

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

2019 Q4

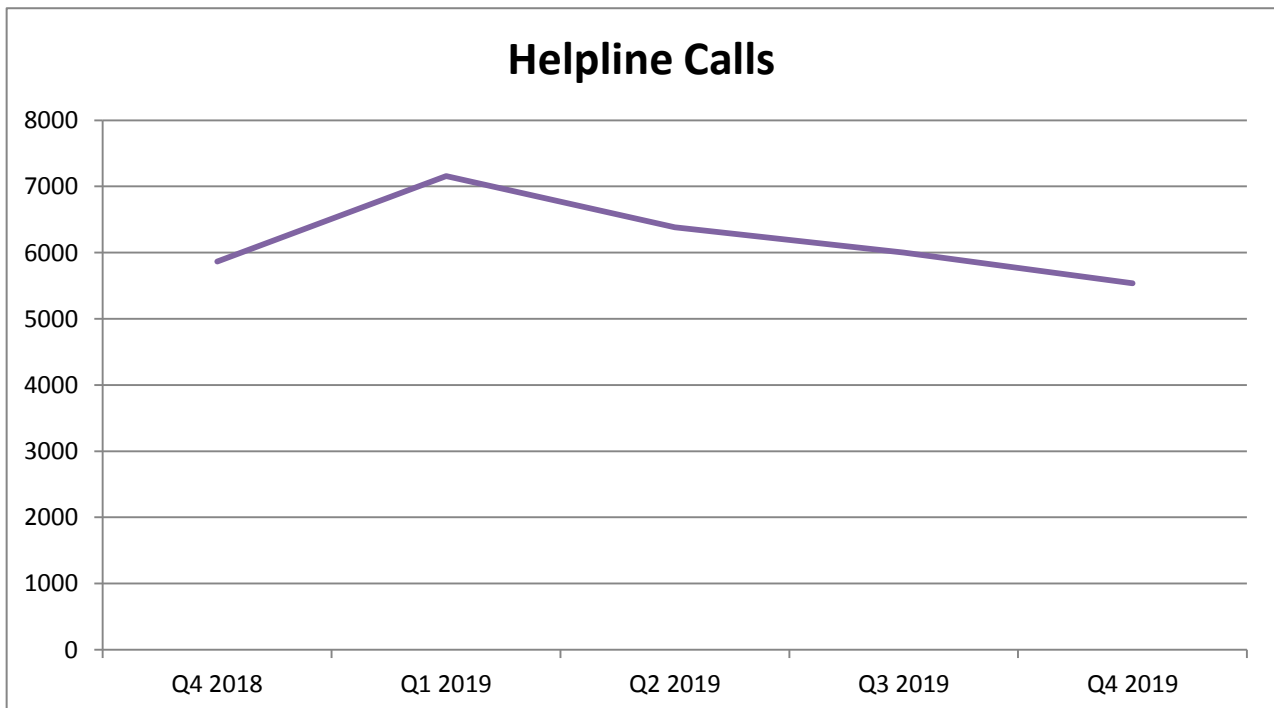
Scheme ¹	Q1	Q2	Q3	Q4	Total	
Special Account		47	61	39	55	202
Budget Negotiable	4799	4032	4200	3738	16769	
Information Only	670	571	431	442	2114	
Total	5516	4664	4670	4235	19085	

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	Q4 2018	Q1 2019	Q2 2019	Q3 2019	Q4 2019
Helpline Calls	5868	7155	6382	5999	5539



¹ MABS Clients are divided into 3 Categories:

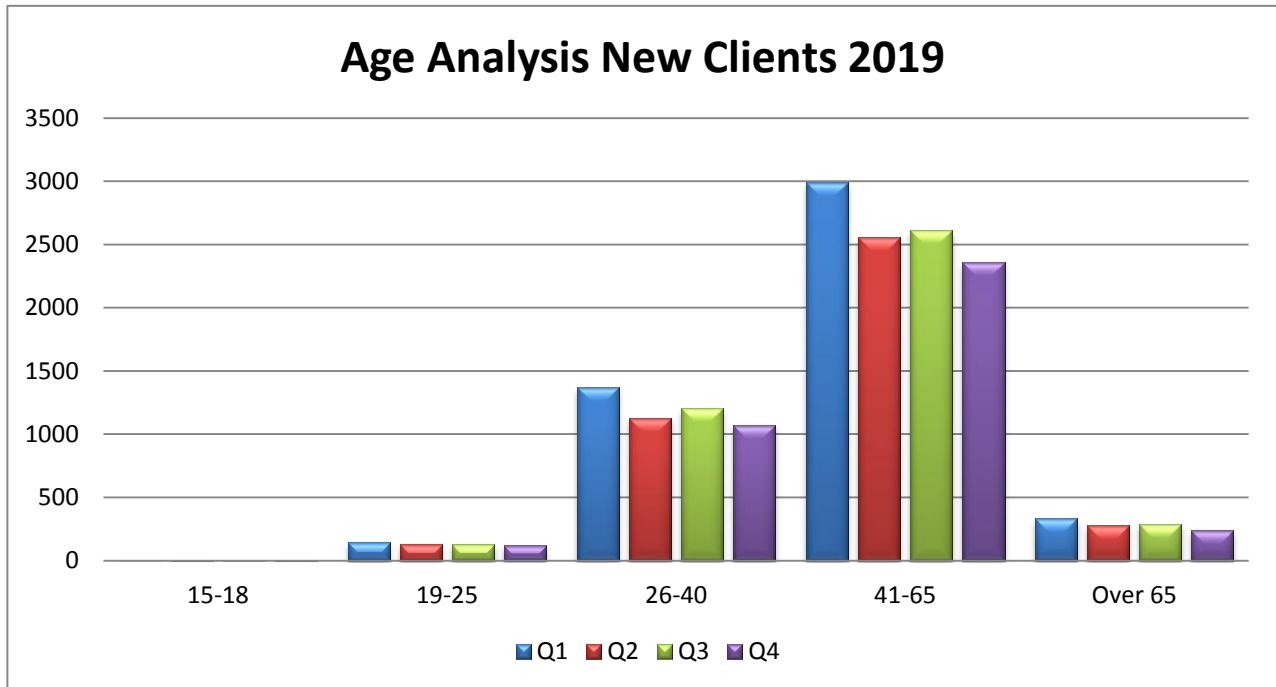
Special Account - a bill paying and debt repayment facility operated through MABS in partnership with Credit Unions.

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.

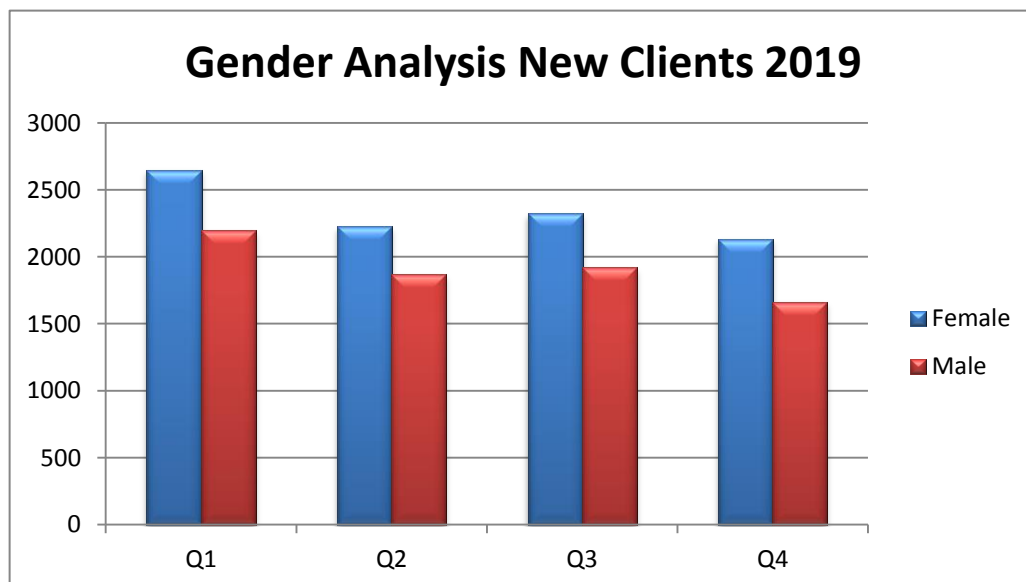
New Client Age Analysis (Budget Negotiable & Special Account Clients Only)

New Clients Age Analysis	Q1	Q2	Q3	Q4	Total	
15-18		5	1	3	2	11
19-25		145	131	127	119	522
26-40		1372	1127	1203	1072	4774
41-65		2990	2558	2614	2357	10519
Over 65		334	276	292	243	1145
Total		4846	4093	4239	3793	16971



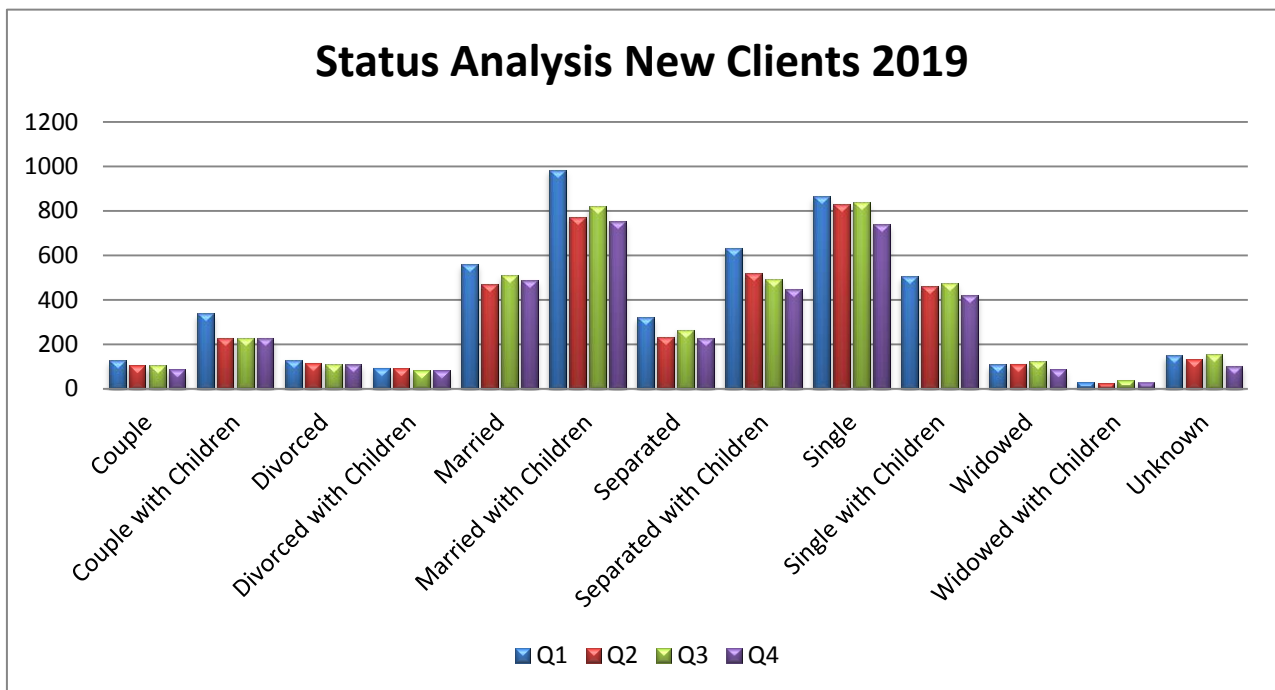
New Client Gender Analysis (Budget Negotiable & Special Account Clients Only)

New Clients Gender Analysis	Q1	Q2	Q3	Q4	Total	
Female		2650	2225	2322	2132	9329
Male		2196	1868	1917	1661	7642



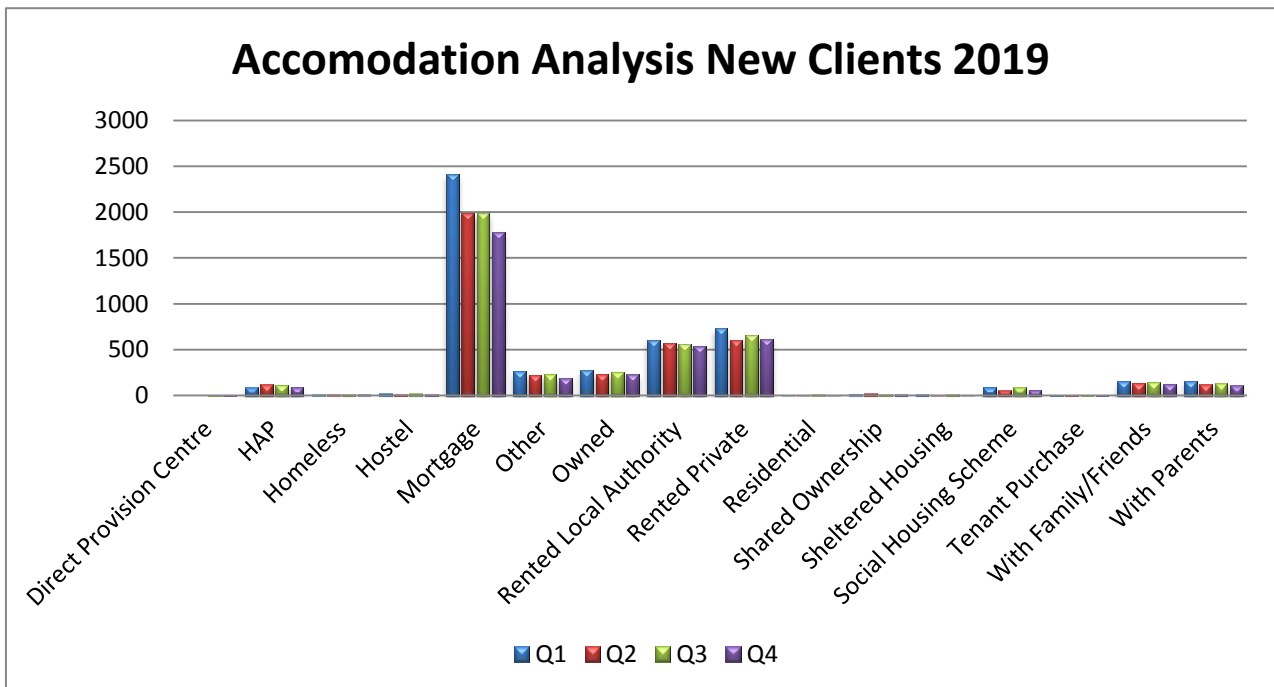
New Client Status Analysis (Budget Negotiable & Special Account Clients Only)

New Client Status Analysis	Q1	Q2	Q3	Q4	Total
Couple	127	106	105	86	424
Couple with Children	338	228	228	229	1023
Divorced	130	115	109	110	464
Divorced with Children	94	92	81	81	348
Married	560	470	511	488	2029
Married with Children	984	773	819	751	3327
Separated	320	233	265	227	1045
Separated with Children	634	519	491	446	2090
Single	863	827	839	738	3267
Single with Children	505	460	475	419	1859
Widowed	110	111	123	87	431
Widowed with Children	31	27	39	28	125
Unknown	150	132	154	103	539
Total	4846	4093	4239	3793	16971



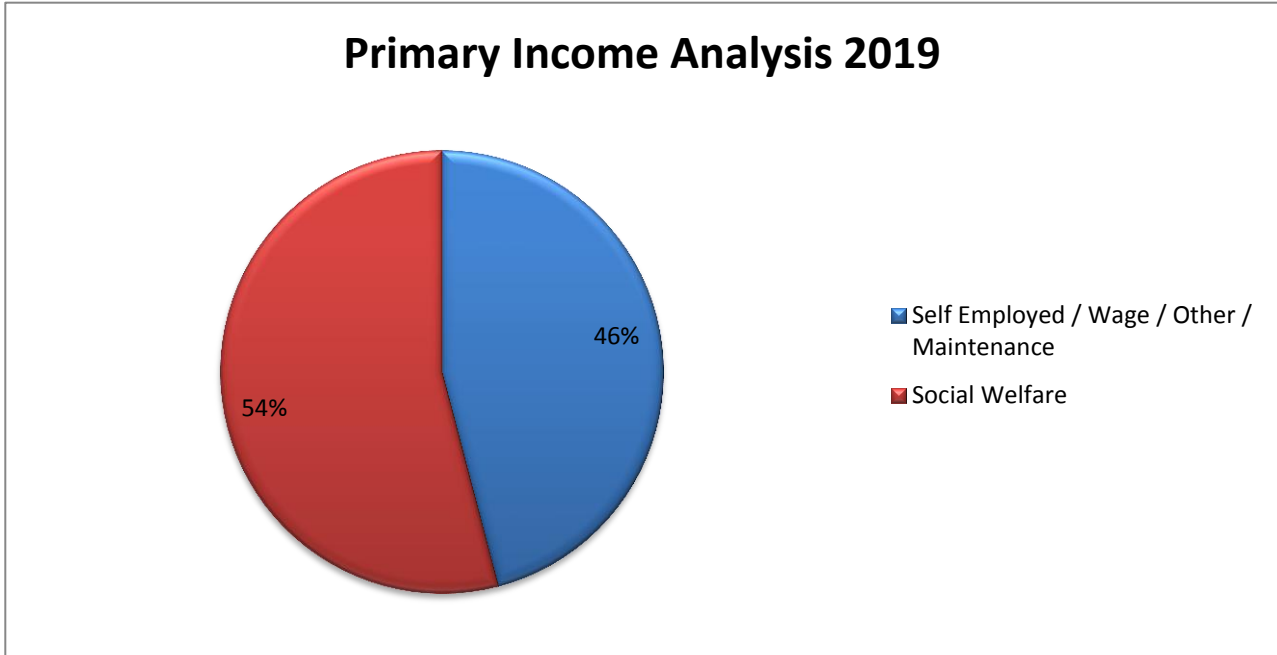
New Client Accomodation Analysis (Budget Negotiable & Special Account Clients Only)

New Client Accomodation Type	Q1	Q2	Q3	Q4	Total
Direct Provision Centre	0	0	2	1	3
HAP	86	118	115	94	413
Homeless	10	10	14	9	43
Hostel	19	13	19	15	66
Mortgage	2413	1985	1987	1780	8165
Other	261	223	233	187	904
Owned	277	225	257	228	987
Rented Local Authority	606	567	558	539	2270
Rented Private	730	603	653	617	2603
Residential	7	7	10	7	31
Shared Ownership	16	24	12	14	66
Sheltered Housing	14	8	15	7	44
Social Housing Scheme	89	57	87	63	296
Tenant Purchase	4	4	2	1	11
With Family/Friends	156	132	145	125	558
With Parents	158	117	130	106	511
Total	4846	4093	4239	3793	16971



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

New Client Primary Income	2019
Self Employed / Wage / Other / Maintenance	7792
Social Welfare	9179
Total	16971



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	1149
Utilities	616	588	612	422
Credit Card	676	470	618	441
Mortgage	2158	1414	1423	1151
Hire Purchase Loan	172	140	158	112
Money Lender	206	169	158	128
Overdraft	179	146	173	147
Rent	196	147	179	152
Catalogue	82	67	102	44
Fine	40	44	57	43
Sub Prime	25	8	29	11
Waste Charges	2	5	3	4

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Trendline New Clients / Helpline Calls

New Clients	New Clients	Helpline Calls
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
2019 Q1	4846	7155
2019 Q2	4093	6382
2019 Q3	4239	5999
2019 Q4	3793	5539

