

## ABSTRACTS

УДК 330.1

*O. Zadoia*

### **CONSUMPTION AND SAVING OF HOUSEHOLDERS: REVENUE AND NON-REVENUE FACTORS**

The article is devoted to the factors determining the division of the disposable income of an economic subject to consumption and saving. Existing theories of savings have been summarized. Quantity, motivation and investment theories have been separated. Conditions for equilibrium economic entity on the definition of the size of the savings and his motivation have been determined. Revenue and non-revenue factors of formation of income fission proportions on consumption and saving have been allocated. Expediency to use of the concepts 'marginal utility of consumption' and 'marginal utility savings' has been proved. If revenue only changes, the slope of marginal utility of consumption and marginal utility of saving curves will be the same. The acting of non-revenue factors changes the slope of the curves and may dislocate these curves up or down, increase or decrease autonomic consumption, etc.

Saving is a process of making decision by economic subject about rejection of current consumption of the disposable income part as a result of interaction between internal motives and external stimulus for the realizing formed aim. Equilibrium of the consumer will be in the case if marginal utility of consumption and marginal utility of saving are equal each other. Real dynamic of disposable income division is determined by interaction of revenue and non-revenue factors. The understanding of this interaction may be ground for government regulation of consumption and saving process for aim to deliver of macroeconomics equilibrium.