

Propensity for groups of Housing Benefit and/or Council Tax Support claimants to transact online

Experian Segment	Propensity to use Internet as a method of communication	Number of households in Segment in borough & % of total population (2009 data)	Number of households in segment in receipt of Housing Benefit and/or Council Tax Support & % of total caseload (Based on 2012 data, total caseload 19,651)
Harrow Segment A – Extremely wealthy professionals, corporate careers	This Segment are extremely likely to be connected to the internet. They tend to be regular users, and are likely to make use of internet banking. Making purchases over the internet is second-nature to Segment A, so they should be very comfortable accessing Harrow Council's services via this channel.	7,208 (8.2%)	400 (2.0%)
Harrow Segment B – Financially secure older couples	This Segment tends to use the internet to make purchases online, and are signed upto online banking.	12,616 (14.4%)	816 (4.2%)
Harrow Segment C – Middle aged families in suburban neighbourhoods	While Segment Cs are big users of the internet to find out any information they mightneed, they do not access online services.	14,536 (16.6%)	2,500 (12.7%)
Harrow Segment D – Ambitious young professionals on high salaries	This Segment are extremely likely to be connected to the internet. Online banking and shopping is common amongst this Segment.	8,412 (9.6%)	1,792 (9.1%)
Harrow Segment E – Comfortably off retired people	Unreceptive to use of internet	5,839 (6.7%)	1,396 (7.1%)
Harrow Segment F – Suburban Asian families on moderate incomes	This Segment have fairly neutral views around using various communication channels, so there are few channels that they are truly unreceptive to.	20,762 (23.7%)	4,963 (25.3%)
Harrow Segment G – Ethnic minorities in urban areas	Segment Gs tend to use the internet when finding out information, on services. However, they are less likely to access that service online.	13,394 (15.3%)	5,401 (27.5%)
Harrow Segment H – Low income families in higher crime areas	Unreceptive to use of internet	4,957 (5.7%)	2,383 (12.1%)