

## 2015 Q4

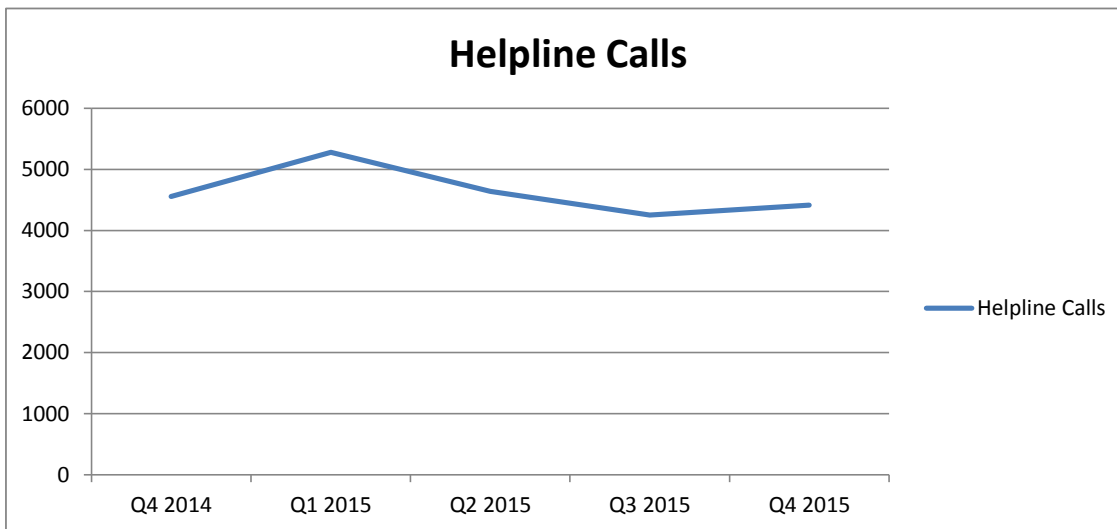
Scheme <sup>1</sup>	Q1	Q2	Q3	Q4	Total
Special Account	135	179	162	94	570
Budget Negotiable	4753	4374	4026	3579	16732
Information Only	737	650	635	666	2688
<b>Total</b>	<b>5625</b>	<b>5203</b>	<b>4823</b>	<b>4339</b>	<b>19990</b>

2014 Scheme Data	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>

## 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 2014	Q1 2015	Q2 2015	Q3 2015	Q4 2015
Helpline Calls	4556	5279	4639	4252	4418



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

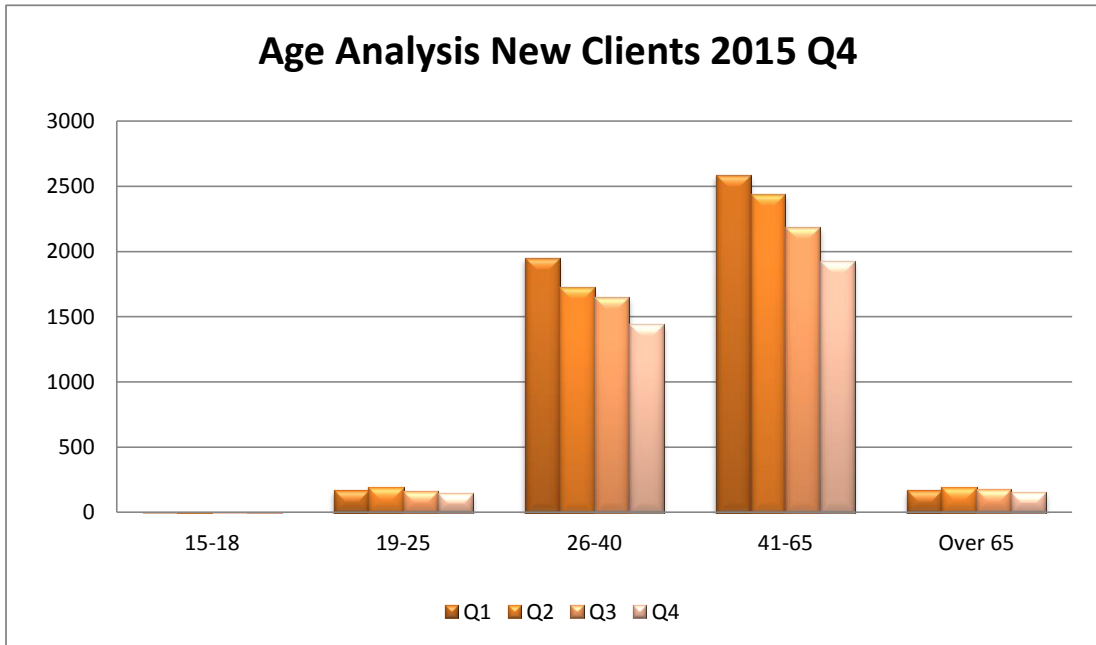
Special Account - a bill paying and debt repayment facility operated through MABS in partnership with Credit Unions.

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.

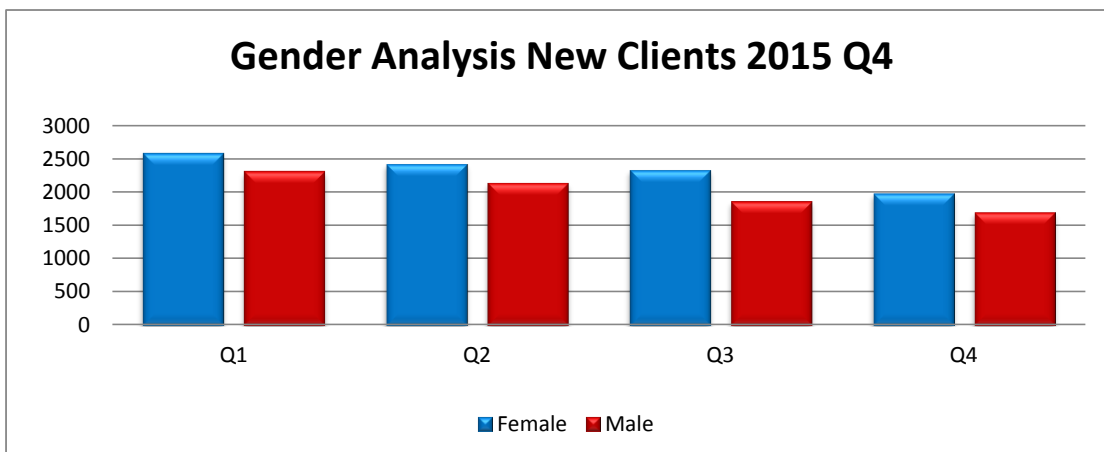
**New Client Age Analysis (Budget Negotiable & Special Account Clients Only)**

New Clients Age Analysis	Q1	Q2	Q3	Q4	Total
15-18	4	2	4	2	12
19-25	173	191	167	148	679
26-40	1952	1730	1647	1440	6769
41-65	2587	2440	2189	1930	9146
Over 65	172	190	181	153	696
<b>Total</b>	<b>4888</b>	<b>4553</b>	<b>4188</b>	<b>3673</b>	<b>17302</b>



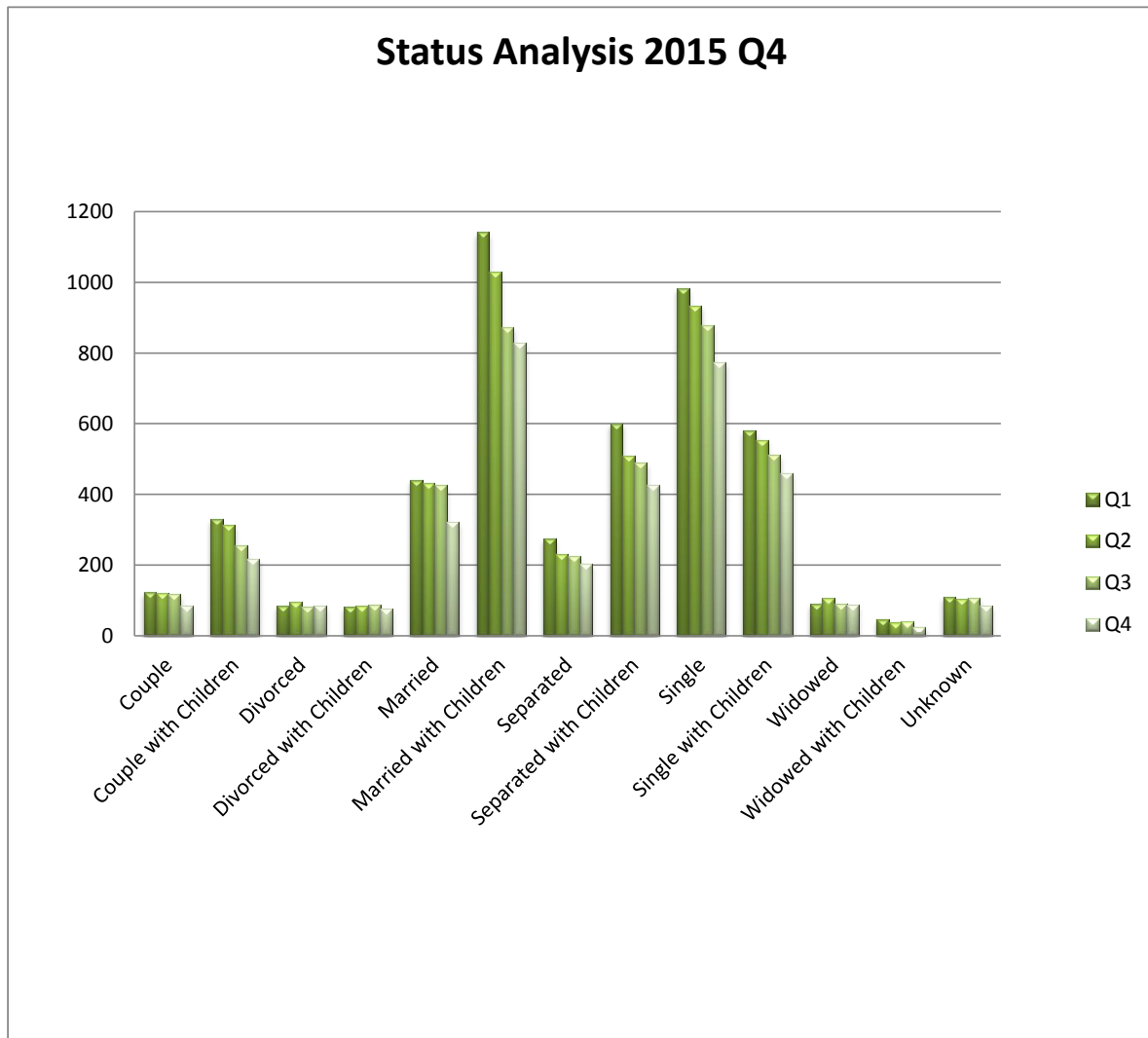
**New Client Gender Analysis (Budget Negotiable & Special Account Clients Only)**

New Clients Gender Analysis	Q1	Q2	Q3	Q4	Total
Female	2580	2418	2328	1979	9305
Male	2308	2135	1860	1694	7997



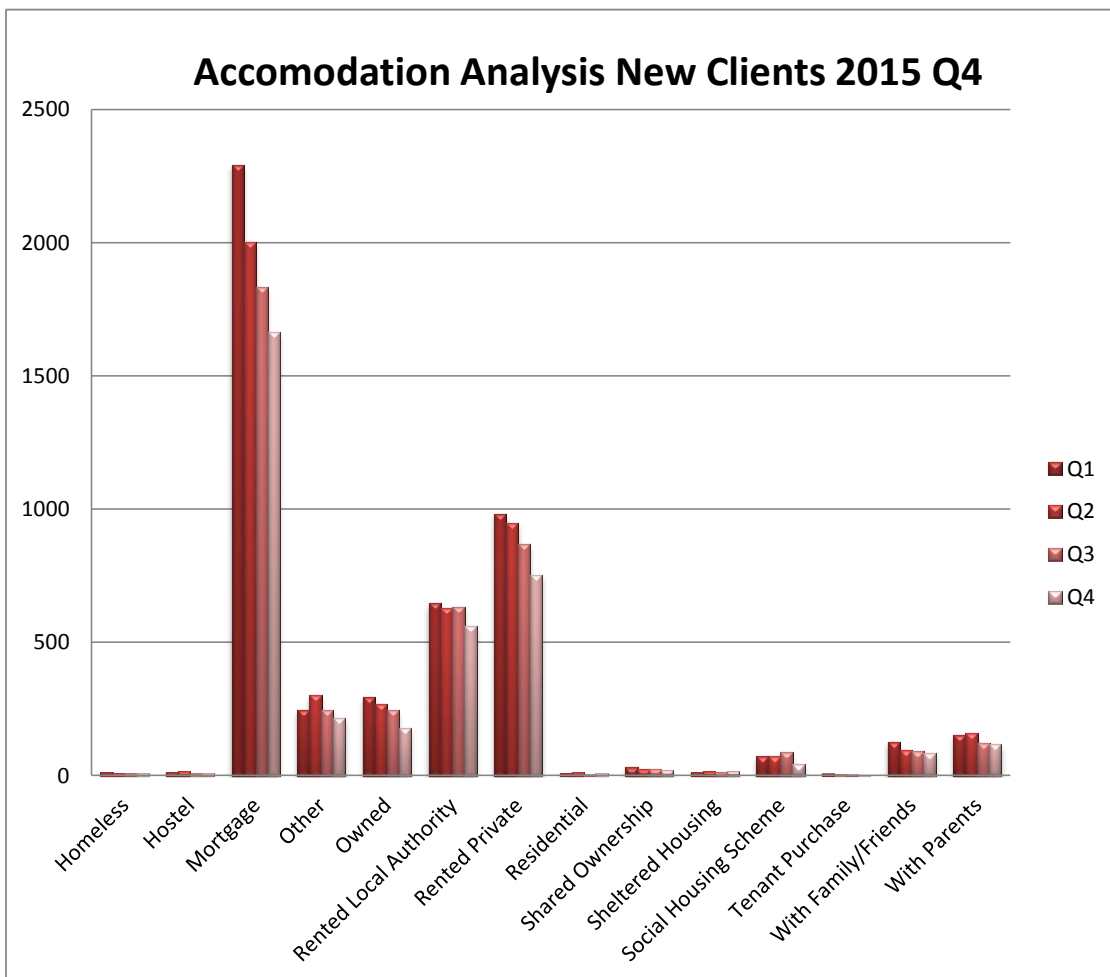
**New Client Status Analysis (Budget Negotiable & Special Account Clients Only)**

New Client Status Analysis	Q1	Q2	Q3	Q4	Total
Couple	123	121	118	86	448
Couple with Children	330	314	255	218	1117
Divorced	85	97	83	85	350
Divorced with Children	82	85	87	76	330
Married	441	432	427	321	1621
Married with Children	1141	1029	874	829	3873
Separated	276	231	225	203	935
Separated with Children	600	510	491	426	2027
Single	982	933	878	773	3566
Single with Children	581	553	512	459	2105
Widowed	90	106	90	87	373
Widowed with Children	47	38	40	25	150
Unknown	110	104	108	85	407
<b>Total</b>	<b>4888</b>	<b>4553</b>	<b>4188</b>	<b>3673</b>	<b>17302</b>



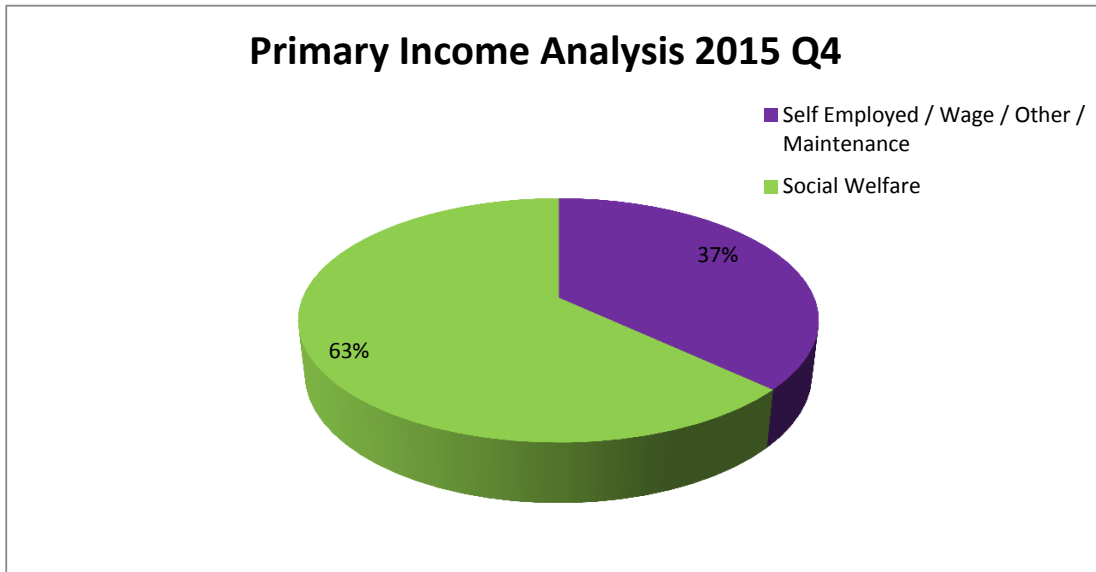
**New Client Accomodation Analysis (Budget Negotiable & Special Account Clients Only)**

New Client Accomodation Type	Q1	Q2	Q3	Q4	Total
Homeless	11	9	9	8	37
Hostel	13	16	8	9	46
Mortgage	2291	2001	1833	1662	7787
Other	246	302	244	215	1007
Owned	293	268	246	177	984
Rented Local Authority	645	627	634	561	2467
Rented Private	980	949	868	751	3548
Residential	9	12	4	8	33
Shared Ownership	31	24	24	20	99
Sheltered Housing	13	15	13	15	56
Social Housing Scheme	71	71	88	42	272
Tenant Purchase	7	5	4	3	19
With Family/Friends	126	96	91	85	398
With Parents	152	158	122	117	549
<b>Total</b>	<b>4888</b>	<b>4553</b>	<b>4188</b>	<b>3673</b>	<b>17302</b>



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

New Client Primary Income	2015
Self Employed / Wage / Other / Maintenance	6391
Social Welfare	10911
<b>Total</b>	<b>17302</b>



**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	1931	1455	1375	1151
Utilities	831	847	797	611
Credit Card	1456	1395	893	732
Mortgage	1012	886	859	753
Hire Purchase Loan	155	106	106	66
Money Lender	221	212	161	200
Overdraft	208	166	167	122
Rent	144	99	83	90
Catalogue	94	89	75	63
Fine	38	41	40	44
Sub Prime	26	14	13	20
Waste Charges	7	6	3	5