Communicating Universal Credit to Millennials

With Emily Forbes and Emma Johnston
Generation Breakdown

- Definition of a generation
- Age groups
- Different attributes
- Generations active today
- Five generations
- Five views on customer service
Who Are We Talking About?

Tradionals

Baby Boomers

Generation X

Millenials

Generation Z
Generational Differences

• Finances
• Education
• Job Security
• Assets
• Technology
• Communication
Why Millennials?

• Why only Millennials?
  - Direction
  - Priorities
• Why only Universal Credit?
  - Big change
  - Financial repercussions
The Customers

• How many tenants?
  - 2998
• How many in debt?
  - 1492
• How many on UC?
  - 860
• How many on UC and in debt?
  - 469
## Albyn’s Millennials

<table>
<thead>
<tr>
<th>Question</th>
<th>Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>How many?</td>
<td>1179</td>
</tr>
<tr>
<td>In debt?</td>
<td>663</td>
</tr>
<tr>
<td>UC Claimants?</td>
<td>508</td>
</tr>
<tr>
<td>UC claimants in debt?</td>
<td>289</td>
</tr>
</tbody>
</table>

56% of millennial tenants are in debt

57% of millennial UC Claimants are in rent arrears
Why Change?

• Older communication methods
  - Paper
  - Telephone
• Millennial’s communication preferences
  - Online
  - App based

Universal Credit is online based
GDPR Implications

Before We Get Ahead of Ourselves...

- Legislation
- Risks
- Precautions

- We have a responsibility
- Sensitive information
- Always remain vigilant

Consent to correspond digitally must always be provided by the customer.
Facebook

- Rent increase campaign
- Facebook focus
- Standard letters
- Our statistics
Websites

• Company websites
• UC Hub
• Tenant Portal
• Allpay
• Signposting
Texting

• Text campaigns
• Customer survey
  - External company
  - Statistics
• Repairs survey
• General communication
Emailing

- General communication
- Sending electronic documents
- Proposed email campaign
  - What needs to be included?
  - What will make it effective?
Futureproofing

• Changing technology
  - Housing management IT
  - Mobile working
  - Paperless environment
• Encouraging adaptability
  - Promoting technological learning and development
Any questions?