A shifting landscape for the middle class(es)

The research presented here set out to identify middle class characteristics, lifestyles, struggles and identifications on the micro level to understand issues affecting a subset of people that really makes up most of Hungary's population, albeit the research itself focuses on a quite specific subgroup of it. Still, considering broader socio-economic shifts across the developed world, particularly regarding housing affordability and strategies to manage its challenges, the issues have some indirect implications beyond the studied population itself, and may be in line with social developments beyond Hungary as well. When discussing social stratification and the reproduction of social status, one must inevitably place nation state level social realities in a broader global context: as pointed out above, the same terms may signify very different contents around the globe, and in different historical and conceptual contexts.

OECD's previously cited report on the "squeezed middle class" focuses on the middle income classes of developed countries without providing a definition for it. Indeed, the report uses "middle classes" and "middle incomes" largely interchangeably (OECD 2019a:17). Clearly, there might be significant differences among countries' average income levels, as well as their distribution even if we only consider OECD member states, which are all categorised as developed, and range from higher middle to high income (as noted in a footnote at the top of the chapter, high income countries according to World Bank range from USD 12,630-85,200, hardly a uniform group). Of course household incomes measured in Purchasing Power Parity or Standard would vary less, but even so there are broad differences in people's incomes, living standards, and opportunities based on simply the country in which they were borne. Still, one can also argue that identifying as "middle class" can be very much valid in any Western, developed country – including those on the semi-periphery – simply based on historical traditions, as these terms have been

widely used in these countries too, and are part of the public discourse as well as everyday speech. In addition, hardly anyone would suggest that the economic disparity between lower and higher income countries among the Western world would somehow result in the paucity of cultural or social capital forms in these countries (or any country, for that matter).
In summary, I argue that there could very well be a “middle class” in Hungary, many of whose members are affected by issues that are considered “low income” challenges, including low income suburbanisation or peri-urbanisation. Indeed, these issues may very much be relevant in many countries which are usually considered to be on the semi-periphery in World Systems terminology – but even in its “core countries”. In fact, as a result of the long standing inflation of wages compared to increase in productivity (OECD 2018; Mishel 2021), and the long term increase of housing prices compared to incomes (the “housing cost disease”, see Borrí and Reichlin 2015; van Doorn, Arnold and Rapoport 2019), it seems that technically middle class people in highly developed countries are now facing challenges that were only a few decades ago typically associated with low income and vulnerable groups (Madland 2015; Reeves 2017; OECD 2019a; Weiss 2019), which, in turn, may call into question their conceptualisation or even their self-identification as middle class.

As laid out in the sections above, the differences between middle class persons in Hungary and those elsewhere may be deep to the extent some of the literature will conceive of them as structural, including in particular the World Systems theory, which suggests that class structures could be best compared to other semi-periphery societies. Nonetheless, even though Hungary’s society and economy may not be quite fully on par with the most developed nations, they do still provide some valid points of orientation and comparison. One of these is, locally (nationally) we do tend to think of the middle class in the national sense, as opposed to literature discussing developing countries (the periphery), where is straightforwardly means the highest income groups.

Adding to these is a parallel between the relatively limited sociological inquiry into the content of the middle class(es) in general. As Butler and Savage put it, "Traditionally, the social scientific gaze has been directed either downwards, to the working classes, the poor and the dispossessed, or upwards, to the wealthy and powerful" (1995:vii). Power and colleagues (2003:3) call attention to the "relative invisibility of the middle class", which shows "the extent to which it has been 'normalized'". A part of the rationale for the currently described research was precisely to gain a closer understanding of the living standards and conditions that people tend to think of as "normal"; to see what experiences, opportunities, and living conditions they believe place them more or less "in the middle", and to see if these are in correspondence or at odds with what is considered "middle class in the sociological sense of the word" (as quoted earlier from Tóth, 2016:81).

3. Research objectives and questions

3.1 Objectives and approach

3.1.1 Main objectives of the research

Do middle class people really live in Hungarian towns and cities' peri-urban fringes? And if so, is this phenomenon in any way related to the structural forces discussed in the pervious chapters? Are they "squeezed" into more affordable or accessible living arrangements, or is it rather a conscious compromise between an urban and a rural lifestyle?

As the introductory chapter laid out, this research itself was inspired by finding apparently stable and financially secure middle class families in peri-urban localities that the research team members considered marginalised, or at risk of segregation. After initially writing this off as speculative investment, where peripheral home owners were supposed to seek a quick increase in real estate value after the residential re-zoning of the area, the same research team eventually did have to conclude that at least some of these cases were not speculative at all. Instead, respondents that bore outward markers of a fairly good social status – good quality homes, average or above average incomes, tertiary education – simply reside in non-residential areas of settlement peripheries for a variety of reasons; the financial accessibility of adequate size and quality housing being one of these reasons, but seldom ranked first by the residents themselves.

Existing research on peri-urban populations focused either on truly marginalised groups (Hegedüs et al. 2015, 2019; Vigvári 2016, 2022, 2023), or had a broader focus in the social and geographic sense (HCSO 2016a; Vasárus 2018, 2022). HCSO (2016a) especially provides publicly accessible information on an aggregate level, pointing only to the lower overall lower socio-economic status of inhabited non-residential peri-urban areas. Vasárus (2016, 2018, 2023) elaborates more on the middle-class occupants of peri-urban fringes in national overviews and local case

studies (also Vasárus and Szalai 2023), but his research is primarily quantitative, based on HCSO data and local surveys. While engaging and informative reads on their own right, these sources do not explain how and why middle class peri-urban residents ended up in their current homes; nor do they explore the long term implications of emerging peri-urban habitation on the opportunities and challenges of these residents, or the impact of these processes on the affected settlements.

HCSO analysis based on Census data does not treat peripheral (non-residential) areas separately from the inner, formally residential zones of settlements. Census blocs which include external inhabited areas typically overlap with adjacent residential areas within central municipal zones, a decision justified by the low and sparse population of most peripheral zones, which in most cases would make statistical analysis meaningless or unreliable: a few large such areas count as many as 1,000-2,000 permanent residents, but most range from less than ten to maybe a few hundred. While basic information, particularly population numbers, are available for each peripheral area of Hungarian settlements, detailed information is not published on them, and available analysis discusses this population on the aggregated level (HCSO 2016b). For this reason, but also due to overall exploratory nature of the research, undertaking a qualitative approach, and formulating research questions rather than testable hypotheses, seemed the appropriate choice.

The end goal of the present research was to contribute to an understanding of social stratification dynamics in Hungary through one quite specific aspect, a geographically bounded segment of its presumed middle class. This is in line with the methodological nationalism of the European sociological tradition, which understands class stratification on the nation state, and not the global, level – although with a gradual shift towards placing local or national phenomena in their broader context. In parallel, the social self-conceptualisation (in terms of class or social status) of the vast majority of Hungarians is also bound to individual perceptions of the national and the local socio-economic averages and living conditions; although with an increasingly important role of international (predominantly Western and European) comparisons of middle class lifestyles.

The research looked specifically at people close to urban areas in suburban style homes, who often commute to work in urban areas, and have some level of financial security, and yet choose to live in the non-residential peri-urban zone, despite its obvious physical challenges. Its end objective was to explore the backgrounds, choices, opportunities and constraints of peri-urban residents with the bearings of Hungarian middle class status, and understand how their preferences and strategies in terms of choosing and managing their housing and living environment reflects on the broader society and economy which they navigate.

3.1.2 A brief note on the terminology

The previous chapter has showed that the term "middle-class" is murky at best, and ideologically loaded in many of its uses. In addition, some sociological traditions have generally called into question the utility of the term "class" itself, for a variety of reasons. Nonetheless, much of the international literature still uses "class" as a (sufficiently) neutral term, meant to express socio-economic status and/or self-identification without particular attention to the possible ideological meanings in various geographic or historic settings. Hungarian sociological analysis in particular has distinguished social classes and social stratification as approaches rooted in Marxist and Weberian traditions respectively. Attempts to distance oneself from any school of thought perceived as overly Marxist or neo-Marxist is, of course, understandable in any post-communist country. Nonetheless, avoiding the term "class" in an English language analysis on social stratification simply feels forced; as if Hungary, or the former communist countries, were somehow special cases that lie beyond comparability with the rest of the world.

The author cannot deny that she is better informed in English language international literature than in any other language in any particular region outside Hungary. The terms used in this paper are therefore in line with their terminology. In this paper, the term "middle-class" indicates locally and nationally middle income people, a broad, financially fairly secure middle segment of society, without expectations of a particular class consciousness, or the values some authors attach to the term. In my own experience if people in this broad middle segment have any form of "class

consciousness”, it consists of considering themselves middle-class; and while they themselves may attach particular values to the concept, it hardly goes beyond valuing education, self-sufficiency, keeping up a decent household, and other such conventional ideas.

The previous section clarified the objectives of the research; this section clarifies what is *not* its objective. The present research does not undertake to set up a new categorisation of social strata or classes. There have been plenty of these, coming from better prepared and resourced researchers or research teams. The extent to which these have been successful or useful is up to their readers’ understanding and interpretation. Nor does it set out to add to Hungarian sociology’s “class or stratification debate”, or elaborate on approaches or terminologies to discuss social structuring. In the sections presenting research findings, a combination of existing class categorisations will be used, but limited to those the author found adequately robust to cover a broad swathe of society, and also sufficiently simple and practical for the purposes of the present research.

3.2 Research questions

3.2.1 Are there any overarching characteristics of middle class people in peripheral zones?

The research set out with an initial exploratory goal: to identify the major characteristics of middle class people in peri-urban areas. Are there any typical or well-discernible patterns in terms of age, household composition, employment and other income sources, family backgrounds etc.? Do shared patterns emerge behind the decision to move to a peri-urban zone? And to what extent is their decision to move to a peri-urban area serve the long term goals that respondents explicitly or implicitly lay out?

Unless one approaches to the middle-class with a restrictive definition, it will cover a broad segment of society; and upon closer look, it is expected that various socio-economic groups emerge, with different knowledge bases, backgrounds, behaviours, decision making processes, and strategies over their life course.

3.2.2 Is the peri-urban middle class "squeezed into" a marginalised housing position?

After concluding that middle-class people do reside permanently in non-residential peri-urban areas, primarily in second-home recreational zones and former allotment gardens reasonably close to urban job markets, the research must establish if it is some form of constraint for the affected household, or simply a viable alternative to urban living. In a shorter, informal conversation, peri-urban residents usually emphasize the rural and natural appeal of their peri-urban neighbourhood. A longer, more in-depth life history has a better chance at placing respondents' major life and housing decisions in the broader context of their background and opportunities.

3.2.3. Is peri-urbanisation a risk or opportunity for residents?

Securing home ownership in a non-residential area can be considered a financially prudent decision, if it means the owner avoids spending on increasingly unaffordable rental housing, as well as becoming indebted beyond their means. Considering the cost as well as the legal and often even physical insecurity of renting, it may be an attractive option, as home ownership is truly the only secure housing option in Hungary. It is, however, unclear if it will ensure long term security, or place a person on a path of intergenerational reproduction of an insecure position, where the lower value of family wealth could re-emerge as an impediment. It must be underlined that for most people, their primary residence is first and foremost a home, and buying is conceived in terms of security much more than that of an investment decision. While most people are able to give an estimation of the market value of their home, its primary role is that of housing, and not so much a form of investment. Nonetheless, being the most valuable asset in most households' portfolio, its long term role in capital formation inevitably influences the long term life path of its owners.

The research therefore set out to uncover the circumstances under which moving to a peri-urban locality is a good opportunity with potential pay-off, or rather a long-term risk for the affected households. It also aimed to clarify if moving to a peripheral area was a response of otherwise middle class households to specific economic (among which housing market) cycles, like the mortgage market crisis after 2008,

with the subsequent credit crunch and worsening employment opportunities, or the soaring rent levels from the mid-2010s; and if this move could help maintain locals' middle class status in the longer run, or put it at risk instead. Namely, is this population an insecure middle class at risk of eventually becoming marginalised; or rather, is it following a viable strategy for maintaining and/or strengthening its socio-economic position?

3.2.4 Is peri-urbanisation a risk or opportunity for municipalities?

Similarly to intensive suburbanisation, peri-urban development be have a significant impact on the development of the local settlement and the broader functional urban area. In most cases, the peri-urban population moves to a locality, but commutes for work (and possibly other services) to a core city rather than the 'host' municipality. In these cases, the municipality faces challenges that go beyond its own geographic and legal scope of action, but bear the pressure towards, and costs associated with, developing increasingly inhabited peripheral areas. On the other hand, in some cases these peripheral areas may be the fastest growing areas of some municipalities, with a fair share of locally middle to higher income people and families with children, presenting a unique opportunity for settlements to attract residents, in a context where smaller settlements often see their population age and decline.

In some cases, municipalities have the legal possibility and also the means to gradually develop and rezone peripheral areas for residential purposes, which significantly raises real estate values in the area. However, in many cases this is not a feasible option, and even when it is, it tends to be an incremental, time and resource intensive process. Either situation may lead to conflicts between the peripheral population and municipalities. This in itself suggests a middle-class population that is (1) able to lobby for its self-interest, and (2) has political weight, i.e. is taken seriously by municipal leadership.

The research process had therefore to clarify the extent to which public sector (especially municipal) actors and decision makers are aware of the number and situation of persons choosing to relocate to peripheral (non-residential) areas. It had to find out if they conceive of this phenomenon as a problem or an opportunity;

whether or not they address it, and if so, what measures are they considering. It also had to understand the long term objectives and factors (legal, financial, political or other) that influence their conceptualisation and attitudes towards peri-urbanisation.

4. Research methods

4.1 The role qualitative methods in exploratory research

As laid out in the previous sections, the goal of the presented research was multi-pronged, primarily aiming to understand the housing choices and strategies of individuals and households which are formally middle class, and are nonetheless in a potentially insecure or precarious position; while also seeking to understand the consequences of their strategies on the micro (individual and household) and on the mezzo/macro (settlement, urban, national) levels. Such inquiry should look at social and economic indicators like income and wealth, educational attainment and professional status, leisure activities, the household's time balance framework, and so forth, which are quite straightforwardly quantifiable, although some of them are 'soft' to a level that methodological choices may have substantial consequences on measurement results. On the other hand, locating a middle class household would also require an understanding of a set of entirely 'soft' aspects, like attitudes, values, preferences, lived experiences, or (social, class) identity.

The most eminent case of macro level data gathering is of course by the Census of the Hungarian Central Statistical Office. The study "Peripheral areas and their inhabitants" (HCSO 2016a) based on Census 2011 data is in itself a showcase of the power as well as of the limitations of macro level statistical information gathering in sparsely populated peripheral areas, which differ substantially from formal residential zones in many respect. To begin enumerating the differences, finding out which structure is a second home, which one is permanently inhabited and which one is completely abandoned is not intuitive at all. An instant challenge in a peripheral zone is that residents do not usually install door bells. The presence of a post box, especially one with the residents' names on it is an excellent cue, although not necessarily a proof of permanent habitation; but even if one is physically present, it may be difficult to reach out to residents.

Another limitation is linked to the grand scale and cost level of all-encompassing statistical data gathering. Censuses occur once every decade, which is generally reasonable for such a massive and costly endeavour. The rare rigorous research carried out in peripheral zones – of which the most extensive ones have been undertaken by Vasárus (2018) in a distinctly human geography perspective – point out importantly that

housing mobility in such areas is swift. Initial municipal interviews conducted for the present research confirmed this finding: by 2019, some larger peripheral zones could expand significantly year after year, and the municipalities managing the peripheral zone in question only had estimations as to the real population growth. The peri-urban zones in question are often physically further away from the core municipality, where many of the local processes remain "hidden". In some cases, new residents may not contact the municipality, and retain their address registration card of their previous home, e.g. to have access to municipal services in the larger, better equipped city to which they commute daily. In this sense, HCSO's Census based analysis is a useful starting point, but any research conducted every ten years is inevitably outdated by the time the actual analysis is published (the cited paper appeared five years after data collection).

It must also be pointed out that HCSO does not fully separate inhabited peripheral zones from internal residential zones within a settlement for the purposes of statistical analysis, as the number of inhabitants in most such areas simply does not justify such distinction. Smaller such areas may include a few dozen people; larger ones are populated by a few hundred or thousand people. Sparse population, the unclear function of many of the structures, and the poor accessibility of locals – whether residents of second home owners – are again counterarguments of conducting large scale statistical data gathering distinctly from the nearby residential areas; its benefits would not necessarily justify the incurred greater costs. As a result, statistical block level quantitative analysis can only be conducted for a mix of residential and peripheral zones; and do to the low number of permanent inhabitants in many areas, meaningful statistical analysis is simply unfeasible. It must be noted though that simple descriptive data, particularly population numbers, of settlement peripheries are available, and can be a useful starting point for field research, in HCSO's settlement database (*"Helységnévtár"*),[11] reflecting 2022 Census data at the time of writing.

In 2011, roughly three percent of the national population inhabited peripheral zones. This number was nearly stagnant in the past two decades, although with a dramatic shift away from remote, small settlements and towards peri-urban areas, some of which were indeed transforming into suburban neighbourhoods, albeit with some infrastructural deficiencies. This draws attention to the slowly emerging and increasingly salient role of such peri-

[11] Magyarország Helységnévtára, https://www.ksh.hu/apps/hntr.main

urban areas in a form of secondary “suburbs”; but an analysis of data that pertains only partially to the peripheral zones themselves has limitations when one hopes to understand local life histories, housing decisions, and living conditions.

Now, the emergence of sophisticated quantitative methods in hard sciences in the second half of the 20th century brought about sharp critiques of qualitative inquiry, some of which persists in the contemporary social research community. As a reaction to this, a number of qualitative approaches emerged which either attempted to adopt the rigor of quantitative methods via making qualitative research quantifiable, like Grounded Theory (see, for instance, Charmaz 2006:5 and how some of the quantitative research community of the 1960s “saw qualitative research as impressionistic, anecdotal, unsystematic, and biased”). Other directions focused rather on reconsidering scientific rigor and various sets of validity or adequacy criteria in qualitative methods, seeking to retain its added values of being reflexive and comprehensive, and providing a rich insight into complex subjects, while also strengthening its analytic realism and positivist underpinnings (Denzin and Lincoln 2018; Morse 2018). To some extent, mixed method research designs were also developed to incorporate the post-positivist, interpretive turn in social theory, and reconcile it with positivist claims of producing generalisable scientific knowledge (Creswell 2003).

This leaves open the question of generalisability, or sampling for generalisability, in qualitative studies of a population; particularly so as qualitative research tends to be inherently limited to a relatively small number of informants/respondents. The notion of sampling is broadly used in social research, including in qualitative inquiry, even though in exploratory research it is by definition non-probability. When selecting a sampling strategy, qualitative researchers thus turns towards “theoretical generalisability” or “analytical generalisability”, when extrapolation is not made about the incidence or distribution of attributes within a larger population, but with regards to phenomena: when the researcher aims to shed light on the occurrence of socially significant “incidents”, rather than on the number of persons or other units of analysis affected by a specific phenomenon (Gobo 2007:418). In line with the proliferation of methodological approaches within qualitative research, the approach has slightly different names and definitions, ranging from “moderate generalisation” or “extrapolation” (Gobo 2007:405-6,421-2) to “theoretical sampling” aiming at data saturation or theoretical saturation

(Ritchie, Lewis and Elam 2003:80-81; Morse 2018:1392) on the basis of theoretical purpose and relevance, or "purposive sampling" or "typical case sampling" where respondents need to adequately represent a location or phenomenon (Ritchie, Lewis and Elam 2003:79). In practice, these will often have very similar contents, which is essentially reaching out to a range of informants/respondents, and testing emerging themes with new interviews (Rapley 2007:17; Rosenthal 2007:53-54).

In addition, sampling is considered a misnomer by some in this approach, to the extent it may suggest claim for statistical generalisability, which is not the goal of qualitative research (Nakkeeran 2016; Moser and Korstjens 2018): "precision and rigour of a qualitative research sample is defined by its ability to represent salient characteristics" (Ritchie, Lewis and Elam 2003:82). In designing research with "theoretical saturation" in mind, it is difficult to come up with a target number of field visits and interviews in order to reach some form of conceptual or theoretical "saturation" of appropriately "rich" data (Small 2008, 2009; Moser and Korstjens 2018). Some authors do provide a range of numbers, but will invariably conclude that these have to be adapted to the research at hand.

Finally, unless both the researcher and the planned audience of the research are already intimately familiar with the context of the research topic, an expansion towards ethnographic tools is likely to be necessary. Interviews remain the single most important source of data in qualitative research (Kovács 2007a; Rapley 2007); but complementing it with ethnographic methods, particularly participant and field observation, may be necessary to reach an in-depth understanding of field dynamics and social phenomena – that is, approximating the aspired theoretical saturation – if the research in question has an exploratory end. In addition, ethnographic methods allow for including information sources in the analysis which would be inaccessible using 'traditional' social research tools like interviews or surveys (Feischmidt 2007a, 2007b; Vigvari 2017, 2022).

Now, formal residential neighbourhoods often have fairly clear-cut characteristics in terms of status, average (and expected) socio-economic indicators, and also a real estate market value level, which indicates but also perpetuates the status of residents. This is, of course, the result of prolonged socio-economic, ethnic, and/or other historic segregation processes. In urban areas, these tend to be greater (Eurostat 2016; Musterd et al. 2015; Marcińczak, Musterd and van Ham 2015; Inchauste et al. 2022); and while they have

thoroughly researched drawbacks and discontents, they also serve as focal points of local identities and the importance of locally bounded social networks which emerge within neighbourhoods with distinct socio-economic characteristics (Bolt, Burgers and van Kempen 1998). From the perspective of quantifiable socio-economic characteristics, these have a clear technical advantage: differences in terms of measurable social and economic indicators are quite straightforward in distinct neighbourhoods – even if the objective of such measurement is to call attention to the need for mitigating segregation and differences in opportunities and quality of life among various neighbourhoods.

When it comes to smaller settlements, socio-economic differences within a single locality tend to be less pronounced, while the entire issue is often tied to larger regional disparities, focusing on the geographic units into which the settlements are tied through local economic, labour, and social service networks (see for instance Pénzes, Molnár and Pálóczi 2014; Vastagh 2017:124-6; Storper 2018). In addition, recent directions in rural sociology question the meaningful distinction between "urban" and "rural" society in the 21st century, when the share of agricultural workers is minimal in developed countries, even in rural settings (Csurgó 2013:20-21).

Now, in the case of emerging peri-urban neighbourhoods, the researcher cannot possibly be quite familiar with the topic, given their broad heterogeneity in terms of land use, physical characteristics, and the socio-economic makeup of permanent dwellers (as emphasised again and again in HCSO 2016). In peri-urban settings, with increasingly mixed land use and commuting to urban centres (Bertalan and Hegedüs 2016; Pócsi 2009a, 2009b; Vasárus 2018), even attempts at demarcating urban and rural social settings proves complicated. In these small, fragmented, socially and economically complex fields, gleaning an understanding of local social processes through gathering quantifiable data seems counterintuitive at best. Literature on residential peri-urbanisation as a form of suburbanisation in Hungary were initially comprised of local case studies precisely because on the limitations on meaningful macro-level statistical analysis: understanding local demographic and socio-economic dynamics required field research deploying predominantly qualitative methods (Nagy 2008; Pócsi 2009a, 2009b, 2012; Csatári, Farkas and Lennert 2013; Balogh and Csapó 2013; Kristóf 2015; Vasárus 2016; Vigvári 2016), in line with the scarcity and unevenness of statistical data, as well as the

limited available information on the actual social and settlement dynamics of the researched areas.

4.2 Selected methods and research process

The research goal sets out to understand external mechanisms and individual room for manoeuvre of households in Hungary who are *technically* middle class – which, as we have seen, is a fuzzy and contested term – and live in areas which have been routinely categorised in past analyses as marginalised based on their aggregated socio-economic characteristics. To what extent is their choice of habitation shaped by external constraints or internal preferences is considered an entirely open-ended question at the start of the research process. Existing literature (Hegedüs, Horváth and Kovács 2015; HCSO 2016a; Vasárus 2016) and research ongoing at the time (Hegedüs et al. 2019) suggested that affordability would be almost guaranteed to play at least some role in moving to a peri-urban locality. At the same time, as much of the literature described peri-urban populations as lower-than-average in various socio-economic indicators, but very heterogeneous, with great possibly great variations within, as well as among, different peripheral localities – which also implied that in-depth research in such an area cannot really afford any preconception. Some of the findings that the research teams found surprising and counterintuitive in previous research (Hegedüs et al. 2019) were precisely so because of the preconceptions the researchers had at the outset.

Accordingly, the selected methods were qualitative, in line with the exploratory nature of the research project: instead of hypotheses to test, the goal was precisely to gather information that may become a basis of theory development and formulating future hypotheses. Quantitative data was only used in the preparation phase of the process, primarily to gather information about the potentially appropriate fields of qualitative research, in the form of locating and selecting areas based on their key demographic and socio-economic indicators.

The selection of research fields did start out from information and field experience from previous (and in part then-ongoing) research (Hegedüs, Horváth and Kovács 2015; Hegedüs et al. 2019) on inhabited peri-urban areas within commuting distance from Budapest, and from two other major urban centres, Székesfehérvár (Western Hungary) and Debrecen (Eastern Hungary). These noted the overall lower status of these peripheral

inhabited areas, and focused on their potential and risks for inhabitants, as well as the challenges they presented for municipal urban development efforts. Hegedüs, Horváth and Kovács (2015) started out using local survey data for one urban field (Budapest's 21st District), and expanded on it through field visits, and institutional and field interviews for understanding the residential dynamics of peripheral areas. Horváth and colleagues (2019) looked specifically on peri-urban areas, but through a lens of policy advisory for managing marginalised areas at risk of segregation. Nonetheless, while pockets of poverty were uncovered even in mixed status peripheral areas, in both cases the findings underline the mixed status and composition of many inhabited peri-urban areas, with a noteworthy presence of apparently middle class households. Moreover, while many permanently inhabited peri-urban zones are fully segregated and uniformly low status, the mixed status peri-urban zones tend to be physically separate from these, and both institutional respondents and locals – whether peri-urban residents or not – are fully aware of their distinct conditions. However, while field interviews were conducted in this case, there was a stronger emphasis on institutional interviews; and much of the field work was limited to informal or semi-formal discussions, or was facilitated by institutional respondents who accompanied the researchers to the field. Given the limited time and broader geographic scope of the research, this was extremely useful in this particular case; however, it also gave a (semi-)formal framing to field discussion and observation that is expected to influence both respondent communication and behaviour, and researchers' impressions.

Field selection drew substantially on this previous research. However, it specifically sought out permanent peri-urban residents with living conditions and characteristics that would clearly place them in the "middle class" in at least one widely accepted use of the term. It also had the opportunity to rely on institutional interviews for an overview of localities and their some of their dynamics, but could then move on to in-depth interviews with local residents without much external mediation. Finally, due to conditions described earlier, interviewing was complemented with ethnographic methods, including field and participant observations.

4.2.1 Field selection and institutional interviews

With a research interest on middle class households and their choices and coping mechanisms, the substantive part of the research process was on residential interviews; hence the role of field selection was primarily to help locate interview subjects, and institutional interviews aimed at understanding the dynamics of mixed status peri-urban areas. Hence the actual research started out with looking at HCSO data[12] for peripheral areas in the Functional Urban Areas (FUA)[13] of Székesfehérvár, where (a) previous research identified a large number of mixed status peripheral neighbourhoods and some clearly middle class (educated, middle income) respondents, and (b) statistical data shows that an outstanding share of the local workforce commutes from a broad agglomeration area (HCSO 2016b:6-7), suggesting good access to employment opportunities, and stable and/or attractive income levels even in surrounding settlements.

Institutional informants were contacted at a cold call basis; essentially, I selected settlements with significant peri-urban populations in the selected broader agglomeration zones, and contacted their municipal offices via e-mail to inquire about their status and main issues, and to see if a municipal official would be willing to discuss these in detail. The first contact did specify that I seek mixed status areas, which eliminated segregated areas or truly marginalised populations, which were outside the scope of the present research.

Peri-urban research localities were identified in a later phase within the Budapest commuting agglomeration. These were left for a later stage simply due to the scope of the capital and its surroundings. In practical terms (1) it was clear that the capital which is the single largest commuting centre and housing market hub of the country would have the most possible relevant research areas and respondents, and (2) the large number of potential areas was simply daunting, and more manageable in the light of initial findings, and – perhaps more importantly – initial research experience, including feasible methods for securing institutional and resident contacts.

[12] Magyarország Helységnévtára, https://www.ksh.hu/apps/hntr.main

[13] These are the commuting areas of major urban hubs, i.e. the settlement network around major towns and cities which attract at least 10 or 15 percent of the local employed population depending on methodological approach, see https://www.ksh.hu/regionalatlas_urban_audit for Hungary.

Preliminary field visits to larger inhabited peripheral areas were part of the preparatory phase of field work, as well as consulting maps (Virág, Váradi and Koós 2007). In the contemporary context, internet tools are extremely useful for identifying possibly relevant areas; in this case, Google Streetview (to the extent it approaches or traverses a peri-urban locality) was a first step of seeing if there is housing in the area that appears permanently inhabited, and if the area or parts of it appear suburban rather than rural or dominated by second homes. This would, of course, have to be confirmed by both in-person field visits and institutional interviews.

Table 2 lists institutional respondents, who are municipal officials or employees: mayors or public notaries, in some cases elected representatives of the areas in question, and in others social workers and visiting nurses familiar with the areas and some of the families who live there. The mayor or public notary usually is only available for an interview in smaller settlements; which is appropriate in the sense that in these cases they in fact are well informed about every area within the settlement, including their challenges, and they are also more likely to be in daily contact with the constituency. Talking to a social worker can be useful in settlements where they regularly visit the peripheral zone; however, as they are in contact with vulnerable locals, their added value lies in their familiarity with the area. Visiting nurse, on the other hand, are in contact with all families with children aged 6 or younger, and therefore have a good overview of residents across socio-economic strata. Finally, elected municipal representatives of an area are also usually familiar with it, and aim to have in-depth understanding of the local population's needs and challenges.

The names of research fields were pseudonymised, as some of the respondents have easily identifiable positions in the locality, and therefore this was deemed necessary for their actual anonymisation. While institutional respondents technically provided information in their official capacity, their personal and official lives are often deeply intertwined in the context of small settlements. In addition, some of the residential respondents also held locally broadly known capacities, which would make them identifiable if the real name of the fields were used.

Institutional interviews were structured for the most part, that is, with flexibility to digress and include personal insights and opinions. The topics to be covered were the estimated number of permanent inhabitants in non-residential areas, their overall living

conditions and socio-economic status, possible conflicts due to municipal regulations on the area and pressure for infrastructural development, the municipality's strategy to manage these, and municipal plans regarding the future of the area. Institutional interview respondents were generally treated as informants in the sense that the goal of interviews was to gather information, rather than an understanding of the respondent's way of thinking (Kovács 2007); however, personal opinions or impressions in these situations can enrich one's understanding of the research topic, providing an outsider's view of such areas – an outsider's who has much more knowledge of, and a greater stake in, the condition and dynamics of the area in question than the researcher.

The socio-economic status of a peri-urban area, for instance, as assessed by a municipal respondent, would depend on the socio-economic status of the core settlement. The informant of a relatively high income municipality would describe a peripheral area as accommodating *"deep poverty"*; one representing a smaller, lower income settlement would see the peripheral zone as one that attracts high income urbanites, who then pose impossible demands towards the municipality; and, in an outsider's viewpoint, while the two areas do have different statuses as peripheries, both are mixed in land use and status, have pockets of poverty as well as modern, convenient dwellings, and fit into HCSO's (2016b) aggregated description of lower-than-average socio-economic indicators.

Notes were taken on institutional interviews, but no voice records were made due to the informant role of interviewees, as the goal of data collection in these instances was limited to gathering contextual information on the fields; informants' manner of speech or turns of phrases did not need to be retained verbatim, and even their personal experiences or opinions would only be relevant to the extent it helped place the area in the local spatial and socio-economic context of the settlement and the broader region. Informants were also asked to provide resident respondents, if they could, and in some cases were very helpful in this aspect as well.

Finally, over the course of the research process, a number of areas emerged that seemed relevant but where institutional respondents were unavailable (refused to provide any information on the subject); these instances are indicated in Table 2. This is generally unfortunate, but as by this point I could gather an overall consistent image of municipal challenges, conflicts, and strategies regarding the growing permanent populations on non-

residential zones, and also locate residential respondents with other means, these cases were deemed not to influence research outcomes significantly.

4.2.2 Field research: sociological and ethnographic methods

Initially, recruiting resident interviewees was a mix of cold calls and mobilising contacts suggested by institutional informants. Cold calls in practice consisted of addressing people in the first few selected areas, which led to shorter conversations in most cases – to be incorporated as field observations – and some in-depth interviews, if the addressed person was relevant to the study and willing and available for a prolonged response (even if at a later time). Respondents were also asked to recommend further respondents that they believed would be open for a similar interview. In addition, one piece of information that emerged over field interviews was that specific areas have social media groups for residents and second home owners to exchange information and organise events; so in later research phases such social media groups became another platform for reaching out to potential respondents.

The goal was to achieve purposive sampling of respondents, and incorporating shorter conversations with local residents (who either did not fit the research profile or were unable or unwilling to give a full life course interview) and second home owners in ethnographic information gathering to triangulate field research across various methods. In practice, the need to engage multiple strategies to locate respondents led to a form of "opportunistic sampling", where the researcher takes advantage of "unforeseen opportunities as they arise during the course of fieldwork, adopting a flexible approach to meld the sample around the fieldwork context as it unfolds" (Ritchie, Lewis and Elam 2003:81), although with the unchanged goal of achieving data saturation.

Narrative life course interviews were recorded with 41 respondents, of which 37 who live in peri-urban areas (allotment garden areas and recreational areas with no residential infrastructure); one with a person who moved to a peripheral area, which was rezoned as mixed use (including permanent habitation); two with people who previously lived in one of the research fields, although at the time of the interview one has moved to another peripheral locality, and another to Budapest; and one with a respondent who lived in a rented apartment in Budapest, and was considering moving to a peripheral zone.

The goal of narrative life course interviews in general was understanding personal choices and behaviours through recounting lived experiences; more specifically it aimed at learning the respondents' life history and housing history, but also gleaning insight on their attitudes, values, ideals, and ways of constructing and upholding social identities, as individual representation of broader social phenomena (Kovács 2007; Rapley 2007). In line with the recommended approach to narrative interviewing, the first part of these consisted of the life course account itself, with interviewer interaction limited to returning to events and themes already mentioned, and the second part of narrative-generating questions (Rosenthal 2007) to cover any topics central to the inquiry but left out during the life course account (semi-structured narrative follow-up). The interviews had to yield key biographical information, housing history and housing conditions (strictly the thematic basis of the interview), but respondents were also asked to assess the area, its liveability as a residential neighbourhood, advantages and drawbacks, its status, as well as its residents and second home owners; and to contrast it to the core settlement. In most cases, respondents could reveal their knowledge – or at least their interpretation – of local social networks and community dynamics. Respondent assessment of the area as a neighbourhood revealed their needs and preferences, e.g. where they shop, how they spend leisure time, do they undertake activities nearby or in town, whether they keep contact with people in their neighbourhood, or rather with people in their previous home settlement. In addition, they also expressed values and preferences through the uses of contexts and comparisons, ways of expression, and a wealth of implicit information on their frames of reference, i.e. unsolicited comparisons, the counterfactuals (assumed 'normal' or alternative life courses) to which they tend to compare their own choices and situation. Again, repeated interviews and complementary ethnographic methods would look for and test emerging themes.

Interviews were recorded, and loosely transcribed, with some key passages typed up word for word, but with most of the account summarised. Notes throughout interviews were also taken, as a security measure in case the recording fails, but also to allow for noting events or instances that could be relevant but were not uttered by the respondent. In addition, going off the record was offered (and occasionally accepted) when the respondent felt that an issue was sensitive. Additionally, a summary of the interview was written down immediately after the interview as part of the field notes. Ethnographic

methods were used to complement classic qualitative sociological methodology. Deploying ethnographic methods over multiple localities is a form of relational ethnography, where "field" in general means not a single locality, but rather a social field whose dynamics can only be understood through the relations of their actors (Durst 2017:90, 98).

These primarily comprised of field and participant observation recorded in field notes, but notes of shorter conversations with residents and second home owners were also incorporated, as situationally embedded qualitative data (Németh 2005:39; Vigvari 2022:83-84). Field observation is largely self-explanatory. Participant observation could be realized through attending community events in the research fields. These consisted of one event per major research region: a demonstration against a large and polluting production facility in a Fejér county locality (two adjacent peri-urban recreational zones); a local community event organised by the residents' civil society organisation in an East Pest field (a single but large and populated recreational zone); and a small late-night concert and event at a cultural venue in a North Pest county municipality, organised by peri-urban (allotment garden and recreational zone) residents from the area, and attended by them, as well as by other locals. Of course attending such events still very much leaves the researcher an outsider, but it is generally useful for establishing rapport and trust with some of the potential respondents, and helps get an initial glimpse into local social networks and dynamics.

Research into peripheral zones as emerging residential areas tended to deploy multiple methods for enriching data and validate findings: Vasárus (2018) used HCSO data for a national overview of the characteristics of peri-urban zones, but also gathered data via survey and interviews to validate hypothesised causal connections; and Vigvári (2017, 2022, 2023) completed interview based research with ethnographic methods. The latter is often advised for conducting qualitative research where reliable statistical data for comparison and validation is scarce, and the researcher is looking for information that cannot necessarily be gleaned from traditional sociological tools (Flick 1992; Burawoy 1998; Feischmidt 2007a; Lewis and Ritchie 2003; Vigvari 2017:49, 2022:83; Denzin and Lincoln 2018). Brannen (2007:283) emphasises the use of triangulation of multiple qualitative methods for cases where "explanations for patterns of social action often lie outside those that the informants themselves provide"; and Rapley (2007:29) goes as far

as claiming that interview data without being complemented by observation is simply insufficient; “an interview study that *only* uses interviews to understand peoples *lived, situated, practices* seems highly problematic” (emphasis in the original).

Finally, the post-fieldwork phase entailed return visits, follow-up calls, and second interview rounds where changes in the situation of the respondent seemed to justify it. Post-fieldwork steps serve as follow-up, as well as a reflexive phase of interpreting observations in the context of the gradually expanding knowledge and experience over the course of the research process, experience, understanding of the field(s) and its locals as individuals and as a community, allowing the researcher to “re-read” the field (Durst 2017:91) in the light of emerging findings. This part of the full process takes into account the inevitable incompleteness of ethnographic research (Cohen, 1992; Clifford 1992; Durst 2017).

4.3 Validity, generalisability, and limitations

The aim of qualitative sociological research is to “reconstruct the interrelationship between individual experience and collective framework […], to gain an understanding of societal realities or of the interrelationship between society and life history” (Rosenthal 2007:62). While by definition qualitative social research cannot make claims of generalisability in the statistical sense, it does aim to extrapolate causal connections on the mezzo and macro levels, usually referred to as theoretical or analytical generalisability; that is, a claim is made about social representativeness (Gobo 2007:423), the relevance of findings beyond the sample and context involved in the research. Nonetheless, the extent of theoretical generalisability are very much open to debate, and depend on the nature, scope, and aim of the research (Ritchie and Lewis 2003; Gobo 2007; Morse 2018). These issues can be addressed by strategies included in the description of research steps in the previous sections, among which triangulation of sources and methods of data collection, conducting relational ethnographic research across comparable geographic localities, testing findings through repeated data collection instances, and establishing internal consistency of evidence to achieve a form of external validity and reliability that befits qualitative research (Flick 1992; Ritchie and Lewis 2003; Brennan 2007).

Of course there is a level of subjectivity and interpretation in all approaches to social research, including decisions on defining, collecting, and interpreting data in quantitative research; it studies human behaviour and is undertaken by humans after all. Nonetheless, upon considering the limitations of qualitative research one must still keep in mind the levels of subjectivity and interpretation at every step of the process and analysis. Interview respondents will provide an account of their life history and major events as – and to the extent – they remember, which is already their interpretation of it; and as accurate a researcher may strive to be in recording it, their analysis will inevitably contain their own positions, subjective elements, and interpretations (Rapley 2007; Németh 2015). Interpretation of qualitative social research is far from being straightforward, especially so when ethnographic elements are also involved (Feischmidt 2007b).

There is also internal tension between the researcher's presence on the field or in an interview situation, and their goal of understanding its "natural" dynamics, i.e., without the researcher's presence (Clifford 1992; Németh 2015; Vigvári 2017). In discussing "ethnographic truths" as "inherently *partial* – committed and incomplete" (1992:7), Clifford elaborates that as the ethnographer is present, their interpretation is inevitably and inseparably part of the observation.

Converting observation into writing, or the problem of textualisation, is another hurdle for the transmission of qualitative data, and particularly of ethnographic knowledge, which again is affected on multiple levels. The loss of non-verbal communication – intonation, situational details – in transcription can, to some extent, be managed via extensive side notes, but the result will inevitably omit part of the expressiveness and content of the original interaction (Morse 2018:1389). Ethnographic data in particular is again inevitably modified by transition to writing (Marcus 1992:265). In the present case, both these points are compounded with translating findings, and occasionally word for word quotes, from the original Hungarian to English in the process of writing, in which process fully retaining the layers and complexities of the original data points is again tricky, to say the least. Finally, the reader cannot possibly have a fully neutral or final position either; their interpretation is also a part of this process (Clifford 1992:4, 19).

In the end, qualitative field work is "always an ongoing process" (Rapley 2007:26), compiled of multiple research phases and setting these up in a way that findings can be gleaned gradually, against earlier concepts, findings, and experience. Undertaking

reflexive research, which is open about the researcher as part of the observation, is one way of tackling the uncertainties and subjectivities of qualitative research (Ritchie and Lewis 2003; Delamont 2007; Németh 2015; Durst 2017).

Qualitative researchers will, of course, revise and reflect throughout the course of the research process to ensure rigor in their methods and interpretation to the best of their abilities. Nonetheless, their goal is usually data saturation or analytical saturation, with the aim of achieving theoretical generalisability, with the possibility of formulating testable hypotheses. In reading the output and findings of qualitative research, one must keep in mind the limitations that stem from the nature of the studied problem, and strive for reflecting one's own subjectivity in reading and interpreting the final report text.

5. Findings

This section provides a summary and discussion of research findings, starting with an overview of the research fields and respondents' life course interviews. The field descriptions are informed by preparatory desk research and literature reviews, field visits, and the input of institutional informants. The latter were municipal workers in various capacities, ranging from mayors and municipal notaries to assistants and social work staff (see Table 2). They were asked to assess the physical conditions, population number, and socio-economic status of the inhabited peripheral areas, and provide insight into its community, its urban/settlement development dynamics, and its potential and challenges.

Respondent life course interviews had a wide range of actual timeframes, from barely more than an hour to several hours. The 400-800 word summary of each interview is included in the Annex, focusing on key life and housing history events. On the basis of previous research and relevant literature, the narrative generating phases of the interviews attempted to gain insight into respondents' housing situation in terms of peri-urban residents' experience of a home, housing, and home ownership as a means of personal and financial security. They sought to understand whether respondents perceived their residence primarily or exclusively as housing (home), or also a form of long-term security in the sense of accumulating wealth. The interviews also explored how respondents perceived their neighbourhoods, meaning as essentially a suburban area, or rather conceived of it as being close to nature, living in the 'wilderness'. Finally, they explored their relationships within the neighbourhood, in the settlement as a whole (including with the local municipality as an institution), and outside the settlement, like their place of origin.

Ethnographic methods were used to a limited extent, consisting largely of participant observation, namely engaging with local potential respondents over various events. It has to be underlined that the research did not involve actually living in the field areas, but rather visiting them over numerous occasions, and repeatedly engaging with locals at appropriate opportunities. Participation in events organised by and for local (peripheral) residents was initially intended to contact potential interviewees. Nonetheless, beyond serving as contact points for meeting and establishing some

level of trust with members of the community, they also ended up providing invaluable insights into local interpersonal and residential-institutional dynamics, and were eventually used to triangulate findings based on institutional and residential interviews. In summary, the analysis on peri-urban residential decisions, strategies and lived experiences is based primarily on interviews, predominantly recorded in the homes of respondents; but these are interpreted in the context of a more in-depth and recurring familiarisation with the neighbourhood in which respondents reside.

5.1 Overview of the research fields

The following sections provide a compilation of the selected fields, specifically peri-urban areas, situated within the Functional Urban Areas (FUAs) of Budapest and Székesfehérvár, chosen for the participant observation and interview processes.

The selected research fields were based in part on previous research experience, but also on the assumption that major employment hubs will be likely to attract middle class persons; i.e. people who are working age, and are active on the labour market either as employees or entrepreneurs. The two employment hubs were Székesfehérvár – the largest target of work-related commuting in relative terms; and the capital Budapest, by far the largest work hub in absolute terms. In Székesfehérvár, HCSO found based on 2011 Census data that nearly 45 percent of the locally employed workforce, or 30,000 people, commuted from beyond city limits. While data from the most recent Census is not available at the time of writing, the scope of commuting for work was also underlined in institutional interviews. In Budapest, the ratio of commuting is much lower, less than 25 percent of the workforce – however, due to the sheer size of the capital's population and economy, this means more than 225,000 people (HCSO 2015; 2016b:6-7). Additionally, both previous research experience and available statistical data suggested that peri-urban areas had a growing number of permanent residents (HCSO 2016a), and a fair percentage of them were middle class in terms of educational attainment, job status, and cultural and consumption patterns.

Sub-localities were also selected by the status of the larger areas where the peri-urban zones were located. A group of peri-urban settlements were selected in the Székesfehérvár FUA, largely north and west of the core city. As institutional respondents revealed, some peripheral areas do have greater concentrations of

poverty and even serious material deprivation, especially south of the city. As the research goal was specifically to contact middle class respondents in such areas, I focused on the more heterogeneous locations.

Two additional sub-localities were also selected where a significant share of people commute to Budapest. One of these was north of the city, in and around the Danube Bend region. It is a pleasant, touristic region which has historically attracted people to move out from Budapest. As a domestic tourist destination, it comes second after the lake Balaton area, and intensifying tourism has been transforming its socio-economic profile for a prolonged period. In fact, newcomers have been transforming the area significantly in a historic perspective even, from the late 19th century. With the widening wealth gaps and multiple waves of urban middle-class newcomers, in the post-transition period and especially in the past two decades or so the area has seen French bakeries, hip restaurants, and coworking spaces popping up. Real estate prices in residential zones are by now on par with the capital; and even the peripheral areas attract many socially emergent, financially stable newcomers.

Another area was selected on the eastern edge of Pest County. This is of a significantly lower status than the Danube Bend region. Nonetheless, inhabited peri-urban zones do show a clear presence of middle-class households. While much less well-known than the Danube Bend region, it also more affordable. It offers attractions similar to peri-urban areas around major cities: affordability; quiet, green areas, and access to nature; as well as good commuting options to the capital by car or via public transportation.

The most recent available HCSO analysis on peri-urban inhabited zones (HCSO 2016a) emphasises the heterogeneity of these areas, both within and among the different peripheries. Verifying this does not require in-depth research. It is obvious upon an initial exploration of a few such areas that the size, quality, and potential market value of homes and their surroundings can be vastly different even within a single row, and especially so within the locality. Additionally, the localities may have smaller pockets of poverty or a group of larger and more comfortable appearing homes. And overall differences can be detected among localities, too: some are genuinely attractive, with panoramic views and the vicinity of protected nature

reserves; others have fewer attractions, weaker infrastructure and transportation access, and are in turn more affordable. The population of each is mixed: pockets of poverty are present even in overall attractive peri-urban zones, but I encountered no area in the research process that did not have at least a handful of spacious, pleasant and modern homes with a higher market value.

The relative socio-economic status of peri-urban areas depend on numerous factors, ranging from the socio-economic standing of the region in which they are located, to their relationship with their 'home' municipality, as well as the characteristics of the latter. It is important to note that there are over 3,000 municipalities in Hungary, and all of them have a fair amount of regulatory freedom in a wide range of issues. As a result, their approaches and attitudes are very diverse to begin with, which then strongly affect their inhabitants, and the social, economic, and settlement development directions on the area each municipality covers.

As cited in the literature review, HCSO data and analyses also suggested for a prolonged period that intergenerational transfers have played a significant role in housing related transactions, i.e. many first-time buyers could not access home ownership without significant family help, savings, or inheriting reasonable valuable real estate (Székely 2002, 2011, 2018; Dóra 2018; Balogi and Kőszeghy 2019; Hegedüs-Székely 2022). By the time the actual field research was launched in 2018, prices and rent levels on the housing market had not only recovered from the 2008 Great Recession and its aftermath, but began soaring at a rate that was quite unexpected even by housing market analysts. Lockdowns due to the COVID-19 pandemic seemingly only caused a hiccup in economic and housing market growth (and, luckily, in the field research process as well). By the time field research activities were concluded by mid-2023, it seemed that purchasing decent quality urban housing without significant family support has become a hopeless pursuit for the vast majority of housing market entrants. By this time, housing rent levels have become widely known to have been a severe financial burden even for working people with average incomes. If the topic of the current research seemed timely to the author in the mid-2010s, by 2023 it felt all the more appropriate.[14]

[14] The housing market magazine of 'OTP Otthon', the real estate leg of a major Hungarian bank, ran a promotional article on the pros and cons of moving to a peri-ruban area in the summer of 2023,

As laid out in the methodological chapters, the overall field research process was iterative from multiple aspects, as it was considered the most appropriate approach for an essentially exploratory undertaking. First, the geographic scope was gradually expanded over time through the research process, in an attempt to ensure the collection of richer qualitative data. As stated before, this cannot ensure representativeness, and it is not the ambition of the research described here, but rather to contribute to a broader range of explored personal histories, experiences, and strategies, with a view to reach theoretical saturation.

Second, in approaching a field, it is important to contextualise it in relation to the FUA in which it is located, as well as to its closer region, its administrative 'home' settlement, but also by the specifics of the individual peri-urban neighbourhood. While plenty of socio-economic information is available for settlements and regions, the best source of information regarding a neighbourhood beyond the actual field visit and residential interviews are interviews with the representatives of the local public sector, meaning municipal staff and colleagues of other local public service providers. Therefore in the case of every neighbourhood involved in the research, contact was made with the local municipality to request interview(s). It was mentioned before that there are over 3,000 municipalities in Hungary, with very diverse characteristics. Their openness to giving interviews was also extremely uneven. Public sector actors in some localities were very open to my request, and extremely helpful in reaching out to peri-urban residents, while others never replied to e-mails, and turned down phone requests. Accordingly, a description below is provided only for the areas where the attempt to conduct institutional interviews were successful. While openness to provide information did not appear to depend strongly with settlement size, the municipal staff of smaller settlements were more accessible overall. One outstanding phenomenon is that none of the settlements located in the Danube Bend region responded to my inquiries. It is possible that these localities are extremely popular in terms of attracting newcomers as well as tourists, which possibly makes their municipal staff significantly more tied-up than those of quieter settlements; but the

signaling the level to which this housing choice has become embedded into mainstream options, see https://www.otpotthon.hu/hello-otthon/a-zartkertek-elonyei-es-hatranyai-cli1kupzr0pac0buh85awtvti (in Hungarian)

field research process later also suggested existing tensions with newcomers, which may have weighed on municipal workers' openness.

The position of institutional informants was inconsistent, depending on who on behalf of municipal institutions was available and willing to respond in any relevant location. In a number of cases the respondent was the mayor or the municipal notary, in some cases the visiting nurse.[15] The findings gleaned from institutional interviews are included in the assessment below, but also in descriptions of the field localities included in the Annex. They shed light on a number of central issues, particularly on the relationship between the municipality as an institution and the peri-urban community, and also on the intentions of the municipality regarding the development directions of the settlement as a whole, and the specific peripheral neighbourhoods.

The following section provides a list of (pseudonymised) peri-urban localities with the estimated number of their permanent population. It must be noted that this is always an estimate. An uncertain number of newcomers who relocate from the core city or another nearby residential area do not report their residence, and hold on to their old residency ID card to continue accessing urban services (schools, health care, and other administrative rights and services). Residents rarely care about the municipality on whose peripheral area their house stands, nor do they necessarily develop contacts with the local population. Local communities, if they do emerge, are almost always limited to the peri-urban area, while newcomers mostly retain their old networks centred in the core city.

In line with established qualitative research practices, the identities of the respondents remain anonymous. However, an additional level of anonymity was deemed necessary in this particular research process. As the research fields, the peri-urban areas where fieldwork was conducted, are relatively small communities — the core municipalities range from 400 to a few thousand inhabitants, the peri-urban localities from a few dozen to almost a thousand — certain local characteristics (mostly covering locally prominent personalities, but also a local municipal representative)

[15] A health visitor or visiting nurse is assigned to all inhabited territories in Hungary to regularly check up on the health and safety of newborn babies and small children under the age of 6. Cooperation with the visiting nurse is mandatory. As a result, they can be an excellent source of information on the number and living condition of local families with children.

could potentially lead to the easy identification of respondents. Therefore, the neighbourhoods where field research was conducted were also pseudonymised to ensure the full anonymity of individual respondents.

Table 1. Overview of studied peri-urban areas by population

Pseudonym of locality	No. of permanent dwellings (Census 2022)	No. of permanent residents (Census 2022)	Estimated no. of permanent residents (2019-2021)
Fejér county			
Garden Town	200	479	600-800
Grapevine	19	47	50-80
Alley Roads	60	121	150
High Hill	266	283	250-300
Low Hill	176	351	300-400
Northern Pest county (Danube bend broader region)			
Vineyards	55	140	n/a
Beech Lane	323	708	n/a
Lido	301	724	700-800
High Banks	341	518	3-400
Hollows	6	6	n/a
Eastern Pest county			
Orchards	121	248	n/a
The Vale	172	361	700-900
Springs	n/a	n/a	50-100
Dormouse	3	12	25-30
Sand Dunes	595	1,212	1,000

Source of HCSO data: detailed population data by settlements and their administrative subunits, Census 2022 (https://www.ksh.hu/apps/hntr.main?p_lang=HU). Source of estimated no. of residents (if available): institutional interviews.

Table 1 presents the studied areas by population, showing the data on permanent population and inhabited housing by Census data, and adding the estimated population data by institutional respondents where possible. I followed institutional respondents' use of territories rather than HCSO's statistical units, as they tended to group adjacent administrative units if their overall characteristics and population dynamics were otherwise comparable; which means the Census housing and

population numbers in some cases contain the sum of two or more settlement subunits, if these were discussed as a single, larger inhabited area by the informant(s).

Table 2. Institutional respondents by locality, position, and date of interview(s)

Pseudonym of locality	**Function of institutional respondent(s)**	**Date of interview(s)**
Garden Town	Municipal notary, elected representative of the area	13-09-2019; 08-28-2019
Grapevine	Mayor, visiting nurse	06-04-2018; 04-09-2019
Alley Roads	Mayor	12-04-2018
High Hill	Mayor, visiting nurse	18-07-2019; 20-09-2019
Low Hill	Mayor, municipal social worker	05-09-2019
Vineyards	Public notary	17-02-2021
Beech Lane	n/a	n/a
Lido	Elected representative of the area	09-06-2020
High Banks	Public notary	14-06-2020
Hollows	n/a	n/a
Orchards	n/a	n/a
The Vale	Mayor, elected representative of the area	27-04-2021; 05-10-2021
Springs	Mayor, municipal notary	23-03-2021
Dormouse	Municipal notary	14-04-2021
Sand Dunes	Elected representative of the area	18-10-2019; 22-03-2022

It is important to note that municipalities do acknowledge the influx of residents, and often make efforts to accommodate their needs, despite their limited set of tools (and increasingly limited budgets). This was buttressed by numerous institutional respondents – mostly on behalf of the municipalities of core settlements; but it is also visible from the municipalities' efforts to mobilize EU funding for the development of "small scale agricultural areas". Although they cannot provide residential infrastructure, the paving of at least the main roads, the expansion of the electric grid, and to some extent public lighting is gradually developed in numerous such locations, with billboards acknowledging the use of EU funding.

Table 3. Research fields by status and relation to built-up areas

Overview of field research localities by selected characteristics

	High(er) status	**Mixed**	**Low(er) status**
Physically adjacent to the urban core	Alley Roads		
Physically adjacent to the suburban settlement	Beech Lane, Lido, Springs, Dormouse	Low Hill, Vineyards, High Banks, The Vale, Sand Dunes	Hollows
Physically incongruous with the settlement network	High Hill	Grapevine, Orchards	Garden Town

As discussed in previous sections, whether or not a peri-urban area is adjacent to its core settlement is crucial for the possibility of its future residential development. The Alley Roads neighbourhood is a special case in this sense: it is directly adjacent to the urban core settlement, but not its 'home' municipality's residential area. As a result, it has distinctly suburban characteristics, but little chance for being included in a residential area in the foreseeable future. This issue is more straightforward in the remaining cases.

5.2 Overview of residential respondents

As laid out in the Methodology chapter, sampling for individual respondents was undertaken in a mix of purposive and opportunistic approach. In short, potential respondents were pursued across multiple contacts and methods, including cold calls, municipal initial contacts, locals in a snowball approach, and via relevant social media groups. In the end, however, all qualitative research has a convenience sampling component, to the extent that it can only involve people who are willing to share information. Locals who are open to interviews will also be able to share some insight about those who do not, as well as about the broader area and its social and interpersonal dynamics; albeit this comes with the added layer of interpretativeness.

Table 4 summarizes respondents who were willing to give full narrative life course interviews. With the main narrative and the follow-up components, these could last anywhere between 80-90 minutes to 4-5 hours.

Table 4. List of respondents in the studied peripheral areas, dates of interviews

	Neighbourhood	Brief description	Date of interview
F01	Low Hill	Medium income professional (bookkeeping/audit); relocated post divorce	2019-08-08
F02	Grapevine	Stay-at-home mother with newborn baby, distrust of bank lending	2019-08-08
F03	Grapevine	Wage worker mother with teenage child, peri-urban renter	2019-08-08
M04	Garden Town	Local municipal representative, service worker	2019-08-28
M05	Garden Town	Entrepreneur former company owner, events and record trading, athlete, local and international networks	2019-08-28
M06	High Hill	Entrepreneur – real estate agent and company owner, community organiser	2019-08-31; 2022-05-09
F07	High Hill	Engineer/entrepreneur in various projects, multiple moves between the UK and Hungary	2019-09-05; 2022-05-09
M08	High Hill	High income entrepreneur, high market car resale	2019-08-20; 2019-09-10
F09	Low Hill	Stay at home mother, entrepreneur husband, area to be rezoned	2019-09-10
F10	Garden Town	Hospital worker, entrepreneur husband, close to retirement	2019-09-29
M11	Alley Roads	Father of three, family enterprise	2020-09-30
F12	Alley Roads	Family business, mostly adult children	2020-09-30
M13	Beech Lane	Programmer, high income, eventually dual dwelling	2020-04-23; 2023-04-27
F14	High Banks	Mental health professional, eventually dual dwelling	2020-06-23, 2023-04-10
M15	Beech Lane	Entrepreneur, post downsizing own company, move after health problems	2020-07-19
F16	Springs	Engineer couple, close to retirement	2020-09-29
M17	Springs	Entrepreneur, short commute to larger town in local region	2020-10-01
F18	The Vale	Local municipal representative, service worker, long time resident	2020-10-05
M19	The Vale	Entrepreneur, long time resident	2020-10-05
F20	Springs	Health care professional, moved to be near family	2020-10-09
F21	Springs	Health care/hygiene services assistant, moved to be near grandchildren	2020-10-09
F22	The Vale (formerly)	Former Vale resident, former/returning financial analyst, multiple switches in career and habitation	2020-10-13, 2022-09-28
M23	The Vale	Organic farm manager – active, close to retirement	2020-12-10
M24	Dormouse	Commuting professional young father	2020-12-11
F25	Dormouse	Handcrafts artist/online trader	2020-12-11
F26	The Vale	Young couple – working class origin, upwardly mobile	2020-12-13

	Neighbour-hood	Brief description	Date of interview
M27	The Vale (formerly)	Freelance designer, former Vale resident (then partner of respondent F22)	2020-12-14
F28	The Vale	High status professional, at home with newborn baby	2020-12-14
M29	High Banks	Retail management; design & upcycling mostly for hobby, somewhat for low-scale online sale	2021-01-29; 2022-09-11
M30	High Banks	Small scale organic producer and trader, established clientele in region and Budapest	2021-01-29
F31	Budapest	Young professional couple looking into peri-urban options	2021-02-02
M32	Lido	Freelance social and market researcher, cultural events and community organiser	2021-02-03; 2023-05-13
F33	High Banks	Entrepreneur and part-time teacher, organic products	2021-02-04; 2023-05-13
F34	Vineyards	Freelance event organizer with husband and teen daughter	2021-02-15; 2022-05-11
M35	Lido	Freelance graphic designer, small landlord	2021-02-15
F36	Hollows	Young parents in service jobs, small child, nearby family networks	2021-02-18
F37	Lido	Freelance accountant, broad community connections	2021-02-21
M38	Orchards	Professional couple at major lending institute, moved after bad divorce	11-03-2022; 09-05-2023
F39	Orchards	Lawyer and husband; empty nesters	2022-03-11; 09-05-2023
M40	Sand Dunes	Middle manager, discontent	2022-03-24
M41	Sand Dunes	Entrepreneur, local, largely content	2022-03-24

As described in the methodological chapter, interview subjects were encountered via institutional contacts, cold calls, ‘snowball’ contacts, but also through participant observation. This latter involved, among other things, visiting a local demonstration against a large scale industrial plant in High Hill and the adjacent Low Hill; a residents’ club meeting at the Vale; and a concert organised both for ‘old’ locals and new peri-urbanites in the Danube bend area, with organisers from Lido, and peri-urban residents from Vineyards and High Banks as well. These generally helped establish contacts with locals, but also provided added context to understanding local interpersonal and residential-municipal dynamics in the form of shorter conversations, but also in understanding the diferent readings of these events by residents and by institutional informants.

As stated earlier, field research did not involve outright marginalised areas, and excluded inactive people (e.g. retired), or people better described as poor or 'working poor'. Even then, whom to include remained a question. Should appropriate respondents be involved based on their own assessment, or that of the researcher? Or do these largely coincide?

At the outset, recruiting respondents was based on external status assessment (i.e. the interviewer's judgement). Residential interview respondents usually had stable jobs and/or average or above average incomes, and usually multiple attributes that fit them into at least one definitions of "being middle class" based on their social networks, educational attainment, and cultural consumption in particular. Of course their income levels only qualify them for being Hungary's middle class in the vast majority of the cases; but their frame of reference coincided with Hungary as a context, even for those with plenty of international work and living experience.

Perhaps not surprisingly, the external assessment of social status on behalf of the researcher did, in fact, coincide with the self-assessment of respondents, whether implicit or explicit. It may be common place by now to state that most people (in Western countries, that is) consider themselves middle-class, and if prompted, most – though not all – will use this exact term. One respondent (M08) did have a more divisive perception: *"It's the very top and the very bottom who move out to the grape hill."* Upon further questioning though he did clarify he meant a 'local' top and bottom, indicating that he is aware of his own good financial standing, but does not perceive himself as some sort of an elite; instead, he just has a more polarizing view of his neighbourhood and its residents.

In contrast, respondents that externally appeared outright upwardly mobile were often more likely to emphasize that they do not feel much of a distance between themselves and others in their area. Respondent M13, an IT professional working at home for his British clients, who had built himself a home that could easily be included in design magazines, surrounded by a forest and up above the Danube bend's mountains, explained how he does not believe h has achieved much more in life than his own parents – people with secondary education, who were financially stable themselves, but could not provide their own children with significant support to buy their own homes. *"In the end, I haven't achieved any more in life than my parents. They worked*

their whole lives, and now they have a home without mortgage, and they are doing fine, and just live their lives. And I too just have a place without a mortgage, and just live." Other respondents with a financially stable background and often with tertiary education were also unlikely to talk disparagingly of others in their otherwise mixed status areas; they would be more likely to emphasize the support they received in the neighbourhood, and assess their own situation as 'doing all right'.

Table 5 presents and overview of respondents in line with the GBSC, and also attempts to categorize respondents into social groups its proposed class categories. The GBCS's great advantage is that it outlines a proposed socio-economic class categorisation more in line with 21st century social realities, and takes into account non-economic forms of capital which may significantly modify one's access to economic and other resources over time. This approach intuitively felt the most appropriate for the purposes of the present study, especially as well into the field work I began to realize how diverse the "forms of capital" my respondents would display would turn out to be.

Table 5. List of in-depth interviews

	Income	**Est. wealth***	**Cultural capital**	**Social capital**	**GBCS based classification**	**Status group per Hegedüs, Somogyi and Teller 2019**
F01	Medium	Low	Medium	Low	Technical middle class	Medium
F02	High	Medium	Medium	Medium	Technical middle class	Medium
F03	Medium	Low	Low	Medium	Traditional working class	Active lower
M04	Medium	Medium	Low	High	Traditional working class	Medium
M05	Medium	Medium	High	High	Established middle class	Medium
M06	Medium	Low	Low	High	Traditional working class	Active lower
F07	Low	Medium	Medium	High	Technical middle class	Active lower
M08	High	High	Medium	High	New affluent worker	High

	Income	Est. wealth*	Cultural capital	Social capital	GBCS based classification	Status group per Hegedüs, Somogyi and Teller 2019
F09	Medium	High	Medium	Medium	Technical middle class	Medium
F10	Medium	Low	High	Medium	Traditional working class	Medium
M11	High	High	High	High	Established middle class	Medium
F12	High	High	Medium	Medium	Established middle class	Medium
M13	High	High	High	High	Established middle class	High
F14	High	Medium	High	High	Emerging service workers	Medium
M15	Medium	Medium	High	Medium	Technical middle class	Medium
F16	High	High	Medium	Medium	Technical middle class	High
M17	High	High	Low	Medium	Traditional working class	Medium
F18	Medium	Medium	Low	High	Traditional working class	Medium
M19	High	High	Medium	Medium	New affluent worker	Medium
F20	High	High	High	Medium	Established middle class	High
F21	High	High	Medium	Medium	Established middle class	Medium
F22	High	Low	High	Medium	New affluent worker	Medium
M23	High	Medium	Medium	Medium	Technical middle class	Medium
M24	High	High	High	High	Established middle class	High
M25	Medium	Medium	High	High	Emerging service worker	Medium
F26	High	Low	Medium	Medium	Emerging service worker	Medium

	Income	Est. wealth*	Cultural capital	Social capital	GBCS based classification	Status group per Hegedüs, Somogyi and Teller 2019
M27	Medium	Low	Medium	Medium	Emerging service worker	Active lower
F28	High	Medium	High	Medium	Established middle class	Medium
M29	High	Medium	High	High	Emerging service worker	Medium
M30	Medium	Medium	Medium	High	Emerging service worker	Medium
F31	Medium	Low	High	High	Emerging service worker	Medium
M32	Medium	Low	High	High	Emerging service worker	Medium
F33	Low	Low	Medium	High	Traditional working class	Active lower
F34	Low	Low	Medium	High	Traditional working class	Active lower
M35	Medium	High	High	High	Established middle class	Medium
F36	Medium	Medium	Medium	High	Emerging service worker	Medium
F37	Medium	High	High	High	Established middle class	Medium
M38	High	Low	Medium	Medium	Technical middle class	Medium
F39	Medium	Medium	High	High	Established middle class	Medium
F40	High	High	Low	Medium	Emerging service worker	Medium
M41	High	High	Medium	High	Established middle class	Medium

** A small share of the respondents did have significant savings or other forms of wealth, but in every case the largest asset is the primary residence; in most cases it is the sole significant asset in the household's portfolio*

In rethinking class structuring in Britain for the 21st century, Savage and colleagues (2015) deviate from the Bourdieusian tradition in assuming that

(1) the various forms of capital – social, cultural, economic – can meaningfully be disaggregated into more detailed forms;
(2) that a high score in one form of capital does not necessarily coincide with a high score of all other forms;
(3) and that multiple forms of capital cannot easily be converted into another form.

The first of these means a differentiation of, e.g. "highbrow" (established) and emerging forms of cultural capital; but also the versatility of social networks, as well as the real life complexity of economic capital, where a high income may leave someone asset poor (low wealth). Based on wealth, particularly the market value of housing, some respondents appeared to score low on economic capital, but their household income placed them solidly in the financially secure middle. Some of the outright high income respondents did not necessarily showcase much in the way of highbrow cultural capital, but had interest in line with what the GBCS termed emerging cultural capital, e.g. self-made creative endeavours and the consumption of international literature on a particular interest or hobby. Some of the low to medium wealth respondents displayed higbrow cultural interests that felt out of place at first, like their large collection of books, or their subscription for periodicals that are very much geared towards the intelligentsia (F10, M15, M29, M32, M35), or an international network of acquaintances vested in shared cultural interests (F22, M23, M32, F33).

However, some fundamental social and economic differences between Hungary and the United Kingdom make a truly close correspondence shaky at best. For this reason the table also categorises respondents by a robust status grouping used by Hegedüs, Somogyi and Teller (2019:268-269). While it is less refined, this categorisation is designed specifically to describe Hungary's socio-economic stratification. In addition, it takes into income and living conditions' impact on housing position, which is particularly relevant to the present analysis.

Once again, the appeal of the categorization of Hegedüs, Somogyi and Teller (2019) lies in its robustness, and that it was originally designed to cover segments of Hungarian society. Upon completing field research, the GBCS approach felt all the more useful because in practice it did seem that different people have different endowments in terms of Bourdieusian forms of capital, which do not necessarily move together; and while these are convertible from one to the other, this is rarely a swift and straightforward transaction.

Nonetheless, it does hold that the various people involved in this research process have a set of similarities, particularly that they on some level identify as middle-class, and are also externally identifiable as such. They usually have medium to high income levels in a national comparison, while some were in a temporary low earner position. Yet the most overarching characteristic of most – but still not all – peri-urban residents is the lack of significant family support for acquiring a home. While this is hardly a surprising finding, it is important to remark that this predicament affects a significant part of Hungary's society, including those that can easily be externally identified as middle-class (based on, say, income level or set of personal values); and this challenge is far from being limited to peri-urban residents.

5.3 Discussion

While 2011 Census (HCSO 2016a) found that the total peripheral population of Hungary was a mere 3.1 percent of the full population, one must also take into account that as nearly one third of Hungary's population living in some form of a suburban setting, about one in suburbanite lives in a peripheral area, and has to manage its challenges. While the remote, scattered inhabited non-residential areas lost about one third of their population between the 2001 and 2011 Censuses largely due to their aging population, peri-urban areas near towns and cities – many of which have functionally become affordable suburban living spaces – have seen their population grow about one third, primarily due to in-migration. Some researchers also noted that peri-urban residents were noted by some authors as among the fastest growing population in Hungary (Vasárus 2016, 2018, 2022; Bajmóczy, Makra and Tóth 2018).

Existing research (Pócsi 2009a, 2009b; Hegedüs et al. 2015, 2019; Vasárus 2018; Vigvári 2022) suggests, and field observations confirm, that there are important differences in the status and average demographic and socio-economic composition of the different populated peri-urban areas, while the composition of the local population also tends to be very heterogeneous within a single peri-urban zone. Despite their rapid evolution and heterogeneity, a few conclusions can be drawn from the study of peri-urban areas; the following sections summarize these, and also place them in the context of previously existing research results.

5.3.1 Peri-urban neighbourhoods: no single path

At the overview of peri-urban neighbourhoods involved in the research it was pointed out that their physical position in relation to the residential area of the settlement might be crucial for their future development, as it implies the possibility of future residential rezoning. Nonetheless, this is hardly a certainty, and when it does happen, it is a very gradual process. Many major urban centres have areas which were once peripheral to its residential zone, and have become well-built internal areas by today, particularly around the capital, but also in other important economic hubs. The outskirts of some Budapest districts today serve as examples for this; others are evolving in this direction. However, the overall process of increasingly dense permanent habitation and the development of the area takes years, if not decades.

Some of the previous research on such areas (Hegedüs et al. 2015, 2019) presumed that it may be a calculated investment strategy, where a person or family constructs a home in a peripheral area, and then see their real estate wealth grow massively upon rezoning. In contrast with this expectation, the field research undertaken here has found that

(1) moving to a peri-urban area is usually not motivated by long term calculations of return on investment; and

(2) if they were, this would be a very risky and extremely long term strategy.

Although built-up areas in many FUAs of major economic hubs are spreading, any sometimes even gradually become physically contiguous, this is not universal; and in some cases, it is not the ‘home’ settlement, but a neighbouring one that abuts the peripheral zone. Areas closer to the formal residential area stand a better chance at

seeing their streets developed and their real estate values rise eventually, but they are more likely to have to adapt to the existing infrastructural conditions, considering most municipalities' real financial and administrative capacities.

It is true that housing market entrants looking to buy construction plots might have better chances at finding affordable land in peri-urban zones. Still, many of these buyers are high income, and could access mortgage lending with reasonable conditions. While neither of the fields directly involved in this present research was exactly a densely populated metropolitan zone, it is nonetheless true that in many places newcomers chose the peri-urban zone in part because of the scarcity of available construction plots in the officially zoned residential areas in a convenient commuting distance from urban centres. Major urban centres, including the two studied core cities of Budapest and Székesfehérvár, have long seen a slow but steady decrease in the population in the city proper, accompanied by population growth in their respective larger metropolitan areas. And yet in the peri-urban zones involved in the research, respondents also indicated the scarcity of adequate housing for sale or rent. Those with the means to buy land and construct new housing would have had to content themselves with smaller lots, and an old structure to demolish first. In summary, despite the largely rural character of the study areas, the argument that scarcity of land pushes up real estate prices turned out to hold true to some extent.

Conflicts may arise from this of course, but they do not necessarily do;and when they do, their real impact remains limited. In many cases, the municipality's view of the situation is that people setting up their home outside the residential area should know what they are doing, and many do not expect any form of public sector intervention. Conflicts do arise in some cases though, as some residents do make demands towards the municipality, and feel unjustly ignored when municipal representatives indicate that the residential development of non-residential zones does not constitute a priority.

One man in High Hill was unavailable for an in-depth interview, but when he learned I am doing research on the relationship between the municipality and peri-urban dwellers told me *"Write down in your research that the locals are ignored here. They don't care about us. We are second class citizens."* He is one of the locally high

income residents. Some of them teamed up a few years prior, pooled resources, and paved the roads leading to their properties, lying in relative proximity.

The view of the settlement's mayor was diametrically opposed in this particular situation: he emphasized that he has neither the legal obligation, nor the means to undertake significant residential development on High Hill. The area is neither zoned as residential, nor it is physically congruous with the core settlement. In addition, the steep hillside may provide an attractive landscape and panoramic views to its inhabitants, but makes any such development all the more costly. The way he put it, *"City dwellers come out here, they buy their land and build up their houses on the cheap, and then expect the municipality to cover the difference in real estate value"*. Here, the mayor was fully aware that people choosing to construct their homes on a steep hillside were indeed not marred by poverty. Unfortunately the recreational area's residents were not quite aware of the area's external status upon moving out here. Another factor they could not know was that the infrastructural development of a steep hillside requires exponentially more in terms of resources; it is challenging even for a relatively well-to-do municipality.

In a way, the issue is similar for the roads of Sand Dunes, covered in a thick layer of sand: the east Pest county area may be flat, but its natural state make it expensive to develop. This former allotment garden zone is becoming an additional external suburb of a small town not so much for any particular form of natural beauty, but because the residential area of the town is fully built up, and is limited in other directions by main traffic roads, a railway, and industrial zones. The peripheral zone is therefore the only direction in which the town can really expand, providing sufficient space for people seeking to build a spacious detached home. Here, some home owners express their discontent over the state of the streets, but also about the disrepair of the surrounding paved roads. The municipal representative of the area is assigned to a larger part of town; the Sand Dunes neighbourhood is only part of his constituency. He underlined that the municipality has other priorities than the former allotment garden area – the officially zones residential areas do come first, thanks to their larger population, but also to the legally assigned tasks of the municipality. In the end, however, the conflicts do move things forward: even if the peri-urban zone is not prioritised by municipal institutions, awareness of the growing number of

residents does prompt municipalities to include the development of newly inhabited areas in their agenda. Still, due to the numerous hindrances already discussed, these advance slowly, and are limited by zoning related settlement development regulations.

The municipality of Springs was an outlier in this study in the sense that the development of newly built-up areas adjacent to the previously existing residential zone was initiated by the municipality itself, as part of a strategy to attract newcomers. However, this was only feasible thanks to a set of coinciding factors, among which people seeking larger and more affordable homes in the commuting area of the capital. It did also benefit from the fact that the most significant forms of housing subsidization in the current policy environment are available specifically for young families already in a position to acquire or construct own housing, and who can, in turn, further improve their housing market standing – a situation that provides little help for any other social or demographic group facing overwhelming housing costs. In addition, this proactive approach required not only coordinated organisation, but also good financial standing from the municipality. Finally, Springs faces very little spontaneous peri-urbanisation, insignificant enough to be largely ignored by the settlement. In the end, the newcomers as a separate subgroup are interesting to contrast to other respondents in the research, but the example of Springs is not a practice many other municipalities can realistically adopt.

High Hill is an outstanding case in the sense that at the time of field research (2019-2020) it had been the fastest growing part of its home settlement, giving home to 10 percent of the local population at the time, but 20 percent of all children under the age of 6. In stark contrast with Springs, representatives of this municipality do not boast about the newcomer young families, even though the peri-urban zone here is higher status overall than the settlement itself. Peri-urbanisation here was entirely spontaneous, the emerging residential zone is physically separate from the central residential area, and the geographic factors (the steep hillside) would make developments extremely costly anyway. The Vale, another large inhabited recreational area which has been seeing a population growth much faster than former residential areas in its region, also poses similar challenges to its home settlement. In a nutshell, residents seeking adequate and affordable housing may be opportunity and a point of

pride in some cases, but a challenge to be managed elsewhere. The onus of managing the situation lies entirely with the local municipality, even though local governments have been operating under increasingly unpredictable and financially dire conditions over the late 2010s ad early 2020s. Finally, they also have very limited say in the regulatory environment that defines their room for manoeuvre.

5.3.2 The future of spontaneous (peri-)urbanisation

Historically, policy interventions affecting Hungary's urban development had very clear spatial goals in the communist period, prioritising urban industrial hubs via heavily subsidized mass housing development and large-scale, centralised infrastructural investments. This is in stark contrast with the post-transition period, which is characterised by an apparent near complete lack of ambitions in influencing the spatial processes of urban development. The Rural Family Housing Support Programme, introduced in 2019, is the sole relevant policy with an ambition to influence spatial development patterns (Nagy 2017, 2020). However, as of 2023 its spatial impact was not yet measurable (Uhljár et al. 2023). As a result, urbanisation processes in Hungary in the post-transition era simply reflect economic realities, namely economic (employment) development. As non-market based housing plays in insignificant role, the housing market – and through it, urban development – essentially adapts to the geography of economic development, with booming submarkets in an around major economic (employment) hubs. While it displays its sector-dependent patterns (premiums on high prestige, good air quality, or beautiful landscapes), these only mediate, but do not substantially modify, housing market patterns. Accordingly, in studying suburbanisation and peri-urbanisation in major agglomerations, Vasárus (2018) and Vigvári (2022, 2023) call attention to the spontaneous, uncontrolled nature of urban development.

Field visits and institutional interviews confirmed these findings. Municipal interventions predominantly responded to de facto urban development, and due to their limited resources and legal room for manoeuvre, they usually lagged years behind population growth and resident needs, even though almost all made efforts to accommodate these to their best ability. Among the studied municipalities, a single one proactively developed and rezoned peri-urban land to attract newcomer

suburbanites. It must be noted though that it had the right constellation of factors, i.e. adequate means, a then-uninhabited peri-urban zone directly adjacent to the residential area of the settlement, and a consistent vision for managing local demographic patterns. In most cases, however, municipalities mobilised EU funds to develop the main roads of inhabited peripheries. All other forms of development (paving roads, setting up street lights at least at the end of the small streets etc.) typically require a municipality's own resources. Institutional interviews in particular made it clear that most, although not all, municipalities intended to respond to resident needs. However, the development of formal residential areas and main infrastructure takes precedence, while the development of peripheral areas is inevitably slow, and in some cases simply not feasible due to both limited resources and the area's physical conditions.

Municipalities only have the legal possibility to rezone peripheral non-residential areas as residential if they are directly adjacent to the existing residential area of the settlement, which is often not the case. If it is, and they do rezone the area, they generate their own legal obligation to develop appropriate residential infrastructure. In this case, they may be able to apply external funding, although mostly only to the central state; and even if they are successful, they still have to cover the majority of the incurred costs. In the end, this is only a feasible policy for municipalities if they have the adequate resources; the appropriately located peripheral zone is already quite densely inhabited, and therefore there is a political motivation to develop it; the existing streets are already wide enough so the development can take place without the legal hassle of partial land expropriation from multiple owners; and even in this case the municipality can only realistically advance this process on a street-by-street basis due to the high financial and organisational costs.

The researched areas did show some broader regional patterns in terms of demography and socio-cultural patterns. In the East Pest and Fejér county areas, respondents were more likely to seek a pleasant suburban living space, rather than being drawn by nature or a preference of an outdoors lifestyle. While they usually emphasised their preference for living "close to nature", a strong preference of outdoors hobbies or activities was mentioned relatively rarely, while the ease of accessing shops and local residential services and that of commuting to the core city

typically remained a crucial point. As most newcomers moved from the urban core, other local patterns mostly reflected the differences one might expect from their respective populations, like higher average educational attainment in East Pest, or a greater interest in small-scale organic production. A much greater share of respondents in the newly populated peripheral areas in the Danube bend region had already sought out local employment opportunities, and was involved in local outdoors and cultural activities (or both). It was nonetheless undeniable that Budapest has retained its role as the region's economic core, i.e. those working in local organic production or hospitality strongly relied on the capital's markets. However, similarly to the lake Balaton region, which tends to be an outlier in housing market and socio-demographic indicators thanks to its outstanding recreational and natural values, there is a chance that the Danube bend area is also developing in this direction, making it increasingly and outlier compared to most of the country. This, in turn, should affect its peri-urban development patterns.

Altogether, however, all studied peri-urban areas were very heterogeneous in terms of the demographic and socio-economic characteristics of their respondents. The latest available Census information on peripheral zones (HCSO 2016a) suggests that they overall have weaker average socio-economic indicators than residential areas. The two major types of inhabited peripheral zones, namely remote, dispersed farm buildings particularly on the Great Plains region and peri-urban recreational and allotment garden zones in the vicinity of larger cities, likely have different characteristics to begin with. This is further compounded with the average socio-economic and status differences between the localities. In addition, socio-economic differences are often large within a single peri-urban zone. While the below-national averages of educational attainment and job status (HCSO 2016a) suggests that in-migration to peri-urban areas may in part be understood as a broader European trend of low income suburbanisation due to housing market cycles and growing urban house prices, local diversity, including the stable or occasionally locally or even nationally high income of peripheral residents, together with the presence of other class markers and evidence of middle class in-migration (Vasárus 2018, 2023) shows that in the case of Hungary, at least, the phenomenon has other important components as well.

As pointed out earlier, the conflicts emerging from changing peri-urban land use seem to have little impact on the direction of this development. Previous literature on the subject lists numerous potential sources of conflict in peri-urban areas, ranging from mixed land use, to occasionally clashing rural and suburban residential preferences and demands, to tension between permanent residents and host municipalities (Timár and Baukó 1999; Vasárus 2016, 2018, 2023; Vigvári 2022, 2023; Vasárus and Szalai 2023). While the conflicts stemming from these did emerge to a smaller or greater extent in almost all of the studied localities, there seemed to be no sign that they would influence their spontaneous suburbanisation processes to any palpable extent. Newcomers do not seem deterred by the missing residential infrastructure, and respondents and other locals showed no sign that they would have expected the rezoning and intensive development of the area en masse. Some newcomers were not even quite aware of the area's status and what it entails in practice; and even though they were disappointed to some extent after the fact, they usually did not raise issues with the municipality. In short, peripheral residents and people who newly move to such areas may see its downsides, but they do not offset by the advantages, particularly access to home ownership, in a relatively affordable manner; and on top of it, in a manner that corresponds with the residents' aspirations, whether those be suburban or close-to-nature.

In summary, the staff, including the leadership, of smaller municipalities has its own discontents as the influx of peripheral residents stems much more from the economic and convenience role of the core urban settlement, which is often not the agglomeration municipality that has to accommodate newly arising residential needs. These issues would need better metropolitan governance systems in major agglomerations; however, even when some semi-formal mediation structures are in place, the representatives of smaller municipalities do not feel they can mobilize them in a way that serves their interests. Cities and especially urban housing markets may very well be triumphant, but this does not necessarily mean the triumph of the city-dwellers.

5.3.3 Some demographic trends in mixed status peri-urban areas

Overall, one of the most pronounced European migration and urbanisation trends of the past decades have been the continued growth of cities and their agglomerations, with newcomers often seeking out relatively affordable submarkets, often in economic and employment centres' commuting zones. While this would suggest that people moving from rural areas or smaller settlements could possibly show up in peri-urban zones in the FUA or major cities, such households were not identified in the present research, nor were their presence alluded to by respondents or local informants. While previous research (Hegedüs et al. 2015, 2019) found residents in a former allotment garden zone directly adjacent to Budapest who migrated from remote rural areas (including rural Transylvania), these groups did not show up in significant numbers in the peri-urban areas included in the current research process; respondents in the studied fields almost exclusively moved from the core city or its vicinity, and were often familiar with the area before making a decision to relocate.

In line with HCSO analyses and existing literature (Hegedüs et al. 2015; Vasárus 2016, 2018; Horváth et al. 2019; Vigvári 2022, 2023), the studied localities showed a diverse demographic and socio-economic mix, more so than established residential neighbourhoods, where higher and lower status areas tend to be more clearly spatially separated. While Vasárus (2018) calls attention to middle class outmigration to peripheral zones after the transitions, and Vigvári (2022, 2023) identifies waves of newcomers in correspondence with housing market cycles, the presently described research process could not clearly establish neither a socio-economic, nor a historic pattern of newcomers or migration waves, whether through prompted questions or emerging from local narratives.

First, previous research suggested that in terms of geographic origin, people living in non-residential peri-urban areas have often relocated either from the core settlement to cut down on their living costs, or moved from rural areas (in some cases from beyond state borders), in which case the move represents a form of upward mobility (Hegedüs et al. 2015, 2019; Kocsis 2023). In contrast, the present study found that focusing only on mixed status peri-urban zones and middle-class households, they nearly exclusively moved from the core city.

Second, two relatively larger groups can be outlined based on a mix of field observation, respondent life course accounts, and the other diverse forms of feedback of local informants:

1. Young (late twenties to early forties) couples decide to move to peri-urban zones to obtain home ownership without accessing significant financial help from their families; or with some level of intergenerational financial assistance, but with the aim to avoid or minimize reliance on institutional lending. This affected 16 out of the 41 interview respondents (F02, M04, F07, M08, M11, M13, F14, F22, F26, M27, F28, M30, M32, F34, F36, M38), although sometimes compounded with other factors, like post-divorce financial troubles. Many, although not all, such respondents also intended to start a family on their own, or already had small children, and assessed this to be their best option to raise children in an appropriate (safe, healthy, nurturing) environment.

2. Ageing people (sometimes not much older than the previous group, people from their mid-fifties onwards) who move to their existing second home, or buy a peripheral dwelling, to support the housing solution of adult children, either via leaving them the urban home, or by transferring them the proceeds of selling the previous family home; i.e. they are able to provide the necessary support by renouncing their own standard urban housing.

Although these two groups appear outstanding based on own observation as well as respondent and informant accounts, they are far from exclusive. Indeed, permanent peri-urban residents in the selected areas range from very low to quite high income; vary broadly by educational attainment and job status; and spread from young parents with children to past retirement age (although largely excluding very old people due to their special care needs), in various household compositions from a single adult to multigenerational families.

It must be underlined that due to the research goal, particularly low status peripheral zones (technically slums) were not included in the research, but even the included mixed status areas had multiple examples of severe material deprivation and social exclusion. These were usually hidden to the extent that they were not noticeable without local respondents pointing them out; but their proportion was still generally

higher than in most of the residential areas in the closer settlement network. While it seemed that mixed status areas do not face a real risk of turning into newly emerging slums, and these pockets of poverty remain scattered, it is undeniable that peri-urban zones are a refuge to the poor and the downwardly mobile as much as they are an opportunity for the low wealth middle class to access property and establish a suburban-like lifestyle.

At the outset of the research, it was expected that there would be some clearly identifiable "waves" of people relocating to peripheral areas, in some parallel with housing market patterns (like a rise in newcomers after 2008, and another increase from the late 2010s, along the boom of urban house prices). Respondents usually could not identify any particular waves of newcomers, neither spontaneously, nor in response to direct questioning e.g. about post-2008 ForEx mortgage debtor or the rent price boom in the late 2010s. Some respondents did know about residents in their neighbourhoods who accumulated serious debts in the ForEx mortgage crisis, but not in large numbers; additionally, respondents almost uniformly said that these people would not be interested in giving life course interviews themselves (roughly, *"they won't talk to you"*). Respondents usually had the impression that newcomers moved to the area gradually, and not in noticeable waves; although in many areas longer residents felt that the neighbourhood has filled up since they themselves moved in.

Some locals felt – although were not very confident – that there may be more newcomers in the recent past, although usually had little information about new residents motives for moving to the area. My personal impression during field visits from 2018 on was that new housing construction is constant in largely all of the affected areas; apparently, older local residents did not have the impression that this would mean a palpable rise compared to previous time periods.

One shared theme was that many respondents had increasingly bad experiences with renting housing in or near a major urban area (M06, M13, F14 M15, F26, M29, F31, F34). In many cases the frustration over renting costs, conditions, and its insecurity was part of the person or couple's motivation for securing home ownership, even if it required compromises. This held true not only for young people or families, but in many cases single middle aged respondents as well.

F31, a Budapest base school teacher considered moving to a recreational zone in commuting distance from the capital together with her middle manager partner. As they saw no possibility of every affording formal housing, and by their late thirties were growing tired of the cost, instability, and condition of the growing number of their rental homes. She gave account of a video her partner had been working on, showing the low quality housing of a drug addict person in a Western European country, and both insisted that *"it was supposed to be super run down and disgusting, and it was still a thousand times better than and rental apartment in Budapest"*. (It is possible that they were referring to social rental housing; nonetheless its quality is still likely to be miles ahead of many market based rentals in Hungary.)

M27 spent time in a peri-urban recreational zone, but then moved back to the capital after his romantic relationship fell apart. In hiw own account, he felt that his then-current housing status is quite good, as he felt he rented a small apartment in the downtown Budapest through someone he described as a friend, at a lower-than-market price. However, during the discussion it become clear that his apartment is an 18 square metre studio – barely larger than a single room – with its heating broken for months in the middle of winter; and considering its size, it was, in fact, let at a market rate.

Existing literature (Vasárus 2016, 2018; Horváth et al. 2019; Vigvári 2022, 2033) cite the key reasons for moving to a peripheral area affordability and the appeal of the neighbourhood, with the first consisting of the lower cost of construction plots and/or housing, inexpensive long-term maintenance costs and occasionally avoiding debts; the latter is a preference for a peaceful living area, which is considered attractive for being rural and/or close to nature by the resident. The choice of the specific area would be contingent on the resident's work and family background, as it is usually strongly preferred to be within a reasonable commuting distance from the place of employment, and usually also their family and other members of the personal network.

Based on own survey data, Vasárus (2018:69) found these key motives, with the rural and/or natural environment being the most emphatic; although the author does specify that some of this emphasis may be subjective based on outwardly unappealing

environmental factors (2018:72-73). Any outsider experience would likely be similar: technically, peri-urban areas are quiet and peaceful, and in a way they are close to nature, although they do tend to also have characteristics and infrastructural elements that reflect a peri-urban location, and are not usually associated with rural idyll, like large overhead electricity cables, dispersed small industrial and agricultural facilities, and major roads nearby. In interviews, respondents do usually underline their fondness of the environment; the rare lack thereof typically indicates that a respondent really just considers their living area as a more affordable suburb. Respondents in one broader region are often aware of other peri-urban areas within the same region, and sometimes offer and opinion on these as well; these comments are usually in line with the overall status of the specific areas (primarily based on the landscape), and – unsurprisingly – they suggest that respondents in the lower status areas are usually much more fond of their own living environments than outsiders.

Another appeal of some peri-urban areas is the greater freedom of residents, especially central in Vigvári's (2022, 2023) research, particularly in terms of finances, like freedom from debt, mobilising informal resources and so forth. Interviews and field visits in the present research could confirm this: avoiding or minimizing bank loans was a key motivator for many peripheral residents, together with the importance of more affordable dwellings. The present research also pointed to a perceived greater freedom of living environments and lifestyles, e.g. thanks to the lack of settlement or landscape regulations, or freedom to undertake activities which would be considered disturbing or deviant in a more densely populated residential environment. These ranged from large or unusual vehicle collections in huge gardens, to loud group gatherings during lockdown, to very conspicuous garden or house décor, to the consumption of illicit substances on one's terrace.

In summary, there were two particular groups – young families and ageing parents of adult children – who appeared to be present in greater numbers in mixed or relatively high status peripheral zones, but the overall picture of the areas and their populations is still very heterogeneous. The one thing that was truly overarching across most respondents was the lack of significant intergenerational financial support in acquiring the home. In the case of younger people, they usually had to rely on their own savings and some form of bank loan, which was limited to the creditworthiness

of young employees without mortgaged real estate (with a small number of cases when the family did provide significant financial support, but the respondent and their family absolutely wanted to avoid a bank loan). Older respondents, on the other hand, were the ones providing intergenerational housing support for their adult children, and decided to move to a significantly lower market value home to be able to do so. Even though respondents themselves tend to express their overall satisfaction with their living conditions and place great emphasis on their fondness for the rural character or natural values of the surroundings, average status and income levels are usually below that of nearby formal residential areas. Wealth levels are significantly lower, taking into account that the largest part of this is typically the primary residence.

Respondents' lived experiences and the value of green and quiet living environments can hardly be questioned. Still, it is hard to avoid the conclusion that housing affordability plays a greater role in relocating motivations than most respondents let on. Bad experiences with apartment renting were particularly widespread, complete with the consideration that if the respondent replaces paying the rent with paying the bank, at least they pay for their own property. On respondent in particular underlined, but many alluded, that they sense a widening gap between tenants and home owners. Based on a 2018 survey, Csizmady and colleagues (2022:221) did find that people without significant (non-refundable) intergenerational financial support for home buying were much more likely to find themselves "stuck in the rental sector". Many respondents in this research chose their current home to escape this situation. In some – occasionally overlapping – cases, respondents implied a conflict between their perceived standing and their other housing options: unprompted, respondents most often contrasted their current living conditions to small apartments in crummy housing blocks; people with a higher status personal network were more likely to occasionally lament that not everyone *"inherited a downtown apartment from their grandparents"* (verbatim from F14; similar repeated wordings from F28, M32, and M35).

Finally, very few respondents (two in total) were upwardly mobile to the extent that over the course of the present research they could afford an urban dwelling that is in line with their perception of a socially acceptable home – both in Budapest, close to

the downtown (M13, F14). One such respondent was already at this level financially at first contact, but reported at that time that he never intended to buy one, or live in an urban environment. Two, on the other hand, did eventually buy urban apartments in line with their preferences, and maintained a duel lifestyle, where they would still spend considerable time in their (semi-)rural homes as well.

5.3.4 Peri-urban homes and Hungary's insecure middle class

Securing home ownership in a peri-urban zone is, indeed, an affordable option for ensuring housing security, and escaping the rental sector; especially for those who do not benefit from significant intergenerational financial transfers, or seek to avoid or minimise debt towards a financing institution. It has, of course, its own risks. These include the short term risks that many respondents experienced and managed in their peri-urban home, like renovation needs, muddy roads, or other infrastructural challenges. They also include risks that will play out in the longer term.

One key risk is the wealth gap that already exists between home owners in residential areas and those in peripheral localities. Buying a home in a manner one can afford without finding themselves trapped in debt for a prolonged period can be considered a prudent step. On the other hand, while the gap between tenants and home owners is palpable for most people in search of a secure home, there is also a gap between home owners in various housing submarkets. As mentioned now and again, in the case of most people, the primary residence tends to be the most valuable asset in a household's portfolio, and an integral step in its long-term wealth accumulation. This usually does not figure saliently among a person's lived experiences in relation to their homes; even though people usually have a clear idea about their home's market value, and perhaps of its development over time, they usually think of it as their home, and not as an "asset" or "investment". Still, it inevitably plays those roles too: housing decisions are inevitably investment decisions as well, and the value of homes as investment goods will evolve over time in correspondence with spatial-economic developments, market cycles, and alternative submarkets.

Once again, interview respondents and other local informants in this research typically made their decision to relocate to a non-residential area because it was here that they could establish a home in line with their aspired lifestyle. For the most part,

these were people who could technically afford renting urban or formal suburban housing, but not urban or suburban home-ownership, as first time homebuyers with little to no financial support from their families; or are on the flip side, seeking to cut down their housing costs because they are the ones providing intra-family support. In a nutshell, they usually opted for peri-urban home ownership because

(a) they had repeated poor experience in rental housing; or/and

(b) they could clearly see the growing gap between home owners and renters, particularly as rent costs began to increase in the 2010's post-recession era.

It must be clarified that not all respondents had a bad experience with renting a home; many never rented at all. Nonetheless, these people never even considered renting, as they simply saw it as a waste of money, prividing little houisng quality or security in return. One respondent (F14), on the other hand, did have this kind of experience, and worded it exactly in these terms: *"There are the property owners, and the not-property-owners. And the gap is growing. And if you are not a property owner, you become poorer and poorer, and will end up being left in poverty"*. She also gave a lengthy account of the rental apartment she was sharing with two friends, in her mid-thirties, who had to walk through her room (that she shared with her partner by then) to access the dwelling's single bathroom. *"And this is what I saw"*, she continues, *"that I'm paying this hefty sum of money to people who were dealt a better hand, say, their grandmother lived in the city, so they inherited a city apartment"*. F14, a young professional, would see her career shoot up eventually; she also inherited and sold a house – although outside of Budapest. Years after the first interview, she was in a position to buy a small apartment close to Budapest downtown. Nonetheless, at the time of the last interview, she was still living in the High Banks recreational area, renting out her apartment to cover mortgage; in her account because her preference for the freedom of outdoors living.

Technically this respondent bought a very small second home to be her primary residence; it was only partly fit for habitation, and needed significant works. But by any means she was not the only one. Overall, many respondents bought homes that were barely fit for living in it, on savings that were very significant amounts to them, and would have been appropriate for buying a home before 2008 or shortly after the

recession. But these same people stood no realistic chance at home ownership at the time of the research; and have felt very strong pressure on the rental market. In this context, people simply seeking a safe home have no other option but to become investors themselves. Their investment decisions will affect their quality of life in the long run; but even beyond that, they too create a gap, that between residential and peripheral home owners, which could very easily open further up in the future. But in the end, respondents in this research have no choice but to become housing market investors in order to ensure a safe home, on a market they know little about, and on which they are very small fry.

Once again, the key common denominator for peri-urban residents was the lack of family support for accessing home ownership in a residential area. The role of intergenerational transfers represented an important resource for first time homebuyers throughout Hungary's post-transition era (Székely 2002, 2011, 2018; Hegedüs and Székely 2022), and their role actually strengthened in the 2010s (Balogi and Kőszeghy 2019; Csizmady, Hegedüs and Vonnák 2019; Kováts 2021; Horváth 2022; Csizmady, Győryi and Kőszeghy 2019, 2022). The intergenerational transfer of resources is broadly socially accepted, and can take many forms from multi-generational co-habitation to financial and other support mechanisms. Still, market based housing forms are nearly exclusive in Hungary, and aspiring first time home buyers without their families' significant financial support are at a serious disadvantage, even if they are eligible for a mortgage, and are willing to take on its risks, unless their income is significantly above average.

It is in this aspect that the contrast is the sharpest between peri-urban residents and newcomers at Springs' newly developed streets. Respondents from this area (F16, M17, F20, F21) did have access to significant family backed financial support in various forms, as opposed to practically the full set of respondents from the non-residentially zoned inhabited neighbourhoods, indicating that this form of somewhat more affordable home ownership is still out of reach for housing market entrants without such support, regardless of their educational and employment background, and to a great extent to their income levels too. As mentioned before, it was solely in this area that young families could access state housing subsidies targeted at them, and make use of it to construct larger, higher quality homes.

As a result, those who opt for peri-urban home ownership do also secure a major asset in their home, but there remains a gap, in this case that between home owners in residential areas, and those on non-residential peripheries. As mentioned earlier, there is a risk in this decision, and in some cases it may turn out to be an excellent investment. Over time, many peripheral areas do end up being rezoned and included in the residential built-up area of a settlement; in these cases, the initial investment will significantly appreciate, especially if the area is in an otherwise good market location. Balogh and Bajmóczy (2022) do compare the trajectories of selected peripheral inhabited areas – former agricultural manors – on the Great Plain region and near the Western border, and find very stark differences in their status and market position. In the majority of cases, however, peripheral areas are in a systematically disadvantaged position, and are likely to remain at a fraction of the value of residential area homes, and even as real estate prices grow over time, the proportional difference is likely to remain unchanged. This way, peripheral home owners may see the next generation face the same socio-economic disadvantage, while their own insecure middle class status remains unresolved.

The introductory chapters raised the issue of "defining the middle class", a largely unsuccessful endeavour even within single countries or social science disciplines due to differing socio-economic contexts, but also to local historical traditions. Social scientists in Hungary also struggled to locate the economic, social, and cultural meanings of being middle class. Some combination of traits do emerge across sociological analyses nonetheless which go beyond mere income or wealth distribution concerns, among which income security, property ownership, the ability to self-organise and negotiate, as well as educational and cultural aspirations. The respondents involved in the research here did qualify to some or all of such criteria, and in most cases also more or less identified with the term. Some respondents did bring up traits and behaviours that could clearly place them in this group, whether the emphasis was on financial independence, self-reliance, cultural or educational distinction. Indeed, respondents were less likely to emphasise these if they clearly responded to most criteria, whereas they were usually brought up by people who may have felt less secure that they can be easily externally identified as middle class. For instance, people without a higher education degree were more likely to elaborate on

intellectual values or 'highbrow' cultural consumption patterns; people in greater financial stability were less likely to discuss the fiscal rationality of home ownership (even if they had bad experience with renting in the past). Finally, people in more vulnerable situation were the only ones who mentioned severe deprivation and hidden homelessness in the area, specifically with the aim or 'othering' themselves, as in expressing feeling sorry for them.

Distinction in cultural consumption, educational credentials, or class identification notwithstanding, findings seemed to have pointed towards a neo-Weberian (Kolosi and Pósch 2019; Huszár 2022) class conceptualisation where financial stability and life opportunities depend strongly more on earning power and employment status, with "soft' capital forms having a limited translatability to economic capital. In keeping with the study's limitation, this result does contain interpretive elements, and cannot be treated as causal on this research alone.

Nonetheless, one conclusion that must be pointed out is, based on this particular research it can be stated that there is a broad 'middle' segment in Hungary's society; and the clearest fault line within it is the one between property owners and those without realistic access to own property. Whether the value of real estate is going to remain at is current level in comparison to wages and other consumer prices is technically impossible to forecast in the mid to long run, but – as we have seen – many processes point towards a continued gap. People with sufficient funds and information will always find a way to establish their own home, nonetheless, and in Hungary's continuing policy environment, it will typically be in an own home. For this end, people need to deploy strategies that make home ownership accessible to them. This could mean a cabin renovated into a modern small home, it could mean a risky but affordable mortgage loan, but many other things also. However, in the end, the gap between those with real wealth and those trying o establish it seems to remain in place in the long run.

There are, of course, multiple approaches to assess the situation of Hungary's low-wealth "middle-class", and its implication on social stratification. One would be to rethink class categories after all, and place greater emphasis on ownership of, or access to, real property. Another one is that of anthropologist Hadas Weiss, who believes that "there is nothing contradictory […] in the talk of a squeezed middle

class in one part of the world and a rising middle class in another" (Weiss 2019:47), as the term middle-class is really an overarching ideology rather than a useful analytical category. In her analysis, the author undertakes a comprehensive overview of the values usually – but never strictly – associated with the term, for being financially and intellectually independent, to being educated, propertied, competitive and/or entrepreneurial, frugal, self-sufficient, and so forth. She then points out that these expectations are now deeply embedded in the mindsets of the general population, and often of social researchers as well, striving for them undermines both meaningful social cooperation as well as every aspiring middle-class member's chances to finally achieve the fruits of their supposed status, and most importantly the security that people seem to hope from it.

And in the end, this is here the present research concludes. Peri-urban residents – those with all the trappings of traditional "middle-class" values and a good mix a various capital forms – seek security in the peri-urban area. Of course this more committed to an 'outdoorsy' lifestyle, or those who just appreciate a quieter area, will be more likely to relocate here; others will establish housing – and existential – security by different means. There very much seems to be a 'squeezed middle-class' in Hungary, of which my respondents likely only constitute one specific segment. In terms of short- to mid-term odds, the gap within Hungary's middle-class lies in property ownership, or the lack thereof, further segmented by the value of property. Other factors such as education, interpersonal networks, but even income can only modify its effect. While the recalibration of housing policy away from its current major direction of primarily providing generous non-socially targeted support for home ownership, as part of a demographic policy framework is one obvious recommendation. However, this too is inevitably a short- to mid-term idea; it would not fundamentally alter the status quo in which households compete with institutional investors on an increasingly more international/global housing market, especially as these households also compete with each other.

5.3.5. Summary

The research of spontaneous suburbanisation in non-residential peri-urban areas – particularly former allotment gardens and recreational areas – has gained traction in

recent years. Some research on the issue called attention to low income, vulnerable people moving into such areas as a strategy to access an affordable form of home ownership (Hegedüs et al. 2015, 2019; Vigvári 2016, 2022, 2023); others pointed to the mixed status of such areas (HCSO 2016a; Vasárus 2016, 2018, 2023). Some of these areas are found in remote, rural localities, like old farmlands, with shrinking and ageing populations; others closer to urban centres, and especially those near major urban hubs are demographically diverse and attract newcomers. Even though the overall share of these peri-urbanites within the total peripheral population of Hungary was barely more than 3 percent according to 2011 Census data, peri-urban dwellers account for a significant percentage of Hungary's total suburban population, and some researchers have found that they are among the fastest growing populations in Hungary. In light of the research presented here, the phenomenon seems to remain small scale overall, but is likely to retain its weight in the future, due to various forms of market pressure in formal residential areas, which make home ownership unaffordable even for an increasing share of medium and stable income people.

Despite their rapid evolution and heterogeneity of inhabited peri-urban zones, a few conclusions can be formulated about their status and their populations. While marginalization and poverty are present in nearly all such areas, many of them are mixed status, giving home to a large share of higher income and/or higher status residents as well. Overall, their population is very much heterogeneous, with much less discernible socio-economic profiles than most formal residential neighbourhoods. Two groups that can be delineated are

- ageing people who support the housing solution of their adult children by moving out to a former second home (the children either use the urban home, or its sales value); and
- young couples and families who see peri-urban habitation as a way to secure home ownership, often after prolonged poor experience in rented dwellings.

The overarching theme of these is the lack of intergenerational transfers in securing home ownership: either they are directed away from the ageing parents, or are not available for the younger generations. In the assessment of peripheral residents, the downsides of the area are often downplayed, and accounts emphasise the security and

financial rationality of home ownership, and a somewhat idealized concept of the tranquillity of the area and its closeness to nature. This presents a challenge because home ownership has long been the only truly safe form of habitation, amid the alternatives of a virtually non-existent supply of affordable non-market housing forms, and an overpriced and insecure private rental market. Growing rent levels on the letter, especially over the past decade, have pushed many towards trying to locate viable alternatives, among which people who are far from being vulnerable based on their income, socio-economic status, and other qualities; research subjects – respondents – in the present research consisted of this subset of people.

The research therefore set out to understand how seemingly middle-class people find themselves in what an external observer could easily read as a "marginalized housing position" (Hegedüs et al. 2019). The introductory chapters raised the issue of "defining the middle class", attempts at which have not been successful even within single social science disciplines or national contexts. Some shared traits did emerge nonetheless, among which income security, property ownership, the ability to self-organise and negotiate, as well as educational and cultural aspirations. The respondents involved in the research here did qualify to most, if not all, criteria, and more or less identified with the term. They did bring up the attributes that they believed qualifies someone for this group, whether the emphasis was on financial independence, self-reliance, cultural or educational distinction. Now whether an outsider will accept their class self-identification as valid will depend on whether they associate access to (significant) intergenerational financial transfers as a criterion of being middle class. Nonetheless, their most important overarching trait is perhaps their exclusion from the current housing market.

Peri-urban areas are in some aspects more loosely regulated than residential neighbourhoods; in others, more strictly, but the latter is rarely enforced; overall, the changing patterns of peripheral zones feed into the emergence of mixed use, mixed status suburbs. Some authors termed 'spontaneous urbanisation', putting more weight on either the potential conflicts stemming thereof, or on the greater freedom it affords their residents. Either way, none of the involved actors (residents and their associations, or municipalities) seem to have much leeway in influencing the dynamics of these areas; for the foreseeable time these new suburbs can be expected

to continue on their current spontaneous and uncontrolled development path. Municipalities react to spontaneously emerging new, undeveloped suburbs, and the demands of their residents, without the appropriate resources, or even the legal framework permitting the adequate management of the situation. Peri-urban residents face various hardships, and occasionally find themselves in prolonged conflict with municipal representatives, but rarely see results in the form of significant development.

Yet the lack of residential amenities do not seem to deter newcomers. After all, they too expect to find a good quality, secure and affordable home, a combination that a growing number of people simply cannot afford, in many cases regardless of their income or social standing. This choice could be assessed as a poor long term investment: real estate in a non-residential area is unlikely to appreciate in the future at the same speed and extent as property in formal residential areas. It does not entail the same long term accumulation of wealth, which could provide safety for the future, and wealth for the housing of next generation. Still, most people do not think as investors upon acquiring a home; and staying on the urban peripheries may simply be an acceptable alternative to many against the backdrop of a housing market that an increasing number of people simply cannot afford.

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Annex – Description of fields and interviews

I. Description of field research localities

Garden Town (Fejér county) is a relatively large peripheral neighbourhood, which is physically separate from both the core city of Székesfehérvár, as well as from the core municipality to which it administratively belongs. The area is home to a population of around 600 to 800. The overall status of the community is relatively low, characterized by modest-sized houses and occurrences of hidden homelessness that respondents are aware of. The municipal notary expressed concern about the concentration of poverty in some areas, feeling that there is little that the town can do to address potentially marginalised areas. One member of the elected town council representatives (also respondent M04) lived in Garden Town at the time, which meant significant support for managing issues in the neighbourhood: he is very extroverted and proactive who knew mostly everyone in the area, and could provide swift feedback and up-to-date information towards the town hall.

The neighbourhood shows a pattern of larger houses being situated closer to the main road, more conspicuous contemporary residences hidden at the farthest end of the streets, and smaller, visibly lower market value properties scattered sparsely in between (this pattern shows up often in flat areas where setting up a grid street pattern is easily feasible). Most of the respondents occupy smaller homes, despite having stable jobs and reasonable household income levels. One respondent (M05) with a clearly higher income and status resides in an impressively modern house with a meticulously ornate garden; he also speaks disparagingly about his less well-off neighbours and their simpler or less decorative surroundings. Like most such areas, the locality lacks amenities like paved roads and street lights; electricity and drinking water are available. The area benefits from regular bus services connecting residents to the city centre, where most respondents are employed.

Despite the outwardly lower status of the area, respondents uniformly express a fondness for their proximity to nature, the tranquil environs, and the absence of immediate neighbours. Many residents maintain at least amicable relationships with a few their neighbours. Interestingly, many respondents draw comparisons to "panel" housing – a system-built housing type that represents their best available option for living closer to the urban core. It's worth noting that while respondents in this community generally find satisfaction in their living environment, individuals from other inhabited localities in the broader region use the term "Garden Town" to describe less attractive peripheral residential zones.

Grapevine (Fejér county) is a smaller allotment garden zone. It is physically distinct from both the core city Székesfehérvár and its municipal residential zone and has a gradually growing population of approximately 100 residents. Within this locale, pockets of poverty coexist with workers in stable financial situation and a younger, upwardly mobile demographic. The area showcases a diverse blend of larger, middle-class detached homes alongside tiny homes. Many of the latter are renovated old

second homes in line with the regulations of their time, which set their maximum base area in 35 square metres (376 square feet), and to expand it, residents added one or two floors. Newer buildings did not follow this limitation, and their sizes and quality are closer to average family homes in suburban areas.

Residents represent a broad socio-economic spectrum, from people in financial hardship to individuals with higher educational attainment and comfortable incomes. Another notable aspect of this locality is its mixed land use. While most residents have their primary dwellings here, some do in fact run small scale agricultural activities. Livestock coexists almost directly adjacent to manicured lawns and miniature playgrounds, swings and trampolines of the families with children.

The core city of Székesfehérvár is easily accessible via multiple means of transportation, including car, bus, and even bicycle (on a well-maintained bike lane). The gradual installation of street lights has recently improved the local environment, starting from the end of streets and gradually extending to additional points.

Alley Roads (Fejér county) has a unique position among the peripheral areas involved in the research: it is directly adjacent to the peri-urban zone of Székesfehérvár, while remains physically detached (kilometres away) from the small municipality to which it officially belongs. In fact, some residents were unaware of its administrative status upon moving to their current home: they assumed it to be a peri-urban area of the core city, and were up for a surprise when tried to report their new residence in the city's appropriate office (M11, F12). Even among those who were aware of it from the start, there appears to be a general lack of interest towards the local municipality and community. Most residents in this locality work within the core city, as the small settlement offers little in the way of employment opportunities or essential amenities like shops, schools, kindergartens, and so on.

The streets here are broader and fairly well-maintained, with some of them paved, and the remainder are also of good quality compared to most peri-urban zones. Basic necessities like electricity and water are available (although sewage infrastructure is absent), the presence of street lights is notable. At the time of field visits, a number of large family homes were under construction in the more sparsely built-in areas. The urban core is very easily accessible to the residents, and residents typically utilize city services and amenities. The permanently inhabited streets of the area are more akin to a suburb than a peri-urban mixed use neighbourhood. Respondents and other locals emphasised its affordability and location rather than their attachment to the natural environment.

Residences within this area tend to be spacious and high quality. There is a notable presence of second homes, many of which are large and seem suitable for year-round habitation. The permanent population is around 150 to 200 individuals, albeit with considerable uncertainty. Here, too, mixed land use is evident. However, the area is large and sparsely populated; activities like beekeeping and occasional livestock do not seem to inconvenience inhabitants.

High Hill (Fejér county) is, in fact situated on a steep hillside, traditionally characterised by grape and wine production, which is still present, although has waned in significance over time. In the present, its

primary role is precisely its residential function. In 2019, approximately one-tenth of the municipality's total population resided on the area (200-250 residents, with an estimated 10-15 families moving in each year), yet one-fifth of children under the age of 6 lived here according to the local visiting nurse. The area has been experiencing continued dynamic growth, in contrast to the overall low status and gradual population decline in the core municipality.

While new, spacious and modern homes have been constructed within the settlement's residentially developed limits, old and deteriorating housing dominates the small settlement's streets. High Hill is physically separate from the core settlement (about 1-1.5 kilometre away), and abuts the peri-urban zone of a neighbouring settlement, also a former vineyard area. Set on a steep hillside, most land plots have panoramic views, and an outstanding market price compared to most recreational or former allotment garden zones in the region. The residents do have stronger community cohesion than in most similar areas, and some of the streets were paved in the cooperation of the residents. On the other hand, locals express deep dissatisfaction with the town and especially its mayor, feeling neglected and disregarded. Many are unaware that the town lacks the means to develop residential services in the area, and with High Hill being a non-residential zone, it bears no legal obligation to do so either. The settlement's mayor informed that the local municipality is seeking out opportunities to extend infrastructural development measures on the area, but as it is incongruous with the residential centre, his hands are mostly tied.

The High Hill area displays a varied landscape of small, often run-down residences juxtaposed with larger, contemporary family houses. The area ranks among the most attractive peri-urban zones in the region, particularly thanks to its panoramic views and closeness to protected natural areas, and the residents hold a genuine fondness for it. The residents exhibit aspirations above the regional average, with the presence of financially stable and upwardly mobile households very palpable.

Low Hill (Fejér county) is the adjacent peri-urban area, also a hill side of former vineyards. Its resident population was around 200 in 2019-2020. The small settlement to which the area is affiliated is relatively affluent by regional standards; peri-urban residents do not seem to display a sense of superiority in relation to the village akin to the residents of High Hill. There is, nonetheless, a remarkable similarity in terms of the size and quality of houses between the two peripheral areas. The most prevalent type of inhabited dwelling is sizeable, modern, or at the very least of decent quality, with the atmosphere of a well-established suburb. Unlike the steep terrain of High Hill, the Low Hill area features a gentler incline and few of the land plots have striking panoramic views. Nonetheless, a significant advantage lies in its immediate adjacency to the core settlement. This municipality benefits from consistent income from local industries and EU funding (and possibly the occasional politically motivated funding, although allusions to this are inevitably implicit). As a result, the municipality is gradually rezoning the area, with one street after the next reclassified as residential and developed as such. Although its pace inevitably feels sluggish to residents, it holds the real possibility of residents securing basic amenities and seeing their property values increase significantly over time. The diversity observed in all peri-urban zones is also evident here, with smaller homes catering to low

income and occasionally vulnerable residents, including some occasions of generational poverty, and at least one case of severe mortgage indebtedness.

Although not exactly compliant with legal regulations, the municipality has been deploying soft measures to discourage the influx of newcomers, although with limited results. The core municipality is small, and lies close to the core city of Székesfehérvár. Its current residential boundaries are mostly fully built up. As a consequence, both rental properties and homes for sale are scarce, and often unaffordable even for individuals with solid employment and relatively good incomes, but limited savings or family transfers. Therefore the need for more affordable homes is inevitably strong, and will not be offset by soft disincentives.

Vineyards (North Pest county) is in an attractive area North of Budapest, in the touristy and overall appealing Danube Bend region. The core municipality, a smaller settlement, was itself originally an external recreational area of the neighbouring larger town, but over time it solidified its own independent status – and had its own recreational external zones allotted during the communist period. The past decades saw an expansion of these peripheral areas, during which the number of primary residences among second homes increased steeply.

Due to its non-residential status, the development options of the local municipality are limited, although efforts were clearly made especially for paving the main streets. Appropriately, many residents have cars, and commute to either the capital (about 50 kilometres from the area) or the agglomeration towns. The inhabited peripheral area is large, and has a relatively large and growing population of around 300-400 people in 2020. The area as a whole has become a prime housing submarket within Hungary, with land plot and housing prices comparable to the capital and its agglomerations. In addition, its appeal and vicinity to Budapest makes the area as a whole a dynamically growing short-term tourist destination, too. Even with these factors, peri-urban prices are significantly more affordable than residential areas. The pattern here is that large, modern houses are built relatively close to the paved roads and the edges of the settlement, with good access to the main roads leading towards the capital and its surrounding economic zone. Further off the paved road the landscape is once again much more diverse in terms of primary residences as well as second homes.

Perched high uphill, **Beech Lane (North Pest county)** is accessible via either a challenging uphill trek or by car. While paved roads extend quite far up through the inhabited area, maintaining roadways high up on steep inclines is a considerable challenge. This is particularly evident within the confines of the upper Beech Lane area, where road quality quickly diminishes: standard city cars are ill-suited for the terrain, and residents must use four-wheeler vehicles if they are to return to their homes regularly.

Electricity infrastructure is in place, but the topography renders the installation of water piping extremely costly and impractical. Nonetheless, as the area has been historically favoured from the 1950s, and currently still a well-off community, both drinking water and sewage infrastructure is available on large parts of the area. Still, it did not extend to the higher parts of the area, which are also gradually becoming inhabited. Many second-home owners resort to collecting rainwater, setting up

household water purification systems, or transporting water from the highest accessible public well via car. Permanent residents similarly adopt rainwater collection, and supplement their water supply by large-scale water deliveries, via industrial-sized one cubic meter flasks.

The area's character remains strikingly diverse. It’s a large area, where second homes still dominate, but the permanent population is already somewhere between 200 and 400. Isolated physically from densely populated areas, Beech Lane has numerous hiking trails criss-crossing it, and offers a close-to-nature, immersive outdoor feel. Housing construction in the area demands not only financial investment but also meticulous organisation. The lowest income segments are therefore mostly excluded simply due to practical challenges (and their financial consequences). However, even though all newcomers had to have a fair amount of own savings and income to launch their life here, this peri-urban area is still diverse in terms of upwards and downwards mobility patterns.

Lido (North Pest county) differs from most other peri-urban areas under study: the town has resort zones scattered over multiple localities *among* the settlement’s residential areas. Newcomers to the town, whether they move to the resort areas or in the town proper, are to a great extent a vibrant cultural crowd, with ambitions to uphold the long standing traditional bourgeois ideals unique to the region. Although many of these individuals lack substantial financial means, they compensate with outstanding cultural and social capital and ambitions, although they sometimes seem to struggle to translate this into higher financial stability. Regarding the resort areas nestled within the settlement, the steep terrain again presents a challenge in developing comprehensive residential infrastructure. While electricity and drinking water is generally attainable, laying down gas piping remains unfeasible due to its expenses and impracticality.

One notable feature is the strong sense of community among newcomers, and their commitment to organising cultural events that aim to uphold the area’s traditions. Arts and culture have emerged as pivotal selling points of the area. In part because the resort areas are within the settlement limits, and in part because the “cultural crowd” is prominently represented, setting up permanent settlement in a resort dwelling does not feel marginal in the least bit. However, this dynamic occasionally gives rise to conflicts with older residents. Although most older inhabitants ignore the newcomers, and some embrace them, the political leadership seems to take a different stance, in which they are reported to favour a more rigid, family-oriented, and conservative set of values, as opposed to the more urban and “bohemian" newcomers. The area has also witnessed a remarkable boom in tourism, which grew in volume with the rise of mass tourism in Hungary and internationally. This surge has prompted significant developments, exemplified by massive investments like a planned river yacht harbour. While this project could potentially be a huge boost the local GDP, it simultaneously threatens to compromise the beloved "old bourgeois" cultural landscape, a pivotal draw for the visitors and newcomer settlers that the town and the broader region attracts.

Nonetheless, the “cultural crowd” is certainly not the only segment of newcomers. They are a strongly knit network, which is inevitably a little overrepresented in the current research, as it is really easy to

access additional contacts within the network. However, based on broader examination of respondents and the built environment, many new residents mostly just move to the area to realize their suburban living ambitions, with some – but limited – interest towards the cultural richness of the region.

High Banks (North Pest county) also has a segmented allotment garden zone, physically apart from the municipal core, but in part directly adjacent to vineyard and allotment garden areas of the neighbouring settlement. The overall area is large, and has an estimated 300-400 permanent residents, among which the mayor of the core settlement (unfortunately not available for research interviewing). Part of the area is built in almost contiguously with large detached houses, although given its high status some of these are simply second homes the size of a standard suburban house. Lower income people who live here permanently are more of an exception, and higher income, middle class residents are the norm, in part because public transport access to the surrounding towns is weaker than in most other peripheral zones included in the study from this broader region.

Small scale agricultural production is scarce, but present. Given the Danube Bend's outstanding position as a tourist destination, guest houses are much more prevalent than vegetable gardens. Historically, too, the area was intended to be used as a resort area rather than for smallhold agricultural production. Most small streets are a short walking distance from the nearest forested area, so closeness to nature may be a credible reason for moving here; what makes this argument a bit dubious is the density of the permanent population, which by 2021 was closer to a formal – albeit relatively sparsely built up – suburb, and less reminiscent of a quiet peri-urban zone. Drinking water and electricity are available throughout the territory; while sewage, paved roads, and street lights are largely inexistent.

Hidden homelessness is reported to be present to some extent. Nonetheless, both the land and housing prices as well as the lack of amenities nearby make the area much more appropriate to a relatively higher income population. At the same time, despite its gradually growing permanent population, the municipal development direction is to retain and strengthen tourism related functions in the resort areas. Part of the peripheral zone is congruous with the residential areas, but the municipality shows no interest in rezoning, hoping to maintain the increasingly diluted recreational profile of these areas.

The peripheral area in the small settlement **Hollows (North Pest county)** is minimal, and its permanent population is estimated to be no more than 30. The settlement lies beyond the Danube Bend, and permanent residents need to calculate longer commuting times, or need access to distance employment or employers closer than the capital. Allotment gardens here were specifically developed for small-hold agricultural production, although by 2021 nearly no one uses their peripheral land for this end. The size and population of the area is limited not only because of the small size of the core settlement, but also because it is surrounded by steep hillsides, imposing a territorial limit. As a result, the area had seen some developments which make it more convenient to permanent residents, particularly the small area could be connected to the settlement's sewage system with relative ease and at a reasonable cost. Residents are typically either very low income, or lower middle class, e.g. one young family who wanted to secure home ownership, and decided to buy a small but relatively well

equipped property here. In part due to the closeness of the peripheral area to the settlement and to the greater distance from larger urban centres, respondents did indicate using local services and networking within the local community.

Orchards (East Pest county) is on the Eastern edge of Pest County. Its former allotment gardens area is divided into two segments by a road connecting the core settlement with the nearest main route. One segment is predominantly populated by severely deprived families, displaying generational poverty. The other segment is largely populated by lower middle class households. The pattern of the peri-urban zone is comparable to Garden Town near Székesfehérvár: most permanently inhabited houses are built closest to the central road; others are more dispersed, with more second homes and a few currently cultivated agricultural gardens in between.

Physically isolated from the residential core of the municipality, there is no prospect of rezoning in sight. Yet respondents appear largely indifferent to this, displaying little interest in the local municipality or its community. For their shopping needs, residents rely on cars to reach larger markets located near the highway. Their engagement with municipal institutions is minimal, mainly involving administrative matters and visits from healthcare professionals. While they utilize the road linking the local settlement to the main highway leading to Budapest, they rarely venture into the settlement itself. Instead, their interactions predominantly involve commuting to Budapest or other nearby destinations. Infrastructure in this area remains rudimentary, characterized by the absence of paved roads and street lighting. Nevertheless, electricity and drinking water services are in place. With a relatively small land area and population, the locality features streets on both sides of the road, culminating in an estimated total resident population of 150 to 200 individuals.

The Vale **(East Pest county)** is a large and multifaceted former resort area, with a population estimated between 700 and 900. It is physically separate from the main residential core of its home settlement, but contiguous with an external, secondary residential zone, which lies a few kilometres away from the main residential area. It is centred around artificial fishing lakes, and was created for recreational purposes around these; although more recently a beach was also developed on one of the lakes.

The resort area is large enough to have multiple sub-centres itself. Parts of it were zones over multiple decades, and have different overall characteristics. One small subset of streets is almost homogeneously middle class inhabited, with large homes and finely cultivated gardens; it lies close to the area's central road. The central road is mostly unpaved, but well-maintained, with the paving being expanded on it as EU funding becomes accessible for small scale agricultural area development. Much of the area is home to low income or lower middle class people.

The home municipality struggles with the administration of the area: development maps and land ownership structures seem inconsistent, which makes developing appropriate regulations for the area challenging, to say the least. Both residents and institutional respondents assessed that this contributes to a sense of freedom for residents and second home owners, to an extent that would not be possible elsewhere. As a result, the area feels chaotic, and somewhat otherworldly.

There seems to be allure in the opportunity for unconventional pursuits. Locals cultivate unique hobbies, often resulting in exceptional self-expressions in the design of their homes and gardens. One resident has a lookout tower; another collects exotic vehicles, like a British double decker bus; these result in a very distinctive character of this community. Small-scale agricultural practices are present, primarily for subsistence purposes; although an organic production farm also functions in the locality. There is a larger horse farm with hospitality services. The majority of structures are small detached homes and second residences, while the few large, extravagantly expensive houses stand out spectacularly.

Springs (East Pest county) has minimal peripheral areas: as far as municipal respondents are informed, there is a single permanently inhabited home here with about 5 residents.

This area is in fact an outlier in the study. The focus of field work here was not the barely inhabited former allotment garden zone, but the recently residentially developed part of the settlement, which the municipality converted from underutilized agricultural land abutting existing residential streets. Indeed the municipality displays a very proactive approach in attracting new residents. Its approach is feasible in part because the targeted areas are directly adjacent to the existing residential zones, but also because the flat area can be developed in a reasonably cost efficient manner. This way the municipality increases the market value of land in the area, of which its private owners make a direct profit but it also attracts newcomers seeking out affordably priced construction plots in so far sparsely populated areas, but still within the capital city's broader metro area.

As a result, respondents from this area (F16, M17, F20, F21) are also outliers from the full pool of residential informants. Newcomers here did have access to significant family backed financial support in various forms in accessing home ownership here, as opposed to practically the full set of respondents from the non-residentially zoned inhabited neighbourhoods, indicating that this form of somewhat more affordable home ownership is possibly still out of reach for housing market entrants without such support, even when their educational and employment background as well as income levels provide them with financial stability.

In the context of the broader East Pest County region, this small settlement stands out thanks to its steady population growth. This phenomenon can be seen as a form of investment initiated by the municipality, reflecting their commitment to nurturing the expansion and progress of the community. Although residents have to commute to nearby larger settlements for some amenities like schools or supermarkets, and most work in either the capital or a larger town in its agglomeration, the municipality places strong emphasis in developing a strong sense of community, and appears successful in doing so. Springs being a small settlement, local employment opportunities are very limited, and most working adults need to commute; but most respondents appeared content with their overall situation, to which the rich local community life also contributed.

Dormouse (East Pest county) is a larger settlement in East Pest county, with multiple but very small peripheral areas, all directly adjacent to the residential zones, and originally allotted for small-hold

agriculture. These currently have at most 50 permanent residents, predominantly lower middle class or middle class, most of whom live in suburban style detached homes of average to excellent quality. Even though the peripheries are directly adjacent with the residential area, rezoning is not in the pipeline. Still, permanent residents easily access urban amenities and services. Even though the allotment garden areas' roads are unpaved, locals do not need to drive great distances on these. Respondents usually made the most they could with partially home developed utilities, like solar panels, household water purification systems and high efficiency solid fuel stoves for heating. Since their homes overall were modern, convenient, and still more affordable than other forms of urban dwellings, respondents usually reported to be content with their homes and their living environments.

The area does not boast much in the way of natural attractions; it is mostly surrounded by large scale agricultural plots. Its appeal lies in its quiet ambiance and relatively low built-up density, aside from affordability, of course. The absence of immediate neighbours contributes to the sense of tranquillity. Importantly, major employment hubs such as the capital city and its agglomerations are very conveniently accessible from all parts of the small town, including its peripheries, via highway and train.

Much of the local workforce is employed locally or nearby within the Budapest FUA, within an hour's drive; nonetheless, about half of all workers commute to Budapest. Persons who moved into the former allotment garden areas within the past decade mostly come from the capital, and commute there for work to this day. A smaller share of the respondents moved from the residential area of the same town, benefiting from the lower land cost, and using family support for new housing construction.

Sand Dunes (East Pest county) is the former vineyard area of another small town on the Eastern edge of Pest County. Even though the population largely stagnates and the local economy is middling, residents have been constructing and moving into increasingly larger homes, therefore the settlement is physically expanding despite its stagnant population. Existing infrastructure (major roads, industrial zones, train tracks) limits the town's directions for expansion from three sides; and accordingly it expands towards the single remaining direction, in which the old allotment garden area is situated. The soil in the area truly is sandy, of poor quality for agricultural production. But arable land in the settlement's vicinity was mostly allotted for cooperative farming under communist rule, and the lowest quality areas remained for individual secondary economic production.

While small scale agricultural production is possible, it does not yield particularly good produce, and is rare on the area. Historically locals produced grape and wine in the area, but few continue the tradition. The most prominent consequence of the sandy soil is the thick sand on the streets, presenting major inconveniences to locals, especially in humid weather. Nonetheless, permanent residents are locally middle class – they do not necessarily display cultural savvy, nor are most particularly ambitious in terms of upwards mobility, but most residents have stable jobs, large and good quality houses, and means (usually a car or two) to access services and amenities. Here, also, household level solutions make up for the lack of residential infrastructure, and even though the electric grid is adequately

developed, solar panels are frequently used to reduce living expenses. Poverty does exist in the area, but affects only a small minority of local households. Roughly 150-200 permanent residents lived in Sand Dunes in 2019, which number was slowly growing, fed mostly by people moving from the residential area of the home settlement. The natural environment here was rarely mentioned as a motivation for relocation; respondents focused on the proximity of the settlement, where their friends and family members lived, and on the area as being their sole opportunity to move into a suburban (like) environment. Respondents did, indeed, seem to consider the area not so much a site for inexpensive housing, but rather a currently emerging suburban area of the home settlement, with sluggishly moving infrastructural development. It must be added that the municipality is fully aware of this ongoing suburbanisation of the former allotment gardens, and has long been actively working on gradually rezoning it. Some of the formally residential suburbs adjacent to the allotment garden area also used to be peripheries, which were gradually included in the residential zones. However, as often is the case, the financial and physical challenges associated with large scale infrastructural developments make the process inevitably slow and dependent on available external funding.

II. Short summary of residential interviews

F01 (Low Hill, Fejér) is in her early sixties, nearing retirement age. She has trained and worked throughout her career as an accountant; she obtained a Bachelor equivalent degree in company accounting in the 1980s in a small town nearby, within the core city's agglomeration, which had a burgeoning industry on its own right in the communist era. She witnessed mass unemployment in the early 1990s, but reports a significant rebound in the region; while the smaller towns in Székesfehérvár's broader area are still far from their former levels of production, the number of active businesses has been growing. She herself was always able to retain secure and reasonably good employment thanks to her accounting skills and professional experience. She has been employed by a medium sized private company in her hometown for nearly two decades, and while her income is not outstanding, she spends prudently and feels financially secure. Both of her two adult children live in rented homes, one in Székesfehérvár and the other in the smaller town where she works.

After her divorce about a decade prior to the interview, the respondent and her former husband both had to leave their shared dwelling, which they sold to afford separate homes. As far as she knows, her ex-husband has been living in rental housing, which at some point he shared with a romantic interest; she is has no information about his more recent residential status. The respondent bought a small, brick walled holiday home in the Low Hill neighbourhood, which she retrofitted to ensure it is comfortably insulated and can be properly heated during the winter months. She had little savings once the renovations were completed, which she mostly used to support her then adult daughters in their early careers. By now they both have sufficient incomes not to need her financial support. She commutes to work, walking the few hundred metres to and from the nearest bus stop; she visits friends and family members via public transport. She expressed satisfaction with the public transport system, which has been continuously improving over the past years; long-distance buses pass once or twice an hour, and on schedule, and the occasional delays are inconvenient but also infrequent.

The respondent believes that her current residence will serve her well in her later years, and she trusts she will be supported by her children when she reaches old age. She appreciates the tranquillity of her current living environment, as well as having her own garden. The small house is appropriate for her needs, which she does not expect to change for the next decade or two. She lives in a sparsely populated part of the former small scale agricultural garden area, and has little interest in her neighbours or the local community. She has formally registered her current address in the home municipality, and is generally satisfied with the local residential services (public administration, access to healthcare etc.).

F02 (Grapevine, Fejér) is a young mother in her late twenties, at the time of the interview staying at home with a newborn baby. She completed Bachelor's level higher education in English and Communication Science, and worked at a major customer service centre in Székesfehérvár for a few years before starting a family. Her husband also attained a Bachelor level degree in communications,

and then completed a separate training in software testing, in which field he is employed at the time of the interview (also in Székesfehérvár). Their home is smaller than most suburban detached family houses in the formal suburban areas, with a base floor area of 60 square metre, and a fully furnished second floor. Nonetheless, it can be considered average sized in the closer area (the former allotment garden); and it is appropriate for the current family structure of the respondent, composed of herself, her husband, and the baby, with a spacious garden, and enough room for grandparental visits. The young family chose to relocate to this area because of the easy accessibility of the urban core, which is indeed accessible within ten minutes by car. The respondent rarely leaves the home without a car, for the time being at least. Her husband picks up the groceries and other necessities in town. The respondent and her husband do visit people every now and then, but for the most part they are used to keeping to themselves, and mostly only keep in touch with their extended family and old friends in and around the main urban area.

Her family acquired the house in 2016 and spent the subsequent few months renovating it. It is now properly insulated and has reasonably modern furnishings and appliances. They felt that a comparable house within a residential zone would have been unaffordable for them. While they did receive substantial familial support, they managed to cover the entire cost of the house and land without resorting to taking on a bank loan. In the aftermath of the housing market and lending crisis and the recession which followed these, the couple as well as their supporting families were wary of mortgage lending and had little trust in financial institutions.

With no streetlights in the neighbourhood, they spend most evenings indoors, and the respondent does not feel that she misses out on much by doing so, although it may be in part because her newborn child is currently her main focus. She primarily perceives her closer living area as a quiet, peaceful suburb, although with some infrastructural deficiencies, but in the end these do not pose too much of a challenge. Drinking and household use water comes from a drilled well; they pre-boil the drinking water for the baby. Although a visiting nurse recommended testing the water, adult family members have been consuming it without any apparent issues, and so they haven't taken further action.

F03 (Grapevine, Fejér) has no higher education degree, but holds a stable job in a household amenities shop in Székesfehérvár. She has a modest background so that her parents were not in a position to support her financially, and therefore she started working after completing high school. She reports that she has lived in the Székesfehérvár area her whole life, and she never had a problem finding employment with a decent salary in the core municipality. Nonetheless, she experienced more severe hardships than most respondents: she practically became homeless when she had to leave behind an abusive husband to ensure security for herself as well as for her young daughter, who is currently living with her in their small, rented Grapevine home, and is in her early teens. After the respondent’s separation she first temporarily stayed with friends and family, and then secured their current small dwelling in the Grapevine area: she set up an agreement with the elderly owner of the small wooden house that she maintains the dwelling and the garden around it, and in return she rents the premises at a token low price.

The dwelling is tiny, 35 square metre in line with old (pre-1990) allotment garden standards, has a wooden frame, and was originally erected as a second home (hobby gardens); but it is properly insulated, and its maintenance is inexpensive. The respondent maintains amicable relationships with the owner, but also within the neighbourhood; although she finds than not everyone is open to connecting within the community, those who are always help each other out in various ways. She has electricity, water from a drilled well, and heats with a mix of electric appliances and solid fuel, the latter she mostly collects in the area. She and her daughter use public transportation: the nearest bus stop is at the end of their small street, within a five-minute walk; and long-distance buses towards Székesfehérvár come reasonably frequently (the area is only minutes away from the city boundary by vehicle, and multiple lines meet on the main road). She has been working in town as a convenience store clerk for the past few years, and feels appreciated by her employer. Her daughter commutes to town for school.

Despite her modest circumstances, the respondent is content with her current situation. Her current income allows her to accumulate some savings. At this moment she does not have any particular idea about the longer term future: even if a major change in her living conditions will eventually be necessary, it's time and nature are not currently foreseeable. While she appreciates that her home is in a quiet and peaceful environment, in practical terms she also considers it a form of safe and affordable suburban living, with limited housing expenses and good transport connections, with little focus on the natural environment.

M04 (Garden Town, Fejér) lives in Garden Town, in a small but well equipped house. The ground floor with the living room, kitchen and smaller bathroom is 50 square metres, the fully furnished basement with the bedroom and the large bathroom, which is level with the back garden, is somewhat lower. The house is modern and its design is appealing, although parts are being renovated and appear unfinished at the time of the interview, despite the owner having lived there for a prolonged period. The respondent is an outright owner, who bought and renovated the house roughly two decades before the interview, using a smaller, non-mortgage type (personal use) bank loan with his own savings, but virtually no family support.

The respondent works in the service sector locally, but he also acts as elected local municipal representative of the Garden Town area. He has little political ambition; instead, his main motivation lies more in his extroversion and his willingness to act as a local interpersonal mediator: he has many friends and acquaintances in the peri-urban neighbourhood as well as in the residential area of the town, and he thoroughly enjoys networking, organising events, and contacting people about important messages or public service information. He was, nonetheless, invited to political party organised events in the past. Even though in the context of the interview he does not express particular commitment to the political party in question, he did enjoy the networking and community aspect of it, as well as the free participation at elegant venues and with fine catering, typically in or near the capital Budapest, and would not mind participating in similar events in the future. His own cooperation with the locally

leading party is motivated by self-interest, but also the interest of the local community, much more than any interest in national politics.

His private sector job provides him with a stable, although modest, income, and also allows him to meet and greet many people from within the local community; hence his community role was established well before he became involved in politics. Indeed, the latter emerged from his central interpersonal network role. Local municipality staff realized the usefulness of having an elected representative residing in the large peri-urban Garden Town area, with a permanent population estimated at between 600 and 800 people; and a local dignitary specifically asked the respondent if he would be interested in a formal intermediary role.

The respondent is highly satisfied with his living environment as well as his home. With regards to the neighbourhood, he emphasises its closeness to nature, the sparse population, and the local community, although he is well aware that not all locals are as involved in community activities as he is. He drives to the nearby supermarkets for major shopping. Additionally, the road connecting the home municipality to the FUA core Székesfehérvár passes right next to the neighbourhood, and has a gas station with a 24-hour shop almost right at the end of his street, so he personally does not miss any particular residential amenities.

He uses a mix of solid fuel furnace and electric heating devices, and avails himself of water from a drilled well, like most people in the area; he is an old resident and is used to the local circumstances, and has been improving his home for a long time. He underlines that the local social network also contributes to the affordability of housing and living in the area: workers in the surrounding streets help one another out with renovating or installing structures (say setting up a new fence, repairing the roof), but also share large meals and information. The respondent does not have a family, and has no particular ambition in this regard, although he is in his early forties at the time of the interview, and does not think it is unimaginable that he start one in the future.

M05 (Garden Town, Fejér) is in early retirement, with some part time activities still. In his active years he ran a music record trading enterprise which he set up with his friends; it is still active, currently run by younger associates, and still earning him a modest regular income (as he acted as an entrepreneur for nearly all of his active years, his old age pension is minimal).

His friend group and himself had in-depth knowledge of progressive and underground artists across the entire Central European region, and capitalised on this by establishing their enterprise in the 1980s, initially as a second job. Originally he as well as his associates had standard working class jobs in the communist era, mostly in factories and shops; they started buying and selling records as a part time job, almost as a hobby. In the later stages of the communist period, they found greater freedom and room for manoeuvre for launching a business, so they started mediating between artists, venues, and event organisers, and had launched a reasonably successful business. Aside from a good livelihood, they also had the opportunity to visit various music festivals in the Central European region, but increasingly also in “the West” after 1990.

The respondent acquired his construction plot in Garden Town in the 1990s, when local regulation did not allow for building a structure which extends more than one metre above the ground. In line with this rule, his home is an odd, flat structure, with a flat roof exactly one metre above the ground, and the actual dwelling consisting of a spacious and very modern basement, lit by windows under the roof. It is equipped mostly with elegant stone and wooden surfaces, and modern household equipments and appliances. The garden is very well maintained and heavily decorated, mostly with folk inspired items (like folk pattern vases, potted and freely planted flowers, decorative horse cart with geraniums, wrought iron statuettes and so forth). The inside of the house showcases memorabilia from jazz festivals and various Hungarian international cultural and community events.

Although the respondent never entered higher education, he is clearly highly endowed in terms of cultural and social capital, but his income and wealth status are also outstanding, especially in the overall lower status Garden Town. His personal network ties him to Székesfehérvár, and he moved to the peri-urban area so he would be close to nature, and in a living environment where he is not bothered by neighbours. He does not directly mention financial reasons to settle in a former allotment garden zone, and he clearly lives a comfortable life in his current position; he only mentions his dislike of some of the urban areas where he lived as a tenant prior to moving to his present-day home. He never started his own family; the lack of family support in securing his adult life housing is implied.

He organises regular barbecues and friend and family gatherings; even in a suburban area there is a risk that these would bother his neighbours, so it is best not to have neighbours. He is generally dissatisfied with the neighbourhood. *"Have you seen a decent home around here? Have you seen how people leave their gardens a mess?"*, he asks. To the interviewer the area seems to display a mix of modern homes and smaller, run down abodes, and is still mostly dominated by not permanently inhabited second homes, but the opinion of the respondent seems clearly negative – maybe not of the area, but certainly of most inhabitants. Not that this would be a reason for him to move: the quiet, the greenery and his freedom to hold his parties in his garden are the most important factors for him.

M06 (High Hill, Fejér) lives on High Hill, a locally very attractive area. Up on a steep hillside, almost every land plot has a vast panoramic view of the broader region, and of the urban core Székesfehérvár itself a bit further in the distance. Over his lifetime, the respondent – currently in his early fifties – operated various enterprises. Initially, after high school, he began working at a press distributor; and shortly after 1990 he established his own press distribution company. With the emergence of new, commercial products, his enterprise boomed for a prolonged period, peaking with nearly 20 employees in the late 1990s. Still, he was eventually pushed out of the market as the sector had become more strongly dominated by large, often internationally owned companies. He then switched to real estate, again initially working as an employee, and gradually working his way up to management. However, he became conflicted about his profession as he witnessed people amassing huge debts against minimal down payments during the ForEx mortgage boom of the mid 2000s.

He himself lived in rented housing for his entire adult life, including market rented homes after the regime change. Renting was a reasonably affordable and secure form of habitation for a longer period after the regime change, and he appreciated its freedom and flexibility. Nonetheless, his overall experience was that his rented homes are gradually becoming more expensive and less secure over time. He found taking on a mortgage to be financially unreasonable, and was intent on avoiding it himself, so he sought out a peri-urban second home in 2006, which he was able to buy in cash and renovate without using loans at the time. He continued his real estate agent activities, by now in his own enterprise, and also recommended to many people to relocate to the High Hill area, which he found both beautiful and a financially prudent choice.

He experienced a series of crises in the subsequent years. A large industrial plantation opened up in the adjacent settlement, whose operations would cause stronger soil erosion and increased levels of pollution on the High Hill area as well. As a response to this, M06 began community organisation and activism to enforce limitations on industrial operations in the area, which is also adjacent with nature reserve zones. The affected local municipalities would not support his cause, as they assessed risks to the local residents minimal, and incomes from trade tax beneficial. The community directly affected by the operations is small, limited mostly only to a few hundred people, and divided between two municipalities, so despite the respondent's best efforts he was not successful in mobilising a larger mass of discontented voices. Nonetheless, he spent much of his time and energy on his activism for years, and by the time the interview was conducted his for profit job, together with his financial means, suffered. At the time he himself was markedly low income, and conducted his limited work activities on the grey market, while requesting inactivity benefits. He lived together with his long term partner at the time, who was a bank back office employee and could support him for a few years (and remained absent from activism as she was wary of retaliation by her employer). The partner was also committed to M06's activist ideals, and she also shared his love for living out close to nature and raising pet animals, so their relationship was stable for a prolonged period despite his personal difficulties. After limited success, in which the polluting plantation had to pay a fine, but continued its operation, the respondent mostly returned to his activity as a real estate agent, and his longer term community activities in the area were refocused around personal networking and community organisation.

F07 (High Hill, Fejér) gained a Bachelor equivalent degree in architectural engineering in the mid-1990s, and worked in her original profession for about half of her career, although not over a single time period. She worked as an assistant engineer in her early career, had a first marriage and two children, then returned to her job, had a second marriage and a third child, and for shorter periods she attempted other, more flexible career pursuits (masseuse, interior decorator), both out of curiosity and due to dissatisfaction with her working conditions. By the time the interview was conducted she already divorced with her second husband. This person was a British citizen, and even though he ended up moving back to England, the respondent was still using his right-hand steering wheel car (a four wheeler appropriate for the terrain). Additionally, her last child was a dual British-Hungarian citizen. Apparently he had a good relationship for years not only with the respondent but also her children

from the first marriage, and when the respondent's eldest daughter moved to England for work, he helped her throughout the job and apartment hunting process. By 2019, the daughter was an established employee in a London hotel, in regular contact with both her parents.

F07 and her second husband initially bought and renovated their High Hill house together, in 2004. They moved from Székesfehérvár, where he was an expatriate employee, and continued to commute to town for work for years. She was confident that her first born daughter overcame her asthma thanks to the clean air uphill and away from the city. Like most respondents, she was charmed by the beauty of the area, and fond of its tranquillity; she owns a large house with a fine panoramic view. Although many residents in this area expressed displeasure with the municipal leadership and the pace of infrastructural development, F07 focused on establishing a good relationship with all parties, including the mayor, and she was successful in integrating into the life of the local settlement's community.

She and her second husband renovated and gradually expanded the house, which was a lengthy process, including partial infrastructural development (laying down water pipes in the hillside, in particular). Even though now the house has a floor area of over 100 square metres, some elements of it are incomplete or unused. The main physical problems are the water pressure and the heating; only part of the house can be heated properly in the winter. She plans to address these over time, but her focus is elsewhere at the moment of the interview. F07 herself spent prolonged periods in Spain and in London with her other two children, where she took up odd jobs, and her children attended school. At the time of the first interview, she was in part living on the savings accumulated during her Western European employment spells, was partially active as a masseuse, and submitted subsidy requests to launch a community nursery home on the hill. In a brief update interview she eventually informed that her nursery home plans fell through. She initially undertook an entrepreneurial training, in part because it also allow her to access a starting grant; and later she returned to the United Kingdom for a longer period. Here she again took up odd jobs. Nonetheless, with the help of her pre-existing local network, she was generally able to secure reasonable well paid and higher status positions (that is, compared to most Eastern Europeans undertaking lower skill jobs in the United Kingdom). Nonetheless, her key focus at the time was to support her dual citizen youngest child in staring college and securing a rented dwelling. After this, she returned to Székesfehérvár, where once again she worked at a company in her original profession as architectural engineering assistant, and supported her middle child in her early career.

M08 (High Hill, Fejér) lives at the very top of High Hill's built-up area; above his house is a protected green area. He himself is a used car salesperson as an independent (and very successful) entrepreneur, but as a car enthusiast he actually buys and sells high end personal vehicles, which he parks in his own large garden. His house is large, spacious and modern.

He laid down the drinking water and sewage pipes in cooperation with two of his neighbours who are also financially stable and also have a knack for practical activities like this. He was annoyed when some of the other neighbours got wind of their project and wanted to join in, because the three

neighbours were already done with the lengthy permission procedure, and he also suspected the additional parties probably have neither the means nor the skills to actually contribute proportionately. He professes himself to be anti-social, despite clearly having a small but stable personal network; he never lived in a city and overtly states that he never wants to, even though the estimated market value of his house and land could comfortable afford him a large apartment or a suburban house in town. He is able to get along and cooperate with his neighbours if he has to; but overall he has a low opinion on many of them. To the question "Who moves out here?" (meaning the peri-urban area), he answers *"the very top and the very bottom"*, although he clarifies he means the "local top", i.e. the locally high income earners. Regarding the "local bottom", he believes many people end up in peri-urban dwellings because of deep personal issues, like a messy divorce or alcoholism. He comes from modest beginnings, and simply took on jobs after finishing high school, but he is highly intelligent and very practical, and is somewhat annoyed by people with weaker practical abilities than himself (which is most people, really). In addition, living in a peri-urban zone may be an affordable solution to some, but it truly demands practical skills, which fuels some of his annoyance with his neighbours.

M08 started out as a handyman and driver around high income households. For a long time in his earlt career he had varying income levels, worked long hours, and eventually he built up his car dealership incrementally. Currently he acts as an entrepreneur. He does not have fixed working hours. He says his clients could be anywhere in the country, within the range of the Western border to Budapest, and he is willing to drive a car for a test drive if a buyer seems seriously interested. He attaches high value to his entrepreneurial approach, and expresses disdain to the average employee in his own profession, who prefer to work only within set working hours. At the time of the interview, the respondent is in his mid thirties; he has no children, nor does he plan to start a family.

The respondent has been married for 15 years. His wife works in Austria, in casinos, for 2-3 week spells, where she also earns a good income. She started out as an elementary school teacher, but switched eventually, as she found both her working conditions and her income severely disappointing. The respondent owns the house and the neighbouring land plots as well, which he purchased gradually. He also owns a few agricultural buildings elsewhere in the area. He is comfortable enough financially that he equips his home at an outstanding quality, and goes on multiple holidays abroad every year.

He has a particularly low opinion about the municipality to which High Hill is attached, and particularly its mayor. The settlement is truly lower average income than many other small towns and settlements in the area, with a larger share of disadvantaged residents and dilapidated homes. But the respondent also believes the mayor is unable to mobilise external funding for improving local conditions, not just on the peripheral areas, but in the inner areas as well.

F09 (Low Hill, Fejér) lives in a large, modern and well equipped multi-story family home in the Low Hill area, together with her husband and three children. She moved from the residential zone of the local municipality about 15 years prior. The formal residential area of the settlement is more or less fully built up as it is, and it was her and her husband's goal to stay near their own parents in the small

settlement, as they were planning to start a family eventually, and expected to need the grandparents' help. Buying a peri-urban construction plot and building their own house was simpler and less expensive than trying to locate an appropriate home within the residential area, and at the time they did not expect the limited residential infrastructure to cause much of a problem. They did use a bank loan for the construction, but also had savings and family help, so they could repay their bank loans within a reasonable time frame.

The respondent attained a Bachelor equivalent degree in economics and accounting, and worked at a company in Székesfehérvár at the start of her career. Her husband has a stable job and a good income as an engineer (also Bachelor level degree). Currently she is staying at home; her youngest child is not nursery school age yet. She is not confident she will have a good chance finding a part time job, especially in her original vocation.

It is not just her house that resembles a proper, large and good quality family house: the entire closer area, the streets at the bottom of the hill and close to the home municipality, is populated with modern, large family homes, and resembles an emerging suburb much more than a peri-urban allotment garden zone. It is also much more densely populated than most built-up and inhabited peri-urban localities. The respondent is fully aware that the municipality is working on expanding residential infrastructure, and rezoning the area. However, after a longer period of living here, the pace of the rezoning feels glacial, and she keenly senses the infrastructural problems stemming from the peripheral status. For the initial few years, the family could not properly heat up the entire house for the winter, so they used and heated only parts of it during the cold months. More recently this has become less of an issue, as they could invest in very efficient electric heating appliances, which they find more practical than the previously used solid fuel heating. They do not expect that gas piping would be installed in the area, as it would likely be both extremely expensive and labour intensive for the local authority. But the lack of sewage draining pipes on the streets has become an issue, as has the unreliability of the water grid. Larger rainfalls regularly cause damage to their garden, and sometimes to their driveway. Occasionally the water service becomes unreliable, and they have to procure bottled water for a day or two, which feels very inconvenient, and feels particularly risky with small children. Even though the respondent is hopeful about the gradual rezoning, the pace of developments feels sluggish.

F10 (Garden Town, Fejér) is a hospital dispatcher with varying day and night shifts, which is physically and mentally demanding, but also provides a fair income because of the high number of working hours and nigh shift bonuses. She lives with her partner in a renovated second home in Garden Town, which she had for over two decades. She moved to the area about seven or eight years prior to the interview – she is not entirely sure -, he daughter grew up and wanted to move in with her boyfriend, so she and her partner decided to move to Garden Town, after renovating the small house so that it would be insulated and comfortable in the winter, and letting the adult daughter stay in the urban apartment.

She is in her mid-fifties. She graduated from high school before the end of the communist era, and did not enter any particular formal education afterwards, but rather entered an on-the-job training at the hospital. She worked in various administrative functions, which she sometimes changed as the institution was reorganised, but she was mostly happy with either of them, and her employers were generally happy with her, so she never really had a reason to seek other employment opportunities.

She and her partner emphasise the tranquillity of Garden Town, and the value of the nearby natural environments. When the respondent or her partner compare their present to their past housing conditions, or try to generalize about Garden Town and the urban centre, their natural point of comparison is the "panel", the system built, high density dwellings in the city. Although it is far from being the only available type of housing in Székesfehérvár, it is implied that it would be their only realistic alternative.

She does have an ambition to grow her own vegetables, but often falls behind tasks due to her unpredictable work schedule. Their home is tiny, although fair quality, but they also struggle to keep it in order. They report to be happy nevertheless, with their home, their living area, and their lives. The partner works at a local forestry, and runs his own logging and transport enterprise on the side. Even though their backgrounds feel humble, they actively participate in cultural events and visit sights of interests in their closer and broader environment. The respondent emphasises that she makes sure to be well informed in political as well as cultural issues, which means both TV subscription so she does not only hears the "government news", while also subscribing to papers which would feel less out of place in a Budapest downtown environment. At the same time, their combined household income is in fact above the national average, and their living conditions are truly inexpensive, so it is implied that they spend on cultural consumption and the occasional gourmet food.

The neighbourhood truly is even quieter than the suburban areas within the urban core's residential premises. There is only a handful of neighbours on the street, and F10 seems to be familiar with most of them, if only to some extent. There are two residents in mobile homes, to her knowledge both of them are alcoholic, and living in their small mobile homes is their best alternative to homelessness. There is one family with children who live nearby, in a smaller but well equipped house. She is aware of another neighbour who is currently renovating her house to move in; the respondent's understanding is that she has ForEx mortgage debt, which she could not offset by selling her apartment. She and her partner are good friends with M04 – like many people in the neighbourhood – and go to some of the private community events in the area when they can.

M11 (Alley Roads, Fejér) is an entrepreneur living in the Alley Roads area with his family. He works together with his wife, with whom they have three young children, all of whom are at elementary school. They produce burnt tile claddings and floors, and have their semi-open air workshop adjacent to the living quarters of the house. When they bought the house at around 2010 in Alley Roads, it was smaller, but well-built, and was a good basis of expansion and renovation.

Their infrastructural requirements are modest, with electricity and drinking water already in place. The roads are good quality, thanks to the flat locality and the area's proximity to Székesfehérvár. The family uses a bacterial blend to clarify grey water in the cistern, which they then use to water the garden. They have an extremely efficient solid fuel furnace of some very recent Austrian technology, which makes their firewood consumption minimal (it required a one off high investment, and results in long term modest heating costs). The roads are not paved in the Alley Roads neighbourhood, but they are generally well maintained, which makes it appropriate both for car use and for biking; they use the latter for occasional commuting as well as an all-family leisure activity. Nonetheless, for most of the year they carry the children to school by car.

They find the quiet, low traffic area appropriate for raising their children, and also to operate their workshop and trading without bothering any close neighbours. They are aware that the neighbourhood is primarily a resort area with second homes, which they do not mind; and they are aware of a handful of permanent residents, some of whom also undertake professional activities at the home, but they do not particularly keep in touch with anyone from the area. Their relevant social network remains their family and friends living in and around Székesfehérvár.

This segment of the Alley Roads area is directly adjacent to the suburban edge of Székesfehérvár, where they bring the children to school by car (a five minute commute to city boundary, and half hour at most across town), and occasionally go for business themselves. While they are somewhat displeased with the heavier morning traffic to town, they do not feel they spend overly long periods with commuting. Their decision to purchase their present home was influenced in part by its affordable price, as they could use the remaining funds on expanding and renovating it according to their preferences. At the time they did not realize that the area administratively belongs not to the core city winch it abuts, but the small settlement about five kilometres away. They were surprised when they attempted to register their new address at the city office, and were sent to the small settlement instead. As a result, they sometimes encounter challenges when utilizing urban services, although eventually they find ways to navigate them. Given the limited services offered by the small settlement, like the absence of schools and most healthcare providers, in most cases they are entitled to use the residential services and amenities of the urban core.

F12 (Alley Roads, Fejér) is an entrepreneur, working together with her husband. They live in the Alley Roads neighbourhood. The overall former allotment gardens area is quite large: the parts closer to the city limits are more of a resort area, and the parts where F12 lives is further off, is much more sparsely built in, and has a mixed use character, mostly of hobby gardening and small scale agricultural production. As a result, this part of the Alley Roads neighbourhood is less akin to a quiet suburb, and has a more rural feel. Nonetheless, large, newly built family homes stand on some of the land parcels, and new houses are being constructed on others (at the time of the interview, autumn 2019). The municipality makes sure to properly maintain the roads even in the allotment garden area, and mobilised EU funds to pave the road sections which connect the peri-urban small streets with the main road towards the city. As a result, F12 and her husband could install their two-floor modern home quite

comfortably. She expresses contentment with the quiet area: the air is clean, the surroundings are mostly green and partially forested, and both the car traffic on the nearby main road and the small-hold agricultural production in the area is distant enough not to present any inconvenience.

She lives in her large and modern home with her husband and two of her three children. Two of her children are adults, one still living at home and undertaking higher education, and the youngest goes to high school in the core settlement. They built the spacious home so the children can return any time they wish, but also so they can provide room if eventually more space will be needed for grandchildren. The parents commute by car, although the respondent largely works from home; the younger generation uses the long distance buses, which in the area is almost comparable to in-town public transportation.

The respondent and her husband run a small enterprise: the husband provides gardening services in roughly the 50 kilometre radius of their home, and F12 herself undertakes the organisation and accounting of their enterprise. They have clients in suburban as well as in peri-urban areas in the Székesfehérvár agglomeration. Both members of the couple completed Bachelor level degrees in the city, but not in directly related fields, although her economic and management studies helped her in professionalising her current activities. This part of the allotment garden area is still a closer to Székesfehérvár than to its home municipality (the small settlement with limited services), and residents here rarely go to, and have little interest in, the latter. Whatever services the family needs, they find it in the city or in larger settlements nearby. The household is adequately equipped and does not lack because of the missing residential infrastructure. They have their own household water purification system, and utilise modern electronic appliances for their home making needs.

M13 (Beech Lane, North Pest) lives in Beech Lane, at the top of the hillside on which the area is located. Much of the old resort area is paved and developed, but the higher parts are truly close to nature, with uneven dirt roads, so the respondent drives a four wheeler, the only vehicle appropriate for this terrain. This means on the one hand that M13 has large trees on his property, which is directly adjacent to the forest and the nature conservancy area, and has a spectacular view of the Danube bend and the surrounding mountains; and on the other, transporting construction materials up here and undertaking the actual construction was expensive and time consuming. In addition, M13 absolutely insisted that no trees must be cut out during construction, so he had to spend some time shopping for contractors who were willing to work with his conditions. The entire process took more than three years starting in 2017, was realized incrementally, and was completed only a few months before the first interview was conducted in spring 2020.

M13 is in his early forties, with a small child from a previous relationship whom he sees a few times every month. He is a programmer and data miner with a PhD in computer science. They used to rent their home in Budapest with his former partner, and then moved to London for a very attractive job opportunity. Their romantic relationship disintegrated over different life goals; but during his London stay, he and his associates created a data mining product that more or less guaranteed him a high

paying remote job for the foreseeable future. He started setting up his house way uphill in part because of his romantic ideals, and in part because even his significant savings would not have allowed him to outright buy an apartment in Budapest that would have fit his housing ideal. His current home is right next to a protected forest, high uphill, far from any continuously inhabited area; it is spacious, modern, exquisitely designed and very well-equipped, and has a large wooden terrace in front, where he keeps his garden furniture and his Buddha statuette, and whatever else is needed when he invites his many friends from Budapest (among whom respondent F14 and her partner from a nearby peri-urban area). As he puts it, *"the same money could have bought me a 35 square metre second floor apartment in a housing estate block in District 11"*, in estimating the total amount of money he spent on acquisition and construction. The construction was a struggle, of course; sometimes, a contractor would simply disappear, and he would have to finish some works himself. His friends helped out in other work processes.

He is significantly more educated and earns a much higher income than most Hungarians, but he does not seem to be quite aware of this, especially as his own personal network is almost exclusively composed of highly educated and high income people. His own life course is steeply upwardly mobile, but he is either not fully aware of this either, or he is just modest by nature. In his words, he is on par with his own parents, who were semi-skilled workers in their active years, and by the end of their career established a secure livelihood and a home on which they had no outstanding mortgage, and in the end he himself achieved about the same in his own life so far.

By the time of an update interview in 2022, the respondent did accumulate another larger batch of savings, and did eventually buy a Budapest downtown apartment for both practical and investment reasons, using mortgage lending. Regarding the practical reasons, he sometimes has to commute to London, and it's better if he is already in Budapest for an early morning flight (previously he stayed in friends' places as a favour, but felt increasingly awkward about it). While at the time of the first interview he was still somewhat under the memories of the construction troubles, by this time he was truly content, having his Budapest home, and his *"chill zone"* up on a mountain above the Danube bend. Even though to this day he holds a high status, high earning job, his goal by his mid forties has been to find a healthy work-life balance, and spent a satisfying amount of time on his hobbies as well.

F14 (High Banks, North Pest) bought a land plot in 2018, together with her partner in a peripheral area of High Banks – literally peripheral, and also administratively a resort area, located directly adjacent to the forest surrounding the town. The wanted someplace close to nature, preferably in the Danube bend, and the respondent, who does not drive, insisted it had to be near a train line.

They then installed a 12 square metre wooden house on it, which they expanded to around 22 square metre. The couple finished moving out their belongings in autumn 2019, and had a rough first winter, but persisted anyway. They are very outdoorsy people, they initially romantically connected over nomad lifestyle events. They bought and have been working on their little house because she felt a "growing gap" between renters and owners, and believed this was their best option for obtaining

property ownership. The respondent is in her late thirties, her partner in his early forties. They used up most of their savings for their current home, but without higher incomes and much financial support from their respective families, this was their best option. Even though at the time of the first interview their income was significantly better than throughout most of their adult life, they previously would have been ineligible for mortgage, and their rent expenses hindered them from accumulating greater savings.

Now they very actively tend to their vegetable garden, and don't mind using an outdoors shower until mid-autumn. Additionally they are familiar with technologies which facilitate outdoorsy lives, like a heating shower head that can produce warm water for outdoors showers. During the real cold months they still just use heated water to get clean inside the house. They get their drinking water from a natural well right next to their land, and use high efficiency electric heating panels, which they can switch on and off through their smart phones (i.e. they can start heating their house an hour before arriving back home). It is a public well though, and a hiking route also passes between their house and the forest, so they installed a geotextile covering on their fence, because they felt they have very little privacy with hikers passing by and occasionally staring inside.

F14 is worried that their small house is somehow against local building regulations and they could be fined for it, but her lawyer friend told her not to worry because municipal authorities do not have capacity to police and enforce these regulations. They are self-professed "romantic hippies", with strong distrust in the police, and authorities in general.

The respondent is a mental health professional; she had stable, low paying jobs for most of her career. She recently passed a professional exam, after which her income rose significantly; at the time of the first interview she was preparing for the next one. Her partner had been working at a land surveyor company, and commutes a lot across the country by car. By the time of the first interview, their household income was, in fact, well above the national average, and both had higher education degrees, yet they spent most of their adult lives in shared rentals of varying quality and little tenure security. The respondent reported that she has two siblings, her parents are not in a position to support them significantly, and she has no chance of urban home ownership. Her mental image of an urban home is not a system built apartment though, but rather a downtown apartment (and she laments that she is "never going to inherit" one); this appears to be her idea of a socially acceptable form of housing; her room rentals were typically close to downtown Budapest.

About a year after the first interview, the respondent broke up with her partner and moved back to a rented apartment in Budapest. By this time she had the means to rent a small apartment alone, in a good location. She passed her next exam, and in another year she was in fact earning a high income. Additionally, she did inherit part of real estate from a relative, which the heirs sold, so she did end up with some savings and eligibility for mortgage; she eventually did buy a small apartment in a modest neighbourhood not too far from the downtown of Budapest. She reconciled with her partner, and currently she once again lives in the small wooden house in the High Banks resort zone. She leases her

apartment in Budapest, which covers the monthly repayment; she expects to repay the full amount within ten years, thanks to her (now) good income and low living expenses.

M15 (Beech Lane, Northern Pest) moved to Beech Lane in 2013 from a rented apartment in Budapest. The apartment was tiny, and its rent was low, a little lower than the monthly total utility costs – he moved in here in 2005, before the rent price boom. He is an entrepreneur collecting and delivering orders, working online most of the time, with delivery trips one or two days a week. In this context, he felt the city was fun, but in his middle age and later he would prefer someplace quiet. He was aged 45 then, and 52 at the time of the interview.

He was born and raised in Budapest, and always lived here, expect for a four years stint in West Germany between 1988-1992. He initially did unskilled work, and then participated in a training for aspiring entrepreneurs, after which he was managerial assistant in a consultancy firm. He established his own company shortly after moving back to Hungary in 1992. At the peak of his career in the early 2000s he had 15 employees, five company cars, "expensive suits" and all sorts of things he believes an entrepreneur needs to be successful, and also to appear successful. At around 2005, the pace and pressure of the job began to grow on him; he developed health issues, which seemed vague and possibly psychosomatic due to stress. He realized he had grown tired of his lifestyle, and decided to downsize the company. Now he works with a smaller, established clientele, and runs his operations alone.

He bought his land plot on Beech Lane in 2006, and initially intended it to be a second home. He was attracted by the peaceful area and its leisure activities, permitting him to de-stress. He installed a small but modern timber frame bungalow, which he himself delivered from Germany, and set up with the help of friends. It is 22 square metres, but has indoor sanitary instalments and a kitchenette. He made it very convenient even before planning to move here permanently: it is insulated for the winter, as he always planned to come out here and relax during the cold months as well.

By 2013 his company activities were significantly trimmed down, and his life also ran at a slower pace, thus he decided to settle down in a permanent home. He too was wary of taking on a mortgage (at this point Hungary was barely out of the post-crisis recession), and he felt he cannot afford to buy a home that fits his needs with cash alone. After considering his options, he decided to move into his Beech Lane bungalow, and eventually begin to construct a larger house here. At the time of the interview the respondent lived in the small timber house, and generally felt content with it. His monthly utility cost were minimal. He also began the concrete foundations of a larger, 35 square metre house, but he was advancing slowly; he felt that he had no reason to hurry. In his early fifties, he expressed that he is becoming more appreciative of a slow and quiet life.

F16 (Springs, East Pest) moved from a suburban area in Budapest, District 17 to Springs, in a recently rezoned land plot that the local municipality just finished developing after rezoning for residential purposes. Her husband positively abhorred Budapest – by which he only means the downtown and the densely built areas, not the outer suburban zone where they used to live. Their older

daughter also moved to this area; part of the reason to move was to live nearby as a family, and part was to provide an own home to their older daughter, who struggled to find affordable rented dwellings after giving birth. They sold their large Budapest house, and the older daughter and her husband sold their small second home nearby; this was more or less enough to finance the two newly constructed houses they bought out here in Springs. They used their combined family savings, but did not have to use mortgage.

The respondent and her husband are both mechanical engineers, about a decade away from retirement. Their younger daughter is currently living with them. They usually commute to Budapest for work for once or twice a week, and the younger daughter for school, although at the time of the interview (autumn 2020) the couple had opportunity for staying in home office multiple times a week, which they find very convenient; and the daughter barely has to go to school. She usually works besides school, but she temporarily stopped because of the pandemic, and will likely continue when the vaccinations are out, and she does no longer feel that being among people could possibly put her parents at risk. She also considers moving back to Budapest in a rented apartment, but she would definitely have to share it with roommates, and will only start looking for dwellings and roommates when the pandemic is over.

At the time of the interview, local community events were halted to some extent too. The respondent as well as her family members highly appreciate the local municipality's efforts to organise a tight-knit local community, and actively participate in local events. Obviously there was a general shutdown in the spring, but outdoors community events were relaunched in the summer – although of course everyone kept their distance of six feet or more. The husband is less sociable than the respondent, but he is an avid fisher, and also takes part in the community activities for maintaining the local fishpond and its surroundings.

They do not complain about the commute to Budapest: it roughly a half hour drive on the nearby highway, and their work is on the Eastern edge of Budapest, so they did not feel it too onerous even when they had to show up Monday through Friday. The younger daughter did occasionally lament the bus route to town, mostly because she also had to commute within Budapest as well. The respondent understands that the big city is probably more appropriate for a young person, and plans to support her when she moves into a rental eventually.

M17 (Springs, East Pest) is an entrepreneur who spent most of his career running small bistros in Budapest downtown areas. He is currently in his fifties. He was born and raised in Budapest, and spent most of his adult life in small rental dwellings; his parents managed to buy themselves a home, but they did not have the means to provide much financial support to him or his two siblings. He himself married, but never started a family.

The respondent and his wife both had Bachelor equivalent degrees in economics; they met in college, and decided to launch a small hospitality enterprise together in the early 1990s. Over time they expanded, and managed multiple units and their staff. Even though it provided them with decent living

standards, they felt that buying a dwelling would be unachievable for them without relying on a bank loan, and they both had little trust in banks – and impression further strengthened by the 2008 crisis. Additionally, he states that they were financially literate, and were strongly discouraged from borrowing just by knowing that the full repayable can be nearly fifty percent higher than the loan. They were not quite decided if they truly want children; but they were aware that it would be a costly venture. As lifelong tenants, they were aware that they would be in at a disadvantage – whenever they had to find a new home, the owners usually asked if they were planning to have children in the future; as he put it, just having to repeat to strangers that they were not interested in starting a family became somewhat emotionally draining. In addition, they both had numerous acquaintances in Budapest who received substantial support from their parents to buy an own home, and felt somewhat of an inferiority complex in comparison; they felt that having to spend increasingly large amounts on rent hindered them to save up for their own place; and they did not believe that they could have provided an own home to their children if they had any.

Sadly, the respondent lost his wife a few years ago to cancer. His grief was part of the reason he decided to leave Budapest behind; but also he was left alone with work, and began to feel too old and tired for the noisy downtown locales where he used to work often 50-60 hours a week. He too lives in Springs now, in the edge of the settlement on the recently developed residential area. His current house is small, about 60 square metres; he did eventually use a mortgage loan to buy it, but thanks to his savings the down payment was greater than the loan amount, and he had more trust in the newer, supposedly secure loan products. Rather than commuting back to Budapest, he opened up his only current bistro in a larger town nearby in the East Pest county region, so his commute by car is short and convenient. He barely goes back to the city, only on rare occasions to meet with friends and family; but he has become less sociable than in his youth. He is aware of the community building events of the settlement, but has little interest in it. Even though he also lives at the edge of a settlement, for him "being close to nature" does not hold much appeal, but he does value the quiet, peaceful living environment.

F18 (The Vale, East Pest) is a local municipal representative of The Vale area. She moved here a long time ago – this is one of those old resort areas that already had a smaller permanent population even before 1989-1990, and the respondent is one of them. At the time about 20 families lived in the Vale; now the number of permanent residents is estimated to be somewhere between 700 and 900. As an old transplant, she is fully aware of the physical hardships of peripheral living, and is thoroughly annoyed by newcomers who seem to have little understanding of it, and low practical skills. Nonetheless, she is active in the social media group organised for locals, and informs everyone about issues and solutions as best she can.

The respondent moved out from Budapest in the late 1980s. She did receive significant financial help from her parents, but even at the time it was insufficient for an apartment in Budapest, unless she were willing to move to a "shady" part of town, which dared not, as a young woman. The family had no access to council housing, and private renting also seemed a risky; additionally, she also held ideals

about being closer to nature. Her parents supported her in moving to her small house in the Vale resort area, although they did believe that this would only be a first step. Instead, she developed a strong fondness of the rural feel of the area, and became strongly integrated into the local community.

She never had or drove a car, but lives in a n area of the Vale close to the bus stop, and for a long time she did not mind the commute. She did commercial training after high school, and worked in a large department store in Budapest, working her way up to middle management. However, she did grow tired of the commute eventually, and in the early 2000s she switched and started to work in a local small shop, where the salary was modest, but so were her living expenses. The new job was a convenient walking distance from her home. This gave her more time, and as she was already well integrated in the local community, she began spending more time organising events and public space maintenance efforts. She has a wealth of knowledge about the area and both its residents and many second home owners. The community does organise events here, they even set up a community garden at a central location of the Vale, but only a "hard core" of 20-30 people come regularly. They do have an NGO set up, so they can apply for funding for various infrastructural corrections; and some of the locals have excellent skills for these (particularly one middle aged lady who works at a proposal wiring company, and one young lawyer, who is also respondent F29). The area is very mixed in every sense of the word: the houses range from derelict to conspicuously high end, the resort function is very much mixed with the residential function, and additionally there is a number of businesses which operate in the Vale, dispersed among the second and primary homes and empty, half-forested areas. But, she points out: the fancy buildings are the exception, and the modest and lower income people represent the majority of the locals. Nonetheless, an influx of stable, middle income younger families also seem to have begun in the past few years (from the mid to late 2010s), much to the satisfaction of the older residents.

M19 (the Vale, East Pest) is also an old transplant. He moved here in the 1980s with his parents when he was only six years old. Growing up he became a police officer, and even received doctoral title in police legal training (i.e. not a lawyer, but legal expert within the police). He retired early, and is currently an entrepreneur. His main business activity is renting out all-terrain vehicles or "quads", particularly for companies for team building events; and as the Vale is large, sparsely populated, intertwined with forested zones and hiking trails, and is also somewhat poorly regulated, his clients can freely spend a day roaming in the Vale and the surrounding hills. In addition, the respondent loves his collection of exotic vehicles, among others a British double-decker bus, an armoured vehicle, and a small helicopter.

As an active old resident, he gives a detailed description of the Vale's areas and population. Some parts are mostly uninhabited, the houses used as second homes, as originally intended. There are particular areas where in his view marginalized populations live, mostly aging working class people, especially those who lost their jobs in the past, and many of whom are sinking into alcoholism. Nonetheless, even these areas have fairly decent households too, also inhabited by older working class people, many already retired, who keep their homes and gardens tidy, and make efforts to organise the local

community. There are separate areas where “the young people” live, particularly a few streets that are separate from the central and remote sides of the parcelled lands; these are usually professionals who work in Budapest or the nearby towns, and have constructed modern family homes in recent years. In M19’s view, young families move here because they do not want to raise their children in a big city.

In his view, people started to “escape” from Budapest in the mid-1990s, particularly people who lost their jobs or were sent into early retirement. In his assessment, for most of the past few decades the majority of people who moved to the Vale were underprivileged and downwardly mobile, but also not adequately skilled at living in a semi-rural area; he feels positively about half the local population, and frustrated about the rest. He, like many respondents, feels very positive about the higher status young families who began to move out to the Vale more recently. He himself is not quite aware about the motivation of newcomers for relocating in the area, this is not something he asks; although he implies that the “downwardly mobile” come because this is their only option, and the young professionals come for the beauty of nature and the peaceful environment. He expresses hope that the higher status young families begin to replace the lower status population, although he acknowledges with some disappointment that this process is going to be lengthy.

F20 (Springs, East Pest) is a health care professional, who launched a health care supply enterprise, and has been its successful part time manager for many years now, although she and her husband also still commute to Budapest for their hospital jobs. She moved to the recently rezoned part of Springs for family reasons: her eldest daughter married a local young man, and the two have been living here for over a decade. In addition, M20 used to live in a 50 square meter apartment in a lower quality housing block in a not very central part of town, with her husband and two younger children, who were also young adults by the time she decided to move.

The current house is large, and has three separate units: the two young adult children also live there with their respective partners. They function as a tight knit family, and the young people are also involved in running the family business, one of the daughters is involved in it full time, another part time, while she also commutes to Budapest for her health care job. The parents have a car for the commute, the daughter takes the bus, and gets in there quickly thanks to the highway. In addition, one room is used for their product storage room.

She used to be an anaesthesiologist and obstetrician, but her first ward was reorganised in the 2010s; if she wanted to continue as a public sector obstetrician-gynaecologist, she could only have been employed as an entry level obstetrician assistant for a fragment of her salary despite her two-decade professional experience. So the initial push for launching an enterprise was simply the poor organisation of public health care provision. Her husband switched with her so they could manage the enterprise together: now they are both part timers in the same hospital. They have their work days on the same days of the week, so they commute together by the family car. In fact, she needed more than 45 minutes to reach the hospital from their District 3 apartment by public transport; now their commute time is actually shorter.

She was aware that house prices in Budapest began to soar in the mid-2010s; but those in East Pest county lagged for a few years; so selling their small apartment was sufficient for buying their current large house. She is aware of the community organisation efforts in Springs, but she does not really feel accepted by the local community. Her eldest daughter moved here a long time ago to marry a local boy, she is integrated into the community and has many friends; the respondent feels that she and her other family members will always be considered aliens. She sometimes gets the impression that they are considered aliens a bit because they are "the Doctors", and some of the locals think them upper class or arrogant; its is quite far from her practical self-image, but she does not want to correct people, her goal is mostly just to avoid conflict and live in peace – as she puts it, "we did not come here to make friends".

F21 (Springs, East Pest) is a private health care assistant, who moved to the newly developed part of Springs in 2017 with her husband, after both their children grew up and left the family home. Similar to the previous respondent, they had luck with the transaction: the price of Budapest homes were already soaring when they sold it, and they had significant savings even after constructing their small (70 square metre) house, which they could use to support their adult son in constructing his own home. The son already had two children at the time, and lived in a smaller home in Springs, where he moved after marrying a local young woman; as they were already planning to have a third child, the couple benefited from significant state housing support.

The respondent works in District 2 of Budapest, which geographically is quite far from the East Pest region; yet she feels that commute to work is not too time consuming; she spends about 50 minutes on the highway. Still, she tends to arrive to work an hours before her usual start, to avoid the start and end of workday traffic jams on the highway. Indeed, as a result her full commute plus work days often last for twelve hours. Her husband is an audio recording technician; much of his work apparatus is at home, and he only needs to go to his Budapest based work once or twice a week.

She says both herself and her husband have been feeling a bit burnt out lately. The husband is surrounded by highly educated young colleagues, who have a "more theoretical" knowledge on making video and audio content, and want to introduce all the new, hip concepts and style; he feels ordered around by inexperienced young people without getting much respect for his prolonged professional experience. The respondent is very proud of her work ethic and her refined skills; but in the "fancy" District 2 neighbourhood she gets the impression that many *nouveau riche* clients gained their wealth "not through hard work", and they act snobbish in the clinic.

Their goal with the relocation was to exchange their larger home to a smaller, more appropriately sized one, and to be closer to their grandchildren. They did not make a conscious effort to relocate to a lower priced area, but the move proved beneficial for the extended family's overall housing situation. The area does feel a bit "middle of nowhere", but they are content with the peace and quiet of it, they "do not miss the big city". Still, initially they were somewhat taken aback by the difference of their old and current living environments: the limited supply of local shops and the lack of nightlife were so odd that

they felt “we have returned to the communist era” – even though their old neighbourhood was also a suburban area within Budapest. They do not make much effort for making friends, but do attend community events every now and then. As their daughter-in-law is a beloved figure in town, they do feel generally accepted; they do realize that most newcomers do not have an easy time feeling accepted by the local community.

F22 (former peri-urban resident) used to live in the Vale; she sold her small apartment in District 12, a high end area of Budapest, and bought a house in the area. Her house was up on a hillside, a good 5 kilometre from the nearest bus stop. She moved with her then-boyfriend; the two used to volunteer in organic farms, and wanted to have their own vegetable garden. In her account, both were charmed by the odd, somewhat surreal atmosphere of the Vale, and both wanted to feel closer to nature.

The respondent was in her late thirties at the time of the interview, in 2020. She has a Master’s degree in economics, and used to work in finance; she earned a high salary, but worked long hours, and eventually felt burnt out. In 2013 she did a “pilgrimage” in India and Nepal, and decided she wanted a life that leaves more space for being outdoors and connecting with nature. In 2016 her company began laying off employees; she decided this was the right opportunity and left before her own lay-off even emerged as a possibility. She bought her apartment in 2010, and sold it in 2016, by which time its market price almost doubled. She spent about 60 percent of its value on her new little house in the Vale; it had a large garden and felt like a perfect deal. The original owners, who built the house, were also quite ecologically conscious: the house had a rain water collecting cistern, and they installed a grey water rehabilitation cistern as well. The floor area of the house was 30 square meter, and had two habitable floors.

She had her doubt both about the move and her then boyfriend, but she believed the shared work in their garden will help them find their way. Eventually, it did not, and the partner moved out in 2017. As the respondent did not have a car herself, from this time she had to walk the 5 kilometre distance to and from the bust stop every time she had to go to Budapest.

She tried to establish friendly relations with mostly everyone in the area. In her own street, she knows about one older lady who lived in poverty, and four younger households, and a few couples and families with good homes and living standards.

She generally speaks optimistically about the time she spent in the Vale; she was deeply fond of her garden and produce, and did not mind the long walks every commute. But in the end, still ended up feeling quite alone and isolated. She moved out in 2018, and for one year she rented it out before eventually selling it. Her parents also left Budapest behind, and moved to a peripheral area themselves, near lake Balaton. She moved in with them – she meant it to be temporary, but after the pandemic she stayed longer than expected, so she could help her parents. In a second interview round in 2021, she was still living with them. After moving out of the Vale she “gave herself a sort of sabbatical” to decide what her next move would be; by spring 2021 she was still living with her parents, but also returned to work as a financial specialist. She earned well, her working hours were not as crushing as they used to

be in her early career, and she felt that she had adequately independent living quarters in her parents' home for the time being.

M23 (the Vale, East Pest) and his wife purchased their plot in 1989, and constructed a house upon it in 1993. By 2006, they relocated from their Budapest, District 10 apartment to reside there. M23 ran a building contractor company, which he managed jointly with his wife. They sold their three bedroom apartment, as they preferred a smaller home for just the two of them. Although originally they wanted to buy a small house in Budapest, they became fond of the Vale and their second home, and eventually they decided to make it their permanent residence. This transition left them with substantial bank savings, which they used to support their daughters in purchasing their first homes.

The respondent's wife had health issues, which prompted them to adopt organic agricultural production. In their first few years, they maintained their contractor company, and produced small scale, for own consumption. After a few years of learning organic farming, they expanded and began selling their produce. The couple takes pride in achieving high organic qualification from a German institution.

Even though they did not originally intend to use their second home as a permanent dwelling, they did build it fully insulated and equipped for year-round stays, with central heating and a large household gas container. The house has 50 square metres of floor area with a smaller second-floor loft, with a 3,000 square metre garden. They used to sell their goods in various organic markets, primarily in Budapest. In 2020, they shifted their activities due to the pandemic: they developed their website and now offer deliveries to individual customers.

Both M23 and his wife are in their early sixties. The Vale's population has been growing since their arrival, primarily driven by older couples; as far as he can tell, they relocate into their second homes to support their children's housing. Sometimes younger people move here, but then leave due to the challenges posed by rural conditions. In recent years there has been a smaller influx of younger families with children, who come and go by car.

M23 maintains connections with his neighbours. He is not particularly invested in community programmes, but finds it important that the locals look out for each other. He wishes for more street lights, and is discontent with the quality of the roads. Even though locals accept most infrastructural shortcomings, they do have to replace their cars quite frequently because of the poor quality roads. He is aware that this is unlikely to change in the foreseeable future because of the neighbourhood's status, and most recently he bought a four-wheeler, but he still expresses some resentment over this.

Unlike many other respondents from the Vale, he does not feel that poverty is really prevalent in the area. In his view, most residents are decent older couples who leave their Budapest homes for their children; while the younger generation clearly builds up high-quality suburban homes with modern infrastructure and solar panels.

M24 (Dormouse, East Pest) moved to a former allotment gardens area with his then pregnant wife in early 2020. They bought the construction plot in spring 2019, completed construction with family support, and moved in the newly built house in by February 2020. They hope to raise a large family.

M24 is 30 years old at the time of the interview, his wife is in her late twenties. The respondent works in software development; his wife is a medical practitioner in a Budapest hospital, where she still has to complete exams for full medical doctor status. Their previous home was small Budapest in a pleasant neighbourhood owned by to M24's father-in-law, who used the proceeds to support their housing construction; they also secured supported loan for expectant parents. The combined resources were sufficient to cover their costs without resorting to a market loan.

The couple did consider buying a home in Budapest, but apartments large enough for their family plans seemed beyond the scope of their budget. Their current home, in a peri-urban area, which is directly adjacent to the fully developed residential zone, was indeed very affordable: a house and garden of comparable size and quality in Budapest would be completely out of reach for them (and for most people, really). They were already familiar with this location through relatives living in the area, who also provided help setting up high tech household infrastructure to offset the lack of residential development. The house is equipped with a household water purification system, a high-efficiency solid fuel furnace, and solar panels. The proximity to the highway allows for easy commuting to Budapest.

The pandemic allowed M24 to work from home. Before March 2020 he had to do a three-hour daily commute to his job, and he was already planning to switch jobs to be able to work from home; the pandemic virtually solved his problem. His wife was placed on sick leave on her hospital job in March 2020 to avoid exposure to the virus during her pregnancy.

While M24 is generally content with their current arrangements, he envisions relocating closer to Budapest and utilizing the generous family housing support if they decide to further expand their family. At the time of the interview, their household income allowed substantial savings, and their families would likely also contribute.

Although Dormouse is a town and district seat, not a small settlement, M24 is a recent transplant from Budapest where he lived all his life, and he perceives it as quite rural. They have a few friends in the neighbourhood, including the cousin and a few other young families, but most of their friends still live in the capital or larger towns in the area. Though they currently feel somewhat isolated due to the pandemic lockdowns and because of their small child, they are more or less content with their situation; they do look forward to the post-pandemic times when their children are bigger, and can travel and do activities with them. Their garden is still a work in progress, but they plan to continue equipping it in the spring, including creating a playground, garden furniture, and planting.

F25 (Dormouse, East Pest) lives in the same area as M24 and his wife, and is friendly with them. She is an artist producing screen print garments and bags in her home workshop, with her partner managing

her webshop and sales. She obtained a Bachelor's level degree in applied arts; her partner studied Liberal Arts, and is self-taught in web development.

The respondent grew up in Budapest, where she spent much of her adult life in shared rented dwellings. She is in her mid thirties at the time of the interview. In her earlier years sharing an apartment seemed fun, and she appreciated lively downtown areas. However, by the time she has met with her current partner and wanted to move in together, the housing market seemed to have shifted significantly, and renting together with her boyfriend would have been very high in view of their overall income. They rent for about two years, but grew increasingly frustrated with the process. Renting a small workshop area in Budapest was also costly, and F25 wanted to set up her own workshop.

In 2019 the respondent received significant family support for buying an own home. She and her partner were already in their early thirties, and wanted a stable home with more space, so they began considering moving someplace in the Budapest agglomeration. F25's partner was originally from a smaller town in the East Pest county area, and people in his network suggested they look at former resort and allotment garden areas near train lines or the highway, where they could easily commute either by car or public transit. The bought a small house in the Dormouse periphery in autumn 2019: its floor area is 35 square metre, but has a second floor, and a smaller structure in which F25 could set up her workshop. Their first winter was "extremely tough", as their water pipes froze up; but they quickly set up acquaintance with the neighbouring young couples and families, who helped them immensely with renovating the flaws in their home, and better equipping it in part with financial support primarily from the respondent's family.

F25 does occasionally commute to Budapest, but for the most part she enjoys her peaceful locality and quiet life. She feels close to nature: although much of the surroundings are covered in agricultural lands, it is still partially forested, and is much greener and more serene than her previous living areas.

Their garden is close to 1,000 square metres, and they produce much of their own vegetables – they do indeed work quite a lot on it, which they enjoy more than they expected. The respondent realized she finds inspiration for her art in her garden, and in the neighbourhood, which feels very much rural to her and her partner. The couple was at this time undecided about whether they would want to start a family in the future. The respondent believed that maybe one child could be realistic, because they could hardly move to a larger home in the foreseeable future. Nonetheless, she reported that both herself and her partner are currently generally content with their home and their lives.

F26 (the Vale, East Pest) is a young woman, aged 32, who lives with her partner, aged 34, who moved to a small house in the Vale in autumn 2018; before, they rented a house in District 17 of Budapest where they worked. Before that they rented elsewhere and had fairly lengthy commutes within the city.

The respondent grew up in Budapest, although her family moved to a smaller town. Her mother inherited a small apartment in District 13, and moved to a larger small town home which was more appropriate as her three children were growing. She completed her Bachelor's degree in education in

an East Pest small town college. She struggled securing a job as a schoolteacher in the small town; in the end she worked as a museum educator, which she considered “a noble task”. However, she was forced to find another job during the pandemic; now she is a mid-level manager in an office supply company in a nearby town. As a result she had to buy another car so she and her partner can commute separately; but by this time they had enough savings that an expense like this would not be too much of a burden.

Her partner is originally from a smaller town in Eastern Hungary; he also has Bachelor equivalent degree in graphic design. His income in his original vocation proved so low that he eventually switched to a significantly better paid job at a multinational shared service centre before moving to Budapest and meeting the respondent. In the capital he sought graphic designer jobs, but only found insecure and semi-legal positions; eventually he began working as a project coordinator and managerial assistant in a stable and reasonably well paid position. While he is not fully satisfied with his current employment situation, he assesses it positively overall, in part because of their decent combined household income.

The couple spent years in various rented dwellings in Budapest, which were usually affordable, but in lamentable condition. Being young and resolute, they braved poorly heated homes and put money and effort into renovating their rented dwellings, but after a few years they were fed up. However, by this time – the late 2010s – rent levels were at record highs, so they realized renting a decent quality apartment would be beyond their means.

They had little savings, mostly in a supported housing savings account, and no inheritance. A lending agent helped them take on a loan, which they used as down payment to take on a large loan amount, these combined allowed them to buy their small house in the Vale. It is the further end of the Vale, five kilometres from the main route; they commute by car. They checked a number of small settlements and houses; they knew they would do so, and specifically looked for a place a little further away from the main routes and train lines. They also had to spend some time on renovations, and by the time they completed their home and moved in, they had hardly any savings left.

They now spend nearly half of their combined income on paying back the loans; but a rented apartment in Budapest would also cost nearly as much; this they do not mind, as in the end it would be their own property. The loan agent helped them come up with an arrangement which they will realistically be able to repay within ten years of the purchase; they spoke about her very warmly. At the same time, they were also scammed by another loan agent, due to whom they ended up with a small loan of which they could not back out, and lost a fair amount in administrative fees; now they are repaying a total of three loans.

Their current home is small, its floor area is 30 square meter, and has a second floor the same size. They are able to properly heat it up; the household infrastructure and equipments are in place, they are generally very satisfied with it. They do appreciate the area. The respondent’s partner has photography

as a hobby, and they have pictures taken in the area printed on the walls: pictures of hares, fawns, flowers and forested areas.

They too believe poverty is not as much an issue here as some seem to claim; as it is not a residential area, people cannot use mortgage loans; they have to be able to pay outright, or afford more expensive free use loans.

M27 (former peri-urban resident) spent a little less than a year in the Vale, he was respondent F22's partner at the time. They moved together from a share rented apartment in 2016. He only needed to commute 1-2 days a week, so the distance did not pose much trouble – he owned a car and reached his Budapest work locations in a little over an hour; on a weekly basis he would have to spend 4-5 hours commuting. "Of course it is not as convenient as a downtown flat", where he lives these days, and he also feels that a rural lifestyle like that would better suit him overall in the long run. Originally a typographer, he undertook a variety of jobs which were only loosely related to his profession. During the pandemic he worked in food delivery, as shutdowns very strongly affected all the industries in which he worked (e.g. advertising films and photography).
He always lived in Budapest - "unfortunately", he adds. He expresses strong ideals about living close to, and in harmony with, nature. The Vale house was his then girlfriend's property. Even though he did not become financially involved, he supported all practical steps of the move, including repairs and renovations, furnishing and decorating the home, and installing the garden. As an outdoors person, he felt comfortable with this phase of his life. There was one period when he was alone with his dog in the property for 2-3 months, because F22 moved back to Budapest and stayed with her family for her job, she only visited her house 1-2 times a month in the weekends. He had a few challenges with the household appliances, including both the water piping and the heating, and he was helped out by the neighbours: he could take showers in their place, and they also helped fix the piping and gave advice on better insulation. Still, overall he was living in the area for a little less than one year, but spoke warmly about the time spent there, as well as the neighbours and the closer community who were ready to provide support.
He was not keen on moving back to Budapest, but after they ended their relationship with F22 he did not have a better option. He now rents a tiny, 18 square metre studio apartment from a friend; he says that the owner lives and works in Berlin, and does not care much about the apartment, he just wants to make sure it is inhabited and taken care of. He does state the monthly rent amount, and he does not seem to be aware that by square metre he pays a full donwtown market price, which is affordable only because of the tiny floor area of the apartment. He expresses frustration about the lockdowns; staying in the downtown is practical, but he dislikes the confined space and the lack of activities, both community and outdoors. Even though the Vale house was also quite small, being able to go outside and enjoy a pleasant green environment was always refreshing. Additionally, he felt that on the very sparsely populated area the few neighbours had similar mindsets as himself; they sought practical solutions for the challenges of peri-urban living, and enjoyed the serene landscape and the surrounding hiking routes. He believes that his dream home would really be a recreational vehicle equipped for

year-round travel and living independently of a single locality, doing remote work; he expresses a wish for moving freely between rural and urban environments, concluding that his dream is mobility rather than a stable home.

F28 (the Vale, East Pest) is a lawyer aged 30 at the time of the interview, staying at home with her firstborn baby. She and her husband relocated to the Vale in 2016. Her plan is to continue being a stay-at-home mother for a few more years, hoping to raise another two or three children. While she was highly valued at her job, she is uncertain about being rehired after an expected hiatus of five or more years. She does not mind, as she had to commute to Budapest for her work, and she feels confident that her profession and experience should help her find suitable employment closer in the region.

During her maternity leave, she still undertakes occasional volunteer work, including helping the local community's NGO in sorting out a number of legal challenges. Regarding the latter, she feels that a huge number of problems prevail, in part because the older community has a number of long time internal animosities, which further complicate finding solutions effectively. In fact, she feels that these issues discourage newer residents from engaging in local community life.

Her husband holds a Master's degree in economics and used to commute daily to Budapest, specifically the Northern Buda area which is conveniently accessible via highways. During the lockdown, his company fully transitioned to remote work, and presently (winter 2020), they are expected to return to the office 1-2 times a week. While this arrangement is convenient, both the respondent and her husband currently feel somewhat isolated due to limited social activities and the constraints on interacting with friends and family.

The respondent believes there are some areas in the Vale that have a fairly clear-cut socio-economic profile, while many others are more mixed, or unclear. In their immediate vicinity, the handful of streets is largely occupied by higher-status locals in modern new-built family homes and well-maintained gardens – the closer area has more of a modern suburban feel than a rural one. F28 and her husband know most of their neighbours and cooperate with them on numerous issues, but they do not seek close relationships. They themselves were seeking closeness to nature and the opportunity to grow their own vegetables rather than a suburban lifestyle with manicured lawns.

Even though the closer area may be higher status, it has the same infrastructural challenges as most other neighbourhoods within the Vale. Their drinking water supply faltered frequently; in the end, permanent residents in the nearby streets set up their own rainwater collection and water purification systems. Every permanently inhabited house has solar panels on it, which is also important as they mostly prefer to use electric heating rather than solid fuels. So while the respondent's household functions well, she does express some frustration over the unexpected challenges of peri-urban living.

The couple moved from a small apartment in District 11, Budapest, owned by the respondent's family. They sought a place close to nature, with good commuting options by car, but a little off from the noise of highways and train lines. They had been considering moving out to a non-residential recreational area; they were aware that they could not afford a formal suburban area, but their ideals also drew them

somewhere a little off the grid rather than a suburb. They combined family support in the form of the sales price of their Budapest apartment with a free use bank loan; and then largely paid the latter back from a supported state loan for expectant parents in 2019.

In her view both her and her husband strive to have civil relationships with their neighbours, but do not seek close friendships in the area. Their friends are largely based in Budapest, but they have always been a little on the reserved side, and especially since the pandemic and the birth of their first child the number of their social activities really dwindled. Some of their friends also moved to suburban or peri-urban areas when starting their own families, and also appreciate a quite living environment and closeness to nature.

M29 (High Banks, North Pest) lives in a resort area which belongs to High Banks, although it is a little closer to the neighbouring Vineyards, and is adjacent to the latter's peripheral zone. He is in his late thirties. He originally lived in a high status agglomeration town North of Budapest, and in 2010, as a working young adult, moved to a small rental apartment in the city, where he lived for 8 years. He originally obtained a Bachelor level degree in engineering, but instead he took on a job at a fashion retailer. He stayed in the industry, although switched employers a few times; by the time of the interview he had been the brand manager of a fashion retailer for about four years.

He rented a small apartment in a less appealing area of downtown Budapest until 2018. Even though the dwellings itself was comfortable, he has grown tired of the neighbourhood: by the late 2010s poverty and deprivation were still very prominent, and he was also dissatisfied with the overall cleanliness and air quality of the city. Initially he simply moved back to his parents' family home and began to commute via car and train. In 2020 the family decided to leave the Budapest FUA: their attractive home town also meant a quickly growing population; and the pandemic also gave the aging parents an additional nudge to move further to the countryside. In the end the family home was sold; the parents moved to a small town near lake Balaton, and the respondent bought his small home in the Danube bend resort area.

He was specifically looking for a small place that he can insulate for year-round living, even though in a quiet recreational zone, preferably with no permanent neighbours. He found an affordable small house (two floors, 35 square metre base floor area) with good accessibility and a spacious garden, and spent nearly half its sales price on renovating it. He has an entire series of design inspiration books for small but cozy cabins, and he very much threw himself into turning his own "cabin" into a small but beautiful living space. He himself is also able in many practical tasks, like woodworks for preparing unique pieces of furniture and decorations. In addition, he has also been preparing unique objects (e.g. small liquor cabinets, reading lamps, decorative art pieces) out of wood and old machine and bike parts; the ones he does not use or give away, he sells online. This is more of a hobby, he could not do this at a large enough scale to be a primary income source, and also enjoys making objects at a slow, more peaceful pace. At the time of the interview he already began to seek out local standard

employment opportunities so he would not have to continue commuting to Budapest. However, in the third wave of the pandemic his opportunities seemed limited, and he chose to wait out instead.

He is a sports and outdoors enthusiast, who is very deeply satisfied with the hiking and other opportunities that the Danube bend area and the surrounding mountains offer. He also makes connections in the region: many young and middle aged people and families move to the area and set up local businesses and organise community programmes, and he likes to make friends with people he finds similar to himself – newcomers more often than old habitants.

By the time of a follow-up interview round he decided to stick to his clothing brand manager job, which provided him with a good income, but he also managed to negotiate a more flexible work schedule. After spending two years in the area he feels properly established. For commute he takes his car to the train station, and then the train to the city; he finds delays to be inconvenient, but also rare. He still lives alone, for which the small cabin is perfectly appropriate.

M30 (High Banks, North Pest) originally moved from a large county seat to Budapest in the early 2000s. He first lived in a rented dwelling, and then moved in to his then wife's rental in 2006; eventually the two moved from there to High Banks in 2007.

They did not know people in the area, they were simply looking for an affordable place in the region. His partner at the time was already pregnant when they moved; they were both hiking enthusiasts, and the closeness of the forests and mountains was a strong appeal for them. In addition, they also wanted to set up a large enough vegetable garden to produce much of their needs, and they also raised rabbits and fowl, initially just for their own household consumption.

He bought the small house with financial help from his family. Its floor area is 40 square metres, and has two floors; its small cellar is not habitable, they only use it as storage space. They were looking for a decent quality, habitable small house to begin with, and did not have to spend much on renovations either; in the end, they family could pay it outright, without resorting to borrowing.

His relationship with his partner did not last. She and the small child lived there for about a year; and then the mother and small child moved in to a rented home in a residential area of Vineyards (she is respondent F34). Later they temporarily moved back to Budapest to a rented apartment, and then to another small peri-urban home in Vineyards.

Initially he worked in a manual job in Budapest, but his longer term goal was to find employment locally. For his commute in the city he had to leave by car at 6 in the morning. It was tough, especially in the cold and dark months; but he had quite high income, so he did not want to leave for the time being. In 2010 he had an injury, and needed prolonged physical rehabilitation. This practically forced him to switch from jobs, and he began to explore local opportunities.

He initially undertook gardening jobs locally, but his main goal was to expand his small-scale organic production to become his primary source of revenue, which he did realize by 2015. In addition he met his new partner around this time. She is local, and has her own organic produce plot; they moved in

together in his house, and have been working together for the past years. She originally worked as a cook in a restaurant, but small-scale organic agricultural production was her long term goal too.

He normally sells his produce in organic and local produce markets in the area and in Budapest (produce can be marketed as local within a 50 kilometre radius of the locality of production), and a small number of families comes directly to his house to buy. Because of the pandemic the markets had been temporarily suspended, but were reopened fairly swiftly as they are open air. The respondent set up a social media group to keep in contact with clients, and continued selling both online and in person.

He is aware of a broader community of newcomers in the area – he concurs that it is a very pleasant region and is close to Budapest, so the influx should not be surprising. He knows many people within this network, although he likes to keep to himself. He does have a set of close friends, and plays drums in a band, but he claims not to be very sociable, and to mostly only keep in touch with the other organic producers in the area.

He had the impression that the valley surrounding his house and land was mostly uninhabited when he moved in, with maybe 3 permanent resident households in the closer area. People began to relocate in greater numbers the past 4-5 years (that is, starting around 2015-2016). As far as he knows, local regulations only permit the construction of second homes and agricultural buildings in the area – his own house is officially reported as the latter –; but newcomers have obviously been building family homes, and ignoring size limitations, and he is unaware about anyone being sanctioned. But, after all, the mayor and his family also live in a timber frame house in the neighbouring street, so he assumes this regulation will continue to be ignored by authorities. He is not sure about the number of residents in the surrounding few streets, but he knows at least ten local families who come from the surrounding areas to buy his produce.

F31 (planning to relocate to a peri-urban zone) lives in a 40 square metre rental apartment in Budapest at the time of the interview, and was included in the research process as a person considering moving to a peri-urban locality in the future. She and her partner are looking for a smaller settlement where they could have a large garden and mostly produce their own food. They would actually prefer the formal residential zone of a smaller settlement, but those within an hour long public transport commute from Budapest appear to be above their realistic budget as of 2021.

The respondent estimates that their current savings could have been enough for this in the early 2010s, but not at the time of the interview. They realize this would not be feasible without taking on a loan, but for the time being they still hope to avoid it, although they know that if they ever want to achieve their dream, they will probably have to make a compromise in this question.

The respondent and her partner are in their mid-thirties. She has been a secondary school teacher since 2019, after a series of well-paid odd jobs in hospitality and language schools. She still completes her income with guiding tours in high season. Her partner is the art director of a small marketing firm. They say this “sounds good”, but is is not really a leadership position, he is still mostly responsible for

editing promotional material. In discussing housing challenges for tenants these days, they tell me that he recently edited a Western European movie about a heroin addict, and her supposedly run-down apartment was "a thousand times better than any rental apartment in Budapest" in their experience (although they probably mean the more affordable private rentals).

The respondent came to Budapest for her university studies from a small town, and has spent most of her adult life in various rented dwellings in the capital. She currently lives with her partner since 2017 – this is her longest stay so far in one place; the ones before lasted between 5 and 18 months, and were mostly accessed through their personal networks. Even though none of her previous rentals was overly expensive for her, they all ended quite abruptly, usually with being told to move out shortly as the owner just decided to sell the place. She believes her current landlord is keeping the dwelling so that she can support the housing of her own child when they grow up, who is fortunately still very young.

Her plan for the future is to buy a small house where they could produce much of their food, so their living costs would be quite low to begin with. They both expect to continue commuting at least a few times a week, so they started looking at options in the allotment garden areas around Budapest too – but by now all the areas reasonably close to the city seem too expensive. In order to produce enough for subsistence, she believes it is insufficient to have a second home with a garden, because they would have to be there every day, and they do not have the time to commute daily. The most likely compromise she believes they will make in the longer run is to switch jobs, and do remote work. She herself could switch to private teaching, as she had already done in the past, and could do it largely online; but she wouldn't mind other activities either, like opening a guest house on the countryside.

M32 (Lido, North Pest) has been living in Lido since 2004. He initially rented a wooden house together with his then girlfriend, and had to insulate and partially renovate it, as they were already expecting their daughter that winter. They had a modest rent – this was well before the rent price boom, but they also had an agreement with the owner that they *might* be able to buy the house eventually. In the end the owner decided to just end the lease (so she can build there for herself); by this time the respondent's relationship was over, and his girlfriend moved out. His daughter stayed, and for the most part he raised her alone. He currently resides in a small, brick-walled house, originally also constructed as a second home in the recreational zone area of Lido, but it is insulated and has all the infrastructural amenities the small family needs, plus a spectacular panoramic view on the Danube from the daughter's bedroom. He bought the house in 2014, and thoroughly renovated it. He estimates that the total investment was less than half the price of a small apartment in Budapest, or that of a standard detached house in the settlement's residential zone. He covered most of the costs himself, with limited family support.

The respondent was born in a county town, and moved a bit around the country for university education, eventually earning a degree in economics, one in science, and a science teacher diploma "as a backup". He spent a few years in Budapest, and shorter periods in some Western European countries, before relocating to Lido, a comfortable commute to Budapest. He did briefly teach in a school in the

closer region, but eventually became involved in Budapest-based remote work, mostly as part of various research groups (social science, opinion polls etc.). He has an uneven but decent income. As he put it, "I have been living from month to month for the past 15 years, but I always got by somehow". Although at the time of the interview, early 2021, he is in a tight spot because of the pandemic.

His social network is broad, and covers people from the capital, the Danube bend region, but also some international cultural scenes. He has strong interest in organising community and cultural life, comprising of both formal and informal events in the area; and strives to connect newcomers with old residents. With some of his friends he organises thematic walks around the cultural heritage of the Danube bend towns; and it is their ambition to use these to connect locals and newcomers. As he summarises it, "it does give us some cultural capital, I suppose, becoming embedded in the local social network".

However, he senses a deepening rift between his own circle and a more traditional local political elite, who he believes view them as some form of "deviants". The Danube bend is an increasingly important tourist destination, and for some settlements major hospitality investment projects are financially attractive, even if in his opinion they do not fit into the settlement's profile (e.g. large hotels, large parking lots). Some tourism investment would be fine in his view, but many of the proposed investments are massive, and risk to "turn the area into a second Balaton".

In addition, the recently completed highway and these large investments further attract upper middle class newcomers who seek a more generic suburban living with a comfortable car commute from the capital, and show little interest in the community or local cultural heritage.

As for his own local social network, it is large and heterogenous, but he does note a few typical patterns. Many people who move here from Budapest initially commute; but over time people start looking for ways to spend less time commuting, and make a living locally. Many women start giving massages, translating from home, teaching over Skype, and some become yoga instructors. Many men start working on constructions or in gardens – people with an appropriate degree even start businesses in these areas. And many people enter organic farming, which has a strong market in the region as well as in the capital. With the rise of tourism, many people buy a second home nearby and let it out for short term stays. One of his neighbours has a gardening company; and his wife is a pregnant yoga instructor, which is very marketable in the Danube bend region, where birth rates are among the highest in the country.

F33 (High Banks, North Pest) lives in a small house in a resort area, high enough on the hillside to have a nice view on the Danube valley and the mountains across the river. She is a single mother; her daughter attends high school nearby. She does not drive, nor does she have a car. The nearest bus stop is a 10 minute walk from their house, so the daughter commutes to school by the local school bus, which connects the smaller settlements in the area, and serves their bus stop. The road is not paved, so rainy days are a bit of a nuisance. Long distance buses come regularly in the morning and the late

afternoon, but have multiple hour gaps in other time slots; if the respondent needs to go somewhere, she often hitch-hikes to one of the neighbouring settlements and catches the train there.

She left her parents' home and moved from their small settlement to a larger town in the area to start working at age 17; she rented privately before 1989, which she now believes was not fully legal, but she was unaware of this at the time. The rent took up less than one quarter of her salary, and she highly appreciated her freedom. She then moved to Budapest, where again she lived in rentals.

She bought her first home in the late 1990s in Budapest: this was a tiny, municipally owned apartment, whose tenancy right was held by an elderly family member, who agreed that she privatises the dwelling in her name. She sold this apartment within a year at a much higher price, and bought a small house in Orchards (another research field in East Pest county). At this time she was still working in Budapest, and the commute seemed so long that she ended up moving back in the city in a rented home, and leased out her own house. As she could not be in place, not all of her tenants paid properly, and ended up selling this house at a loss. In 2013 she moved to a small rental in the Danube bend region, and lived in small rented homes before buying her current house. She could buy in part because she also inherited a small house in a residential area in the Budapest agglomeration, much closer to the city. She did sell her much larger Orchard house at a loss, as it was badly run down by then.

She picked her current home because real estate in the allotment garden zone is much cheaper, and as she prefers to be somewhere a little off the grid and closer to nature. The floor area of the house is 30 square metres, and has a smaller second floor. She did some renovations, although the walls were thick to begin with, so the insulation was already decent. She has electricity and drinking water; there is a modern heating panel on the top floor where the bedrooms are, and a small, older electric heater in the ground floor.

Throughout most of her life she had various office jobs. Her goal as a young adult was to make a decent living and take part in festivals and the night life of the city. She considers herself spiritual, and highly values all things natural; she completed trainings on herbal remedies and mushrooms. Eventually she left her office jobs behind shortly after moving away from the city and had various sources on income which are more in line with her values, e.g. giving massages and selling herbal cosmetics on the organic markets and various festivals of the Danube bend area. She also teaches the principles of Buddhism in a nearby school, in the framework of its mandatory religious and ethics education. She launched her current career after being initially invited to a festival to hold a lecture on remedial herbs, where the organiser told her she should also sell her home made organic foods and cosmetics on the side. She did not expect this would work out, but turned out to be quite successful; now she does this regularly, and continues to offer massages on the side.

Much of her income sources are seasonal to a great extent, but she produces much of her own food, her living expenses are modest, and she feels her income is appropriate for her needs. She recently took part in a supported entrepreneurship programme for professionalising her activities in manufacturing and distributing organic cosmetics.

F34 (High Banks, North Pest) bought her current small house in 2017, bur she first moved to the Danube bend region in 2007 as the then wife of respondent M30. Even though she grew up in an urban tenement building near downtown Budapest, she spent much time as a child in rural areas with her grandparents, and she developed a strong preference for rural living. She studied cultural management, but despite finishing her courses she did not obtain her university degree. Instead, she undertook odd jobs usually on the border of her studies and her outdoors hobbies, like guiding hiking groups or canoe trips, and managing outdoors cultural and crafts events for children and families, which she eventually continued as her vocations. Even though the Danube bend region provides plenty of work opportunities for her, at the time of the interview she was going through a challenging period due to the lockdowns and gathering limitations in 2020.

In early 2021 the respondent was in her forties, living with her second husband and her teenage daughter. The area where they live belongs to High bank, a larger town in the area with a vast recreational zone; but their street is located much closer to the neighbouring Vineyard and its peripheral zone. The only amenities they have here is electricity and drinking water; they have a sewage cistern, and have a solid fuel stove. The municipality does not provide waste collection in the resort area, so the people in the surrounding streets place their household waste in official collection sacks in the adjacent streets where it is collected by the Vineyard municipal company.

The respondent met with her first husband in 2006; they married and moved to High Banks resort area in 2007; they originally bonded over their shared interest in rural living. At the time the area was barely inhabited. She visits sometimes with her daughter, and thinks that about one in every three plot is permanently inhabited by early 2021. Back then it was quiet and felt truly rural; second home owners mostly only came for the weekends over the summer. When her marriage ended, she temporarily moved back with her parents and her baby daughter, and then moved to various rented homes in the Danube bend region. Rentals typically only lasted between 6 months and 2 years, but she had plenty of event organising work opportunities in the region. Throughout this period she was looking for a place to buy with her modest savings.

Her current house, a 30 square metre, single story wooden structure, was very affordable compared to other opportunities, in part because she could lease it over a period of eight years; she paid out about half of it at the time of the interview. She had to put a lot of work into clearing the garden and renovating and insulating the building, and her local second husband helped her out greatly with the works.

She has generally very positive views of rural living, including tight knit communities, natural ways of food production, the use of traditional herbal remedies, and so on. She did establish numerous connections with people in the area, and has known quite a few newcomers also even before either of them had moved to the region. This stems from a variety of shared interests, in part in the cultural heritage of the area and its natural beauty, and in part in their enthusiasm for outdoors activities and being close to nature.

She assesses that the number of newcomers have increased in the past 2-3 years; although she sees the most recent transplants as something of a „nouveau riche" crowd, who move to the edge of the peri-urban zone, but build large houses, commute by large cars, and basically create a suburban environment, with no real interest in a more authentic rural living. She does not feel like a recent transplant herself: she feels that the region has become her home since she first moved out in 2007, and in addition she does have a vast personal network in the surrounding settlements. She also talks about the growing influx of tourists as a somewhat annoyed local: she feels that many of the newer service providers are fancy and overpriced; they are set up for the tourists, and not for "us locals".

M35 (Lido, North Pest) lives in a recently rezoned area of Lido; he moved in 2006. Prior to that he lived in various rented apartments Budapest, and then finally bought his own small place near the downtown. His current neighbourhood was rezoned mixed use from resort area in 2004, which allows the building of primary residences and farm buildings. He lives on a combined 40 square metres base floor and an 80 square meter second floor. The basement is separate and also habitable; he has been letting it to various long term tenants for over a decade.

He reports that the area was largely uninhabited when he moved. His impression is that there was a "first wave" of newcomers, primarily coming from a Budapest based progressive intelligentsia, attracted by the area's rich cultural and natural heritage. He himself does not hold a higher education degree, but considers himself part of this group. His father was a university professor, but due to personal difficulties his parents would not have been able to support him during higher education. So instead he began working in the printing industry, self-taught most of the necessary skills, and had a well-paying job for roughly two decades as a graphic designer.

His house was originally built as a second home, but it is large, brick walled, has an excellent location, and he spent handsomely on renovating and modernising it. His implied frame of reference for someone with good housing conditions seemed to be someone who "inherits a downtown apartment from grandmother", in contrast with his own situation of establishing his home solely on his own resources. Nonetheless, he is content with the living conditions he achieved.

His home is also a good basis for visiting various events and festivals in the area, as well as nationally. He is also an outdoors enthusiast, who travelled extensively in the region, but also across Europe and occasionally on other continents. More recently he left his full time employment and has been undertaking freelance jobs; together with renting out his basement and living an overall relatively inexpensive life, he still lives comfortably.

In his view there was a movement in the 2000s, when many sought a more natural and authentic way of life in the Danube bend area, and these newcomers found one another and built up a vast network in the region. He claims he expected that the region would nonetheless retain its rural and natural atmosphere. What happened instead was an explosion of mass tourism and suburbanisation shortly after, especially after the mid-2010s, once the economy fully overcame the impact of the post-2008 recession. He believes that many newcomers do not hold the cultural ideals as his own generation of

new transplants; instead, they mostly just establish a standard suburban lifestyle, and much of the Danube bend region is now more akin to a suburb of the capital. This, together with recent massive investment projects, harm the natural environment, and do not truly appreciate or build on the cultural and “old middle class” heritage of the region. He acknowledges that the housing market appeal of the area rose substantially, but believes it is for the wrong reasons.

His closer neighbourhood was virtually uninhabited when he relocated, but it has become more or less populated over nearly two decades. He felt by then was living in a somewhat chaotic suburb, rather than the quiet natural environment into which he originally moved. He was beginning to consider moving further away from the capital, although he did not have any closer plans at the time, and his vast social network was already quite embedded in the area. He explicitly cited the “old bourgeois traditions” of his own family and that of many of his friends, which he feels is missing from many older locals as well as many of the higher income newcomers.

F36 (Hollows, North Pest) and her family – her husband and first child – live in Hollows, in Northern Pest county, a little further away from Budapest than the other Danube bend settlements involved in the research. They moved initially in 2015 from a suburban part of District 17, located on the city’s outskirts, to a small agglomeration settlement east of the capital, that felt rural and quiet at the time. In a few years they began to have the impression that the closer agglomeration of Budapest was “filling up” and feels more suburban.

The respondent met her now husband during their university studies in Budapest, and bonded over their preference of eventually leaving the city behind and starting a family someplace rural and peaceful. They often visited Hollows, as the respondent’s husband lives here. The respondent’s parent’s purchased their first house, combining their savings with a bank loan; it was reasonably affordable in part thanks to its location. By the time they decided to sell it in 2019, the real estate boom already reached this area, and they could sell it at a profit, fully repaying the loan amount and affording them to buy real estate in Hollows.

At the time of the interview the couple lived in a small house in the former allotment garden part of Hollows, an area between its residential side streets and the adjacent forest. The respondent’s parents bought the small house as their own second home, together with a larger house on the same street that the family would soon began to renovate. This would allow the maternal grandparents to visit more often, and help out with the baby and the planned future children.

The respondent and her husband originally retained their jobs in Budapest, despite the lengthy commute. Both held Bachelor management degrees, and initially worked for large international employers; they were not keen on their jobs, and were hoping to find local opportunities eventually; but they were secure and had good income. The pandemic lockdowns would have given them the opportunity to work from home, but they could not establish efficient home offices from their peripheral Hollows home, so they both finally made the decision to quit. The respondent’s husband

began working in commerce locally with the help of his contacts; she went on maternity leave, but began exploring local job opportunities (she later worked in hospitality in the area).

The street where both their current and their future home are located connects the settlement's residential streets with the adjacent forest, with garden plots further down along a small stream. Thanks to its closeness to the residential zone, they have electricity, and could connect to the settlement's drinking and wastewater network at a reasonable cost. They use solid fuel for heating, but plan set up their final home with high efficiency electric heating panels. Their current little house is small, but adequate for the time being; its overall upkeep was inexpensive, which made sense as they were living in part on their savings in early 2021. It is close to the husband's family and friend network, so the respondent also had an easy time fitting in locally. In addition, they could produce their own vegetables, and were planning to set up an orchard in their garden plot. These are things they already did around their first house; still, being further away from the newly expanding suburban municipalities, they feel there is little risk that they would once again find themselves in an urbanising environment.

F37 (Lido, North Pest) moved from Budapest in 2010, to an area of Lido that is formally a recreational zone, but is close to the settlement's centre, and is almost entirely surrounded by residential zones. She bought a brick walled bungalow, and had it renovated for permanent habitation. It has two floors over a 35 square metre surface area, and a basement that she only uses for storage. The living quarters are modern, well equipped, and comfortable; the dirt road on the street connects to a paved residential area street in about 100 metres.

The respondent grew up in the Budapest agglomeration, obtained a degree in economics in the capital in the late 1990s, and worked there most of her life. She had lived in various rental apartments, occasionally with roommates, but increasingly on her own as she advanced in her career as an accountant. Her rented homes rarely lasted longer than 2 years, and were mostly found through her personal network. As her career advanced, she could afford more convenient places alone or with her partner at the time; however, even these tended to end abruptly with the owner terminating the lease, and she was beginning to grow tired of the lack of stability.

The respondent was highly successful in her profession, but began to feel burnt out and overall dissatisfied by her thirties. She was already considering a major career and/or lifestyle change, and when the 2008 crisis hit in, she basically used it as an excuse to leave her position, as well as the city. Combined with some parental help, she had sufficient savings to buy her current home, which she could easily access by train even before she obtained her driver's licence. Nonetheless, she did use up a large proportion of her savings, maintaining her rental place in Budapest for nearly the whole duration of the renovation process. However, the move granted her low living expenses, and after some initial hardships she established a clientele in the closer area relatively quickly thanks to her skill set and professional experience. She now works mostly for small and medium sized companies in the Danube bend region, and occasionally undertakes volunteer work for civil society organisations.

When she chose to relocate to the Danube bend region, she was already aware of people moving from Budapest to the area; it is an attractive locality, but also very convenient for those who still want to commute regularly to the capital. In her assessment Budapest's suburban zones – including the area where she grew up – were less densely populated at the time, and they were the target of people who simply wanted to establish a suburban lifestyle; while the "arty types" and the intelligentsia preferred the Danube bend area. This was, of course, part of the reason she chose to relocate here. She knows many people who moved from the capital, and is aware of their loose network; she is well embedded in it and partakes in its activities herself, but she also managed to establish good relations with many old locals. She also feels that the suburbanizing around Budapest has reached the Danube bend area, and mass tourism has come to affect it as well, to some extent at the expense of the local community. She thinks that the local political leadership is also keen on attracting large scale tourism investment, which gradually transforms the region to its detriment. Nonetheless, the surrounding settlements and areas retain most of their historical and natural values. In addition, a newer wave of free spirits have also began to move to the region in greater numbers, and F37 very much appreciates their efforts in organising cultural and community events and activities. She senses some tension between these newcomer groups and some of the older locals, but she believes that for the most part there is sufficient space for both.

M38 (Orchards, East Pest) has been a human resources professional at a major lending institution for about a decade and a half; her current (second) wife has been working at the same company for the past few years. The respondent's mother had a second home in the area, and the whole family loved the tranquillity of the recreational zone far from the formally inhabited settlements before M38 decided to settle here. Despite being an established professional, he indeed needed a reasonably affordable place together with his second wife and their baby daughter (since then, little girl) after his messy divorce from his first spouse.

Even though the respondent and his first wife initially lived in a large downtown apartment together with M38's mother, they went through a series of transactions to provide his mother with a separate place, and a large house for himself as his first family was growing. He eventually lived in the eastern end of the Budapest metropolitan agglomeration, in a large and very well equipped home, together with his then wife and three children. Unfortunately, the parents' relationship deteriorated to the extent that he eventually decided to move out. This was followed by a period of divorce proceedings where, in his account, he did not feel the motivation to stand up to his former wife's demands, and ended up with a much shorter straw. He did not mind leaving the house and the family car fully to the former wife, as after all his own three children also lived there. However, despite being an established professional with a decent income, he ended up with limited savings. He met his current wife when his first marriage was already practically defunct; the couple has one child, but the respondent's other children come to visit often in the summer.

In part thanks to the pandemic, both the respondent and his wife are able to do part of their work remotely; they need to commute to Budapest 2-3 times per week. They commute by car; the trip takes

about 45 minutes on a major route. Their daughter goes to a Budapest kindergarten near the parents' place of employment; her grandparents provide much needed help for her care.

In line with old allotment garden regulations, their house has a floor area of 35 square metres; it has two floors, which provides sufficient space for a living room and a well equipped kitchen and bathroom on the ground floor, and separate rooms for the parents and the child on the second floor. They only use the basement for storage. The respondent bought the house in 2018, and the couple renovated it in part with contractors and in part themselves. Their goal was to finish by the end of the wife's pregnancy. Both of them are former competitive sports enthusiasts, and the wife actually competently took part in some of the renovation works even during her pregnancy. Parts of the house, particularly the outer covering, are not yet finished at the time of the interviews. The couple initially focused on finishing the living areas inside; and over time they focused more on developing the garden rather than making the house look presentable. A great advantage of the area for them is the spacious garden, where they love to spend their time in the warmer parts of the year, so they focused more on finishing their terrace and their garden, rather than making the house look attractive.

F39 (Orchards, East Pest) moved from a suburban outskirt of Budapest to her current home in the Orchard recreational zone in 2018, together with her husband. The couple's adult children were near or after graduating from university, and planning to move out soon. The parents decided to sell the family home to an apartment in the city, and a smaller house in a suburban area in the capital's commuting zone. After considering multiple options, they bought two smaller apartments in Budapest in moderately priced areas, but with good transport connections; and bought and renovated the parents' current home. They did have to take on a mortgage loan for the transaction. The respondent is a lawyer originally; both she and her husband heard cautionary stories about lending from their friends and acquaintances particularly after the 2008 crisis; after looking into their options in 2017-18, they felt that the available mortgage products still presented some risk, but were much better regulated in terms of consumer protection than those preceding the crisis.

Currently, the children share the same apartment, and the family leases out the other, which more or less covers their monthly repayments; they should be able to pay back the full loan amount within the next eight years from the interview.

The respondent obtained a law degree in the 1980s; initially she worked in the public sector, but in the late 1990s she switched to a multinational company. She met her husband at university; he is co-founder and associate of a machinery leasing company. By the mid-2010s, the respondent felt increasingly stressed at her work; she eventually left the company, and decided it was also a good opportunity to also find housing for her children, and for themselves for their later years.

The respondent's house was originally built as a second home; it had brick walls, a small, 35 square metre floor area with a second floor and terrace, and a large garden. It lies further from residential areas, but close to a road that connects with a main route to Budapest. The couple had the house thoroughly renovated; their and their children's friend networks gathered ideas on how to make it

modern and comfortable, and how to manage some of the inconveniences of the missing infrastructure (e.g. solar panels and electric heating panels; sewage treatment cistern). The lower price compared to formal suburban homes in the area made it possible for the family to buy two separate apartments for their two children, and particularly as the latter have been increasing in value, the respondent feels they made a solid deal.

The area has few permanent residents; second home owners mostly only come on summer weekends. The respondent is aware of a segregated area nearby, in another peripheral zone, but she has not really experienced any inconvenience. Overall the area is quiet, green, and all necessary services are available within a five to ten minute drive. She has secured a public sector job at a municipality in a small town nearby, and drives about 20 minutes for work; her husband commutes 2-3 times a week with his own car. They drive together back to Budapest to their church community; they have been involved in it for over a decade, and they stick to it.

M40 (Sand Dunes, East Pest) moved to Sand Dunes, the recreational zone of a medium sized town, from another town in the area, together with his wife and first child; his younger child was already born here. His house is modern and spacious, with a total area of about 140 square metres on three floors; the garden is well tended, and part of it is set up for the children with a sand box, mini playground, and trampoline. He comes from a modest background, and has become a high earner on his own right, and it was important to him as well as his wife to create a home in line with their ambitions. His wife did obtain a Bachelor degree in hospitality, and worked in her profession previously, but she has been on maternity leave recently, and was unsure about her future plans at the time of the interview. The respondent was unaware of any floor area limitations in the neighbourhood, but pointed out that if there were any, they are certainly not observed by many home owners in the nearby streets (which are partly populated by similar large family homes).

He was in part attracted to the pleasant, green and quiet area, but real estate in was also more affordable than most other suburban options, and he also found the good transport connections appealing. He is a regional sales manager of a multinational company, where he started working directly after finishing high school, and worked his way up to middle management. This means that he has to commute by car quite a lot in the area's 80 km radius, so good connections to the regionally important roads were a priority.

When he bought a house here in 2016, the surrounding streets already had modern family homes, and he was not fully aware about the different status of a peripheral zone. Drinking water and sewage networks were developed in the area by the late 2010s, and he does not mind the lack of gas piping: he has installed solar panels and relies on cheap electricity, like many residents in the area. The lack of street lights did not seem to pose any problem; and he was not aware if it annoyed any of his neighbours, as he believes people in the area mostly only go about their business during the day. He is strongly dissatisfied with the state of the roads, on the other hand. Sand Dunes truly is a sandy area, which means a deep, soft layer of sand in his own street and the closer ones, and a lot of mud on rainy

days; bad conditions are a serious hindrance in his job. He did spend significant effort on campaigning for paved roads at the municipality, but were only told that the latter has neither the means nor the obligation to pave roads on a recreational area. He is aware that the sewage piping was laid down as part of the municipality's efforts to respond to the growing permanent population, but he believes the progress of development is glacial, and feels that the people living on peripheral areas are treated as "second class citizens" by the municipality.

M41 (Sand Dunes) moved from the central area of the municipality to Sand Dunes in 2014. He is co-owner and manager of an auto shop in town, and wanted to move from his small apartment to a suburban area with his family. He drives to town for work, and takes his wife – and elementary school teacher – and his children in town in the morning; his family members usually take the bus together on the way back. They relied on long distance buses for a few years, before the local transport network also began to service the area. The commute rarely takes longer than 5-10 minutes by car, or 20-25 minutes by bus.

His house has a 60 square metre ground floor and a slightly smaller second floor with a terrace; it is large enough for every family member to have their own room, which was becoming important as the children were nearing puberty. They had it constructed themselves on an empty plot, and in this process they received plenty of help from their friends, some of whom are engineers or work in construction in skilled capacities.

His parents provided financial support for buying his first apartment in town. He again had family help in constructing his current home: he inherited a small flat from an aunt together with his brother, the proceeds of which allowed him to buy the property and construct his house with a minimal bank loan besides his own savings. He could not use a mortgage loan for buying a house in a non-residential area, but he only needed a relatively small loan amount, which he managed to repay in five years.

The respondent was fully aware that the area is formally a recreational zone when he decided to move here. He says the suburban areas of the town were already quite densely built up at the time, and because of the agricultural zones and the auto route and railway network, Sand Dunes is really the only direction the town can expand. He and his wife are both locals, and their goal was to build their suburban home, but also remain close to friends and family; they also wanted to avoid having to move further from their jobs and the children's schools. He is also aware that the road is unlikely to be paved, and the dusty roads would turn muddy in rainy weather. He concedes it can be inconvenient, but he adds he altogether appreciates that here is little traffic in the area, and it is practically impossible to drive around fast, so that children in the neighbourhood can hang around and play safely. He himself drives a four wheeler, and the sandy dirt roads were in part the reason he chose it, but he emphasises that he is content with his car, and does not feel he was forced to choose it.

He is aware of some poor or extremely deprived people who live in small structures dispersed in remote parts of the Sand Dunes area, but he does not know much about them. As far as he can tell,

second home owners still dominate the area, followed by a slowly growing share of middle class suburban residents.

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