

2020 Q3

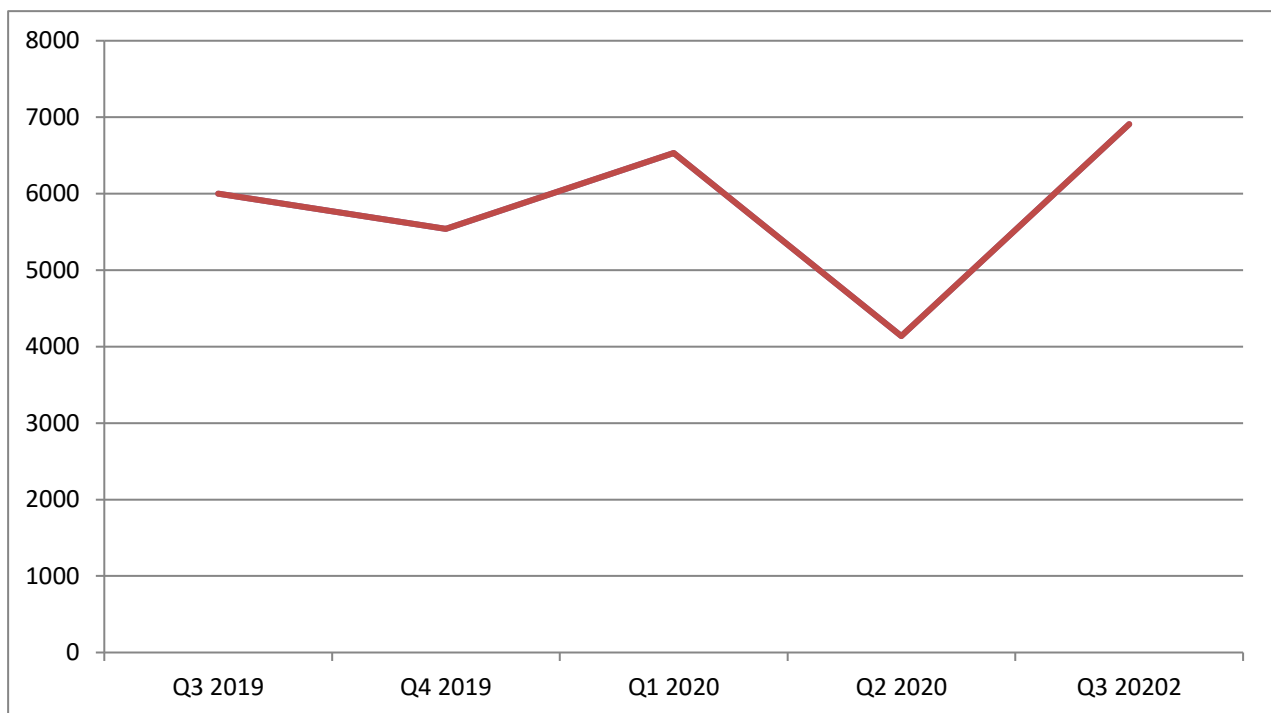
Scheme ¹	Q1	Q2	Q3	Q4	Total	
Active Monitoring		227	136	182	545	
Special Account		24	14	17	55	
Budget Negotiable		4384	2219	3301	9904	
DRN		41	23	27	91	
Information Only		344	208	275	827	
Total		5020	2600	3802	0	11422

2019 Scheme Data	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

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 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020 ²
Helpline Calls	5999	5539	6531	4138	6909



¹ MABS Clients are divided into 3 Categories:

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

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.

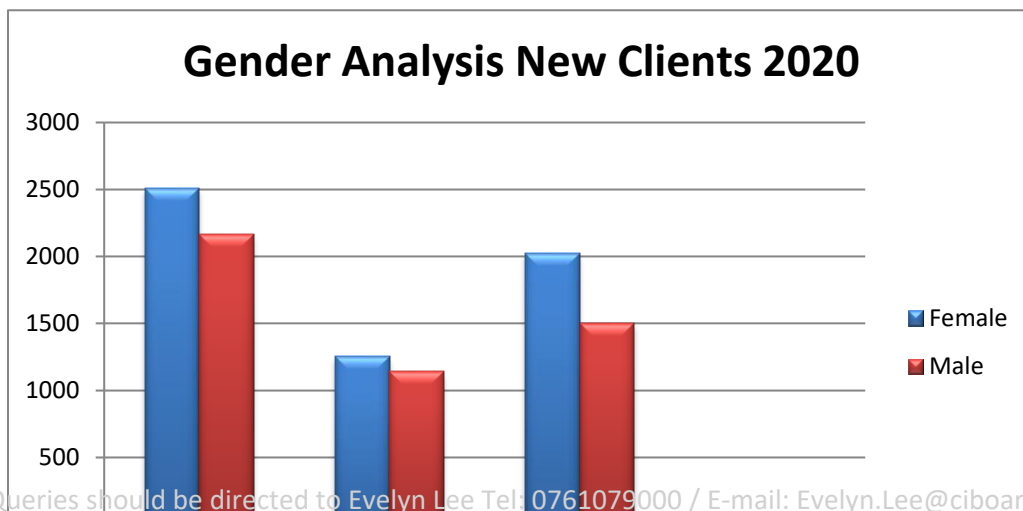
New Client Age Analysis (Budget Negotiable & Special Account Clients Only)

New Clients Age Analysis	Q1	Q2	Q3	Q4	Total	
15-18		1	1	1	0	3
19-25		123	55	135	0	313
26-40		1255	573	943	0	2771
41-65		2954	1560	2177	0	6691
Over 65		343	203	271	0	817
Total		4676	2392	3527	0	10595



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

New Clients Gender Analysis	Q1	Q2	Q3	Q4	Total
Female	2509	1251	2024	0	5784
Male	2167	1141	1503	0	4811



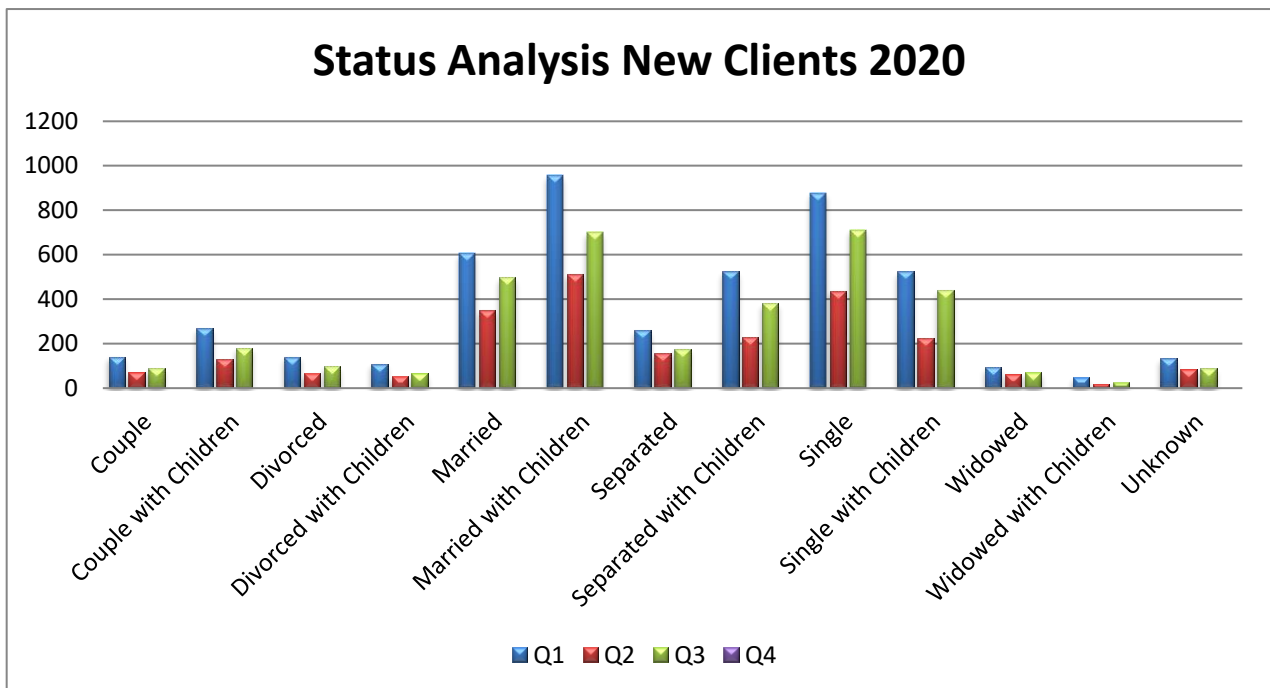
Queries should be directed to Evelyn Lee Tel: 0761079000 / E-mail: Evelyn.Lee@ciboard.ie

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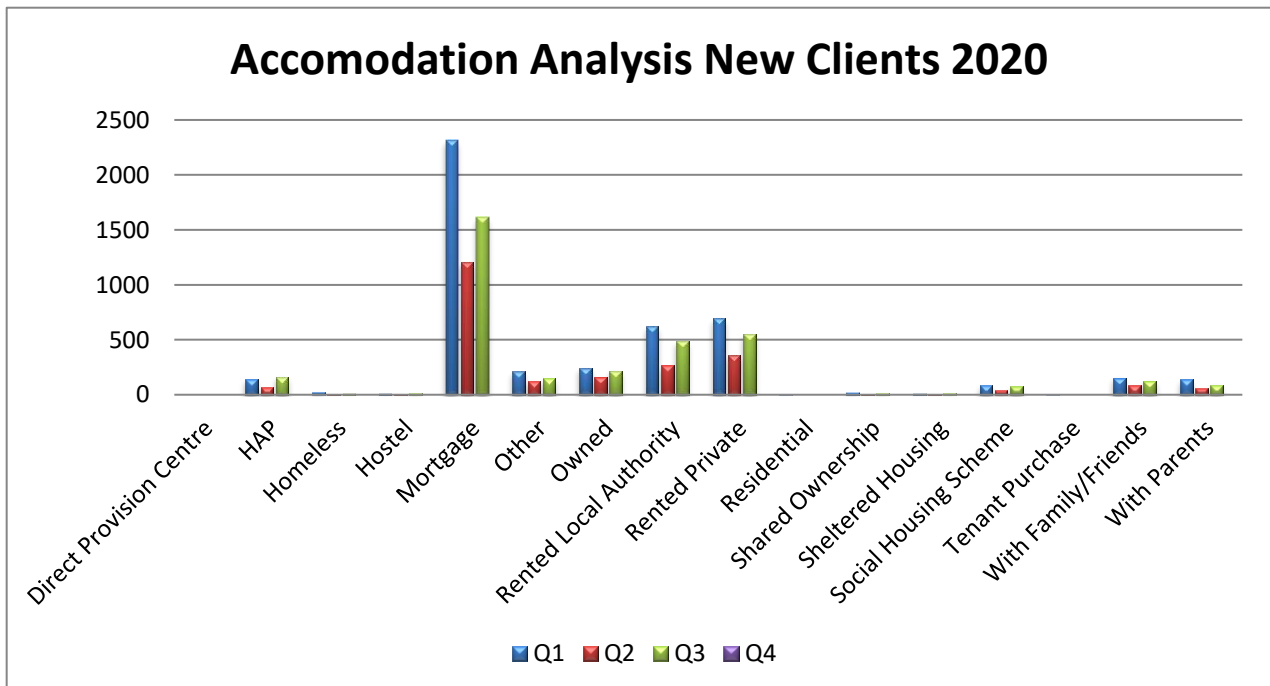
New Client Status Analysis (Budget Negotiable & Special Account Clients Only)

New Client Status Analysis	Q1	Q2	Q3	Q4	Total
Couple	141	71	90	0	302
Couple with Children	268	130	180	0	578
Divorced	141	66	98	0	305
Divorced with Children	108	53	67	0	228
Married	605	349	499	0	1453
Married with Children	955	512	702	0	2169
Separated	258	157	176	0	591
Separated with Children	523	228	381	0	1132
Single	878	436	711	0	2025
Single with Children	525	223	439	0	1187
Widowed	94	63	70	0	227
Widowed with Children	47	20	26	0	93
Unknown	133	84	88	0	305
Total	4676	2392	3527	0	10595



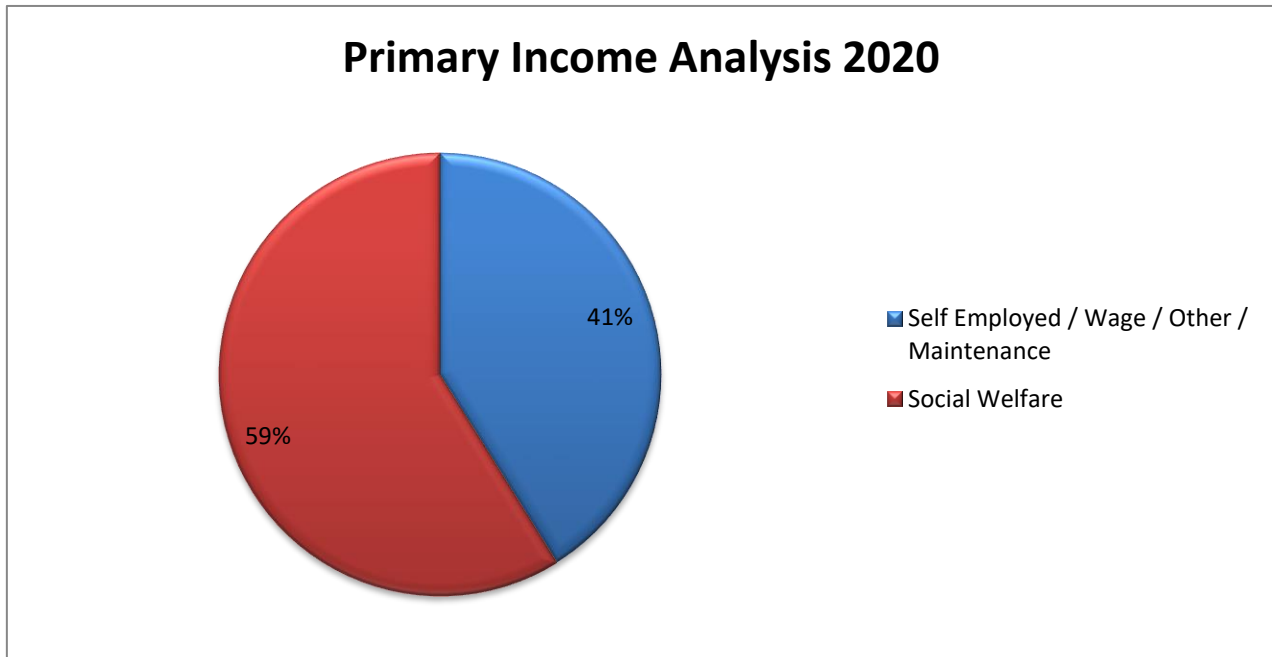
New Client Accomodation Analysis (Budget Negotiable & Special Account Clients Only)

New Client Accomodation Type	Q1	Q2	Q3	Q4	Total
Direct Provision Centre	1	0	1	0	2
HAP	142	69	162	0	373
Homeless	21	6	9	0	36
Hostel	11	7	14	0	32
Mortgage	2315	1200	1613	0	5128
Other	211	125	149	0	485
Owned	244	163	218	0	625
Rented Local Authority	624	263	487	0	1374
Rented Private	691	358	552	0	1601
Residential	4	0	2	0	6
Shared Ownership	20	8	16	0	44
Sheltered Housing	9	6	13	0	28
Social Housing Scheme	90	41	73	0	204
Tenant Purchase	3	2	2	0	7
With Family/Friends	153	84	127	0	364
With Parents	137	60	89	0	286
Total	4676	2392	3527	0	10595



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

New Client Primary Income	2020
Self Employed / Wage / Other / Maintenance	4358
Social Welfare	6237
Total	10595



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	1684	461	1104	
Utilities	567	156	548	
Credit Card	712	238	402	
Mortgage	1675	764	1343	
Hire Purchase Loan	186	53	127	
Money Lender	185	72	101	
Overdraft	199	57	118	
Rent	172	69	182	
Catalogue	65	33	58	
Fine	59	13	28	
Sub Prime	11	4	16	
Waste Charges	2	0	2	

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Trendline New Clients / Helpline Calls

New Clients	New Clients	Helpline Calls
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
2020 Q1	4676	6531
2020 Q2	2392	4138
2020 Q3	3527	6909

