

# Work or personal life – a piece on modern consumer’s problems with managing the time budget

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**Abstract:** In the state of huge time compression that is characteristic of the modern consumer life, it is getting increasingly harder to meet all the challenges and fulfil all the tasks that we would like to or should undertake. Taking into consideration the relentlessness and inflexibility of time as well as its limited resources and simultaneously the ever increasing number of activities that occupy a space in a human time budget, the ability to manage one’s time, including especially balancing its budget, is currently gaining a special importance. For it is a significant precondition for a person’s balanced development as an employee, a member of a family or another group but also as an individual with specified needs, preferences and value system.

The aim of this publication is to describe the problems of modern consumers – inhabitants of big cities, with managing the time budget, especially with regard to the possibility of maintaining a time balance between the different areas of life. The considerations were based both on the study of scientific literature, as well primary research conducted by the authors

**Keywords:** time budget, time management, consumer behaviour and stances

**JEL codes:** J00, D01, E2

## 1. Introduction

The aspect of consumer behaviour that is currently gaining an ever increasing importance is time. The need to meet many challenges and fulfil many obligations under the modern living conditions characterized by the “acceleration of almost everything” (Gleick, 2003: 1) has caused that time not only became perceived as valuable (which is exemplified among others by the popular saying - time is money) but also as a source of values resulting from the way it is being

used. While making a decision on how to invest his time, the consumer is driven by many, not always conscious, and often contradictory motives and competing goals, at the same having a different degree of freedom to choose an activity. And although on the one hand the technological progress has made it possible to shorten the time of performing many activities (for example connected with housework or travel), on the other hand the development of civilization results in an ever greater number of activities filling a person's time budget. If we take into consideration the limited amount of time that everyone has at their disposal and also its properties (it continuously goes by, it cannot be refilled, regained or saved up in terms of storage, multiplication or giving to another person), it is not surprising that rush, the sense of a lack of time and - increasingly - living under its pressure have become a kind of symbols of our age. As a result the possibility of fulfilling both individual's professional, as well as personal goals, and therefore satisfying of certain needs depends to an ever greater extent on the ability to manage one's time. Consequently, time becomes an increasingly important determinant of consumer behaviour.

The aim of this publication is to describe the opinions and behaviour of consumers – inhabitants of big cities, regarding time as an aspect of their lives and also managing the time budget, including its balancing, on the grounds of conducted primary and secondary research. The issue is significant not only since time is an inherent aspect of human life, but also in the context of the concept of sustainable development, which is being increasingly tackled in scientific literature (Poskrobko, 2013: 10-24, Kryk, 2012). According to the authors, it could and should also be applied to a person's sustainable development that is a holistic development resulting in part from the temporal possibility of satisfying different kinds of needs. The issue has been indicated earlier by among others J. Tischner (1992: 23) and C. Bywalec (2003: 16-18). The first one has stressed that a person is able to understand the value and meaning of his or her life only if he or she can capably reconcile the professional and private sphere of life. Thus, he or she has time for work but also for family and social life, as well as for rest, taking care of his or her development and health. While the latter one has explained that a lack of time, especially of free time, can be a barrier to consumption and a reason for low levels of satisfaction with non-material aspects of life for middle- and upper-class consumers, that is those educated consumers with high income.

Consumers' problems with managing the time budget have been illustrated by the

example of inhabitants of big Polish cities, which resulted primarily from the specific temporal characteristics connected with the urban-industrial lifestyle, among others due to a faster pace of life in big cities, a wider availability of service and commercial infrastructure, work time and commute to and from work, etc. The research with use of direct survey questionnaire was conducted under the guidance of the authors in a period from May to October 2012 in the cities such as: Warsaw, Cracow, Wroclaw, Poznan, Katowice and Szczecin, on a sample of 600 randomly chosen consumers. The sample size was determined based on secondary data contained Local Data Bank on <http://www.stat.gov.pl>. Altogether 455 correctly filled questionnaires were received (76% return rate). The maximum error of estimate was 0.046. The size of error indicates that the test results can be assessed as highly precise (Zasępa, 1991, Rószkiewicz, 1997). Due to the discrepancy between the singled structure of the sample and the structure of the sample originating from research, due to age and education the weights were determined, which have then been used in the data analysis. The survey questionnaire used consisted of 24 closed questions and seven demographic questions. In the questionnaire, among others, the ordinal scales were used, assuming that they have the unit of measurement, which means that the distance between adjacent items of scales are equal.

In order to assess the reliability of the respective measurement scales the Cronbach's  $\alpha$ -factor has been used, which is one of the most often used tools for measuring the homogeneity of the scale. The determined factor values are greater than 0.7, which means that the scales are of appropriate fairness. The most significant research results are presented further in the paper.

## **2. Time as a modern consumer's problem**

Although the day has always lasted 24 hours, it is just now, when we can measure time with so great precision, that rush and stress connected with time have become a kind of symbols of our reality. According to K. Schwab (Honore, 2011: 11) "we're progressing from an era, when the big swallows the small to an era, when the fast swallows the slow". This sense is shared by 92% surveyed inhabitants of big cities, who agree with the statement that the pace of human life is getting increasingly faster. And so the modern consumer faced with the need to meet an ever greater number of challenges and fulfil an ever greater number of tasks is increasingly haunted by the obsessive belief that "time is running, there's too little of it and one has to race with

increasing speed” (Honore, 2011: 11). And since time is the least flexible and the most relentless factor of human existence, up to two thirds of respondents live under the pressure of time that is felt with various frequency and intensity, including over 15%, for whom it is a part of daily existence. Increasingly, it is also connected with the sense of a lack of time for performing all the activities the consumers would like to or should complete – the problem was indicated to a different degree and in a different scope by over a half of the surveyed inhabitants of big cities, including 16% who face it basically everyday (Table 1). The stress related to time and the sense of a shortage of time are correlated with the level of education and income of the respondents – they apply increasingly and to a greater extent to the surveyed inhabitants of big cities, the more educated they are and the bigger income they have.

The problem of a lack of time experienced by most of the surveyed consumers applies mainly to those activities that are characterized by a relatively greater freedom of choice and are most often undertaken only after one has fulfilled professional and family duties. As much as 40% have pointed to a lack of time for entertainment, rest, hobbies and social gatherings, etc., that is leisure time activities. One in five respondents does not have enough time for sleep. Only slightly fewer have acknowledged that they do not have a sufficient amount of time for family life but also for their personal development and running the household – c.a. 17% of answers each.

**Table 1. The problem of a “lack” of time as felt by the respondents (% of answers).**

<b>Item</b>	<b>Specification</b>	<b>% of answers</b>
1.	I am busy and tired and constantly struggle with the problem of a “lack of time”	16.4
2.	I often lack time to fulfil all the tasks	13.2
3.	I sometimes lack time to fulfil all the tasks, that I should have completed	22.6
4.	I have enough time to perform, what I have planned (I experience neither a „surplus”, nor „a lack of time”)	33.3
5.	I often struggle with the problem of „surplus time”, that a have no use for	11.8
6.	Another answer	2.7

Source: own elaboration based on survey results.

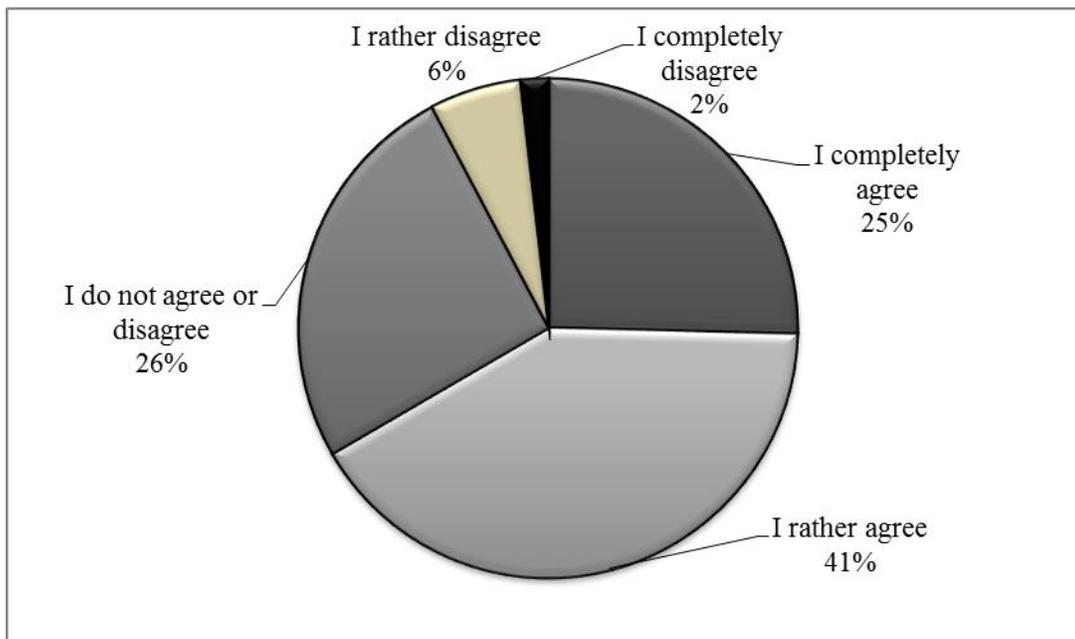
Meanwhile almost 12% of surveyed consumers (mostly professionally inactive, over 56 years old and having a relatively lower income) have complained on the surplus of time, that they do not know how to use (Table 1). In that situation their leisure time becomes most often a time of imposed passivity (because of among others the lack of free decision fund) and thus enables the fulfilment of health and development functions ascribed to it only to a small extent (Burlita, 2006: 267).

The acceleration of the pace of life, rush and problems with an insufficient amount of time according to the respondents are predominantly the result of technological and civilization changes – this opinion has been expressed by over 80% of surveyed subjects (while they appreciate the simplification of performing some activities connected for example with running the household, communicating or travelling, that results from those changes). But at the same time 64% have admitted that faster pace of life is also a characteristic of consumer society and stems from the fact that many consumers are striving to acquire more and more increasingly newer products. Most often it is done at the expense of extending work time and limiting leisure time. Especially, since we often attach greater importance to material not temporal conditions of wellbeing (Burlita, 2009: 94-95). As a result we work more, consume faster and also live increasingly faster.

### **3. Consumers' management of the time budget in the light of survey results**

The analysis of presented survey results makes it possible to state that one of the most useful qualities to the modern consumer is the ability to manage one's time budget. For to a large extent the "temporal" possibility of satisfying individual need, and therefore to achieve set personal and professional goals, depends on it. Over three fourths of the surveyed inhabitants of big cities agree with the previous statement (Figure 1).

**Figure 1. Respondents' stances towards the statement that the ability to manage one's time has an influence on achieving goals in the professional and private sphere (% of answers)**

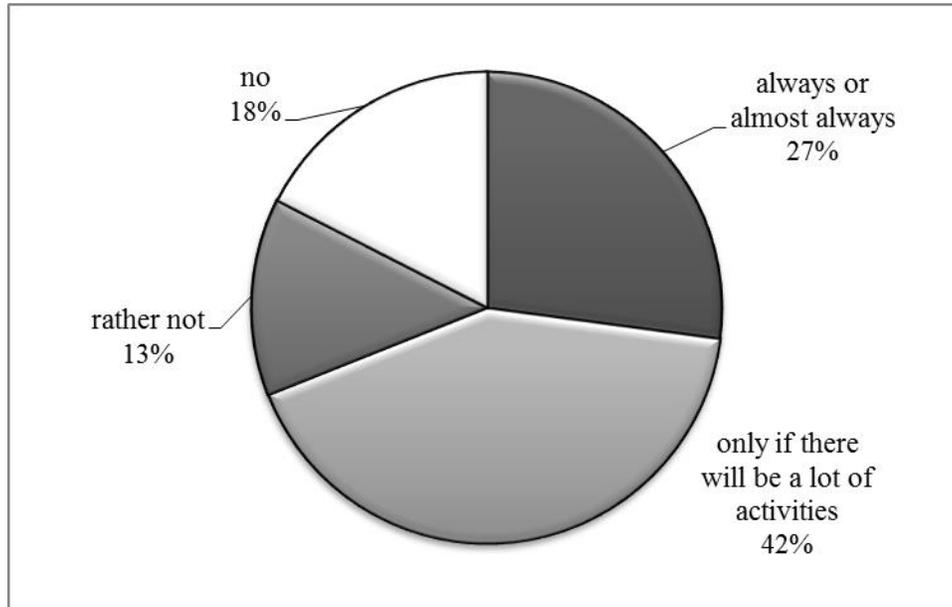


Source: own elaboration based on survey results.

According to experts optimal usage of time requires a prior determining of the results (goals) we want to achieve, the activities needed to achieve each of them and the time needed for it and then a schedule of completion (Clatyon, 2011). Although most of the surveyed subjects (82%) have agreed that prior scheduling of tasks enables better time management, less than 70% of respondents perform it in practice. Whereas only 27% of the surveyed inhabitants of big cities systematically plan their activities for the following days and 42% only do so, if there is going to be a lot of them (Figure 2).

In this situation it is not surprising that over three fourths of respondents have admitted that they sometimes do not complete all the activities that they should have undertaken on a given day, including almost one in four surveyed individuals, who answered that it happens often. One of the main reasons for this situation is also the “wasting” of time, which happens to over 63% of respondents. The negative aspect of that, apart from the uncompleted tasks, is also the guilt felt because of that by as many as two thirds of the surveyed consumers (Table 2).

**Figure 2. Planning of activities by respondents as a part of time budget management (% of answers)**



Source: own elaboration based on survey results.

**Table 2. Selected respondents’ problems with managing the time budget (% of answers)**

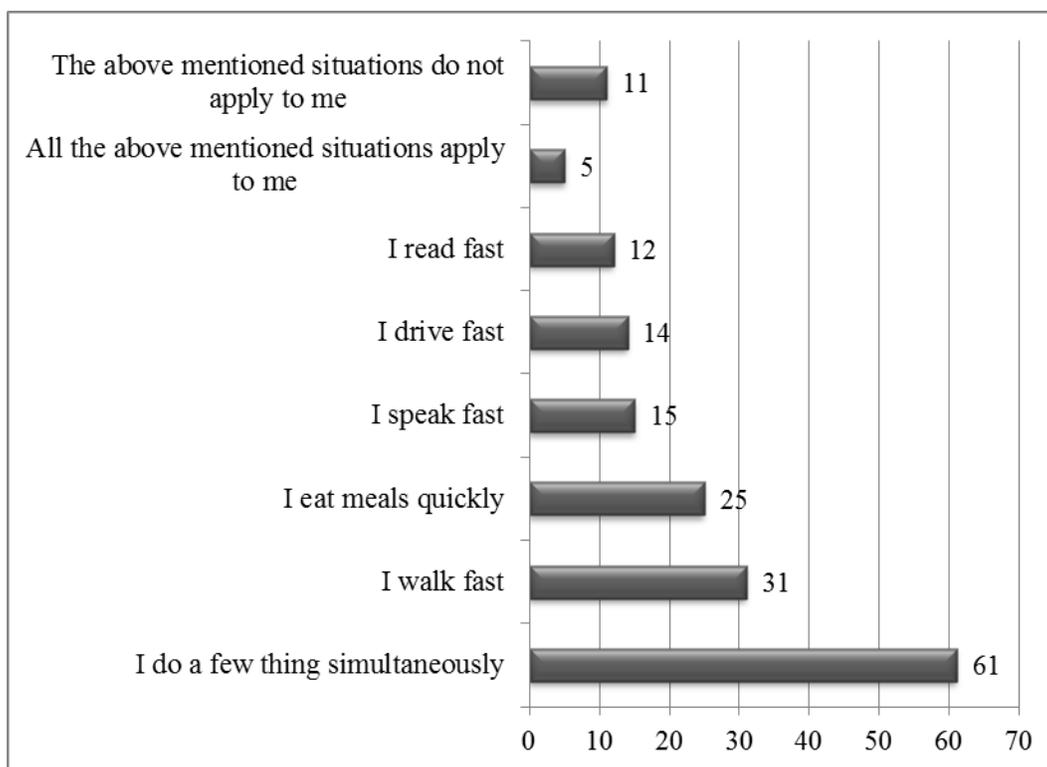
Item	Specification	Yes, often	Yes, sometimes	Rather not	No
1.	It happens to me that I do not perform all the activities I wanted to complete on a given day.	23.3	53.3	16.7	6.7
2.	It happens to me that I “waste” time	12.0	51.2	29.2	7.6
3.	I feel guilty because I did not manage to do everything that I should have.	27.3	38.5	19.1	15.1

Source: own elaboration based on survey results.

At the same time the respondents make different efforts at “saving” time. They resort relatively rarely to the consumption of time-saving services such as house cleaning, babysitting, providing care for the elderly, eating out, buying semi-finished or ready meals, dry-cleaning etc. Between few and a dozen or so percent of the surveyed subjects have declared a frequent use of those

services. Unavailability of adequate services near the respondents' place of residence is the reason for that situation only to a small degree (1-5% of answers depending on the kind of service). More often financial reasons play a role (2-10% of answers). However the majority has answered that they do not feel the need to use such services. Instead almost 90% of surveyed subjects try to "save up" time and even attempt to race against time by increasing the pace of performing some activities or by performing a few of them simultaneously. And so – 31% have declared that they walk fast, 25% quickly eat meals, 15% speak fast, 14% drive fast and 12% read fast. At the same time over 60% of surveyed subjects have admitted that they often perform many tasks simultaneously, for example talk on the phone while cleaning, read while eating meals watch television shows or listen to the radio while cooking, etc. Whereas 5% of respondents have said that they display all the aforementioned behaviours (Figure 3).

**Figure 3. Ways of "saving" time implemented by the respondents (in % of answers in total)**



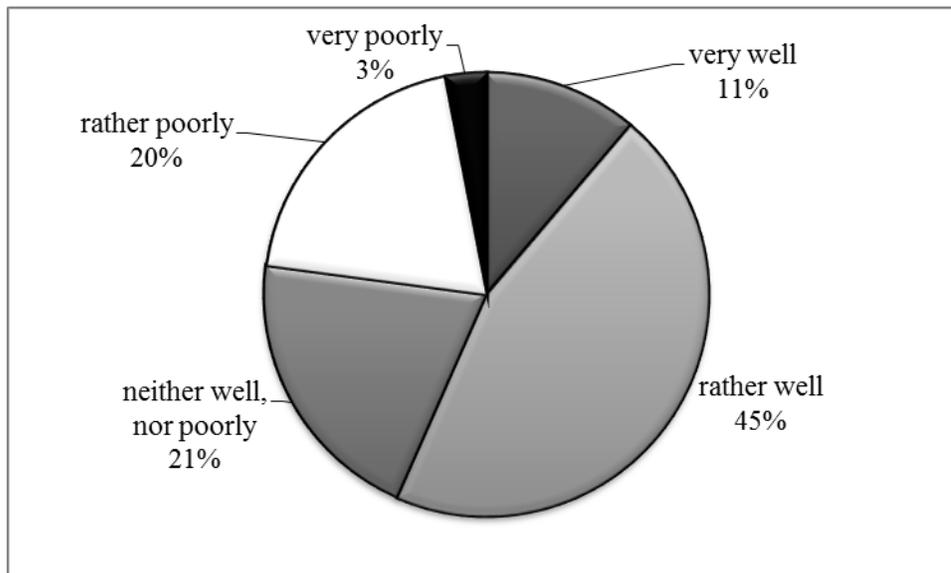
Source: own elaboration based on survey results.

However research results prove that approach to be illusive. For it is impossible to simultaneously focus on a few activities, since the mind can only concentrate on one task at once

and the so called divided attention is just an ability to switch from one activity to another (7 *techniques of self management*, 2013). Thus, when we perform several activities simultaneously, we risk not performing any of them properly. And when accelerating the performance of some activities we should take into account whether such behaviour will not make our life superficial and shallow. A perfect example for that is among others the creation of sixty-second summaries of classic fairy tales by modern authors advertised as tool designed to help parents in the time-consuming care over their children under the title: “One-minute bedtime stories” (Honore, 2011:10).

Despite the problems with time which afflict the majority of surveyed inhabitants of big cities, most of them concluded that they manage their time well – 57% of answers. Opposite opinion was expressed by only 23% (Figure 4). 30% of respondents also stressed that a lack of time is not always the result of its poor management but can also for example stem from the imposition of too many duties on a person or from external reasons connected with professional or family situation. Thus the blame in that respect cannot be ascribed only to the individual.

**Figure 4. Assessment of the way of managing the time budget by the respondents (% of answers)**



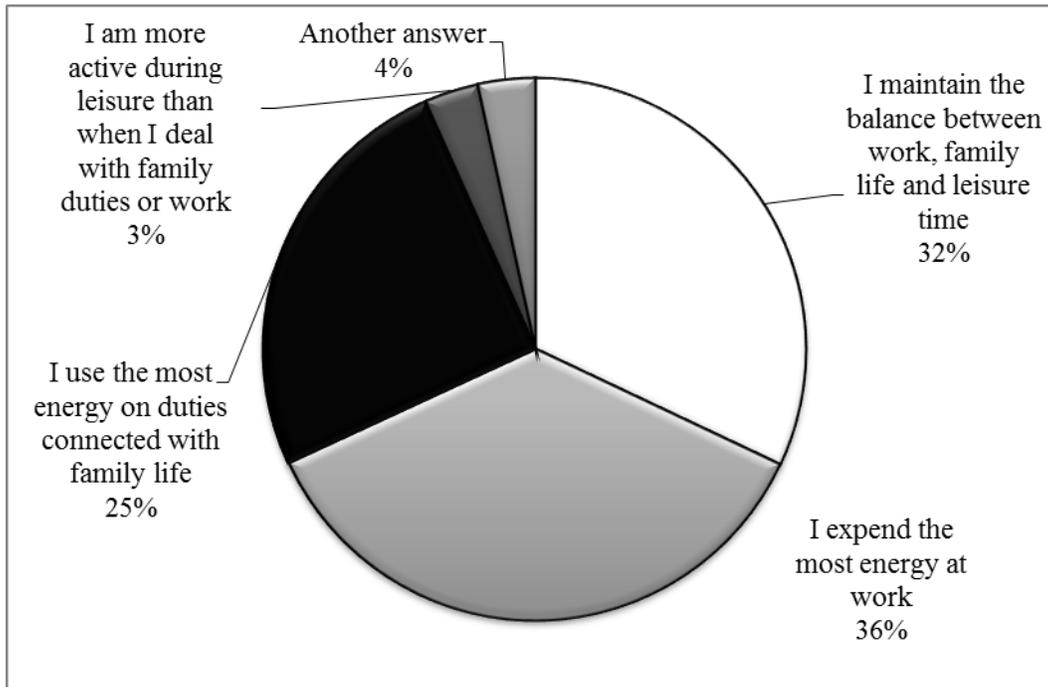
Source: own elaboration based on survey results.

The attitudes towards time, the way of managing it and the choices made result in a specific structure of an individual's time budget. It depends on many, most often related to each other factors of an internal and external kind resulting from the economic and socio-demographic situation of an individual and the value system he or she adheres to. Considering the coexistence and complementarity of individual aspects of human life, the relations between the time devoted to professional and family duties, physiological needs as well as leisure time should enable the individual to satisfy different groups of needs. It is not only the condition of proper human development, but also a factor shaping the level and quality of human life. At the same time while assessing the structure of a time budget it has to be acknowledged that the duration and frequency of specific activities (Budżet..., 2005: 16-17) do not reflect the attitude of a given consumer towards individual activities. For his or her perception of time is characterized by substantial subjectivism (Cieloch et.al., 1992: 17) and stems from among others the intensity and the way of experiencing specific activities, mood, age, workload, as well as the complexity of a culture the given individual functions in (Burlita, 2006: 24-25). The subjectivity also applies to the assessment of freedom or constraint of choice relating to different activities and thus to the assessment of the level of balance of a given individual's time budget.

The opinions of surveyed inhabitants of big cities on the analyzed issue indicate that increasingly it is not the human who is the master of his time but instead he is ruled by time (Cieloch i in., 1992: 16). For almost two thirds of respondents face the problem of balancing the time budget and individual spheres of their life. And as much as 36% have mentioned work when asked to name the areas of life consuming the most of their energy. Another 25% devote most of their energy to the duties connected with family life and running the household (these were mostly women, especially with small children and professionally inactive people). A little over 3% admitted that they are more active during leisure than during work. Less than one in three surveyed subjects manages to maintain a relative balance between work, family life and leisure. The rest (3%) answered that their situation in that respect varies depending on the current intensity of work or other duties (Figure 5). And thus it is noticeable that the lives of a significant proportion of consumers living in big cities (especially those educated, employed in managerial positions, running their own business and executives) have become dominated by "vita activa", that is an active life connected with action and work. Most often it happens at the expense of

sleep and time devoted to the contact with oneself and nature as well as rest and entertainment or “vita contemplativa” (Przede wszystkim..., 2003).

**Figure 5. Relations between the individual areas of life of the respondents (% of answers)**



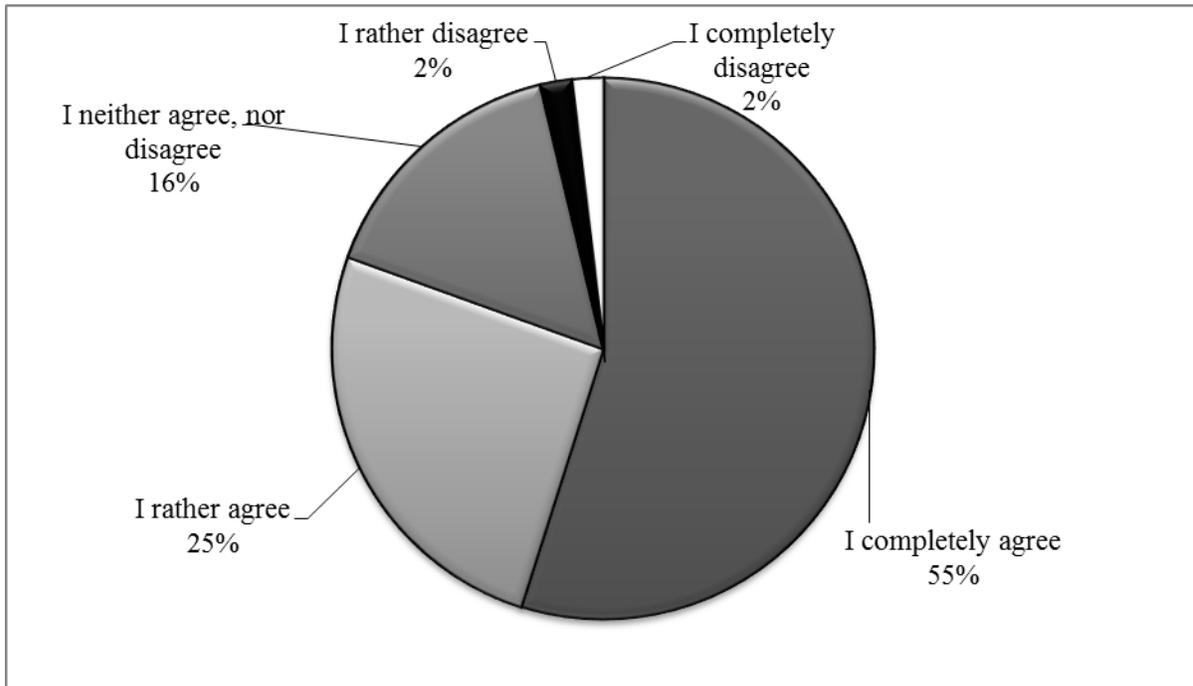
Source: own elaboration based on survey results.

The activities characterized by a high degree of compulsion of completion (because of the need to gain resources to fund consumption), and in consequence occupying a significant place in the structure of the time budget, include work. Although most, for as much as 80%, of surveyed subjects agreed with the statement that work cannot fill the whole of a person’s life (Figure 6), as many as 44% of professionally active respondents admitted that work is consuming over 40 hours a week of their time, including 5% who devote over 50 hours a week to it. Thus it is not surprising that 47% answered that work does not enable them to reconcile professional, family and private life. Only one in ten respondents does not have such a problem (Figure 7).

Such perception of time and devoting to it not only a significant amount of time but also one’s energy were undoubtedly influenced by the changes in the labour market and in the way work is carried out and organized. The most important ones include the high unemployment rate

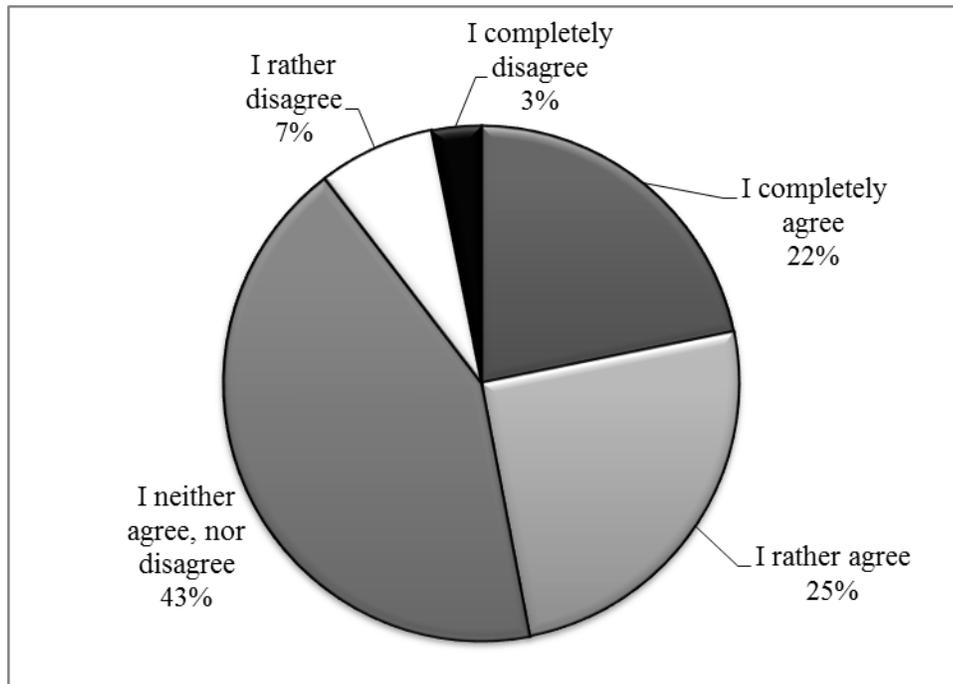
characteristic to the Polish labour market and the sense of threat of losing one's job connected with it, as well as problems with finding a job. They exert a great influence on the sense of economic security, as well as a high – third – place of work in the value system of Poles (after health and successful marriage and alongside children; Czapiński, Panek, 2013). Having a permanent employment is often more important than the results of work, satisfaction gained from it or acquiring better qualifications. Over 90% of Poles surveyed by CBOS think that it is worth to be hardworking and that it is a necessary precondition for achieving success and that work gives life meaning (www.bankier.pl, 2011). According to over 60% work should always be put first in relation to other aspects of life (Wspólnota..., 2006: 76).

**Figure 6. Respondents' attitudes towards the statement that work cannot fill a person's whole life (% of answers)**



Source: own elaboration based on survey results.

**Figure 7. Respondents’ attitudes towards the statement that their work enables them to reconcile professional, family and personal life (% of answers)**



Source: own elaboration based on survey results.

At the same time the different forms of diversifying and organizing the work time practiced by companies and the possibility of remote work contribute to the permeation of work time and the time after work and frequently confine it to the same space (for example in the situation of working from home), as well as to the increase in competition between individual’s work and private life. These effects are magnified by the frequent expectation of employers that one should be available as a potentially working person at any given moment. As a result “the flexibility of “new work” has deprived the people of the flexibility of their time, which became overfilled more than ever before” (Eriksen, 2003: 185).

That is why, in spite of the Eurostat research showing that Poles are located in the middle of European nations in terms of work time and that it is a variable with a relatively stable value and between the years 2006 and 2011 it lowered a bit - from 41.7 hours to 40.8 hours a week (<http://trójmiasto.pl/news...>, 2014), according to the surveyed consumers’ perception the time they devote to work has increased in the previous years (28% of answers), including also the time devoted to training and upgrading qualifications connected with work (17%). In contrast the time assigned for rest, entertainment and leisure (42% of answers) as well as sleep (42%) and

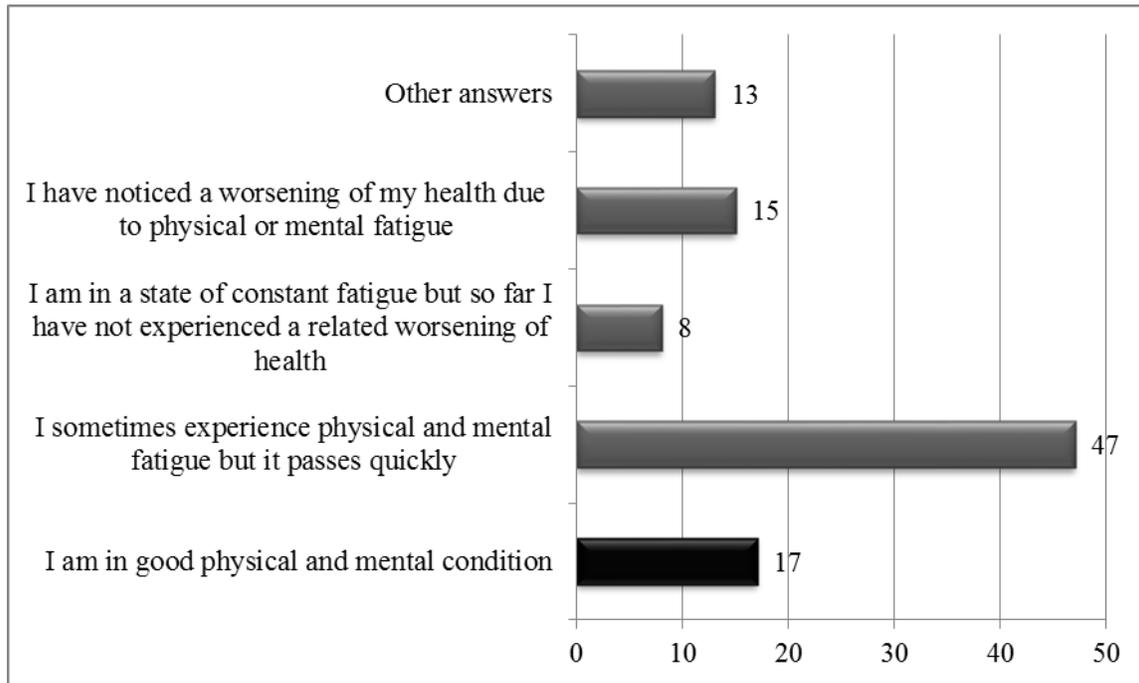
spending time with the family (40%) has decreased. That is why faced with the possibility of gaining an additional hour, the respondents would most often devote it to: leisure activities – 45% of answers, family life – 21% and sleep – 15%. A little less would use it for personal development – 9% of answers and duties connected with running the household – 7% of answers.

However, among the surveyed subjects one can identify people who ascribe special meaning to work and treat it as “the most essential life need”. This group consisting of ca. 3-4% of professionally active subjects includes mainly first-rate specialists and business owners. Despite the shortage of time, these respondents did not agree with the statement that work should not fill the whole of a person’s life and when asked what they most missed time for they named work and also declared that they would spend an additional free hour working. Contrary to the rest of the subjects, devoting most of their time and energy to work constitutes a source of satisfaction for members of this group and is a result of their own free choice.

The answers given by the surveyed consumers regarding their problems with balancing the time budget indicate that the spheres of life most often neglected because of a lack of time are those filled with activities characterized by a relatively bigger freedom of choice. They include especially leisure time that for most of the professionally active individuals becomes the time left after dealing with professional and family duties and satisfying physiological needs and therefore is of a causal nature. And the passive and home-centred way of using it practiced by a significant proportion of the surveyed subjects does not allow for a full regeneration of expended physical and mental energy, let alone for personal development.

The result of thus shaped time budget is not only failure to satisfy many significant needs, but also stress, burnout or exhaustion syndrome and illnesses. As many as 68% of the surveyed inhabitants of big cities complain to a different degree of the aforementioned problems. And although one in two declared that the experienced physical and mental fatigue passes quickly, it should be found worrisome that almost one in seven subjects pointed to a worsening state of physical and/or mental health caused by it. Only 17% of respondents assessed their physical and mental condition as good (Figure 8).

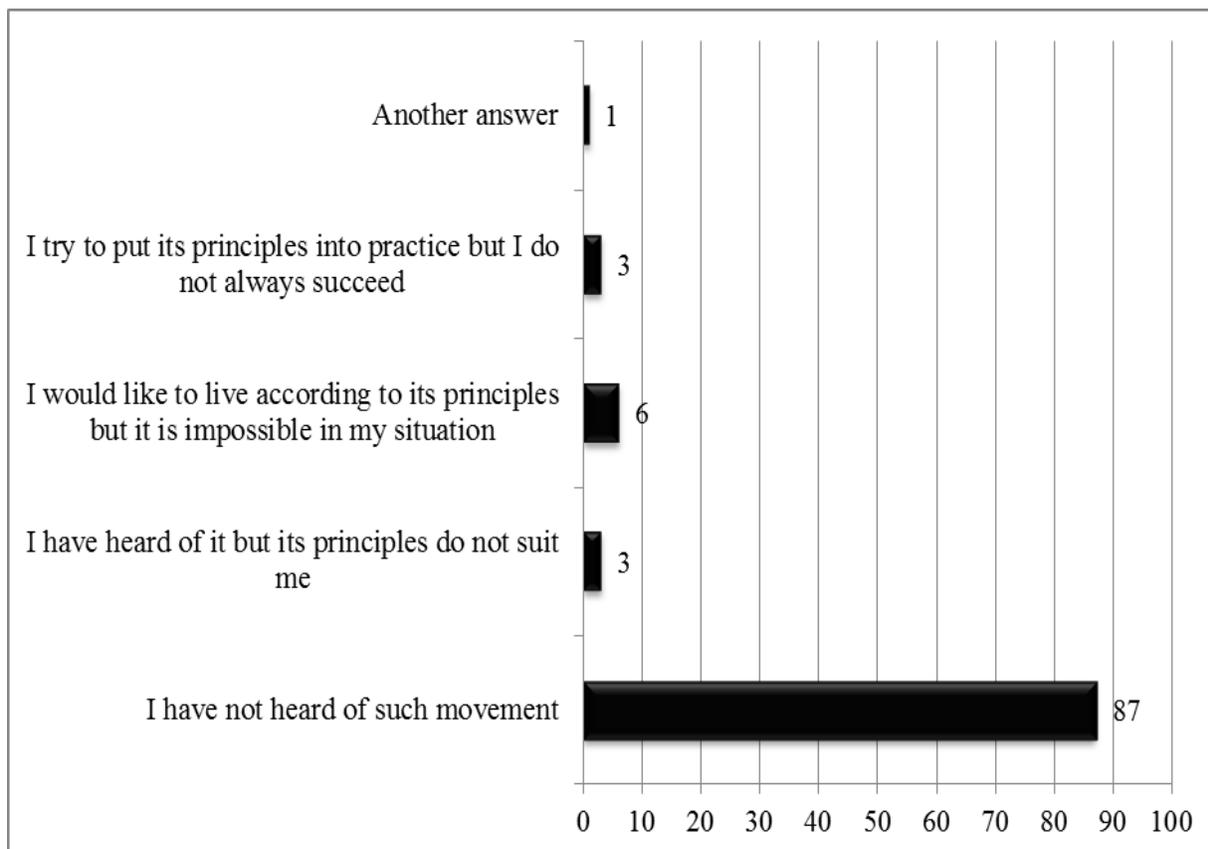
**Figure 8. Respondents’ healthiness according to their subjective assessment (% of answers)**



Source: own elaboration based on survey results.

At the same time despite the complaints about the lack of time and the resulting rush, stress and fatigue, the surveyed subjects in general do not express the will or the need to consciously slow down the pace of their life justifying it with various reasons, especially with professional and family situation. As little as 0.2% of the surveyed consumers try to live according to the principles of the “slow” movement that promotes the idea of choosing a pace of life suited to the needs of a given individual and therefore closer to the natural rhythm of human functioning, gives a sense of harmony of daily life and makes it possible to balance its individual spheres (Kiełczewski, 2009: 9-19). Another 3% answered that although they try to put the principles of the movement into practice, the achieved results differ. 6% of respondents declared that although they would like to live according to the principles of the “slow” movement it is impossible in their professional and family situation. The rest of the surveyed consumers either had not heard of such a movement (87% of answers) or thought that such a way of living would not suit them (3% of answers; Figure 9).

**Figure 9. Respondents' opinions on the „slow” movement (% of answers)**



Source: own elaboration based on survey results.

Although it is hard to refuse the accuracy of the observation that “evolution proceeds according to the rule of the survival of the fittest, not the fastest” (Honore, 2011: 11), it is apparent that the problem faced by the majority of modern consumers is making such life choices that would allow for the development of an ideal (in a subjective sense) time perspective, including slowing down the pace of life and its balancing.

#### **4. Conclusion**

Managing the time budget is, beside managing the financial budget, an important aspect of human behaviours examined in the context of the need satisfaction process. The presented research results prove that the modern consumer, especially if he or she lives in a big city, is increasingly “a man of rush: a man who lacks time, who is a prisoner of constraint” (Nydhal,

2011: 36). And controlling his own time becomes one of his biggest problems (Eriksen, 2003: 38).

By making decisions about performing specific activities the consumer not only satisfies his or her needs but also discovers his second “self”. Although the meaning ascribed to different activities in the time budget depends on the specific situation of a given individual, his or her household and closest environment, striving for a temporal balance between the different spheres of life is undoubtedly especially significant. It implicates different positive (among others the possibility of regenerating one's physical and mental energy, development, shaping family and social bonds) and negative (such as: physical and mental fatigue, professional burnout, worsening of one's health condition) consequences not only for the given individual but also for his or her family. It is hard not to agree with the opinion of psychologists P. Zimbardo and J. Boyd (2013: 2, 13), who emphasize that time is limited and thus from the perspective of our quality of life it is important to use it well and wisely. According to their opinion we can win the race against time and make it work in our favour but we have to change our approach towards time and consider the consequences of the choices we make. For we cannot refute the accuracy of the observation that “life is about something more than just increasing its pace” (Honore , 2012: 5).

Most of the surveyed inhabitants of big cities experience the acceleration of the pace of life and increasingly live under the pressure of time and struggle with the lack of it. The inability to meet all the tasks and challenges most often comes down to the necessity of carrying out the activities characterized by a high degree of constraint (such as work) and limiting those marked by a freedom of choice (such as leisure). At the same time, although the surveyed consumers often complained of a chronic lack of time, they admitted wasting and mismanaging it. The impossibility of balancing the time budget resulting foremost from devoting a large amount of time and energy to work at the expense of family life, sleep and leisure time is a particularly significant problem for most of the professionally active subjects. That is why the statement “I don't have the time” has become nowadays one of the most popular (although not always legitimate) excuses or justifications.

The lack of balance between work and consumers' private life is increasingly getting noticed also by employers who in response organize training sessions during which the employees are taught how to reconcile their duties with personal plans, the so called “work-life balance” (Co widać..., 2005: 136-137).

In the presented situation the predictions of J. Keynes, that we are going to work 15 hours a week in 2030 seem exceptionally tempting (Powrót..., 2013: 42-43). Similar prognoses are presented by the contemporary British politician and columnist R. Skidelsky. In his highly controversial publication “How Much Is Enough? Money and the Good Life” he claims that the increase in productivity at work in industry and services, thanks to the increasingly advanced automation, will allow for a gradual reduction of the work time – at first to 30 hours a week, than to 25 hours and in a long-term perspective we will spend most of our time outside of work. Thus we will gain a lot of free time and will be able to engage in those activities that we previously did not have time for and as a result work will become entertainment. However it is connected with the necessity to “abandon advertisement, curb the continuing rise of consumption, and end the obsession with economic growth” (Powrót..., 2013: 42-43). Well – it seems that a lot of time needs to pass for such changes to take place. And in conclusion of the presented discussion and research results, one can only agree (or disagree) with the Polish poet, satirist and aphorist S. J. Lec who lived in the 20th century and even then ironically remarked that “living takes people too much time” (<http://cytaty.....>, 2014).

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## **Praca czy życie osobiste – czyli o problemach współczesnego konsumenta z zarządzaniem budżetem czasu**

### **Streszczenie**

W charakteryzującej życie współczesnego konsumenta potężnej kompresji czasu coraz trudniejsze staje się podołanie wszystkim wyzwaniom i zadaniom, jakie chcielibyśmy czy też powinniśmy podjąć. Biorąc pod uwagę nieubłagalność i nieelastyczność czasu oraz jego ograniczone zasoby, a jednocześnie coraz większą ilość zajęć wypełniających budżet czasu człowieka, szczególnego znaczenia nabiera obecnie umiejętność zarządzania czasem, w tym zwłaszcza równoważenia jego budżetu. Jest ona bowiem istotnym warunkiem zrównoważonego rozwoju człowieka jako pracownika, członka rodziny czy innej grupy ale też jednostki o określonych potrzebach, preferencjach i systemie wartości.

Celem publikacji jest charakterystyka problemów współczesnych konsumentów – mieszkańców dużych miast, z zarządzaniem budżetem czasu, w tym szczególnie w odniesieniu do możliwości zachowania czasowej równowagi pomiędzy poszczególnymi obszarami życia. Podstawę rozważań stanowiły zarówno studia literaturowe, jak i wyniki przeprowadzonych przez autorów badań pierwotnych.

**Słowa kluczowe:** budżet czasu, zarządzanie czasem, zachowania i postawy konsumentów.