COVENTRY CITIZENS ADVICE BUREAU
BIG DIFFERENCE SCHEME

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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.

Discount: up to 90%
Discount: up to 80%
Discount: up to 70%
Discount: up to 60%
Discount: up to 50%
Discount: up to 40%
Discount: up to 30%
Discount: up to 20%

Monthly disposable income: £10 and under
Monthly disposable income: £10.01 ~ £30
Monthly disposable income: £30.01 ~ £80
Monthly disposable income: above £80

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.

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.

Monthly disposable income: £30.01 ~ £80
Monthly disposable income: above £80
Monthly disposable income: £10.01 ~ £30
Monthly disposable income: £10 and under

All numerical values used for charts and tables are not from the real data, and are manipulated purely to demonstrate examples.

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