

2019 Q3

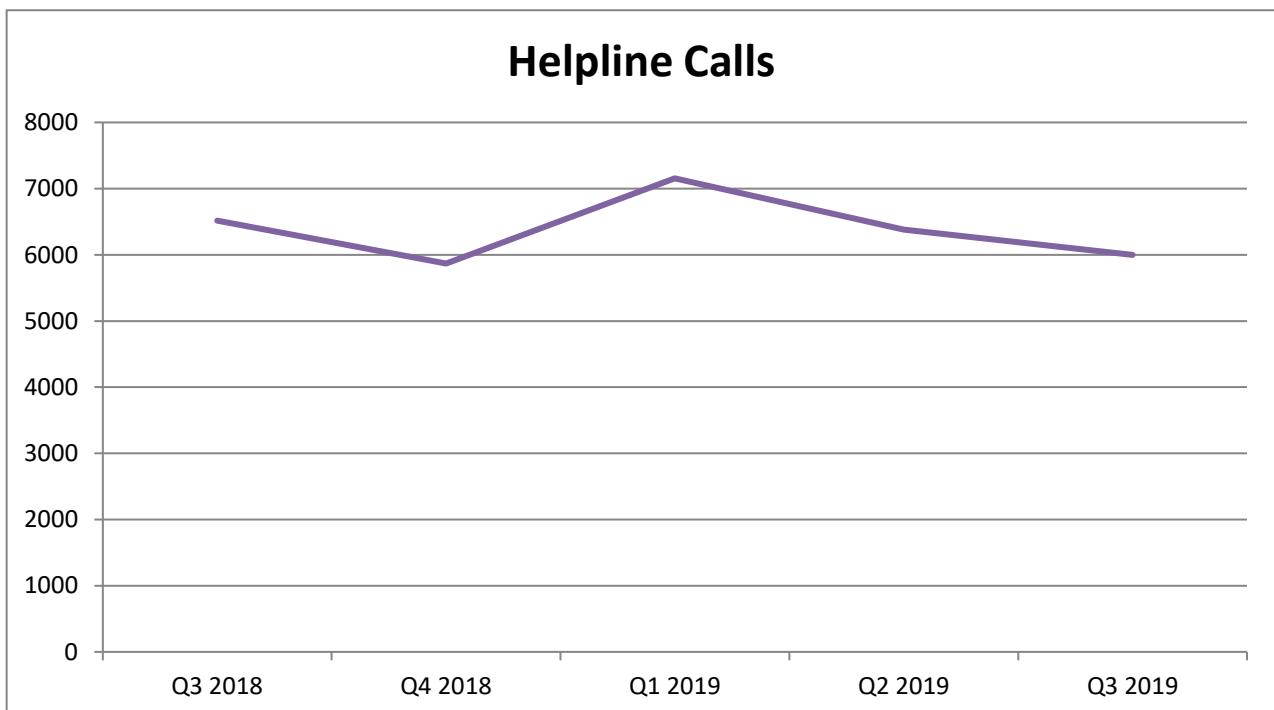
Scheme ¹	Q1	Q2	Q3	Q4	Total
Special Account		49	61	40	150
Budget Negotiable	4823	4069	4269		13161
Information Only	644	538	389		1571
Total	5516	4668	4698		14882

2018 Scheme Data	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	

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	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019
Helpline Calls	6518	5868	7155	6382	5999



¹ MABS Clients are divided into 3 Categories:

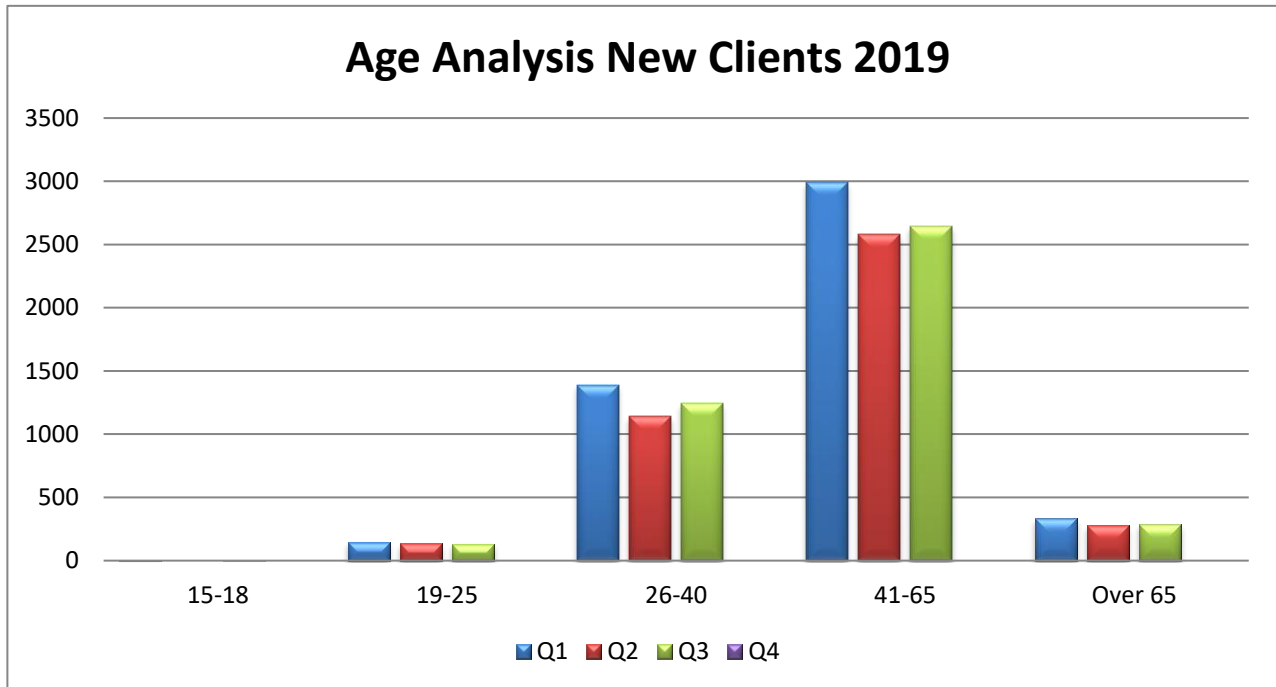
Special Account - a bill paying and debt repayment facility operated through MABS in partnership with Credit Unions.

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.

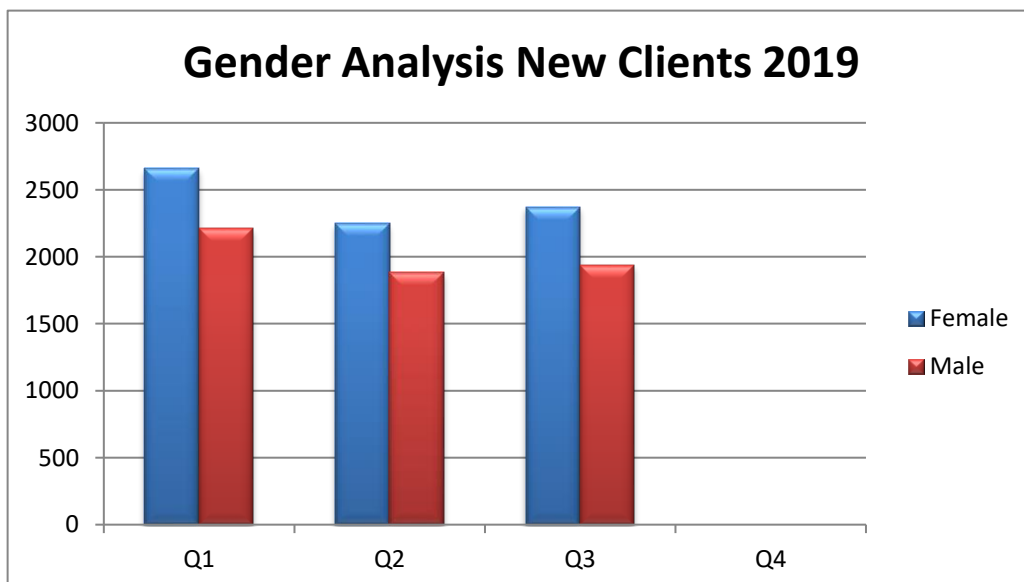
New Client Age Analysis (Budget Negotiable & Special Account Clients Only)

New Clients Age Analysis	Q1	Q2	Q3	Q4	Total	
15-18		5	1	4	0	10
19-25		148	135	131	0	414
26-40		1390	1139	1244	0	3773
41-65		2994	2580	2642	0	8216
Over 65		335	275	288	0	898
Total		4872	4130	4309	0	13311



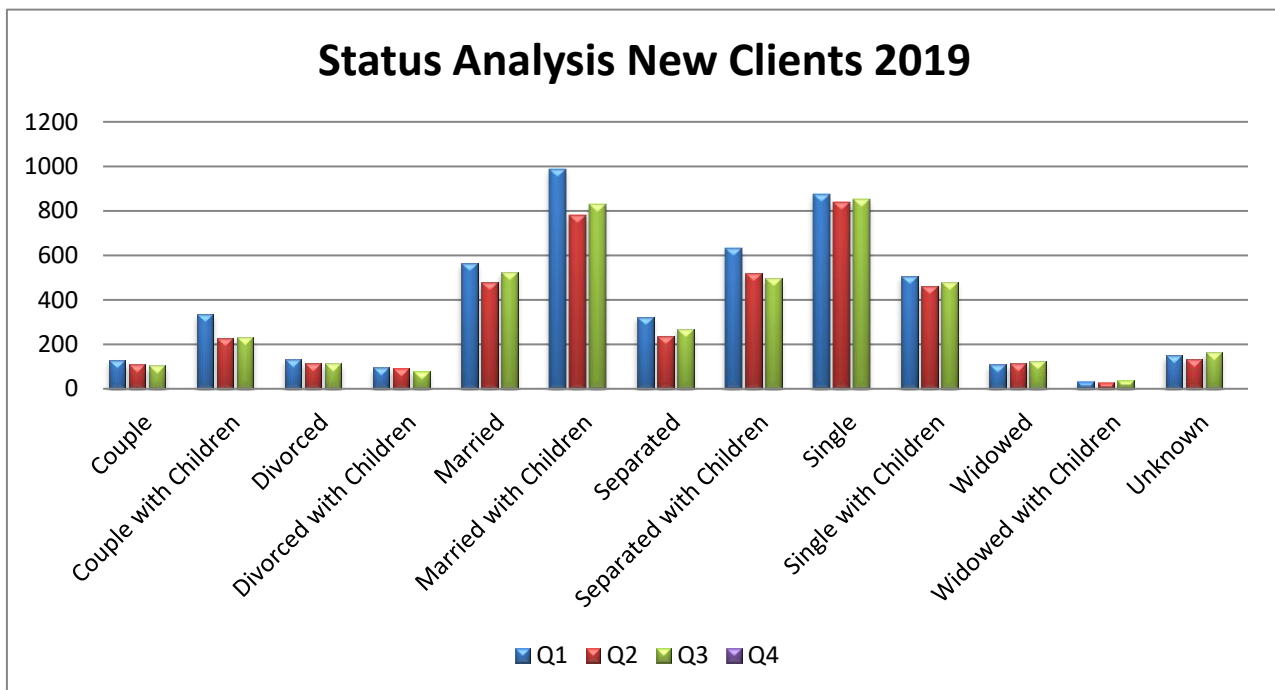
New Client Gender Analysis (Budget Negotiable & Special Account Clients Only)

New Clients Gender Analysis	Q1	Q2	Q3	Q4	Total	
Female		2660	2247	2370		7277
Male		2212	1883	1939		6034



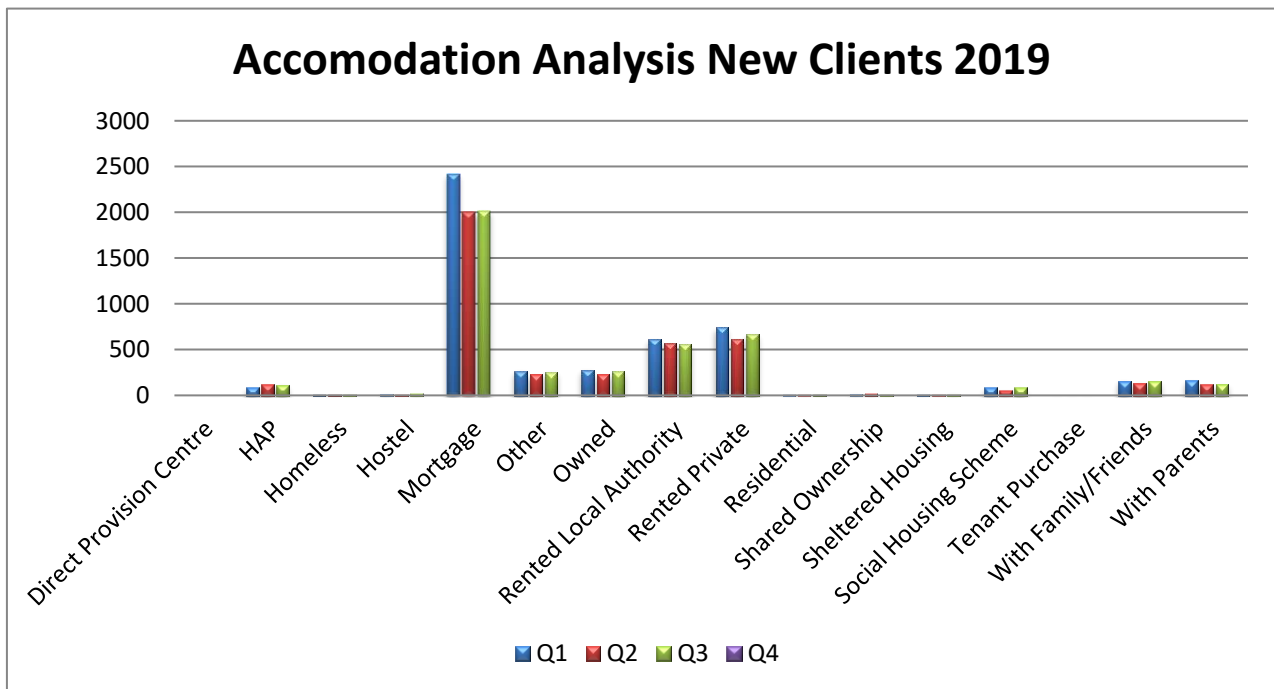
New Client Status Analysis (Budget Negotiable & Special Account Clients Only)

New Client Status Analysis	Q1	Q2	Q3	Q4	Total
Couple	130	108	104		342
Couple with Children	337	228	233		798
Divorced	131	115	112		358
Divorced with Children	95	93	80		268
Married	565	478	522		1565
Married with Children	989	778	828		2595
Separated	323	237	270		830
Separated with Children	631	519	497		1647
Single	873	839	853		2565
Single with Children	507	462	481		1450
Widowed	108	112	126		346
Widowed with Children	32	28	39		99
Unknown	151	133	164		448
Total	4872	4130	4309		13311



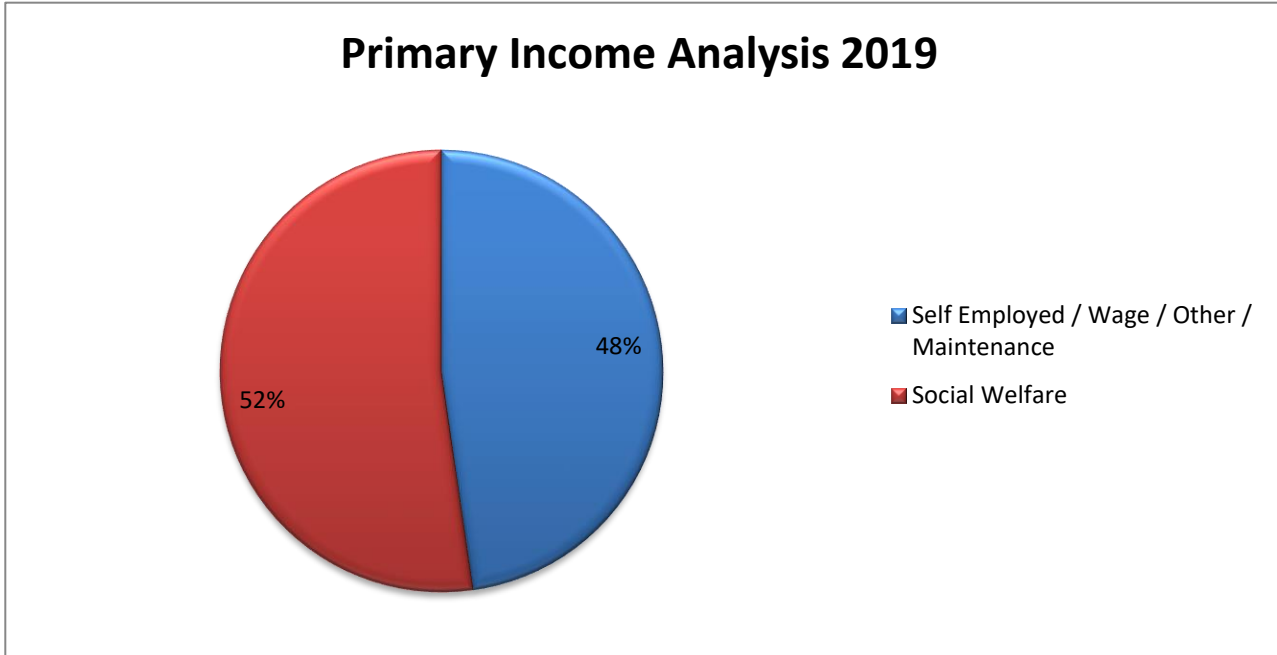
New Client Accomodation Analysis (Budget Negotiable & Special Account Clients Only)

New Client Accomodation Type	Q1	Q2	Q3	Q4	Total
Direct Provision Centre	0	0	2		2
HAP	88	119	113		320
Homeless	10	10	14		34
Hostel	18	13	20		51
Mortgage	2416	1999	2015		6430
Other	266	229	256		751
Owned	279	228	257		764
Rented Local Authority	611	568	563		1742
Rented Private	741	615	668		2024
Residential	7	7	11		25
Shared Ownership	16	24	12		52
Sheltered Housing	14	8	15		37
Social Housing Scheme	86	55	84		225
Tenant Purchase	4	4	2		10
With Family/Friends	157	133	153		443
With Parents	159	118	124		401
Total	4872	4130	4309		13311



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

New Client Primary Income	2019
Self Employed / Wage / Other / Maintenance	6351
Social Welfare	6960
Total	13311



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	1692	1309	2129	
Utilities	616	588	612	
Credit Card	676	470	618	
Mortgage	2158	1414	1423	
Hire Purchase Loan	172	140	158	
Money Lender	206	169	158	
Overdraft	179	146	173	
Rent	196	147	179	
Catalogue	82	67	102	
Fine	40	44	57	
Sub Prime	25	8	29	
Waste Charges	2	5	3	

Trendline New Clients / Helpline Calls

New Clients	New Clients	Helpline Calls
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	4169	5868
2019 Q1	5521	7155
2019 Q2	4702	6382
2019 Q3	4698	5999

