

**Paycheck Disposable Income provides an estimate of the average available household income after tax, National Insurance and other essential outgoings for each of the UK's 1.5 million residential postcodes. By using data from Ocean, CACI's lifestyle database, combined with official statistics and survey data, CACI have built a consistent and statistically reliable disposable income model.**

## FEATURES

Paycheck Disposable Income provides a wealth of knowledge for every UK residential postcode, delivering a breakdown of costs for essential outgoings, and the resulting net disposable income.

These essential outgoings are:

Tax & National Insurance contributions	Food & clothing costs	Mortgage & rents
Council Tax, utilities, water & structural insurance	Childcare, student loans and pension contributions	Travel to work costs

## WHY PAYCHECK DISPOSABLE INCOME?

- Robust and consistent measure of disposable income across the UK
- Postcode level data set unique to the market
- Up to 58 detailed variables available with a range of licencing options
- Complements CACI's Paycheck, Paycheck Equivalised Income and Paycheck Lifestage Income products
- Fully rebuilt and updated annually with latest data
- Technical guide to accompany each update
- Available as area reports, database enrichment or a directory

## APPLICATIONS

- Better understand available income and establish share of wallet
- Identify and target relevant customers
- Understand and benchmark affordability
- Assess the effects of welfare reform changes
- Plan the provision of premium products & services
- Support customer retention and loyalty

## KNOWLEDGE



Disposable income



Gross household income



Essential outgoings



Affluence



Deprivation



Housing affordability



Financial sophistication



Postcode level resolution



Updated annually

## SECTORS



Public Sector



Financial Services



Residential Developers



Retail & Grocery



Leisure & Travel