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Housing accessibility as a determinant of educational mobility in Poland – a legal and socio-political perspective

Introduction

Contemporary decisions to pursue higher education cannot be reduced to a one-time act of enrolment; rather, they constitute a complex process involving the choice of city (only 15% of secondary school graduates decide to study in a different voivodeship[1]), the form of study, and the decision to remain within the education system despite economic barriers[2]. Data from the Student Portfolio 2025 report[3] illustrate the scale of the challenge: the average cost of student maintenance has risen to PLN 3,979.22, of which accommodation represents the largest burden (on average PLN 1,400, and in Warsaw up to PLN 4,000). Given low scholarship thresholds (PLN 1,570.50 net), these costs lead to a profound stratification of access to higher education.

[1] Instytut Badań Edukacyjnych, *Raport z badań dotyczących mobilności edukacyjnej i mieszkaniowej studentów*, 2015 (dane wewnętrzne; przytoczone w tekście źródło wtórne).

[2] P. Ciechanowski, A. Sarbinowski, *Kluczowe czynniki brane pod uwagę przy wyborze studiów na podstawie analizy fraz wyszukiwanych w Google*, „Zbliżenia Cywilizacyjne" 2023, No. 19(1), pp. 11–33; J. Szczepański, *Społeczne czynniki decyzji o wyborze kierunku studiów*, „Przegląd Socjologiczny" 1963, No. 16(2), pp. 64–80.

[3] Związek Banków Polskich, Warszawski Instytut Bankowości, *Portfel studenta 2025. Raport z badania projektu „Aktywny student"*, https://zbp.pl/getmedia/202503ea-24c7-4ca4-a353-677e097c4329/Portfel-Studenta_konferencja-ZBP (accessed: 20.06.2026).

A contemporary analysis of educational inequalities requires moving beyond simple economic indicators toward integrated theoretical frameworks, such as a synthesis of the concepts of P. Bourdieu, B. Bernstein, and A. Sen's capability approach[4]. Within this perspective, stable accommodation ceases to be treated merely as a cost and becomes a key factor enabling individuals to realise their educational potential by removing constraining factors. The absence of a systemic housing policy thus constitutes a structural barrier which – following Bernstein's theory – reinforces unequal codes of access to higher education, turning educational mobility into a privilege rather than a universally accessible path of development. From the perspective of social policy theory, the current situation of students in Poland exemplifies a dysfunction of public services. At the same time, the transition from a service-based model (student dormitories as affordable spaces for study and integration) to a market-based model (students as clients in the rental market), without adequate financial protection, contradicts the principle of equal opportunities. It should be noted that, given the relatively low level of graduate mobility, place of residence in Poland crystallises as a form of spatial capital. It determines access to other forms of capital – cultural and social – offered by prestigious academic centres. Individuals deprived of this resource (originating from peripheral regions) are subject to a process of pauperisation of university choice. The decisive factor ceases to be institutional prestige or educational offer, and instead becomes the availability of accommodation or geographical proximity, often resulting in the abandonment of optimal development paths in favour of local institutions with lower networking potential. In this context, it should be emphasised that the restriction of educational mobility is not merely an individual phenomenon but leads to the reproduction of structural social inequalities on a macro scale. The selection of university candidates occurs not only through formal mechanisms (examinations, rankings) but also through access to resources enabling physical participation in the educational process. Consequently, the higher education system – seemingly open – operates as a mechanism of hidden social selection, in which economic capital determines actual access to cultural capital.

The choice of an educational pathway is thus the result of multiple factors: from individual interests and earning potential, through university rankings, to the strategic selection of programmes with less demanding academic requirements[5]. Today, however, under conditions of rising inflation and increasing impoverishment of society (with extreme poverty rising to

[4] K. Dimopoulos, C. Koutsampelas, A. Tsatsaroni, *Towards a theoretical synthesis for explaining educational inequality. The framework of Sen-Bourdieu-Bernstein*, „European Educational Research Journal" 2021, Vol. 4.

[5] M. Michno, W. Lib, *Czynniki wpływające na wybór kierunku studiów*, „Edukacja – Technika – Informatyka" 2019, No. 4(30); B. Dembicka, I. Żdanuk, *Determinanty wyboru uczelni*

6.5% in 2022)[6], the key factor has become the availability of accommodation. Having a place in a student dormitory or access to an affordable room becomes a sine qua non condition for undertaking and continuing studies. The housing accessibility crisis forces young people to adopt survival strategies that constrain their geographical and social mobility. A deficit of approximately 400,000 dormitory places[7] means that as many as 46% of students are compelled to live with their families. This phenomenon forms part of a broader trend of youth housing dependence (the so-called "nesting") – data from the Ministry of Development and Technology (2024) indicate that the share of individuals aged 25–34 living with their parents increased from 43.5% in 2013 to 53% in 2025[8]. At the same time, despite difficult conditions, the aspirations of young people remain high: 45.9% of respondents declare a willingness to purchase property, and 37.6% to build a house[9]. This problem is systemic and pan-European in nature[10]. As analyses (2024) indicate, adequate housing conditions constitute a fundamental human right rather than a commodity; however, young adults remain the group most exposed to the effects of the crisis. The most dynamic increases were observed in countries such as Spain, Italy, and Ireland, demonstrating that the crisis affects even societies with traditionally high mobility and, in extreme cases, may result in homelessness[11]. The availability of small, low-cost housing for

i kierunku studiów w ocenie studentów i absolwentów polskich szkół wyższych, „Akademia Zarządzania" 2023, No. 7(3), pp. 385–390, DOI: 10.24427/az-2023-0050.

[6] Główny Urząd Statystyczny, *Ubóstwo w Polsce w latach 2021 i 2022, 2023*, https://stat.gov.pl/obszary-tematyczne/warunki-zycia/ubostwo-pomoc-spoleczna/ubostwo-w-polsce-w-latach-2021-i-2022,1,11.html (accessed: 20.06.2026); Główny Urząd Statystyczny, *Szkolnictwo wyższe i jego finanse w 2022 roku, 2023*, https://stat.gov.pl/obszary-tematyczne/edukacja/edukacja/szkolnictwo-wyzsze-i-jego-finanse-w-2022-roku,2,19.html (accessed: 20.06.2026); *Ubóstwo w Polsce: przewidywany wzrost w 2023 roku*, https://oko.press/ubostwo-2023-przewidywany-wzrost (accessed: 20.06.2026).

[7] Związek Banków Polskich, Warszawski Instytut Bankowości, op. cit.

[8] *Podstawowe wyzwania: zmagania mieszkaniowe młodzieży europejskiej*, https://www.eurofound.europa.eu/en/publications/all/foundational-challenges-the-housing-struggles-of-europes-youth (accessed: 20.06.2026).

[9] *Studenci na rynku nieruchomości 2021. Raport w ramach projektu „Aktywny student"*, Warsaw 2021, https://bde.wib.org.pl/wp-content/uploads/2022/01/AMRON-Studenci-na-rynku-nieruchomo-oci-2021.pdf (accessed: 20.06.2026).

[10] L. Sotomayor, D. Tarhan, M. Vieta, S. McCartney, A. Mas, *When students are house-poor: urban universities, student marginality, and the hidden curriculum of student housing*, „Cities" 2022, Vol. 124, DOI: 10.1016/j.cities.2022.103572; K. Wiernicka-Ponikło, *Niezaspokojony popyt na mieszkania studenckie*, https://www.jll.pl/pl/wiadomosci/niezaspokojony-popyt-na-mieszkania-studenckie (accessed: 20.06.2026); J. Sarnowska, P. Pustułka, J. Kajta, J. Gajek, *„To jest w ogóle jakiś dramat". Sytuacja mieszkaniowa młodych ludzi w Polsce*, „Studia Socjologiczne" 2025, No. 1, pp. 59–90.

[11] J.R. Hughes, S.E. Clark, W. Wood, S. Cakmak, A. Cox, M. Macinnis, B. Warren, E. Handrahan, B. Broom, *Youth homelessness: the relationships among mental health, hope, and service satisfaction*, „Journal of the Canadian Academy of Child and Adolescent Psychiatry" 2010, Vol. 19(4), pp. 274–283.

young people can realistically stimulate decisions to pursue higher education by reducing barriers to entry into the educational market in attractive academic centres[12]. Contemporary models of social policy, such as Housing First for Youth (HF4Y), increasingly emphasise that providing stable and secure accommodation is a fundamental prerequisite without which positive outcomes in other areas of young adults' lives cannot be achieved. Although these programmes were originally designed for groups at risk of homelessness, their assumptions confirm that housing security forms the basis for educational and professional activation of youth. Implementing a similar logic within the higher education system could effectively reduce barriers to entry into academia by treating a roof over one's head not as a reward for student status but as a necessary means of obtaining and maintaining it[13]. Providing low-cost accommodation is therefore not merely a supportive gesture but a key mechanism for equalising educational opportunities at the outset. From a dogmatic-legal perspective, it may be argued that the lack of adequate instruments to fulfil this function constitutes an indirect violation of the principle of equal access to education, as expressed both in the Constitution of the Republic of Poland and in international legal instruments (in particular: the Universal Declaration of Human Rights of 1948 – Article 26; the International Covenant on Economic, Social and Cultural Rights (1966) – Article 13; Protocol No. 1 to the European Convention on Human Rights (1952) – Article 2; and the Charter of Fundamental Rights of the European Union (2000) – Article 14). Consequently, while the formal accessibility of studies remains preserved, the material conditions of their realisation lead to the actual exclusion of a portion of potential beneficiaries of the higher education system.

The analysis of housing barriers faced by students in Poland reveals a profound regression of the welfare state's foundational assumptions, which in its classical form[14] aims at the decommodification of essential public services, that is, making access to them independent of market mechanisms. As P. Arak[15] demonstrates in his analysis of the evolution of this indicator, contemporary social systems undergo processes of recalibration that often lead to the actual exclusion of certain groups of beneficiaries. In the context of higher education, this implies that access to education and basic living

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12 C. Enström Öst, M. Wilhelmsson, *The long-term consequences of youth housing for childbearing and higher education*, „Journal of Policy Modeling" 2019, Vol. 41(5), pp. 845–858, DOI: 10.1016/j.jpolmod.2019.05.008.

13 J. Woodhall-Melnik, C. Monette, C. Reiser, T. LeBlanc Haley, *Housing first for youth who experience homelessness: a systematic review*, „Urban Affairs Review" 2025, Vol. 61(5), pp. 1381–1415.

14 G. Esping-Andersen, *The three worlds of welfare capitalism*, Princeton 1990.

15 P. Arak, *De-commodification index for 20 OECD countries. Comparison of results for 1980 and 2010*, „Problemy Polityki Społecznej. Studia i Dyskusje" 2014, No. 25(2), pp. 55–71.

infrastructure should not depend on an individual's position in the market. Although the literature accurately diagnoses both the costs of education and the shortage of dormitory places, these two areas – housing policy and access to education – are typically analysed in isolation. This article addresses that gap by proposing an integrated approach based on a synthesis of the concepts of P. Bourdieu, B. Bernstein, and A. Sen. Such an approach makes it possible to conceptualise housing accessibility not as an individual social problem, but as a structural determinant of educational mobility, the absence of which leads to the systemic pauperisation of choice and the elitisation of higher education in Poland. The study constitutes a critical analysis of state dysfunction, which – through neglect in housing policy – permanently entrenches social inequalities and limits social justice in access to education. The authors focus their considerations on the following questions: whether and how the current state housing policy takes into account or overlooks the needs of students; how limitations in the supply of dormitory places and the situation on the rental market affect the educational mobility of young people; and whether existing financial support instruments (e.g. social scholarships) possess a real compensatory potential in the face of students' income inequalities and rising living costs.

Unmet housing needs of the population, including young people

Housing occupies a central position in the hierarchy of individual needs, fulfilling social, economic, and socialisation functions. In Poland, a structural deficit of housing resources has persisted for decades[16], and the actions undertaken thus far by public authorities sensu largo are assessed as insufficient, particularly affecting young people entering adulthood. Effective housing policy requires the integrated involvement of public, private, and social actors[17], as well as reliance on a long-term and coherent strategy[18]. The key objectives of such a policy include creating conditions that enable all citizens to acquire or rent housing, as well as ensuring adequate quality and accessibility of the housing stock[19]. A necessary condition (paradigm) in this

[16] B. Marona, K. Tomasik, *Problem dostępności mieszkań w Polsce w kontekście realizowanych programów polityki mieszkaniowej w Polsce*, „Studia BAS" 2023, No. 4(76), pp. 27–54.

[17] J. Pietrzak, I. Rącka, *Wybrane instrumenty polityki mieszkaniowej*, „Biuletyn SRMWW" 2018, No. 1(49).

[18] A. Miklaszewska, M. Marks-Krzyszkowska, P. Starosta*, Rozwój lokalny a polityka mieszkaniowa w gminach wiejskich*, Łódź 2024.

[19] P. Lis, *Polityka mieszkaniowa dla Polski. Dlaczego potrzeba więcej mieszkań na wynajem i czy powinno je budować państwo?*, Warsaw 2019, p. 2.

regard is its integration with the overall state policy as well as with sectoral policies[20].

Pursuant to Article 75 of the Constitution of the Republic of Poland, public authorities are obliged to pursue policies conducive to satisfying the housing needs of citizens. This provision co-shapes the content of statutory norms and determines the directions of their interpretation[21]; however, in jurisprudence its task-oriented and programmatic nature is emphasised. It does not constitute a direct basis for individual subjective claims[22]. When confronted with the actual costs of student maintenance[23] and relatively low thresholds for social assistance, this constitutional programmatic norm may exhibit limited "translatability" into the practical level of housing security for some students. Consequently, the realisation of the objective of "facilitating the satisfaction of housing needs" in this group is, to a significant extent, dependent on additional family or institutional support, which in this analysis is treated as a determinant (condition) constituting a barrier rather than as evidence of a causal relationship influencing educational decisions.

The principal strategic document in this area is the National Housing Programme[24]. However, the Supreme Audit Office (Najwyższa Izba Kontroli) issued a negative assessment of the functioning of the Mieszkanie Plus programme (2016–2021), pointing to a lack of coherent legal solutions and legislative inertia, which adversely affected individuals without creditworthiness[25], including students. At the same time, financial support instruments implemented in parallel – such as the First Home (Pierwsze Mieszkanie) and Housing for Start (Mieszkanie na start) programmes (2023b)[26] – respond only to a limited extent to the specific needs of the student population, particularly in the context of increasing price pressures. Responsibility for housing policy rests not only with central government authorities but also with local government units, which pursue their own housing policies conditioned

[20] T. Markowski, D. Drzazga, D. Sikora-Fernandez, L. Groeger, J. Danielwicz, *Raport w sprawie polityki mieszkaniowej państwa*, Warsaw 2018, p. 19.

[21] Wyrok SN 8 września 2020 r., sygn. akt V CSK 532/18.

[22] Postanowienie NSA z 19 marca 2013 r., sygn. akt I OSK 1042/12.

[23] Związek Banków Polskich, Warszawski Instytut Bankowości, op. cit.

[24] A. Gołębiowska, D. Prokopowicz, *Narodowy Program Mieszkaniowy głównym normatywnym dokumentem określającym znowelizowaną politykę mieszkaniową państwa*, „International Journal of Legal Studies" 2017, No. 2(2), pp. 87–102; A. Przymeński, *Społeczne zapotrzebowanie na mieszkania dla gospodarstw domowych o niskich i bardzo niskich dochodach we współczesnej Polsce*, „Polityka Społeczna" 2017, No. 11–12, pp. 10–17.

[25] Najwyższa Izba Kontroli, *Informacja o wynikach kontroli „Funkcjonowanie Programu Mieszkanie Plus"*, https://www.nik.gov.pl/plik/id,25564,vp,28330.pdf (accessed: 20.06.2026).

[26] Ministerstwo Rozwoju i Technologii, *Program „Pierwsze Mieszkanie"*, https://www.gov.pl/web/mieszkanie-dla-ciebie/program-pierwsze-mieszkanie (accessed: 20.06.2026); A. Szelągowska, *Bezpieczny kredyt 2% oraz konto mieszkaniowe jako elementy polityki mieszkaniowej w Polsce*, „Studia BAS" 2023, No. 4(76), pp. 55–84.

by local factors[27]. This results in a policy landscape that is differentiated yet still ineffective. Additionally, this pressure is significantly intensified by the internationalisation of higher education – foreign students already account for 8.5% of the student population (108.6 thousand individuals), which, in the context of a chronic shortage of dormitory places, exacerbates competition in the private rental market.

The key legal act regulating social forms of housing support is the Act of 1995 on certain forms of housing development, which defines the principles governing the operation of Social Housing Initiatives)[28]. Despite their non-profit character and preferential financing from the Bank Gospodarstwa Krajowego (BGK), they rarely address the needs of students. This is due to restrictive income criteria (Article 30 of the Act), participation requirements, and the prioritisation of individuals with stable employment status. As a consequence, students remain on the margins of systemic support, which compels them to modify their life strategies. These strategies include not only delaying decisions regarding independent living but also redefining educational and career pathways. In many cases, one observes the abandonment of academic aspirations in favour of earlier entry into the labour market, which in the long term leads to a reduction in the level of human capital in the economy and limits the social mobility of subsequent generations.

Empirical evidence of these barriers is provided by the sharp increase in the proportion of so-called "nesters" – individuals aged 25–34 (young adults who have completed or are nearing the end of their studies) living with their parents – which rose from 43.5% in 2013 to 51% in 2022[29]. In the literature, this phenomenon is often associated with delayed independence and housing precariousness, understood, inter alia, as insecurity, inadequacy, or lack of affordability of housing[30]. According to Guy Standing[31], students and graduates constitute the core of the precariat, for whom the lack of stable housing (housing precariousness) prevents the formation of professional identity and life autonomy. In the context of the student population, this mechanism

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[27] K. Nowak, *Lokalna polityka mieszkaniowa jako instrument przeciwdziałania niekontrolowanej urbanizacji w miastach kurczących się*, „Problemy Rozwoju Miast" 2021, No. 71, pp. 128–138.

[28] R. Łapszyński, *Państwo wobec kryzysu mieszkaniowego. Dylematy polityki mieszkaniowej*, „Studia Socjologiczne" 2025, No. 1, pp. 59–90, DOI: 10.24427/az-2023-0050.

[29] Ministerstwo Rozwoju i Technologii, *Podstawowe informacje o mieszkalnictwie w Polsce*, https://www.gov.pl/web/rozwoj-technologia/podstawowe-informacje-o-mieszkalnictwie-w-polsce (accessed: 20.06.2026).

[30] Eurofound, *Unaffordable and inadequate housing in Europe*, Publications Office of the European Union, 2022; G. Bolt, M. Czirfusz, *Precariousness and the financialization of housing*, https://ec.europa.eu/programmes/erasmus-plus/project-result-content/89f55067-12f5-44e6-a74d-f940d84ded71/PusH_Working_Paper_2_Precariousness_and_Financialization_end.pdf (accessed: 20.06.2026).

[31] G. Standing, *Prekariat. Nowa niebezpieczna klasa*, Warsaw 2014.

deconstructs educational mobility, forcing defensive adaptive strategies – such as abandoning academic migration in favour of local institutions or choosing part-time modes of study in order to combine education with paid employment. This situation sheds light on the crisis of the welfare state, in which the low level of decommodification of housing needs transforms the right to education into a privilege conditioned by the economic capital of the family, thereby deepening social polarisation and the precarisation of young adults' life trajectories. This phenomenon should not be interpreted merely as a cultural choice, but rather as a forced adaptation to high housing costs. In the case of students, the boundary between "nesting" and "economically enforced immobility" becomes blurred. For mobile students, the lack of accessible accommodation becomes a structural barrier limiting the right to education and the freedom to choose developmental pathways, ultimately reinforcing social inequalities[32]. The standard and availability of student dormitories thus constitute a "hidden curriculum" of education, teaching students from less affluent backgrounds their "place in the hierarchy" by compelling them to accept precarious living conditions.

Table 1.

Comparison of the financial standing and educational barriers of students by mode of study (estimates for 2024/2025)

Category / Factors	Full-time Student	Part-time Student
Living costs (average)	Approx PLN 3900–4150	Approx PLN 3980
Tuition fees (monthly)	PLN 0	+ PLN 500–1200
Accommodation	Student dormitory (priority)	Private rental/hotel (during sessions)
Main source of funding	Parents (approx. 65%) / scholarship	Own employment/parents
Housing barrier	High (lack of a dormitory place often prevents undertaking studies in another city)	Very high (the cost of accommodation during sessions significantly increases the actual cost of a semester)
Drop-out risk	Moderate (mainly due to academic difficulties or insufficient means of subsistence)	High (work overload and lack of financial liquidity to cover tuition fees)
Financial condition	Relatively stable (with support)	High risk of deficit

Source: author's own elaboration.

[32] L. Sotomayor, D. Tarhan, M. Vieta, S. McCartney, A. Mas, op. cit.; C. Enström Öst, M. Wilhelmsson, op. cit.

Based on the analysis of the dynamics of living costs and the limited number of places in student dormitories, it can be concluded that, in the case of full-time students – given the glaring lack of adequate decommodification of housing needs by the state – the right to higher education is evolving into a privilege dependent on transfers from household budgets. This results in the phenomenon of forced immobility among candidates from peripheral regions, for whom the housing barrier becomes an insurmountable obstacle in the process of educational migration. In the case of part-time students, the unmet need for stable and affordable accommodation (including lodging facilities dedicated to teaching sessions) is compounded by the direct financial burden of tuition fees. Such an accumulation of expenses generates a state of permanent financial precariousness, in which the imperative of excessive paid work enters into a structural conflict with the programme requirements of higher education.

Consequently, part-time students in 2025 appear to be the group most exposed to the risk of economically driven withdrawal from higher education. Sectoral data[33] confirm this diagnosis, indicating that approximately 17% of the entire academic population considers discontinuing their education due to maintenance costs, with this indicator reaching critical levels among those burdened with tuition fees. This situation demonstrates that deficiencies in the state's housing policy undermine the meritocratic foundations of education, replacing the criteria of ability and effort with the criterion of financial capacity, thereby entrenching social divisions. In this perspective, the higher education system ceases to serve as a mechanism for reducing barriers to social advancement and instead begins to function as a mechanism for reproducing existing hierarchies. Limited access to housing resources leads to a situation in which individuals' intellectual potential is not fully utilised, generating losses not only at the individual level but also at the systemic level.

Availability and technical condition of student dormitories

Contemporary higher education in Poland operates within the context of significant infrastructural constraints in the area of accommodation. Student dormitories, although not constituting a mandatory component of university activity (Article 11(5) of the Law on Higher Education and Science), perform the function of a key instrument of social policy and a tool for promoting equal access to education[34]. The state declares support, yet relieves

[33] Związek Banków Polskich, Warszawski Instytut Bankowości, op. cit.

[34] Główny Urząd Statystyczny, *Ubóstwo w Polsce…*; Główny Urząd Statystyczny, *Szkolnictwo wyższe i jego…*; Wyższa Szkoła Biznesu – National Louis University, *Akademiki*, https://www.wsb-nlu.edu.pl/pl/akademiki (accessed: 20.06.2026).

institutions of specific infrastructural obligations. An analysis of the relationship between state declarations and the actual availability of living resources reveals a phenomenon of institutional withdrawal. The fundamental problem lies in the failure to recognise student dormitories as an integral part of educational infrastructure, analogous to laboratories or libraries. Exempting universities from the obligation to provide accommodation for a specified proportion of students leads to the commercialisation of university housing resources (including the sale of older dormitories for development purposes) and creates an illusion of free choice in selecting fields of study. As a result, the system absolves the state of responsibility for transport and housing exclusion, shifting the economic risk of education entirely onto students' families. From the perspective of welfare state theory, student dormitories should serve as instruments of decommodification. Restoring their status as educational infrastructure (rather than merely social support facilities) is a necessary condition for returning to the standards of a modern, equitable welfare state, in which educational mobility is not constrained by the market price per square metre.

An analysis of the relationship between state declarations and the actual availability of living resources reveals a phenomenon of institutional withdrawal. This process is particularly evident in the context of technical standards: the majority of accommodation facilities in public universities consist of buildings constructed in previous decades, which do not meet contemporary requirements of architectural and transport accessibility. In light of the provisions of the Act of 19 July 2019 on ensuring accessibility for persons with special needs, the lack of systematic modernisation of student dormitories becomes an exclusionary barrier. As a result, declarative policies of social inclusion collide with a physical infrastructural barrier, which – within Amartya Sen's framework – constitutes a direct form of capability deprivation affecting a specific group of students whose educational mobility is constrained by the inadequacy of their living environment. Moreover, the allocation of these limited housing resources is subject to diverse intra-university procedures. For example, the University of Wrocław (2024) applies a centralised model in which the distribution of places takes into account both the dean's and the rector's pools. Allocation criteria are closely correlated with socio-economic conditions and academic performance[35], and priority determinants include, inter alia, documented disability and distance from the place of residence[36].

[35] Uniwersytet Jagielloński, *Akademiki UJ*, https://studiuje.uj.edu.pl/studenci/akademiki/uj (accessed: 20.06.2026).

[36] Regulamin mieszkańca domu studenckiego oraz tryb i zasady przyznawania miejsc w domach studenckich, zarządzenie Rektora Uniwersytetu Przyrodniczego we Wrocławiu nr 103/2023.

From a sociological perspective, student dormitories function as centres of social integration; however, their potential is constrained by low technical standards. Consequently, this issue extends beyond the procedural sphere, affecting the quality of the living environment itself. The lack of architectural accessibility and insufficient facilities (multi-occupancy rooms, shared sanitary units) reduce the attractiveness of this offer in the eyes of new generations of students[37]. Moreover, maintaining this infrastructure at relatively low fees (PLN 450–1,200) generates a budget deficit for universities, which – given low levels of funding for higher education (approx. 1.1% of GDP) – forces them to seek alternative solutions, such as public-private partnerships[38]. However, the application of this model in practice often leads to a significant increase in fees, which contradicts the decommodification function, as student dormitories then become market commodities rather than public services.

Table 2.

Scale of the regression of accommodation infrastructure in relation to growing demographic needs

Specification	**2021/ 2022**	**2022/ 2023**	**2023/ 2024**	**2024/ 2025**	**Change (21/22 vs 24/25)**
Number of student dormitories	456	444	438	434	-4.8%
Number of dormitory places	112,430	115,285	113,500	111,958	-0.4%
Total number of students (thousands)	1,218.2	1,223.7	1,245.4	1,280.1	+5.1%
Number of international students (thousands)	89.4	102.2	105.4	108.6	+21.5%
Coverage rate of demand	approx. 9.2%	approx. 11%	approx. 9.1%	approx. 9–12%	downward trend

Source: author's own elaboration based on data from Statistics Poland (GUS) (2022, 2023, 2024, 2025) and ZBP & WIB (2025).

These data illustrate the process of a growing structural mismatch between the supply side of housing policy and dynamically changing demographic

[37] *Student za akademik płaci średnio od 450 zł do 1200 zł – pomimo pandemii ceny poszybowały w górę*, https://glos.pl/raport-student-za-akademik-placi-srednio-od-450-zl-do-1200-zl-pomimo-pandemii-ceny-poszybowaly-w-gore (accessed: 20.06.2026); *Akademiki w Polsce. Czy studenci mają gdzie mieszkać?*, https://demagog.org.pl/analizy_i_raporty/akademiki-w-polsce-czy-studenci-maja-gdzie-mieszkac/ (accessed: 20.06.2026).

[38] Najwyższa Izba Kontroli, Wystąpienie pokontrolne NIK KGP.411.009.06.2020 – Uniwersytet Jagielloński, Collegium Medicum w Krakowie, 2013.

conditions, as well as the ongoing internationalisation of higher education. The deepening deficit of accommodation units (a 4.8% decline in the number of facilities alongside a 5.1% increase in the student population) indicates a progressive erosion of the infrastructural dimension of the welfare state. In practice, this translates into the transfer of the costs of education to the level of household budgets and intensifies the precarisation of young adults' entry into independent life.

In response to the above-described crisis, the Ministry of Science and Higher Education has announced a programme of non-repayable grants from the Subsidy Fund. This instrument, implemented in cooperation with the Bank Gospodarstwa Krajowego, is intended to cover up to 80% of investment costs, with a total allocation of PLN 3 billion over a five-year period[39]. The contemporary model of higher education governance places strong emphasis on internationalisation indicators, which are associated not only with prestige in rankings but also with direct financial benefits (tuition fees from non-EU students). However, the implementation of this strategy without a parallel expansion of accommodation infrastructure leads to structural pressure on local housing markets, adversely affecting the poorest domestic students while also driving up private rental prices. International exchange students (e.g. within the Erasmus+ programme) are often given priority, as required by inter-university agreements. As a result, domestic students from peripheral regions – for whom a dormitory place is often the only opportunity to study in another city – are effectively excluded due to the lack of available places. Internationalisation thus becomes a process occurring at the expense of internal educational mobility.

Private rental market and the financial condition of students

The crisis in the availability of student dormitory places currently constitutes one of the main barriers to educational mobility in Poland. The shortage of resources in the public sector forces students to seek accommodation on the commercial market, which in recent years has involved extreme difficulties resulting from the overlapping effects of the war in Ukraine, the

[39] Ministerstwo Nauki i Szkolnictwa Wyższego, *Wykonanie budżetu państwa w 2024 r. w części 28 – Szkolnictwo wyższe i nauka oraz w części 67 – Polska Akademia Nauk*, https://www.gov.pl/web/nauka/wykonanie-budzetu-panstwa-w-2024-r-w-czesci-28--szkolnictwo-wyzsze-i-nauka-oraz-w-czesci-67--polska-akademia-nauk (accessed: 20.06.2026); D. Wieczorek, *Ustawa obejmująca remonty i budowę akademików jest gotowa*, https://www.gazetaprawna.pl/wiadomosci/kraj/artykuly/9530543,wieczorek-ustawa-obejmujaca-remonty-i-budowe-akademikow-jest-gotowa.html (accessed: 20.06.2026).

influx of refugees, and high inflation dynamics[40]. This situation is further exacerbated by the ongoing internationalisation of higher education – in 2024, foreign students accounted for 8.5% of the student population (105,090 individuals), significantly increasing competition for housing resources, particularly in major urban centres[41]. The insufficient supply of places in public student dormitories generates specific tensions in student–institution relations and creates asymmetric market dynamics. Although the private student housing sector shows a growth trend, it currently covers only about 1% of total demand, offering standards and prices often beyond the reach of the average student[42], and therefore does not resolve the broader problem. As a result, the lack of real housing alternatives drastically weakens the bargaining position of students. Operating under conditions of market coercion, they are compelled to accept highly unfavourable rental conditions and regulations that often violate their personal rights and basic tenant protections[43].

The dynamics of rental costs exhibit significant regional variation. While in 2023 Bydgoszcz recorded an increase of 15.3% and Rzeszów 12%, cities such as Częstochowa and Gdańsk experienced declines (by 8.2% and 1.5%, respectively)[44]. Although the private market serves 37% of students, the growing price barrier (with accommodation consuming 35–40% of student budgets) forces a change in strategies – the share of commercial rentals fell to 30% in 2025, accompanied by an increase in the proportion of students living with their families to 46%[45].

As follows from the above comparison, despite the systematic increase in income thresholds qualifying students for social scholarships (from PLN 1,051.70 to PLN 1,570.50), the number of awarded benefits shows a downward trend (from 55.2 thousand in 2022/23 to 52.8 thousand in 2024/25). The principal legal act determining this dynamic is the Act of 28 November 2003 on family benefits. For years, the income threshold in higher education was rigidly linked to the amount specified in Article 5(1) of this Act, which is reflected in

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40 Związek Banków Polskich, Warszawski Instytut Bankowości, op. cit.

41 Główny Urząd Statystyczny, *Szkolnictwo wyższe w roku akademickim 2024/2025*, https://stat.gov.pl/obszary-tematyczne/edukacja/edukacja/szkolnictwo-w-roku-akademickim-20242025,8,11.html (accessed: 20.06.2026); *Studenci cudzoziemcy 2024*, https://radon.nauka.gov.pl/raporty/studenci_cudzoziemcy_2024 (accessed: 20.06.2026).

42 *Nowe podejście do inwestycji w mieszkania studenckie*, https://bidrento.com/pl/nowe-podejscie-do-inwestycji-w-mieszkania-studenckie/ (accessed: 20.06.2026); *Poland student accommodation report*, https://www.cushmanwakefield.com/pl-pl/poland/insights/poland-student-accommodation-report (accessed: 20.06.2026).

43 D. Klatka, *Uczelnie w regulaminach akademików często łamią prawo*, https://www.rp.pl/prawo-dla-ciebie/art12770211-uczelnie-w-regulaminach-akademikow-czesto-lamia-prawo (accessed: 20.06.2026).

44 *Wynajęcie mieszkania na studiach – w którym mieście kosztuje najwięcej?*, https://serwisy.gazetaprawna.pl/nieruchomosci/artykuly/9299182 (accessed: 20.06.2026).

45 *Akademiki w Polsce*…; Związek Banków Polskich, Warszawski Instytut Bankowości, op. cit.

Table 3.

Evolution of state support and student living costs (2021–2025)

Academic year	Income threshold (net)	Number of social scholarships	Average monthly expenses	Emergency aid funds (PLN thousand)
2021/2022 (GUS)	PLN 1,051.70	52,402	approx. PLN 3,500	12,606 (beneficiaries)
2022/2023	PLN 1,051.70	55,267	PLN 3,867	41,234.8
2023/2024	PLN 1,294.40	53,900*	PLN 4,000*	29,403.6
2024/2025	PLN 1,570.50	52,800	PLN 4,150	33,169.9

* estimated values based on observed trends and dynamics of change.

Source: Author's own elaboration based on data from Statistics Poland (GUS) (2023, 2025), ZBP & WIB (2025), and 300Gospodarka (2025).

the "freezing" of the criterion at PLN 1,051.70 in the years 2021–2023. The lack of indexation of this threshold, combined with the increase in the minimum wage, led to the systemic exclusion of some students from the support system (the effect of being "too rich for assistance, too poor for the market"). Only the flexibilisation of these provisions allowed for a sharp increase in the threshold to PLN 1,570.50 in 2024/25. However, this phenomenon coincides with a rapid increase in average monthly student expenses, which rose by nearly PLN 650 over the analysed period. These data confirm the thesis that, despite the indexation of benefits, the real purchasing power of scholarships – whose eligibility criteria and income definitions directly replicate the mechanisms of the family benefits system – fails to keep pace with inflation-driven increases in the cost of living. This forces students to reduce expenditures, for example by sharing housing with their families (46% of cases in 2025) or by abandoning education altogether[46]. An important element of financial stabilisation remains the benefits referred to in Article 86 of the Law on Higher Education and Science, including social scholarships (also in increased amounts for students residing away from their place of permanent residence) and emergency grants for individuals in temporary financial hardship[47]. Despite the possibility of combining scholarships, full-time students encounter structural difficulties in obtaining additional income from employment – only 23% assess their situation on the labour market positively[48]. In response to these challenges, universities implement organisational solutions (e.g. elements of hybrid education), which may reduce commuting costs and partially alleviate housing pressure. However,

[46] Związek Banków Polskich, Warszawski Instytut Bankowości, op. cit.

[47] A. Jakubowski, [in:] A. Jakubowski (ed.), *Prawo o szkolnictwie wyższym i nauce*, Warsaw 2023, komentarz do art. 90.

[48] Związek Banków Polskich, Warszawski Instytut Bankowości, op. cit.

such measures do not replace systemic solutions in the area of housing accessibility. Point-based interventions, although important from an organisational perspective, are unable to compensate for structural infrastructural deficits. A systemic approach is therefore required, encompassing both an increase in the supply of student housing and a reform of financial support instruments (including further decoupling from rigid thresholds under the family benefits framework), so that they correspond more closely to market realities.

Under conditions of a drastic housing supply deficit, the student-tenant ceases to be an autonomous party to a civil law contract, becoming instead a hostage to information asymmetry and situational coercion. This phenomenon also requires analysis in the context of tenant rights protection within the specific institutional framework of higher education, where the absence of a genuine alternative (public) housing market fosters the perpetuation of contractual arrangements unfavourable to tenants. The situation is further aggravated by abuses on the part of landlords: ranging from the use of opaque legal language and the absence of formal contracts (the so-called grey zone) to unlawful data collection and demands for excessive deposits[49]. These practices constitute a form of symbolic exclusion and undermine the subjectivity of young adults. From the perspective of social policy, the condition of student tenant rights thus outlined demonstrates the inefficiency of a free-market model of meeting housing needs within this group[50]. Without state intervention aimed at professionalising the rental market and strengthening the role of universities as institutional guarantors of housing security for their students, this area will remain a zone of diminished civic standards. In the long term, the absence of legal safeguards deepens the sense of existential insecurity and alienation among a generation entering adulthood, which stands in contradiction to the principles of an inclusive welfare state. The consequence of this process is also the erosion of trust in public institutions and the delegitimisation of the state as a guarantor of fundamental social rights. Functioning under conditions of permanent uncertainty, young adults develop adaptive attitudes based on short-term rationality, which may have negative implications for social and economic stability.

Conclusion

The analysis of students' living conditions in Poland leads to the conclusion that there is a systemic dysfunction of state policy, which fails to fulfil the programmatic norm arising from Article 75 of the Constitution of the Republic

[49] *Akademiki w Polsce…*; D. Klatka, op. cit.

[50] S. Golinowska, *Modele polityki społecznej w Polsce i Europie na początku XXI wieku*, Warsaw 2018.

of Poland. The systemic exemption of institutions from responsibility for living infrastructure renders constitutional guarantees illusory, resulting in the low effectiveness of existing legal instruments. The state promotes educational mobility while simultaneously failing to provide its material foundations. Although the housing needs of students remain unchanged, the underfunding of the higher education and housing sectors, combined with the lack of a coherent support framework, leads to the progressive elitisation of higher education. In an era of technological advancement, higher education is increasingly becoming a good accessible primarily to individuals from affluent backgrounds, while other students are forced to adapt to precarious conditions (low standards, shared sanitary facilities). The necessity of accepting regulations that infringe upon personal rights constitutes a form of negative socialisation into lower standards and, in extreme cases, may lead to homelessness[51] or the radicalisation of social attitudes[52]. Student dormitories should cease to be treated merely as an element of social assistance and instead become an essential component of educational infrastructure. Within the current socio-economic paradigm, housing conditions are no longer just a component of social support but have become a critical determinant of the continuity of education and a primary criterion in the choice of study mode. The lack of correlation between academic policy and state housing policy leads to the entrenchment of structural barriers that marginalise the importance of intellectual potential in favour of material resources, thereby undermining the inclusiveness of the Polish higher education system. In this sense, it is necessary to develop an integrated model of public policy in which higher education and housing are treated as interrelated areas of state intervention. The absence of such integration results in incoherent public action and limits the effectiveness of even well-designed sectoral instruments.

The critical shortage of places in student dormitories (used by only approx. 9–12% of the student population, with a deficit of 400,000 beds) and the drastic increase in living costs (averaging PLN 3,979.22 per month) generate the phenomenon of the pauperisation of educational choice. The decision to pursue higher education is no longer based on the prestige of the institution or the candidate's aptitudes but is reduced to the availability of accommodation or proximity to the place of residence. This process deepens transport exclusion, marginalising talents from peripheral regions and structurally limiting access to education by forcing a change in the mode of study or complete resignation from educational aspirations (drop-out). The demonstrated inadequacy of social scholarships (income threshold of PLN 1,570.50 net) in relation to market rental costs constitutes key evidence of the inefficiency of

[51] *Szczęśliwy finał historii studenta, który zamieszkał w samochodzie. „Mam już swój kąt"*, https://www.wprost.pl/kraj/11478371 (accessed: 20.06.2026).

[52] *Akademiki w Polsce…*

the student support system. Stratification in the context of housing rentals is not merely a price-related issue – it constitutes an act of structural exclusion. If the state fails to undertake corrective measures, the education system ceases to operate in the spirit of meritocracy and instead becomes a mechanism of wealth-based selection, blocking the advancement of individuals from lower social strata into academic and professional elites. This leads to the phenomenon of forced immobility, in which the intellectual potential of individuals from disadvantaged groups is squandered in favour of survival strategies under conditions of housing precariousness.

In conclusion, without a systemic solution to the housing problem, the process of full-time higher education for individuals from outside major academic centres becomes largely illusory, which in the long term threatens both economic innovation and social justice. The absence of a coherent housing policy constitutes a systemic failure that permanently entrenches social inequalities in Poland, including within the sphere of higher education. Without a radical shift towards an active welfare state policy – based on the expansion of public housing resources and the realistic adjustment of social transfers – the Polish higher education system will continue to deepen social polarisation, becoming a mechanism for preserving privilege rather than a tool for the genuine democratisation of life chances.

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Summary

Housing accessibility as a determinant of educational mobility in Poland – a legal and socio-political perspective

Keywords: housing law, student halls of residence, student flat rentals, housing accessibility, educational mobility.

The primary aim of this article is to analyse how state housing policy and the condition of university housing resources shape the educational choices of young people in Poland. In an era of high inflation, access to accommodation is becoming a sine qua non for academic study, often outweighing university prestige or the quality of educational offerings. The authors highlight a profound shortage of places in student dormitories and systemic underfunding of higher education (1.1% of GDP), which leads to the stratification of access to higher education. The absence of a coherent housing support framework results in the elitisation of studies, making them accessible primarily to individuals from affluent backgrounds and limiting the educational mobility of 46% of the student population. Using a dogmatic-legal method and secondary data analysis, the study reconstructs the key barriers. The analysis demonstrates that the current model of state policy and interventionism, rather than mitigating inequalities, reinforces systemic gaps that exclude students from public housing programmes. The conclusions indicate that the low level of decommodification of students' housing needs shifts the burden of educational costs onto household budgets. In the context of the erosion of the welfare state's protective functions, this intensifies the precarisation of young adults and hampers the long-term accumulation of human capital.

Streszczenie

Dostępność mieszkaniowa jako determinanta mobilności edukacyjnej w Polsce – perspektywa prawna i społeczno-polityczna

Słowa kluczowe: prawo mieszkaniowe, dostępność mieszkaniowa, polityka mieszkaniowa, domy studenckie, mobilność edukacyjna.

Podstawowym celem artykułu jest analiza wpływu polityki mieszkaniowej państwa oraz stanu zasobów mieszkaniowych uczelni na wybory edukacyjne

młodych ludzi w Polsce. W warunkach rosnących kosztów utrzymania dostęp do zakwaterowania staje się warunkiem rzeczywistego korzystania z prawa do szkolnictwa wyższego, często istotniejszym niż prestiż uczelni lub jakość oferty dydaktycznej. Autorzy wskazują na znaczny deficyt miejsc w domach studenckich, niedofinansowanie szkolnictwa wyższego oraz brak spójnego systemu wsparcia mieszkaniowego studentów. Zjawiska te prowadzą do stratyfikacji dostępu do studiów, ograniczenia mobilności edukacyjnej oraz pauperyzacji wyboru uczelni. Przy zastosowaniu metody dogmatycznoprawnej i analizy danych zastanych opracowanie rekonstruuje podstawowe bariery prawne, ekonomiczne i instytucjonalne. Wnioski wskazują na to, że obecny model interwencji państwa nie kompensuje nierówności, lecz przerzuca koszty kształcenia na gospodarstwa domowe, wzmacniając prekaryzację młodych dorosłych i ograniczając akumulację kapitału ludzkiego.