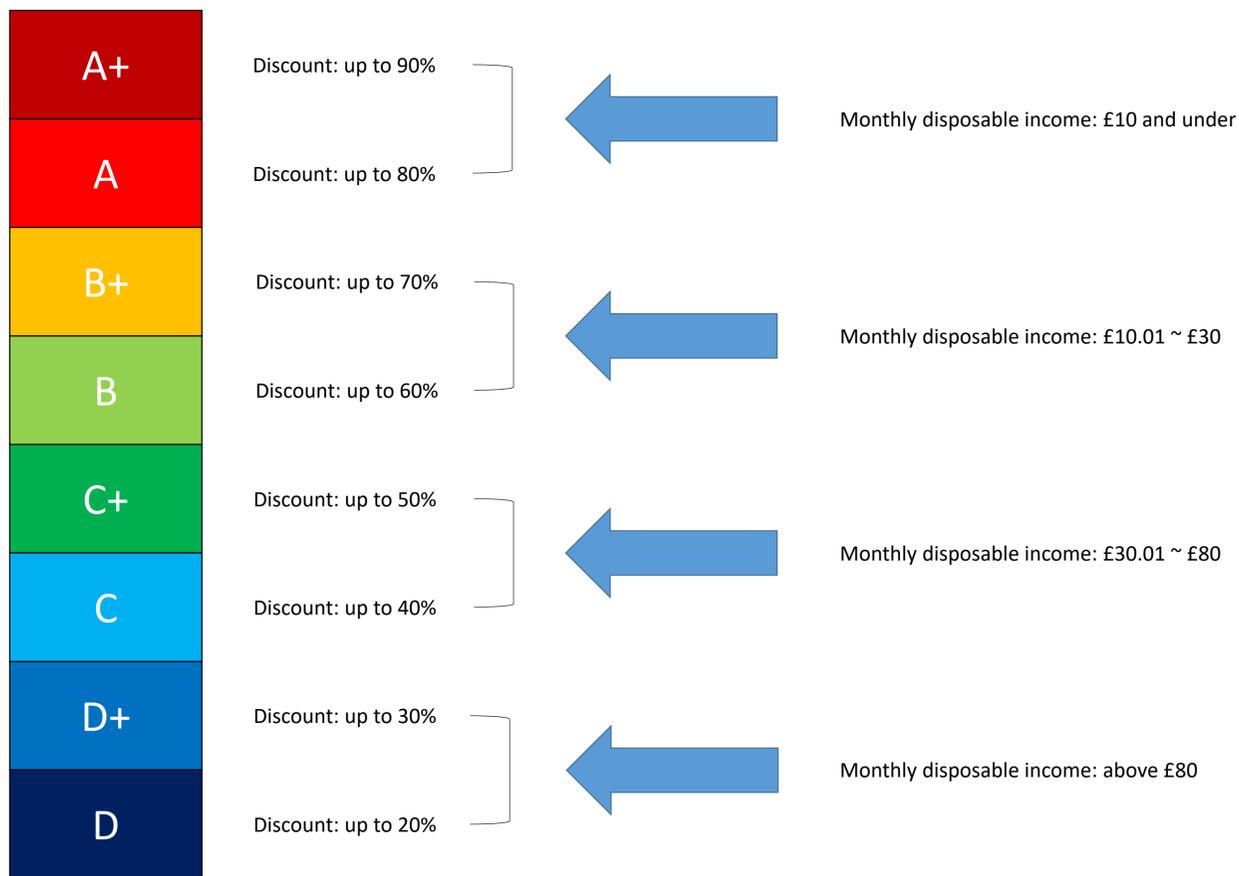# COVENTRY CITIZENS ADVICE BUREAU
## BIG DIFFERENCE SCHEME

Han Sol Yoo

Coventry Citizens Advice Bureau provides "free, independent, confidential and impartial advice to everyone on their rights and responsibilities" ("Coventry Citizens Advice Bureau, 2016).

Big Difference Scheme helps customers with low disposable income to pay their water bills, in partnership with Severn Trent Water.

Band	Discount	Monthly disposable income
A+	Discount: up to 90%	Monthly disposable income: £10 and under
A	Discount: up to 80%	
B+	Discount: up to 70%	Monthly disposable income: £10.01 ~ £30
B	Discount: up to 60%	
C+	Discount: up to 50%	Monthly disposable income: £30.01 ~ £80
C	Discount: up to 40%	
D+	Discount: up to 30%	Monthly disposable income: above £80
D	Discount: up to 20%	

Monthly disposable income of the clients determine which tariff band the clients fall in. Clients' monthly expenditure on different categories, such as transportation, mobile phone, and food, determine whether the clients would be in normal or plus (+) band.
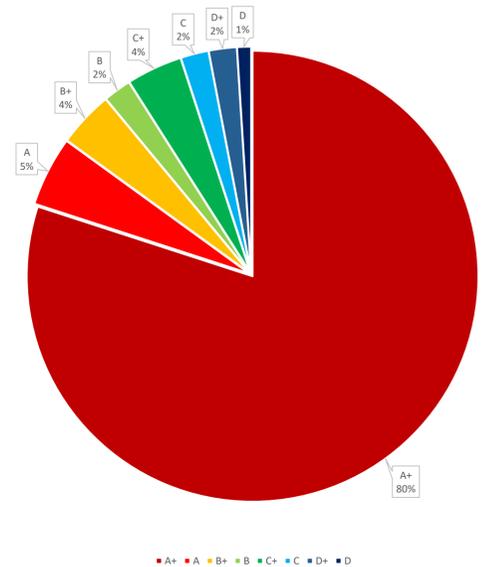
Pie graph of clients in each tariff banding. The numerical value, however, is not from the actual data.

Annual Savings	Final Plan								Total
	A+	A	B+	B	C+	C	D+	D	
Below £0						14 70.00		6 30.33	20 100.00 0.49
£0 ~ £99.99	24 16.11	10 6.71	30 20.13	7 4.70	32 21.48	12 8.05	13 8.72	21 14.10	149 100.00 3.64
£100 ~ £199.99	527 74.54	68 9.62	38 5.37	15 2.12	41 5.80	9 1.27	2 0.28	7 0.99	707 100.00 17.26
£200 ~ £299.99	1,318 73.63	42 2.35	77 4.30	3 0.17	28 1.56	2 0.11	5 0.80		1,790 100.00 43.70
£300 ~ £399.99	1,132 94.25	31 2.58	27 2.25	2 0.17	9 0.75				1,201 100.00 29.32
£400 and bigger	486 94.00	17 3.29	14 2.71						517 100.00 12.62
Total	3,487 85.13 100.00	168 4.10 100.00	186 4.54 100.00	27 0.66 100.00	110 2.69 100.00	37 0.90 100.00	20 0.49 100.00	34 0.83 100.00	4,096 100.00 100.00

The table above is an example of cross-tabulation tables with the data of the clients. It allows us to compare the number of clients in each categorical variable. Each box contains the number of clients in the category, row percentage, and column percentage, respectively. Again, the numerical value is not from the real data due to data confidentiality.

I also have created a questionnaire regarding clients' physical, mental health, financial health, financial confidence and some other questions before and after applying to Big Difference Scheme for client feedback.

Advisers called clients, who have allowed us to use their data anonymously for statistical analysis, from random sampling method.

There was a chance to shadow the advisors and observe how the advise session works. The clients I had observed had problems regarding water bill, which was redirected to Big Difference Scheme advisor right away, maternity leave, homelessness and sexual orientation.