

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

## 2017 Q4

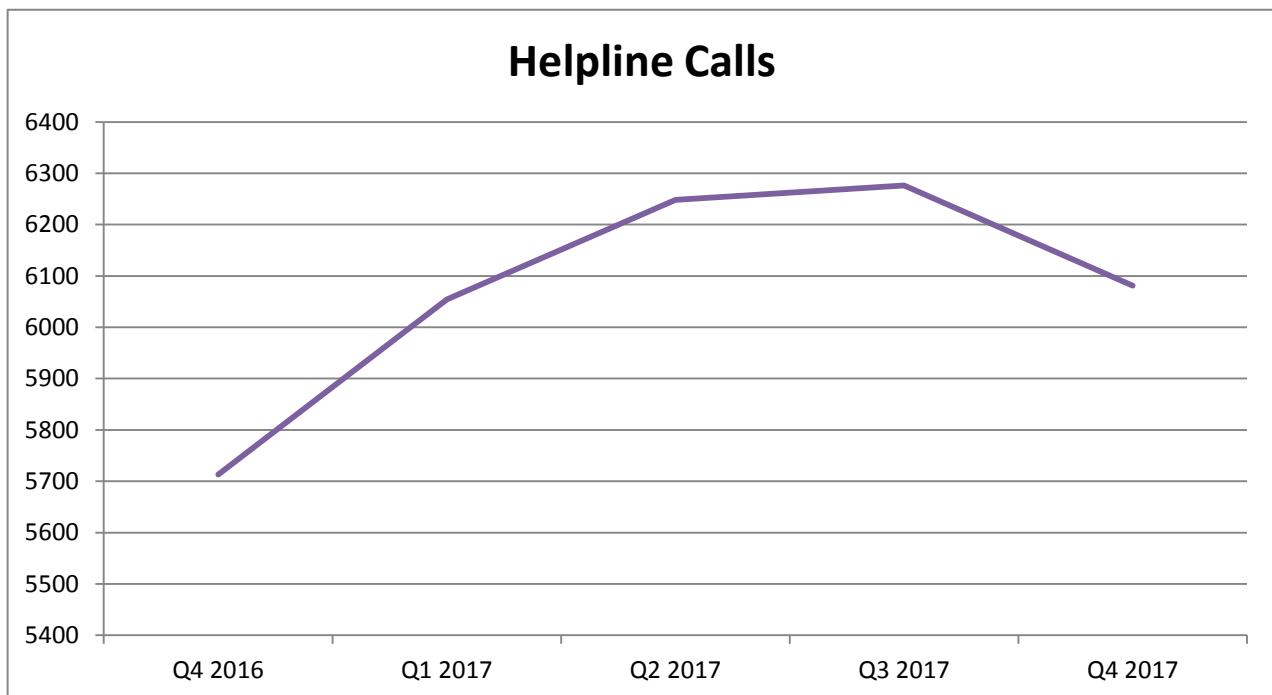
Scheme <sup>1</sup>	Q1	Q2	Q3	Q4	Total	
Special Account		87	87	64	44	282
Budget Negotiable	4692	4168	4084	3514	16458	
Information Only	723	677	599	553	2552	
Total	5502	4932	4747	4111	19292	

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	Q4 2016	Q1 2017	Q2 2017	Q3 2017	Q4 2017
Helpline Calls	5713	6054	6248	6276	6081



<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.

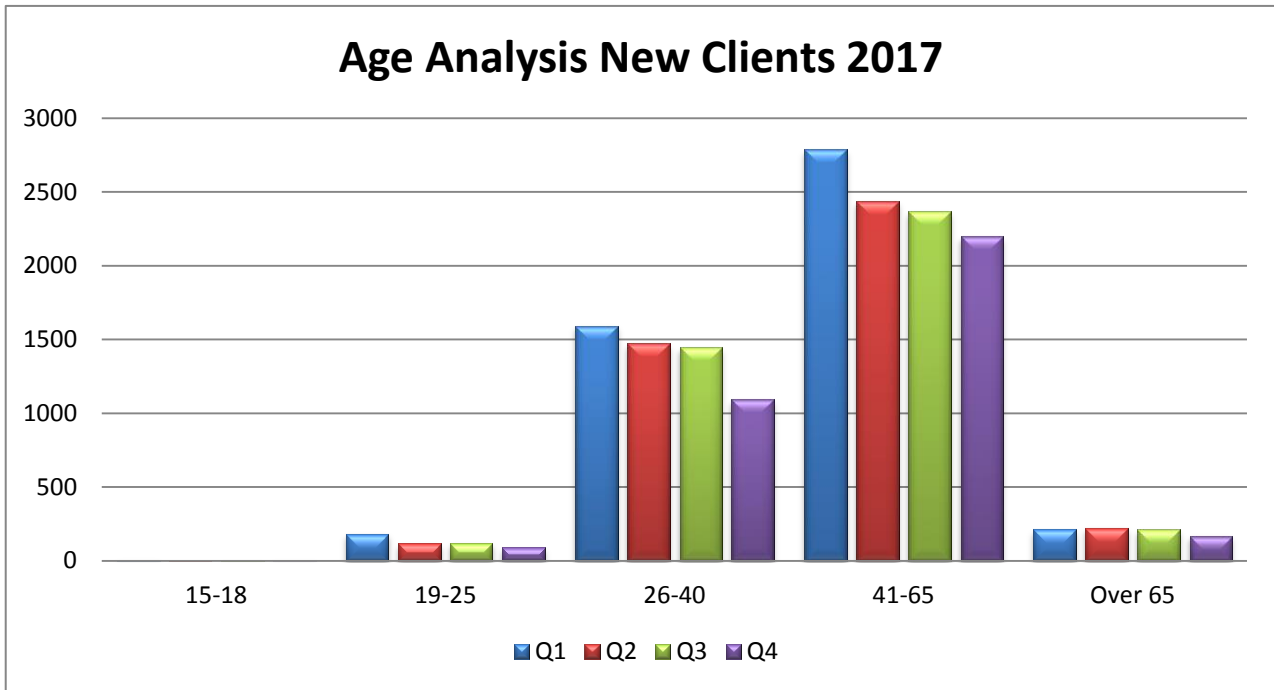
Budget Negotiable - MABS cases that require negotiation, but not the use of Special Account.

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

Queries should be directed to Annmarie O'Connor Tel: 0761072020 / E-mail: [Annmarie\\_OConnor@mabs.ie](mailto:Annmarie_OConnor@mabs.ie)

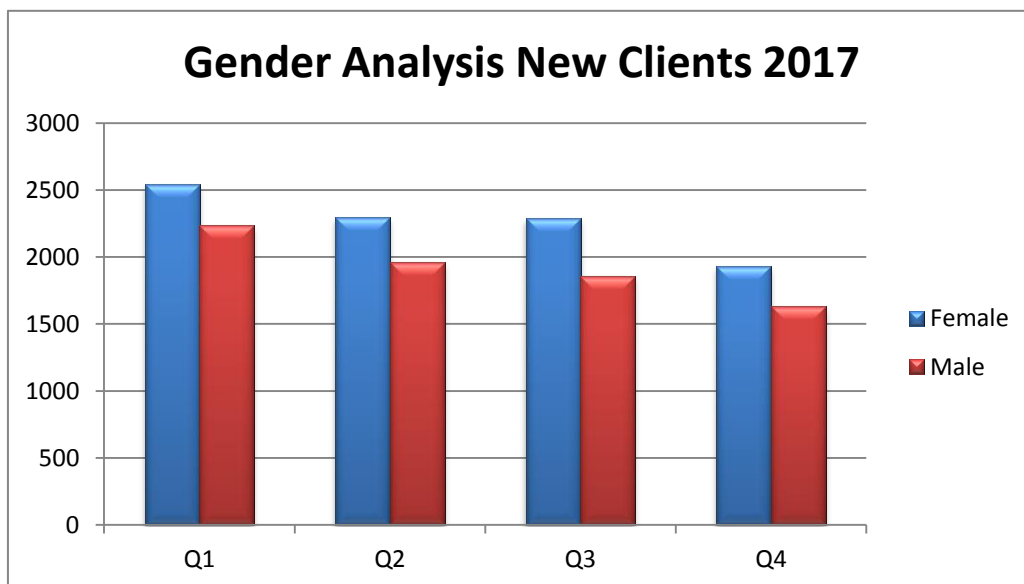
**New Client Age Analysis (Budget Negotiable & Special Account Clients Only)**

New Clients Age Analysis	Q1	Q2	Q3	Q4	Total	
15-18		6	3	2	5	16
19-25		182	119	120	89	510
26-40		1591	1474	1446	1095	5606
41-65		2787	2436	2369	2199	9791
Over 65		213	223	211	170	817
<b>Total</b>		<b>4779</b>	<b>4255</b>	<b>4148</b>	<b>3558</b>	<b>16740</b>



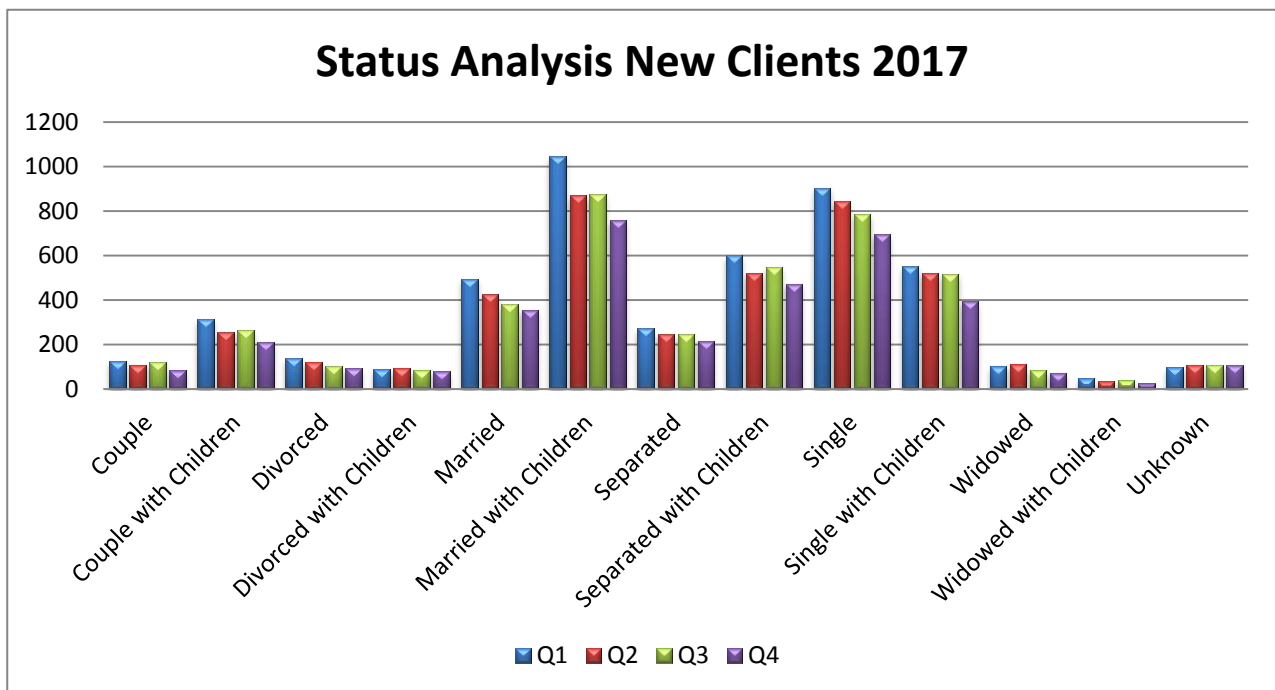
**New Client Gender Analysis (Budget Negotiable & Special Account Clients Only)**

New Clients Gender Analysis	Q1	Q2	Q3	Q4	Total
Female	2543	2295	2290	1930	9058
Male	2236	1960	1858	1628	7682



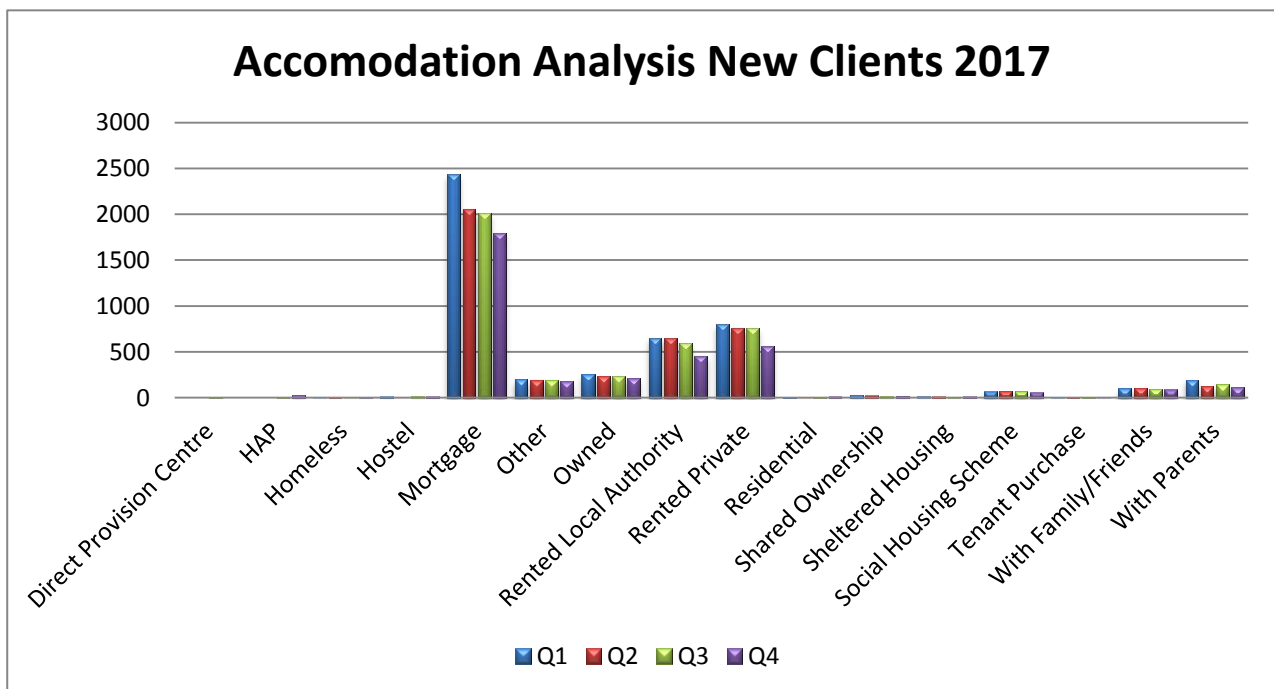
**New Client Status Analysis (Budget Negotiable & Special Account Clients Only)**

New Client Status Analysis	Q1	Q2	Q3	Q4	Total
Couple	126	107	121	84	438
Couple with Children	314	255	262	210	1041
Divorced	136	121	103	92	452
Divorced with Children	88	94	85	78	345
Married	494	424	379	356	1653
Married with Children	1047	870	873	757	3547
Separated	271	245	243	216	975
Separated with Children	601	520	549	471	2141
Single	903	845	786	695	3229
Single with Children	550	519	516	393	1978
Widowed	103	111	84	73	371
Widowed with Children	49	35	39	25	148
Unknown	97	109	108	108	422
<b>Total</b>	<b>4779</b>	<b>4255</b>	<b>4148</b>	<b>3558</b>	<b>16740</b>



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

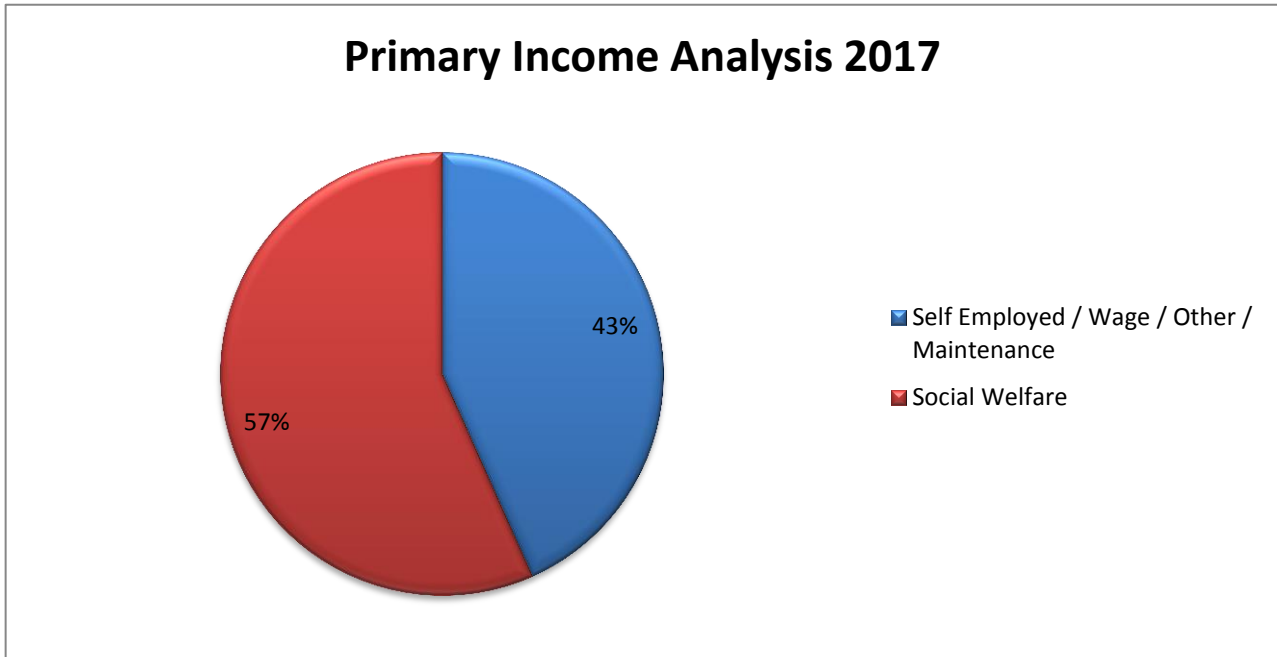
New Client Accomodation Type	Q1	Q2	Q3	Q4	Total
Direct Provision Centre	0	0	1	0	1
HAP	0	0	1	30	31
Homeless	7	11	7	10	35
Hostel	15	5	18	15	53
Mortgage	2436	2054	2007	1796	8293
Other	199	196	194	177	766
Owned	253	229	237	209	928
Rented Local Authority	650	645	589	458	2342
Rented Private	802	761	752	559	2874
Residential	3	6	4	12	25
Shared Ownership	30	23	18	22	93
Sheltered Housing	16	14	10	12	52
Social Housing Scheme	66	74	68	55	263
Tenant Purchase	8	2	3	7	20
With Family/Friends	102	109	98	85	394
With Parents	192	126	141	111	570
<b>Total</b>	<b>4779</b>	<b>4255</b>	<b>4148</b>	<b>3558</b>	<b>16740</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	7256
Social Welfare	9484
<b>Total</b>	<b>16740</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	1899
Utilities	570	550	637	532
Credit Card	580	431	725	532
Mortgage	1482	1242	1244	1234
Hire Purchase Loan	94	87	151	135
Money Lender	200	191	223	157
Overdraft	141	120	162	238
Rent	108	121	111	111
Catalogue	62	64	70	52
Fine	48	33	35	27
Sub Prime	19	11	23	11
Waste Charges	7	7	4	5

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### Trendline New Clients / 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	5502	6054
2017 Q2	4932	6248
2017 Q3	4747	6276
2017 Q4	4111	6081

