Overview of income components and income levels

+ Income from employment	
+ Investment and rental income	
= Primary income	**Income before transfers**
+ Pensions and social security benefits	**Transfer income**
+ Financial transfer income from other households (e.g. alimony payments)	
= Gross income	
– Compulsory transfer expenditure (e.g. social security contributions, taxes, basic health insurance)	**Transfer expenditure**
– Financial transfer expenditure to other households (e.g. alimony payments)	
= Disposable income	**Income after transfers**
– Other insurances, fees and transfers	
– Consumption expenditure	
+ Sporadic income (e.g. insurance reimbursements, sales, etc.)	
= Savings	

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