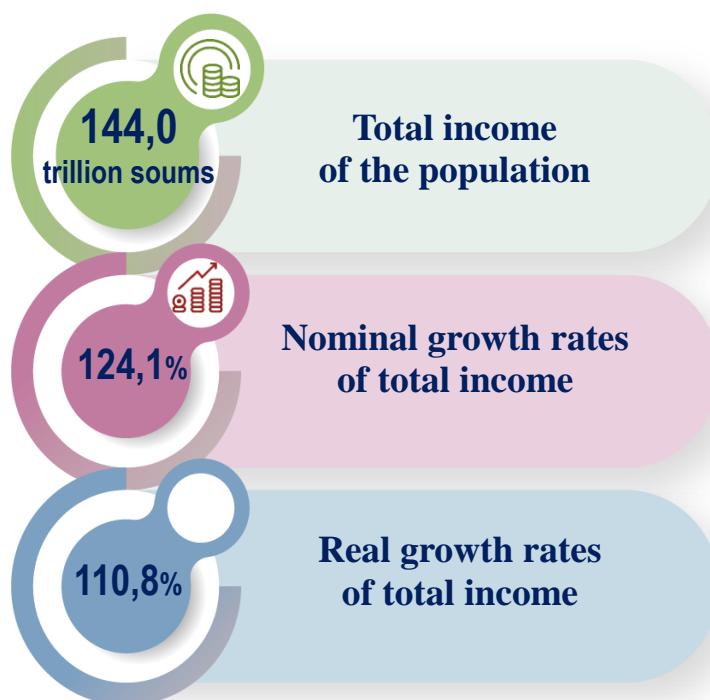


## XIV. TOTAL INCOME OF THE POPULATION

### SECTION 1. STRUCTURE OF TOTAL INCOME OF THE POPULATION

The total income of the population includes cash income and income in kind, consists of receipts, which, as a rule, have the property of repeatability and are received by the household or its individual members on a regular basis, annually or at shorter intervals.



The total income of the entire population, family, and individual is important for characterizing the well-being of the population. According to preliminary data, in January-March 2023, the total aggregate income of the population reached **144.0** trillion soums.

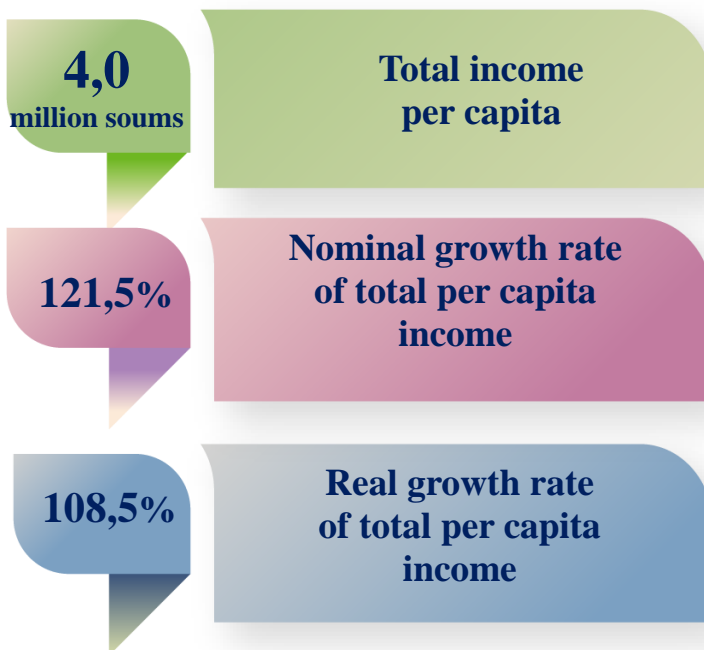
In order to exclude the influence of price factors for the calculation of real growth rates of household incomes, the consumer price index (CPI) is used - one of the important types of inflation indicator.

Due to changes in consumer prices, the growth rate of the total income of the population, compared to the same period in 2022, in real terms amounted to **110.8%**.

The calculation of the total income of the population is carried out on the basis of international statistical standards of the System of National Accounts, recommendations of the International Labor Organization, methodological guidelines developed and approved by the Statistics Agency under the President of the Republic of Uzbekistan on the basis of the legislation of the Republic of Uzbekistan.

The total income of the population is calculated on the basis of the “Methodological Regulations for Calculating the Total Income of the Population”, approved in a new edition by the Resolution of the State Committee on Statistics of July 13, 2022 N 25 <https://lib.stat.uz>

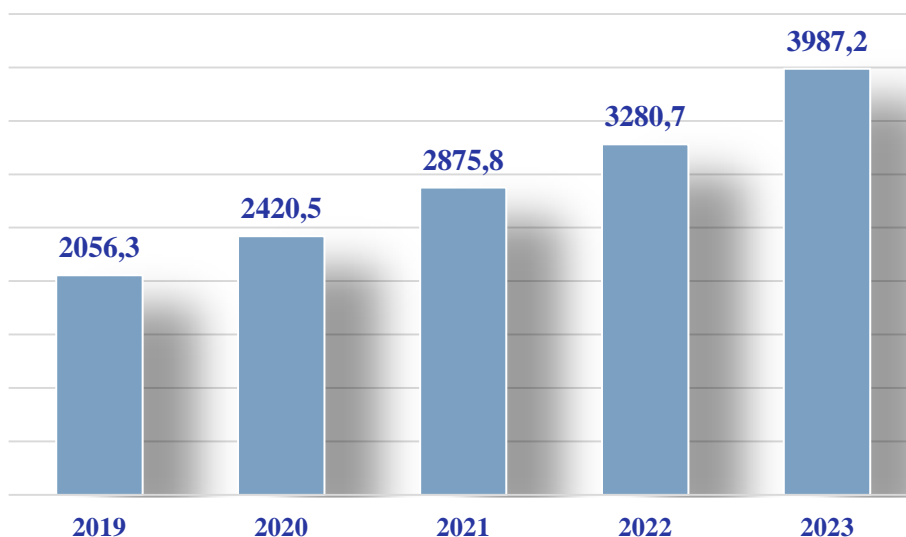
The following sources are used in **calculating the total income of the population**: data from state statistical reporting, the results of regularly conducted sample surveys of the economic activity of individual entrepreneurs and dehqan farms, household surveys according to the methodology recommended by the World Bank, as well as generalized data from the Central Bank, the Ministry of Economy and Finance, the extra-budgetary Pension Fund, the People's Bank and the Tax Committee of the Republic of Uzbekistan.



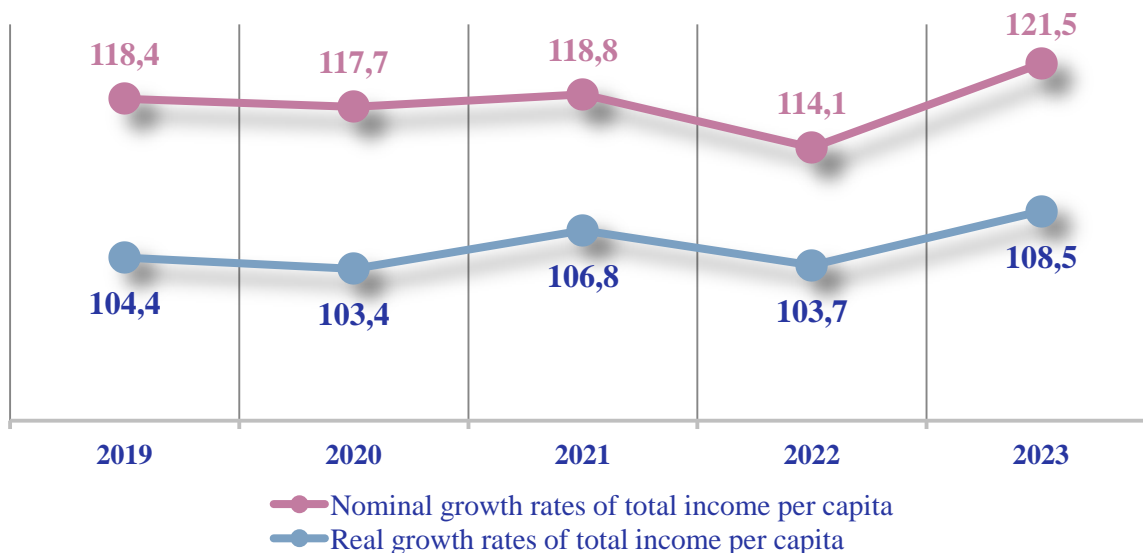
According to preliminary data, in January-March 2023, the total per capita income amounted to **4.0** million soums, the nominal growth rate of total per capita income in the period under review reached **121.5%**.

Due to changes in consumer prices, the growth rate of total per capita income, compared to the same period in 2022, in real terms amounted to **108.5%**.

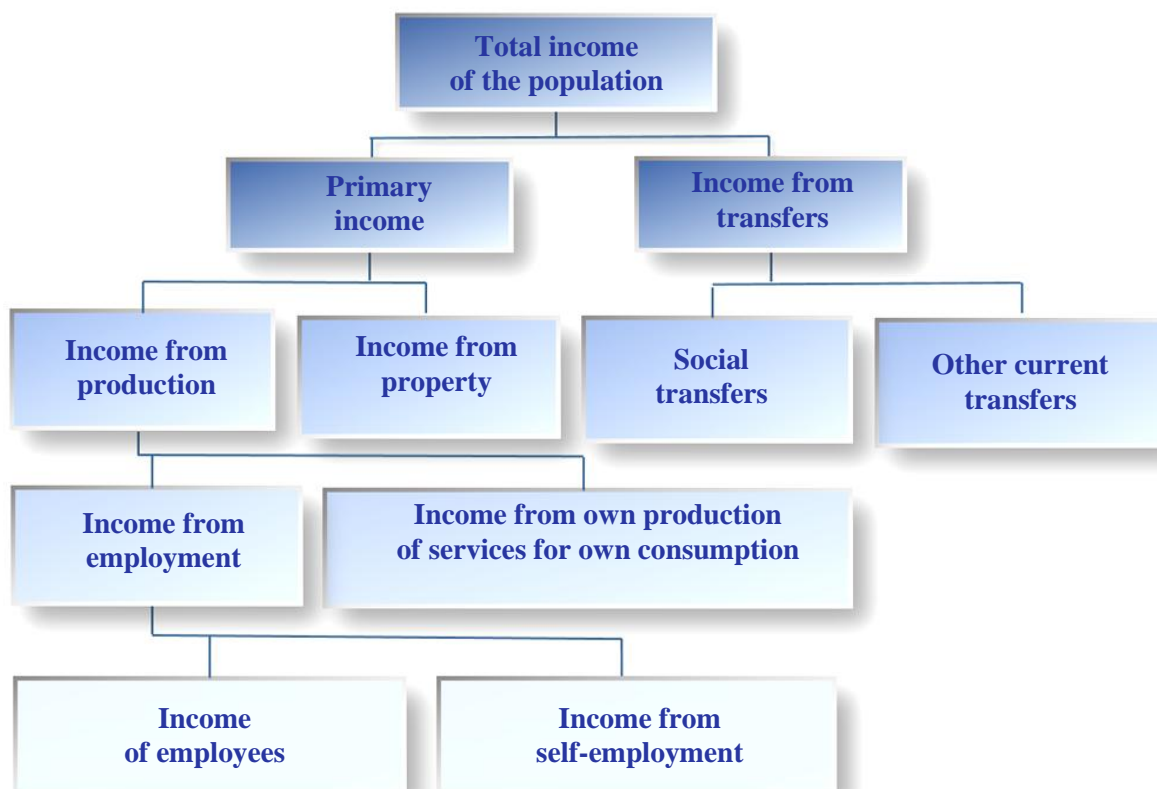
**Total per capita income in the Republic of Uzbekistan, thousand soums**  
(for January-March)



**Growth rates of total income per capita  
in the Republic of Uzbekistan, %  
(for January-March)**



**Structure of the total income of the population**



**Structure and growth rates of total income of the population  
in the Republic of Uzbekistan**  
(for January-March 2023)

<i>Indicators</i>	<i>% to total</i>		<i>Growth rates, %</i>
	<i>2022</i>	<i>2023</i>	
<b>Total income - total (I+II)</b>	<b>100,0</b>	<b>100,0</b>	<b>124,1</b>
I. Primary income	73,7	72,1	121,3
I.1. Income from production	70,7	68,7	120,6
I.1.1. Income from employment	62,2	60,4	120,6
I.1.1.1. Income of employees	32,6	32,2	122,6
I.1.1.2. Income from self-employment	29,6	28,2	118,3
I.1.2. Income from own production of services for own consumption	8,5	8,3	120,9
I.2. Income from property	3,0	3,4	139,2
II. Income from transfers	26,3	27,9	132,0

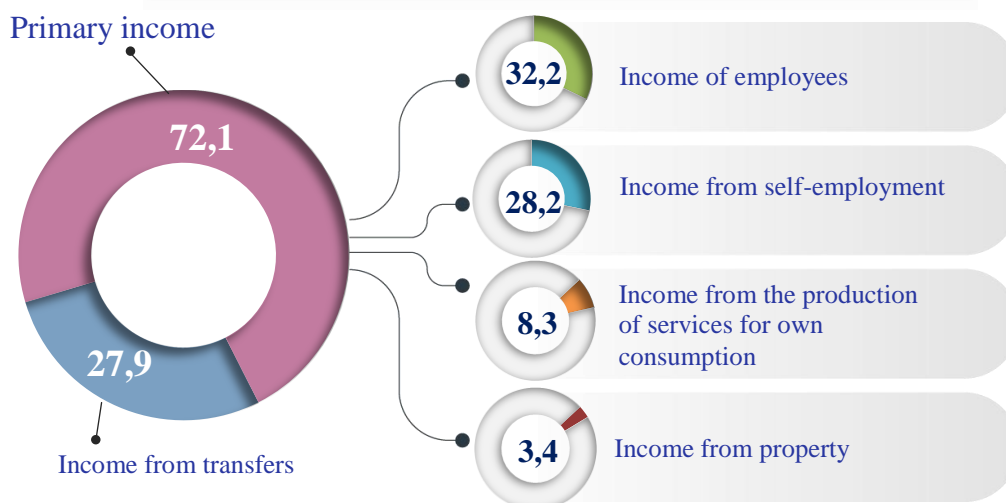
**The primary income of the population** consists of income from production and income from property.

According to preliminary data, in January-March 2023, **72.1%** of the total income of the population was formed from primary income, and the share of income from transfers was **27.9%**.

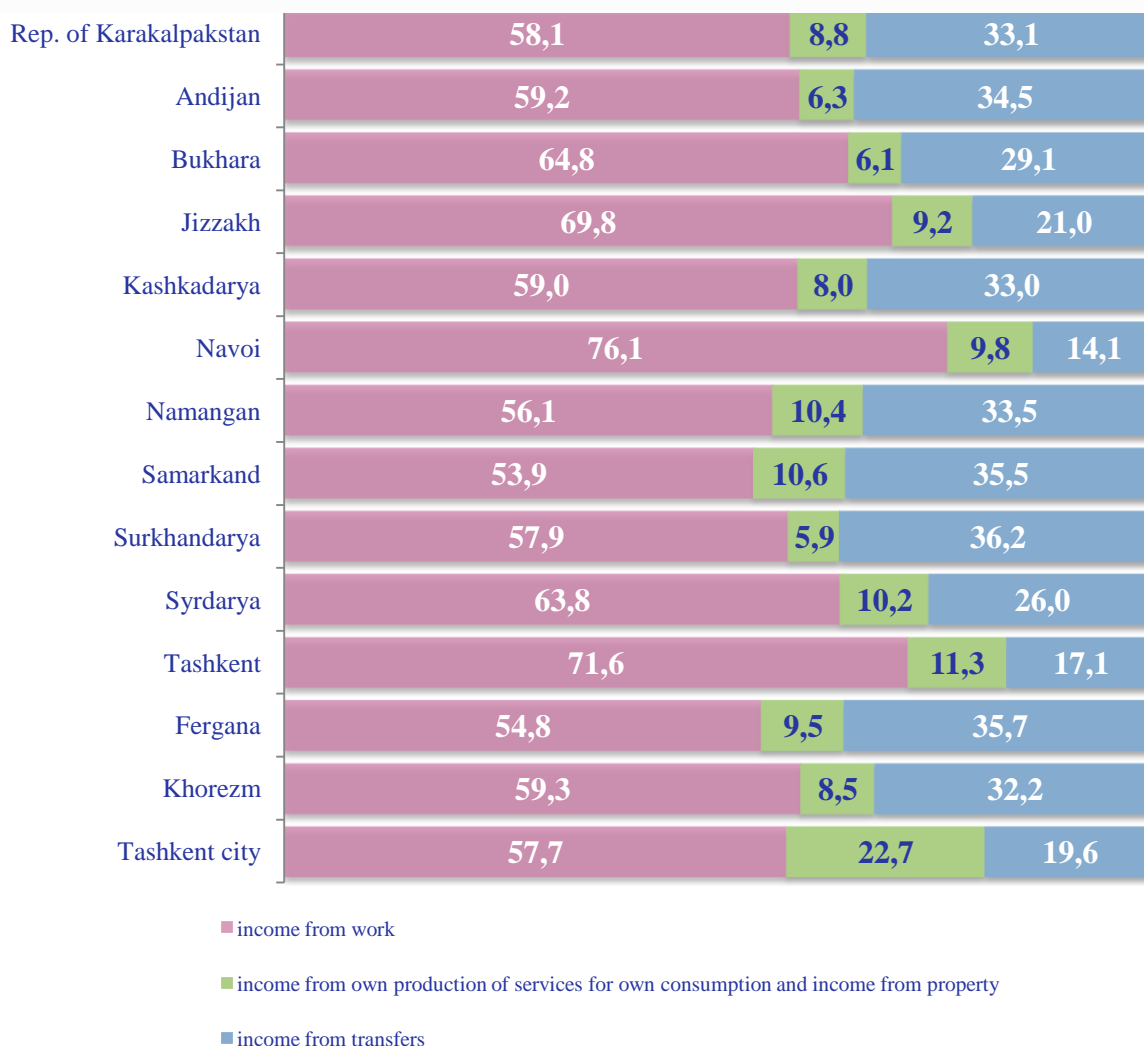
The main share in the primary income is income from production, the share of income from transfers - other current transfers.

In January-March 2023, according to preliminary data, the share of income from labor activity in total income was **60.4%**, and the nominal growth rate, compared to the corresponding period of 2022, was **120.6%**. The share of income from own production of services for own consumption in the total volume of total income of the population amounted to **8.3%**, income from property – **3.4%**, income from transfers – **27.9%**.

### Structure of total income of the population, %



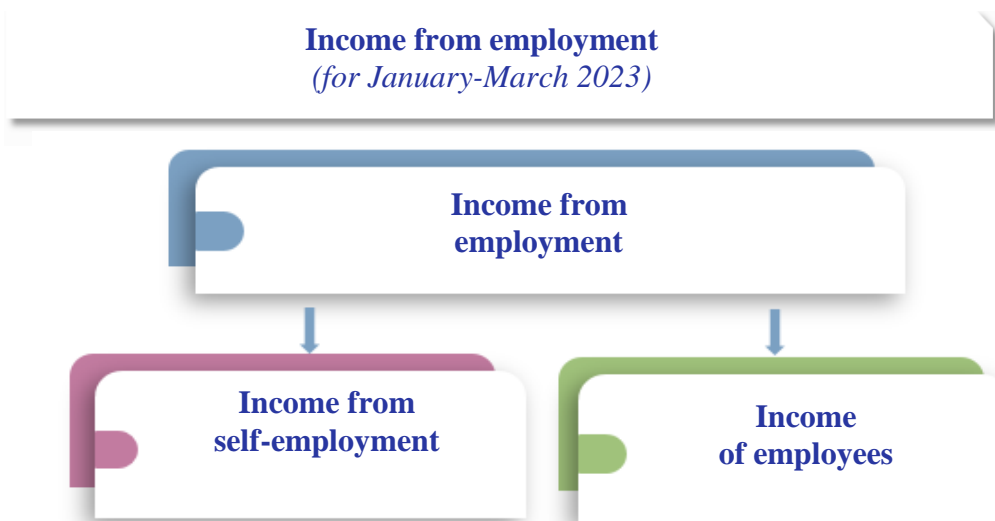
### The structure of the total income of the population by region, % (for January-March 2023)



In the total income of the regions, the largest share of income received from labor activity (income of employees and income from self-employment) was observed in Navoi region (**76.1%**). On the contrary, in Samarkand, Fergana, Namangan regions, Tashkent city, Surkhandarya, as well as in the Republic of Karakalpakstan, Kashkadarya, Andijan and Khorezm regions, it was below the national average.

The share of income from own production of services for own consumption and income from property in the structure of the total income of the population of the republic was insignificant, and the share of such income in the city of Tashkent amounted to **22.7%**.

Also in Surkhandarya, Fergana and Samarkand regions, the share of income from transfers reached about **35%** of the total income of the population, the share of this type of income in Navoi region is the lowest – **14.1%**.

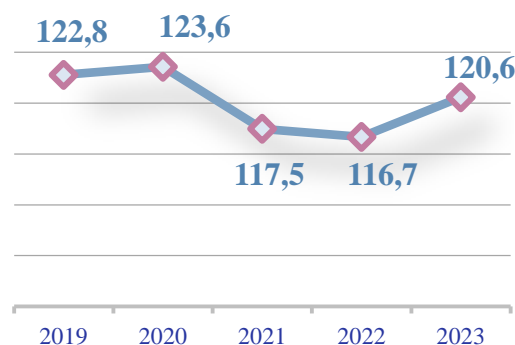


**Employment income** consists of income from employees and income from self-employment.

**The share of income from labor activity  
in the structure of total income, %**  
*(for January-March)*

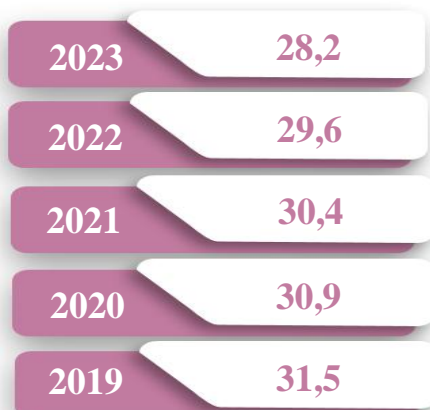


**Growth rate of income  
from labor activity, %**  
*(for January-March)*

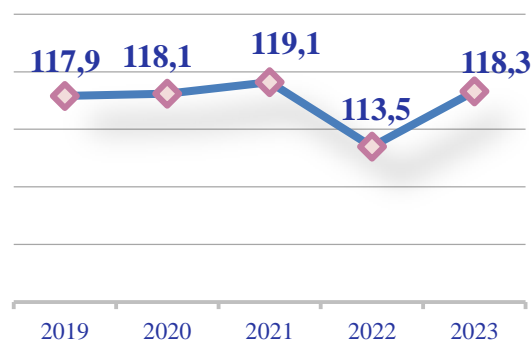


**Income from self-employment** is income received as a result of the involvement of household members in the labor process organized independently.

**Share of income from self-employment in the structure of total income, %**  
(for January-March)



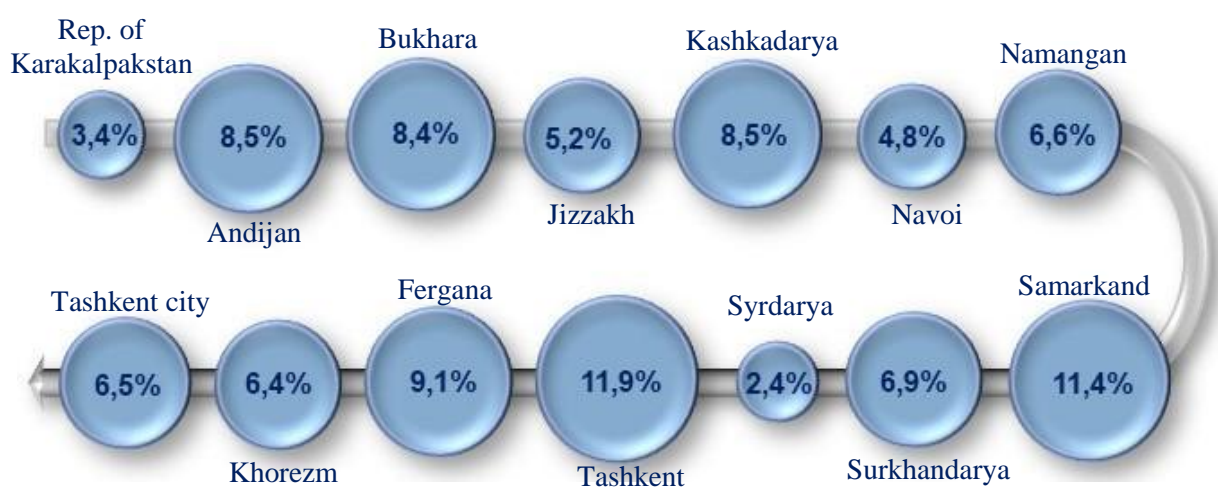
**Growth rate of income from self-employment, %**  
(for January-March)



An important source of income from labor activity is income from self-employment of the population, the share of which in the structure of total income in January-March 2023 amounted to **28.2%**. The same indicator in 2019 was **31.5%**.

The growth rate of income in January-March 2023 reached **118.3%**, which ensured an increase in the nominal income of the population by **5.4%**. The highest self-employment income growth rate was recorded in 2021 at **119.1%**.

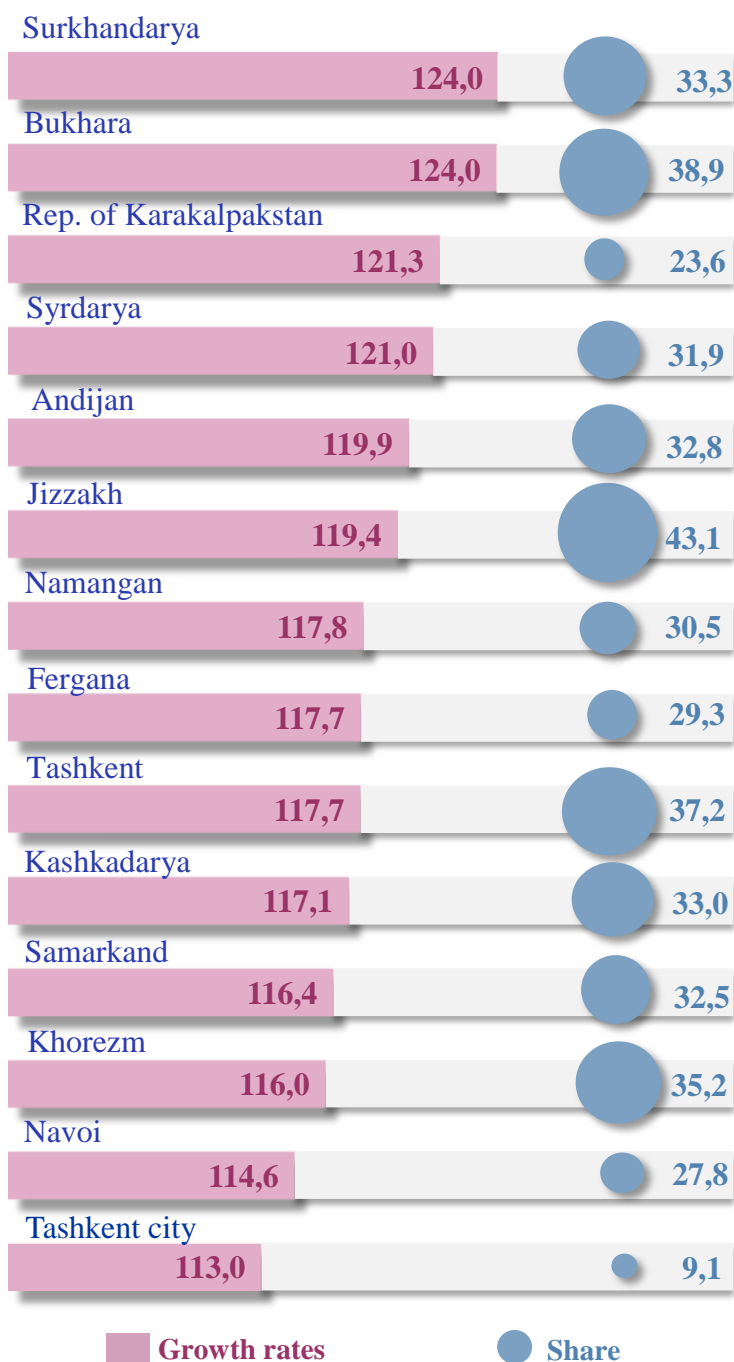
**Share of regions in total income from self-employment**  
(for January-March 2023)





The main share of the income received from self-employment fell on Tashkent (**11.9%**), Samarkand (**11.4%**) and Fergana (**9.1%**) regions. On the contrary, Syrdarya region (**2.4%**), Republic of Karakalpakstan (**3.4%**), Navoi region (**4.8%**) are regions with the smallest share of income from self-employment.

**Growth rates and share of income  
from self-employment by regions, %  
(for January-March 2023)**



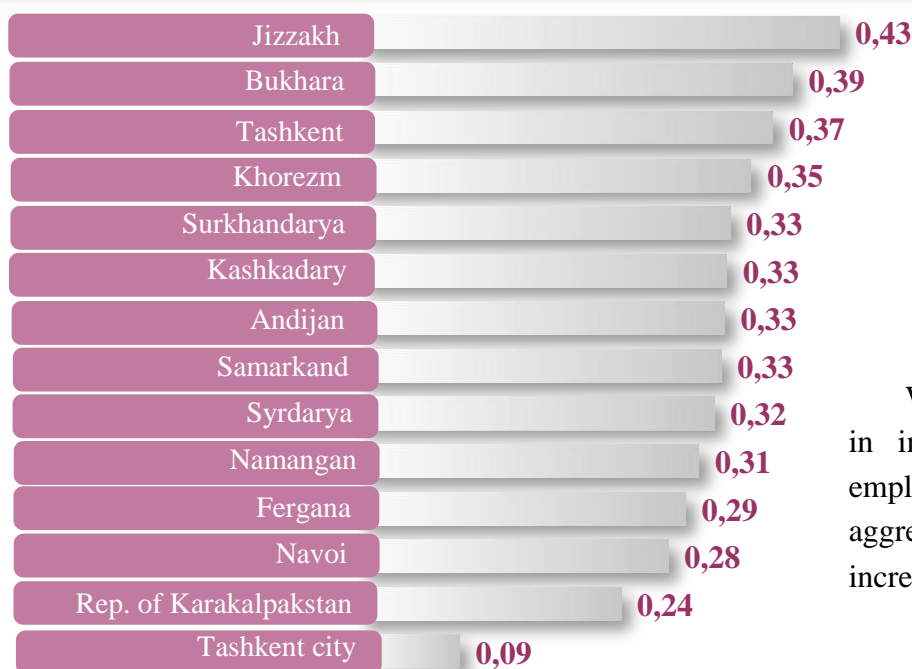
For example, in Jizzakh region, the share of income received from self-employment in total income was **43.1%** and the nominal growth rate, compared to the corresponding period in 2022, reached **119.4%**. Thus, only the same income in Jizzakh region led to an increase in total income by **8.5%**.

Similarly, in Bukhara region, the share of income received from self-employment in total income amounted to **38.9%** and the nominal growth rate, compared to the corresponding period in 2022, reached **124.0%**, providing an increase in the total income of the population in this region by **9.6%**.



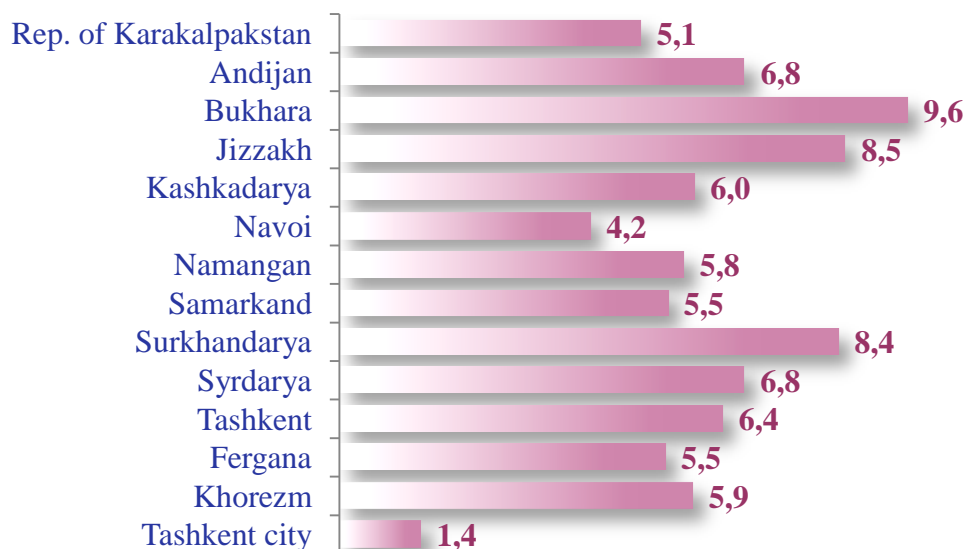
*For reference: in accordance with the Decree of the President of the Republic of Uzbekistan dated May 20, 2022 PD-138 “On increasing wages”, in order to expand the scope of measures aimed at improving the standard of living of the population and consistently increasing the incomes of citizens, since June 1, 2022, the wages of employees of budgetary organizations have increased by an average of 12%.*

**Influence of income growth from self-employment by 1%  
to the total growth of total income of the population by regions, %**  
(for January-March 2023)



With a 1% increase in income from self-employment, total aggregate income increases by **0.28%**.

**Influence of income from self-employment  
on the total income of the population, %**  
(for January-March 2023)



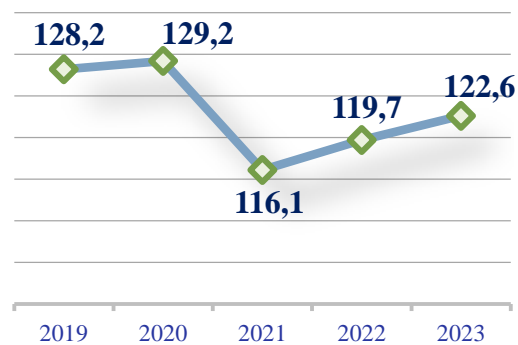
The **income of employees** is income in the form of remuneration in cash and in kind (in the form of goods or services), including the hidden part of remuneration (that is, employer payments that are not reflected in primary and accounting records).

**Share of income of employees  
in the structure of total income, %  
(for January-March)**



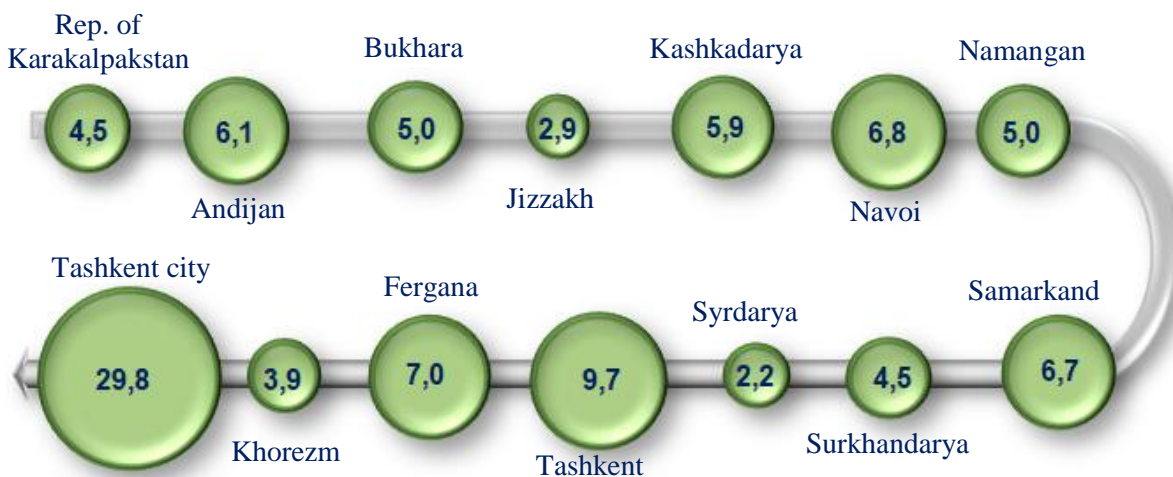
In January-March 2023, the share of the total income of employees among the population amounted to **32.2%**. A high proportion of employees was recorded in January-March 2020 – **33.1%**.

**The growth rate of income  
of employees, %  
(for January-March)**

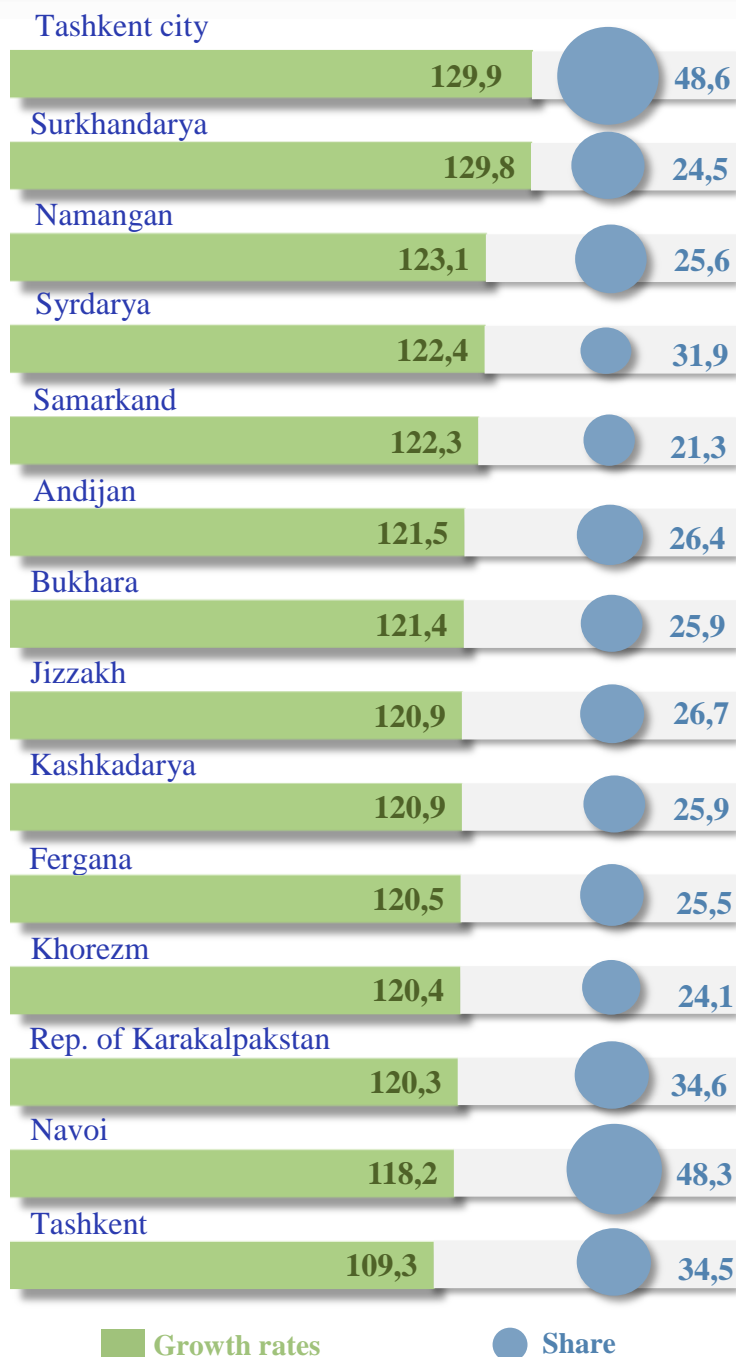


The growth rate of income of employees in January-March 2023 reached **122.6%**, which ensured an increase in the nominal income of the population by **7.4%**. The same indicator in 2022 was **119.7%**, in 2021 – **116.1%**, in 2020 – **129.2%**, in 2019 – **128.2%**.

**The share of regions in total income from employees, %  
(for January-March 2023)**



Growth rates and share of income of employees by regions, %  
(for January-March 2023)



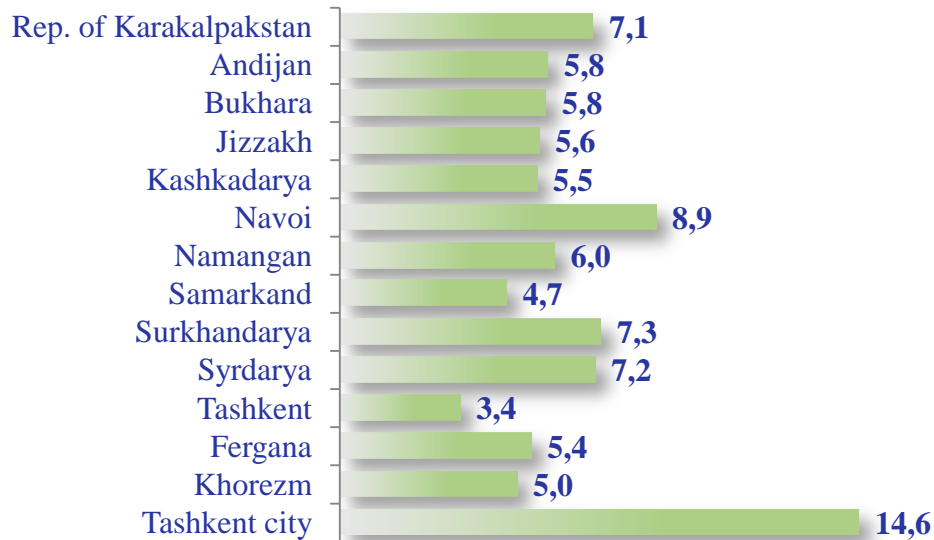
In the context of regions, it becomes obvious that the share and high growth rates of income of employees in the city of Tashkent, as well as in Navoi region, have a significant impact on the total income of the population.

The highest nominal growth rates of income of employees were noted in the city of Tashkent (**129.9%**) and Surkhandarya region (**129.8%**). For example, the share of income of employees in the total income of the population in the city of Tashkent amounted to **48.6%** and, compared to the corresponding period in 2022, the nominal growth rate reached **129.9%**.

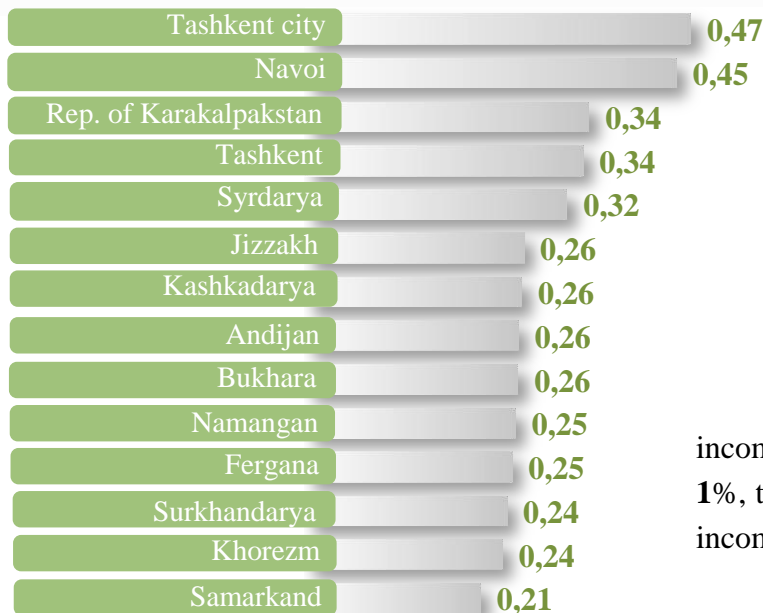
Meanwhile, only this type of income increased the total income of the population of the city of Tashkent by **14.1%**.

Similarly, in Navoi region, the share of income, respectively, was **48.3%**, and the growth rate reached **118.2%**. This, in turn, contributed to an increase in the total income of the population by **8.2%**.

**Influence of the income of employees on the total income  
of the population, %**  
(for January-March 2023)



**Influence of income growth from employees by 1% to the total growth  
of total income of the population by regions, %**  
(for January-March 2023)

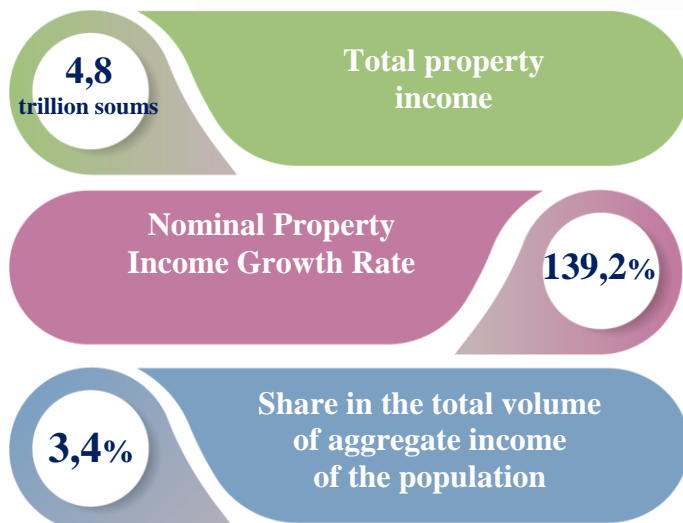


With an increase in income from employees by 1%, the total amount of total income increases by **0.31%**.

Also, an important source of income for the population is income from property, the share of which in January-March 2023 in the total volume of the total income of the population amounted to **3.4%**.

**Property income (property income)** is defined as income to households associated with the ownership of financial and non-financial assets transferred for use by others.

**Total income from property**  
(for January-March 2023)



According to preliminary data, in January-March 2023, the total income from property of the population amounted to **4.8** trillion soums.

The influence of income from property on the change in the total volume of the total income of the population is insignificant, in the order of **1.2%**.

**Share of property income in the structure of total income, %**  
(for January-March 2023)



In January-March 2023, the share of income from property in the structure of the total income of the population was **3.4%**.

**The growth rate of property income, %**  
(for January-March 2023)

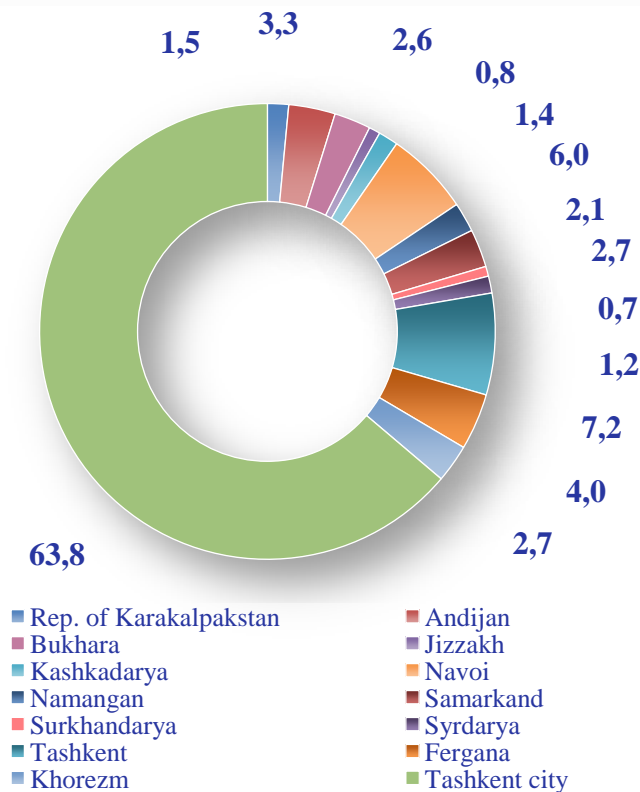


In the current period, the growth rate of income from property amounted to **139.2%**. Analyzing this indicator by years, the growth rate of property income was observed in 2019 – **102.1%**.

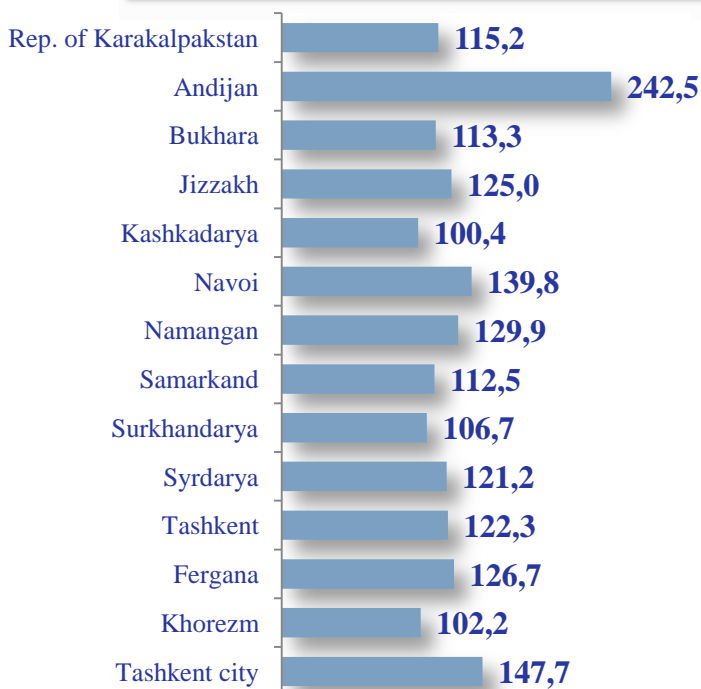
Share of property income in total income, %  
(for January-March 2023)

The share of regions in the total income of the population from property varies.

For example, in January-March 2023, two-thirds of the total income from property accounted for the share of the city of Tashkent (63.8%). The next regions with significant weight are Tashkent (7.2%), Navoi (6.0%) and Fergana (4.0%) regions, the share of other regions is much lower.



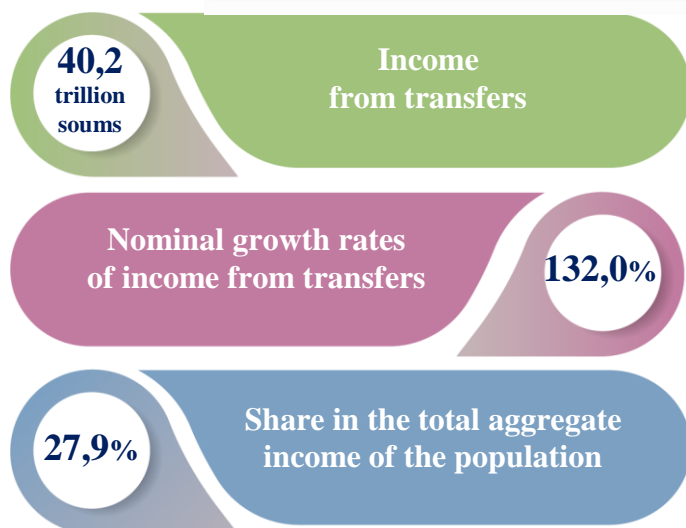
Property Income Growth Rate  
(% to the corresponding period of 2022)



The highest growth rates of income from property were recorded in Andijan region (242.5%), Tashkent city (147.7%) and Navoi region (139.8%). On the contrary, the lowest growth rates of income from property were noted in Kashkadarya (100.4%), Khorezm (102.2%) and Surkhandarya (106.7%) regions.

**Transfers** are goods, services and assets that come to households from other households, from the state, from legal entities, from abroad and do not need to be returned in the future.

**Income from transfers**  
(for January-March 2023)



Of no small importance in the structure of incomes of the population are income from transfers, consisting of social and other current transfers.

The nominal growth rate of income from transfers, according to preliminary data for January-March 2023 compared to the corresponding period of 2022, amounted to **132.0%**.

At the same time, over the same period, the share of income from transfers in the total volume of the total income of the population reached **27.9%**.

**Share of income from transfers in the total volume of aggregate income of the population, %**

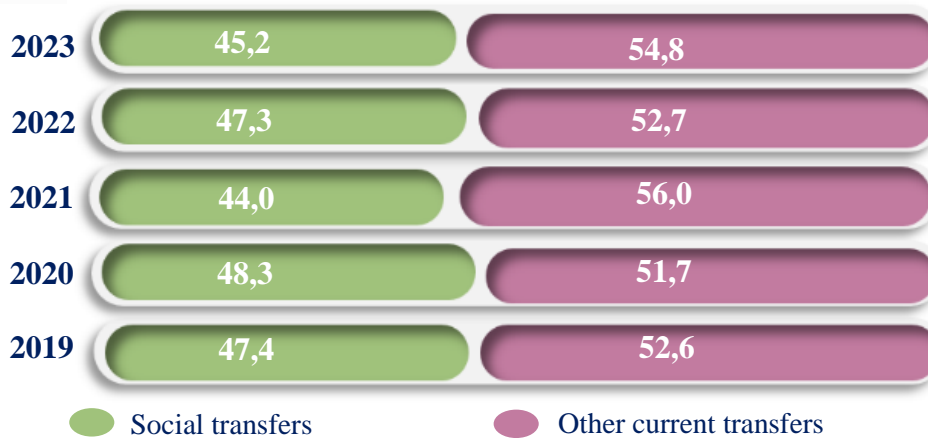
2023	27,9
2022	26,3
2021	26,7
2020	24,2
2019	24,7

**Growth rate of income from transfers, %**



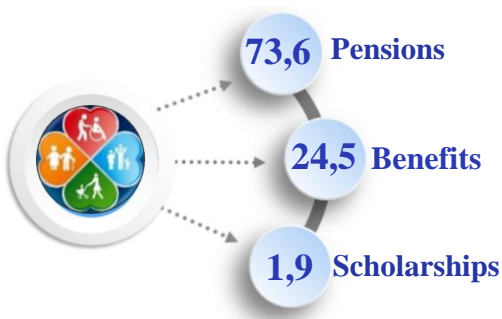


**The structure of income from transfers, %**

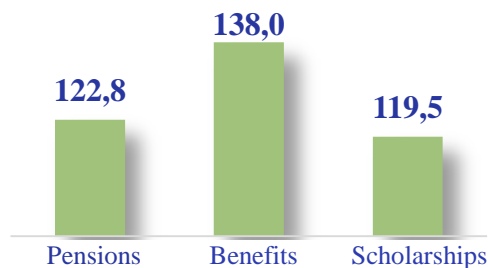


The growth of social transfers in the period under review amounted to **126.1%**, and this was mainly influenced by pensions, the share of which is equal to **73.6%** of their total volume. The nominal growth rate of pensions, compared with the data for the corresponding period of 2022, amounted to **122.8%**. Changes over the past period in pensions, allowances and scholarships contributed to the growth of the total aggregate income of the population by **3.2%**.

**Structure of social transfers, %**



**Growth rates  
of social transfers, %**

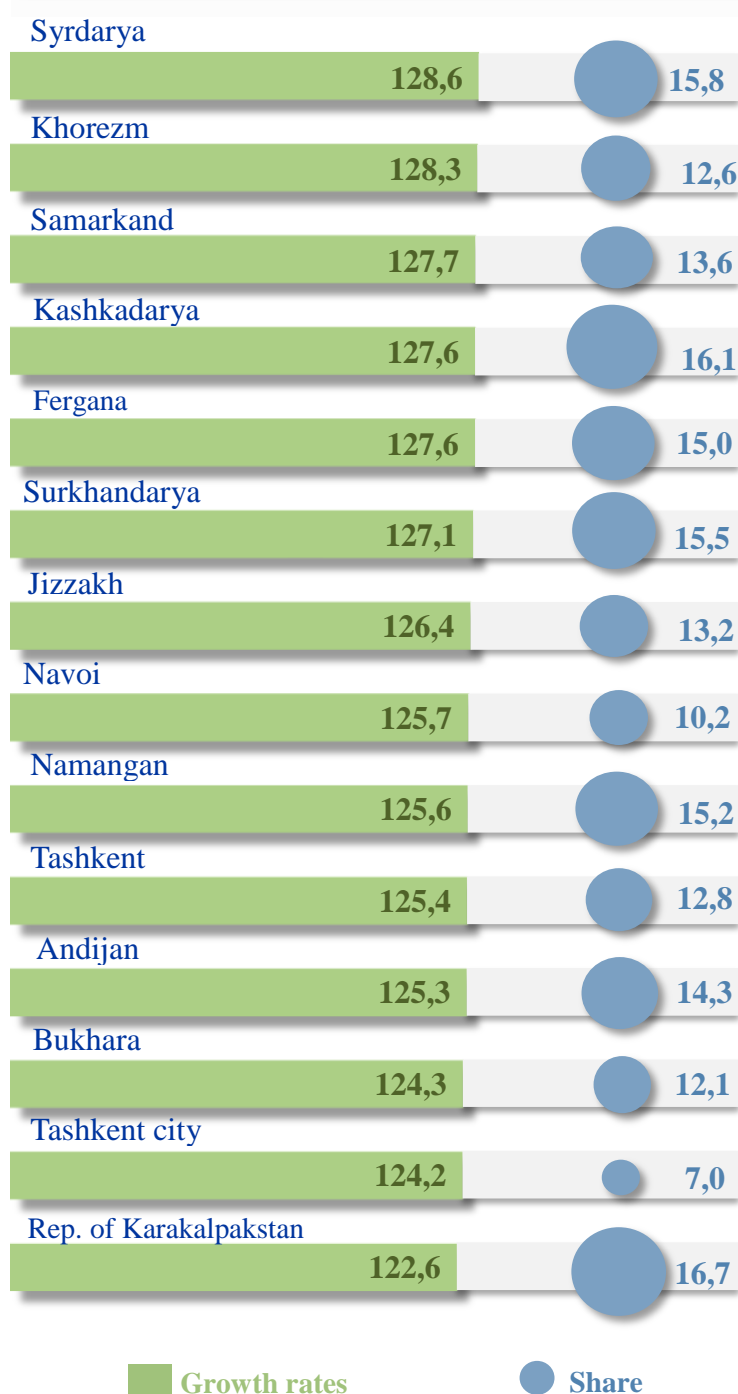


**Pensions** - regular social security cash payments provided by law for reaching a certain age, disability and loss of a breadwinner, as well as pensions that are not part of statutory systems (for example, established by the employer).

**Benefits** - cash payments, regular or one-time, provided for by law in cases of partial or complete disability, difficult financial situation, support for families with children, death of relatives, unemployment benefits, etc.

**Scholarships** - a monthly allowance paid to students of higher educational institutions, as well as educational grants to individuals, including those from foreign countries.

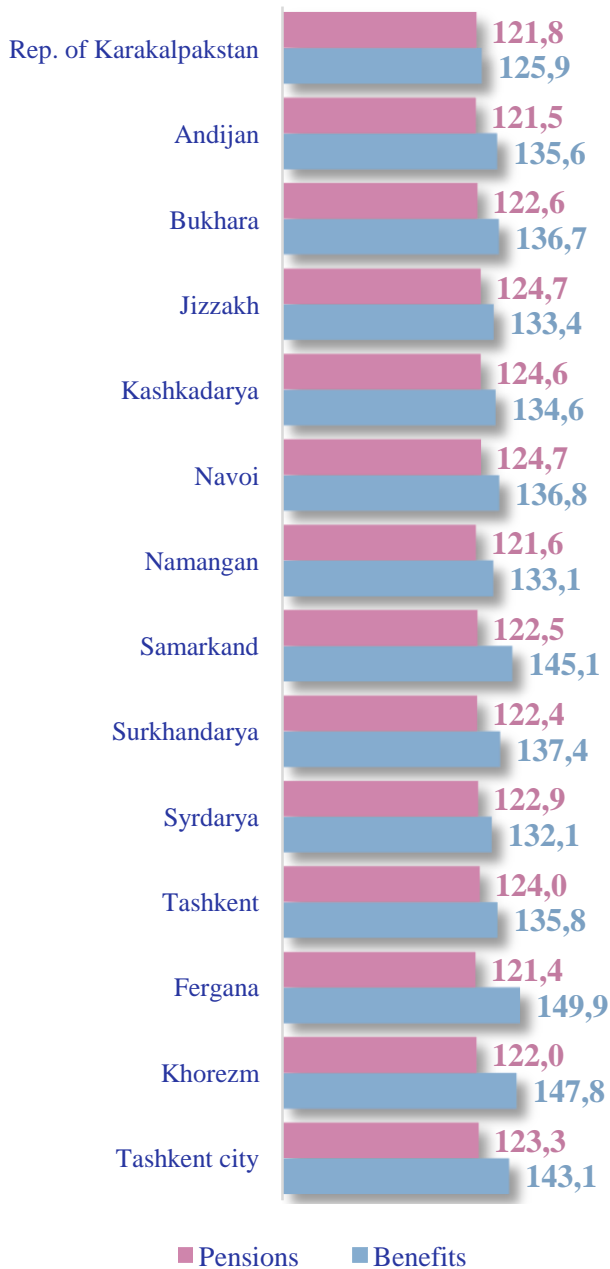
Growth rates and share of social transfers by regions, %  
(for January-March 2023)



An analysis of the growth of social transfers in the regions, compared to the same period in 2022, showed that in January-March 2023 this type of income was higher than the national average in the following regions – Syrdarya (**128.6%**), Khorezm (**128.3%**), Samarkand (**127.7%**), Kashkadarya (**127.6%**), Fergana (**127.6%**), Surkhandarya (**127.1%**), Jizzakh (**126.4%**) regions.

For example, the share of income from social transfers in the total income of the population in Syrdarya region amounted to **15.8%** and, compared to the corresponding period in 2022, the nominal growth rate reached **128.6%**.

**Growth rates of pensions and benefits**  
(for January-March 2023 % to the corresponding period of 2022)



Most of the total income (44.3%) of the total amount of pensions in the republic falls on the city of Tashkent (13.2%), Tashkent (10.5%), Fergana (10.4%) and Samarkand (10.2%) regions. In the city of Tashkent, the growth rate of this source of income was 123.3%, while in Tashkent - 124.0%, Fergana – 121.4% and Samarkand – 122.5% regions.

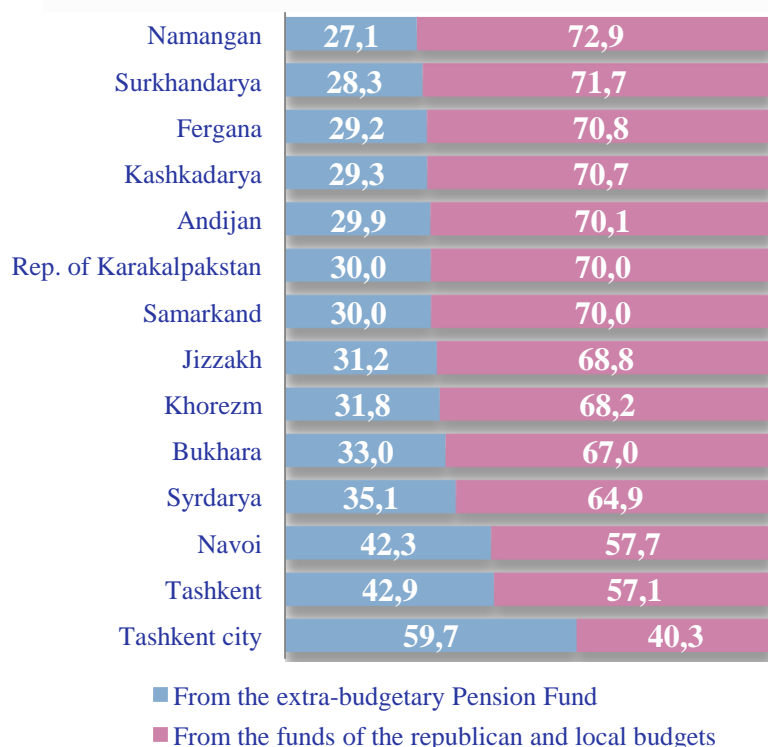
The share of social benefits in the structure of social transfers amounted to 24.5%, the growth rate reached 138.0% by the corresponding period of 2022. The highest growth rates of benefits above the republican level were recorded in Fergana (149.9%), Khorezm (147.8%), Samarkand (145.1%) regions and the city of Tashkent (143.1%).

According to preliminary data, in January-March 2023, the share of scholarships in the structure of social transfers amounted to 1.9%.

During the period under review, 4.4 trillion soums of benefits from material assistance were allocated for social support of the

population, and 31.7% of social insurance benefits were financed by the off-budget Pension Fund and 68.3% were allocated from the state budget. This figure varies across regions.

**Sources of formation of social benefits by regions, %**  
(for January-March 2023)



In Namangan region, **27.1%** of benefits were financed from the off-budget Pension Fund, **72.9%** from the republican and local budgets, and in the city of Tashkent, **59.7%** of the total social benefits were formed from the off-budget Pension Fund, **40.3%** - from the funds of the republican and local budgets.

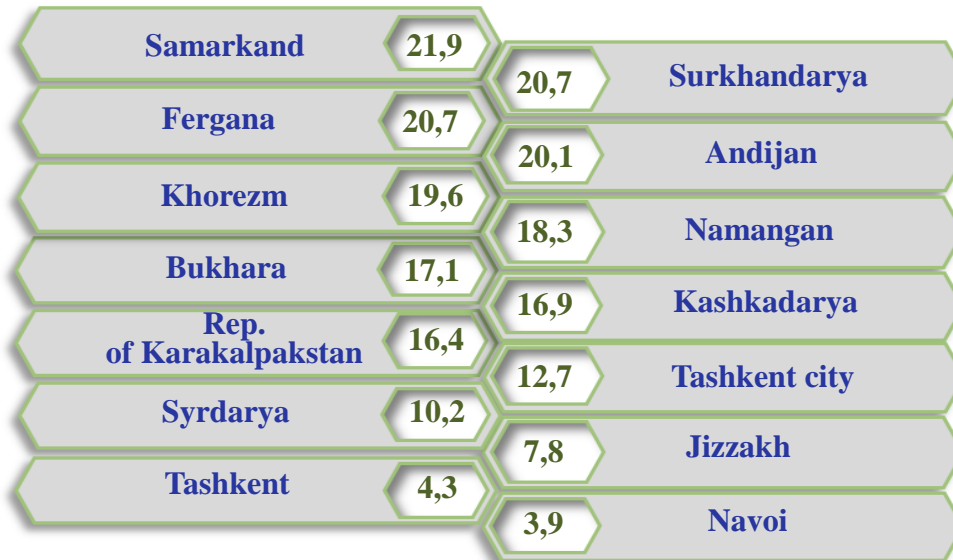
**Other current transfers**  
(for January-March 2023)

The volume of other current transfers is given without taking into account transfers related to the income of individuals from production (entrepreneurial) activities, from the composition of remittances sent from abroad (according to the Central Bank and a sample survey of households).

Nominal growth rates of money transfers from abroad, which are part of other current transfers, in January-March 2023 amounted to **137.2%**, and their share in the total income of the population, compared with the same period in 2022, increased by **1.5** percentage points. The change in income ensured an increase in the nominal value of the total income of the population by **5.2%**.

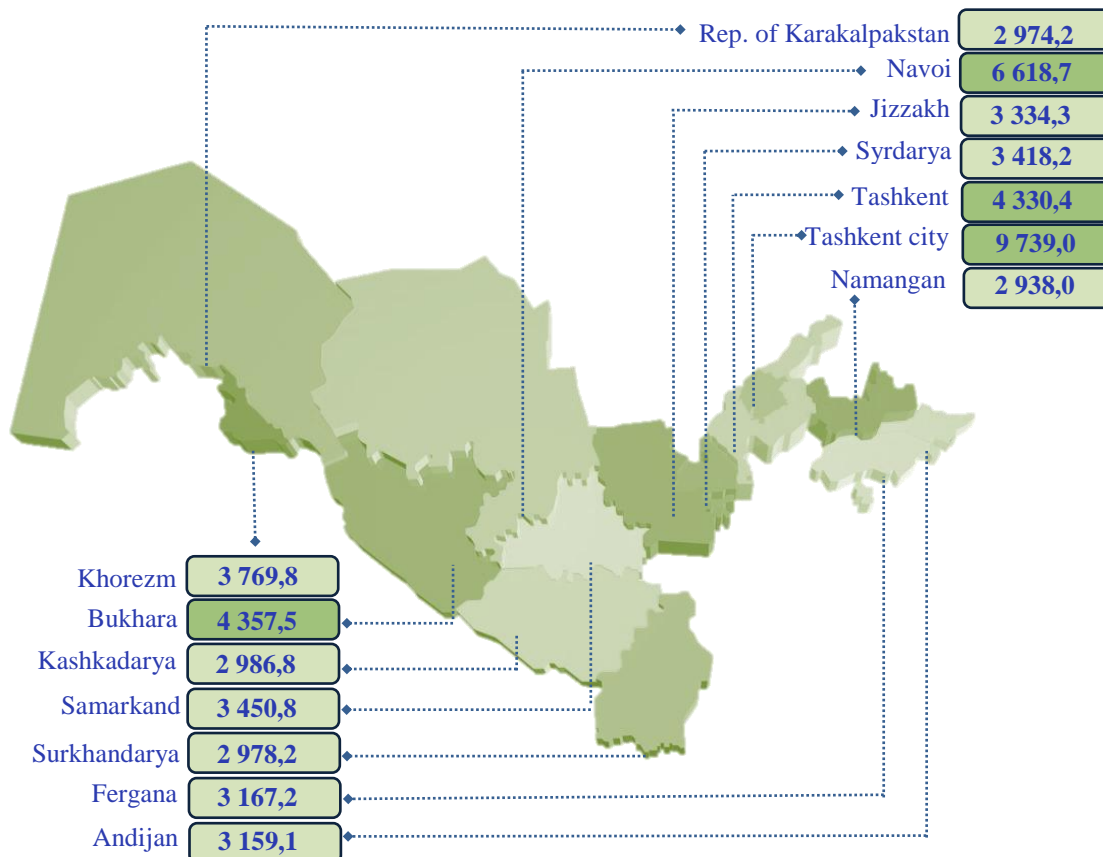
In the current period, the share of remittances from abroad in the total aggregate income of the population was significantly higher, they accounted for the largest share in Samarkand (**21.9%**) and Surkhandarya (**20.7%**) regions. Also in Fergana (**20.7%**), Andijan (**20.1%**), Khorezm (**19.6%**), Namangan (**18.3%**), Bukhara (**17.1%**), Kashkadarya (**16.9%**) regions and the Republic of Karakalpakstan (**16.4%**), the share of remittances from abroad exceeded the national average.

Share of remittances from abroad  
in total aggregate income by region, %  
(for January-March 2023)



SECTION 2. INFORMATION ABOUT THE INCOME  
OF THE POPULATION BY REGION

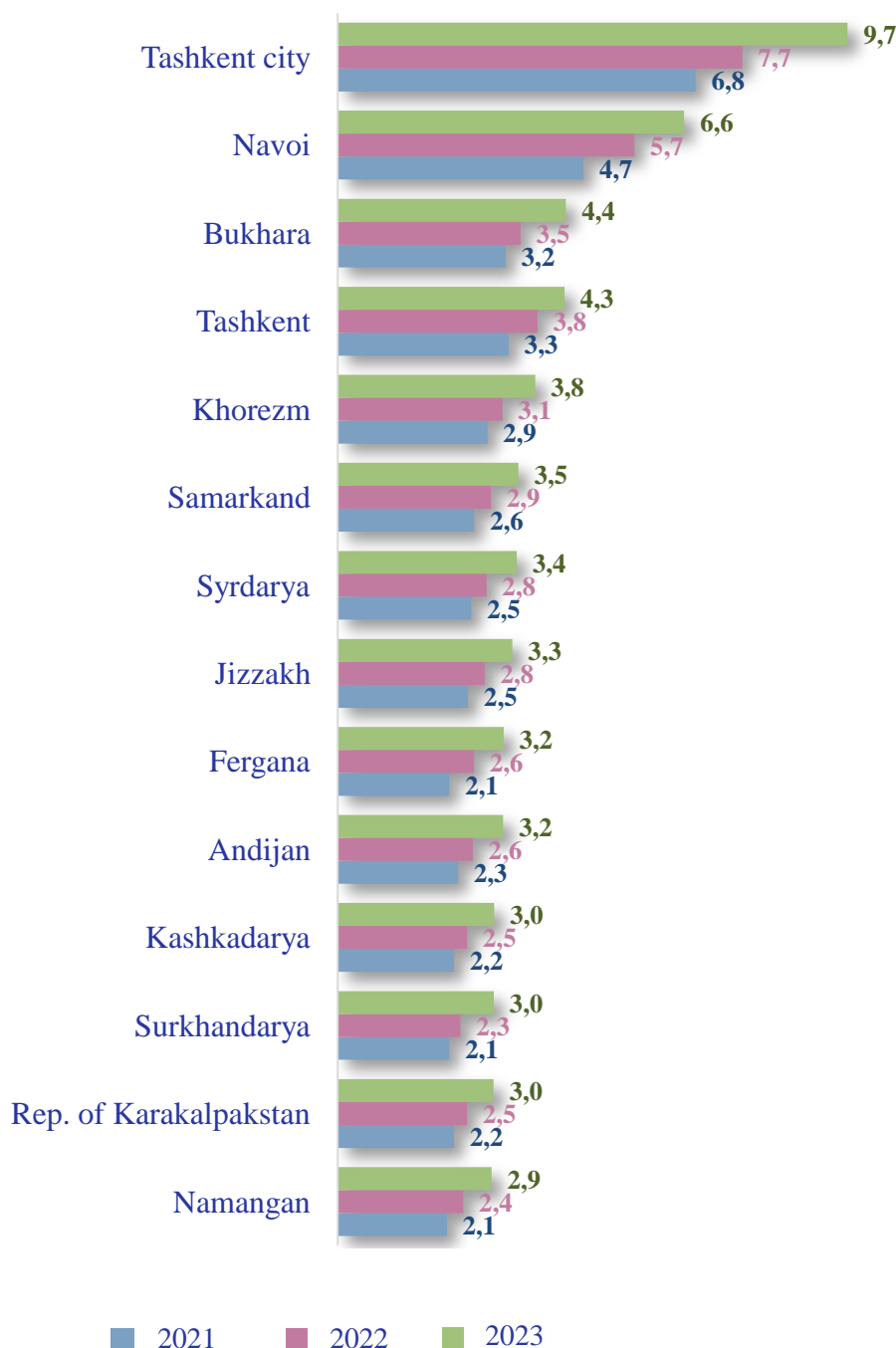
The volume of average per capita total income of the population  
by regions of the Republic of Uzbekistan  
(for January-March 2023, thousand soums)



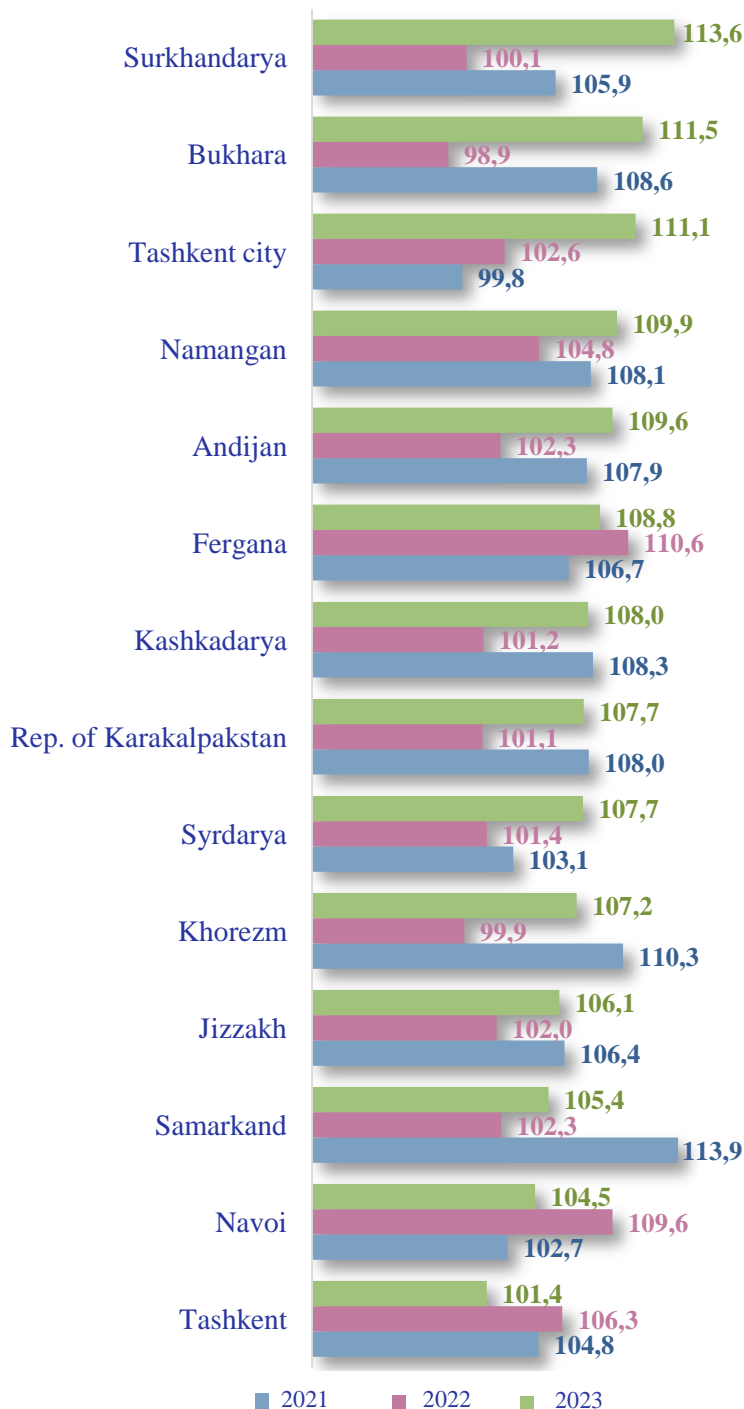
Total income of the population

According to preliminary data for January-March 2023, the total per capita income in the Republic of Uzbekistan averaged **4.0** million soums. The average per capita total income of the population above the national average was observed in the city of Tashkent (**9.7** million soums), Navoi (**6.6** million soums), Bukhara (**4.4** million soums) and Tashkent (**4.3** million soums) regions.

**Change in total income per capita by regions  
of the Republic of Uzbekistan, million soums**  
(for January-March)



**Real growth rates of the average per capita total income  
of the population of the Republic of Uzbekistan by region, %  
(for January-March)**



The highest rate of real growth in total per capita income was noted in Surkhandarya – **13.6%** and Bukhara – **11.5%** regions. Also in the city of Tashkent – **11.1%**, Namangan – **9.9%**, Andijan – **9.6%** and Fergana – **8.8%** regions, the values of the average per capita income of the population exceeded the average republican level.

In January-March 2023, the real income of the population was fixed at **128.5** trillion soums. Compared to the corresponding period of 2022, the growth rate was **110.8%**, real income per capita – **3 559.0** thousand soums, the growth rate was **108.5%**.

Very high rates of real per capita income were observed in the city of Tashkent – **8 585.1** thousand soums.

Also in Navoi (**5 923.8** thousand soums), Bukhara (**3 894.5** thousand soums) and Tashkent (**3 865.0** thousand soums) regions, these incomes were recorded at a level higher than the national average.

The lowest indicators were noted in Namangan region (**2 631.4** thousand soums), the Republic of Karakalpakstan (**2 657.9** thousand soums) and Surkhandarya region (**2 663.6** thousand soums).



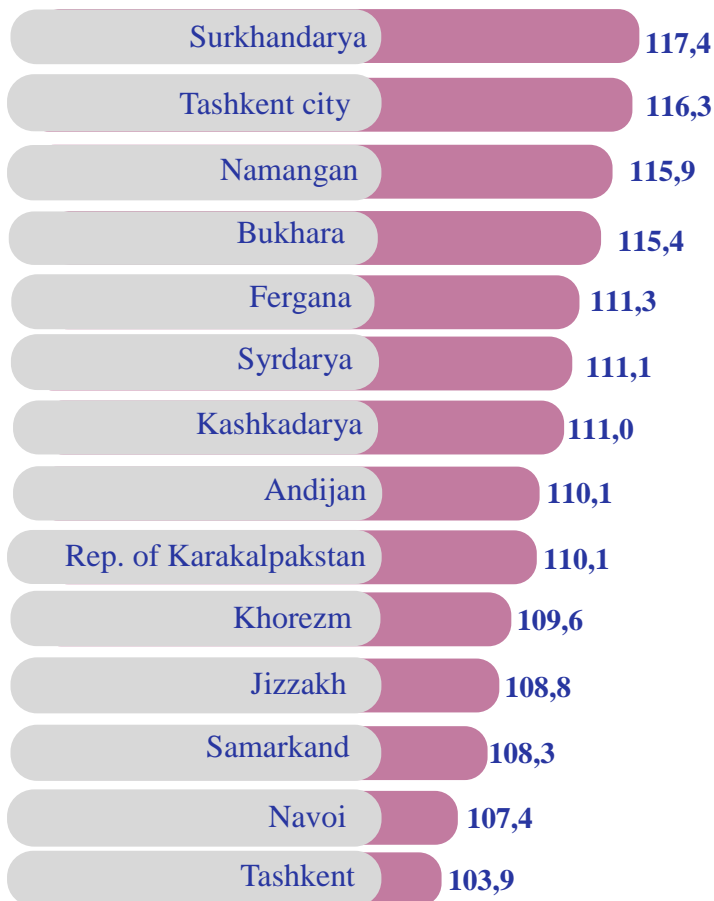
**Real total income of the population by regions  
of the Republic of Uzbekistan**  
(for January-March 2023)

	<i>Total, billion soums</i>	<i>By the corresponding period of 2022, %</i>	<i>On average per capita, thousand soums</i>	<i>By the corresponding period of 2022, %</i>
<b>Republic of Uzbekistan</b>	<b>128 521,5</b>	<b>110,8</b>	<b>3 559,0</b>	<b>108,5</b>
Republic of Karakalpakstan	5 260,1	109,2	2 657,9	107,7
<i>regions:</i>				
Andijan	9 416,4	111,9	2 827,4	109,6
Bukhara	7 840,3	113,4	3 894,5	111,5
Jizzakh	4 403,6	108,5	2 976,8	106,1
Kashkadarya	9 313,0	110,4	2 667,9	108,0
Navoi	6 267,4	106,7	5 923,8	104,5
Namangan	7 907,3	112,4	2 631,4	109,9
Samarkand	12 730,3	107,7	3 083,8	105,4
Surkhandarya	7 496,0	116,3	2 663,6	113,6
Syrdarya	2 747,0	109,9	3 056,3	107,7
Tashkent	11 596,2	103,2	3 865,0	101,4
Fergana	11 276,4	111,0	2 829,3	108,8
Khorezm	6 613,1	109,1	3 371,3	107,2
Tashkent city	25 474,6	114,7	8 585,1	111,1

**The real total income of the population** is a relative indicator calculated by dividing the nominal total income of the population by the consumer price index for the corresponding period of time.

**Disposable income** is calculated on the basis of total income minus direct taxes (including tax refunds), mandatory fees and fines, and cash support paid by one household to other households.

**Real growth rates of disposable total income of the population**  
(for January-March 2023 in % to the corresponding period of 2022)



According to preliminary data for January-March 2023, the disposable total income of the population amounted to **129.4** trillion soums (real growth rate – **111.5%**), per capita it reached **3 584.1** thousand soums (real growth rate – **109.2 %**).

In the regional context, the disposable total income per capita exceeded the national average in the city of Tashkent (**7 870.3** thousand soums), Navoi (**6 195.3** thousand soums), Bukhara (**4 036.1** thousand soums) and Tashkent (**3 950.5** thousand soums) regions.

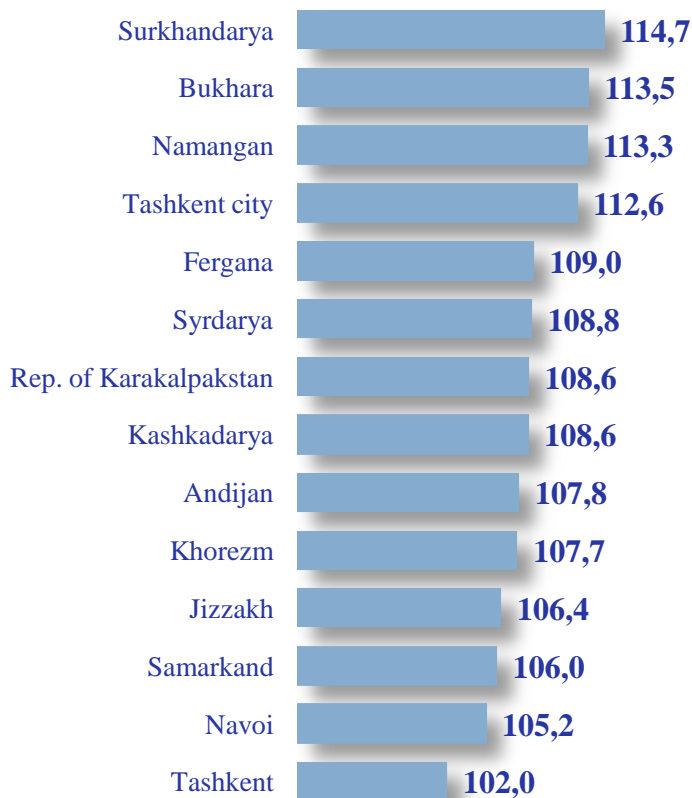
The lowest rate was noted in Namangan region (**2 684.9** thousand soums), the Republic of Karakalpakstan (**2 708.6** thousand soums) and Kashkadarya region (**2 779.2** thousand soums).

In Surkhandarya region (**117.4%**), Tashkent city (**116.3%**), Namangan (**115.9%**) and Bukhara (**115.4%**) regions, real growth rates of disposable total income of the population reached a level higher than the national average.

According to preliminary data for January-March 2023, the real disposable total income of the population amounted to **115.5** trillion soums, per capita it reached **3 199.3** thousand soums. The lowest indicator of real disposable total income per capita was noted in Namangan (**2 404.8** thousand soums) region, the Republic of Karakalpakstan (**2 420.6** thousand soums), Kashkadarya (**2 482.5** thousand soums) and Surkhandarya (**2 487.0** thousand soums) regions. On the contrary, in the city of Tashkent (**6 937.9** thousand soums), Navoi (**5 544.9** thousand soums), Bukhara (**3 607.2** thousand soums) and Tashkent (**3 526.0** thousand soums) regions, it exceeded the national average.

### Real growth rates of disposable total income per capita

(for January-March 2023 in % to the corresponding period of 2022)

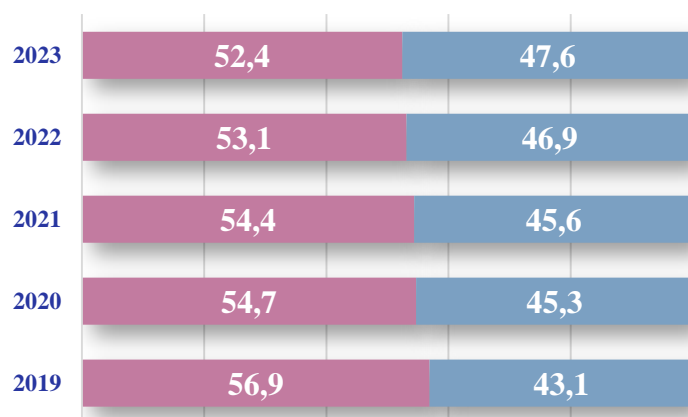


The highest growth rates of real disposable total income per capita were recorded in Surkhandarya region (**114.7%**). In Bukhara (**113.5%**), Namangan (**113.3%**) regions and the city of Tashkent (**112.6%**), growth rates were higher than the republican level.

The lowest rates were recorded in Tashkent (**102.0%**), Navoi (**105.2%**) and Samarkand (**106.0%**) regions.

### SECTION 3. SHARE OF INCOME FROM SMALL BUSINESS IN THE TOTAL INCOME OF THE POPULATION

Share of income from small business out of the total aggregate income  
of the population, %



According to preliminary data for January-March 2023, out of the total aggregate income of the population, the share of income received from small businesses amounted to **52.4%**. The highest rate was noted in 2019 – **56.9%**.

*For reference: in accordance with the Decree of the President of the Republic of Uzbekistan dated April 21, 2021 No. PD-5087 “On additional measures to improve the business support system, further improve the business climate”, ample opportunities are created for entrepreneurs.*

**The share of income from small business  
in the total income of the population by region, %  
(for January-March 2023)**



In the structure of the total income of the population, the share of income from small businesses had a significant weight in the following regions: Jizzakh – **61.4%**, Bukhara – **58.1%** and Samarkand – **57.7%** regions. In Navoi region (**42.7%**), the Republic of Karakalpakstan (**45.4%**) and the city of Tashkent (**46.0%**), the share of income from small businesses was less than **50%**.

## **Explanations of statistical indicators**

The following sources are used in **calculating the total income of the population**: data from state statistical reporting, the results of regularly conducted sample surveys of the economic activity of individual entrepreneurs and dehkan farms, household surveys according to the methodology recommended by the World Bank, as well as generalized data from the Central Bank, the Ministry of Finance, the off-budget Pension Fund, People's Bank and the State Tax Committee of the Republic of Uzbekistan.

**The total income of the population** includes cash income and income in kind, consists of receipts, which, as a rule, have the property of repeatability and are received by the household or its individual members on a regular basis, annually or at shorter intervals.

**The primary income of the population** consists of income from production and income from property.

**Production income** includes income from employment and income from own production of services for own consumption.

**Employment income** consists of the income of employees and the self-employed.

**The income of employees** is income in the form of remuneration in cash and in kind (in the form of goods or services), including the hidden part of remuneration (that is, employer payments that are not reflected in primary and accounting records).

**Income from self-employment** is income received as a result of the involvement of household members in the labor process organized independently.

**Income from own production of services for own consumption** includes imputed services of owner-occupied housing not intended for the market.

**Property income** is defined as income to households associated with the ownership of financial and non-financial assets transferred for use by others.

**Interest is payments received from bank accounts**, deposits with credit unions or other financial institutions, certificates of deposit, government bonds, loans and securities, debentures and loans to others.

**Dividends** are income from investments in enterprises where the investor (individual) may or may not work.

**Copyright royalties** are royalties to owners for created literary works, inventions and similar patented materials that are covered by copyright (i.e. paid not only to authors (creators), but also to other owners, such as heirs, etc.).

**Rent** - rent received by an individual for the provision of unproduced assets (for example, land plots) to other legal entities or individuals.

**Transfers** are receipts by a household of goods, services and assets without receiving compensation from them in the form of goods, services or assets.

**Pensions** - regular social security cash payments provided by law for reaching a certain age, disability and loss of a breadwinner, as well as pensions that are not part of statutory systems (for example, established by the employer).

**Benefits** - cash payments, regular or one-time, provided for by law in cases of partial or complete disability, difficult financial situation, support for families with children, death of relatives, unemployment benefits, etc.

**Scholarships** - a monthly allowance paid to students of higher educational institutions, as well as educational grants to individuals, including those from foreign countries.

**Other current transfers** include payments to the household from other legal entities and individuals (regular financial support, such as alimony, support from children or parents, payments on a regular basis from charitable non-profit organizations, trade unions, etc.).

**Disposable income** is calculated on the basis of total income minus direct taxes (including tax refunds), mandatory fees and fines, and cash support paid by one household to other households.