



**Paycheck provides gross household income estimates at postcode level for the UK. By using data from Ocean, CACI's lifestyle database, combined with data from the ONS's Average Weekly Earnings and Living Costs & Food Survey, CACI have built a consistent and statistically reliable income model.**

## FEATURES

Income reflected by Paycheck is gross household income from all sources including earnings, benefits and investments. As well as providing the mean, median and mode income, Paycheck also breaks down into £5,000 bands up to £200,000 plus.

Paycheck is used by the:

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?

- Gross household income including income support and savings
- Detailed income across 26 bands
- Available to income level of £200,000+
- Equivalised Paycheck and Paycheck Lifestage are available
- Fully rebuilt and updated annually with latest data
- Technical guide to accompany each update
- Robust and consistent measure of income across the UK
- Available as area reports, database enrichment or as a directory

## APPLICATIONS

- Deliver intelligence on local populations at detailed post-code level
- Allocate resources effectively
- Understand and benchmark affordability
- Assess the effects of welfare reform changes
- Use as an input into statistical models
- Plan the provision of premium banking services and advisors
- Produce accurate underwriting decisions
- Deliver insight and data enhancement
- Support planning applications for home builders

## KNOWLEDGE

 Income from all sources	 Gross household income	 Equivalised and lifestage income
 Affluence	 Deprivation	 Housing affordability
 Financial sophistication	 Postcode level resolution	 Updated annually

 Housing Executive

 City of Westminster

 Basildon Council  
BASILDON • BILLERICAY • WICKFORD

 simplyhealth

 Taylor Wimpey