

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

## 2017 Q3

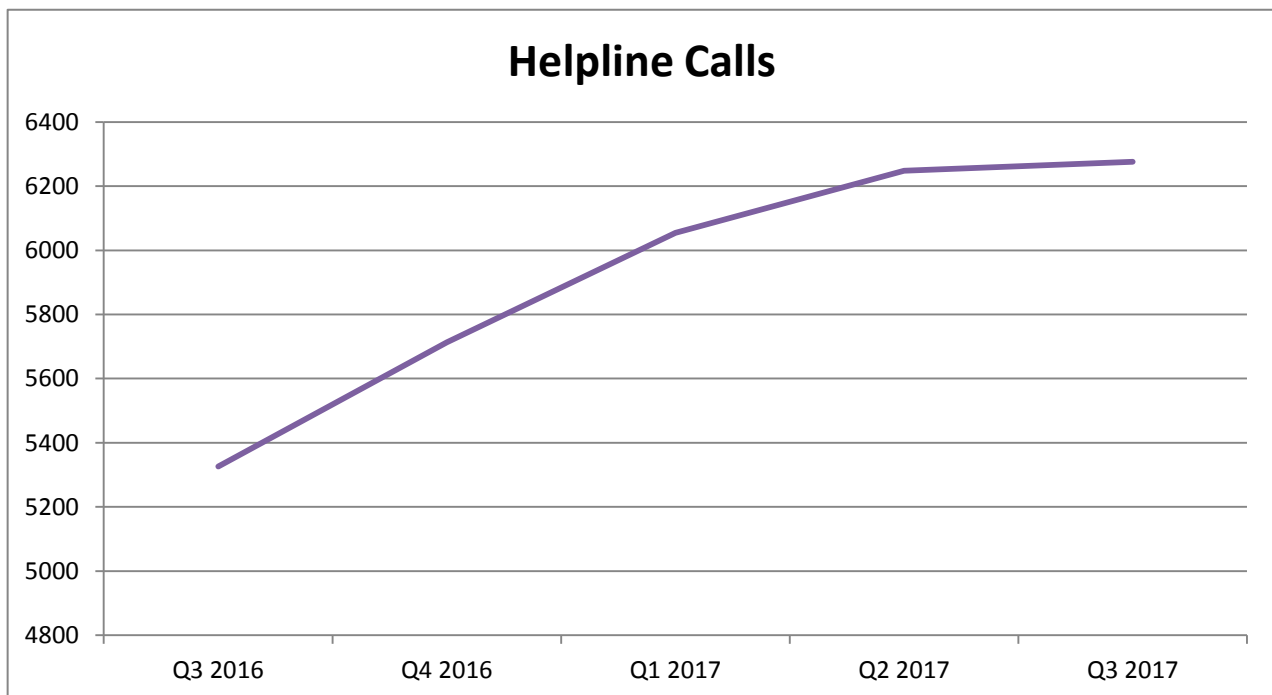
Scheme <sup>1</sup>	Q1	Q2	Q3	Q4	Total
Special Account		87	86	62	235
Budget Negotiable	4695	4177	4075		12947
Information Only	726	680	615		2021
Total	5508	4943	4752		15203

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	
Total	5078	4980	5109	4699	19866	

## 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	Q3 2016	Q4 2016	Q1 2017	Q2 2017	Q3 2017
Helpline Calls	5326	5713	6054	6248	6276



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

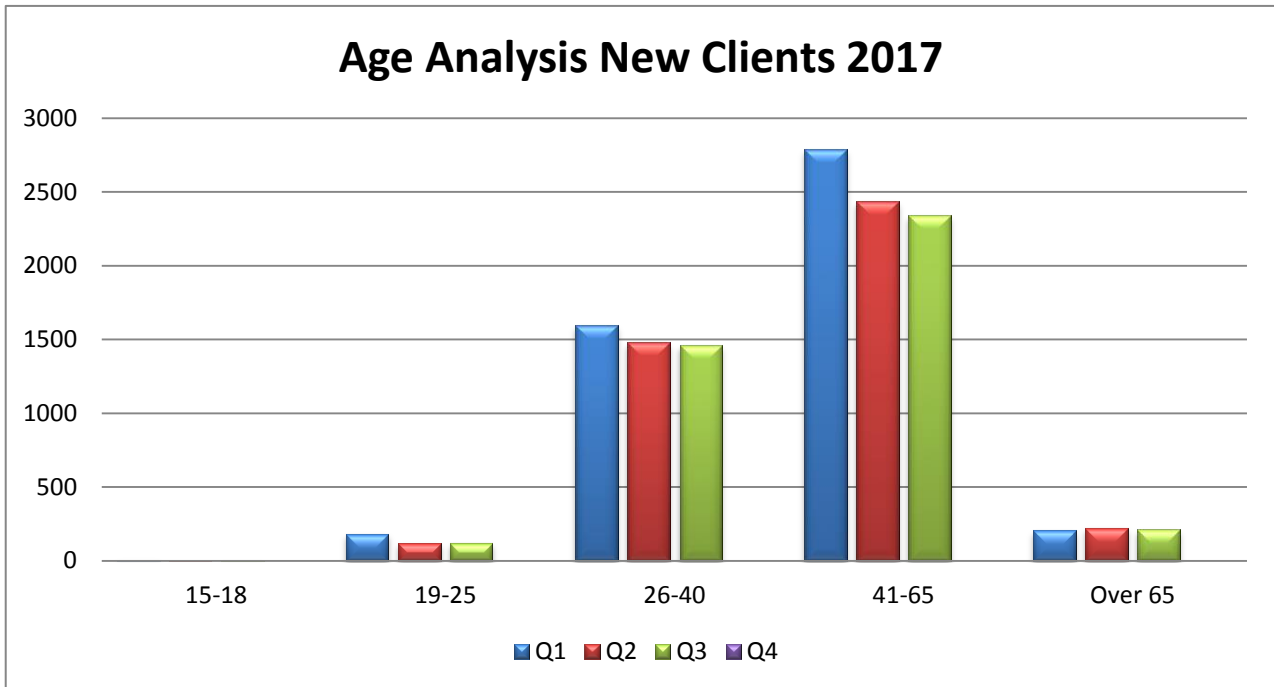
Special Account - a bill paying and debt repayment facility operated through MABS in partnership with Credit Unions.

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.

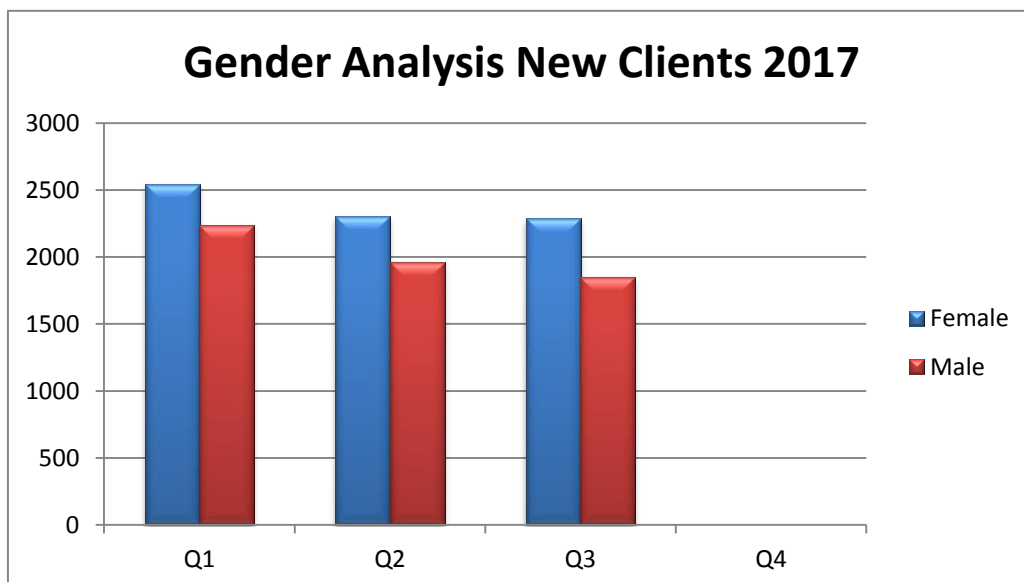
**New Client Age Analysis (Budget Negotiable & Special Account Clients Only)**

New Clients Age Analysis	Q1	Q2	Q3	Q4	Total
15-18		6	3	2	11
19-25		183	120	122	425
26-40		1596	1481	1462	4539
41-65		2790	2437	2341	7568
Over 65		207	222	210	639
<b>Total</b>		<b>4782</b>	<b>4263</b>	<b>4137</b>	<b>13182</b>



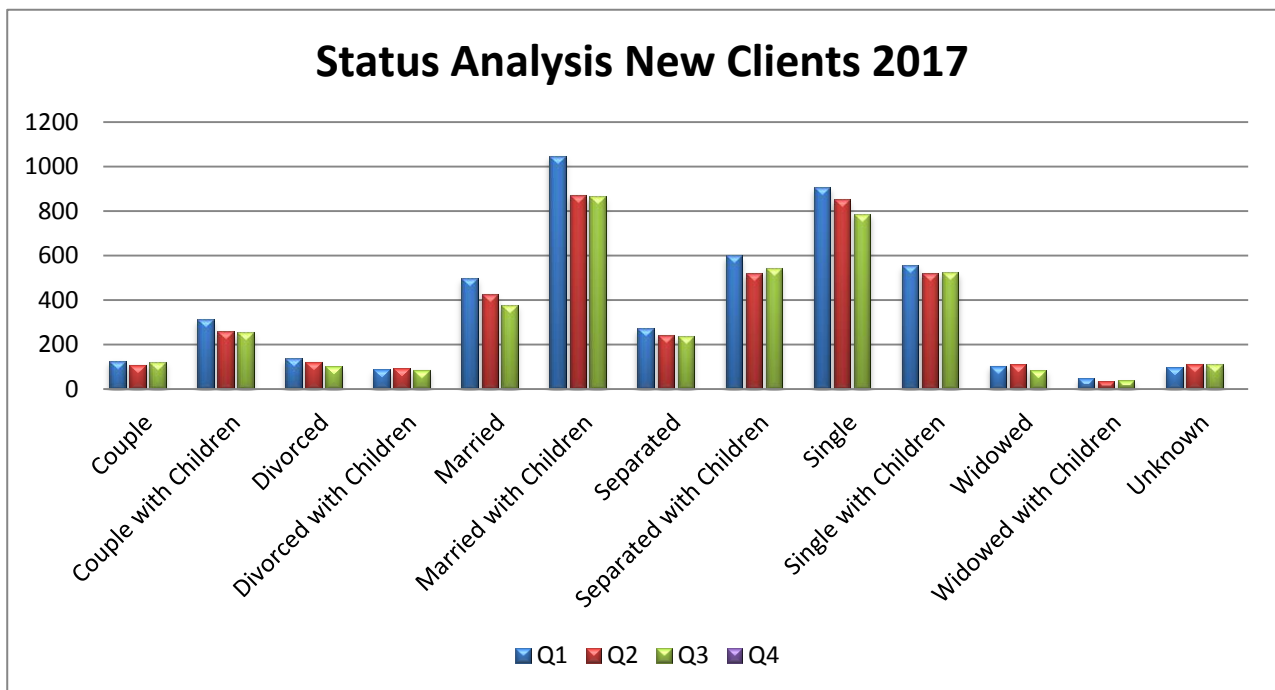
**New Client Gender Analysis (Budget Negotiable & Special Account Clients Only)**

New Clients Gender Analysis	Q1	Q2	Q3	Q4	Total
Female		2547	2300	2288	7135
Male		2235	1963	1849	6047



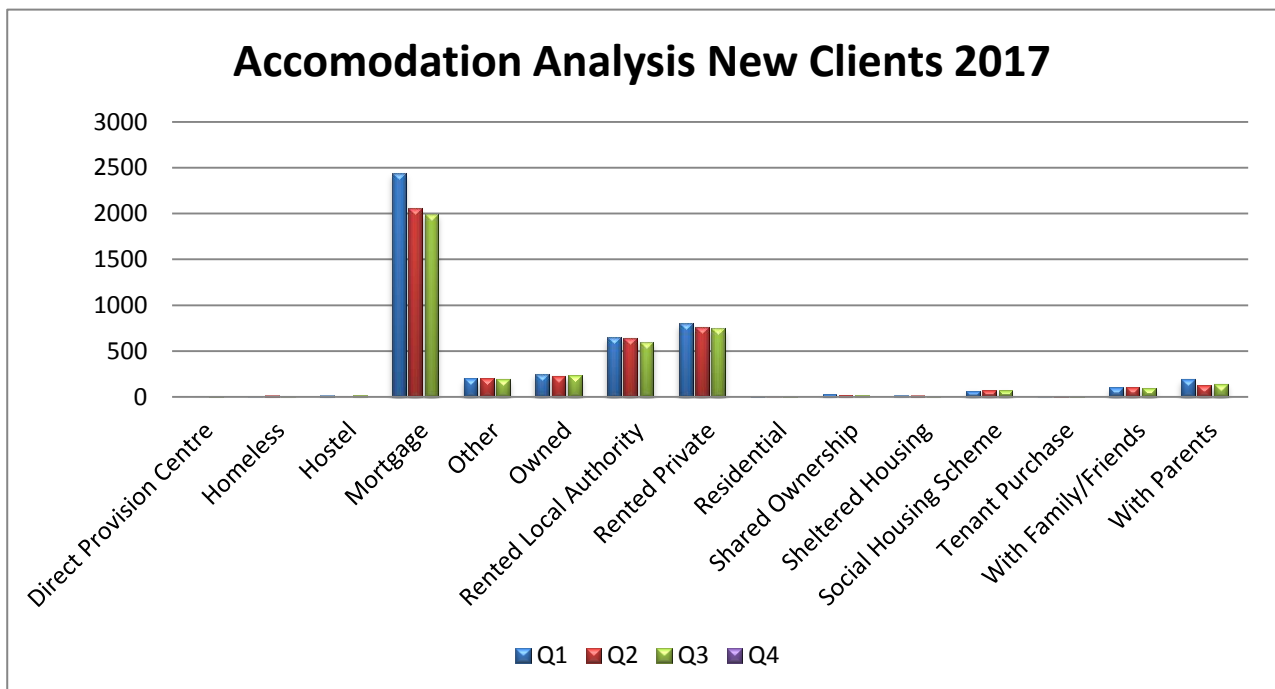
**New Client Status Analysis (Budget Negotiable & Special Account Clients Only)**

New Client Status Analysis	Q1	Q2	Q3	Q4	Total
Couple	126	109	121		356
Couple with Children	313	259	257		829
Divorced	136	121	101		358
Divorced with Children	87	93	85		265
Married	495	426	378		1299
Married with Children	1047	872	866		2785
Separated	271	240	237		748
Separated with Children	599	518	544		1661
Single	905	850	787		2542
Single with Children	554	519	525		1598
Widowed	103	110	84		297
Widowed with Children	49	35	39		123
Unknown	97	111	113		321
<b>Total</b>	<b>4782</b>	<b>4263</b>	<b>4137</b>		<b>13182</b>



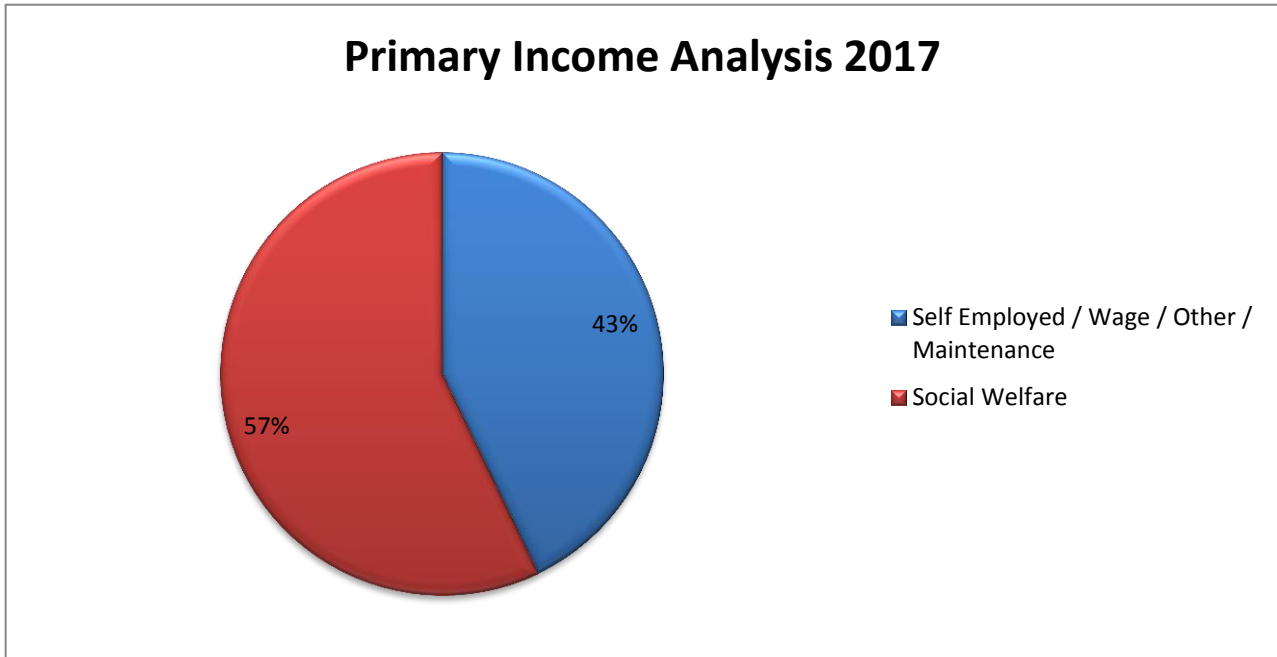
**New Client Accomodation Analysis (Budget Negotiable & Special Account Clients Only)**

New Client Accomodation Type	Q1	Q2	Q3	Q4	Total
Direct Provision Centre	0	0	1		1
Homeless	7	13	9		29
Hostel	15	5	18		38
Mortgage	2435	2055	1993		6483
Other	202	201	199		602
Owned	252	229	233		714
Rented Local Authority	651	645	593		1889
Rented Private	803	762	749		2314
Residential	3	7	4		14
Shared Ownership	30	23	18		71
Sheltered Housing	16	14	10		40
Social Housing Scheme	66	74	68		208
Tenant Purchase	8	2	3		13
With Family/Friends	100	108	98		306
With Parents	194	125	141		460
<b>Total</b>	<b>4782</b>	<b>4263</b>	<b>4137</b>		<b>13182</b>



**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	5652
Social Welfare	7530
<b>Total</b>	<b>13182</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	1019	1288	
Utilities	570	550	637	
Credit Card	580	431	725	
Mortgage	1482	1242	1244	
Hire Purchase Loan	94	87	151	
Money Lender	200	191	223	
Overdraft	141	120	162	
Rent	108	121	111	
Catalogue	62	64	70	
Fine	48	33	35	
Sub Prime	19	11	23	
Waste Charges	7	7	4	

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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	5508	6054
2017 Q2	4943	6248
2017 Q3	4752	6276

