

Disposable Income

PRODUCT SPECIFICATION

Product Description

The Disposable Income Indicator is a measure of purchasing power that provides insights about customers' ability to spend and can be used for optimising targeted marketing in order to maximise campaign success.

The Disposable Income Indicator takes into account income available to consumers to dispose of as they wish - through either discretionary purchasing behaviour, saving or investing.

Disposable Income Indicator ranks every Census Collections District (CCD) on a scale of 1 (lowest Disposable Income) to 10 (highest Disposable Income).

Customers who obtain Disposable Income in the form of a data licence will also be able to select a more granular classification comprised of 20 bands.

In both versions there is an indicator '21' applied to some CCDs. A band value of 21 refers to 'Special Area' CCDs. These CCDs are defined as either having less than five households in total or an average of more than ten people per household.

DISPOSABLE INCOME 1-10 VALUE	DISPOSABLE INCOME 1-20 VALUE
1	1
	2
2	3
	4
3	5
	6
4	7
	8
5	9
	10
6	11
	12
7	13
	14
8	15
	16
9	17
	18
10	19
	20
21	21

How to Access this Product

If you would like to use Disposable Income you have two options for accessing it.

1. Data License

By signing a data licence agreement, you will receive a CD containing the Disposable Income data set on a quarterly basis. For the period of this agreement you have the right to use this data set in-house for all your data segmentation and marketing activities.

2. Online data enhancement via Data Express

You can append Disposable Income to your address records online by going to our web portal Data Express (www.dataexpress.vedaadvantage.com). Once you've registered for this service, you can upload your address records, submit a request to have Disposable Income appended, and download this data once the job request has been processed.

Option 1: Data License

Requirements

In order to use Disposable Income as a data licence, you should have either of the following:

- The latest Australia Post Delivery Point Identifiers (DPIDs) appended to your in-house data or
- Full address details for each record (best split into separate fields for address, suburb, state and postcode)

Deliverables

On a quarterly basis you will receive a CD containing one or both of the below deliverables:

- Lookup table with the following fields:
 - DPID
 - Disposable Income indicator
- Veda Advantage software solution that can append the Disposable Income bands to your customer and prospect address data.

Option 2: Online Data Enhancement via Data Express

Requirements

In order to use Data Express you will need to do the following:

- Use Microsoft Internet Explorer version 5.5 or above
- Go to www.dataexpress.vedaadvantage.com and register for the service
- Compile the file of address records you wish to enhance, including at minimum the following fields:
 - Address
 - Post Code
 - State
- Ensure your file is saved in either a .TXT or .CSV format (data held in common applications like Excel or Access can easily be saved or exported into a .TXT or .CSV format)
- Open your .TXT or .CSV file using a text editor (e.g. Microsoft Notepad) – you will be asked to cut and paste a sample of your data from the text editor into Data Express

Deliverables

- After you have uploaded your file and submitted a job to Data Express for processing, you will receive a complimentary Summary Report by email
- The Summary Report will summarise the number and % of the records you submitted where Disposable Income was successfully appended you may then decide whether to purchase and download the data

- When you download the enhanced data file you will find that a Disposable Income field has been appended

FIND OUT MORE

If you would like more information about licensing Disposable Income on an ongoing basis, please contact us.

Phone: **1300 783 099**

Email: **salesvsgau@vedaadvantage.com**

If you would like to access Disposable Income online, please go to www.dataexpress.vedaadvantage.com