INCOME, TIME USE, AND SUBJECTIVE QUALITY OF LIFE: EVIDENCE FROM POLAND

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Abstract: *This study examines the determinants of subjective quality of life among working individuals in Poland, with a particular focus on the roles of income and time use. The analysis is based on data from a nationwide survey conducted using the Computer-Assisted Web Interviewing (CAWI) method on a representative sample of 1,067 respondents. Subjective quality of life is measured as a composite index reflecting satisfaction across multiple life domains, including work, family life, health, and material conditions. The empirical strategy combines exploratory factor analysis to validate the measurement scale with multiple linear regression to identify key predictors of quality of life. The results indicate that both income and time-related factors play a significant role. Higher income is consistently associated with higher levels of subjective well-being, confirming its importance as a material determinant. At the same time, satisfaction with leisure time emerges as one of the strongest predictors of quality of life, highlighting the importance of non-material resources. The findings also suggest that the effects of caregiving responsibilities are heterogeneous and depend on their type and intensity. In contrast, some socio-demographic characteristics exhibit weaker or non-significant effects when controlling for economic and time-use variables. Overall, the study underscores the importance of considering both financial and temporal dimensions when analyzing well-being and provides evidence relevant for policies aimed at improving quality of life.*

Key words: *subjective quality of life, income, time use, leisure, work-life balance*
JEL codes: *I31, J22, D31, J16*

1. Introduction

Quality of life (QoL) and subjective well-being have become central constructs in the social sciences, reflecting a broader shift from traditional economic indicators of development toward more comprehensive measures of human welfare. Early approaches focused primarily on objective indicators such as income, health, or education (Sen, 1999; Stiglitz et al., 2009). However, growing recognition of the limitations of purely objective measures has led to increased emphasis on subjective evaluations, capturing how individuals perceive and experience their own lives (Diener et al., 1999; Veenhoven, 2000).

Subjective quality of life is typically conceptualized as a multidimensional construct encompassing cognitive judgments (e.g., life satisfaction) as well as affective components (positive and negative emotions) (Diener et al., 1999). It is also widely acknowledged that QoL includes both global assessments and domain-specific evaluations, such as satisfaction with work, family life, health, or material conditions (Cummins, 1996; OECD, 2013). This multidimensional perspective is reflected in major measurement frameworks, including the WHOQOL approach, which integrates physical, psychological, social, and environmental domains of well-being (WHOQOL Group, 1997).

In parallel, theoretical developments have expanded the understanding of QoL beyond utility-based frameworks. Sen's (1999) capability approach emphasizes individuals' real opportunities to achieve valued ways of living, while Allardt (1993) distinguishes between "having" (material conditions), "loving" (social relationships), and "being" (self-realization). These perspectives highlight that quality of life depends not only on resources but also on how individuals are able to use them within their social and institutional contexts.

Empirical research consistently identifies income as an important determinant of subjective well-being. Higher income increases access to goods and services and enhances security, which in turn contributes to life satisfaction (Diener et al., 2018; Kahneman & Deaton, 2010). At the same time, the relationship between income and well-being is subject to diminishing returns and is influenced by relative comparisons and adaptation processes (Easterlin, 2001; Clark et al., 2008). This has led to increasing interest in non-material determinants of QoL.

One such determinant is time use, particularly in the context of work-life balance. The allocation of time between paid work, unpaid work, and leisure is a key factor shaping daily experiences and overall well-being (Burchardt, 2008; Gershuny, 2000). Excessive working hours and time pressure have been linked to lower life satisfaction and higher stress levels

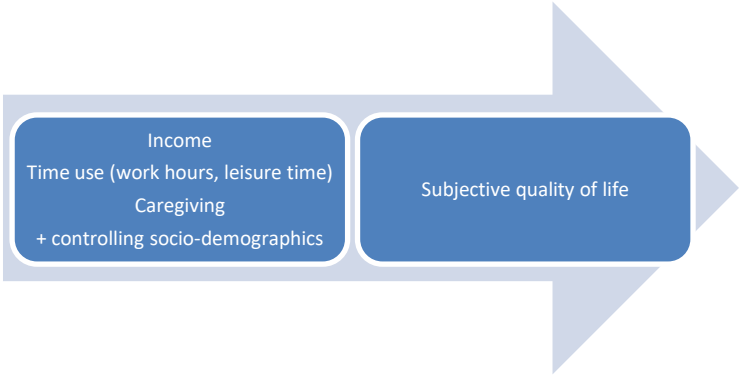
(Greenhaus & Allen, 2011), while access to sufficient and satisfying leisure time is positively associated with well-being (OECD, 2013; Sayer, 2005).

Family roles and caregiving responsibilities represent another important dimension of QoL. Research suggests that family life can enhance well-being by providing emotional support and a sense of purpose (Nomaguchi & Milkie, 2020). However, the effects of caregiving are not unambiguously positive. Intensive caregiving, particularly when combined with employment, may lead to role strain and reduced well-being (Bianchi & Milkie, 2010). Thus, the impact of family-related responsibilities on QoL depends on their intensity, context, and the availability of support.

Despite extensive research on individual determinants of subjective well-being, fewer studies integrate economic conditions, time use, and caregiving responsibilities within a single analytical framework. This gap is particularly visible in the context of Central and Eastern Europe, where rapid socio-economic transformations, changing labor market conditions, and evolving gender roles may influence the determinants of QoL in specific ways. Poland provides a relevant case for such analysis, as it combines economic growth with persistent challenges related to work-life balance and demographic change.

The present study aims to assess subjective quality of life among working individuals in Poland and to examine its relationship with income, working time, caregiving responsibilities, and leisure time satisfaction, while controlling for socio-demographic characteristics (Fig. 1). By jointly analyzing these dimensions, the study contributes to a more comprehensive understanding of the factors shaping well-being in a contemporary socio-economic context.

Fig. 1 Conceptual framework of the study



Based on prior theoretical and empirical research on subjective well-being, income, time use, and work-life balance (Diener et al., 1999; OECD, 2013; Greenhaus & Allen, 2011; Burchardt, 2008), the following hypotheses are proposed:

H1: *Higher income is positively associated with subjective quality of life*.

This hypothesis is grounded in extensive empirical evidence showing a positive relationship between income and life satisfaction, particularly through improved material conditions and economic security (Diener et al., 2018; Kahneman & Deaton, 2010; Clark et al., 2008).

H2: *Longer working hours are negatively associated with subjective quality of life*.

Previous research indicates that excessive working time is linked to increased stress and reduced well-being, especially when it limits recovery and personal time (Greenhaus & Allen, 2011; Sayer, 2005; Burchardt, 2008).

H3: *Greater satisfaction with leisure time is positively associated with subjective quality of life*.

The importance of leisure and time availability for well-being is well documented, with evidence suggesting that subjective satisfaction with time use is a strong predictor of life satisfaction (OECD, 2013; Gershuny, 2000).

H4: *Engagement in caregiving activities has a differentiated effect on quality of life, depending on the type and intensity of care*.

The literature points to both positive and negative effects of caregiving: it may enhance well-being through social roles and meaning, but also generate strain when demands are high (Nomaguchi & Milkie, 2020; Bianchi & Milkie, 2010).

H5: *Socio-demographic characteristics (e.g., age, gender, marital status) are associated with subjective quality of life, although their effects are weaker than those of income and time-related factors*.

Empirical studies show that demographic factors influence well-being, but their effects are often mediated by economic conditions and life circumstances (Diener et al., 1999; OECD, 2013).

2. Methodology and Data

The empirical analysis is based on data collected through a nationwide survey conducted among economically active individuals in Poland. The final sample comprised 1,067 respondents. Data were gathered using the Computer-Assisted Web Interviewing (CAWI) technique, a widely used method in contemporary social research that enables efficient data collection while maintaining acceptable data quality.

The sampling procedure followed a stratified design to ensure the representativeness of the Polish working population. Quotas were applied with respect to key socio-demographic

characteristics, including gender and other relevant population parameters. This approach is consistent with established practices in survey research aimed at minimizing sampling bias and improving external validity.

Subjective quality of life was conceptualized as a multidimensional construct reflecting individuals' overall life satisfaction across key domains. This approach aligns with the literature emphasizing both the cognitive and affective components of subjective well-being (Diener et al., 1999; OECD, 2013; WHOQOL Group, 1997).

QoL was measured using a set of eight items capturing satisfaction with different life domains: work, standard of living, income, family life, work-life balance, health status, access to infrastructure (e.g., sports and cultural facilities), and access to healthcare . Responses were recorded on a 7-point Likert scale ranging from 1 ("very dissatisfied") to 7 ("very satisfied").

A composite indicator of subjective quality of life was constructed as the arithmetic mean of the eight items. The use of aggregated indices based on Likert-type items is a common practice in well-being research and allows for capturing latent constructs that are not directly observable (OECD, 2013).

In addition to the dependent variable, the analysis included a set of explanatory variables reflecting socio-demographic characteristics (e.g., gender, age, education, marital status), economic conditions (income), and time-use patterns, including working hours, caregiving responsibilities (e.g., childcare, eldercare), and the amount of leisure time. These variables are commonly identified in the literature as key determinants of subjective well-being and work–life balance (Greenhaus & Allen, 2011; Burchardt, 2008).

The analytical procedure consisted of three main stages: (1) validation of the measurement scale, (2) construction of the composite QoL indicator, and (3) estimation and evaluation of the regression model.

First, an exploratory factor analysis (EFA) was conducted to examine the underlying structure of the QoL scale. EFA is an appropriate technique when the dimensionality of a construct is not imposed a priori and aims to identify latent factors explaining the observed correlations among variables. Prior to the analysis, the suitability of the data was assessed using the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy and Bartlett's test of sphericity. High KMO values and a significant Bartlett test indicate that the correlation matrix is appropriate for factor analysis.

The number of factors was determined based on multiple criteria, including the Kaiser criterion (eigenvalues greater than 1) and inspection of the scree plot. The proportion of

explained variance was also taken into account. This multi-criteria approach is recommended in methodological literature to avoid over- or under-extraction of factors.

Second, the internal consistency of the scale was assessed using Cronbach's alpha coefficient. This measure evaluates the reliability of a set of items intended to capture a latent construct, with values above 0.7 generally considered acceptable. Additionally, item-level diagnostics were performed to verify whether the removal of any item would improve the reliability of the scale.

Following validation, a composite QoL index was constructed as the mean score across all items, assuming unidimensionality of the construct. This procedure is consistent with previous research in subjective well-being, where aggregated indicators are used to represent overall life satisfaction (OECD, 2013; Diener et al., 2018).

In the final stage, a multiple linear regression model was estimated to identify factors associated with subjective quality of life. Multiple regression is a standard analytical tool for examining the relationship between a continuous dependent variable and a set of predictors while controlling for confounding variables. The model included socio-demographic variables, income categories, and indicators related to time allocation and caregiving responsibilities, reflecting theoretical frameworks of work-life balance and well-being (Greenhaus & Allen, 2011).

To ensure the validity of the model, a series of diagnostic tests was performed. The assumptions of linear regression – linearity, normality of residuals, homoscedasticity, and independence of errors – were evaluated using both graphical and statistical methods. The normality of residuals was assessed through distributional analysis, while homoscedasticity was examined using residual plots.

Additionally, the presence of influential observations was examined using Cook's distance, with values below 1 suggesting that no single observation unduly influenced the model estimates. Multicollinearity among independent variables was assessed using variance inflation factors (VIF), following common thresholds recommended in the literature.

Overall, the adopted analytical strategy combines measurement validation with multivariate modeling, providing a robust framework for analyzing determinants of subjective quality of life.

3. Results

The sample consists of 1,067 working individuals and is broadly balanced in terms of gender, with a slight predominance of men. The largest age groups are respondents aged 35-44 and 45-54, indicating a concentration of participants in mid-career stages. In terms of education, the majority of respondents have at least secondary education, with more than half holding a higher education degree, which reflects the structure of the employed population (Tab. 1).

Tab. 2 Sample characteristics

Variable	Category	n	%
Gender	Female	492	46.1
	Male	575	53.9
Age	18-24	61	5.7
	25-34	232	21.7
	35-44	312	29.2
	45-54	276	25.9
	55+	186	17.4
Education	≤ Lower secondary	11	1.0
	Vocational	75	7.0
	Secondary	406	38.0
	Higher	575	53.9
Marital status	Single	452	42.4
	Married	615	57.6
Place of residence	Rural	201	18.8
	Urban	866	81.2
Monthly net income (PLN)	<3000	64	6.0
	3000-5000	544	51.0
	5000-7000	283	26.5
	≥7000	176	16.5

Most respondents are married and reside in urban areas. The income distribution is concentrated in the middle categories, with over half of the sample earning between 3,000 and 5,000 PLN per month, while smaller shares are observed at both the lower and higher ends of the income spectrum. Overall, the sample provides a diverse representation of socio-demographic and economic characteristics relevant for the analysis of subjective quality of life.

Prior to the main analysis, the structure and reliability of the subjective QoL scale were assessed. An EFA was conducted to examine the dimensionality of the eight-item scale. The KMO measure of sampling adequacy was high (0.88), indicating that the data were suitable for factor analysis. Bartlett's test of sphericity was statistically significant ($p < 0.001$), confirming that the correlation matrix was appropriate for factor extraction.

The results of the EFA supported a unidimensional structure of the QoL scale. Only one factor had an eigenvalue greater than 1, and inspection of the scree plot indicated a clear break after the first factor. This single factor explained more than 50% of the total variance, suggesting that the items capture a common underlying construct of subjective quality of life .

The internal consistency of the scale was assessed using Cronbach's alpha, which reached a value of 0.86, indicating very good reliability. Item-level diagnostics showed that the removal of any individual item did not significantly improve the alpha coefficient, supporting the inclusion of all items in the composite index .

Based on these results, a composite QoL indicator was constructed as the mean of the eight items and used in subsequent analyses. The average level of subjective QoL in the sample was moderate, with mean values across most groups ranging between approximately 4.4 and 5.0 on a 7-point scale.

Initial analyses examined differences in QoL across socio-demographic categories (Tab. 2). No statistically significant differences were observed with respect to gender or place of residence. Similarly, age differences were not statistically significant in bivariate comparisons.

In contrast, several socio-economic variables were significantly associated with QoL. Individuals with higher levels of education reported higher life satisfaction, with statistically significant differences between groups ($p < 0.05$). Marital status also played a role, as married respondents reported higher QoL compared to those living alone ($p < 0.001$).

Income emerged as one of the most important differentiating factors. A clear gradient was observed, with QoL increasing alongside income levels. Respondents earning above 7,000 PLN reported the highest levels of life satisfaction, while those with the lowest income reported the lowest scores ($p < 0.001$).

Family-related variables also showed significant associations. Respondents with children, particularly those with two children, reported higher QoL compared to childless individuals ($p < 0.001$). Additionally, the number of working hours per week was significantly related to QoL. Individuals working exactly 40 hours per week reported the highest levels of life satisfaction, while those working more than 50 hours reported noticeably lower QoL ($p < 0.001$).

Time use and caregiving responsibilities were also important. More frequent engagement in childcare activities was associated with higher QoL ($p < 0.05$), particularly among those involved on a daily basis. In contrast, frequent care for grandchildren showed a negative

Tab. 2 Differences in subjective quality of life across groups

Variable	Category	Mean QoL	SD	p-value
Gender	Female	4.75	1.03	0.218
	Male	4.67	1.07	
Age	18-24	4.75	1.07	0.341
	25-34	4.70	1.07	
	35-44	4.78	1.07	
	45-54	4.61	1.07	
	55+	4.74	0.99	
Education	≤ Lower secondary	4.61	0.94	0.042
	Vocational	4.42	1.19	
	Secondary	4.68	1.10	
	Higher	4.77	1.00	
Marital status	Single	4.56	1.10	<0.001
	Married	4.82	1.01	
Place of residence	Rural	4.61	1.15	0.142
	Urban	4.73	1.03	
Income (PLN)	<3000	4.44	1.10	<0.001
	3000-5000	4.58	1.11	
	5000-7000	4.83	0.92	
	≥7000	5.01	0.96	
Working hours/week	≤30	4.67	1.07	<0.001
	30-39	4.60	1.11	
	40	4.80	0.97	
	41-50	4.73	1.01	
	>50	4.31	1.41	
Satisfaction with leisure time	1 (lowest)	3.44	1.21	<0.001
	2	4.22	1.17	
	3	4.25	0.94	
	4	4.55	0.85	
	5	4.96	0.82	
	6	5.29	0.78	
	7 (highest)	5.68	1.01	

Note: p-values are based on t-tests for binary variables and one-way ANOVA for variables with more than two categories. Selected variables are presented. Additional analyses (not shown) indicate statistically significant differences for number of children, childcare frequency, housework frequency, and childcare time ($p < 0.05$), while no significant differences were found for grandchild care and care for dependents ($p > 0.05$).

association at higher intensities. Time devoted to housework was weakly but significantly related to QoL when measured in frequency terms, although not when measured in hours.

A particularly strong relationship was observed for satisfaction with leisure time. QoL increased consistently with higher levels of satisfaction with the amount of free time, with substantial differences between categories ($p < 0.001$) .

To examine the joint effects of multiple factors, a multiple linear regression model was estimated with subjective QoL as the dependent variable (Tab. 3). The model explained a

substantial proportion of variance in QoL ($R^2 = 0.346$; adjusted $R^2 = 0.333$), and the overall model fit was statistically significant ($F = 26.381$, $p < 0.001$).

Tab. 3 Multiple linear regression predicting subjective quality of life

Variable	B	SE	β	p-value
Constant	3.074	0.358	—	<0.001
Male	-0.134	0.055	-0.063	0.015
Age 25-34	-0.243	0.126	-0.095	0.054
Age 35-44	-0.280	0.125	-0.121	0.026
Age 45-54	-0.345	0.125	-0.144	0.006
Age 55+	-0.340	0.133	-0.122	0.011
Married	0.177	0.061	0.083	0.004
Income 3000-5000	0.315	0.116	0.149	0.007
Income 5000-7000	0.609	0.122	0.256	<0.001
Income ≥7000	0.767	0.129	0.271	<0.001
Number of children	0.078	0.041	0.061	0.056
Grandchild care (several times/week)	-0.294	0.153	-0.049	0.055
Care for dependents (daily)	0.335	0.127	0.067	0.009
Childcare 21-30h/week	0.182	0.107	0.046	0.088
Childcare >30h/week	0.286	0.088	0.092	0.001
Leisure satisfaction (2)	0.773	0.141	0.206	<0.001
Leisure satisfaction (3)	0.843	0.134	0.256	<0.001
Leisure satisfaction (4)	1.178	0.121	0.497	<0.001
Leisure satisfaction (5)	1.573	0.122	0.650	<0.001
Leisure satisfaction (6)	1.927	0.131	0.643	<0.001
Leisure satisfaction (7)	2.396	0.149	0.586	<0.001

Model fit: $R^2 = 0.346$; Adjusted $R^2 = 0.333$; $F = 26.381$ ($p < 0.001$)
Note: B – unstandardized coefficients; β – standardized coefficients. Reference categories: female (gender), age 18-24, single (marital status), income <3000 PLN, and the lowest category for ordinal variables.

Among socio-demographic variables, gender and age were significant predictors when controlling for other factors. Men reported slightly lower QoL compared to women ($\beta = -0.063$, $p < 0.05$). Additionally, older age groups (35+) were associated with significantly lower QoL relative to the youngest group.

Marital status remained a significant positive predictor, with married individuals reporting higher QoL ($\beta = 0.083$, $p < 0.01$). However, education was not included in the final model, suggesting that its effect may be mediated by other variables, particularly income.

Income showed a strong and consistently positive association with QoL. All higher income categories were statistically significant, with the largest effect observed for individuals earning above 7,000 PLN ($\beta = 0.271$, $p < 0.001$). This confirms the importance of financial resources as a key determinant of subjective well-being.

Family and caregiving variables yielded mixed results. The number of children was only marginally significant. However, intensive childcare (more than 30 hours per week) was positively associated with QoL ($\beta = 0.092$, $p < 0.01$), suggesting that engagement in family roles may enhance well-being under certain conditions. Daily care for dependent or ill individuals was also positively associated with QoL ($\beta = 0.067$, $p < 0.01$), whereas frequent care for grandchildren showed a weak negative tendency at higher frequencies.

The strongest effects in the model were observed for satisfaction with leisure time. Compared to the lowest category, all higher levels of satisfaction were associated with significantly higher QoL, with large standardized coefficients (β ranging from 0.206 to 0.650, all $p < 0.001$). This indicates that perceived adequacy of free time is a central factor in explaining subjective well-being.

Diagnostic analyses confirmed that the assumptions of linear regression were met. The distribution of residuals was approximately normal, and no major deviations from homoscedasticity were observed. VIF values were below 5 for all variables, indicating no multicollinearity concerns. Furthermore, Cook's distance values were below the commonly accepted threshold of 1 for all observations, suggesting the absence of influential outliers.

4. Discussion

The aim of this study was to examine the determinants of subjective quality of life among working individuals in Poland, with particular attention to income, time use, and caregiving responsibilities. The findings provide substantial support for the proposed hypotheses, while also revealing some nuances in the relationships between the analyzed variables.

First, H1, which assumed a positive relationship between income and subjective quality of life, is clearly supported. The results demonstrate a strong and consistent income gradient, with higher income levels associated with higher QoL. This finding aligns with a large body of empirical literature emphasizing the importance of material conditions and financial security for life satisfaction (Diener et al., 2018; Kahneman & Deaton, 2010).

Second, H2, predicting a negative association between longer working hours and QoL, is partially supported. While moderate working hours (around 40 hours per week) are associated with relatively high levels of QoL, excessively long working hours are linked to lower well-being. This suggests a non-linear relationship, where both insufficient and excessive working time may be suboptimal, consistent with prior research on time pressure and work-related stress (Greenhaus & Allen, 2011).

Third, the results strongly support H3, which posited a positive relationship between satisfaction with leisure time and QoL. This variable emerged as the strongest predictor in the regression model, highlighting the central role of perceived time adequacy in shaping well-being. This finding reinforces the growing recognition that non-material resources, particularly time, are crucial components of quality of life (OECD, 2013; Burchardt, 2008).

Fourth, H4, concerning the differentiated effects of caregiving, is also supported. The results indicate that the relationship between caregiving and QoL depends on both the type and intensity of care. Intensive childcare is associated with higher QoL, suggesting that engagement in family roles may enhance well-being, possibly through emotional rewards and a sense of purpose. In contrast, other forms of caregiving, such as frequent care for grandchildren, show weaker or even negative associations at higher levels of intensity. This supports previous findings that caregiving can have both positive and negative effects depending on context and burden (Nomaguchi & Milkie, 2020; Bianchi & Milkie, 2010).

Finally, H5 receives partial support. While some socio-demographic variables, such as gender, age, and marital status, are statistically significant predictors of QoL, their effects are generally weaker than those of income and time-related variables. This suggests that individual living conditions – particularly financial resources and time availability – play a more central role in shaping subjective well-being than structural characteristics alone.

Overall, the findings contribute to the literature by demonstrating that subjective quality of life is determined by both material and non-material factors. While income remains an important predictor, the strong effect of leisure time satisfaction underscores the importance of time as a key resource. This highlights the need to move beyond purely economic perspectives and adopt a more comprehensive approach to well-being that includes time use and work-life balance.

From a policy perspective, the results suggest that improving quality of life requires not only increasing income levels but also addressing time-related constraints. Policies aimed at reducing excessive working hours, promoting flexible work arrangements, and supporting individuals in balancing professional and family responsibilities may play a crucial role in enhancing well-being.

This study has several limitations that should be taken into account when interpreting the results. First, the study relies on self-reported measures, which may be subject to response biases such as social desirability or individual differences in scale use. Second, despite efforts to ensure representativeness, the use of an online survey (CAWI) may introduce potential

selection bias, particularly among individuals with limited internet access or lower digital skills. Finally, the model explains a substantial but not exhaustive share of variance in subjective quality of life, indicating that other relevant factors not included in the analysis may also play a role.

Despite these limitations, the study provides robust evidence on the role of income and time-related factors in shaping subjective quality of life and offers a useful basis for further research.

5. Conclusions

This study examined the determinants of subjective quality of life among working individuals in Poland, with a particular focus on income and time use. The results show that both material and non-material factors play a significant role in shaping well-being. While higher income is consistently associated with higher levels of subjective quality of life, the findings also highlight the importance of time-related resources, especially satisfaction with leisure time, as a key predictor of well-being.

The analysis further demonstrates that the effects of family and caregiving responsibilities are not uniform but depend on their type and intensity. At the same time, socio-demographic characteristics appear to play a more limited role once economic and time-use factors are taken into account.

Overall, the study contributes to the literature by providing an integrated perspective on quality of life that combines economic conditions with time allocation and work–life balance. These findings suggest that policies aimed at improving well-being should go beyond income-related measures and also address the distribution and quality of time, including working conditions and opportunities for rest and leisure.

Future research should further explore these relationships using longitudinal data and more detailed measures of time use and caregiving, in order to better understand the mechanisms linking everyday life conditions with subjective well-being.

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