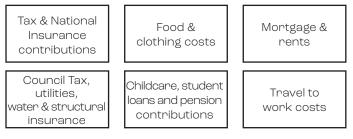


Paycheck Disposable Income provides an estimate of the average available household income after tax, National Insurance and other essential outgoings for each of the UK's 1.5 million residential postcodes. By using data from Ocean, CACI's lifestyle database, combined with official statistics and survey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

## E 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:



## APPLICATIONS

SECTORS

Public

Sector

- 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

## 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

## **KNOWLEDGE**



Disposable

income

Affluence

Financial

sophistication



Deprivation

Postcode

level resolution

Retail &

Grocery



Gross household income

Essential outgoings



Housing affordability



Updated annually





& Travel



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Residential

Developers

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