MORE METRICS
MAKING DATA LOCAL

GeoMoney

July 2026

Income, expenditure, wealth and debt insights at postcode level

What is GeoMoney?

GeoMoney provides detailed financial insight at postcode level, helping organisations understand income, expenditure, wealth and debt patterns across the UK.

It offers a reliable, data-driven picture of how people in a local area earn, spend and manage money - without using any personal data.

GeoMoney includes both postcode-level summaries and granular breakdowns by sex and five-year age bands, giving you a flexible way to explore financial circumstances in any community.

What Does GeoMoney Measure?

Income & Earnings	GeoMoney provides mean values for gross earnings & income (for employed and self-employed)and post-tax income. It also gives an income distributions in £5,000 bands, helping to understand how income is spread over a postcode, not just the average.
Expenditure	Mean individual expenditure based on ONS “effects of taxes and benefits” definitions. This helps organisations understand spending behaviour and financial pressure in an area.

Wealth & Debt	GeoMoney also includes a range of indicators that help build a fuller picture of financial resilience and vulnerability in any area. These cover pensioner income, mortgage commitments, local wealth measures, and deprivation data (IMD) at both LSOA and Output Area level., plus seven IMD component scores, ranked at Output Are Level.

How The Data Is Structured

GeoMoney is available in two main formats:

1. **Detailed Lookup Tables**

GeoMoneyPostcodeSex_AgeBand

- Keyed by postcode, sex, five-year age band and production date
- Ideal for modelling, segmentation and demographic analysis

2. **Flat Views (Postcode-Level Summaries)**

Separate files for each measure:

- GeoMoneyGrossEarnings_Flat
- GeoMoneyGrossIncome_Flat
- GeoMoneyPostTaxIncome_Flat
- GeoMoneyExpenditure_Flat

Each has a Most_Recent version, giving you the latest available data instantly.

3. **GeoMoney_Postcode**

- Keyed by postcode and production date
- Includes pensioner income, mortgages and IMD
- Also available as a Most_Recent version

Why Organisations Use GeoMoney

- **Understand financial capacity** in local communities
- **Support funding bids** with clear evidence
- **Plan services and outreach** based on real financial need
- **Improve targeting** for campaigns, fundraising or customer acquisition
- **Model vulnerability, resilience or economic pressure**
- **Enhance segmentation** with reliable postcode-level financial insight

GeoMoney is particularly valuable for charities, local authorities, financial services, community organisations and any business that needs a clear picture of local economic conditions.

Ready to learn more? Get in touch.

If you'd like to explore how More Metrics can support your organisation, we'd love to hear from you. Whether you have a quick question or want to understand how our data could fit into your work, simply get in touch using the form below.

More Metrics can walk you through any aspect of our products - from how our models are built, to the practical steps for accessing our data directly or via one of our distribution partners. We work closely with leading data companies including **REaD Group** and **Doorda**, so if you already use a data provider, you can ask them whether they supply More Metrics datasets.

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