MANAGEMENT OF RESOURCES (TIME AND MONEY) BY THE CONTEMPORARY INDIVIDUAL IN THE CONTEXT OF ENGAGING IN CHARITABLE ACTIVITIES. ANALYSIS OF RESEARCH RESULTS

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Abstract:

The article explores how modern people's management of personal resources such as time and money influences their commitment to charity. Drawing on research, the author analyses how people allocate their limited resources of time and money to charity. The article outlines the motivations and obstacles associated with charitable giving, as well as the differences in behaviour according to the sociodemographic factors studied. The findings show that despite the diversity of individual preferences and abilities, there are common patterns that characterise effective resource management in the context of charity. The author points out the importance of charity planning and suggests strategies that can help to make the best use of time and money for charitable purposes.

Key words: Resources. Management. Time. Money.

INTRODUCTION

Contemporary society faces numerous challenges related to managing resources such as time and money. These often limited resources must be allocated in a way that satisfies daily needs, achieves professional and personal goals, and includes charitable activities undertaken by modern individuals. This article attempts to understand how contemporary people manage their resources in the context of engaging in charitable activities.

The aim of the article is to examine the mechanisms that influence decisions regarding the allocation of time and money to charitable causes. The article is based on the results of research conducted by the author, aimed at understanding the motivations, barriers, and behavioral patterns associated with charitable activities. The analysis takes into account various sociodemographic factors that may affect decisions in the realm of charity. The article also explores how planning charitable activities can contribute to more effective management of resources such as time and money.

The analysis of resource management in the context of charitable activities is particularly important in light of the current social and economic realities. Living in a dynamically changing environment, the contemporary individual must make conscious decisions about their charitable activities, balancing various obligations and expectations. Through the analysis of research results, the article provides valuable insights and recommendations that can support more effective engagement in charitable activities and the optimal use of available resources.

RESOURCE MANAGEMENT IN CHARITABLE ACTIVITIES

Various factors have influenced human engagement in charitable activities throughout history. It is difficult to categorize and evaluate these factors, as they have all significantly contributed to individuals' involvement in charitable actions. Below are those factors that, according to the author, most significantly impact decisions regarding the allocation of resources to charitable activities:

Motivation for engaging in charitable activities, prosocial attitude;

Attitude towards financial resources and time resources;

Management of financial and time resources-this factor influences the form of engagement in charity, the scale of this engagement, and its intensity.

The motivation to engage in charitable activities, the conditions shaping a prosocial attitude, and the attitude towards charity are factors that initiate and drive charitable actions. Without motivation, regardless of the amount of resources available, an individual will not engage in charitable activities. Not only motivational factors but also education are important (Gawrych, 2022). Therefore, this factor is fundamental to undertaking charitable activities.

The second significant factor influencing the undertaking of charitable activities is the attitude towards the resources at an individual's disposal. The attitude towards available resources, similar to motivation, can determine the engagement in charitable activities, but also influences the form of engagement and its objectives.

An essential factor in the context of engaging in charitable activities is the management of available resources. This management has many aspects and involves identifying available resources, planning their use for various purposes, methods of acquiring them, monitoring their use, and ultimately assessing the efficiency of their management. Sustainable development from the point of view of logistics management is important (Gawrych, 2024). Resource management can affect the form, scale, and intensity of an individual's engagement in charitable activities.

Attitudes towards available resources and approaches to managing them differ concerning time and money, although there are some common elements in how modern individuals approach them. Where possible, both resources are considered together, and where necessary, their distinct nature is highlighted.

One of the fundamental attributes of the analyzed resources, which is crucial for engaging in charitable activities, is their renewability. Renewability here refers to the ability to restore the resource to its pre-use state. From this perspective, financial resources are renewable because individuals can, through their actions, restore their financial state to the level it was before dedicating it to charitable activities. Time, however, should be treated as a non-renewable resource due to its basic characteristic of passing, which makes it impossible for individuals to restore this resource.

For this reason, some authors (Pink, 2018, pp. 9-14) consider time a much more valuable resource (because it is non-renewable), which, according to the economic theory of resource scarcity (Podobiński, 1987, pp. 47-58), should be managed wisely and prudently. Education is one of the important factors (Gawrych, 2022).

This fundamental attribute largely determines an individual's decisions regarding forms of engagement in charitable activities, although it does not definitively dictate them. On the other end of the decision-making continuum, individuals face decisions influenced by the following considerations:

whether to allocate financial resources to charitable activities, which are „tangibly" lost, whereas the „loss" is not felt as acutely when donating time to charitable causes because this resource is often not valued;

whether it is easier to allocate financial resources to charitable causes, as the only involvement required is transferring funds to an institution or those in need (during which time the individual can be doing other things, including earning money) rather than committing time and effort to direct help and involvement in charitable activities (time that could be perceived as „lost" because nothing else is happening during that period).

These considerations indirectly reveal the attitudes contemporary individuals may have towards time and money (available resources) in the context of charitable activities. As Tyszka and Zaleśkiewicz write, people exhibit diverse attitudes towards money as a resource (Tyszka, Zaleśkiewicz, 2004, pp. 180-181). Bloom discusses the conditions and factors influencing these attitudes (Bloom, 1995, pp. 44-46). Kozak points out socialization and environmental factors affecting attitudes towards money (Kozak, 2004, pp. 32-34). Zaleśkiewicz notes that even a subtle activation of the idea of money (or time) in a person's mind can significantly impact their willingness to provide help (Zaleśkiewicz, 2011, pp. 205-218). Wąsowicz-Kiryło identifies three key components contained within attitudes towards money (Wąsowicz-Kiryło, 2013, p. 34):

emotional – emotions related to the object of the attitude (positive or negative);

cognitive – knowledge and beliefs about the topic;

behavioral – tendencies towards specific behaviors regarding the object.

Wąsowicz-Kiryło also points out the determinants and correlates of attitudes towards money (Wąsowicz-Kiryło, 2008, pp. 122-136).

These same components also apply to attitudes towards time that individuals wish to allocate to charitable activities.

Summarizing the considerations regarding attitudes towards resources allocated to charitable activities, Kisiel (2012, p. 77) discusses the ethics of money (in a broader sense, resources) and identifies six dimensions:

good – money (resource) is good, attractive, enables goal achievement, and is worth sharing;

bad – the resource is bad, striving for its possession is shameful, and the consequences of its use are negative;

respect, esteem – possession or use of the resource grants respect, recognition, and facilitates building relationships;

achievement – possession or use of the resource symbolizes success, achievements, and reflects social status;

budgeting – acquisition, maintenance, and use of the resource should be planned, reducing anxiety, potential loss, or fear of misuse;

freedom, power – possession or use of the resource grants power and freedom from the influence of others.

Analyzing these dimensions of resource engagement in charitable activities shows how varied individual approaches can be, influenced by numerous factors. Hence, efficient resource management in the context of charitable activities is crucial.

As Szafrański writes, it is beneficial to approach resource management as a project. The key elements of the project „managing available resources in the context of engaging in charitable activities" are (Szafrański, 2016, pp. 28-29):

Defining the status quo – what resources do I have at my disposal?

What forms of charitable activities do I want to engage in? What is my goal in the area of charity?

Is engaging in charitable activities worthwhile? What meaning does it have for me? Why is it important to me?

What should I know to achieve my goal?

Creating a detailed action plan;

Implementing the plan while monitoring results, resource levels, etc.

The stage of resource management follows the stages of recognizing the need for charitable action, building motivation, developing a prosocial attitude, and forming proper attitudes towards the resources available for charitable engagement. This stage is mainly technical in nature but remains equally important for the success of charitable actions and ensuring their sustainability.

A fundamental tool for managing financial resources for the modern individual is the financial plan, or budget. Iwuć presents detailed principles for preparing and managing such a plan (Iwuć, 2014, pp. 83-109). One of its crucial elements is the allocation of funds for charitable activities within the budget. This planning should not only include the amount of financial resources to be allocated for charitable purposes but also encompass the goals to be supported, the organizations involved, and the methods of transferring funds for charity. An essential aspect of planning also involves incorporating it into a timeline and determining whether the support will be a one-time or recurring, periodic contribution.

Planning charitable activities in the context of financial resource allocation significantly impacts the effectiveness of these activities. By defining the amount of financial resources to be engaged in charitable activities, identifying the goals to be supported, and selecting trustworthy organizations that can best realize charitable objectives, there is a substantial opportunity to create a well-considered model of philanthropy. In this model, actions are harmonized and, through regular support, long-term goals can be achieved.

Just as effective planning and management of financial resources are crucial in charitable activities, managing the second fundamental resource available to individuals—time—is equally important. Muncy asserts that while time may not be important, it is the most important resource. Given its limited availability, it must be managed wisely (Muncy, 2017, p. 53). As with financial resources, planning is a vital element of time management.

Forsyth argues that time management is largely determined by good organizational practices and identifies four key elements for effective time management (Forsyth, 2020, pp. 45-47): • Listing tasks to be completed within a specified timeframe; • Estimating the duration of these tasks; • Allocating time for unforeseen circumstances that may arise; • Prioritizing tasks.

The latter element is particularly significant given that time is a non-renewable resource. It is also important because it is directly related to an individual's beliefs, value system, and needs. It is a direct consequence of the motives driving one's actions. Clayton notes that time management is therefore conditioned by goals that direct human actions. The absence of goals can make time management merely a reaction to events (Clayton, 2011, pp. 45-58). Śliwiński indicates that goal-setting and prioritization make time management a tool through which individuals shape their future, their actions, and, directly or indirectly, their environment (Śliwiński, 2018, pp. 57-66).

According to Horsager, charitable activities should be long-term and well-planned. Therefore, in the realm of time management, individuals should employ tools that allow them to make the best use of this limited resource (Horsager, 2017, pp. 137-138).

A crucial element in discussions about managing resources in the context of an individual's engagement in charitable activities is their approach to these resources. An individual may view the allocation of their resources to charitable activities as a cost that burdens their financial or time budget and does not provide any benefit to them. This perspective assumes that charitable activities represent a strain on the individual's resources. While the individual may have the motivation and resources to engage in charitable actions, sharing these resources can feel like a burden. Although they are dedicating resources to a noble cause, they might simultaneously perceive a loss related to this, expressed in the economic concept of „opportunity cost" (the resources spent on one endeavor prevent the realization of potential benefits that could have been achieved by allocating those resources elsewhere) (Koczuba-Sobieraj, 2014, pp. 120-124).

Nowak suggests that an individual might also view the allocation of resources to charitable activities as an investment that could yield a certain return. This return is not necessarily material but can be significant in the context of charitable endeavors. While the potential return should not be the primary factor determining whether to engage in charitable activities, it is undoubtedly important to the individual (Nowak, 2018, pp. 227-246).

Honda offers an intriguing perspective on this issue, describing the treatment of resources allocated to charity as either a cost or an investment as „spending resources on charity with a smile or with tears" (Honda, 2020, p. 10). Similarly, Thompson uses the concept of „money with a mission," which reflects a deep belief that all resources possessed by an individual come from God and, therefore, should be used for doing good (charity) (Thompson, 2014, pp. 8-9).

In summarizing the issues related to analyzing attitudes towards possessed resources and managing them in the context of charitable activities, it can be concluded that this issue is of significant importance for charitable endeavors. An individual's attitude towards their resources determines the form, scope, and scale of the charitable activities they undertake. Effective planning of resources, including for charitable purposes:

- provides control over the status and utilization of resources;
- enables proactive rather than reactive actions;
- offers feedback on resource utilization (goals, scope of aid, etc.).

RESEARCH RESULTS

The research was conducted by the author of the article among adults aged 18 and over. The study included a group of 1,000 individuals and was carried out in the first half of 2023. The criteria used for selecting the sample for the study were as follows:

- Engagement in charitable activities by the respondents.
- A high value placed on helping others in the respondents' hierarchy of values.
- The significance of charitable activities in the respondents' lives.
- Active involvement of respondents in charity-related matters.

In the research procedure, a sample was selected in which the variables studied had distributions corresponding to the distributions of variables in the population they represented:

- Members of parish communities of the Catholic Church and other denominations.
- Employees of charitable organizations.
- Members of religious communities of various faiths.
- Individuals involved in charitable activities in schools, workplaces, etc.

The research covered the population of respondents throughout the entire country without any geographical distinction.

The conducted research largely concerned personal experiences, attitudes, and motivations of individuals. Therefore, adhering to ethical principles was crucial from the very beginning of the research process. Individuals selected for the study based on the described criteria had the right to withdraw from participation. Voluntary and informed participation was an important principle maintained in the planned research.

At every stage of the research, a key principle was observed, which involved providing full information about the ongoing studies. Individuals meeting the selection criteria were neither coerced nor pressured into participating in the research. By adhering to ethical principles, the material obtained for scientific analysis is more valuable.

The study utilized a questionnaire survey built using the SurvioR research tool. A total of 717 completed questionnaires were received out of nearly 1,000 that were started by the participants (response rate – 73.7%). The questionnaires collected from respondents underwent substantive and technical analysis to qualify the empirical material obtained – in terms of data correctness – for further stages of analysis. Ultimately, all received questionnaires were qualified for further analysis.

The basic socio-demographic characteristics of the individuals participating in the study are presented in the tables below.

Table 1: Gender Distribution of Study Participants

Gender	N	%
Women	421	67,0%
Men	207	33,0%
Summary	628	100,0%

Source: Developed based on the author's research

Among the 717 respondents who participated in the study, 628 reported having engaged in charitable activities within the 12 months prior to the date of the study. Of this group, two-thirds were women and one-third were men. These data indicate that women in the study group were more active in the area of charity compared to men.

Table 2: Age Distribution of Study Participants

Age	N	%
18-24	9	1,4%
25-34	63	10,0%
35-44	231	36,8%
45-54	199	31,7%
55-65	81	12,9%
66-80	45	7,2%
Summary	628	100,0%

Source: Developed based on the author‘s research

In the study group, the majority of participants were aged between 35 and 44 years (36.8%) and between 45 and 54 years (31.7%). The representation of individuals aged 55-65 years was significantly smaller (12.9%), as was that of individuals aged 25-34 years (10%) and 66-80 years (7.2%). The remaining 1.4% of the study group were individuals aged 18-24 years.

To examine the relationships between age and responses to selected questions, respondents were divided into two groups: those aged 18 to 44 years and those aged 45 to 80 years. This division ensured a similar size for the groups being compared.

Table 3: Distribution of Residence of Survey Participants

Place of accomodation	N	%
Locality with up to 9,000 inhabitants	168	26,8%
Locality with 10,000 to 30,000 inhabitants	110	17,5%
Locality with 31,000 to 50,000 inhabitants	36	5,7%
Locality with 51,000 to 100,000 inhabitants	47	7,5%
Locality with 101,000 to 200,000 inhabitants	43	6,8%
Locality with 201,000 to 500,000 inhabitants	25	4,0%
Locality with over 500,000 inhabitants	199	31,7%
Summary	628	100,0%

Source: Developed based on own research

Nearly one in three participants (31.7%) lived in a city with over 500,000 inhabitants, and one in four (26.8%) lived in a town with up to 9,000 inhabitants. Slightly fewer participants were from towns with a population between 10,000 and 30,000 (17.5%). The remaining respondents resided in towns with populations between 31,000 and 500,000. A noteworthy conclusion from the analysis is that respondents living in the smallest towns (up to 50,000 inhabitants) accounted for exactly half of all respondents. This is a significant observation in the context of the representativeness of this characteristic in the conducted research. The analysis of the research results indicates that charitable activity is practiced by residents of towns of various sizes, with the activity of residents in smaller towns being equivalent to that of residents in larger towns.

Table 4: Distribution of Residence Location Among Study Participants

Education	N	%
Vocational	9	1,4%
Secondary	77	12,3%
Higher	510	81,2%
Academic Degree	32	5,1%
Summary	628	100,0%

Source: Developed based on the author's research

Almost one-third of the participants (31.7%) lived in cities with more than 500,000 inhabitants, while one-quarter (26.8%) resided in localities with up to 9,000 inhabitants. Slightly fewer participants were from localities with 10,000 to

30,000 inhabitants (17.5%). The remaining respondents lived in localities with between 31,000 and 500,000 inhabitants.

A notable observation from the analysis is that respondents residing in the smallest localities (up to 50,000 inhabitants) made up exactly half of all respondents. This is an important finding concerning the representativeness of this characteristic in the conducted research. The analysis of the results indicates that charitable activity is practiced by residents of localities of various sizes, with the level of charitable engagement among residents of smaller localities being comparable to that of residents of larger localities.

Table 5: Distribution of Marital Status (Personal Situation) of Study Participants

Marital status	N	%
Married	542	86,3%
Widow / Widower	5	0,8%
Single	57	9,1%
In a partnership	24	3,8%
Summary	628	100,0%

Source: Author's Own Research

The vast majority of respondents who participated in the study were in a marital or partnership relationship (over 90%). Only one in ten participants was single or a widow/widower. Thus, the primary arena for the participants' charitable activities remains the family or partnership. It is within this context that the model, scope, forms, and manifestations of such activities are shaped. Recommendations regarding the practical application of research findings will mainly pertain to families, emphasizing the need for support in fostering charitable attitudes among their members, especially children.

When examining the relationships between marital status and responses to selected questions, respondents were divided into two groups: those in a relationship (including married and in a partnership) and those not in a relationship (including widows/widowers and singles). This approach was taken to mitigate issues related to the small size of some groups.

Table 6: Distribution of the Number of People in the Households of Survey Participants

Number of People in the Household	N	%
Only one respondent	26	4,1%
1 person	69	11,0%
2-3 persons	151	24,0%
4-6 persons	337	53,7%
>6	45	7,2%
Summary	628	100,0%

Source: Prepared based on the author's own research

Slightly over half of the respondents (53.7%) lived in households with 4-6 people. Conversely, one-quarter of the respondents lived in households with 2-3 people (24%), and one in nine (11%) lived alone. Fewer respondents lived in households with more than 6 people (7.2%), while 4.1% lived alone.

Comparing these results with the data on marital status, it can be concluded that every respondent who is married or in a partnership lives in a family community. This is a significant observation as charitable activity is primarily manifested in action. The impact of such actions, their effects, and their testimony have the greatest influence on the environment, especially on children within the families of the respondents. Once again, this highlights the importance of practicing charity within families due to the immense impact and effects of such activities.

In analyzing the relationship between the number of people in the household and responses to selected questions, respondents were divided into three groups: those from households with up to 3 people, those from households with 4-6 people, and those from households with more than 6 people.

Table 7: Distribution of Employment Status among Study Participants

Employment Status	N	%
Employed	452	72,0%
Unemployed	9	1,4%
Not Working	37	5,9%
Retired / Pensioner	64	10,2%
Entrepreneur	66	10,5%
Summary	628	100,0%

Source: Developed based on the author‘s own research

The vast majority of respondents identified themselves as employed (72%). 10.5% classified themselves as entrepreneurs—working „on their own account"—while 10.2% were either retired or on a pension. A significantly smaller proportion of respondents were not working (5.9%) or unemployed (1.4%).

Thus, the majority of respondents were professionally active, with those not actively engaged in the workforce representing a clear minority.

When examining the relationships between employment status and responses to selected questions, the respondents were divided into two groups: those who are working (including both employed and entrepreneurs) and those who are not working (including all other categories). This division helped mitigate issues arising from the small size of some groups.

Table 8: Distribution of Total Net Household Income per Month of Participants in the Study

Total net household income per month	N	%
Uyp to 3 000 zł	34	5,4%
3 001 zł – 4 000 zł	62	9,9%
4 001 zł – 6 000 zł	142	22,6%
6 001 zł – 9 000 zł	149	23,7%
9 001 zł – 12 000 zł	115	18,3%
12 001 zł – 15 000 zł	49	7,8%
15 001 zł – 20 000 zł	48	7,6%
> 20 000 zł	29	4,6%
Summary	628	100,0%

Source: Developed based on own research

In terms of total monthly net household income, the majority of respondents were in the income range of 6,000 to 9,000 PLN net, constituting 23.7% of the respondent population. A slightly smaller group consisted of respondents whose total monthly net household income ranged from 4,000 to 6,000 PLN. The third largest group was those whose total monthly net household income was between 9,000 and 12,000 PLN. The smallest groups were those with either the lowest or highest incomes, with 5.4% of respondents reporting the lowest income bracket and 4.6% reporting the highest.

A total of 15.4% of respondents had an income of up to 4,000 PLN, while 20% had an income exceeding 12,000 PLN.

To examine the relationships between total net household income per month and responses to selected questions, respondents were divided into three groups: up to 6,000 PLN, 6,000 to 12,000 PLN, and above 12,000 PLN. This division helped mitigate issues related to small sample sizes in extreme groups.

Table 9: Distribution of Attitudes Towards Faith/Religion Among Study Participants

Attitude towards Faith/Religion	N	%
Believer	597	95,1%
Non-believer	31	4,9%
Summary	628	100,0%

Source: Developed based on own research

The vast majority of respondents identified as believers (95.1%). The remaining 4.9% of participants were non-believers.

Table 10: Distribution of Frequency of Religious Practices Among Study Participants

Frequency of Religious Practice	N	%
Several times a week	480	76,4%
Once a week	89	14,1%
1-2 times a month	17	2,8%
Several times a year	18	2,8%
Once a year	7	1,1%
Do not participate at all	17	2,8%
Summary	628	100,0%

Source: Developed based on own research

Among the respondents who identified as believers, a significant majority (76.4%) engaged in religious practices several times a week. Additionally, 14.1% of believers practiced once a week. Only 6.7% of believers participated in religious practices less frequently than once a week, and 2.8% of believers did not engage in any religious practices at all.

Thus, the majority of respondents identified as believers for whom spiritual life is important and who manifest their religiosity through frequent (several times a week) religious practices.

The analysis of the study results presents the distribution of responses across various questions in the survey questionnaire, as well as correlations with selected characteristics of the study group.

Table 11: Evaluation of the Effectiveness of Various Forms of Charitable Activities Among the Overall Sample and by Age Groups

	Age									Test U Manna Whitneya	
	18-44			45-80			Total				
	M	Me	SD	M	Me	SD	M	Me	SD	Z	p
Financial suport	4,38	5,00	0,82	4,29	5,00	0,89	4,33	5,00	0,86	-1,234	0,217
In-kind donations	3,87	4,00	0,99	3,81	4,00	0,91	3,84	4,00	0,95	-0,974	0,330
Time / labour (volun-teering)	4,47	5,00	0,87	4,57	5,00	0,75	4,52	5,00	0,81	-1,323	0,186

Source: Developed based on own research

Respondents rated the effectiveness of different forms of charitable activities on a scale from 1 to 5, where 1 indicates „completely ineffective" and 5 indicates „very effective." The results show that the most effective form (with an average rating between effective and very effective) was time/labor support (volunteering). Financial support was rated as somewhat less effective (with an average rating also between effective and very effective), while in-kind donations were rated as the least effective (with an average rating close to effective).

The Mann-Whitney U test did not reveal statistically significant differences between age groups regarding the effectiveness ratings of the various forms of charitable activities. Similarly, the Mann-Whitney U test did not find statistically significant differences between employed and unemployed individuals concerning their evaluation of the effectiveness of these forms of charitable activities. However, the Mann-Whitney U test did indicate that individuals with higher education statistically rated the effectiveness of financial support more favorably than those without higher education.

These findings seemingly contradict the preferences for the most frequently chosen forms of charity by respondents. Nevertheless, regardless of which form of charity respondents practice most often, they consider volunteering, dedicated time, and skills as the most effective form, likely due to its very concrete nature.

Table 12: Average Monthly Amount Allocated to Charitable Activities in the Form of Financial/In-Kind Support Over the Last 12 Months Prior to the Survey Among the Overall Sample and by Age Groups

	Age				Total	
	18-44		45-80			
	N	%	N	%	N	%
I have not engaged in this form of activity	16	5,3%	2	0,6%	18	2,9%
do 200 zł	188	62,0%	197	60,6%	385	61,3%
201 zł – 300 zł	31	10,2%	41	12,6%	72	11,5%
301 zł – 500 zł	30	9,9%	29	8,9%	59	9,4%
501 zł – 700 zł	17	5,6%	15	4,6%	32	5,1%
701 zł – 1 000 zł	7	2,3%	20	6,2%	27	4,3%
1 001 zł – 1 500 zł	5	1,7%	6	1,8%	11	1,8%
1 501 zł – 2 000 zł	4	1,3%	3	0,9%	7	1,1%
> 2 000 zł	5	1,7%	12	3,7%	17	2,7%
Total	303	100,0%	325	100,0%	628	100,0%
Test U Manna-Whitneya: Z=-2,389, p=0,017*						

Source: Developed based on own research

The vast majority of respondents (61.3%) allocated an average of up to 200 PLN per month to charitable activities in the form of financial/in-kind support. A relatively significant number of individuals allocated between 201 and 300 PLN (11.5%) or between 301 and 500 PLN (9.4%). Only 2.9% of respondents did not engage in such activities, while the remaining 14.9% allocated more than 500 PLN per month to charitable activities.

The Mann-Whitney U test revealed a statistically significant difference between age groups regarding the average monthly amount allocated to charitable activities in the form of financial/in-kind support over the last 12 months prior to the survey. Although the majority of individuals aged 18 to 44 years (62%) and those aged 45 to 80 years (60.6%) both allocated an average of up to 200 PLN per month to charitable activities, there is a noticeable trend where older individuals allocated significantly higher amounts. This can be attributed to their established professional positions and stable, relatively high income levels, which enhance their willingness to allocate higher sums to charitable activities.

Table 13: Average Monthly Amount Allocated to Charitable Activities in the Form of Financial/In-Kind Support Over the Last 12 Months Prior to the Survey by the Average Monthly Net Household Income of Respondents

	Monthly income in thousands					
	do 6 (1)		6-12 (2)		>12 (3)	
	N	%	N	%	N	%
I have not engaged in this form of activity	11	4,6%	3	1,1%	4	3,2%
do 200 zł	162	68,1%	168	63,6%	55	43,7%
201 zł – 300 zł	23	9,7%	33	12,5%	16	12,7%
301 zł – 500 zł	23	9,7%	19	7,2%	17	13,5%
501 zł – 700 zł	11	4,6%	10	3,8%	11	8,7%
701 zł – 1 000 zł	4	1,7%	13	4,9%	10	7,9%
1 001 zł – 1 500 zł	3	1,3%	4	1,5%	4	3,2%
1 501 zł – 2 000 zł	0	0,0%	2	0,8%	5	4,0%
> 2 000 zł	1	0,4%	12	4,5%	4	3,2%
Total	238	100,0%	264	100,0%	126	100,0%
Test Kruskala-Wallisa: H=28,077, p<0,001***, R.I.S.: 3>2>1						

Source: Developed based on own research

The Kruskal-Wallis test revealed that the average monthly net household income of respondents significantly differentiates the amount allocated in a given month to charitable activities in the form of financial/in-kind support. Although in each of the three income groups the majority of respondents allocated an average of up to 200 PLN per month to charitable activities, there is a clear trend where respondents living in households with the highest incomes allocated significantly higher amounts, while those from households with the lowest incomes allocated statistically significantly lower amounts.

27% of individuals residing in households with average monthly net incomes exceeding 12,000 PLN allocated more than 500 PLN per month to charitable activities, whereas only 8% of respondents living in households with an average monthly net income below 6,000 PLN allocated the same amount. The differences between all three income groups are thus statistically significant.

Table 14: Average Time Spent per Month on Volunteering, Unpaid Work for Charitable Organizations, or Direct Assistance to Those in Need Over the Last 12 Months Prior to the Survey Among the Overall Sample and by Age Groups

	Age				Total	
	18-44		45-80			
	N	%	N	%	N	%
I have not engaged in this form of activity	132	43,6%	139	42,8%	271	43,2%
do 200 zł	128	42,2%	127	39,1%	255	40,6%
201 zł – 300 zł	16	5,3%	21	6,5%	37	5,9%
301 zł – 500 zł	6	2,0%	9	2,8%	15	2,4%
501 zł – 700 zł	5	1,7%	8	2,5%	13	2,1%
701 zł – 1 000 zł	2	0,7%	5	1,5%	7	1,1%
1 001 zł – 1 500 zł	14	4,6%	16	4,9%	30	4,8%
1 501 zł – 2 000 zł	303	100,0%	325	100,0%	628	100,0%
Test U Manna-Whitneya: Z=-0,677, p=0,499						

Source: Developed based on own research

Nearly half of the respondents (43.2%) did not engage in unpaid work for charitable organizations or directly assisting those in need in the 12 months preceding the survey, while slightly fewer (40.6%) dedicated between 1 and 10 hours per month to such activities. The remaining 16.2% of respondents allocated more than 10 hours per month, with one-third of this group dedicating over 50 hours per month to charitable activities.

The distribution of results concerning the overall sample is similar to the distribution by gender.

Table 15: Average Time Spent per Month on Volunteering, Unpaid Work for Charitable Organizations, or Direct Assistance to Those in Need Over the Last 12 Months Prior to the Survey and Employment Status of Respondents

	Engaging in work			
	Yes		**No**	
	N	**%**	**N**	**%**
I have not engaged in this form of activity	220	42,5%	51	46,4%
do 200 zł	214	41,3%	41	37,3%
201 zł – 300 zł	30	5,8%	7	6,4%
301 zł – 500 zł	12	2,3%	3	2,7%
501 zł – 700 zł	12	2,3%	1	0,9%
701 zł – 1 000 zł	5	1,0%	2	1,8%
1 001 zł – 1 500 zł	25	4,8%	5	4,5%
1 501 zł – 2 000 zł	518	100,0%	110	100,0%
Test U Manna-Whitneya: Z=0,583, p=0,560				

Source: Developed based on own research

No statistically significant difference was found between employed and unemployed individuals regarding the average time spent per month on volunteering, unpaid work for charitable organizations, or direct assistance to those in need over the past 12 months. In each group, a similar number of respondents allocated a comparable amount of time to charitable activities.

Therefore, employment status does not appear to be a determining factor affecting the average amount of time spent per month on volunteering, unpaid work for charitable organizations, or direct assistance to those in need over the last 12 months prior to the survey.

Table 16: Average Time Spent per Month on Volunteering, Unpaid Work for Charitable Organizations, or Direct Assistance to Those in Need Over the Last 12 Months Prior to the Survey by Average Monthly Net Household Income of Respondents

	Monthly income in thous.					
	do 6		6-12		>12	
	N	%	N	%	N	%
I have not engaged in this form of activity	108	45,4%	103	39,0%	60	47,6%
do 200 zł	87	36,6%	118	44,7%	50	39,7%
201 zł – 300 zł	10	4,2%	22	8,3%	5	4,0%
301 zł – 500 zł	8	3,4%	4	1,5%	3	2,4%
501 zł – 700 zł	7	2,9%	4	1,5%	2	1,6%
701 zł – 1 000 zł	4	1,7%	2	0,8%	1	0,8%
1 001 zł – 1 500 zł	14	5,9%	11	4,2%	5	4,0%
1 501 zł – 2 000 zł	238	100,0%	264	100,0%	126	100,0%
Test Kruskala-Wallisa: H=2,371, p=0,306						

Source: Developed based on own research

No statistically significant difference was found between individuals with varying average monthly net household incomes regarding the average time spent per month on volunteering, unpaid work for charitable organizations, or direct assistance to those in need over the past 12 months. However, it is noteworthy that in the extreme income groups (lowest and highest), the majority of respondents did not engage in such forms of assistance. In the middle-income group, the majority of respondents dedicated between 1 and 10 hours per month to these activities.

It is also significant that in the group of respondents with the lowest average monthly net household incomes, 18% allocated more than 11 hours per month to volunteering, unpaid work for charitable organizations, or direct assistance over the last 12 months, whereas in the group of respondents with the highest average household incomes, only 12.8% allocated the same amount of time to charitable activities.

Table 17: Frequency of Engaging in Charitable Activities Over the Last 12 Months Prior to the Survey Among the Overall Sample and by Gender

	Gender				Total	
	Woman		Man			
	N	%	N	%	N	%
Once a week	51	12,1%	15	7,2%	66	10,5%
Several times a month	111	26,4%	58	28,0%	169	26,9%
Once a month	96	22,8%	52	25,1%	148	23,6%
Several times a year	154	36,6%	76	36,7%	230	36,6%
Once a year	9	2,1%	6	2,9%	15	2,4%
Total	421	100,0%	207	100,0%	628	100,0%
Test U Manna-Whitneya: Z=0,911, p=0,362						

Source: Developed based on own research

The largest proportion of respondents (36.6%) engaged in charitable activities (donations, gifts, time) several times a year during the 12 months preceding the survey. 26.9% did so several times a month, while 23.6% did it once a month. Weekly engagement in charitable activities was reported by 10.5% of respondents, and once a year by 2.4%.

The Mann-Whitney U test did not reveal a statistically significant difference between women and men regarding the frequency of engaging in charitable activities over the last 12 months.

Over half of the respondents practice charity at most a few times a year, with only about one-third engaging in such activities more frequently.

Table 18: Frequency of Engaging in Charitable Activities Over the Last 12 Months Prior to the Survey Among the Overall Sample and by Gender

	Age				Total	
	18-44		45-80			
	N	%	N	%	N	%
I engage in charitable activities regularly; it is recurring and a constant part of my life.	95	31,4%	111	34,2%	206	32,8%
I engage in charitable activities sporadically, irregularly, as needs arise or when a help initiative is organized	194	64,0%	192	59,1%	386	61,5%
Other	14	4,6%	22	6,8%	36	5,7%
Total	303	100,0%	325	100,0%	628	100,0%
Test Chi-2: Chi-2=2,263, p=0,323						

Source: Developed based on own research

Over half of the respondents (61.5%) engaged in charitable activities sporadically and irregularly, as needs arose or when a help initiative was organized. Only 32.8% of respondents, that is, one-third, engaged in charitable activities regularly; it was recurring and a constant part of their lives.

The Chi-square test did not reveal a significant relationship between age and the regularity of engaging in charitable activities. Both younger individuals (64%) and older individuals (59.1%) predominantly engaged in charitable activities sporadically.

Thus, the analysis clearly indicates that the charitable activities undertaken by the respondents participating in the survey were not consistent but were carried out irregularly and as needs arose. For a small minority of respondents, charitable activities were a regular and recurring part of their lives.

Table 19: Frequency of Engaging in Charitable Activities Over the Last 12 Months Prior to the Survey by Personal Situation (In a Relationship or Not)

	Personal status			
	In a relationship		Not in a relationship	
	N	%	N	%
I engage in charitable activities regularly; it is recurring and a constant part of my life.	177	31,3%	29	46,8%
I engage in charitable activities sporadically, irregularly, as needs arise or when a help initiative is organized	358	63,3%	28	45,2%
Other	31	5,5%	5	8,1%
Total	566	100,0%	62	100,0%
Test Chi-2: Chi-2=7,721, p=0,021*, V Cramera=0,111				

Source: Developed based on own research

A statistically significant relationship and a weak correlation were found between personal situation and the regularity of engaging in charitable activities. A significantly higher proportion of individuals declaring themselves as being in a relationship (63.3%) engaged in charitable activities sporadically, compared to those not in a relationship (45.2%). Conversely, a significantly higher proportion of single individuals (46.8%) engaged in charitable activities regularly compared to those in a relationship (31.3%).

This may be related to the fact that single individuals might seek ways to impact their surroundings, searching for meaning and purpose in their actions. It could also lead to greater self-reflection. Single individuals may also be more attuned to recognizing the needs of others and expressing empathy.

On the other hand, individuals in a relationship may have additional commitments and responsibilities, which could limit their time and resources available for charitable activities.

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Table 20: Frequency of Engaging in Charitable Activities Over the Last 12 Months Prior to the Survey by Number of People in the Household

	Number of people in the household					
	Up to 3 (small)		4-6 (medium)		>6 (large)	
	N	%	N	%	N	%
I engage in charitable activities regularly; it is recurring and a constant part of my life.	87	35,4%	97	28,8%	22	48,9%
I engage in charitable activities sporadically, irregularly, as needs arise or when a help initiative is organized	143	58,1%	225	66,8%	18	40,0%
Other	16	6,5%	15	4,5%	5	11,1%
Total	246	100,0%	337	100,0%	45	100,0%
Test Chi-2: Chi-2=14,553, p=0,006**, V Cramera=0,108						

Source: Developed based on own research

A statistically significant relationship and a weak correlation were found between the number of people in the household and the regularity of engaging in charitable activities. A significantly higher proportion of individuals from large households, defined as those with at least 6 members (48.9%), engaged in charitable activities regularly compared to those from medium-sized households (28.8%). Conversely, a significantly higher proportion of individuals from medium-sized households (66.8%) engaged in charitable activities sporadically compared to those from large households (40%).

This may be related to the fact that large households require careful planning of activities and resources, including charitable activities, to ensure efficient and smooth execution of tasks.

Table 21: Frequency of Engaging in Charitable Activities Over the Last 12 Months and Employment Status of the Respondents

	Employment			
	Yes		No	
	N	%	N	%
I engage in charitable activities regularly; it is recurring and a constant part of my life.	171	33,0%	35	31,8%
I engage in charitable activities sporadically, irregularly, as needs arise or when a help initiative is organized	318	61,4%	68	61,8%
Other	29	5,6%	7	6,4%
Total	518	100,0%	110	100,0%
Test Chi-2: Chi-2=0,135, p=0,935				

Source: Developed based on own research

No significant relationship was found between employment status and the regularity of engaging in charitable activities. It was observed that a similar proportion of both employed (61.4%) and unemployed individuals (61.8%) engaged in charitable activities sporadically, i.e., irregularly when the need arises or when a charity event is organized.

For the majority of respondents, charitable activities are characterized by their sporadic nature and are associated with specific events or campaigns that prompt their involvement.

At this point, it is possible to hypothesize that one of the key tasks for society is to build awareness that the most effective form of aid, from the perspective of achieving assistance goals, is a consistent approach rather than ad hoc actions. Regular assistance not only addresses emerging difficulties but, in many cases, can help eliminate them altogether.

Table 22: Decision-Making Process for Engagement in Charitable Activities Among the Overall Sample and by Gender

	Gender				Total	
	Woman		Man			
	N	%	N	%	N	%
I make decisions regarding charitable contributions independently	126	29,9%	44	21,3%	170	27,1%
I make decisions regarding charitable contributions independently or in consultation with other household members	225	53,4%	95	45,9%	320	51,0%
I make decisions regarding charitable contributions in consultation with other household members	66	15,7%	65	31,4%	131	20,9%
Others	4	1,0%	3	1,4%	7	1,1%
Total	421	100,0%	207	100,0%	628	100,0%
Test Chi-2: Chi-2=22,166, p<0,001***, V Cramera=0,188						

Source: Derived from original research.

Just over half of the respondents (51%) made the decision to engage in charitable activities either independently or in consultation with other household members. Slightly more than a quarter of the respondents (27.1%) made the decision to engage in charitable activities independently, while 20.9% did so in consultation with other household members.

The Chi-square test revealed a statistically significant relationship, and Cramer's V coefficient indicated a weak correlation between gender and the decision-making model concerning charitable engagement. It was observed that a noticeably higher percentage of men (31.4%) made the decision solely in consultation with other household members compared to women (15.7%). Conversely, a significantly higher percentage of women (29.9%) made the decision independently compared to men (21.3%). Additionally, a notably higher percentage of women (53.4%) made the decision either independently or in consultation with other household members, compared to men (45.9%).

This could be related to women's greater capacity for empathy and caregiving. Women are often encouraged to assume caregiving roles and look after others, which may translate into a higher willingness to engage in charitable activities independently. Finally, women may be more inclined to make decisions independently due to their social networks and might have stronger individual motivations or personal reasons for making such decisions.

Table 23: Decision-Making Process for Charitable Activities and the Personal Situation of Respondents (In a Relationship or Not)

	Personal situation			
	In relationship		Not in relationship	
	N	%	N	%
I make decisions regarding charitable contributions independently	129	22,8%	41	66,1%
I make decisions regarding charitable contributions independently or in consultation with other household members	303	53,5%	17	27,4%
I make decisions regarding charitable contributions in consultation with other household members	128	22,6%	3	4,8%
Others	6	1,1%	1	1,6%
Total	566	100,0%	62	100,0%
Test Chi-2: Chi-2=54,866, p<0,001***, V Cramera=0,296				

Source: Derived from original research.

There is a statistically significant relationship and a moderately strong correlation between the method of deciding to engage in charitable activities and the personal situation of the respondents. Among those in a relationship, 53.5% made these decisions either independently or in consultation with other household members. In contrast, the highest proportion of respondents with a different personal situation (66.1%) made decisions regarding charitable activities independently. This is an expected observation given the nature of the question and the criteria of the target group.

Table 24: Decision-Making Process for Engaging in Charitable Activities and the Number of Household Members of Respondents

	Number of people in the household					
	Up to 3 (small)		4-6 (medium)		>6 (large)	
	N	%	N	%	N	%
I make decisions regarding charitable contributions independently	91	37,0%	70	20,8%	9	20,0%
I make decisions regarding charitable contributions independently or in consultation with other household members	97	39,4%	197	58,5%	26	57,8%
I make decisions regarding charitable contributions in consultation with other household members	54	22,0%	68	20,2%	9	20,0%
Others	4	1,6%	2	0,6%	1	2,2%
Total	246	100,0%	337	100,0%	45	100,0%
Test Chi-2: Chi-2=27,386, p<0,001***, V Cramera=0,148						

Source: Derived from original research.

There is a statistically significant relationship and a relatively weak correlation between the method of deciding to engage in charitable activities and the size of the household. Among respondents from smaller households (up to 3 people), the distribution of responses was quite similar, though the majority made decisions regarding charitable activities either independently or in consultation with other household members (39.4%). In contrast, among respondents from medium and large households, the distribution of responses was much more varied. The majority of respondents from medium (58.5%) and large (57.8%) households made decisions either independently or in consultation with other household members.

Analysis of the results in this area indicates that the decision-making process regarding engagement in charitable activities, whether independently or in consultation with household members, depends on demographic characteristics and life situation, and there is no uniform pattern of behavior.

CONCLUSIONS AND SUMMARY

The results of the survey indicate that the average monthly net income of the respondents' households significantly differentiated the amount spent on charitable activities in the form of financial/in-kind support in a single month. While it is true that in each of the three income groups the majority of respondents spent on average up to PLN 200 per month on charitable activities, there was a clear trend whereby significantly the highest amounts were spent by respondents living in households However, there was a clear trend that significantly the highest amounts were allocated by respondents living in households with the highest income, and statistically significantly the lowest amounts were allocated by people from households with the lowest income. 27% of people living in households with of respondents living in households with an average monthly net income of more than PLN 12 000 allocated on average more than PLN 500 per month to charity, while the same amount on average per month was allocated to charity by 8% of respondents living in households with an average monthly net income of less than PLN 6 000.

By relating the amount of monthly charitable financial support to the average monthly net income of the respondents' households, it can be concluded that:

in the group of respondents from households with an average monthly net income of up to PLN 6 thousand, 94% of the respondents allocated on average up to 10% of their household income per month to charity, and only 6% allocated every tenth zloty of their income to charity;

in the group of respondents living in households with an average monthly net income of PLN 6,000-12,000, the percentage of respondents spending on average up to 10% of their household income on charitable activities fell to 88.3%, while 11.7% spent every tenth zloty of their income on such activities;

in the group of respondents from households with the highest average monthly net income above PLN 12 000, 89.6% of respondents spent on average up to 10% of their household income on charitable activities, while 10.4% spent every tenth zloty of their income on charitable activities.

With regard to the amount of time spent on charity by respondents over the course of one month, more than 40% said they did not practise this form of charity, a further 40% spent up to 10 hours on charity on average per month, and the remaining respondents spent an average of 25 hours on charity per month . These figures are also not significant in relation to to the total time available on average per month (excluding time for work and sleep).

With regard to financial resources, the available studies only show the amount that is spent on charitable activities, without reference to the amount of income declared. These studies show that only 7% of the respondents donated a total amount of more than PLN 1 000 to charity in the 12 months they were asked about. Taking into account the average level of income in Poland, and assuming that there is one person in the household, the declared amount of support for charitable activities constitutes only around 2.5 per cent of the income earned.

Thus, the analysis of the above conclusions of the research conducted allows us to conclude that charity is not related to the material situation and income of the respondents and they carry out charitable activities regardless of their income, but it cannot be observed that charitable support is proportional to the level of their income.

Relating the results of the study to the respondents as a whole, 61.5% of them, when asked about the nature of their involvement in charity, indicated that it is irregular, random, ad hoc and manifests itself when an action to help occurs, while only 34.2% of the respondents said that the charity they practise is undertaken regularly, is repetitive and is something permanent in their lives.

The analysis of the results of the study conducted in this thesis shows that more than 60% of the respondents undertook any form of charity activity at least once a month in the last 12 months before participating in the study, and the rest did it once or several times a year. This does not mean, in the opinion of the author of the paper, that the respondents regularly undertake charitable activities, as the previously presented survey results indicate otherwise. In addition, the practice of charity at least once a month by the majority of respondents was, according to the research, of a financial support nature.

An interesting issue addressed in the study, which is not referred to in the literature and research, is how respondents make decisions about their involvement in charity.

More than half of the respondents declared that they make decisions about helping themselves or in agreement with other household members, while only 27.1% said that they make decisions about helping themselves.

The analysis of the survey results in the context of the gender of the respondents and the number of people in their household provides interesting conclusions.

Female respondents make decisions about involvement in charitable activities independently to a greater extent than male respondents, while significantly more male respondents make decisions about involvement in charitable activities in consultation with others.

This is related to the fact that men see themselves as responsible for their families hence the need to include others in the decision-making process for undertaking charitable activities. Women, on the other hand, are not conditioned by this issue and, at the same time, as more empathetic people, willing to help, they are quicker and more effective in making decisions to act for the benefit of others.

The larger the household, the fewer indications for making decisions to become involved in charitable activities on their own, and the more indications for becoming involved on the basis of decisions made on their own or in agreement with other household members. The number of indications for the situation when respondents make the decision to engage in charitable activities only in consultation with others is constant across all groups.

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