Income Dependency Calculator

Description

A

ALI ASGAR FINANCIAL SAFETY ENGINE

FAMILY INCOME DEPENDENCY CHECK

How Dependent Is Your Family on Your Income?

Discover how much of your family's current income depends on your primary occupation â?? and what that could mean for your family's financial resilience.

About 60 seconds

10+ Years in Financial Advisoryâ?¢Personalized Assessmentâ?¢No Obligation

1
Your Income

2
Family Income

3
Diagnosis

4
Action

STEP 01

Your Primary Income

Enter the average monthly income generated from your main occupation, profession, business or work.

Your Primary Monthly Income

â?¹

Include the income that mainly depends on your active work or occupation.

Think like this: If your main working income stopped, how much of your family's current income would disappear?

Continue â??

'+pct(x.percent)+'

').join(''); } function escapeHtml(s){return String(s).replace(/[&<>"']/g,c=>({'&':'&','<':'<','>':'>','"':'"',"'":'"'}[c]));} q('.openAction').addEventListener('click',()=>{renderAction();setStep(4);pushEvent('income_dependency_a
function renderAction(){ if(!calculation)return; q('.roadmapIntro').textContent=calculation.rupee_explanation+' '+calculation.summary; q('.actionCards').innerHTML=calculation.actions.map((a,i)=>'

0'+(i+1)+'

'+escapeHtml(a.title)+'

'+escapeHtml(a.text)+'

').join(''); } q('.aaidc-form').addEventListener('submit',async function(e){ e.preventDefault(); if(!calculation)return; const submit=q('.submitLead'); const status=q('.status'); const name=value('lead_name').trim(); let phone=value('lead_phone').replace(/\D/g,''); const email=value('lead_email').trim(); if(phone.length===12&&phone.startsWith('91'))phone=phone.slice(2); if(name.length<2){status.textContent='Please enter your name.';return;} if(!/^[6-9][0-9]{9}$/.test(phone)){status.textContent='Please enter a valid 10-digit Indian mobile number.';return;} if(email && !/^[^\s@]+@[^\s@]+\.[^\s@]+$/.test(email)){status.textContent='Please enter a valid email address or leave it blank.';return;} if(!q('[name="consent"]').checked){status.textContent='Please confirm your consent before continuing.';return;} submit.disabled=true;submit.textContent='Creating Your Planâ?¦';status.textContent=''; const t=tracking(); try{ const d=await

postAjax('aa_idc_v31_save_lead',{name,phone,email,consent:'1',wants_help:value('wants_help'),website:
calculation=d.calculation; leadCreated=true; submit.textContent='â?? Action Plan Created';
status.textContent='Your personalized report is ready.';
q('.afterLead').hidden=false;q('.healthCheckCTA').hidden=false; const actionMessage='Hi Ali Asgar, I
completed the Family Income Dependency Check. My income dependency is
'+pct(calculation.dependency_percent)+' ('+calculation.dependency_band+').
'+calculation.rupee_explanation+' Please help me review my action plan.';
q('.whatsappBtn').href='https://wa.me/'+whatsappNumber+'?text='+encodeURIComponent(actionMessage
const handoff=Object.assign({},d.ffhc_handoff,{name,phone:'91'+phone,email,completed_at:new
Date().toISOString()});
try{sessionStorage.setItem('aa_ffhc_prefill_v3',JSON.stringify(handoff));sessionStorage.setItem('aa_ffhc_i
q('.healthCheckBtn').href=ffhcUrl;
pushEvent('income_dependency_lead_submitted',{dependency_percent:calculation.dependency_percent,
}catch(err){status.textContent=err.message||'Something went wrong. Please try
again.';submit.disabled=false;submit.textContent='Create My Free Action Plan â??';} }); async function
loadPdf(){ if(window.jspdf)return; const urls=[
'https://cdnjs.cloudflare.com/ajax/libs/jspdf/2.5.1/jspdf.umd.min.js',
'https://cdn.jsdelivr.net/npm/jspdf@2.5.1/dist/jspdf.umd.min.js']; let last; for(const src of urls){ try{ await
new Promise((res,rej)=>{ const s=document.createElement('script');
s.src=src;s.async=true;s.onload=res;s.onerror=rej; document.head.appendChild(s); });
if(window.jspdf)return; }catch(e){last=e;} } throw last||new Error('PDF library could not be loaded.'); }
function pdfSafe(text){ return String(text||'') .replace(/â?¹/g,'Rs. ') .replace(/[â??â??]/g,'"')
.replace(/[â??â?•]/g,"'") .replace(/[â??â??]/g,'-') .replace(/â?¢/g,'|'); } function pdfMoney(n){ return 'Rs.
'+new Intl.NumberFormat('en-IN',{ maximumFractionDigits:0 }).format(Number(n)||0); } async function
createPdf(){ if(!calculation || !leadCreated) return; try{ await loadPdf(); const {jsPDF}=window.jspdf;
const doc=new jsPDF({orientation:'portrait',unit:'mm',format:'a4'}); const
name=value('lead_name').trim()||'Client'; const generatedDate=new Date().toLocaleDateString('en-
IN',{day:'2-digit',month:'short',year:'numeric'}); const LEFT=18, RIGHT=192, WIDTH=174; const
NAVY=[7,20,33], PANEL=[15,35,51], PANEL2=[11,28,43]; const GOLD=[220,184,95],
WHITE=[245,248,250], BODY=[190,201,211], MUTED=[139,155,169], LINE=[38,57,73]; const
setText=c=>doc.setTextColor(c[0],c[1],c[2]); const fill=c=>doc.setFillColor(c[0],c[1],c[2]); const
stroke=c=>doc.setDrawColor(c[0],c[1],c[2]); function pageBase(page){ fill(NAVY);
doc.rect(0,0,210,297,'F'); stroke(LINE); doc.setLineWidth(.25); doc.line(LEFT,23,RIGHT,23);
setText(GOLD); doc.setFont('helvetica','bold'); doc.setFontSize(8.5); doc.text('ALI ASGAR | FINANCIAL
SAFETY ENGINE',LEFT,16); setText(MUTED); doc.setFont('helvetica','normal'); doc.setFontSize(6.5);
doc.text('Educational planning report | Not individualized financial advice',LEFT,286); doc.text('Page
'+page+' of 3',RIGHT,286,{align:'right'}); } function label(text,x,y){ setText(GOLD);
doc.setFont('helvetica','bold'); doc.setFontSize(7.3); doc.text(pdfSafe(text).toUpperCase(),x,y); }
function heading(text,x,y,size=17,color=WHITE){ setText(color); doc.setFont('helvetica','bold');
doc.setFontSize(size); doc.text(pdfSafe(text),x,y); } function
paragraph(text,x,y,w=WIDTH,size=8.6,color=BODY,lineHeight=1.35){ setText(color);
doc.setFont('helvetica','normal'); doc.setFontSize(size); const
lines=doc.splitTextToSize(pdfSafe(text),w); doc.text(lines,x,y,{lineHeightFactor:lineHeight}); return
y+(lines.length*size*.40*lineHeight); } function infoRow(labelText,valueText,y){ setText(MUTED);
doc.setFont('helvetica','normal'); doc.setFontSize(8.2); doc.text(pdfSafe(labelText),LEFT,y);
setText(WHITE); doc.setFont('helvetica','bold'); doc.text(pdfSafe(valueText),RIGHT,y,{align:'right'});
stroke(LINE); doc.setLineWidth(.18); doc.line(LEFT,y+3,RIGHT,y+3); } function
smallCard(x,y,w,labelText,valueText,accent=false){ fill(PANEL); stroke(accent?GOLD:LINE);

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doc.setLineWidth(accent?.4:.2); doc.roundedRect(x,y,w,28,3,3,'FD'); setText(MUTED);
doc.setFont('helvetica','bold'); doc.setFontSize(6.6);
doc.text(pdfSafe(labelText).toUpperCase(),x+5,y+8); setText(accent?GOLD:WHITE);
doc.setFont('helvetica','bold'); doc.setFontSize(12.5); doc.text(pdfSafe(valueText),x+5,y+20); } function
action(index,titleText,bodyText,y){ fill(PANEL2); stroke(LINE); doc.setLineWidth(.22);
doc.roundedRect(LEFT,y,WIDTH,30,3,3,'FD'); setText(GOLD); doc.setFont('helvetica','bold');
doc.setFontSize(8); doc.text(String(index).padStart(2,'0'),LEFT+6,y+10); setText(WHITE);
doc.setFont('helvetica','bold'); doc.setFontSize(9.2); doc.text(pdfSafe(titleText),LEFT+18,y+10);
paragraph(bodyText,LEFT+18,y+17,WIDTH-24,7.6,BODY,1.25); } const
dep=Math.max(0,Math.min(100,Number(calculation.dependency_percent)||0)); const
other=Math.max(0,100-dep); const simple='About Rs. '+Math.round(dep)+' out of every Rs. 100
currently entering your household comes from your primary working income.'; const
band=pdfSafe(calculation.dependency_band||''); const summary=pdfSafe(calculation.summary||'Your
result shows how concentrated current household income is around the primary working income.'); /*
PAGE 1 - DIAGNOSIS */ pageBase(1); label('FAMILY INCOME DEPENDENCY REPORT',LEFT,36);
heading('Income Dependency Action Report',LEFT,48,18); setText(MUTED);
doc.setFont('helvetica','normal'); doc.setFontSize(7.5); doc.text('Personalized educational
assessment',LEFT,55); label('PREPARED FOR',LEFT,69); heading(name,LEFT,79,13);
setText(BODY); doc.setFont('helvetica','normal'); doc.setFontSize(8.2); doc.text('Generated:
'+generatedDate,RIGHT,79,{align:'right'}); fill(PANEL); stroke(GOLD); doc.setLineWidth(.4);
doc.roundedRect(LEFT,89,WIDTH,32,3,3,'FD'); setText(WHITE); doc.setFont('helvetica','bold');
doc.setFontSize(10); doc.text('Family Income Dependency',LEFT+6,100); setText(GOLD);
doc.setFontSize(18); doc.text(Math.round(dep)+'%',RIGHT-6,102,{align:'right'}); setText(BODY);
doc.setFont('helvetica','normal'); doc.setFontSize(7.6); doc.text(band,LEFT+6,112);
label('INFORMATION YOU PROVIDED',LEFT,136); infoRow('Primary monthly
income',pdfMoney(calculation.primary_income),146); infoRow('Other family
income',pdfMoney(calculation.other_household_income),157); infoRow('Total household
income',pdfMoney(calculation.total_household_income),168); infoRow('Additional income
sources',String(calculation.other_source_count||0),179); label('YOUR INCOME DEPENDENCY
CALCULATION',LEFT,196); heading(pdfMoney(calculation.primary_income)+' /
'+pdfMoney(calculation.total_household_income)+' = '+Math.round(dep)+'%',LEFT,207,13,GOLD);
paragraph(simple,LEFT,218,WIDTH,8.5,WHITE,1.3); label('WHAT THIS RESULT MEANS',LEFT,239);
paragraph(summary,LEFT,249,WIDTH,8.3,BODY,1.3); paragraph('Income dependency measures
concentration of current household income. It does not by itself measure complete financial health,
future income certainty or insurance adequacy.',LEFT,264,WIDTH,7.4,MUTED,1.25); /* PAGE 2 - MIX
+ ROADMAP */ doc.addPage(); pageBase(2); label('YOUR PERSONAL INCOME SAFETY
ROADMAP',LEFT,37); heading('Understand the mix. Strengthen the weak points.',LEFT,49,17);
paragraph('Your dependency percentage is a diagnosis, not a verdict. Use it to decide what deserves
attention first.',LEFT,59,WIDTH,8.3,BODY,1.3); label('CURRENT HOUSEHOLD INCOME
MIX',LEFT,80); smallCard(LEFT,88,54,'Primary Income',pdfMoney(calculation.primary_income),true);
smallCard(LEFT+60,88,54,'Other Income',pdfMoney(calculation.other_household_income),false);
smallCard(LEFT+120,88,54,'Household Income',pdfMoney(calculation.total_household_income),false);
setText(BODY); doc.setFont('helvetica','normal'); doc.setFontSize(7.7); doc.text('Primary
income',LEFT,130); doc.text(Math.round(dep)+'%',RIGHT,130,{align:'right'}); fill(LINE);
doc.roundedRect(LEFT,135,WIDTH,5,2.5,2.5,'F'); if(dep>0){ fill(GOLD);
doc.roundedRect(LEFT,135,WIDTH*dep/100,5,2.5,2.5,'F'); } setText(BODY); doc.text('Other family
income',LEFT,151); doc.text(Math.round(other)+'%',RIGHT,151,{align:'right'}); fill(LINE);
doc.roundedRect(LEFT,156,WIDTH,5,2.5,2.5,'F'); if(other>0){ fill([155,169,181]);
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doc.roundedRect(LEFT,156,WIDTH*other/100,5,2.5,2.5,'F'); } label('YOUR NEXT 3
ACTIONS',LEFT,181); const acts=(calculation.actions||[]); action(1,(acts[0]&&acts[0].title)||"Know Your
Family's Essential Monthly Need",(acts[0]&&acts[0].text)||'Identify the amount your household must
continue paying each month even if the primary income stops temporarily.',190);
action(2,(acts[1]&&acts[1].title)||'Check Your Financial Safety Buffer',(acts[1]&&acts[1].text)||'Review
whether accessible emergency savings could support essential commitments during an income
interruption.',224); action(3,(acts[2]&&acts[2].title)||'Review Income Protection',(acts[2]&&acts[2].text)||'If
others depend substantially on this income, review whether existing financial resources and protection
could support them if the income stopped permanently.',258); /* PAGE 3 - FAMILY FINANCIAL
HEALTH CHECK Emergency Fund visual architecture: premium bordered card, centered hierarchy,
bullet separators, narrower centered CTA, clickable CTA to FFHC landing page. */ doc.addPage();
pageBase(3); heading('Your Next Financial Step',LEFT,39,16); paragraph( 'Understand your income
dependency first, then review the wider financial safety of your family.',
LEFT,51,WIDTH,8.4,BODY,1.25 ); label('REMEMBER',LEFT,72);
paragraph(simple,LEFT,83,WIDTH,8.5,WHITE,1.25); paragraph( 'Income dependency is only one part
of financial resilience. Savings, liabilities, protection and other resources matter too.',
LEFT,98,WIDTH,7.7,BODY,1.25 ); /* Premium centered FFHC card */ const cardX=24, cardY=124,
cardW=162, cardH=126; fill(PANEL); stroke(GOLD); doc.setLineWidth(.28);
doc.roundedRect(cardX,cardY,cardW,cardH,5,5,'FD'); setText(GOLD); doc.setFont('helvetica','bold');
doc.setFontSize(7.4); doc.text('RECOMMENDED NEXT STEP',105,143,{align:'center'});
setText(WHITE); doc.setFont('times','bold'); doc.setFontSize(17); doc.text('Family Financial Health
Check',105,161,{align:'center'}); paragraph( "Your income dependency is only one part of your family's
financial safety. A structured review can help you identify what's already strong, where protection gaps
may exist, and what deserves attention next.", 38,176,134,7.7,BODY,1.25,'center' ); setText(GOLD);
doc.setFont('helvetica','bold'); doc.setFontSize(7.4); doc.text('WHAT THE CHECK
REVIEWS',105,201,{align:'center'}); setText(BODY); doc.setFont('helvetica','normal');
doc.setFontSize(7.7); doc.text("Income Protection â?¢ Health Protection â?¢ Debt â?¢ Children's
Goals",105,216,{align:'center'}); doc.text('Retirement â?¢ Nominations â?¢ Financial
Documents',105,229,{align:'center'}); /* Clickable premium CTA */ const ctaX=52, ctaY=236, ctaW=106,
ctaH=16; fill(GOLD); doc.roundedRect(ctaX,ctaY,ctaW,ctaH,5,5,'F'); setText(NAVY);
doc.setFont('helvetica','bold'); doc.setFontSize(8.8); doc.text("CHECK MY FAMILY'S FINANCIAL
HEALTH",105,246.2,{align:'center'}); /* The PDF button itself is clickable */ try{
doc.link(ctaX,ctaY,ctaW,ctaH,{url:ffhcUrl}); }catch(e){} setText(MUTED);
doc.setFont('helvetica','normal'); doc.setFontSize(7); doc.text('Optional â?¢ Educational â?¢ No
obligation',105,263,{align:'center'}); setText(BODY); doc.setFont('helvetica','normal');
doc.setFontSize(7); doc.text('Ali Asgar | Financial Safety Engine',105,274,{align:'center'});
doc.text('aliasgar.in â?¢ WhatsApp: +91 85888 84976',105,280,{align:'center'}); doc.setProperties({
title:'Family Income Dependency Report - '+name, subject:'Income Dependency and Financial Safety
Roadmap', author:'Ali Asgar', creator:'Ali Asgar Financial Safety Engine' }); const
safe=(name||'Client').replace(/[^a-z0-9]+/gi,'-').replace(/^-|-$/g,'').slice(0,40)||'Client'; doc.save('Ali-
Asgar-Income-Dependency-Action-Plan-'+safe+'.pdf');
pushEvent('income_dependency_pdf_downloaded',{
dependency_percent:calculation.dependency_percent,
dependency_band:calculation.dependency_band }); }catch(error){ console.error(error); alert('Your PDF
could not be generated right now. Please try again.'); } }
q('.downloadPdf').addEventListener('click',createPdf);
q('.whatsappBtn').addEventListener('click',()=>pushEvent('income_dependency_whatsapp_clicked'));
q('.healthCheckBtn').addEventListener('click',()=>pushEvent('family_financial_health_check_clicked',{sour
```

refreshNonce(); })();
WHY INCOME DEPENDENCY MATTERS

If your primary income stopped, how much of your familyâ??s income would disappear?

A family can earn well and still depend heavily on one income source. Income Dependency helps you understand that concentration in simple terms â?? without labelling your family as financially â??goodâ?• or â??badâ?•.

01

Primary Income

The income generated mainly from your active occupation, profession, business or work.

02

Other Family Income

Regular spouse, rental, pension, interest, dividend or other household income sources.

03

Total Household Income

The combined monthly income currently available to support your household.

A SIMPLE EXAMPLE

Think in â?¹100, not in formulas.

PRIMARY INCOME **â?¹80,000**
Ã·
TOTAL FAMILY INCOME **â?¹1,00,000**
=
INCOME DEPENDENCY **80%**

In simple words: **â?¹80 out of every â?¹100 currently entering the household depends on the primary working income.**

UNDERSTAND YOUR RESULT

Your percentage measures income concentration â?? not your complete financial health.

A higher percentage means more of the householdâ??s current income depends on one primary source. Your emergency reserves, protection, liabilities and other financial resources determine how resilient your family actually is.

0â??25% Low Dependency

A smaller share of household income depends on the primary working income.

26â??50% Moderate Dependency

The household has meaningful support from other regular income sources.

51â??75% High Dependency

A majority of current household income depends on the primary working income.

76â??100% Very High Dependency

The householdâ??s current income is highly concentrated around one primary source.

Important: High income dependency does not automatically mean your family is financially unprepared. It means income resilience deserves to be reviewed together with emergency savings, life protection, health protection, debt and other resources.
WHAT TO REVIEW NEXT

Income dependency is one signal. Financial resilience comes from the whole system.

01

Essential Monthly Need

Know how much your family must continue paying even if the primary income is interrupted.

02

Emergency Safety Buffer

Review whether accessible emergency savings can support those essential commitments.

03

Income Protection

Review whether existing financial resources and protection are appropriate for dependents.

RECOMMENDED NEXT STEP

Income Dependency Is Only One Part of Your Familyâ??s Financial Safety

A structured Family Financial Health Check can help you identify whatâ??s already strong, where protection gaps may exist, and what deserves attention next.

Cash Flow Emergency Preparedness Income Resilience Life Protection Health Protection Debt Goals & Retirement Nominations & Documents
Know whatâ??s strong, what needs attention, and what to prioritize next.
Check My Familyâ??s Financial Health â?? Optional â?¢ Educational â?¢ No Obligation
FREQUENTLY ASKED QUESTIONS

Income Dependency Calculator FAQs

What is income dependency?

Income dependency shows what percentage of your householdâ??s current regular income comes from your primary working income. It helps you understand how concentrated household income is around one source.

Is high income dependency always bad?

No. A high percentage does not automatically mean the family is financially weak. Emergency savings, insurance protection, liabilities, assets and other financial resources determine how resilient the household may be.

Should spouse income and rental income be included?

Yes, if they are regular and currently available to support the household. Use a reasonable monthly average where income varies.

What if my income changes every month?

Use a realistic monthly average based on a representative period rather than an unusually high or unusually low month.

Does this calculator recommend insurance or investments?

No. The calculator is an educational planning tool that measures household income concentration. Any product or individualized financial recommendation requires a separate suitability-based review.

Educational planning tool: Results are based on the information you enter and are intended to help you understand household income concentration. They are not a guarantee, investment recommendation, insurance recommendation, tax advice or substitute for individualized financial advice.

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