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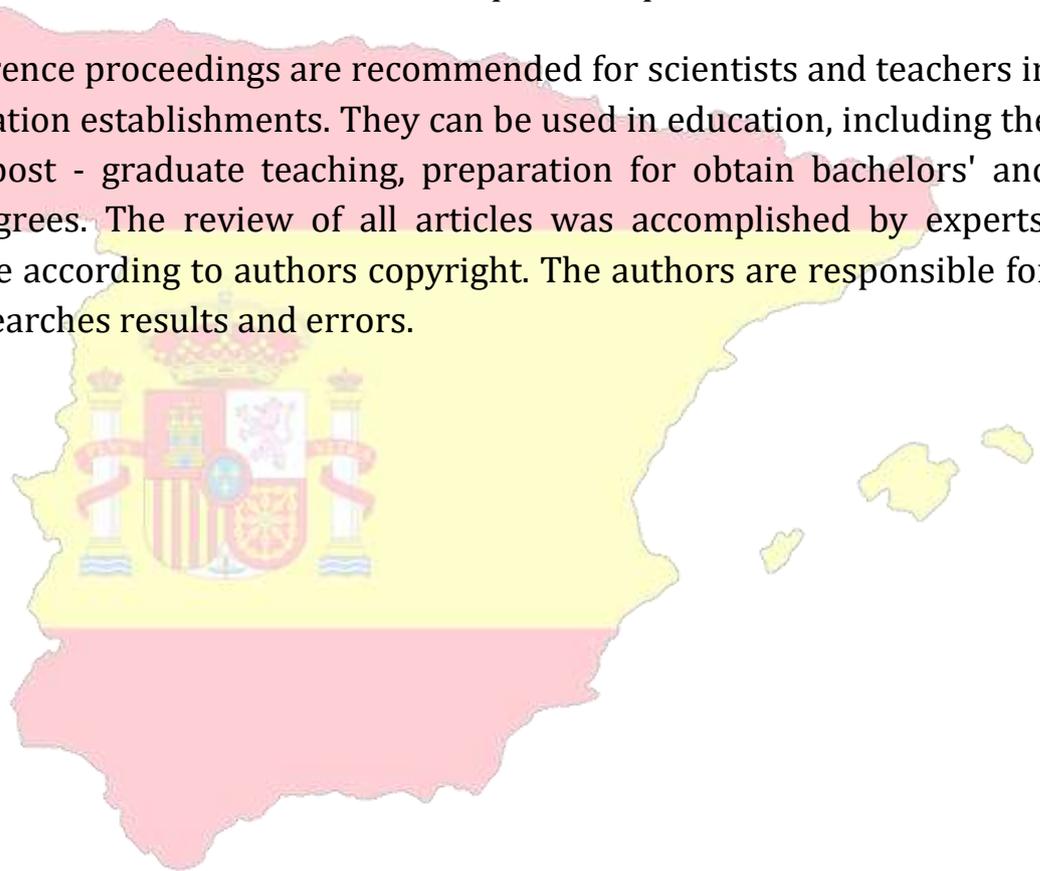
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## Household Monthly Incomes – Quality of Life Behind the Numbers

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**Annotation:** This study analyzes the complex relationship between household monthly incomes and quality of life in Uzbekistan. The article examines income dynamics, inequalities in income distribution, and their impact on both objective and subjective aspects of quality of life. Based on statistical data, average and median incomes, regional disparities, and income inequality expressed through the Gini coefficient are reviewed. The research critically evaluates not only income indicators themselves, but also how they affect living standards, social opportunities, and the subjective perception of well-being. In conclusion, the study develops policy recommendations aimed at ensuring equality and improving quality of life alongside income growth.

**Keywords:** Household incomes, Quality of life, Income inequality, Gini coefficient, Uzbekistan, Economic development, Well-being

**Introduction:** Income is one of the key indicators of individual and household well-being, as well as overall economic stability in society. However, numbers alone often fail to fully reflect the complex realities of human life hidden behind them. In Uzbekistan, the dynamics and distribution of household monthly incomes are of great importance for understanding the country's socio-economic development processes.

The main objective of this section is to conduct an in-depth analysis of the relationship between income indicators (average and median incomes, regional differences) and quality of life. Particular attention is paid to income inequality and its impact on well-being, especially within the concept of “quality of life behind the numbers.”

The relevance of the issue lies in the fact that Uzbekistan aims to transition from a lower-middle-income developing country to an upper-middle-income country by 2030 [1]. Achieving this goal requires not only income growth but also fair income distribution and improvements in overall quality of life.

**Literature Review:** The concept of quality of life lies at the center of numerous interdisciplinary studies, and various approaches exist regarding its definition and measurement. In the literature, quality of life is generally divided into two main aspects: objective and subjective. Objective quality of life is measured through economic (income, assets), social (education, healthcare, housing), and environmental (environmental conditions) indicators [e.g., 7]. Subjective quality of life, on the other hand, reflects an individual's level of satisfaction with life, well-being, and happiness, which may not always be directly proportional to objective indicators [e.g., 8]. The “Easterlin paradox,” proposed by R. Easterlin, demonstrates that beyond a certain point, income growth does not lead to a continuous increase in happiness, highlighting the importance of non-income factors [9]. According to income theory, income forms the basis of

people's ability to consume, invest, and improve well-being. Gross average monthly wages include not only cash earnings but also in-kind payments, bonuses, and employer-provided benefits, calculated before taxes and social contributions [3]. Income inequality is measured by the Gini coefficient, which ranges from 0 (absolute equality) to 100 (absolute inequality) [6]. A high Gini coefficient may intensify social stratification, slow economic growth, and lead to social discontent.

In the Uzbek context, literature on economic growth and social development mainly focuses on state reforms, economic liberalization, and improvements in the investment climate. However, in-depth analytical studies on how these changes directly affect household income dynamics and, more importantly, quality of life, remain limited. Existing statistical data largely provide general insights into average incomes, minimum wages, and sometimes regional disparities.

**Methodology:** This study primarily relies on the analysis of existing secondary data and applies a quantitative approach. The provided statistical data serve as the basis for assessing income dynamics, distribution, and inequality in Uzbekistan. The methodological framework includes:

**Data sources:** Data from the State Statistics Committee of Uzbekistan, the World Bank, CEIC, the CIA World Factbook, and other international organizations were synthesized from open sources (based on the dataset provided for this study). These data offer statistical insights into average monthly wages, minimum wages, income inequality (Gini coefficient), and regional income differences [1, 2, 3, 4, 6]

**Descriptive statistics:** Average monthly incomes, median incomes, and minimum wage indicators are analyzed over time and across regions, helping to identify overall income patterns, growth trends, and key disparities [1, 2, 3, 4].

**Comparative analysis:** Uzbekistan's Gini coefficient is compared with those of other countries in an international context to assess the relative level of income inequality and its connection to global trends [5, 6].

**Trend analysis:** Changes in income indicators and the Gini coefficient over time are examined to evaluate the effectiveness of income policies and the impact of economic growth on population well-being [2, 3, 4, 6].

**Link to quality of life:** The study seeks to connect income indicators with objective (e.g., living standards, opportunities) and subjective (perceived well-being) aspects of quality of life. Although the available data do not directly measure subjective quality of life, changes in income and inequality are discussed as indirect influencing factors.

**Results and Analysis:** Household monthly incomes in Uzbekistan reflect significant changes in the national economy. According to the latest data, the average monthly wage in Uzbekistan amounts to 5,796,100 UZS (approximately \$450), while the median income is 4,730,727 UZS (around \$368), indicating considerable income inequality [1]. Income levels range from 2,000,000 UZS

(\$155) for low-paid workers to 47,127,304 UZS (\$3,666) for highly paid workers [1]. As of January 1, 2025, the minimum wage is set at 1,555,000 UZS (\$120) [1].

The data show that income levels have changed significantly over time. In 2022, the average monthly wage was \$351.32, representing a 15.94% increase compared to 2021 [2]. According to CEIC data, average monthly income reached \$424 in December 2024, exceeding the \$389 recorded in December 2023 and representing the highest value in the series [4]. Despite recent growth, the long-term trend since 2013 shows a decline of 1.18 times [2], with the lowest average wage recorded in 2018 at \$225.87 [2]. This indicates a complex long-term income dynamic despite recent improvements. Income levels vary not only over time but also depending on factors such as experience, education, location, and position [1]. For instance, holding a doctoral degree can increase wages by up to 61% [1]. Geographically, Tashkent city (9,100,000 UZS) and Navoi region (6,800,000 UZS) earn significantly above the national average, while regions such as Kashkadarya (3,785,000 UZS) earn less [1]. These regional disparities may contribute to inequalities in access to education, healthcare, and overall quality of life.

It should also be noted that some reports, particularly CEIC data, exclude agriculture and small businesses from calculations [4], potentially distorting the overall picture of income levels, given the importance of these sectors in Uzbekistan's economy.

Income inequality remains a crucial aspect of understanding quality of life in Uzbekistan. The Gini coefficient reached 34.60 index points in 2024, slightly higher than 34.50 in 2023 [6]. According to the World Bank, Uzbekistan's average Gini index between 1998 and 2024 was 35.18, with the lowest level in 2022 (31.20) and the highest in 1998 (44.10) [6].

Compared to the global average of 40.89 index points (based on 13 countries), Uzbekistan's current Gini index reflects a relatively moderate level of income inequality [6]. When compared with the most unequal countries (Namibia – 59.1, Botswana – 54.9) and the most equal ones (Slovakia – 24.1, Slovenia – 24.3) [5], Uzbekistan falls in the middle range. However, the recent increase in the coefficient [6] suggests a trend that requires careful policy attention, especially in the context of wide wage gaps between high- and low-income earners [1]. Income levels directly determine the objective quality of life.

Discussion: The analysis of income dynamics and inequality in Uzbekistan demonstrates that numerical indicators alone cannot fully capture the complexity of quality of life. While rising average incomes and a relatively moderate Gini coefficient at the international level [4, 6] indicate positive aspects of economic development, they should not overshadow the problems hidden “behind the numbers.” Income inequality—particularly the wide gap between high- and low-income groups [1]—and regional disparities [1] may reduce subjective well-being. Even when average incomes rise, perceptions of unequal opportunities and insufficient income can lower overall life satisfaction.

Income alone is not the sole determinant of quality of life. Non-monetary factors such as access to quality education, healthcare, a clean environment, safety, social justice, and a sense of belonging also play a crucial role in perceived well-being [e.g., 8]. The fact that higher education significantly increases wages in Uzbekistan [1] confirms education's direct impact on quality of life. However, regional income disparities may limit access to education and social services, negatively affecting subjective well-being. For example, residents of lower-income regions such as Kashkadarya may have reduced access to quality healthcare and higher education, lowering their overall life satisfaction.

**Conclusion:** This study provides an in-depth analysis of household monthly incomes and their impact on quality of life in Uzbekistan. The findings show that average monthly incomes—particularly in recent years—have increased significantly in dollar terms [4], creating favorable conditions for improving purchasing power and living standards. However, a long-term downward trend since 2013 [2] highlights the complex nature of economic development.

One of the key conclusions is that income inequality—evidenced by median income being lower than average income [1] and the slight increase in the Gini coefficient in 2024 [6]—indicates significant disparities in access to well-being across population groups. Regional imbalances, particularly the higher incomes in Tashkent and Navoi compared to other regions [1], further emphasize the uneven geographical distribution of quality of life.

Focusing on the concept of “quality of life behind the numbers,” the study highlights the critical role of non-income factors such as education, healthcare, environmental quality, and social opportunities in shaping subjective well-being. Income inequality and regional disparities may therefore reduce overall life satisfaction.

The limitations of this study mainly stem from reliance on secondary data and the inability to directly measure subjective well-being among the population.

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