

2016 Q4

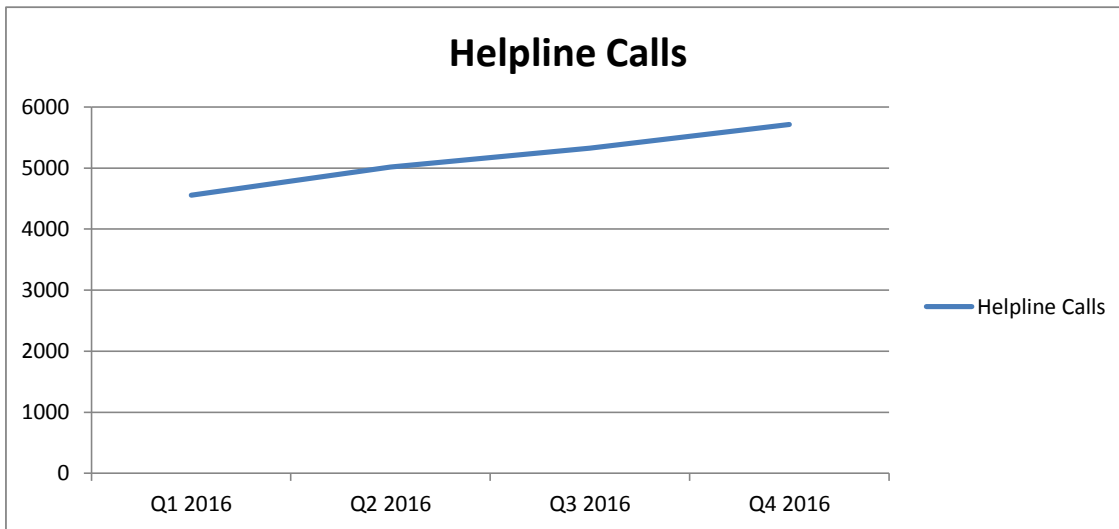
Scheme ¹	Q1	Q2	Q3	Q4	Total
Special Account	116	142	114	78	450
Budget Negotiable	4312	4240	4386	3978	16916
Information Only	650	598	609	643	2500
Total	5078	4980	5109	4699	19866

2015 Scheme Data	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
Total	5625	5203	4823	4339	19990

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

Helpline	Q4 2015	Q1 2016	Q2 2016	Q3 2016	Q4 2016
Helpline Calls	4252	4556	5016	5326	5713



¹ MABS Clients are divided into 3 Categories:

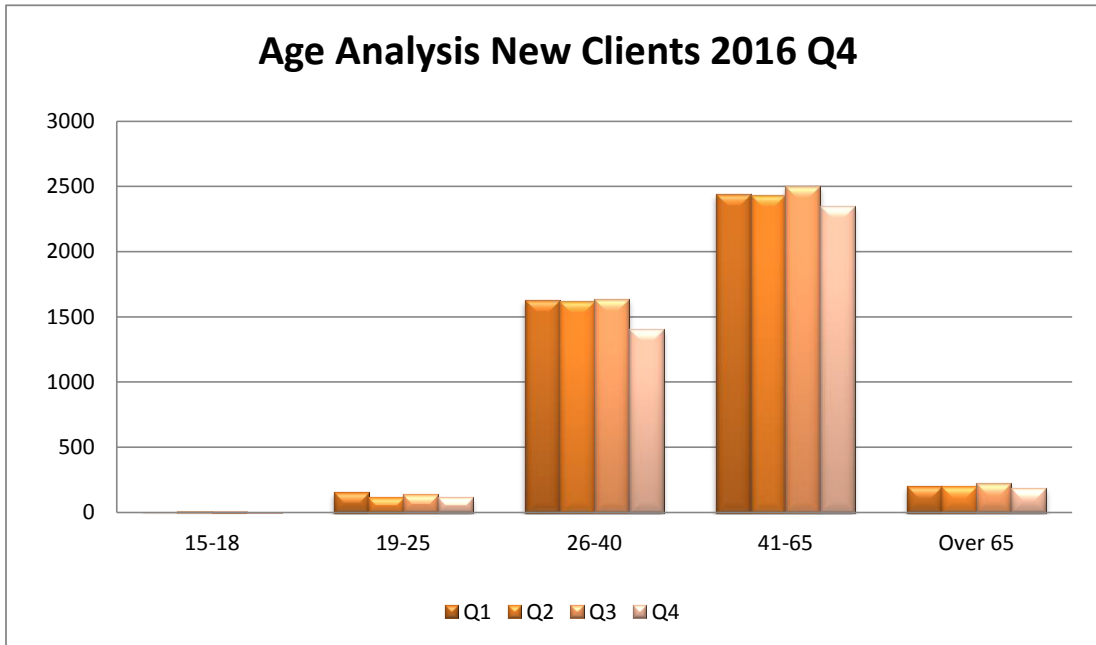
Special Account - a bill paying and debt repayment facility operated through MABS in partnership with Credit Unions.

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.

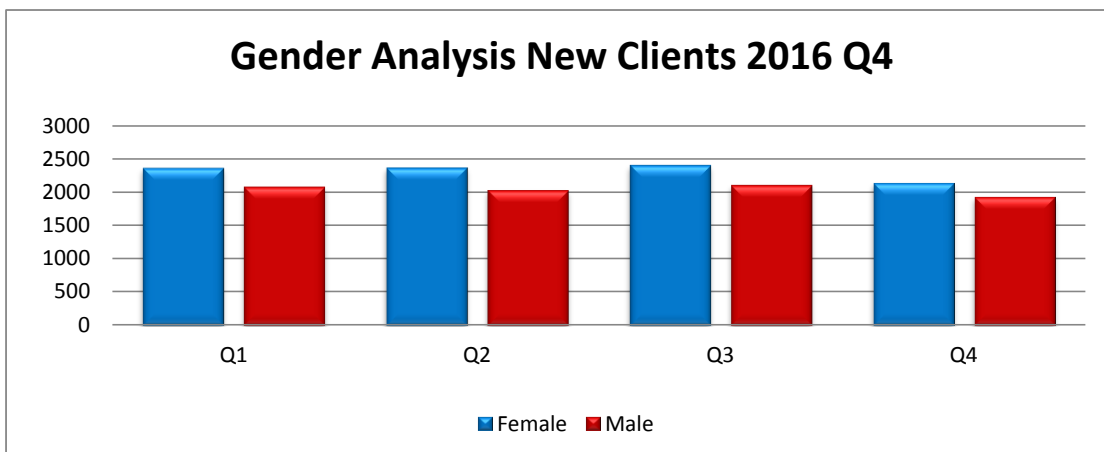
New Client Age Analysis (Budget Negotiable & Special Account Clients Only)

New Clients Age Analysis	Q1	Q2	Q3	Q4	Total
15-18	3	9	8	2	22
19-25	156	118	136	117	527
26-40	1626	1618	1633	1405	6282
41-65	2441	2434	2501	2347	9723
Over 65	202	203	222	185	812
Total	4428	4382	4500	4056	17366



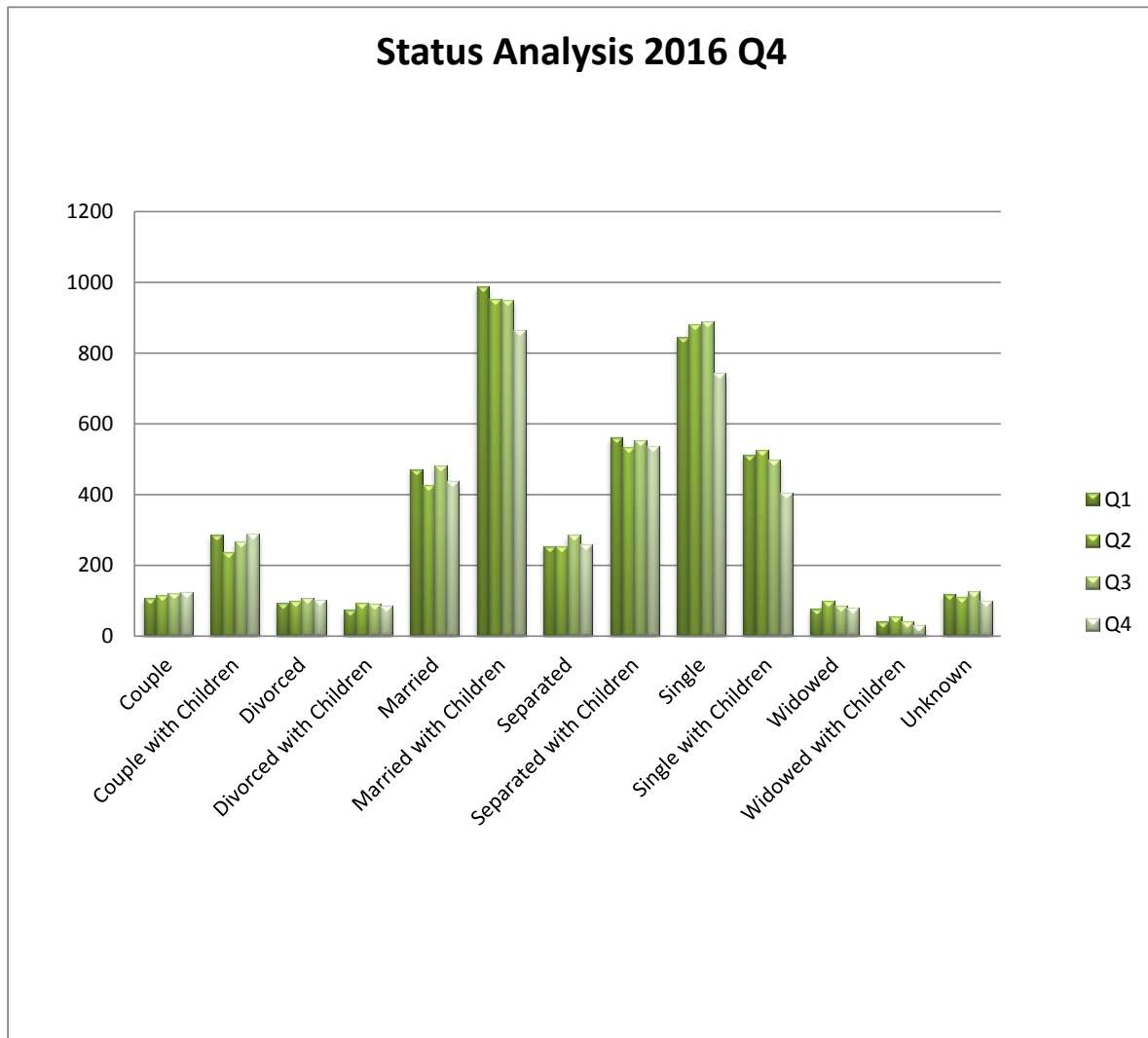
New Client Gender Analysis (Budget Negotiable & Special Account Clients Only)

New Clients Gender Analysis	Q1	Q2	Q3	Q4	Total
Female	2356	2360	2399	2133	9248
Male	2072	2022	2101	1923	8118



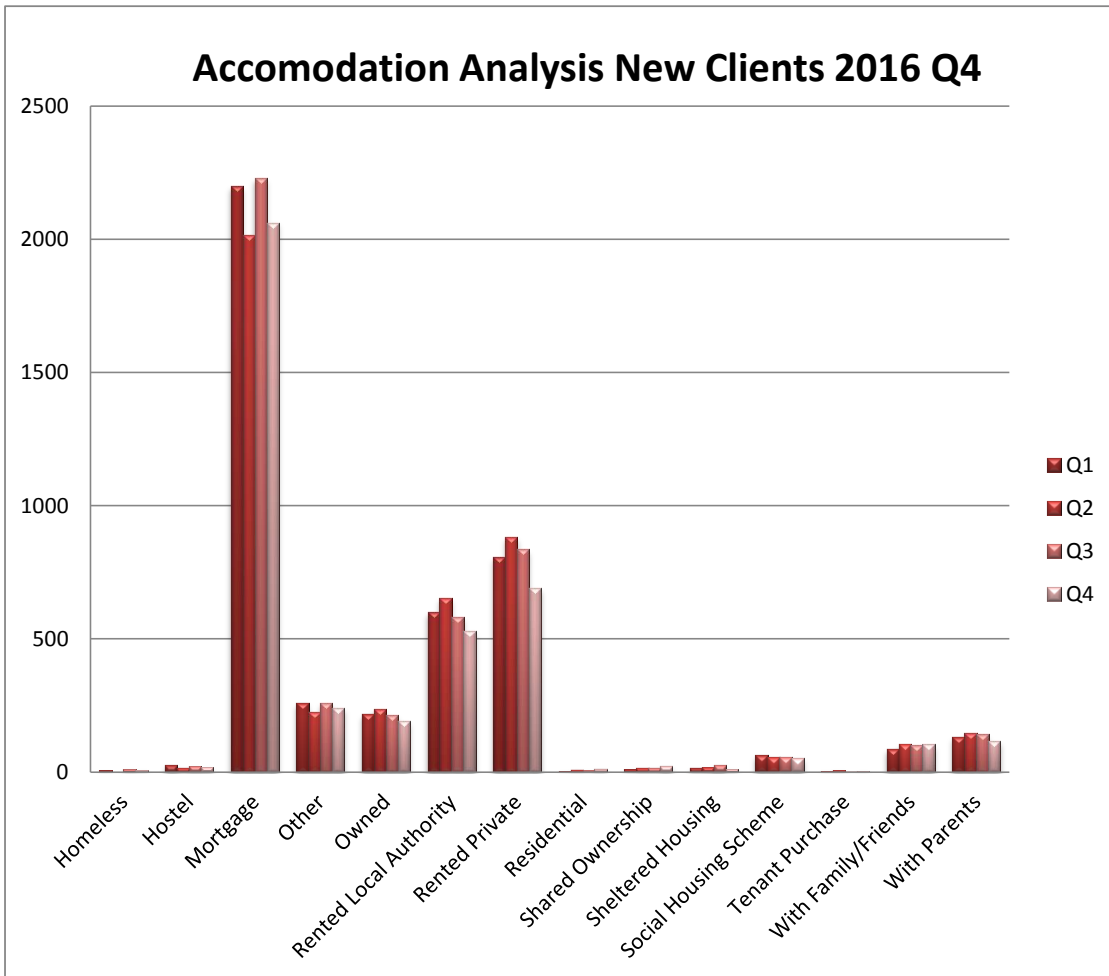
New Client Status Analysis (Budget Negotiable & Special Account Clients Only)

New Client Status Analysis	Q1	Q2	Q3	Q4	Total
Couple	106	116	121	125	468
Couple with Children	286	237	267	288	1078
Divorced	93	99	108	102	402
Divorced with Children	73	93	91	85	342
Married	471	427	483	437	1818
Married with Children	989	952	951	864	3756
Separated	254	253	286	259	1052
Separated with Children	562	533	553	538	2186
Single	846	882	889	744	3361
Single with Children	513	525	498	404	1940
Widowed	77	100	85	79	341
Widowed with Children	40	54	41	31	166
Unknown	118	111	127	100	456
Total	4428	4382	4500	4056	17366



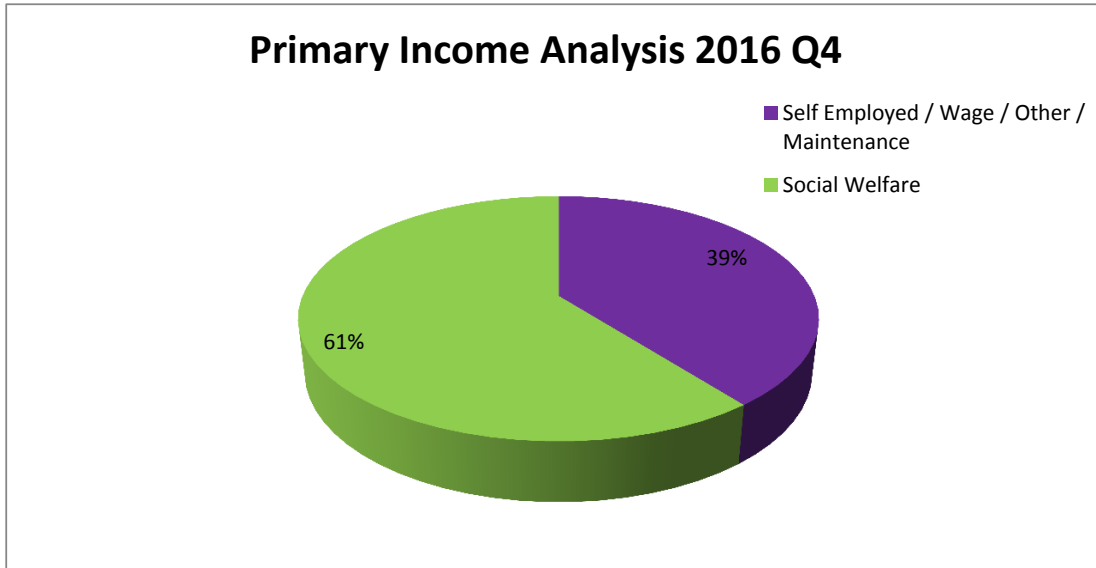
New Client Accomodation Analysis (Budget Negotiable & Special Account Clients Only)

New Client Accomodation Type	Q1	Q2	Q3	Q4	Total
Direct Provision Centre	0	1	1	1	3
Homeless	6	2	10	7	25
Hostel	26	15	21	18	80
Mortgage	2200	2015	2230	2062	8507
Other	258	226	259	239	982
Owned	217	235	213	192	857
Rented Local Authority	600	653	582	529	2364
Rented Private	807	881	835	690	3213
Residential	4	9	8	12	33
Shared Ownership	10	15	15	22	62
Sheltered Housing	15	18	26	11	70
Social Housing Scheme	62	55	56	51	224
Tenant Purchase	5	7	3	4	19
With Family/Friends	87	103	101	103	394
With Parents	131	147	140	115	533
Total	4428	4382	4500	4056	17366



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

New Client Primary Income	2016
Self Employed / Wage / Other / Maintenance	6841
Social Welfare	10525
Total	17366



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	1195	1430	1084	910
Utilities	613	693	628	487
Credit Card	676	756	667	481
Mortgage	904	1375	968	1048
Hire Purchase Loan	89	127	112	67
Money Lender	185	230	194	140
Overdraft	147	135	149	113
Rent	102	131	117	98
Catalogue	57	86	81	66
Fine	56	46	46	42
Sub Prime	14	32	14	17
Waste Charges	7	14	11	5