

## 2014 Q4

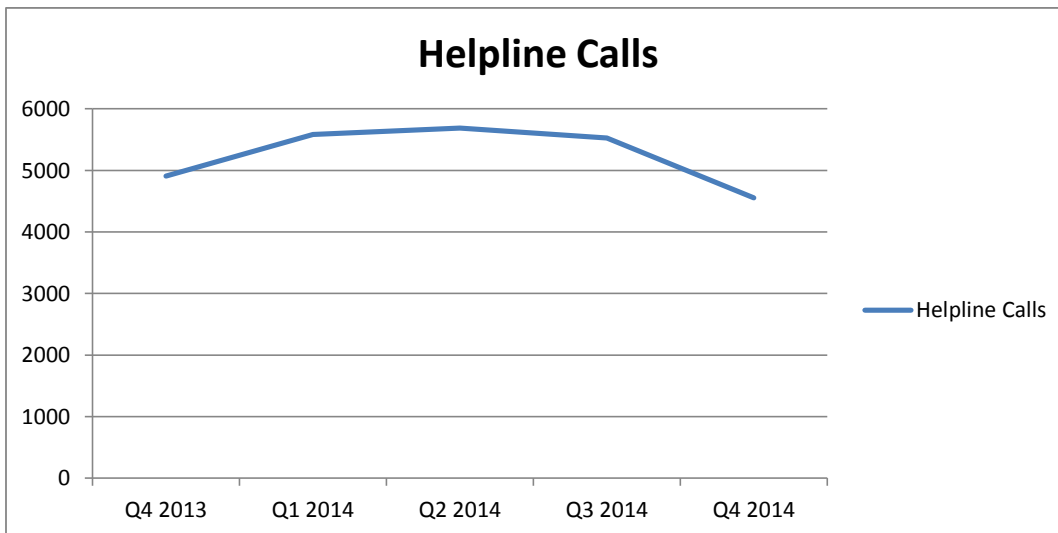
| Scheme <sup>1</sup> | Q1          | Q2          | Q3          | Q4          | Total        |
|---------------------|-------------|-------------|-------------|-------------|--------------|
| Special Account     | 221         | 230         | 185         | 150         | 786          |
| Budget Negotiable   | 4683        | 4205        | 4061        | 3490        | 16439        |
| Information Only    | 878         | 846         | 775         | 688         | 3187         |
| <b>Total</b>        | <b>5782</b> | <b>5281</b> | <b>5021</b> | <b>4328</b> | <b>20412</b> |

| 2013 Scheme Data  | Q1          | Q2          | Q3          | Q4          | Total        |
|-------------------|-------------|-------------|-------------|-------------|--------------|
| Special Account   | 356         | 255         | 227         | 230         | 1068         |
| Budget Negotiable | 5423        | 5265        | 4766        | 4030        | 19484        |
| Information Only  | 975         | 963         | 1023        | 864         | 3825         |
| <b>Total</b>      | <b>6754</b> | <b>6483</b> | <b>6016</b> | <b>5124</b> | <b>24377</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 2013 | Q1 2014 | Q2 2014 | Q3 2014 | Q4 2014 |
|----------------|---------|---------|---------|---------|---------|
| Helpline Calls | 4905    | 5582    | 5687    | 5524    | 4556    |



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

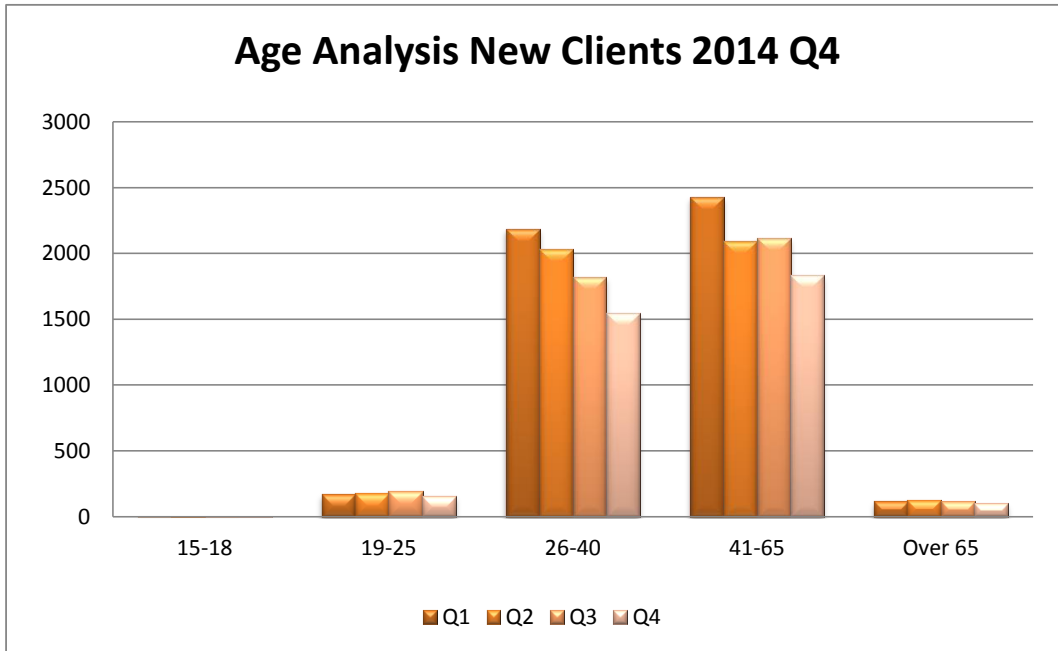
Special Account - a bill paying and debt repayment facility operated through MABS in partnership with Credit Unions.

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.

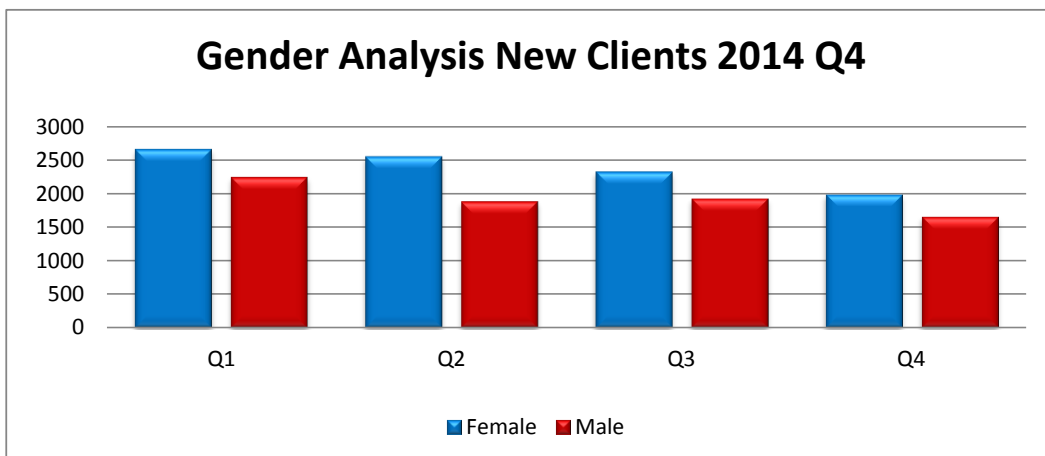
**New Client Age Analysis (Budget Negotiable & Special Account Clients Only)**

| New Clients Age Analysis | Q1          | Q2          | Q3          | Q4          | Total        |
|--------------------------|-------------|-------------|-------------|-------------|--------------|
| 15-18                    | 5           | 3           | 6           | 3           | 17           |
| 19-25                    | 170         | 176         | 191         | 156         | 693          |
| 26-40                    | 2187        | 2033        | 1818        | 1545        | 7583         |
| 41-65                    | 2424        | 2095        | 2117        | 1836        | 8472         |
| Over 65                  | 118         | 128         | 114         | 100         | 460          |
| <b>Total</b>             | <b>4904</b> | <b>4435</b> | <b>4246</b> | <b>3640</b> | <b>17225</b> |



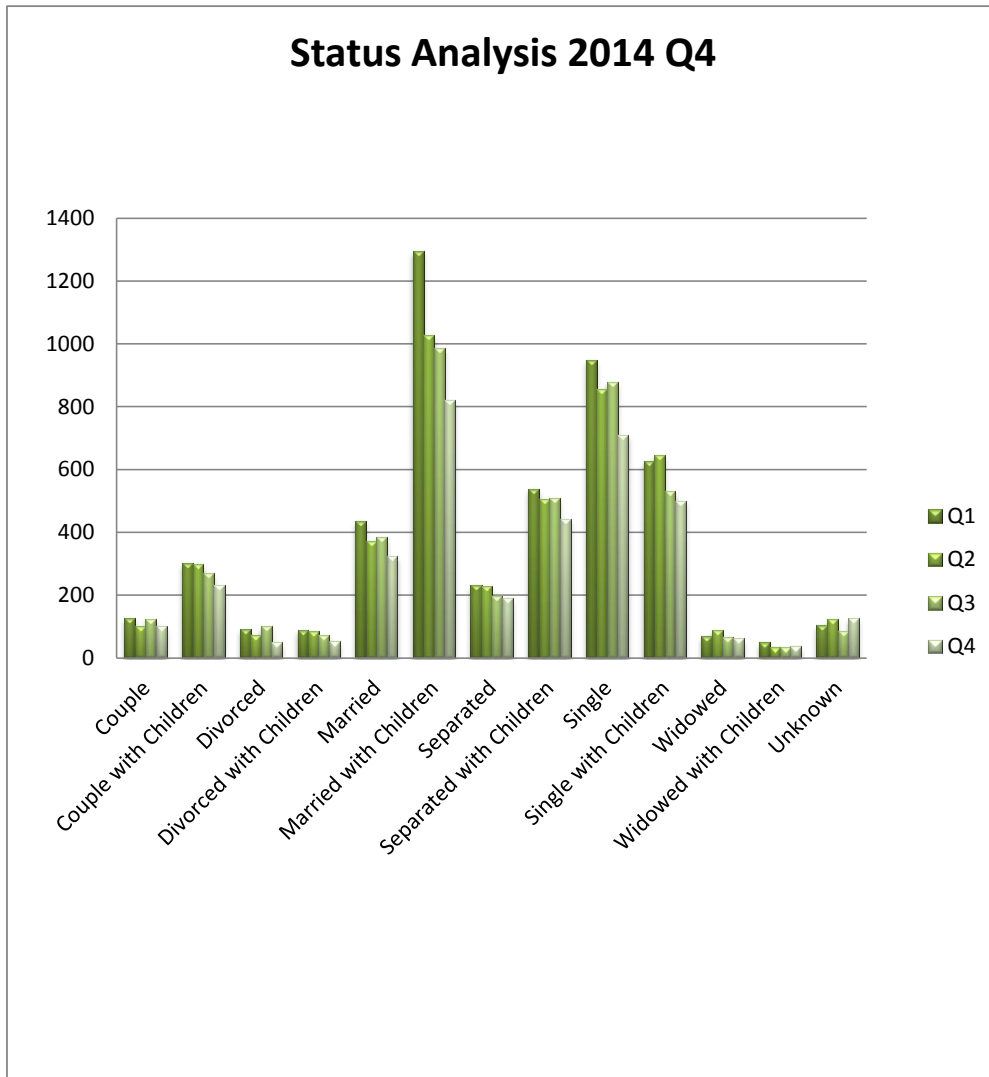
**New Client Gender Analysis (Budget Negotiable & Special Account Clients Only)**

| New Clients Gender Analysis | Q1   | Q2   | Q3   | Q4   | Total |
|-----------------------------|------|------|------|------|-------|
| Female                      | 2662 | 2555 | 2325 | 1988 | 9530  |
| Male                        | 2242 | 1880 | 1921 | 1652 | 7695  |



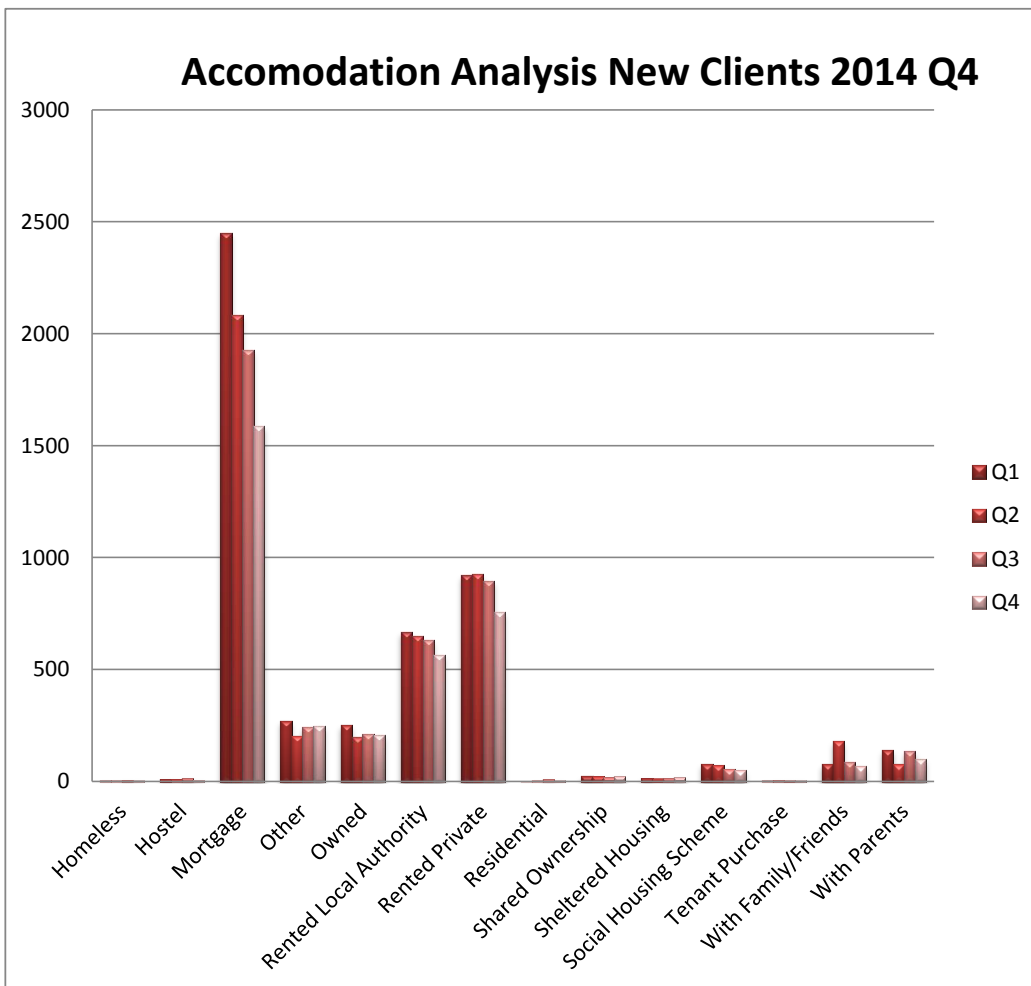
**New Client Status Analysis (Budget Negotiable & Special Account Clients Only)**

| New Client Status Analysis | Q1          | Q2          | Q3          | Q4          | Total        |
|----------------------------|-------------|-------------|-------------|-------------|--------------|
| Couple                     | 127         | 100         | 124         | 100         | 451          |
| Couple with Children       | 301         | 300         | 270         | 230         | 1101         |
| Divorced                   | 91          | 72          | 102         | 50          | 315          |
| Divorced with Children     | 88          | 84          | 72          | 52          | 296          |
| Married                    | 435         | 371         | 386         | 325         | 1517         |
| Married with Children      | 1295        | 1027        | 987         | 820         | 4129         |
| Separated                  | 232         | 228         | 198         | 189         | 847          |
| Separated with Children    | 538         | 506         | 510         | 443         | 1997         |
| Single                     | 949         | 854         | 878         | 709         | 3390         |
| Single with Children       | 626         | 645         | 532         | 498         | 2301         |
| Widowed                    | 70          | 89          | 67          | 61          | 287          |
| Widowed with Children      | 49          | 35          | 34          | 38          | 156          |
| Unknown                    | 103         | 124         | 86          | 125         | 438          |
| <b>Total</b>               | <b>4904</b> | <b>4435</b> | <b>4246</b> | <b>3640</b> | <b>17225</b> |



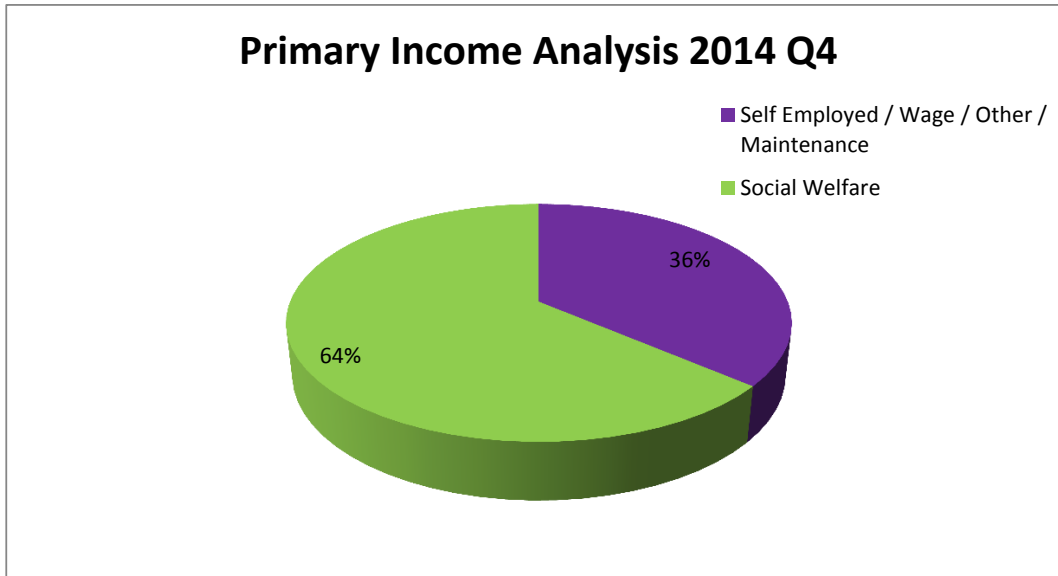
**New Client Accomodation Analysis (Budget Negotiable & Special Account Clients Only)**

| New Client Accomodation Type | Q1          | Q2          | Q3          | Q4          | Total        |
|------------------------------|-------------|-------------|-------------|-------------|--------------|
| Homeless                     | 3           | 3           | 7           | 4           | 17           |
| Hostel                       | 11          | 10          | 14          | 7           | 42           |
| Mortgage                     | 2448        | 2081        | 1926        | 1588        | 8043         |
| Other                        | 268         | 203         | 243         | 246         | 960          |
| Owned                        | 251         | 199         | 209         | 207         | 866          |
| Rented Local Authority       | 665         | 648         | 630         | 565         | 2508         |
| Rented Private               | 920         | 924         | 893         | 755         | 3492         |
| Residential                  | 2           | 3           | 10          | 5           | 20           |
| Shared Ownership             | 25          | 22          | 18          | 22          | 87           |
| Sheltered Housing            | 16          | 12          | 15          | 17          | 60           |
| Social Housing Scheme        | 76          | 70          | 55          | 51          | 252          |
| Tenant Purchase              | 3           | 6           | 5           | 5           | 19           |
| With Family/Friends          | 77          | 178         | 87          | 69          | 411          |
| With Parents                 | 139         | 76          | 134         | 99          | 448          |
| <b>Total</b>                 | <b>4904</b> | <b>4435</b> | <b>4246</b> | <b>3640</b> | <b>17225</b> |



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

| New Client Primary Income                  | 2014  |
|--|-------|
| Self Employed / Wage / Other / Maintenance | 6246  |
| Social Welfare                             | 10979 |
| Total                                      | 17225 |



**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 | 2597 | 1811 | 1922 | 1761 |
| Utilities                                  | 1387 | 842  | 801  | 977  |
| Credit Card                                | 1461 | 963  | 972  | 1099 |
| Mortgage                                   | 1193 | 889  | 792  | 814  |
| Hire Purchase Loan                         | 289  | 219  | 205  | 174  |
| Money Lender                               | 349  | 234  | 889* | 190  |
| Overdraft                                  | 281  | 181  | 209  | 188  |
| Rent                                       | 149  | 114  | 115  | 108  |
| Catalogue                                  | 240  | 111  | 159  | 140  |
| Fine                                       | 71   | 32   | 32   | 54   |
| Sub Prime                                  | 31   | 20   | 18   | 21   |
| Waste Charges                              | 33   | 14   | 13   | 14   |

\*Inconsistency around Money Lender arose due to data reorganisation to centralise payments to a large Money Lender