

## 2012 Q4

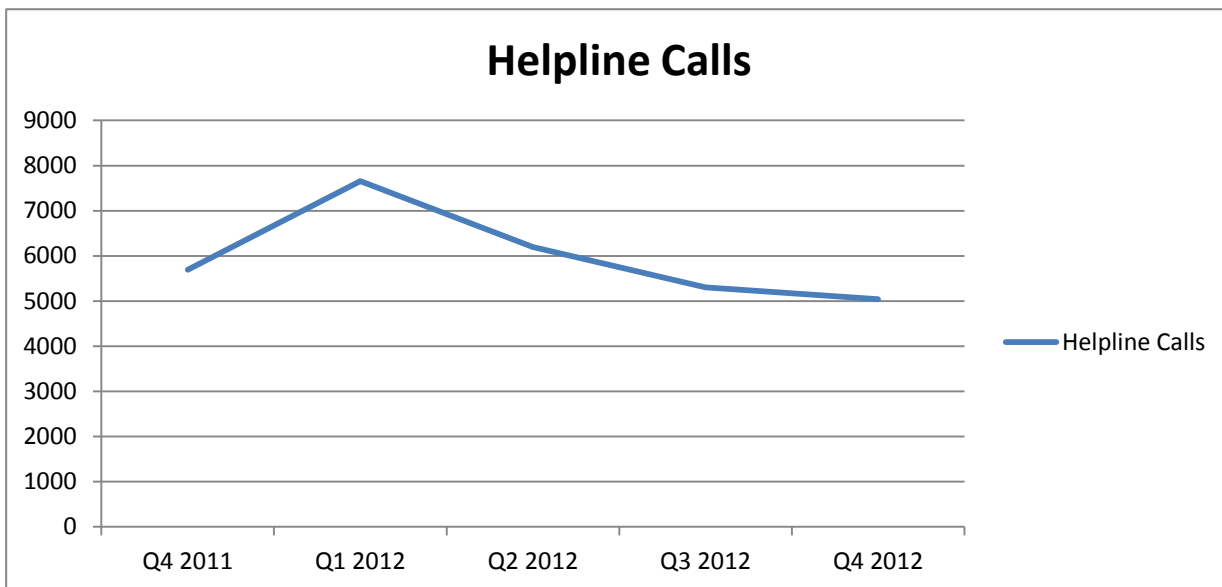
Scheme <sup>1</sup>	Q1	Q2	Q3	Q4	Total
Special Account	509	416	346	235	1506
Budget Negotiable	6038	5315	4816	4523	20692
Information Only	1073	1127	934	831	3965
<b>Total</b>	<b>7620</b>	<b>6858</b>	<b>6096</b>	<b>5589</b>	<b>26163</b>

2011 Scheme Data	Q1	Q2	Q3	Q4	Total
Special Account	716	579	509	291	2095
Budget Negotiable	5333	5033	5409	4592	20367
Information Only	1159	1124	1275	861	4419
<b>Total</b>	<b>7208</b>	<b>6736</b>	<b>7193</b>	<b>5744</b>	<b>26881</b>

## MABS Helpline

The MABS Helpline went live in September 2007 and is staffed by Helpline Advisers who can assist you deal with your debt problems. Advisers are available 9 a.m - 8 p.m. Monday to Friday on 076107 2000. Outside these times, you can leave a message and an adviser will get back to you as soon as possible. You can also contact the Helpline by e-mail: [Helpline@mabs.ie](mailto:Helpline@mabs.ie)

Helpline	Q4 2011	Q1 2012	Q2 2012	Q3 2012	Q4 2012
Helpline Calls	5693	7657	6197	5304	5044



<sup>1</sup> MABS Clients are divided into 3 Categories:

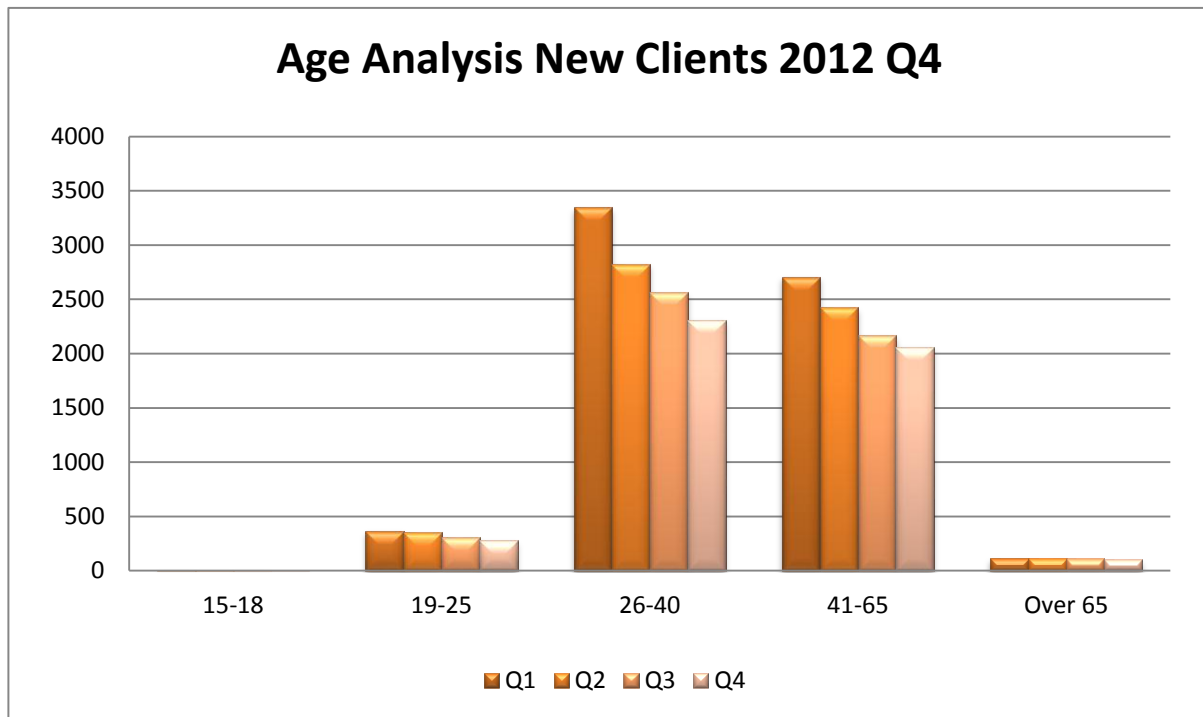
Special Account - a bill paying/saving facility operated through MABS in partnership with Credit Unions.

Budget Negotiable - MABS cases that require negotiation, but not the use of Special Account.

Information Only - MABS cases that do not require negotiation or the use of Special Account.

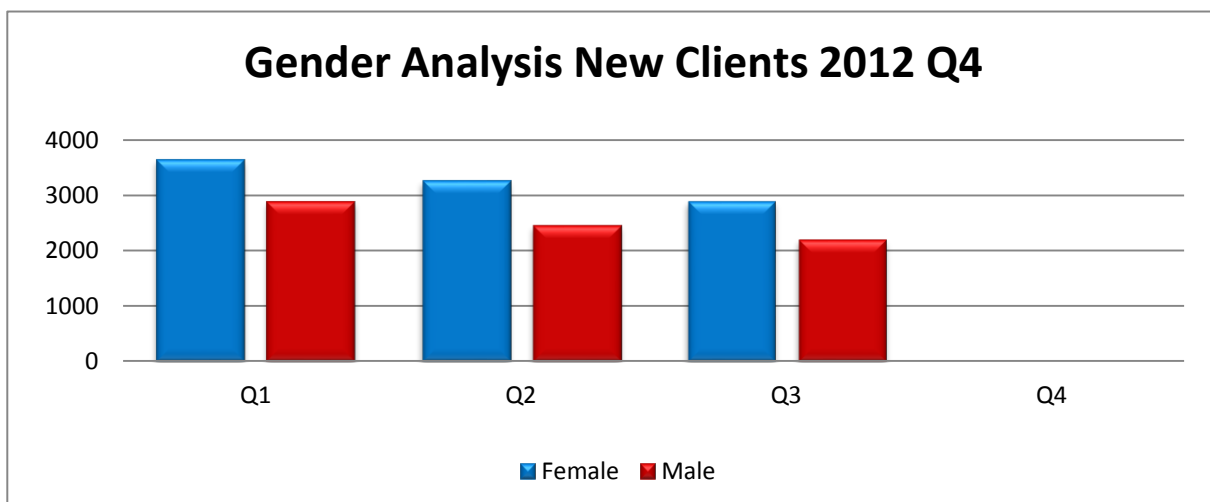
### New Client Age Analysis (Budget Negotiable & Special Account Clients Only)

New Clients Age Analysis	Q1	Q2	Q3	Q4	Total	
15-18		7	6	7	4	24
19-25	367	352	308	279	1306	
26-40	3350	2829	2568	2311	11058	
41-65	2708	2430	2171	2064	9373	
Over 65	115	114	108	100	437	
Total	6547	5731	5162	4758	22198	



### New Client Gender Analysis (Budget Negotiable & Special Account Clients Only)

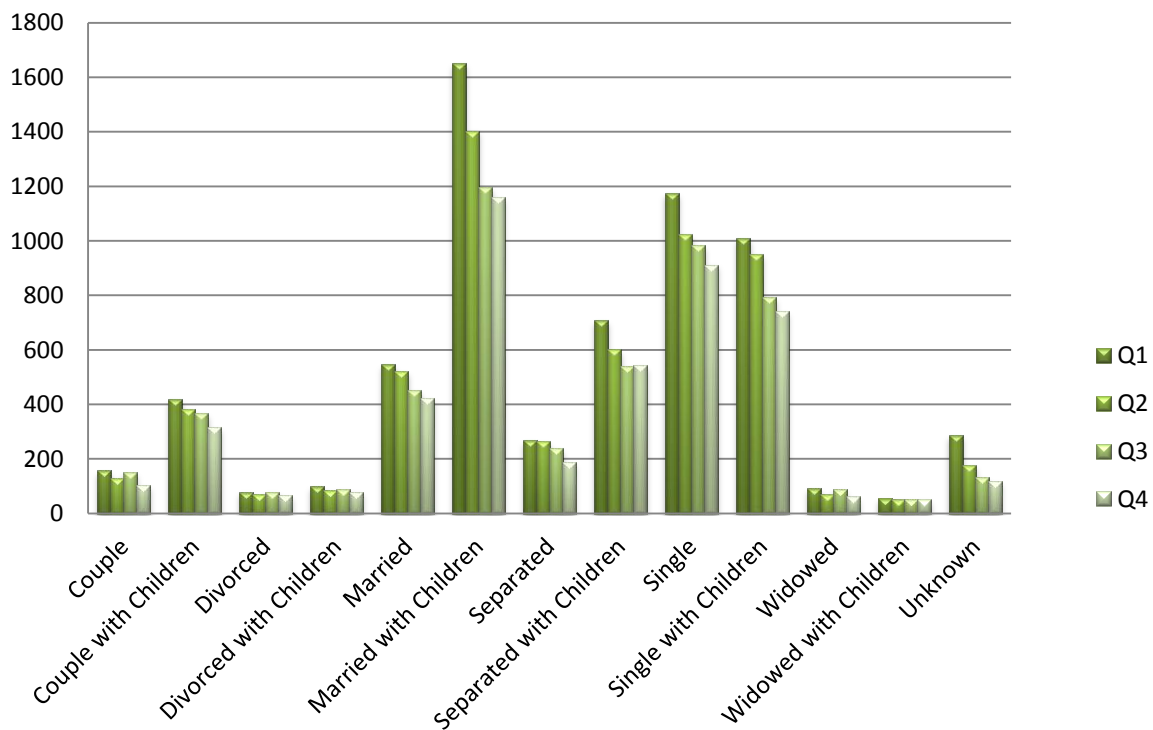
New Clients Gender Analysis	Q1	Q2	Q3	Q4	Total
Female	3657	3275	2898		9830
Male	2887	2456	2198		7541



### New Client Status Analysis (Budget Negotiable & Special Account Clients Only)

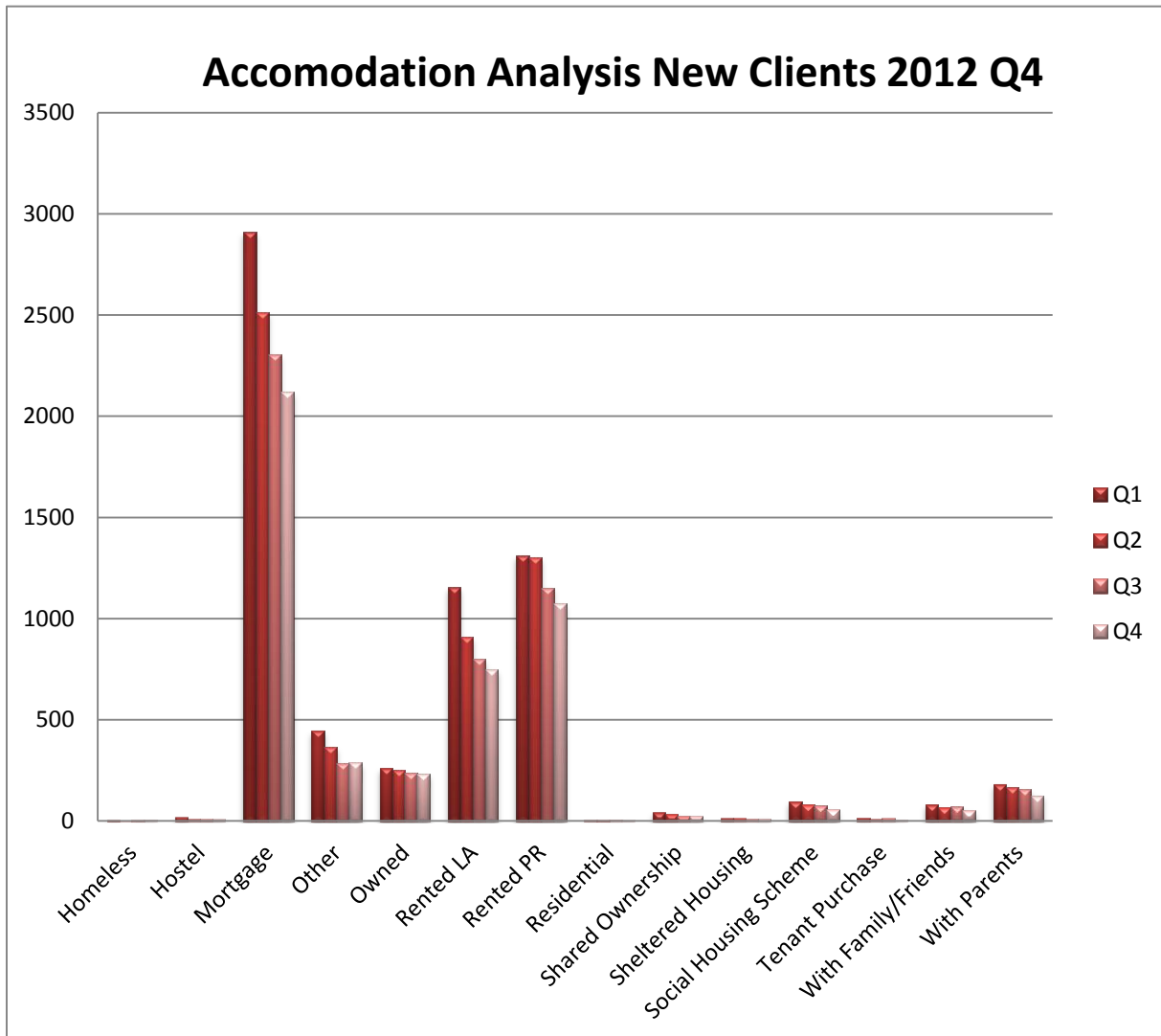
New Client Status Analysis	Q1	Q2	Q3	Q4	Total
Couple	156	128	150	102	536
Couple with Children	418	383	368	314	1483
Divorced	79	71	79	68	297
Divorced with Children	100	83	88	79	350
Married	547	521	451	424	1943
Married with Children	1652	1404	1197	1160	5413
Separated	268	266	239	187	960
Separated with Children	710	600	539	542	2391
Single	1175	1025	983	912	4095
Single with Children	1008	952	794	741	3495
Widowed	93	70	88	61	312
Widowed with Children	55	53	52	51	211
Unknown	286	175	134	117	712
<b>Total</b>	<b>6547</b>	<b>5731</b>	<b>5162</b>	<b>4758</b>	<b>22198</b>

### Status Analysis 2012 Q4



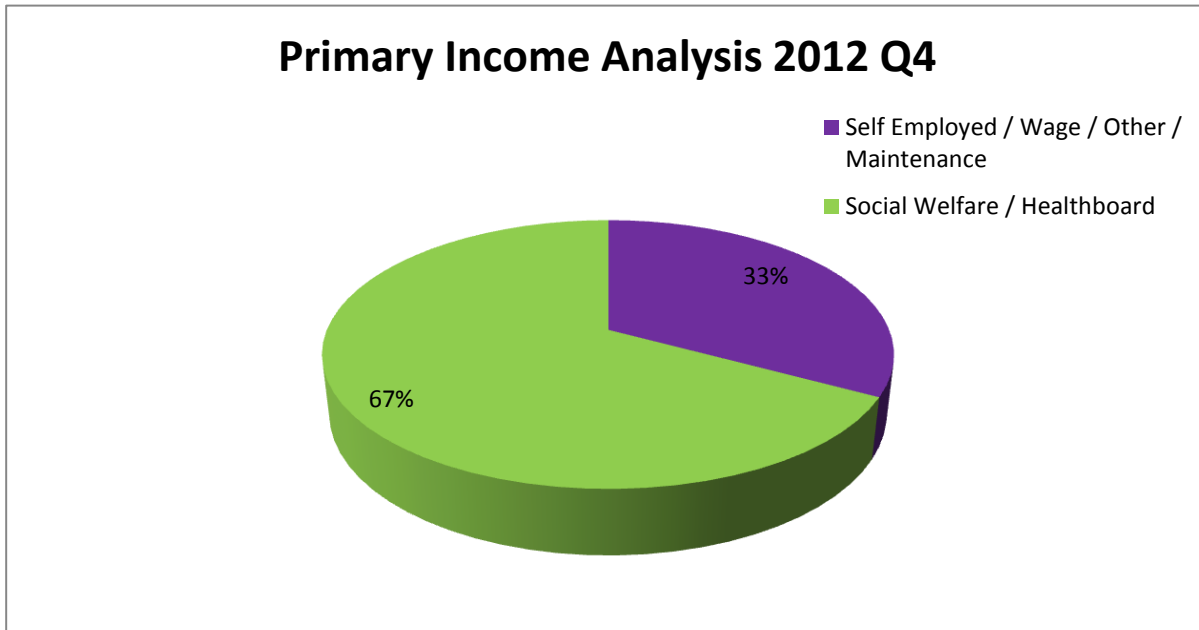
**New Client Accomodation Analysis (Budget Negotiable & Special Account Clients Only)**

New Client Accomodation Type	Q1	Q2	Q3	Q4	Total
Homeless	6	2	6	7	21
Hostel	18	9	10	9	46
Mortgage	2911	2514	2307	2121	9853
Other	445	367	286	287	1385
Owned	262	250	236	231	979
Rented LA	1155	910	799	748	3612
Rented PR	1311	1303	1153	1074	4841
Residential	5	6	7	4	22
Shared Ownership	44	36	27	26	133
Sheltered Housing	14	13	11	12	50
Social Housing Scheme	97	80	76	56	309
Tenant Purchase	15	9	13	7	44
With Family/Friends	82	67	73	50	272
With Parents	182	165	158	126	631
<b>Total</b>	<b>6547</b>	<b>5731</b>	<b>5162</b>	<b>4758</b>	<b>22198</b>



### New Client Primary Income Analysis (Budget Negotiable & Special Account Clients Only)

New Client Primary Income	2012
Self Employed / Wage / Other / Maintena	7295
Social Welfare / Healthboard	14903
Total	22198



### New Client Debt Count (Budget Negotiable & Special Account Clients Only)

\*Debts may not be recorded for all clients

Active Debt Types	Q1	Q2	Q3	Q4
Personal Loans with Financial Institutions	2805	2345	2637	2369
Utilities	1628	1593	1445	1179
Credit Card	1525	1262	1323	1159
Mortgage	952	803	1095	870
Hire Purchase Loan	328	285	337	332
Money Lender	338	272	280	315
Overdraft	270	222	264	287
Rent	146	148	163	125
Catalogue	152	178	138	135
Fine	91	53	54	82
Sub Prime	43	40	62	40
Waste Charges	30	26	10	24