



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 1.6 million household 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:

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

## Applications

- Analysing affluence and deprivation at postcode level
- Affordability planning for residential and commercial developments
- Understanding of available income for retail and leisure
- Support the processing of social care funding applications
- Identify at-risk and vulnerable communities for social support










## Sectors



## 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

 <b>Income from all sources</b>	 <b>Gross household income</b>	 <b>Essential outgoings</b>
 <b>Affluence</b>	 <b>Deprivation</b>	 <b>Housing affordability</b>
 <b>Financial sophistication</b>	 <b>Postcode level resolution</b>	 <b>Updated annually</b>