

MABS is a national, free, confidential and independent service for people in debt or in danger of getting into debt.

## 2017 Q1

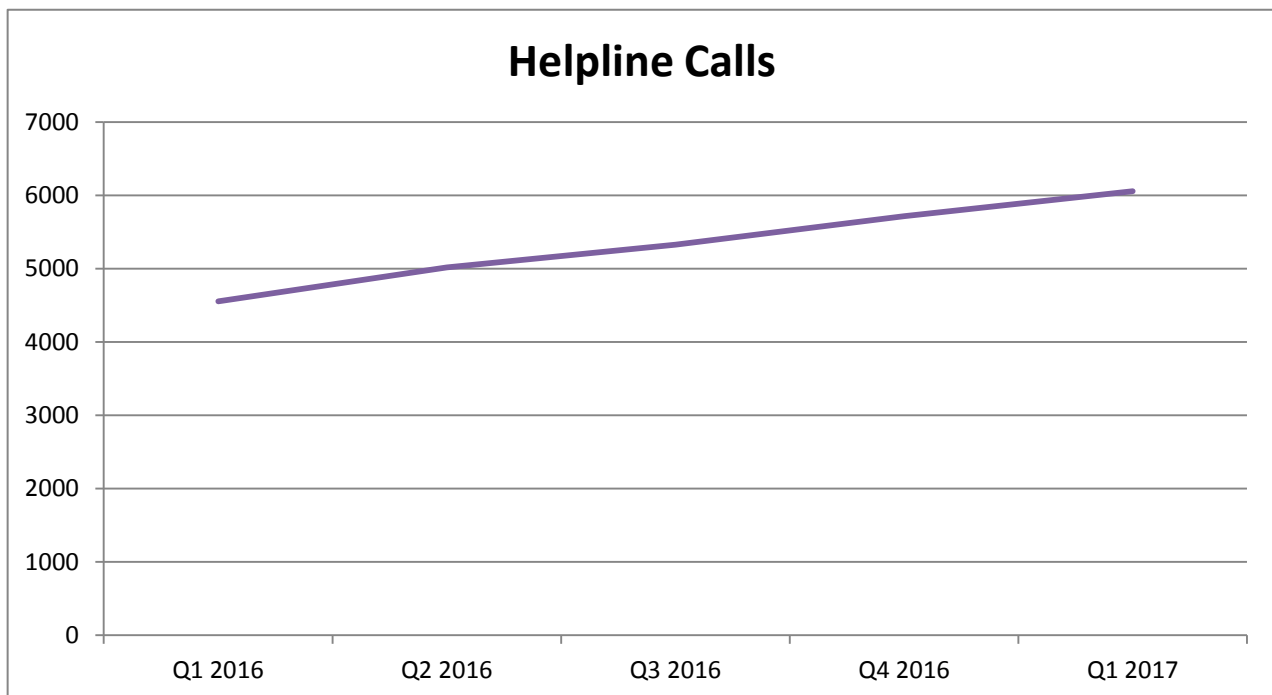
| Scheme <sup>1</sup> | Q1 | Q2          | Q3 | Q4 | Total       |
|---------------------|----|-------------|----|----|-------------|
| Special Account     |    | 74          |    |    | 74          |
| Budget Negotiable   |    | 4671        |    |    | 4671        |
| Information Only    |    | 764         |    |    | 764         |
| <b>Total</b>        |    | <b>5509</b> |    |    | <b>5509</b> |

| 2016 Scheme Data  | Q1          | Q2          | Q3          | Q4          | Total        |
|-------------------|-------------|-------------|-------------|-------------|--------------|
| Special Account   | 116         | 142         | 114         | 78          | 450          |
| Budget Negotiable | 4312        | 4240        | 4386        | 3978        | 16916        |
| Information Only  | 650         | 598         | 609         | 643         | 2500         |
| <b>Total</b>      | <b>5078</b> | <b>4980</b> | <b>5109</b> | <b>4699</b> | <b>19866</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       | Q1 2016 | Q2 2016 | Q3 2016 | Q4 2016 | Q1 2017 |
|----------------|---------|---------|---------|---------|---------|
| Helpline Calls | 4556    | 5016    | 5326    | 5713    | 6054    |



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

Special Account - a bill paying and debt repayment facility operated through MABS in partnership with Credit Unions.

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

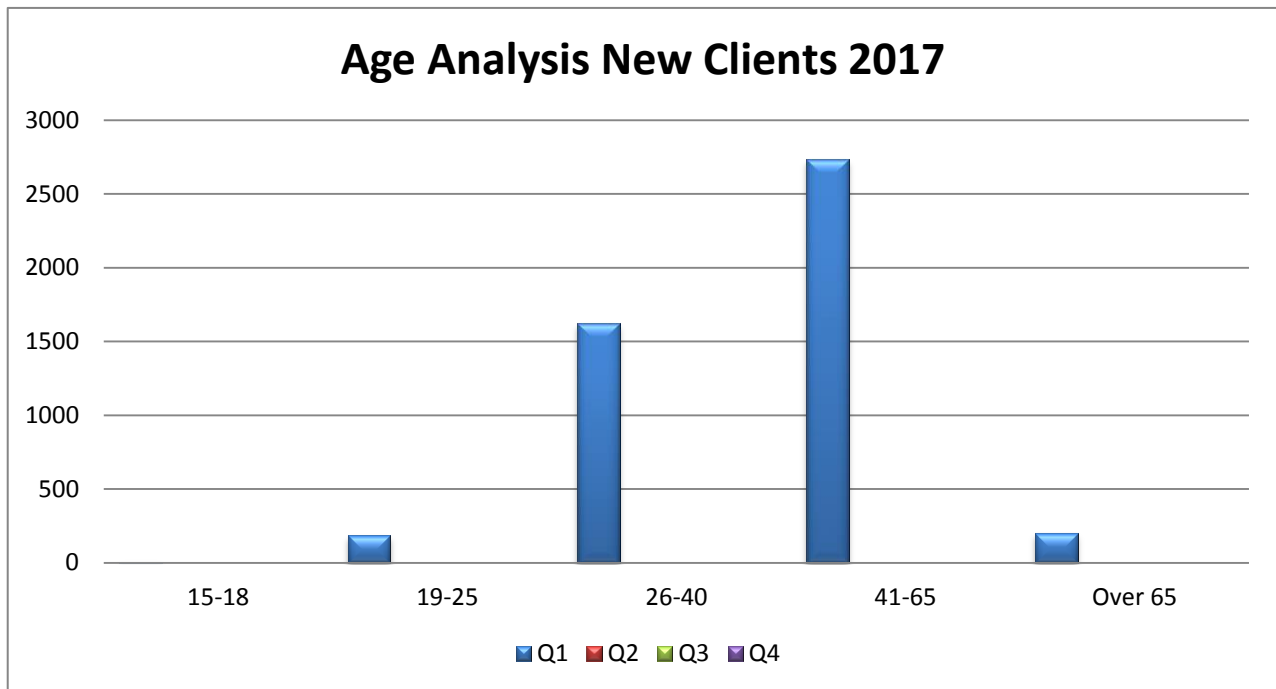
Information Only - MABS cases that do not require negotiation or the use of Special Account.

Queries should be directed to Michael Culloty Tel: 0761072020 / E-mail: [Michael\\_Culloty@mabs.ie](mailto:Michael_Culloty@mabs.ie)

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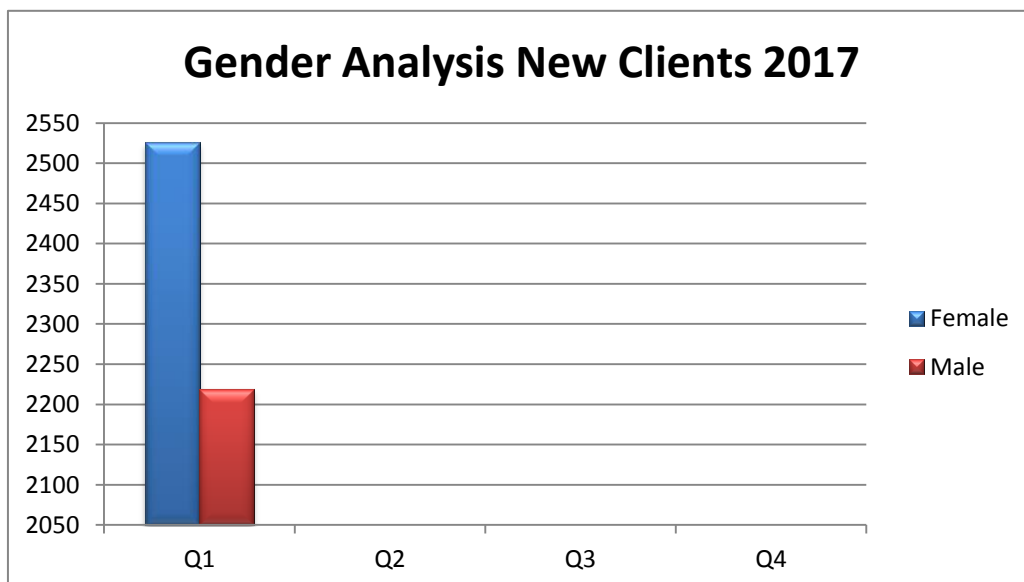
**New Client Age Analysis (Budget Negotiable & Special Account Clients Only)**

| New Clients Age Analysis | Q1 | Q2   | Q3 | Q4 | Total |
|--------------------------|----|------|----|----|-------|
| 15-18                    |    | 6    |    |    | 6     |
| 19-25                    |    | 185  |    |    | 185   |
| 26-40                    |    | 1620 |    |    | 1620  |
| 41-65                    |    | 2732 |    |    | 2732  |
| Over 65                  |    | 202  |    |    | 202   |
| Total                    |    | 4745 |    |    | 4745  |



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

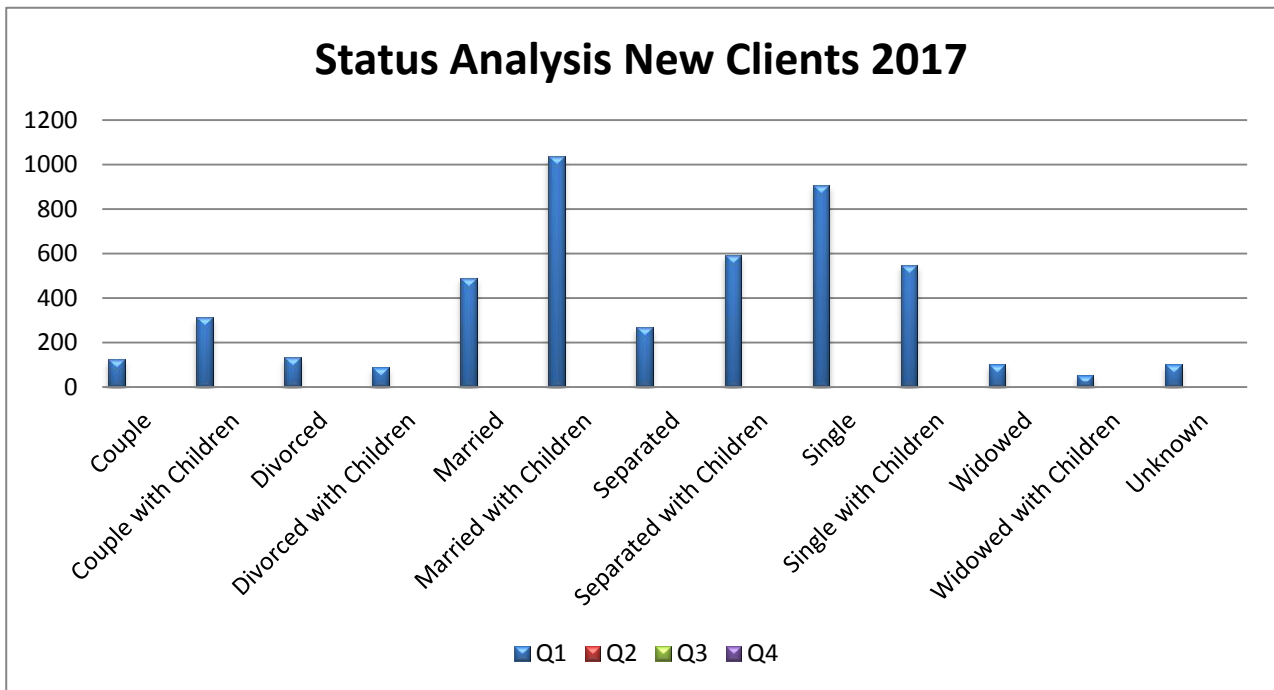
| New Clients Gender Analysis | Q1 | Q2   | Q3 | Q4 | Total |
|-----------------------------|----|------|----|----|-------|
| Female                      |    | 2526 |    |    | 2526  |
| Male                        |    | 2219 |    |    | 2219  |



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

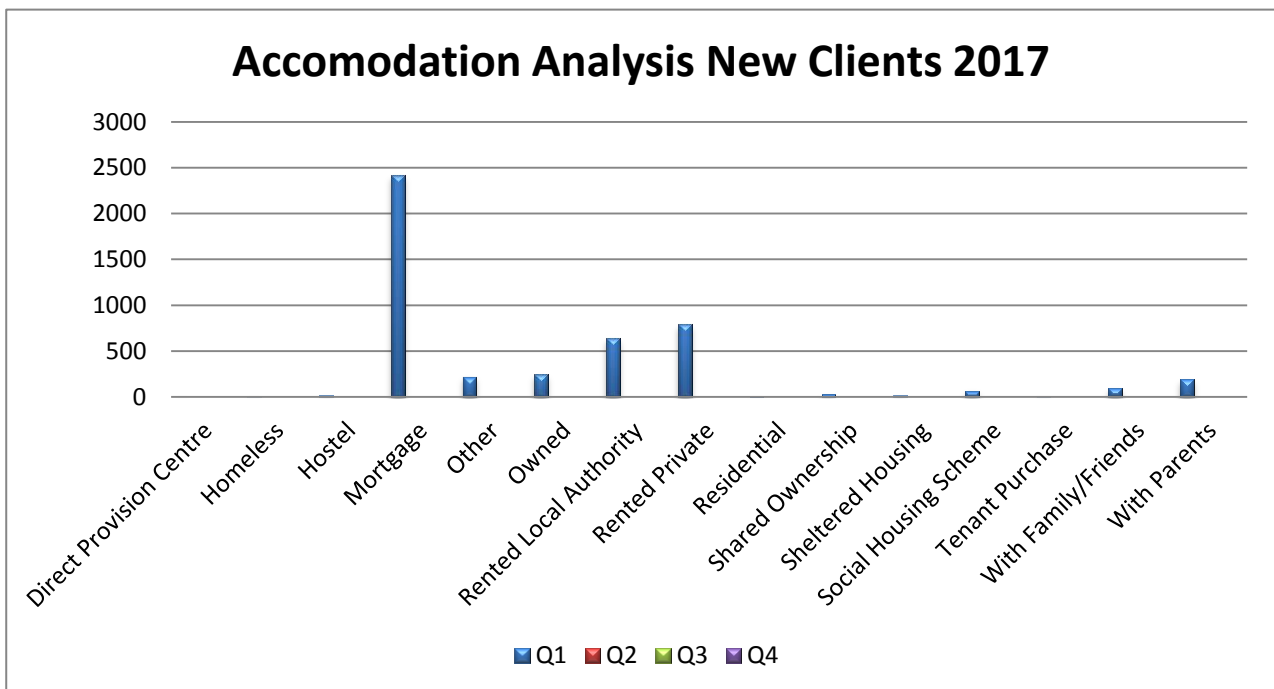
| New Client Status Analysis | Q1   | Q2 | Q3 | Q4 | Total |
|----------------------------|------|----|----|----|-------|
| Couple                     | 124  |    |    |    | 124   |
| Couple with Children       | 313  |    |    |    | 313   |
| Divorced                   | 133  |    |    |    | 133   |
| Divorced with Children     | 87   |    |    |    | 87    |
| Married                    | 490  |    |    |    | 490   |
| Married with Children      | 1035 |    |    |    | 1035  |
| Separated                  | 268  |    |    |    | 268   |
| Separated with Children    | 591  |    |    |    | 591   |
| Single                     | 905  |    |    |    | 905   |
| Single with Children       | 547  |    |    |    | 547   |
| Widowed                    | 99   |    |    |    | 99    |
| Widowed with Children      | 52   |    |    |    | 52    |
| Unknown                    | 101  |    |    |    | 101   |
| Total                      | 4745 | 0  | 0  | 0  | 4745  |



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

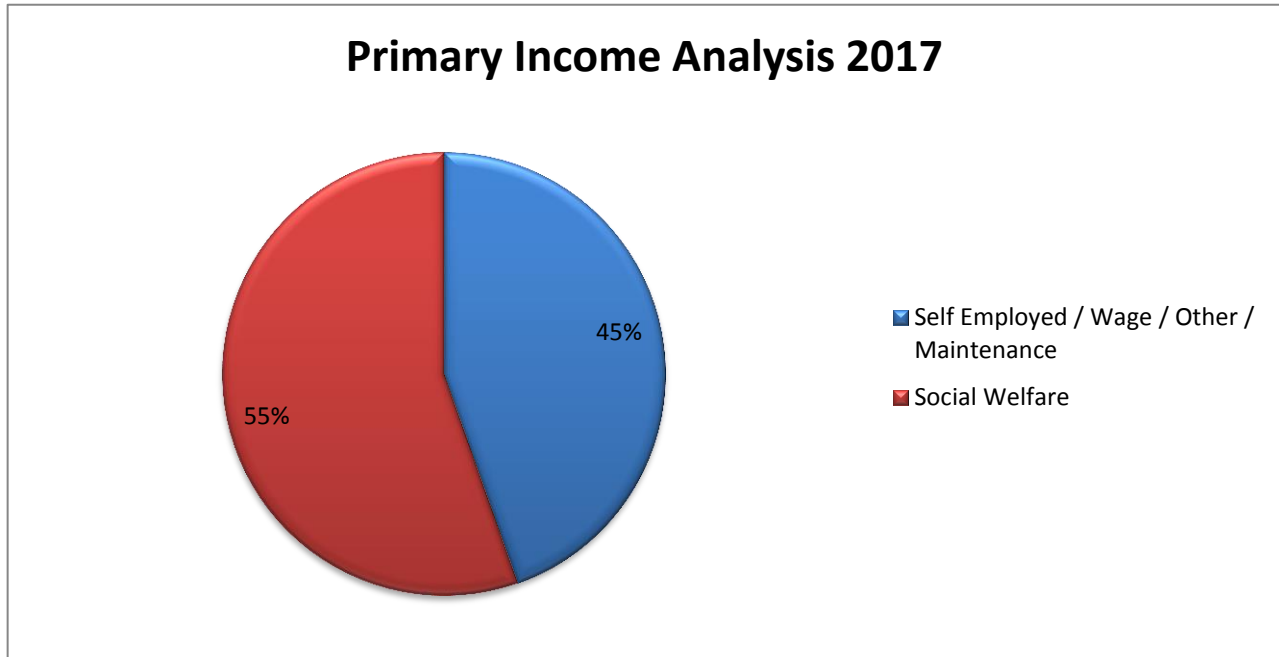
| New Client Accomodation Type | Q1          | Q2       | Q3       | Q4       | Total       |
|------------------------------|-------------|----------|----------|----------|-------------|
| Direct Provision Centre      | 0           |          |          |          | 0           |
| Homeless                     | 7           |          |          |          | 7           |
| Hostel                       | 16          |          |          |          | 16          |
| Mortgage                     | 2418        |          |          |          | 2418        |
| Other                        | 219         |          |          |          | 219         |
| Owned                        | 245         |          |          |          | 245         |
| Rented Local Authority       | 639         |          |          |          | 639         |
| Rented Private               | 793         |          |          |          | 793         |
| Residential                  | 2           |          |          |          | 2           |
| Shared Ownership             | 30          |          |          |          | 30          |
| Sheltered Housing            | 16          |          |          |          | 16          |
| Social Housing Scheme        | 64          |          |          |          | 64          |
| Tenant Purchase              | 8           |          |          |          | 8           |
| With Family/Friends          | 96          |          |          |          | 96          |
| With Parents                 | 192         |          |          |          | 192         |
| <b>Total</b>                 | <b>4745</b> | <b>0</b> | <b>0</b> | <b>0</b> | <b>4745</b> |



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

| <b>New Client Primary Income</b>           | <b>2017</b> |
|--|-------------|
| Self Employed / Wage / Other / Maintenance | 2117        |
| Social Welfare                             | 2628        |
| <b>Total</b>                               | <b>4745</b> |



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

\*Debts may not be recorded for all clients

| <b>Active Debt Types</b>                   | <b>Q1</b> | <b>Q2</b> | <b>Q3</b> | <b>Q4</b> |
|--|-----------|-----------|-----------|-----------|
| Personal Loans with Financial Institutions |           | 1154      |           |           |
| Utilities                                  |           | 570       |           |           |
| Credit Card                                |           | 580       |           |           |
| Mortgage                                   |           | 1482      |           |           |
| Hire Purchase Loan                         |           | 94        |           |           |
| Money Lender                               |           | 200       |           |           |
| Overdraft                                  |           | 141       |           |           |
| Rent                                       |           | 108       |           |           |
| Catalogue                                  |           | 62        |           |           |
| Fine                                       |           | 48        |           |           |
| Sub Prime                                  |           | 19        |           |           |
| Waste Charges                              |           | 7         |           |           |

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**Trendline New Clients (Budget Negotiable & Special Account Clients Only) / Helpline Calls**

| New Clients | New Clients | Helpline Calls |
|-------------|-------------|----------------|
| 2013 Q1     | 6754        | 6371           |
| 2013 Q2     | 6483        | 5888           |
| 2013 Q3     | 6016        | 5872           |
| 2013 Q4     | 5124        | 4905           |
| 2014 Q1     | 5782        | 5582           |
| 2014 Q2     | 5281        | 5687           |
| 2014 Q3     | 5021        | 5524           |
| 2014 Q4     | 4328        | 4556           |
| 2015 Q1     | 5625        | 5279           |
| 2015 Q2     | 5203        | 4639           |
| 2015 Q3     | 4823        | 4252           |
| 2015 Q4     | 4339        | 4418           |
| 2016 Q1     | 5078        | 4556           |
| 2016 Q2     | 4980        | 5016           |
| 2016 Q3     | 5109        | 5326           |
| 2016 Q4     | 4699        | 5713           |
| 2017 Q1     | 5509        | 6054           |

