

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

2018 Q4

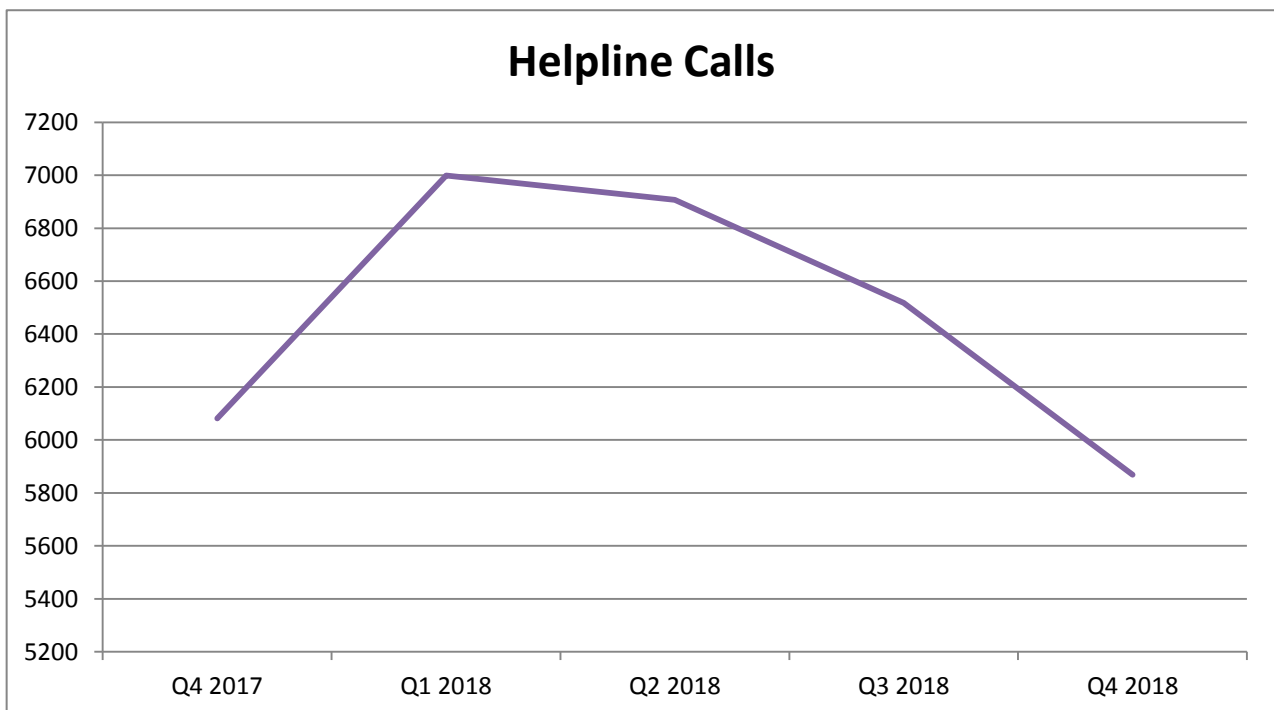
Scheme ¹	Q1	Q2	Q3	Q4	Total	
Special Account		114	55	85	71	325
Budget Negotiable		4179	3607	3678	3598	15062
Information Only		581	483	514	500	2078
Total		4874	4145	4277	4169	17465

2017 Scheme Data	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

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 2017	Q1 2018	Q2 2018	Q3 2018	Q4 2018
Helpline Calls	6081	6999	6907	6518	5868



¹ MABS Clients are divided into 3 Categories:

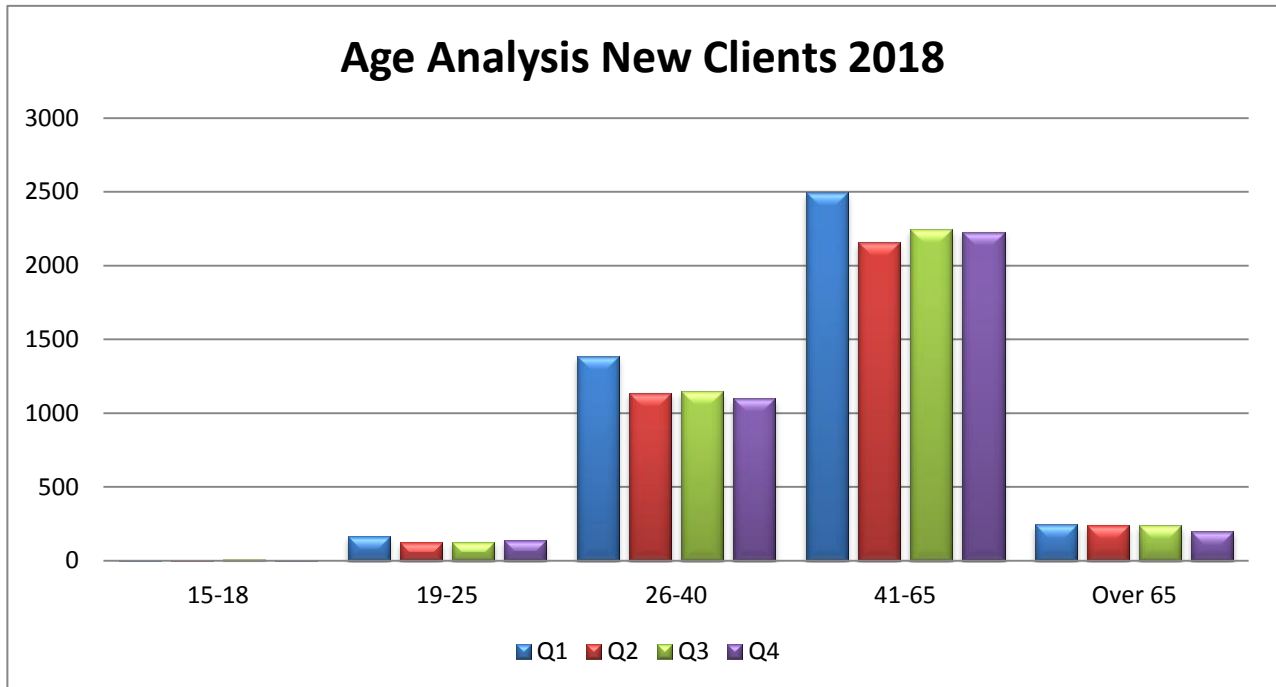
Special Account - a bill paying and debt repayment facility operated through MABS in partnership with Credit Unions.

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.

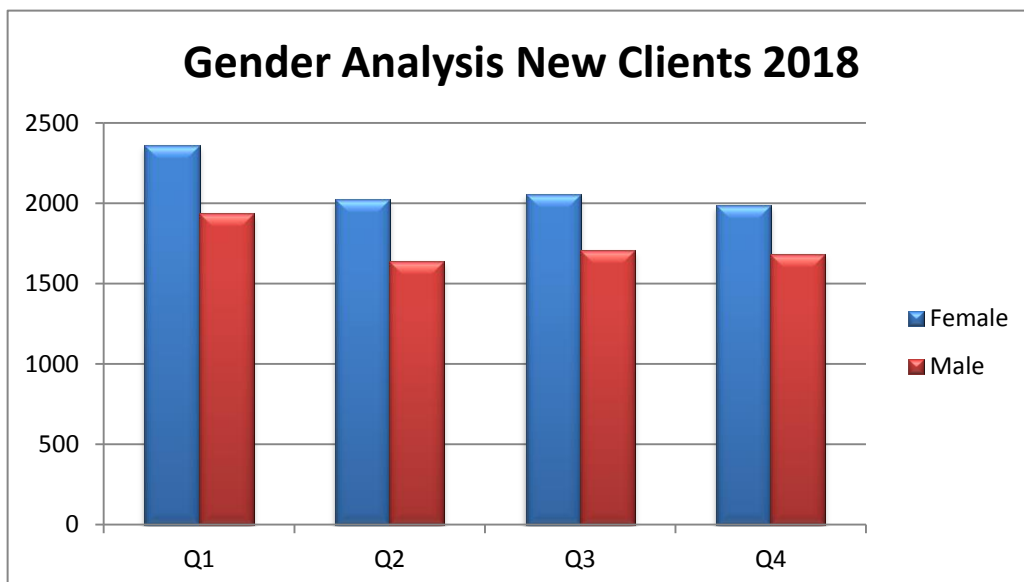
New Client Age Analysis (Budget Negotiable & Special Account Clients Only)

New Clients Age Analysis	Q1	Q2	Q3	Q4	Total	
15-18		3	3	7	1	14
19-25		165	123	127	140	555
26-40		1386	1137	1146	1099	4768
41-65		2494	2158	2243	2229	9124
Over 65		245	241	240	200	926
Total		4293	3662	3763	3669	15387



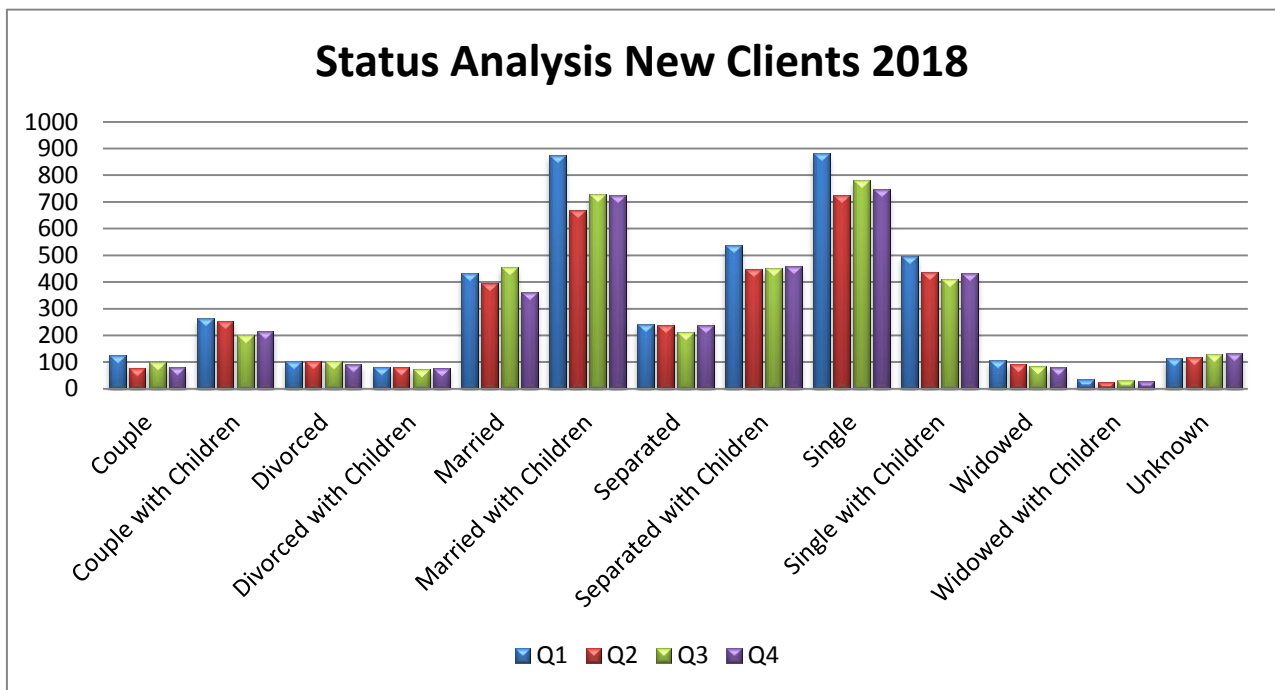
New Client Gender Analysis (Budget Negotiable & Special Account Clients Only)

New Clients Gender Analysis	Q1	Q2	Q3	Q4	Total	
Female		2359	2024	2056	1985	8424
Male		1934	1638	1707	1684	6963



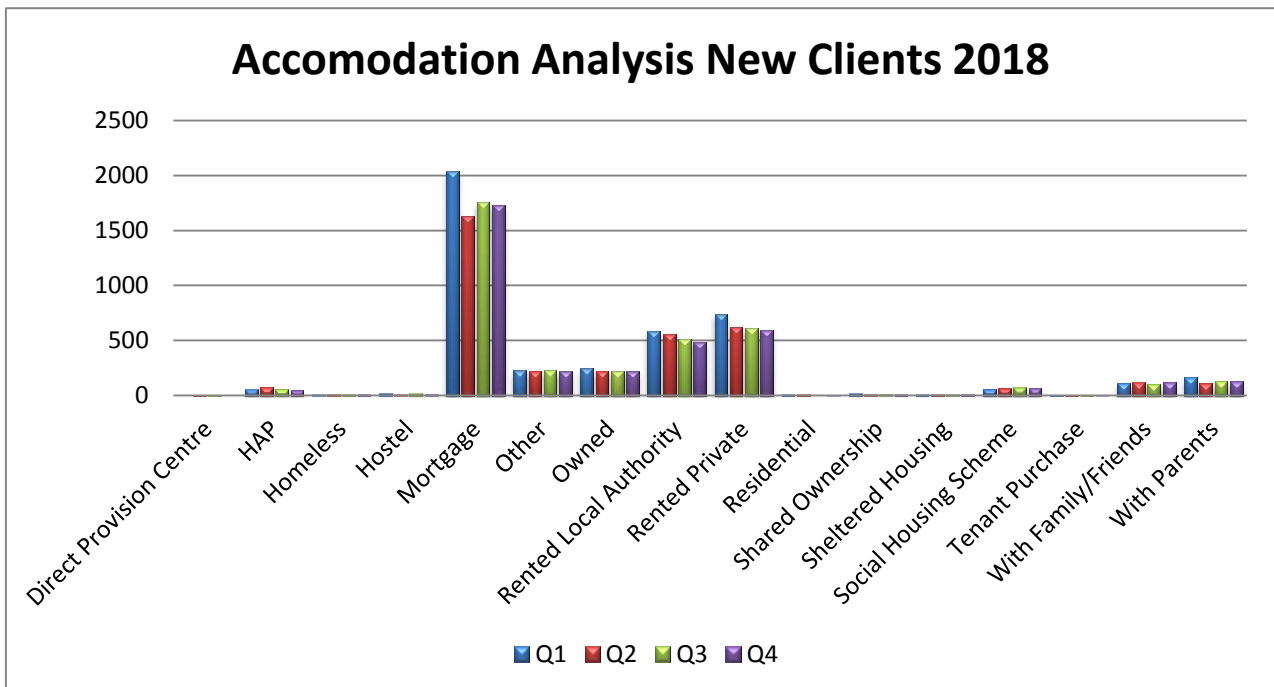
New Client Status Analysis (Budget Negotiable & Special Account Clients Only)

New Client Status Analysis	Q1	Q2	Q3	Q4	Total
Couple	124	78	101	81	384
Couple with Children	263	255	201	216	935
Divorced	105	105	104	91	405
Divorced with Children	82	79	74	76	311
Married	433	393	453	360	1639
Married with Children	873	669	731	724	2997
Separated	243	239	211	237	930
Separated with Children	537	449	450	461	1897
Single	882	723	781	748	3134
Single with Children	496	438	412	433	1779
Widowed	106	91	84	80	361
Widowed with Children	35	26	30	29	120
Unknown	114	117	131	133	495
Total	4293	3662	3763	3669	15387



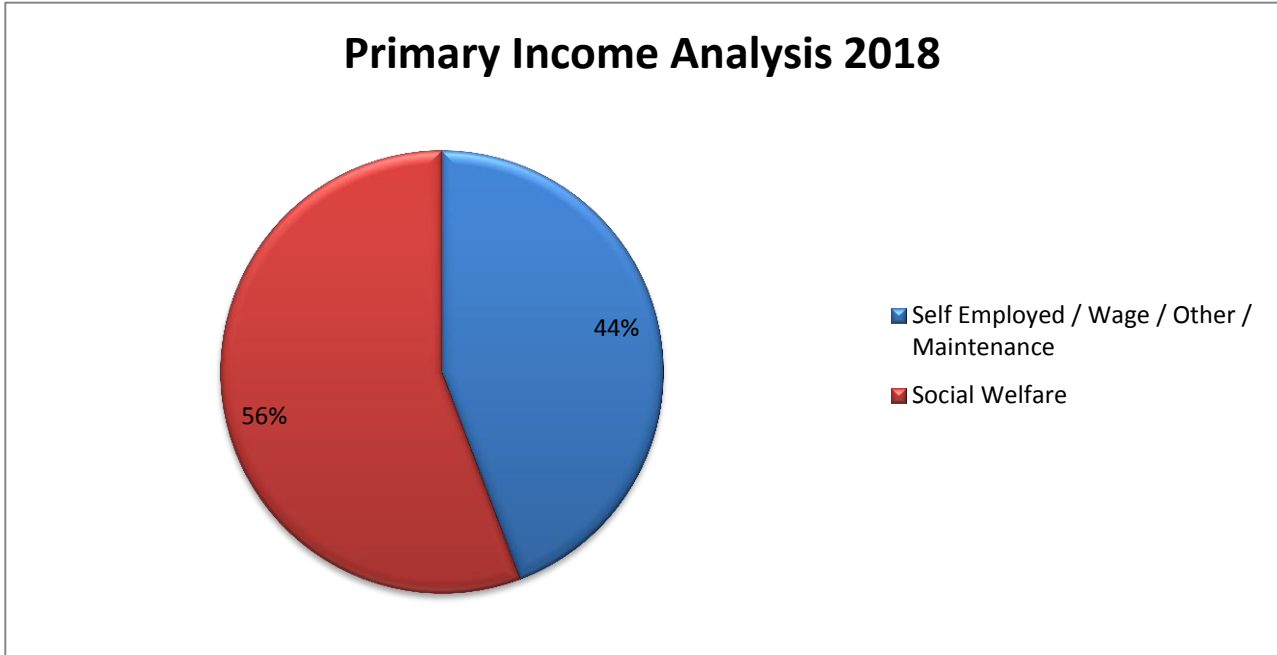
New Client Accomodation Analysis (Budget Negotiable & Special Account Clients Only)

New Client Accomodation Type	Q1	Q2	Q3	Q4	Total
Direct Provision Centre	0	3	1	0	4
HAP	55	76	59	50	240
Homeless	8	9	10	9	36
Hostel	17	8	21	14	60
Mortgage	2035	1628	1758	1732	7153
Other	225	222	231	219	897
Owned	249	221	224	217	911
Rented Local Authority	585	555	514	489	2143
Rented Private	741	616	609	590	2556
Residential	11	10	4	6	31
Shared Ownership	18	9	15	11	53
Sheltered Housing	12	12	9	10	43
Social Housing Scheme	58	65	72	70	265
Tenant Purchase	1	1	1	6	9
With Family/Friends	114	117	105	119	455
With Parents	164	110	130	127	531
Total	4293	3662	3763	3669	15387



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

New Client Primary Income	2018
Self Employed / Wage / Other / Maintenance	6808
Social Welfare	8579
Total	15387



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	1477	1575	942	1322
Utilities	595	562	510	571
Credit Card	1004	532	452	514
Mortgage	1174	909	946	1490
Hire Purchase Loan	107	105	99	116
Money Lender	202	143	126	146
Overdraft	194	109	125	142
Rent	111	120	105	167
Catalogue	74	57	59	56
Fine	49	33	30	64
Sub Prime	18	13	9	11
Waste Charges	5	1	1	4

Trendline New Clients / Helpline Calls

New Clients	New Clients	Helpline Calls
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
2018 Q1	4278	6999
2018 Q2	3678	6907
2018 Q3	3828	6518
2018 Q4	3669	5868

