Why Do Payment Plans Fail and Debt Goes Unpaid?

- Some won't pay anything if they can't afford their bill.
- One-size-fits-all collection policies don't work.
- Income limits on financial assistance are too low.
- Once someone misses a payment they're more likely to repeat.
- Many won't seek financial assistance even though they need it.

What can we do to address it?

Assess The
Segmentation of
Your Base

Analyze local government data and census socioeconomic data to understand your community needs.

Use Analysis to Implement Policy

Define how machine learning algorithms can be inserted to assess ability to pay and drive collections Conduct Evaluation

Calculate personalized discounts based on analysis results **Implementation**

Apply discounts to utility bills or traffic violation fines

- **Higher Revenue Collections:** Avoid non-payment tailoring discounts to each individual's ability to pay.
- **Reduce Administrative Burden:** Less staff time spent on account management, phone calls, and paperwork.
- Improved Equity: Ensuring fair and equitable treatment of residents based on their financial circumstances, by providing financial discounts. Prevention of financial hardship to those who would otherwise be assessed a late fee for not being able to afford paying.

How can SERVUS help?

We provide expertise in machine learning analysis, data integration, and personalized discount determination

We work closely with local governments to tailor equitable, evidence-based policies and solutions to meet their specific needs

