

# Case Study

## Using TellJO to get residents into debt advice quicker

TellJO is an early intervention and prevention platform. It helps organisations such as Councils and Social Landlords check-in with their residents by asking if they are ok. It also creates payment arrangements and identifies root causes of hardship for early intervention.

TellJO's digital engagement allows residents to effectively respond to the reasons that payments are missed. Identifying 63 indicators of vulnerability, TellJO automatically refers residents into the Customer's wellbeing teams or TellJO's in-house triage service.

TellJO works in all areas, from pre-arrears through to late stage disengaged arrears. Over a debt life cycle, Councils typically see 1 in 3 customers engage via TellJO, with 3 in 4 requesting a payment arrangement for their arrears.

### Identifying residents in need of debt advice

One of TellJO's tasks was to help get residents into debt advice as early as possible. During 2022 TellJO identified 1000 Chichester residents with debt issues from council tax arrears data. Of these:

**75%** requested a new payment arrangement for their Council Tax.

**60%** received an Outreach call from the Council or TellJO to support the root causes of debt.

**57%** were choosing between heating and eating.

**50%** had recently seen their income reduce.

**50%** were paying persistent debt such as min payment credit card.

**47%** had an unmanaged overdraft.

**40%** were in rent arrears.

**31%** reported that a life event had affected their finances.

**27%** were using a foodbank.

**20%** were experiencing hardship with BNPL.

## The **Money Advisor Network**

At the end of the TellJO digital assessment, customers were able to digitally request debt advice via a Money Advisor Network referral page embedded within the TellJO assessment.

2 out of 3 people who completed a TellJO wellbeing assessment requested debt advice from the specialists at the Money Advisor Network, where they received appropriate debt advice, incorporating the SFS toolkit to establish affordability.

**Dominic Maxwell** the founder of **TellJO** said:

*“We use the Money Advisor Network, because we know that customers are 10x more likely to achieve a positive outcome if the **speak to a real person** at this point in the journey, rather than a digital pathway. The Money Advisor Network provides this and it works very well.”*



*“TellJO is **excellent at catching vulnerable people** early on. It feeds **vital information** to our cross-functional team who can be proactive and work across our departments **to help them.**”*



**Marlene Rogers**  
Benefits and Systems  
Support Manager  
Chichester District Council