



Between student life and adulthood: housing experiences of PhD students in Poland

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Abstract

Across Europe, young adults face mounting housing affordability challenges, marked by dependence on private rental market, reliance on family support, and delayed access to ownership. Students are among the most affected groups, as their low and often unstable financial resources leave them especially vulnerable. However, little is known about how these conditions shape the individual experiences and life course decisions of doctoral students. To address this gap, this paper draws on 40 in-depth interviews with PhD candidates in Warsaw, Kraków, and Łódź to explore how they navigate housing constraints. The analysis emphasizes how housing insecurity interacts with personal choices and life trajectories, revealing the ways in which PhD students embody an ‘in-between’ status. They are caught between academic prestige and material insecurity, balancing dependency and autonomy, and reconciling short-term coping strategies with long-term aspirations. While frequently reliant on accommodation in the private rental market or family support, which they associate with a prolonged ‘student life’, homeownership—especially mortgage-financed—emerges as the dominant aspiration culturally linked to markers of adulthood and socioeconomic stability. Finally, although participants voiced strong critiques of underfunded scholarships, unstable employment, and a dysfunctional rental market, these grievances rarely translated into collective action, highlighting the importance of individual strategies and decisions in shaping their housing situation.

Keywords Housing insecurity · PhD students · Academic labour · Homeownership · Poland

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1 Introduction

The combination of rising housing costs and shrinking public housing provision has intensified housing challenges across urban areas in many advanced economies (Lennartz et al., 2016; Wetzstein, 2017). Young people are particularly exposed to these pressures (Grander, 2023; Hochstenbach & Boterman, 2015; Waldron, 2023), with homeownership increasingly out of reach—especially for those lacking intergenerational financial support (Coulter, 2018; Druta & Ronald, 2017). Across different national and urban contexts, common trends include prolonged co-residence with parents (Arundel & Ronald, 2016), increasing reliance on accommodation in the private rental sector (Filandri & Tucci, 2024), and rising housing cost for those living independently (Hochstenbach & Boterman, 2015). Among the most impacted groups are students, who occupy a transitional life stage and whose low and often unstable financial resources leave them especially vulnerable to housing insecurity (Hallett & Freas, 2018; Kurowska et al., 2024; Sotomayor et al., 2022).

A substantial body of research, especially in North American and Australian contexts, has shown that living conditions can affect academic performance, mental health, and long-term life chances (Broton, 2021; Gupton, 2017; Obeng-Odoom, 2012; Olfert et al., 2023). In parallel, Western European scholarship has further examined structural dynamics of student accommodation, including its commodification and increasing exposure to poor-quality dwellings (Christie et al., 2002; Hubbard, 2008; Kinton et al., 2018). By contrast, the Central and Eastern Europe (CEE)—including Poland—has received comparatively less attention. Existing studies focus mainly on processes of studentification, that is, spatial transformations resulting from students' increasing urban presence, while offering limited insight into the everyday housing experiences (Grabkowska & Frankowski, 2016; Zasina & Jakubiak, 2024).

However, within this growing body of student-focused research (Broton, 2021; Olfert et al., 2023; Sotomayor et al., 2022), one group remains notably underexplored: PhD students. This absence is striking given their critical role in academic and research sectors. As 'knowledge workers', doctoral students generate expertise of high value to cities, regions, and national governments seeking to stimulate economic and cultural development (Ruming & Dowling, 2017, p. 806). At the same time, their position within the higher education system is inherently ambivalent. Although PhD candidates are often regarded as 'future members of the intellectual elite' (Kola, 2018, p. 13), many experience significant financial and professional insecurity, including unstable employment, limited career prospects, and low levels of remuneration (Bień, 2018; Kola, 2018; Leyk, 2018). Those with families face additional challenges in balancing caregiving responsibilities with the demands of academic life (Costello et al., 2025). These contradictions raise important questions about how PhD students secure housing, an issue of growing scholarly, policy, and political significance.

This article addresses this research gap by focusing on this group in Poland. To the best of our knowledge, it is among the first such studies in Europe—and the first in CEE. While CEE countries vary internally (Soaita & Dewilde, 2019), the region as a whole diverges from Western Europe in several key respects: a dominance of owner-occupation, low levels of internal residential mobility, and a strong reliance on intergenerational support—often described as 'familialism' (Stephens et al., 2015). The Polish context offers a particularly valuable case study due to rapidly rising housing prices up to 2024 and limited institutional support for young adults. Reflecting broader CEE patterns, it is characterized by a

‘super-homeownership’ tenure structure (Tsenkova, 2009), a shrinking public housing sector (Ogrodowczyk & Marcińczak, 2021), and cultural expectations that young people should achieve homeownership as a key marker of adulthood (Lewicki, 2019). These challenges are compounded by declining affordability: in 2024, Poland recorded a 11.2% year-on-year increase in property prices (deflated)—the highest in the European Union (Eurostat, 2024a), while real wages grew by 9.5% (Statistics Poland, 2025a). In parallel, overcrowding remains a significant issue, affecting over one-third of Poles, more than twice the EU average (Eurostat, 2024b). At the same time, the supply of university-provided accommodation remains limited, and PhD students are, to a large extent, reliant on the private rental market or/and family support. Media reports and trade union statements describe their situation as particularly ‘dire’ (Inicjatywa Doktorancka, 2024), noting that even those with doctoral scholarships often cannot afford to rent a flat in a major city and, in some cases, cannot cover the cost of a studio apartment. Poland thus provides a timely and instructive context for exploring how early-career academics confront housing constraints.

Specifically, this article addresses the following research question: How do PhD students in Poland experience and navigate housing challenges, and what implications do these experiences have for their broader life trajectories? Drawing on 40 in-depth interviews, the study explores both the factors perceived as shaping doctoral candidates’ living arrangements and the ways in which these conditions are seen to influence their broader life choices. Adopting a qualitative approach, it focuses on the concrete, everyday realities of housing, which Listerborn (2021, p. 1305) describes as ‘empirical, concrete, and material experiences.’ The research was conducted across three major academic centres in Poland—Warsaw, Kraków, and Łódź—chosen for their diverse housing markets, urban dynamics, and student populations. Although grounded in the Polish context, the findings speak to broader international concerns about the living conditions of early-career researchers, particularly in countries facing rising costs and limited public support for young adults.

2 Literature review

2.1 Navigating housing in young adulthood

Although research directly examining the housing experiences of PhD students remains limited, valuable insights can still be drawn from broader studies on the housing experiences of young adults. Across the Global North, a consistent theme is the impact of declining affordability on young people’s ability to achieve residential independence (Druta & Ronald, 2017; Hochstenbach & Boterman, 2015). Studies indicate that these transitions have become increasingly unpredictable, often involving frequent moves and substandard living conditions (Arundel & Ronald, 2016). Although the scale and intensity of these challenges vary across welfare and housing contexts, common patterns include extended co-residence with parents (Kajta et al., 2023), living in shared accommodation (Bricocoli & Sabatinelli, 2016), or informal rental arrangements (Grander, 2023).

A growing reliance on the private rental sector and limited access to homeownership have emerged as defining features of this shift (Druta & Ronald, 2017; Howard et al., 2023; Lennartz et al., 2016). The trend has been most pronounced in liberal Anglo-Saxon countries such as the United States, Australia, or the United Kingdom, where the term ‘Genera-

tion Rent' has been used to describe this demographic—typically aged 18 to 35—who are renting for longer periods than previous generations (McKee et al., 2017; Waldron, 2023).

Comparable dynamics have also emerged across other housing regimes, from familial to corporatist and social-democratic ones (Howard et al., 2023) including, to some extent, CEE and Poland (Kajta et al., 2023). However, the meanings and experiences of renting vary considerably across contexts. While some—particularly those from more affluent backgrounds—may frame private renting as a flexible or desirable lifestyle (Soaita, 2025), others associate it with financial burden and feelings of poverty (Filandri & Tucci, 2024).

A possible path into homeownership in early adulthood is closely tied to the availability of mortgage financing in a given country (Lennartz et al., 2016). In Poland, outright ownership, once widespread due to post-socialist privatisation, has become increasingly exclusive since the late 2000s and has been largely replaced by mortgages, particularly among younger generations (Lewicki, 2019). However, access to housing loans remains selective, subject to strict lending criteria and substantial down payment requirements, and therefore often dependent on personal savings or family support. Anthropological studies of the lived experience of debt in CEE highlight the ambivalent character of mortgage borrowing. On the one hand, taking on debt is often framed as a pathway to wealth accumulation (Mikuš, 2024) and a form of 'liquidity' in times of uncertainty (Ciocanel, 2025, p. 2), reflecting the growing assetization of housing in post-socialist regimes. On the other hand, mortgage debt also entails long-term financial commitments that can cause significant stress, as everyday routines become entangled with repayment schedules, shaping future aspirations and ideals of responsible maturity (Halawa, 2015; Lewicki, 2019).

Importantly, the challenges facing young adults extend beyond questions of tenure and affordability. Some may experience what the literature describes as forms of 'housing precarity', defined as 'being housed on the margins of society on temporary and insecure contracts' (Listerborn, 2021, p. 1305). In their comparative research across Europe, Clair et al. (2019) conceptualize housing precarity as a multidimensional condition encompassing not only housing costs, but also the physical condition of the dwelling (e.g., access to heating, ventilation, or sufficient living space), the quality of the neighbourhood (e.g., safety, access to services), and residential security (stability of one's housing situation and the sense of control over it). As recent literature notes, these dimensions operate along a continuum, ranging from relatively tolerable situations—such as substandard but affordable housing—to more severe forms that combine poor conditions, high costs, and insecurity (Gielens et al., 2025). According to the authors (ibid.), in CEE, housing precarity is expressed more through quality (particularly overcrowding), than insecurity, with Poland performing worse than neighbouring countries such as the Czech Republic and Slovakia, where the transition to a market-based housing system was less radical (Soaita & Dewilde, 2019).

The literature on young adults also highlights the crucial role of intergenerational support, including financial transfers, inheritance, or prolonged co-residence, in enabling access to more stable housing (Druta & Ronald, 2017; Gillespie & Lei, 2021; Ronald & Lennartz, 2018). Such support is particularly pronounced in familialistic regimes, notably in Southern and CEE countries such as Poland (Druta & Ronald, 2018; Stephens et al., 2015). This reflects a broader trend of the privatization of welfare, whereby the responsibility for housing provision is increasingly shifted from the state onto families. In affluent households, intergenerational support may involve purchasing property for children (Druta & Ronald, 2018). Among working- and middle-class families, co-residence is more common, while

the latter may also provide partial financial assistance—for instance, contributions towards rent or mortgage down payments (Gillespie & Lei, 2021). However, while living with family may provide a critical ‘safety net’, it can also act as a barrier to full adult autonomy and independence (Kajta et al., 2023). Notably, although these studies provide important context for understanding the housing challenges PhD students may face, they fail to fully capture the specific pressures of doctoral life, including the negotiation of the particular condition of mature studenthood.

2.2 PhD students in housing research

A more proximate body of literature can be found in studies of student housing, a field attracting growing academic interest over the past two decades (Kinton et al., 2018; Sotomayor et al., 2022). Research focusing on students’ everyday housing experiences highlight persistent concerns regarding affordability, overcrowding, and substandard living conditions (Christie et al., 2002; Kurowska et al., 2024; Sotomayor et al., 2022). Some scholars emphasize that for many students, including but not limited to those from low-income backgrounds, the ‘housing hustle’ (Sotomayor et al., 2022, p. 2) has become a central part of the university experience. A particularly urgent concern within this literature is the rise of student homelessness, especially in the United States, where education is particularly expensive (Gupton, 2017; Hallett & Freas, 2018). Such conditions have been shown to carry significant consequences for students’ mental health, academic performance, and overall well-being (Broton, 2021; Olfert et al., 2023).

Despite the richness of this scholarship, PhD candidates are rarely conceptualized as a distinct cohort within housing research. Studies focusing specifically on doctoral students have largely addressed issues such as well-being and processes of professional becoming (Juniper et al., 2012; Schmidt & Hansson, 2018; Tabaeva & Durrani, 2025). Similarly, international doctoral students constitute a well-established object of research within migration studies (Obeng-Odoom, 2012; Phan et al., 2025). However, in both strands, housing experiences are rarely examined as a central analytical concern. Instead, they are addressed only tangentially within wider analyses of financial precarity and the cost-of-living crisis (Munro, 2023), mental health and identity formation (Dowling & Mantai, 2017; Hopwood & Paulson, 2012; Middleton, 2010), or the intensification of academic labour under evolving higher education structures (Martinez et al., 2013; McAlpine & Mitra, 2015). One of the few studies to address this issue directly is Ruming & Dowling’s (2017) qualitative research in suburban Sydney, which demonstrates that many doctoral candidates accept substandard housing in anticipation of future academic and social mobility. This aspirational logic, while pervasive, risks legitimizing structural neglect and normalizing precarious housing conditions as an implicit feature of doctoral life.

Beyond this example, the housing experiences of PhD students remain absent from both international housing studies and higher education research. This article addresses that gap by contributing to two intersecting fields of research. First, it advances housing studies by identifying PhD candidates as a distinct social group within debates on youth and student housing, thereby extending the analytical scope of the field. Second, it contributes to scholarship on doctoral education by foregrounding housing as a critical yet frequently overlooked dimension of the lived experiences of PhD students. Focusing on the Polish context, this study provides an empirically grounded perspective that links broader debates on hous-

ing affordability for young adults and the conditions of academic labour, in CEE—setting that remains underrepresented within international housing scholarship.

2.3 The polish context

In Poland, institutional support for students and young adults remains limited (Kajta et al., 2023), reflecting the liberalized and familialistic housing regime (Stephens et al., 2015). Social housing is targeted at the lowest-income groups and is therefore largely inaccessible to most young adults (Ogrodowczyk & Marcińczak, 2021). At the same time, residence halls have declined in both capacity and quality: the number of beds fell from one per 3.7 students in 1990 to one per 10.6 in 2022 (Kalbarczyk et al., 2024), and the total number of beds decreased from 123,000 in 2019 to 112,000 in 2024 (Statistics Poland, 2025b). This trend partly reflects declining student numbers since 2012 (stabilising only after 2020), as well as the poor living conditions in existing halls, which have contributed to limited demand. However, in recent years—likely as a result of rising housing prices—interest in this type of accommodation has grown, sparking student protests against the closure of residence halls in several cities, including Kraków and Warsaw (Kurowska et al., 2024).

While purpose-built student accommodation is gradually entering the Polish market, its supply remains low (Zasina & Jakubiak, 2024). Consequently, most undergraduates either live with their parents, particularly when studying in or near their hometown, or rent privately, often in shared flats (Kurowska et al., 2024). In 2024, the average age of leaving the parental home was 26.7 years, close to the EU average of 26.2 (Eurostat, 2025). For those who relocate, the private rental market remains the primary option, exposing them to an unregulated sector, including short-term leases, substandard conditions, and unequal landlord-tenant relations (Kajta et al., 2023).

Research on doctoral education in Poland has primarily focused on legal status of PhD students, their academic career trajectories, and broader systemic trends in higher education (Kulikowski et al., 2017; Kwiek, 2020; Pyrzyńska, 2020). In particular, the 2018 Law on Higher Education and Science has attracted considerable attention, as it reconfigured doctoral training through the introduction of doctoral schools, granted PhD students a universal scholarship¹ and formally recognized them as a distinct academic group (Pyrzyńska, 2020). Despite these legal changes, research shows that PhD students occupy a liminal position: they pursue a highly valued academic credential while contending with material insecurity linked to delayed labour market entry and minimal institutional support (Bień, 2018; Kola, 2018; Leyk, 2018). Although eligible for university-provided accommodation, only 5.9% lived in residence halls in 2024 (Statistics Poland, 2025b). It can therefore be assumed that, like undergraduates, most rely on the private rental sector, while some turn to mortgage financing or continue living with their parents—particularly those without partners or families of their own. In 2022, one in three Poles aged 25–34 still lived with their parents (Statistics Poland, 2024).

¹ The minimum doctoral scholarship in Poland is set nationally as a share of a full professor's salary: at least 37% before the mid-term evaluation (3,466.90 PLN gross per month in 2026, approx. €814) and 57% afterwards (5,340.90 PLN/€1,255). Universities may supplement this amount, e.g., the University of Warsaw offers higher scholarships before the evaluation (4,242 PLN/€996). By comparison, the average gross monthly wage in Poland in 2025 was approx. 8,900 PLN (€2,091).

Table 1 Housing prices in selected Polish cities

City	Avg. monthly rent < 40 m ² (Nov 2024)	Avg. price per m ² , primary market (Q3 2024)
Warsaw	PLN 2,971 (≈EUR 700)	PLN 16,273 (≈EUR 3,820)
Cracow	PLN 2,461 (≈EUR 580)	PLN 16,070 (≈EUR 3,780)
Łódź	PLN 1,713 (≈EUR 405)	PLN 9,953 (≈EUR 2350)

Sources: Tęczak (2025); Financial Stability Department (2024)

Doctoral students in Poland often aspire to academic employment, although such positions remain insecure due to short-term contracts and relatively low salaries compared to Western Europe (Łuczaj, 2023). In 2023, 92.2% of PhD graduates found employment within one month of graduation, with 47.5% employed at universities—yet only 39% held full-time contracts (ELA, 2023b). About one-third combined academic work with employment outside the university sector. While academic wages remain below regional averages, PhD holders working beyond academia typically earn more than those with a master's degree, by up to 60% in the social sciences (ELA, 2023a). Taken together, these characteristics—recent regulatory changes, labour conditions, and life-course position—suggest that doctoral candidates differ from undergraduates not only in their legal status but also in their housing needs and constraints.

As of May 2024, doctoral schools operated at 99 higher education institutions across Poland², enrolling approximately 17,400 PhD students (Radon, 2025). Most were Polish nationals (87% in 2023) and studied at public universities (91%), primarily in natural sciences (4400), engineering and technology (4200), or social sciences (3100). Doctoral schools are concentrated in major urban centres, but vary widely in size, prestige, and research quality. Against this backdrop, three cities were selected as research sites: Warsaw, Kraków, and Łódź—key academic centres representing distinct housing dynamics and socio-demographic profiles.

Warsaw (the country's capital and largest city) and Krakow (the second-largest city) are home to Poland's most prestigious universities and account for the majority of PhD programs nationwide. In 2024, 24 doctoral schools were located in Warsaw (Radon, 2025). These include the University of Warsaw, Poland's top-ranked university and the Warsaw University of Technology³. Kraków likewise serves as a major academic hub, with nine institutions offering doctoral programs, including the Jagiellonian University, ranked second nationally (Perspektywy, 2024). Both cities are also characterized by the highest housing costs in Poland, in terms of both rental and purchase prices (see Table 1).

Łódź, by contrast, represents a smaller city, characterized by lower housing costs (see Table 1) and ongoing demographic decline (Jakóbczyk-Gryszkiewicz, 2023). While it hosts seven institutions offering doctoral programs—including the University of Łódź and the Łódź University of Technology—academic demand remains relatively low compared to Warsaw and Kraków. In this sense, Łódź provides a contrasting context of lower educational demand and more affordable housing as compared to Warsaw and Kraków. Despite these

² This figure includes public and private universities, research institutes, and Polish Academy of Sciences institutes.

³ There are no available data on the number of doctoral students at the local level in Poland. Limited information can be obtained from individual university websites. For example, the University of Warsaw had approximately 1700 PhD students in 2023 (University of Warsaw, 2023), while Jagiellonian University enrolled around 1,520 PhD students in 2024 (Jagiellonian University, 2024).

differences, this study does not aim to compare the three cities directly; rather, it seeks to explore the diverse housing experiences of PhD students across varying urban and academic environments.

3 Materials and methods

This article draws on data from in-depth interviews conducted with PhD students across Warsaw, Krakow, and Łódź between April and June 2024⁴. A total of 40 semi-structured interviews were conducted, each lasting approximately 60 min. Participants were selected through purposive sampling, a widely recognized technique in qualitative research (Kvale & Brinkmann, 2015). Recruitment was conducted via multiple channels, including direct outreach through university websites and targeted announcements on social media platforms. To increase sample diversity, purposeful snowball sampling was introduced at a later stage. Following Leyk's (2018) methodological guidelines, the sample was limited to PhD students aged 25–35 who had been enrolled in their programs between one and five years (typically, doctoral programs in Poland last four years, with a possible extension) and did not hold permanent employment beyond academia. These criteria ensured that participants' primary professional activity was doctoral study. However, one exception was made for a participant with a permanent external contract who was on unpaid maternity leave at the time of the interview.

To capture a broad spectrum of housing experiences, participants were selected to reflect varied living arrangements, including co-residence with parents, university-provided accommodation, accommodation in the private rental market, and homeownership. The study focused exclusively on Polish PhD students to minimize potential confounding effects related to non-Polish backgrounds. Efforts were made to achieve balanced representation in terms of gender and academic disciplines, categorized using OECD classifications: humanities and social sciences, medical and natural sciences, and engineering and technology. Although place of origin was not a recruitment criterion, participants were asked about it during the interviews. The majority had been raised in Polish cities other than those where they were pursuing their PhDs, which shaped their housing experiences: those from other regions typically rented on the private market or lived in university residence halls. A detailed breakdown of participant characteristics is presented in Table 2.

The interviews were conducted by three PhD students⁵—a methodological choice designed to encourage rapport and a sense of shared experience between interviewers and participants. This approach aligns with the framework proposed by Ruming & Dowling (2017), which emphasizes the benefits of shared life stages and professional trajectories in facilitating open, meaningful, and relatable dialogue. The interview scenario was structured around five key thematic areas:

⁴ The study was approved by the Research Ethics Committee at EUROREG, University of Warsaw (KEB-EUROREG-24-1).

⁵ The interviews were conducted by members of the research team: Aleksandra Drażczyk (University of Łódź), Marek Matyjanka (Jagiellonian University), and Nina Wróblewska (University of Warsaw). Additionally, three interviews were conducted by students as part of a university course led by Justyna Orchowska at the University of Warsaw during the 2023–2024 academic year. The course was linked to the same research project and followed the shared interview scenario.

Table 2 Sample characteristics

Category	Humanities & Social Sciences	Medical & Natural Sciences	Engineering & Technology	Total
City				
Warsaw	6	4	5	15
Łódź	4	4	4	12
Kraków	5	4	4	13
Gender				
Female	11	7	5	23
Male	4	5	8	17
Housing status				
University-provided housing	1	3	4	8
Living with parents	1	2	1	4
Private rental	8	1	5	14
Ownership (self)	3	1	2	6
Ownership (partner/family)	2	4	2	8
Housing type				
Detached house	0	1	1	2
Apartment	10	7	3	20
Studio	4	1	3	8
Room	1	3	6	10
Total	15	12	12	40

- (1) experiences in doctoral studies (e.g., motivations for pursuing a PhD, sources of financial support);
- (2) current living arrangements (e.g., housing tenure, strategies for securing housing, housing conditions);
- (3) perceptions of the housing situation among PhD students (e.g., individual housing burdens, observations of peers' experiences);
- (4) knowledge and evaluation of university support systems and peer discussions;
- (5) future housing and career plans.

To minimise differences in interview style and reduce potential bias, the team underwent training prior to data collection, which included a detailed discussion of the interview guide. During the research, the project leader monitored the transcripts and provided feedback as needed to ensure consistency.

The data obtained from the in-depth interviews were analysed thematically, following the approach outlined by Braun and Clarke (2006). The analysis was conducted by the authors, who independently familiarised themselves with the material. A preliminary coding framework was developed based on the interview guide, providing a structured yet flexible foundation for the initial analysis. Qualitative data analysis software was used to streamline the management and organization of findings (Friese, 2012). Recurring patterns of meaning (themes) were then identified across participants' narratives and further interpreted through collaborative discussion. During the analytical process, the codebook was iteratively refined through open coding, allowing for flexibility and depth in analysis (Braun & Clarke, 2006).

This process revealed the ways in which doctoral students' housing experiences both align with and diverge from wider trends among young adults, highlighting the persistent tension between their academic position and their housing situation. A recurring theme was the feeling of being 'in-between': caught between elite status and insecurity, balancing dependency and autonomy, and reconciling short-term coping with long-term aspirations.

4 Empirical results

4.1 Between elite status and insecurity: structural conditions of PhD housing

PhD students' housing experiences cannot be understood without considering the broader structural conditions of academic labour in Poland. Across cities and disciplines, participants repeatedly stressed that access to housing was closely tied to their financial situation and employment status—both shaped by the institutional organization of doctoral training. Academic working conditions emerged as one of the most emotionally charged topics in the interviews, often prompting detailed and vivid reflections. Three factors proved especially significant: low financial resources, the absence of formal employment, and weak institutional housing support.

The most frequently cited constraint was the inadequacy of monthly doctoral scholarships. PhD students described them as insufficient to cover basic living costs, especially in large academic centres. The language they used was often strong and emotionally charged: scholarships were 'meagre' (Kraków, man, chemistry, 29), 'ridiculous' (Warsaw, man, sociology, 26), or 'laughable' (Kraków, woman, psychology, 28). One participant summarized it this way: 'You simply can't survive on this' (Warsaw, man, geography, 27).

The sense of financial pressure was often heightened by comparisons with peers outside academia. A 26-year-old doctoral student in medical sciences, originally from Kraków and living alone in a flat inherited from her grandparents (formally owned by her parents—both highly educated professionals), shared that she likely would not have pursued a PhD had she not had access to this family-owned apartment. The apartment, previously rented out, was made available to her at the start of her doctoral studies—an arrangement characteristic of familialistic housing regimes, where housing assets are managed across generations and allocated according to life-course needs (Stephens et al., 2015). She reflected:

My friends who went straight to work after university, even in our own field, earn more than those doing a PhD. And so much more that they can already afford to rent an apartment with someone or even get a small studio on their own [...] It's overwhelming when I hear how much my friends earn. [...] By my age, they already have enough money to save, travel on great holidays, and even buy apartments with a mortgage—because they can get a mortgage. As a doctoral student, I probably won't qualify for one. So yes, sometimes it feels really difficult. (Kraków, woman, medical sciences, 26)

This account illustrates a common theme: a sense of 'lagging behind' one's peers, both materially and symbolically. The participant's feeling of being overwhelmed, despite her relatively secure housing and stable family background, reflects not her circumstances but

rather prevailing norms that frame homeownership and mortgages as key markers of social status and adulthood (Halawa, 2015; Lewicki, 2019). During the interview, she repeatedly emphasised the value of self-sufficiency, noting the effort she had invested in renovating the apartment and the fact that she paid the housing bills herself. She also indicated that she would consider moving only if necessary, for example in the case of relocation. Within this normative framework, renting—or as the quote suggests, even the lack of access to housing through one's own means—may be perceived as a sign of failure. The inability to secure a mortgage reinforced the perception that doctoral life follows, as another participant put it, 'a completely different rhythm' (Warsaw, woman, biology, 32)—one marked by uncertainty and limited autonomy.

A second major constraint was the lack of formal employment. Although PhD students routinely teach, conduct research, and perform administrative duties, they often do so without employment contracts. As a result, banks do not recognize scholarships as valid income, effectively excluding doctoral candidates from mortgage markets. This has profound implications in a country where homeownership dominates, and mortgages constitute the primary route for young people to secure housing. A 28-year-old physics student originally from Łódź, from a highly educated family, lives in a 47-square-metre flat owned by her parents, which she shares with her husband. Although she is generally satisfied with her living conditions, she acknowledges the limitations of her situation:

We cannot take out mortgages that people of a similar age working in normal companies, can afford because they have an income recognized by banks, whereas the scholarship isn't. (Łódź, woman, physics, 28)

The contrast with 'normal companies' highlights a perceived disconnect between academic work and the conventional markers of adulthood—namely, access to financial mechanisms their peers take for granted. It also reflects broader meanings attached to mortgages in Poland which, as discussed earlier, function not only as financial instruments but also as symbols of responsibility, maturity, and autonomy (Halawa, 2015; Lewicki, 2019). This tension was described even more vividly by a 26-year-old communication sciences PhD student from Kraków. Unable to afford suitable housing in the city, she and her husband moved back to her hometown, where he purchased a better-quality apartment through a mortgage. While she acknowledged that this arrangement provided stability and improved living conditions, it also came at the cost of two-hour commute to her university teaching role. She expressed her frustration as follows:

In this country, a PhD student, both in economic terms and in terms of prestige, is simply treated like trash. [...] You have no creditworthiness. You can't even buy an electric toothbrush on instalments. For the system, you are absolutely nobody, even though you contribute to science. And while you might say that's expected for social sciences and humanities, what about those studying cancer cells in chemistry departments? They are in the exact same situation. And one of them might one day develop a cure for cancer. That's the real pain—it's a deeply unfair situation. (Kraków, woman, communication sciences, 26)

In this account, ‘prestige’ appears linked to recognition within financial and credit systems—forms of validation from which PhD students, in participant’s view, remain largely excluded despite the perceived importance of their work. Particularly striking is her rejection of disciplinary hierarchies: while social sciences and humanities are often portrayed as ‘low-return’ fields, she insisted that housing struggles affect all disciplines, including those assumed to carry higher market value. Interestingly, both of the participants quoted here came from highly educated families and had relatively stable housing situations. By contrast, similarly explicit reflections on mortgage access were largely absent among those living with parents or in residence halls—likely reflecting the fact that, for them, home-ownership via credit was not only unattainable but situated beyond the scope of imagined possibilities.

The third constraint identified was the limited role of university-provided accommodation. Compared to financial resources and employment, this issue was raised less frequently and with noticeably less emotional intensity. Some participants mentioned access to residence halls or academic staff housing, but the topic was rarely brought up spontaneously and usually surfaced only when directly asked about institutional support. When discussed, such options were often described negatively: difficult to access, lacking transparency in allocation, and offering substandard living conditions. Despite these, PhD students rarely filed formal complaints or demanded improvements. Instead, poor conditions were typically referred to in a neutral, matter-of-fact tone, suggesting a tacit acceptance of such standards as an inherent part of academic life. One example came from a 26-year-old biology PhD student in Łódź, originally from a medium-sized town in central Poland, whose mother had secondary education and whose father held a higher education degree. She shared a flat in a university residential building with two fellow students. She reported that rents on the private housing market were too high for her financial situation, making university-provided accommodation at PLN 500 (approximately EUR 120) per month the most financially viable option. However, this lower cost comes at the expense of poorer living conditions:

The conditions were harsh. [...] The walls were dirty; the paint had been scraped off. [...] The flat was in a tragic state, terribly dirty. [...] Theoretically, the flats don’t have a washing machine or a fridge, so we have to provide those ourselves. Luckily, the previous tenants left a fridge, so it was there. (Łódź, woman, biology, 26)

Others expressed ambivalence. A computer science PhD student in Warsaw, living with his partner in a 20-square-meter flat in an academic staff residence hall, initially insisted: ‘The university is not there to be a source of help and subsidy.’ Yet later in the same interview, he criticized the ‘ugly carpet, ugly yellow walls, and old furniture’, adding that the flat was ‘small and cramped’. Such accounts illustrate how poor living standards have become normalized as part of the hidden costs of pursuing an academic career. Given that university-provided accommodation is predominantly occupied by PhD students from less affluent backgrounds or those who have relocated from other regions, these conditions may be accepted as a necessary compromise in exchange for the opportunity to conduct research and obtain a doctoral degree, a tension further explored in the final section of the article.

4.2 Between dependency and autonomy: housing and support networks

Another significant discrepancy highlighted by PhD students concerned the mismatch between their life-course stage and their housing situation. Constrained by low (personal) financial resources and lack of creditworthiness, many were compelled to live in what they described as ‘typically student-like’ arrangements (Kraków, woman, social media communication sciences, 28), such as shared rentals, residence halls or living with parents. According to participants, these setups might have been acceptable for undergraduates, but they did not match the stage of life of a typical PhD student. Unlike younger students, PhD candidates saw themselves as more mature, with different expectations and needs. As the same Kraków participant, approaching the end of her doctorate, explained: ‘At this point, you think about life differently. Maybe you are in a long-term relationship, maybe some people feel the need to have children’ (*ibidem*).

Shared housing, in particular, was frequently associated with a lack of personal space—a condition viewed as incompatible with adult life. A 32-year-old chemistry PhD student in Warsaw described her reluctance to continue living with flatmates:

‘I’m already at an age where I wouldn’t want to live with strangers. I just wouldn’t feel comfortable with that. I already need my own space, my own things. I have my own daily rhythm, my own habits’ (Warsaw, woman, chemistry, 32).

For others, the inability to transition to independent housing was not only inconvenient but also deeply disheartening. As one interviewee noted:

‘[renting a room] feels like an absurd and very demoralizing situation for someone who is nearly thirty’ (Łódź, woman, cultural and religious sciences, 26).

An especially telling example came from a 25-year-old PhD student in literature studies from a small village near Kraków, the first in her family to pursue higher education. With parents who had only completed secondary schooling and were unable to provide financial assistance, she relied on shared housing for several years. Reflecting on her experience, she explained:

It also bothered me when I lived with flatmates. You feel like you’re no longer in that student phase, not in that ‘young youth’ anymore. You want to live independently, but living with friends contradicts that. It feels like being suspended in temporary housing—you can’t fully settle in. But there’s nothing you can do about it because, technically, you’re still studying, even though you’re not. It’s all part of this unclear state of being in between. (Kraków, woman, literature studies, 25)

Her account highlights the liminality of PhD students’ position within the Polish university system. They are neither conventional students nor full-time salaried university staff. At the same time, her reflections reveal a broader belief that independent housing is an essential marker of maturity. Continued reliance on shared accommodation, by contrast, is perceived as a constraint on autonomy and independence. This corresponds with a broader tendency noted in international literature: while private renting—particularly in shared arrange-

ments—is considered acceptable during transitional life stages such as studenthood, it may later be perceived as ‘abnormal’ (Foye et al., 2018).

This theme of suspension between dependency and autonomy recurred across interviews. Nearly all participants agreed that securing independent housing without familial support was virtually impossible. Whether through inheritance, parental assistance, or reliance on a partner’s income, family resources were seen as the primary—if not the only—pathway to securing housing. Many relied on rental arrangements mediated through family networks, both close and extended. Previous research likewise shows that young people in Poland, particularly those relocating from other cities, often search for accommodation through informal social networks rather than the open market (Orchowska, 2024). One example comes from a 27-year-old public policy PhD student in Warsaw, originally from a medium-sized town, who lives with her husband and child in a 44-square-meter apartment rented from her cousin at a preferential rate. She reflected candidly on this:

We realized that doing a PhD is, unfortunately, something for those who are privileged in some way. Not everyone can afford it. I’m aware of my privilege—I have a husband who supports me. My parents won’t buy me an apartment, but I know I can count on them for some financial help. But I also know that not everyone has that. (Warsaw, woman, political science and administration, 27)

More importantly, family support was often described as the key pathway to homeownership. This reality was starkly expressed by a mathematics PhD student from Łódź, whose parents both hold higher degrees. She lives partly with them and partly in a family-owned holiday cottage in the countryside during the warmer months. She contrasted her own prospects with those of some of ‘less fortunate’ peers:

The ones whose parents didn’t have the creative inspiration to own something are screwed. If they’re from another city, they have to rent, and they have no prospect of ever stopping renting, because they’re basically living month to month. And they are able to make some savings, enough to buy maybe a new computer, but not an apartment. (Łódź, woman, mathematics, 27)

Interesting is how the interviewee describes the reproduction of inequalities between parents as inequalities among young adults. In her account, these disparities are framed less in terms of structural housing and wealth dynamics than as a matter of parental ‘creativity’. This narrative reflects a broader process, termed ‘responsibilisation’, whereby neoliberal ideals of self-reliance are internalised and housing outcomes come to be seen primarily as the result of individual effort (Samec & Kubala, 2022).

Others echoed this sentiment, often framing housing obtained through inheritance, parental purchase, or a partner’s support not as a straightforward advantage, but rather as restrictive, emotionally taxing, or even humiliating. For some, especially those living independently, such arrangements were seen as clashing with aspirations for autonomy and adulthood. In articulating this tension, interviewees implicitly challenged the value of inherited privilege, instead emphasizing personal effort and merit. A previously cited biology PhD student from Łódź admitted:

I'm lucky to have support from my parents, but I try not to use it because, honestly, it feels humiliating to go to my father at 26 years old and say, 'Dad, can you give me money for something I need?' (Łódź, woman, biology, 26).

Others insisted on the importance of self-reliance, even at the cost of material hardship. The public policy PhD student quoted above put it simply: she preferred 'living from one paycheck to the next, but in my own place' (Warsaw, public policy, woman, 27). Similarly, a Warsaw-based sociology student living in a rented apartment expressed pride in not having to ask her parents for money, stating that the fact that she and her partner manage on their own 'makes us very proud. [...] We're really, really satisfied with that' (Warsaw, woman, sociology, 30). Although her partner's parents offered to buy an apartment, they insisted on choosing the property themselves, which led the couple to reject the offer and continue renting. While unique in the interviews, this case illustrates how renting can also function as a strategy for maintaining autonomy, a meaning increasingly noted in contexts of prolonged co-residence with parents and rising housing prices (Soaita, 2025).

Some even concealed their housing status out of fear of being seen as privileged by peers facing housing difficulties. This concern was expressed explicitly by a 29-year-old woman studying anthropology. Raised in a rural area by a nurse mother and an entrepreneur father, she initially lived in a shared rental flat during her undergraduate studies, with the rent covered by her parents. Eventually, however, parents had bought her an apartment in Kraków—what she described as 'a form of capital investment'. Throughout the interview, she repeatedly asked that her remarks remain confidential:

I hope it doesn't get out at the university, because I am very aware of the situation, I'm in. I've often had awkward moments when people discuss how expensive apartments are, how hard it is to find one, and they always say with a kind of smile that the only way would be to have very rich parents who would buy it for them. And then I just stay quiet, pretend I don't know what they're talking about, and never admit it. (Kraków, woman, anthropology, 29)

This reticence may be linked to an academic ethos which tends to reject material privilege in favour of moral values and ethical commitment. It may also reflect a broader social sensitivity—particularly among doctoral students in the social sciences—who may feel discomfort in acknowledging their relative security in the context of housing difficulties faced by their peers.

Overall, this section showed that the access to housing among PhD students is strongly mediated by family resources, aligning with the notion of a familialist regime (Stephens et al., 2015). In the same time, participants' narratives also reveal processes of 'self-responsibilisation,' as described by Samec and Kubala (2022), or what Sotomayor et al. (2022) conceptualise as a form of 'hidden curriculum.' Within this framework, individuals are implicitly taught to embody the competitive neoliberal subject—resourceful, entrepreneurial, and responsible in managing structural challenges with minimal institutional support. For PhD students, these dynamics mean that family networks—parents, partners, and inherited property—may mediate access to housing but do not resolve the underlying vulnerabilities created by low financial resources, insecure employment, and weak institutional

provision. On the contrary, they often deepen the sense of being ‘in-between’: too old for student housing, yet unable to secure independent adulthood.

4.3 Between coping and aspiration: short-term solutions and future horizons

As the prospect of stable employment after graduation remained uncertain, the interviewees consistently sought ways to manage financial and housing pressures—budgeting carefully, saving money, cutting costs or living with parents. These practices reveal active agency in navigating constraints: rather than portraying themselves as passive victims of circumstance, many emphasized that pursuing a doctorate was a deliberate choice, made with full awareness of its economic risks.

For some, financial preparation began long before starting their PhD. Anticipating low scholarships, rising inflation, and wider economic instability, they took proactive steps to build financial and, by extension, housing security. A common strategy was working during the studies, especially at the master’s level, where flexible class schedules allow for part-time or even full-time employment. One such example comes from a 25-year-old PhD student in literature studies from Kraków, originally from a nearby village. Her savings made it possible for her to rent a 30-square-meter studio in the city, offered at a reduced rate by friends of her parents. Previously, she had lived in a shared flat but noted that living alone was ‘so much better’, even when her flatmates had been friends rather than strangers. As she explained, these funds created a financial buffer that covered everyday living costs, though they were insufficient for major investments such as a mortgage down payment:

I worked during my studies, saved up, so that during my PhD I wouldn’t have to work and would have a financial cushion. I planned for this in advance, knowing that the scholarship would be low and inflation would likely rise, making the financial situation even more difficult. Now I have financial stability—though not the kind that allows me to save for my own apartment. But at least I have no problem covering my expenses. (Kraków, woman, literature studies, 25)

In a similar vein, a 26-year-old sociology student from Warsaw managed to rent a studio measuring of about 20-square-meters thanks to savings accumulated from full-time work undertaken during his master’s studies —possibly due to a flexible schedule at his university. He explained that he had no inherited property, no prospects of receiving one, and no financial means to qualify for a mortgage. Once his savings dwindled, he looked for alternative sources of support:

Then I resorted to other things. For example, I sold my car that I had had for a long time, and cars became more expensive, [so] I was suddenly able to support myself for a while.

Ultimately, he planned to move in with his partner, who lived in a municipal flat—an arrangement he admitted was the only viable way to remain financially afloat. These two examples support the earlier observation that, for those lacking family assets or financial support, access to mortgage remains largely unattainable.

For another group of participants, their housing arrangements were part of a deliberate long-term strategy, that can be understood, following Soaita (2025), as a ‘project of becoming’, in which present compromises are accepted in pursuit of a desired life trajectory. By temporarily sacrificing privacy and independence, they reduced costs and saved for the future, most often with the aim of purchasing their own apartment or house. This was especially evident among residents of university-provided accommodation, predominantly from less affluent backgrounds. For these participants, substandard conditions were accepted as the trade-off for low rent and proximity to the university. The pattern was particularly pronounced among STEM PhD students, who spent most of their time in laboratories and were therefore less dependent on home space for work. This was a case of a physics PhD student in Kraków, originally from a city in southern Poland, both of whose parents had secondary education. He shared a 15-square-metre residence hall unit with his wife—also a PhD student. He explained:

First of all, what really spoke in favour of staying in the residence hall for a few years was the price, incomparably lower than the rapidly rising prices of the smallest, terrible studios in Kraków. So even with galloping inflation, we were able to save a lot by living in the residence hall[...] Of course, in the long term, we are saving for an apartment as a first step. [...] But obviously, nowadays these are rather plans for a distant future—you need to have strong funds at the moment. (Kraków, man, physics, 30)

Similar findings have been reported by Ruming & Dowling (2017), who argue that poor-quality housing is often accepted during doctoral studies on the assumption that better conditions will be attainable later. In line with this, many interviewees described their current arrangements as a temporary compromise that nonetheless reinforced a sense of agency and control over their future. This mirrors the logic of ‘promising precarity’ (Gilmartin et al., 2021), whereby present hardship is rendered bearable by imagined futures. In this case, the ‘promise’ lies in expectations of intellectual fulfilment, career progression, and eventual socio-economic stability.

Finally, a distinct subgroup of interviewees rejected the idea that material considerations should be a primary concern at all. Instead, they aligned themselves with an academic ethos that prioritized intellectual pursuit over economic gain. For these students, their PhD was not merely a stage in their career trajectory but a calling, with the intrinsic value of knowledge outweighing financial sacrifice. A 28-year-old woman studying social policy in Warsaw, renting a 44-square-meter studio with her husband and their two-year-old child, explained:

I’m one of those who prefer to work and do what they love, even for the idea itself. To live anywhere, to eat whatever. I’m just not interested in earning a lot of money just to have a fancy apartment.

Similarly, a 28-year-old chemistry PhD student from Kraków, when asked how he felt before starting his doctorate, said: ‘I never thought about money when I thought about science. [...] Money was never a priority.’ He went on to note that, since the beginning of his studies, he had worked at least eight hours a day and now, as he approached completion, even twelve hours including weekends. Despite having to share a room in a residence hall with his sister, he insisted:

I wouldn't change it for anything. I would only change it once I had the certainty that I could finance an apartment myself.

Although housing was not the most frequently cited factor influencing career or life plans—perhaps explaining why the literature on doctoral trajectories has rarely addressed it directly—it nevertheless surfaced in many accounts as a powerful background condition shaping how students envisioned their futures. For most, the issue was less about immediate survival than about how housing constraints curtailed their ability to plan ahead. Only one interviewee explicitly stated that the housing situation in Poland would directly drive him to emigrate. This was a 25-year-old chemistry PhD student who had moved to Warsaw from a provincial capital and shared an apartment with his brother and his fiancée. This is how he expressed his concerns about income:

If the housing situation starts to get worse, if prices start to go up, I'll just leave. I think I'll have prospects and I'll have higher earnings, and here it's the same. We're getting to European prices and we're earning 2–3 thousand [PLN, about €470–700], it's ridiculous. (Warsaw, man, chemistry, 25)

For the majority of participants, however, the central dilemma was not whether to remain in Poland but whether to relocate within the country. PhD students weighed the affordability of housing in smaller towns against the professional opportunities concentrated in large urban centres, where housing was least affordable. This trade-off was particularly acute for students with access to family homes outside major cities, but who feared that returning there would mean abandoning their academic ambitions. When asked directly about the impact of housing conditions on her career plans, a 30-year-old cultural and religious sciences student in Kraków explained:

The prices on the Krakow market are going crazy at the moment. So, I see it in dark colours. I would have the opportunity to live in a family house [...]. But the conditions in [my city], in terms of career development, are unsatisfactory for me. I don't want to return to [my city] and enjoy good living conditions but at the price of working at a worse university. (Kraków, woman, religious sciences, 30)

Taken together, these narratives show that despite structural constraints—low wages, insecure employment, and rising housing costs—PhD candidates sought to maintain a degree of agency. For some, this meant careful financial planning and downplaying material needs in the hope of eventually securing independent housing. For others, it entailed openness to career opportunities outside academia or the prospect of relocating in search of more affordable housing. Such strategies, however, were made possible by the resources available to doctoral students: their skills necessary to manage limited budgets effectively or to seek additional employment when needed. References to an ethos of intellectual commitment may also be read as a way of valuing educational achievement and effort over economic advantage, positioning participants in contrast to those who depend primarily on higher incomes or inherited wealth. Housing was rarely the sole or decisive factor shaping life choices, but it consistently operated as a constraint: influencing career decisions and reinforcing the pervasive sense of being suspended 'in-between'.

5 Discussion and conclusions

This paper has examined the housing experiences of PhD students in Poland and considered the implications of these experiences for academic, professional, and personal futures. It contributes to both housing studies and higher education research by foregrounding housing as one of the sites where structural constraints of academic labour materialise. Its primary contribution is empirical: it documents the struggles of a distinctive yet understudied group—doctoral students—whose ‘in-between’ status places them between academic prestige and material insecurity. The paper demonstrates that housing experiences of PhD students cannot be understood in isolation from the broader organisation of doctoral training, and the wider housing regime shaping the lives of young adults.

First, the findings suggest that, much like their non-academic peers, PhD students in Poland navigate housing through the private rental sector or family resources, with homeownership remaining largely unattainable (Kajta et al., 2023; Orchowska, 2024). Although all participants had secured a place to live, many did so by accepting substandard living conditions. For those without access to family support or a mortgage, residence halls or shared rentals were often the only viable options—relatively affordable, but frequently of low quality. Such conditions were particularly evident among participants who had moved from other cities to pursue doctoral training and could therefore rely less on prolonged co-residence with parents or access to family-owned housing. Their experiences aligned with what Gielens et al. (2025) conceptualise as the mildest ‘degree of housing precarity’, where affordability is achieved at the expense of adequacy. Conversely, participants who accessed inherited or family-owned housing often acknowledged that such support was essential to comfortably pursuing a PhD. This suggests that housing operates not only as a material constraint but as a channel through which broader social inequalities become embedded within academia—shaping who can enter, persist in, and imagine a future at the university.

What sets PhD students apart from other young adults, however, is the way they explicitly link housing constraints to their academic role and position within universities. Their accounts frequently combined sharp critiques of structural barriers with a hopeful sense that their circumstances would eventually improve. As Ruming & Dowling (2017) note in the Australian context, tolerating substandard housing can be framed as a temporary compromise, justified by the expectation of upward mobility. Similar dynamics are captured by the concept of ‘promising precarity’ (Gilmartin et al., 2021), whereby individual difficulties may be tempered by the promise of future rewards. Polish PhD students expressed comparable views, interpreting insecure or makeshift housing as an investment in a better future—even when such prospects remained uncertain. Temporary hardships were thus accepted as part of a broader ‘project of becoming’ (Soaita, 2025), oriented toward aspirations of independence, intellectual fulfilment, or professional recognition associated with obtaining a PhD.

Second, while many participants benefited from family assistance, confirming the persistence of a familialist housing regime in which access to housing is mediated by inter-generational support, this support was described with ambivalence or even embarrassment, reflecting neoliberal ideologies to which the Polish society has been long exposed. For some, relying on inherited or family-provided housing bypassed the ideal of achieving independence ‘on one’s own’. This frame of mind contrasts with previous studies from CEE, which found that young adults often frame family support as a parental duty and a personal entitlement, typically accepted with gratitude—albeit sometimes reluctantly (Druta & Ron-

ald, 2018). Instead, the accounts presented here resonate with the notion of a ‘hidden curriculum’ (Sotomayor et al., 2022), whereby the absence of institutional support and ongoing struggles lead students to naturalize personal responsibility for housing, to the point where self-reliance becomes not only a necessity but a moral ideal and even a source of pride. Rejecting or downplaying the role of family support may also operate as a form of social positioning— an effort to affirm one’s legitimacy in academia through merit and intellectual engagement rather than economic privilege. This stance was more often expressed by participants with access to family resources, whereas those without such support were less likely to articulate similar aspirations. This suggests that aspirations toward mortgage-based homeownership may themselves be socially stratified. Notably, alternative housing models were almost entirely absent from participants’ accounts, with cooperative housing mentioned only once, and even then, only by a student researching the subject.

Taken together, the findings demonstrate that PhD students in Poland occupy a paradoxical position in both the housing system and academia: they hold advanced education and engage in high-level research, and yet they may remain materially insecure, often dependent on family or partners for housing support. Their ‘in-betweenness’ highlights the deep entanglement of housing and academic labour, demonstrating how structural vulnerabilities in both domains reinforce one another. By bringing doctoral students into focus—a group rarely considered in housing debates—this study highlights the need to reconsider how housing shapes academic trajectories and to address the structural conditions that make the pursuit of a PhD socially unequal and materially unsustainable.

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Declarations

Competing interests The authors declare no competing interests.

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