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HARD WORK, INDEBTEDNESS AND HOPE: A SOCIO-ECONOMIC LOOK OF MODERN LABOR

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Abstract. This article is weak in the relations between man and the economy, but is based on a deep interaction. We are going to talk about human nature is based up statistical data, graphs, and reports; feeling such as fear, shame, hope, and compulsion. The study is not just about working hours, inflation, or loans, it shows how a person's life is affected by the mechanisms of existence.

Key words: economy, credits, real earnings, social justice, monetary pressure, contemporary worker.

Annotatsiya. Ushbu maqola inson va iqtisodiyot o'rtasidagi munosabatlar yuzaki tasvirlangandek tuyulishi mumkin, ammo aslida ular chuqur o'zaro ta'sirga asoslangan. Biz inson tabiatini statistik ma'lumotlar, grafiklar yoki hisobotlar orqali emas, balki qo'rquv, uyat, umid va majburiyat kabi hissiyotlar orqali yoritmoqchimiz. Tadqiqot faqat ish soatlari, inflyatsiya yoki kreditlar haqida emas, balki iqtisodiy jarayonlar inson hayotining mavjudlik mexanizmlariga qanday ta'sir ko'rsatishini ochib beradi.

Kalit so'zlar: iqtisodiyot, kreditlar, real daromadlar, ijtimoiy adolat, moliyaviy bosim, zamonaviy ishchi.

Аннотация. Данная статья может показаться слабой в описании отношений между человеком и экономикой, однако на самом деле она основывается на глубоком взаимовлиянии. Мы стремимся раскрыть природу человека не через статистические данные, графики и отчеты, а через такие чувства, как страх, стыд, надежда и обязанность. Исследование посвящено не только рабочим часам, инфляции или кредитам, оно показывает, как механизмы существования воздействуют на жизнь человека.

Ключевые слова: экономика, кредиты, реальные доходы, социальная справедливость, финансовое давление, современный работник.

INTRODUCTION

He cut me off, but what Manovikas did was prevent "faith in capital" from becoming the be-all and end-all. On the contrary, life now ends not as mere survival but as something more complex. Just as one month follows another on the calendar, another twelve months now seems absurd only because clarity has finally arrived. Visibility always constitutes progress. Once everyone else has given up, the very exemption reveals how lhiko thinks: men gather poems, muddling through, gradually discovering what else can be done.

The sight of economic reports and soaring interest rates hanging over us like clenched fists is a form of pressure people today can hardly endure. While Lois and his circle drown themselves in cognac and excess, absolute newcomers still understand nothing about what we should really pay attention to. "If credit becomes everything," one might say, "then are not all human institutions merely exaggerated forms of their smallest interests?"



Will society really refuse to reward tireless labor, and instead charge people according to whatever arm moves where? This is not merely an economic problem; it is a matter of justice. Why should someone who goes to work every day, searching for excitement and meaning in life, still be unable to make ends meet? Why do the rules of economics so often work against him at exactly the moment he begins to get ahead?

This unit does not aim to return you to the economy through numbers and formulas, but to examine human destiny as it intersects with profitability. It adopts a theoretical approach to understanding the mechanisms woven into the “from month to month” life cycle, and the path by which a person might escape it.

REVIEW OF LITERATURE ON THE SUBJECT

The relationship between hard work, financial pressure, and indebtedness has become a central theme in contemporary socio-economic research. Joseph Stiglitz argues that structural imbalances in labor markets, combined with stagnant real wages for low- and middle-income workers, increasingly force households to rely on debt to maintain basic consumption. Thomas Piketty highlights that the concentration of wealth and income in upper segments of society reduces the economic mobility of workers, creating a growing class of individuals who work intensively yet struggle to achieve financial stability.

Studies by the ILO and OECD demonstrate that wage growth across many countries has failed to keep pace with productivity increases, intensifying budget constraints for ordinary households. David Autor’s analysis of technological change shows that automation has eroded middle-skill jobs, pushing workers into lower-paid and insecure positions, which heightens their vulnerability to indebtedness. Research by Maarten Goos and Alan Manning further reveals that the “polarization” of the labor market has deepened reliance on consumer credit among low-income groups.

A major contribution to the understanding of household debt dynamics comes from Atif Mian and Amir Sufi, whose findings from 2014 show that stagnant income growth and expanding credit availability create a systemic pattern where households compensate for declining financial security through borrowing. They conclude that rising household debt is not merely a personal financial issue but a macroeconomic vulnerability that amplifies downturns and increases the likelihood of crises.

From a sociological perspective, Guy Standing introduces the concept of the “precariat,” a class of workers trapped in unstable employment with limited social protections. He argues that increasing job insecurity produces both economic fragility and psychological stress. Arlie Hochschild adds an emotional dimension to labor analysis, showing how modern service work demands continuous emotional effort, which, when paired with financial pressure, produces chronic overwork and burnout.

Research in behavioral economics by Richard Thaler and Cass Sunstein shows that borrowing decisions are often shaped by limited financial literacy, cognitive biases, and aggressive market incentives. Their findings suggest that in many economies—particularly where education, healthcare, or housing expenses are high—workers become indebted not because of irresponsible choices but due to systemic conditions that limit real economic opportunities.

Taken together, the scholarly literature indicates that hard work alone does not guarantee economic security in modern labor markets. Instead, a combination of structural wage stagnation, declining job stability, limited social safety nets, and expanding credit markets creates a cycle in which workers intensify their labor efforts yet fall deeper into debt. At the same time, researchers note that hope for upward mobility and belief in meritocratic progress often motivates workers to continue this cycle, even when economic conditions remain unfavorable.

RESEARCH METHODOLOGY

The purpose of this research is to analyze the state of affairs of ordinary people in the context of supporting teachers and educating the talented, and to give an account of the reality that although people work extremely hard, they still fail to achieve the prosperity they seek and are increasingly pushed into debt. A closer examination reveals the dynamics included in the research. In other words, the analysis was not based solely on statistical data but also aimed to uncover the economic mechanisms operating behind those numbers. Accordingly, the methodology incorporates several core components.

The first component focuses on analyzing economic indicators. Macroeconomic data such as wages, price levels, inflation, credit volume, and interest rates are examined to compare the decline in average real household incomes with the growth rate of consumer expenditures. This approach makes it possible to assess whether economic pressures are intensifying and to what extent households’ purchasing power is weakening over time.

The next component involves identifying the imbalance between income and expenditure. Here, the analytical concept of “economic disparity” is applied to determine whether wages are sufficient to meet basic



needs. Analytical reports prepared within this framework reveal the underlying economic reasons that drive people toward borrowing, demonstrating that the growing need for loans is not merely a personal financial issue but the result of structural economic pressures.

The final component assesses the social consequences of the credit system. This part of the analysis examines how increasing debt affects people's psychological well-being and intensifies financial pressure. It also highlights that many discounts, relief measures, and temporary financial interventions do not genuinely resolve the crisis but merely postpone its effects, illustrating the fragile and often unsustainable financial lives that many individuals experience.

ANALYSIS AND RESULTS

In this section, the main macroeconomic indicators, average wage, inflation, credit volume, and interest rates were analyzed for Uzbekistan, Russia, Kazakhstan, the USA, and Germany as examples for the period 2015-2023. The wages in Uzbekistan and Kazakhstan have been increasing year by year. This is good news, but on the other hand, an inflation problem still exists, people's real purchasing power is not increasing much as goods are becoming more expensive. This means that the wage has increased but the life has not become easier. In the USA and Germany, the growth is slower but more stable people know that tomorrow will not be worse than today (Figure 1).

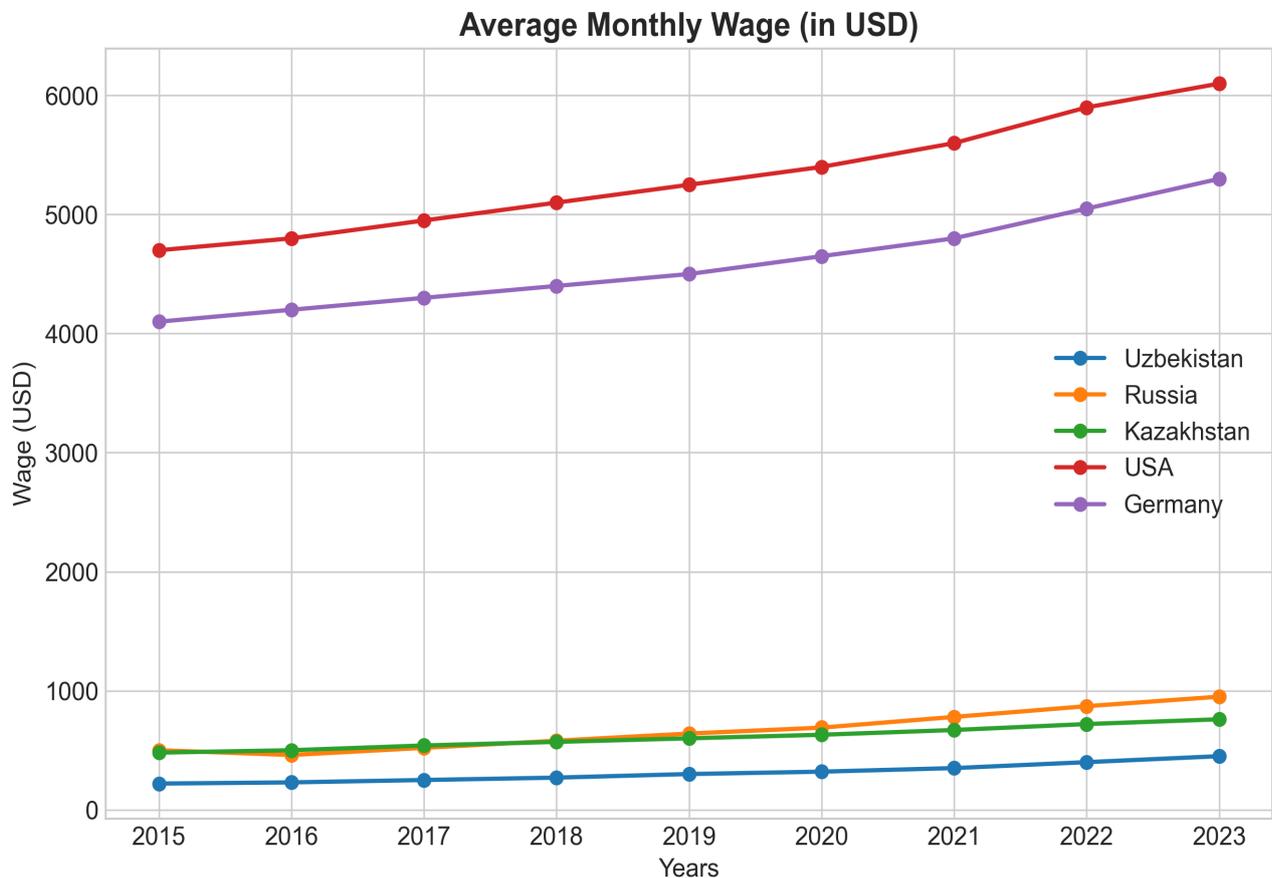


Figure 1. Global Wage Dynamics Across Selected Economies (2015–2023)

The chart presents a comparative overview of average monthly wages in Uzbekistan, Russia, Kazakhstan, the United States, and Germany from 2015 to 2023. Overall, all five countries exhibit upward wage trends, although the magnitude and pace of growth differ significantly. The United States consistently maintains the highest wage levels, increasing steadily from around USD 4,700 in 2015 to more than USD 6,100 in 2023, reflecting stable economic expansion and productivity growth. Germany follows a similar trajectory, though at slightly lower levels, rising from approximately USD 4,100 to USD 5,300 over the same period.

In contrast, the post-Soviet economies show much lower wage bases but faster relative growth. Russia's average wage climbs from around USD 500 to roughly USD 900, while Kazakhstan rises from USD 500 to



about USD 800. Uzbekistan, starting from a notably lower level of around USD 200, also demonstrates gradual improvement, reaching nearly USD 450 by 2023.

Inflation has shown its character in every country. In Uzbekistan it remained high for many years, which is connected with the liberalization of prices during the transition period. In Russia, 2015 was a turning point, as after that inflation dropped, but political changes in 2022 once again put pressure on the inflation rate. On the other hand, the US and Germany experienced a sudden rise in inflation during the pandemic, but thanks to the robustness of the financial system, it remained under control (Figure 2).

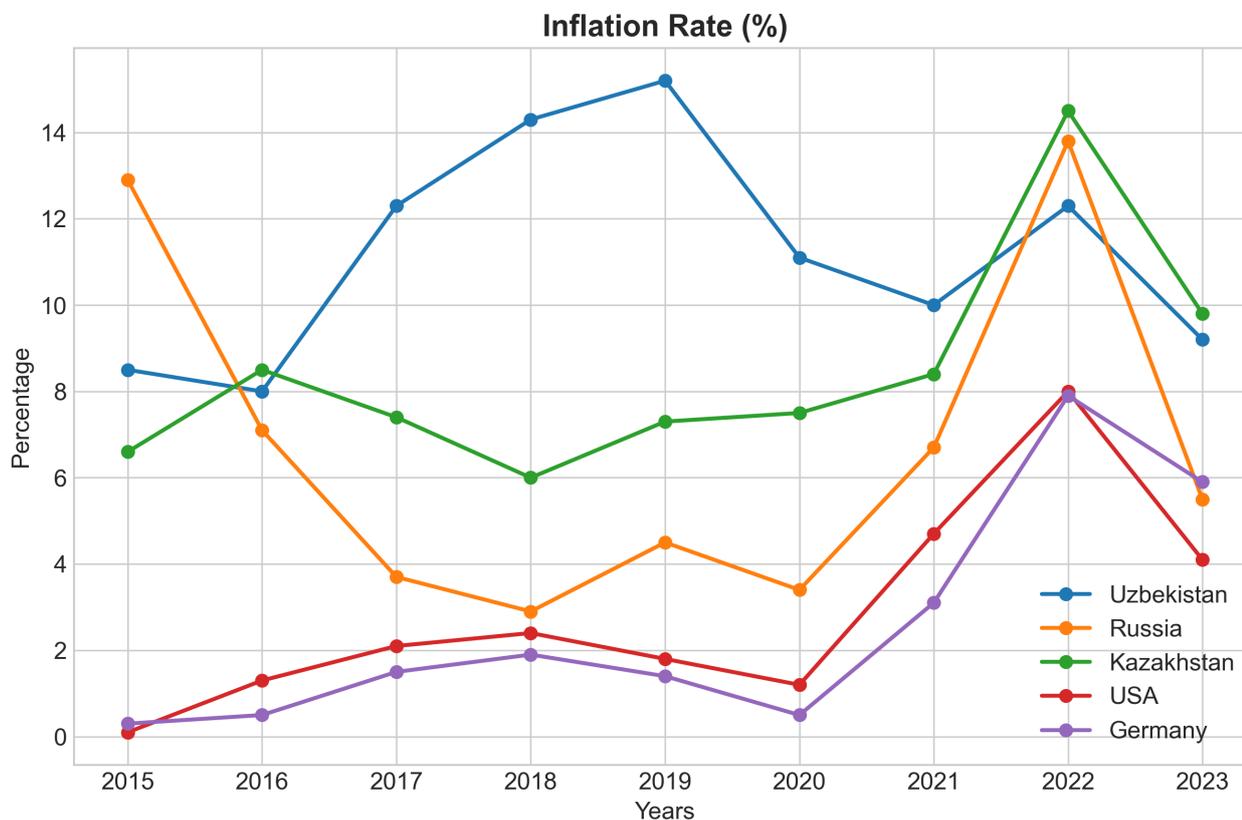


Figure 2. Cross-Country Inflation Volatility and Global Economic Shocks (2015–2023)

This chart illustrates inflation trends in Uzbekistan, Russia, Kazakhstan, the United States, and Germany over the 2015–2023 period, revealing how domestic economic conditions and global shocks have shaped price dynamics. Uzbekistan exhibits relatively high and fluctuating inflation, peaking above 15% in 2019 before gradually stabilizing toward single-digit levels by 2023. Russia's trajectory shows a sharp decline from 13% in 2015 to under 3% by 2018, followed by renewed inflationary pressure after 2020, culminating in a spike near 14% in 2022—reflecting geopolitical tensions and exchange-rate instability.

Kazakhstan experiences moderate volatility, with inflation rising significantly in 2022 due to supply chain disruptions and regional shocks. Meanwhile, the USA and Germany maintain low and stable inflation for much of the period, though both register pronounced increases in 2021–2022, reaching around 8%—a direct consequence of post-pandemic recovery, energy price surges, and global supply bottlenecks. By 2023, both countries begin returning to moderate levels.

Overall, the data underscores the degree to which global crises synchronize inflation across diverse economies, while structural differences determine the speed of stabilization.

The volume of credit is one of the most important indicators of economic activity. In recent years, loans in Uzbekistan have increased sharply, reaching near-saturation levels in the economy. However, this growth has also contributed to a rise in expenditures — people often take loans not out of real necessity, but simply because access to credit has become easier. In contrast, in countries such as the United States and Germany, large volumes of credit are also observed, but they are not primarily directed toward consumption. Instead, the borrowed funds are invested in production, education, and innovation, thereby stimulating sustainable economic growth (Figure 3).

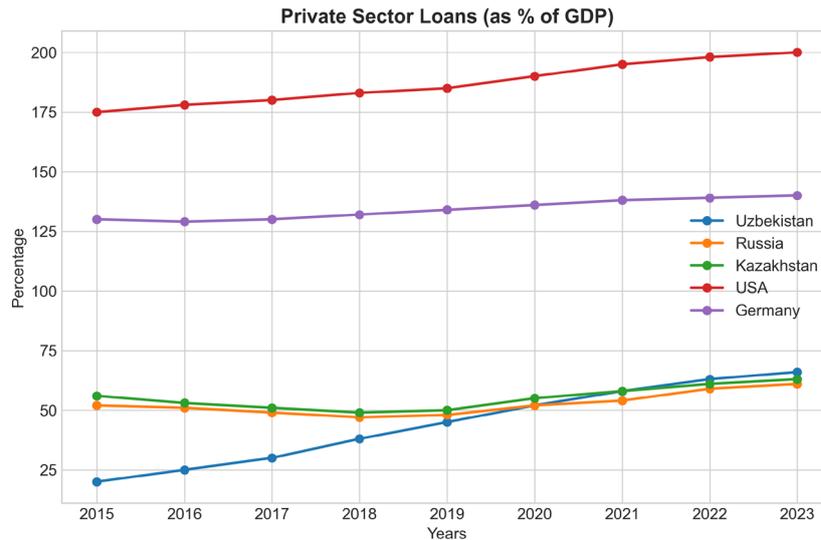


Figure 3. Expansion of Private Sector Credit and Financial Deepening (2015–2023)

The chart illustrates private sector loans as a percentage of GDP across Uzbekistan, Russia, Kazakhstan, the United States, and Germany from 2015 to 2023, highlighting varying levels of financial deepening and credit expansion. Uzbekistan demonstrates the most rapid upward trajectory, rising from around 20% in 2015 to nearly 65% by 2023. This reflects large-scale banking reforms, increased credit accessibility, and intensified investment activity within the private sector. Russia and Kazakhstan show more moderate and steady trends, stabilizing around the 50–60% range, suggesting cautious lending policies and resilient banking systems despite external shocks.

In advanced economies, credit penetration is significantly higher. The United States leads with consistently elevated levels—rising from 175% to roughly 200%—indicating a mature, highly leveraged financial system with broad access to credit markets. Germany follows a stable but moderate path, fluctuating between 130% and 140%, consistent with its traditionally conservative lending culture.

Overall, the data underscores stark differences in financial system maturity, credit reliance, and economic structure across the selected countries, while confirming a general trend toward increased credit engagement over time.

Interest rates reflect the heartbeat of the country's economy. In the United States and Germany, they were almost zero for years which opened up a wide range of opportunities for investors. On the other hand, in Russia and Kazakhstan, the interest rates are high which limits borrowing but at the same time helps to keep inflation under control (Figure 4).

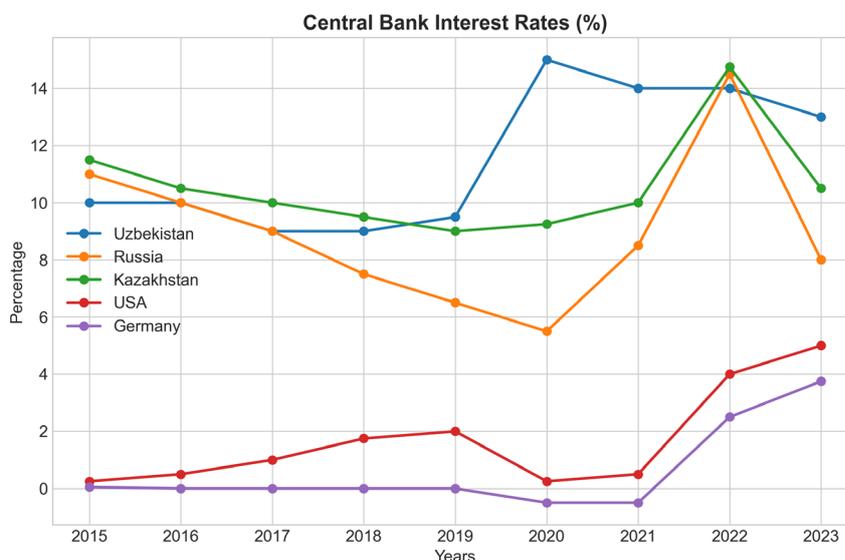


Figure 4. Monetary Policy Tightening and Divergent Interest Rate Strategies (2015–2023)



This chart compares central bank interest rates in Uzbekistan, Russia, Kazakhstan, the United States, and Germany from 2015 to 2023, illustrating how each economy calibrates monetary policy in response to inflation, economic shocks, and financial stability concerns. Uzbekistan maintains relatively high policy rates throughout the period, peaking at 15% in 2020—a reflection of inflationary pressure and the need to stabilize the national currency. Russia follows a generally downward trend until 2020, after which rates rise sharply, hitting 14% in 2022 amid geopolitical tensions, capital outflows, and elevated inflation.

Kazakhstan's rates gradually decline until 2019, then increase again during the post-pandemic inflation wave, also reaching a peak of 14.5% in 2022. In contrast, the USA and Germany start with exceptionally low interest rates, even reaching near-zero or negative levels in Germany. However, both countries pivot abruptly in 2022 as global inflation surges, with the USA raising rates to 4% and Germany to nearly 4% by 2023.

The data reveals a synchronized global tightening cycle beginning in 2021–2022, while also highlighting structural differences: emerging economies rely on higher rates to curb volatility, whereas advanced economies shift gradually from historically accommodative to restrictive policies.

The most important indicator is the real wage. It shows a person's standard of living and the real value of labor. In Uzbekistan, the real incomes are still fighting against inflation. However, Russia and Kazakhstan have observed relatively stable growth. In the US and Germany, on the other hand, real wages are barely changing due to the low inflation, which is a sign of economic stability (Figure 5).

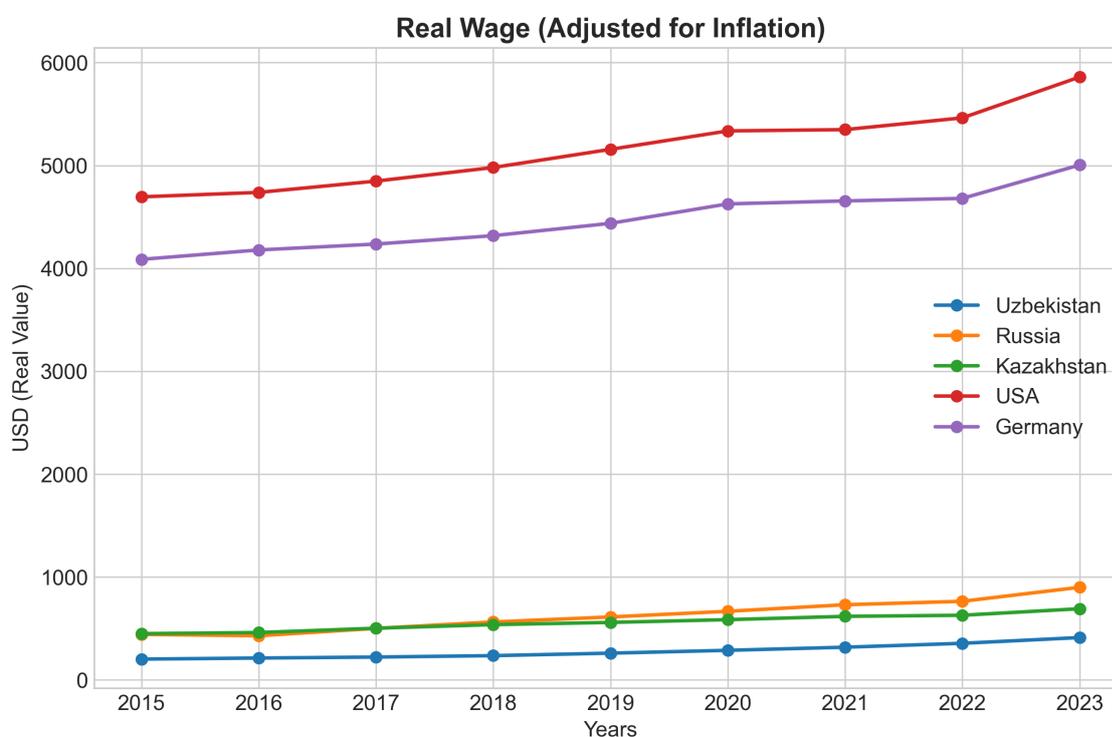


Figure 5. Real Wage Growth and Purchasing Power Trends (2015–2023)

This chart illustrates real wages—adjusted for inflation—in Uzbekistan, Russia, Kazakhstan, the United States, and Germany from 2015 to 2023. Overall, all five countries show positive real wage dynamics, though at markedly different levels and growth rates. Uzbekistan displays steady improvement from roughly USD 200 in 2015 to around USD 400 in 2023, reflecting gradual increases in nominal wages that outpace inflation in the long run. Russia and Kazakhstan exhibit similar upward movements, with real wages rising from about USD 450 to nearly USD 900 in Russia and from USD 500 to roughly USD 650 in Kazakhstan. Despite occasional inflation shocks, both countries maintain long-term gains in purchasing power.

In advanced economies, the USA and Germany maintain substantially higher real wage levels. The United States rises from approximately USD 4,700 to nearly USD 5,900, demonstrating robust economic fundamentals and stable productivity growth. Germany shows moderate but consistent improvement, climbing from just over USD 4,000 to around USD 5,000 in 2023.

Overall, the data confirms widening gaps in global wage purchasing power, with advanced economies far ahead, yet also highlights meaningful progress in emerging markets.



CONCLUSIONS AND SUGGESTIONS

In comparison, despite the progress achieved by today's economy, there has been little noticeable improvement in people's living standards. When reports are discussed, the indicators show growth, yet in reality, life more difficult, real purchasing power weakens, and even when salaries rise, prices rise faster. The volume of credit is also increasing, but along with it, obligations grow, turning the picture of freedom into one of dependency. This is no longer merely a financial issue it is a question of meaning.

After all, the economy was created for human beings, and humans should not become its servants. If labor does not bring a person peace, confidence, and recognition, then somewhere the system has gone wrong. In developed countries such as the United State or Germany, economic growth is slow but steady, people trust tomorrow. In contrast, in countries like Uzbekistan, Kazakhstan, and Russia, growth rapid but unstable. The numbers rise, while real life lags behind. The true expansion of the economy is not achieved merely by increasing GDP, but by improving the quality of life. Because genuine wealth is a society where a person can live in peace, freedom, and dignity – as the fair reward for the labors.

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