

## The Standard of Living of the Population and Factors Influencing it

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### ABSTRACT

**Objective:** Improving the standard of living of the population represents a central objective of state economic policy and a key condition for sustainable socio-economic development. The standard of living is a complex and multidimensional category that reflects not only the level of income and consumption, but also the degree of satisfaction of material, cultural, and spiritual needs, as well as the overall quality of life. This study aims to reveal the economic essence of the population's standard of living and to systematize the main factors influencing its formation and development. **Method:** The research is based on a theoretical and conceptual methodological framework, using general scientific methods such as analysis and synthesis, induction and deduction, comparison, abstraction, systematization, and generalization. A comparative review of domestic and foreign scholarly approaches allowed the identification of common and distinctive features in defining the standard of living. **Results:** The results show that the standard of living should be interpreted as an integrated indicator of social well-being determined by income levels, the structure and scale of consumption, access to social infrastructure, and subjective life satisfaction. Particular attention is given to the role of income differentiation and social policy instruments. The study concludes that an adequate assessment requires a multidimensional system of indicators combining quantitative and qualitative parameters. **Novelty:** This study systematizes the main factors influencing the formation and development of the population's standard of living and substantiates the need for a multidimensional system of indicators integrating economic, social, and subjective components.

## INTRODUCTION

The relevance of the research topic is characterised by a number of interrelated aspects. **First**, substantiating the relationship between the standard of living and consumption as the main characteristics of population well-being is determined by the strategic goal of state economic policy – improving the quality of life of the population based on sustainable economic growth.

**Second**, improving the quality of life of the population is usually determined by the established standard of living. The standard and quality of life are closely linked to the consumption of goods, therefore, substantiating the mechanism of the relationship between the population's standard of living and consumption allows for forecasting the process of forming the standard of living under the influence of a changing consumption structure [1].

**Third**, studying the factor dependence of the relationship between the population's standard of living and consumption is relevant at any stage of societal development. Simultaneously, at the current stage of economic development, due to changes in consumer behaviour and the life priorities of the country's population, this aspect takes

on new meaning, which in turn presupposes the use of new approaches in assessment [2].

**Fourth**, the processes of forming the standard of living, including consumption, are influenced by factors of various natures, which come to the fore as the main factor in developing and substantiating methodological tools that allow identifying the areas of interaction between the standard of living and the level of consumption.

**Fifth**, ensuring stable growth rates of the population's standard of living, carried out within the framework of clearly defined goals of state economic policy, necessitates the development of directions and instruments for the regulatory influence of local government bodies on population income and consumption [3].

### **Literature Review**

Issues of researching the population's standard of living have always been the focus of attention of economists and specialists. The goal of the economic policy and social reforms implemented by the government is to improve the standard of living of the country's population, create decent working conditions, and stimulate the economic activity of the population. When discussing the standard of living, the views of Russian experts V.N. Shimov and A.V. Bogdanovich on this matter are of interest. In their opinion, the well-being of the population expresses a high level of consumption. Among local researchers, M. Abdullayeva characterises the population's standard of living as the degree of satisfaction of material and spiritual needs. N. Rustamov, in his research, addresses the fact that the standard of living, as a socio-economic category, is a process associated with the continuous improvement of the population's living conditions [4].

The views of researcher D. Tadjiyeva on the regional nature of the population's standard of living are somewhat more aligned with the actual economic reality [5].

A number of foreign researchers assess the standard of living by the level of well-being of a particular individual or household.

The American economist Engerman, in his scientific work, discusses that the standard of living consists of a system of indicators, and these indicators are constantly being supplemented. In his view, it is appropriate to analyse the population's standard of living from a humanistic perspective.

Overall, despite the comprehensive research conducted by scholars on studying the population's standard of living, analysing this concept at the new stage of economic reforms using modern methods of scientific knowledge is of urgent importance.

### **Research Methodology**

The main concept of this article is to reveal the economic essence of the population's standard of living. Based on the research concept, the views of various local and foreign researchers regarding the interpretation of the population's standard of living were compared. Their differentiating and similar aspects were grouped separately, and the author's approach to the population's standard of living was developed. To substantiate the author's approaches and views put forward in the article, an attempt was made to widely use methods of scientific knowledge such as analysis and synthesis, induction and deduction, historicism, generalisation, and mutual comparison [6].

## RESEARCH METHOD

In order to bring forth the economic nature of the standard of living of the population, this study was based on a theoretical and conceptual variant of methodological framework. Due to its multidimensional and interdisciplinary character, however, the research heavily relies on general scientific methods ensuring logical coherence and depth of analysis. The main methods are analysis and synthesis; induction and deduction; comparative analysis; abstraction, systematization, generalization, the principle of historicism (that is to explore the concept within the framework of its historical evolution in various socio-economic conditions) [7].

The analysis at the first stage of research was a broad comparison of definitions proposed by domestic and foreign scientists. Such a stage permitted to find both common and distinctive traits in the interpretation of living standards – economic, social and subjective. Special focus was given to the relationship of income with consumption, well-being and quality of life as seen from different theoretical perspectives.

At the second stage, the identified features were categorized and systematized in its structural components corresponding to internal logic of a concept. We integrated those components based on how they connect and what role each has on shaping a more whole idea of the standard of living [8].

At this last stage, logic generalization and concept synthesis allowed formulating the author's definition by combining quantitative indicators (income level, consumption levels) with qualitative parameters (satisfaction from life, social conditions). It should be noted that no statistical model of any sort is used, but rather a theorization and conceptual refinement to arrive at an appropriate explanatory and integrative description of the target category [9].

## RESULTS AND DISCUSSION

With the development of labour economics, a system of categorical and conceptual apparatuses has formed within its conceptual and categorical framework, serving as a basis for studying, analysing, and evaluating socio-economic relations, the conditions and factors of their formation and development. Among this set of concepts, the concept of the "standard of living of the population" holds a special place. Its use is an important condition for conducting scientific research on the development of economic systems and the social sphere, including employment, income generation, and the consumption of goods created by society.

Researching the relationship between the population's standard of living and consumption requires an objective approach in terms of its nature and content. In forming the author's approach to the concept of "standard of living of the population," the research conducted in this area by several local and foreign scholars was studied. The results of the analysis show that the views of authors who have conducted research in this area are remarkably similar.

A structured comparative overview is presented in **Table 1** of the definitions of the concept of the standard of living suggested by domestic and foreign scientists. It

organizes different theoretical approaches by summarizing the content of each definition and specifying its origins. The interpretations exhibit divergent methodological a priori: these span consumption-centered approaches (e.g. saving levels), income-based angles, humanistic perspectives, and well-being frameworks. The table shows how the standard of living is both similar and different as a concept, highlighting that this category consists of many dimensions. This systematic comparison provides the basis for additional theoretical generalization and for the definition advanced by the author [10].

**Table 1.** Interpretation of the concept of "standard of living of the population" in the scientific research of local and foreign experts

No	Content of the concept of "standard of living of the population"	Source
1	The well-being of the population, a qualitatively high level of consumption; a set of conditions and objectively controlled indicators that determine the degree of satisfaction of the system of basic needs.	Shymov, V. N., Bogdanovich, A. V., & Tkachev, S. P. (2002). Sustainable Development: Problems, Imperatives, and Mechanisms for Achievement.
2	A high level of well-being and consumption, a system of factor dependencies and indicators specifying the quality of satisfaction of individual needs.	Khaliullina, R. F., & Ryabchuk, P. G. (2016). On the identification of the concepts of "standard of living" and "quality of life." <i>New Science: Current State and Ways of Development</i> , (12-2), 180-183.
3	The extent of satisfaction of the system of general needs.	Lebedev, O. V. (2007). Formation and Evaluation of the Effectiveness of Investments in the Social Sphere (Dissertation). Belgorod State Technological University named after V. G. Shukhov.
4	The degree of satisfaction of material and spiritual-cultural needs.	Abdullaeva, M., & Adilov, B. (2020). The standard of living of the population and the factors influencing it. <i>Archive of Scientific Research</i> , 1(13).
5	The standard of living of the population is a socio-economic category that encompasses concepts such as the satisfaction of people's material and cultural-household needs and the improvement of their social living conditions.	Rustamov, N. I. (2015). The standard of living of the population and opportunities for its improvement in Uzbekistan. <i>Economics and Innovative Technologies</i> , 5, 1-9.
6	A system ensuring the quality of life of the population of a specific territory, derived from the level of economic development.	Tadjieva, D. R. (2023). The standard of living of the population through the prism of income in the Republic of Uzbekistan. <i>Economics and Finance (Uzbekistan)</i> , 3(163).

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| 7  | The qualitative and quantitative level of satisfaction of a system of individual needs; determines the level of consumption relative to scientifically based standards.                                       | Odegov, Y. G., Rudenko, G. G., & Luneva, N. K. (2007). <i>Labor Market (Practical Macroeconomics of Labor)</i> .  |
| 8  | A high level of well-being, consumption of goods and services; a high standard of living of the population serves the development of socio-economic relations in society.                                     | Kurpayanidi, K. I., & Mukhsinova, S. O. (2021). Analysis of the standard of living of the population of the Republic of Uzbekistan. <i>Economics and Business: Theory and Practice</i> , (9-1), 154-159.  |
| 9  | Qualitative and quantitative characteristics of living conditions corresponding to the socio-economic development of the region.  | Sultonov, Sh. A., & Shomurodova, Sh. Sh. (2023). Development of entrepreneurship in the service sector and ways to improve the standard and quality of living of the population. <i>News of Education: Research in the 21st Century</i> , 1(12), 248-252. |
| 10 | The quality of personal life (for example, purchasing food or clothing, owning a personal car, and so on).  | Sen, A. (1988). <i>The Standard of Living</i> . Cambridge University Press.   |
| 11 | The level of well-being of a particular individual or household. In economic analysis, the standard of living is determined by the quantity of goods and services consumed (including leisure time).          | Pearce, D. W., Atkinson, G. D., & Dubourg, W. R. (1994). The economics of sustainable development. <i>Annual Review of Energy and the Environment</i> , 19(1), 457-474.   |
| 12 | Many core indicator systems, combined with other concepts, imply a humanistic interpretation of the elements that constitute well-being, satisfaction, i.e., quality of life.                                 | Engerman, S. L. (1997). The standard of living debate in international perspective: Measures and indicators. In <i>Health and Welfare during Industrialization</i> (pp. 17-46). University of Chicago Press.  |
| 13 | The quality of the standard of living encompasses issues related to measuring the extent to which various aspects of human life are fulfilled. These assessments involve material and emotional satisfaction. | Diener, E., et al. (1999). Subjective well-being: Three decades of progress. <i>Psychological Bulletin</i> , 125(2), 276.   |
| 14 | Quality of life is often used interchangeably with the concept of well-being.   | Van Zanden, J. L. (1999). Wages and the standard of living in Europe, 1500-1800. <i>European Review of Economic History</i> , 3(2), 175-197.  |
| 15 | Well-being typically characterises the actual living conditions and quality of life of the population, limited by people's subjective views on the quality of life.   | Ismatov, Sh. A. (2024). Determining the relationship between quality of life and the standard of living of the population. <i>TADQIQOTLAR.UZ</i> , 35(2), 130-139.  |
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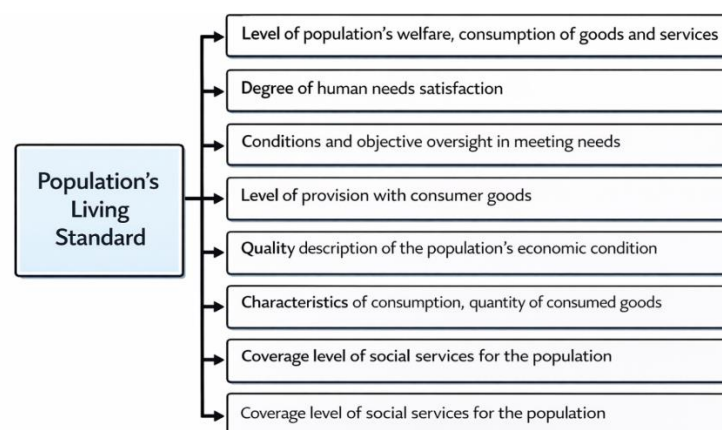
16	The category of quality of life is a vague and sufficiently complex concept, requiring consistency in its definition. Furthermore, some researchers argue that the concept of "standard of living" cannot be clarified.	Schalock, R. L., et al. (1989). Quality of life: Its measurement and use. <i>Mental Retardation</i> , 27(1), 25.
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The analysis of the definitions and approaches put forward by researchers to clarify the concept of the standard of living shows that in clarifying the population's standard of living, socio-economic goods play an important role, not just the elements of material well-being. In the works of several foreign researchers, the standard of living is used interchangeably with the income and consumption levels of households [11].

It should be noted that each definition allows for a direct clarification of the relationship between the standard of living and the degree of need satisfaction.

Thus, based on evaluating the content of the definitions presented above, we can identify the important components of the standard of living. The analysis of these components shows that ensuring an acceptable indicator of the population's standard of living is related to the state of satisfaction of the population's needs (**Figure 1**) [12].

Figure 1 shows the key structural elements around which a population's standard of living is determined. The income level, the structure of consumption, satisfaction of material and spiritual needs, social infrastructure and qualitative conditions of life are among these components. The visual representation provided in the figure shows the interconnectedness among these components and clarifies that economic factors along with social factors shape the quality of living. It emphasizes that need satisfaction is the primary endpoint of income and consumption processes.



**Figure 1.** The most important components of the population's standard of living.

Regarding the views expressed above, it can be seen that almost all researchers are unanimous.

Based on generalising the definitions given to the concept of the population's standard of living, it is appropriate to define the concept as follows: being an indicator of well-being established in society, determined by the level of income and consumption of

the population, the standard of living reflects the material and emotional satisfaction of members of society with life.

It is natural that there is an inherent connection between the standard of living of the population and the satisfaction of needs, and this is a truth that requires no proof [13].

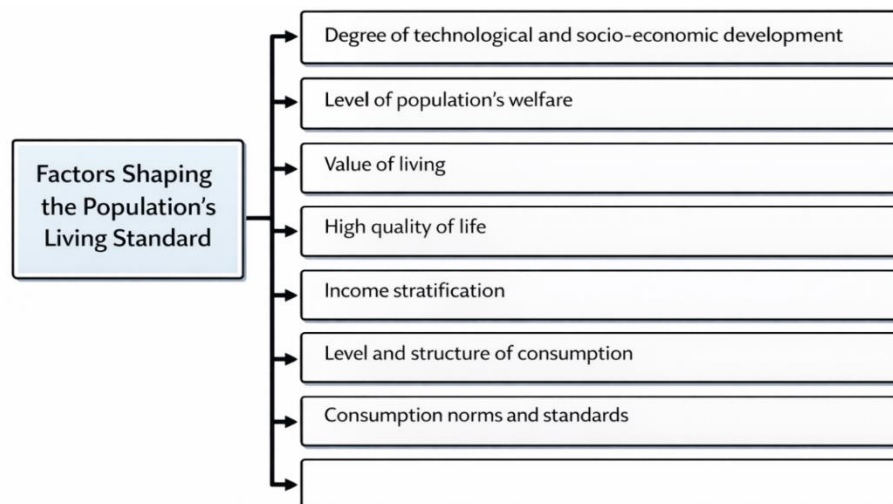
In this situation, it is necessary to clarify the important conditions and factors between the standard of living and the level of consumption (Figure 2).

In general, we can distinguish the following main directions for researching the standard of living, based on clarifying the factor that gains priority in its formation:

1. Level of development of social production;
2. Population well-being;
3. Quality of life;
4. Level and structure of consumption;
5. Consumption norms and standards.

In analysing the standard of living, consumption norms and standards play an important role. Relying on the concepts envisaged in legislation, we can distinguish the following aspects characterising the population's standard of living:

The following are the most important factors that influence population standard of living formation and development presented in Figure 2. "Influential aspects include social production rates, income dispersion, consumer rituals and metrics, and tools of societal policy along with quality-of-life determinants (health care delivery systems, educational aspirations/capabilities; environmental quality). The figure illustrates the multidimensional and dynamics nature of the standard of living, showing how economic, institutional and social factors interact in determining overall well-being [14].



**Figure 2.** Factors influencing the formation of the population's standard of living

1. Sufficiency – the opportunity to fully utilise the entire complex of goods that directly influence the comprehensive development of a person;
2. Norm – consumption based on scientifically substantiated norms that allow restoring a person's physical and mental potential;

3. Poverty – the level of consumption of goods at the lowest limit of reproducing the labour force;
4. Destitution – consumption of goods at a level that merely allows a person to exist.

Based on the classification presented above, it is proposed to divide consumption budgets into three types: subsistence minimum, restorative consumption budget, and a sufficiently high-income budget ensuring high consumption capacity.

The approach based on using consumption norms and standards is widely applied in conducting practical research related to the standard of living, including assessing the relationship between the standard of living and the consumption factor (Ismatov, 2024).

It is evident that the choice of a specific research approach directly influences the composition of indicators quantifying the standard of living. According to the results of analysing existing scientific literature in this regard, researchers' views on interpreting the content of the "standard of living" category differ somewhat from each other.

The table 2 shows the main indicator systems presented in foreign scientific literature regarding the standard of living control. The table provides details of economic, social, normative and subjective indicators (macro-econometric measures Empirical and econometric life satisfaction indices social development metrics well-being dimension qualitative). It exemplifies the departure from metrics of economic success based only on quantifiable inputs and outputs, towards multidimensional frameworks that also consider psychological, environmental and institutional elements. This only supports the notion that objective indicators need to be supplemented by subjective ones in determining the standard of living today [15].

**Table 2.** Indicators mentioned in foreign literature for assessing the standard of living

No	Assessment Indicators	Source
1.	Although economic indicators often represent macro-level indices, they are nonetheless useful for analysing large-scale planning and social changes. Although economic well-being, as a result of using economic resources and economic activity, reflects the extent to which a person can consume goods, it is insufficient for assessing a person's living conditions.	Bognar G. The concept of quality of life //Social theory and practice. – 2005. – T. 31. – №. 4. – C. 561-580.
2.	Standard of living indicators play an important role in monitoring the social system to identify deviations and, if necessary, change the direction of social measures.	Diener E., Suh E. Measuring quality of life: Economic, social, and subjective indicators //Social indicators research. – 1997. – T. 40. – C. 189-216.
3.	Three types of standard of living indicators are distinguished: normative indicators of well-being, indicators of satisfaction with life and/or happiness, and descriptive indicators. While the first type of standard of living indicator relates directly to the social aspects of determining policy, they are also referred to as criterion indicators,	Sharpe A. et al. A survey of indicators of economic and social well-being. – Ottawa : Centre for the Study of Living Standards, 1999.

normative indicators of well-being, and strategic indicators. The second type of standard of living indicator, referred to as life satisfaction and subjective well-being or simply the happiness indicator, serves to measure the level of psychological satisfaction and happiness. The third type of social indicator involves conducting social measurements and research that serve to clarify our views on society.

4. Standard of living indicators include amenities, sanitation, recreational opportunities, social partnerships, education, cultural values, work environment, finance, vocational training, leisure time, safety, and freedom of speech. Kekic L. et al. The Economist Intelligence Unit's index of democracy //The Economist. - 2007. - T. 21. - C. 1-11.
  5. Systems of standard of living indicators cannot fully reflect the actual situation. The standard of living is measured by the standards and norms established in society. Swain D., Hollar D. Measuring progress: Community indicators and the quality of life //International Journal of Public Administration. - 2003. - T. 26. - №. 7. - C. 789-814.
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To confirm our thoughts in this regard, we will analyse the content of some indicators proposed by local and foreign researchers for assessing the standard of living (Table 2).

Analysis of the indicator systems used by foreign researchers regarding the standard of living shows that they often focus not on the quantitative aspects of indicators, but rather on the qualitative aspects. Qualitative indicators such as freedom, happiness, environmental factors, healthcare, and innovation acquire significant importance [16].

## CONCLUSION

**Fundamental Finding :** The study concludes that the standard of living is a complex and multidimensional category that cannot be confined to a fixed set of indicators, as scholars emphasize holistic perspectives involving consumer goods provision, economic status, material capabilities, consumption patterns, and the quantity of goods consumed, while highlighting that acceptable quality of life largely depends on the opportunities and scale of consumption. **Implication :** These findings imply that the system of indicators used to measure the standard of living should be expanded to incorporate broader dimensions, including social guarantees, environmental conditions, life expectancy, demographic characteristics, healthcare quality, socio-economic stability, education, social infrastructure, crime levels, labour potential, economic activity, free time, pension provision, and poverty levels. **Limitation :** The research identifies a lack of consensus among scholars regarding the prioritization of key factors in determining an optimal standard of living, reflecting conceptual and methodological differences in existing approaches. **Future Research :** Future studies should focus on developing an

integrated and standardized framework that systematically evaluates the dimensions, processes, and determinants of the standard of living in order to establish clearer priorities and improve comparative assessment.

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