

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

2020 Q4

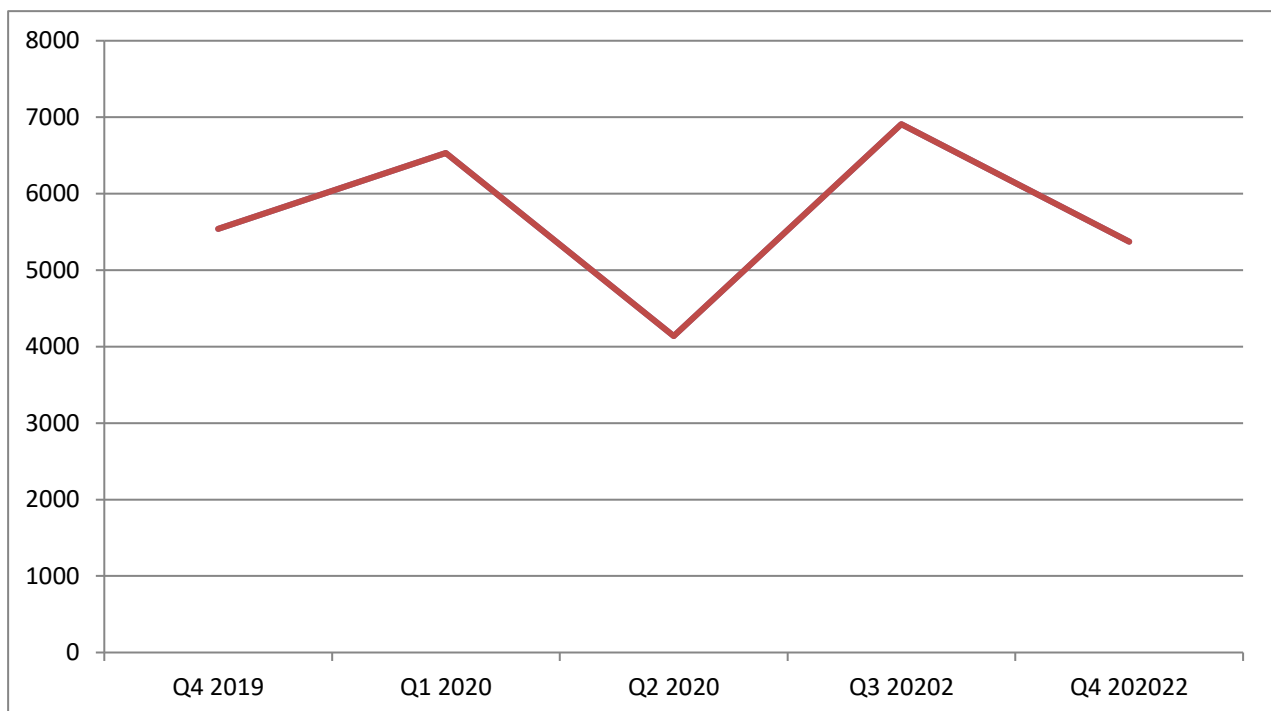
Scheme ¹	Q1	Q2	Q3	Q4	Total	
Active Monitoring		312	192	316	143	963
Special Account		20	13	12	11	56
Budget Negotiable		4305	2164	3157	2701	12327
DRN		46	23	34	31	134
Information Only		337	206	275	222	1040
Total		5020	2598	3794	2965	14520

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	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020
Helpline Calls	5539	6531	4138	6909	5373



¹ MABS Clients are divided into 5 Categories:

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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.

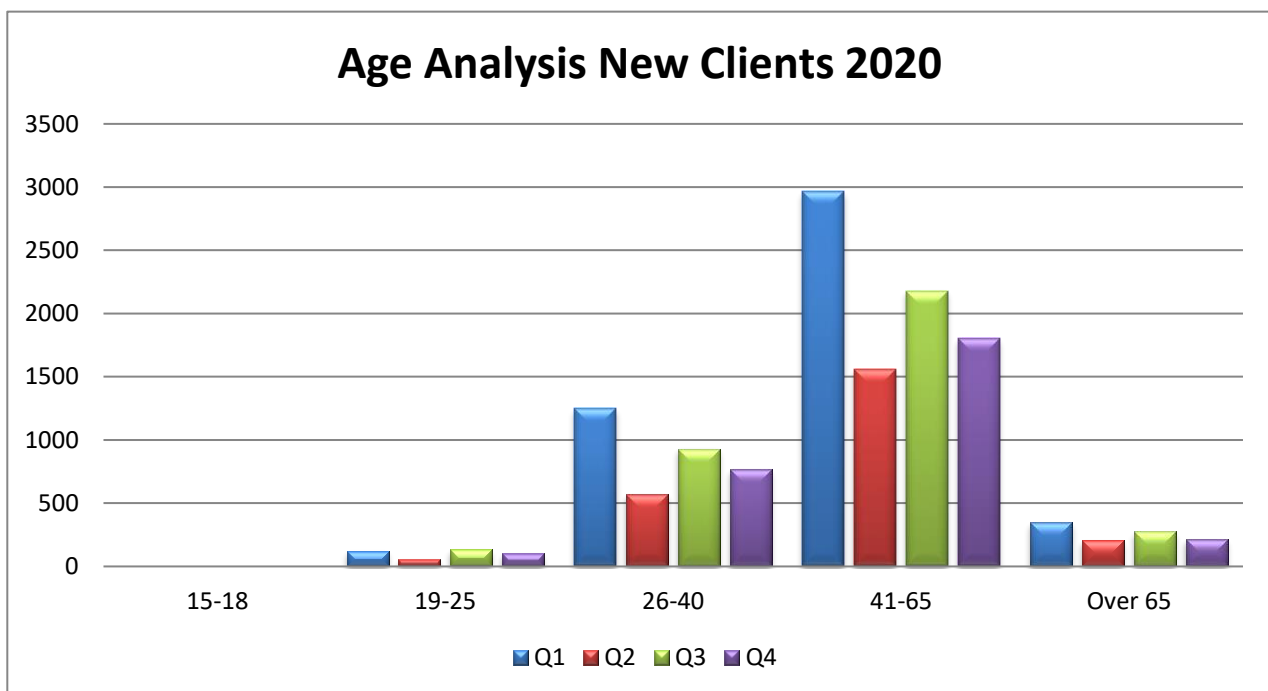
Information Only - MABS cases that do not require negotiation or the use of Special Account.

DRN - MABS cases eligible for DRN

Active Monitoring - MABS cases that cannot be discharged, but don't need to be worked actively

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

New Clients Age Analysis	Q1	Q2	Q3	Q4	Total
15-18		1	1	1	2
19-25		123	55	134	102
26-40		1249	569	931	766
41-65		2965	1560	2178	1801
Over 65		345	207	275	215
Total		4683	2392	3519	2886



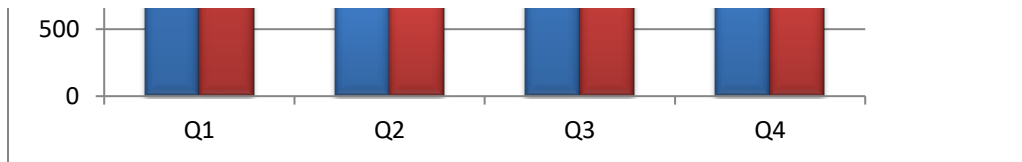
New Client Gender Analysis (Budget Negotiable & Special Account Clients Only)

New Clients Gender Analysis	Q1	Q2	Q3	Q4	Total
Female	2513	1251	2020	1583	7367
Male	2170	1141	1499	1303	6113



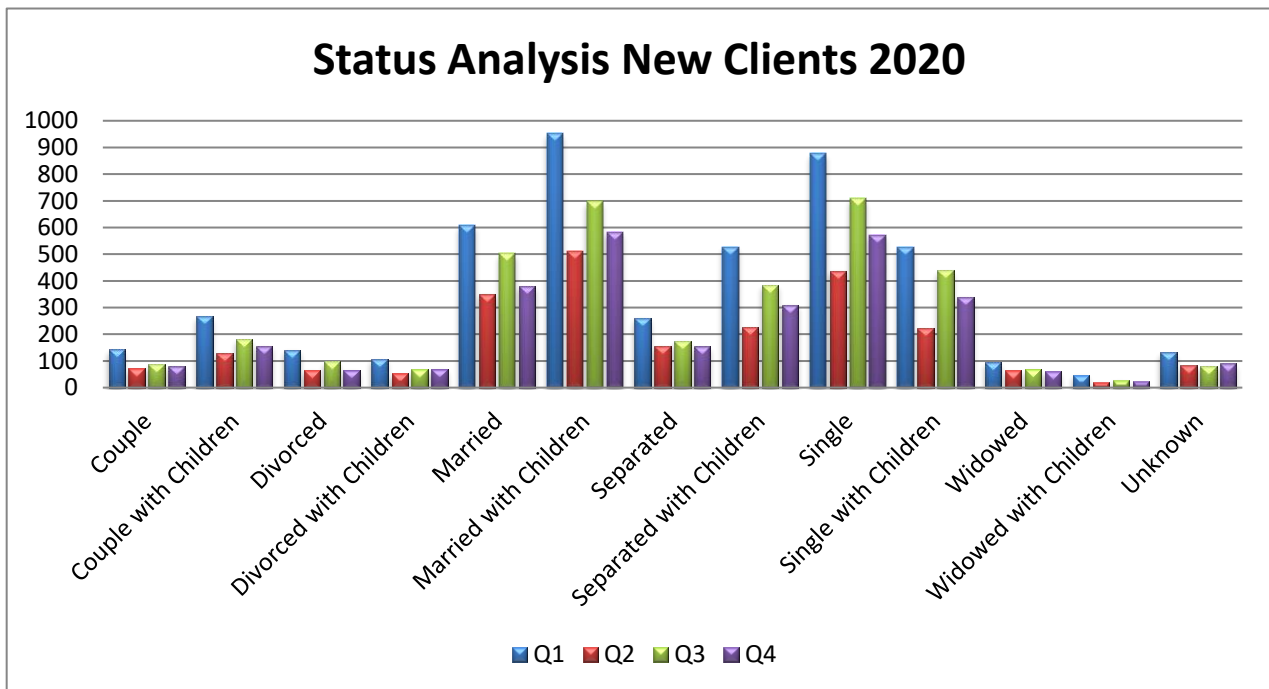
Queries should be directed to Evelyn Lee Tel: 0761079000 / E-mail: Evelyn.Lee@ciboard.ie

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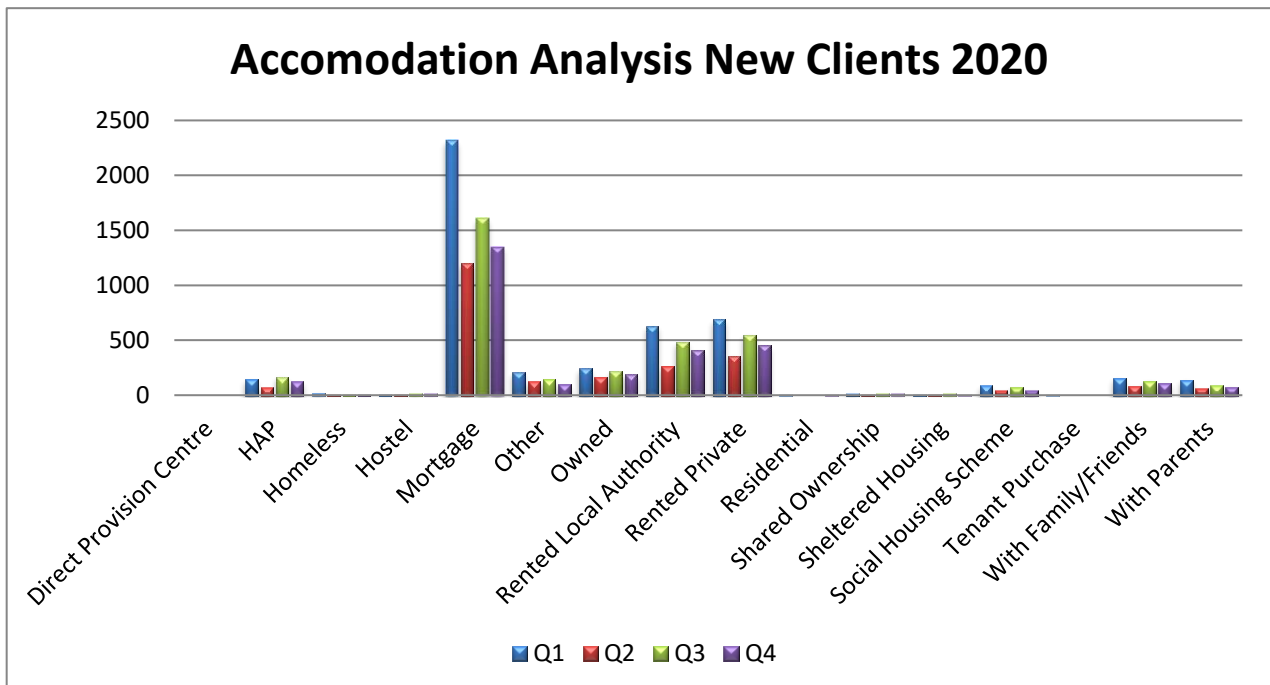
New Client Status Analysis (Budget Negotiable & Special Account Clients Only)

New Client Status Analysis	Q1	Q2	Q3	Q4	Total
Couple	142	71	88	81	382
Couple with Children	268	130	179	157	734
Divorced	141	66	98	67	372
Divorced with Children	108	53	68	70	299
Married	607	350	503	380	1840
Married with Children	952	511	698	583	2744
Separated	261	157	175	153	746
Separated with Children	527	228	384	310	1449
Single	877	437	709	571	2594
Single with Children	525	223	439	340	1527
Widowed	95	63	70	61	289
Widowed with Children	48	20	27	24	119
Unknown	132	83	81	89	385
Total	4683	2392	3519	2886	13480



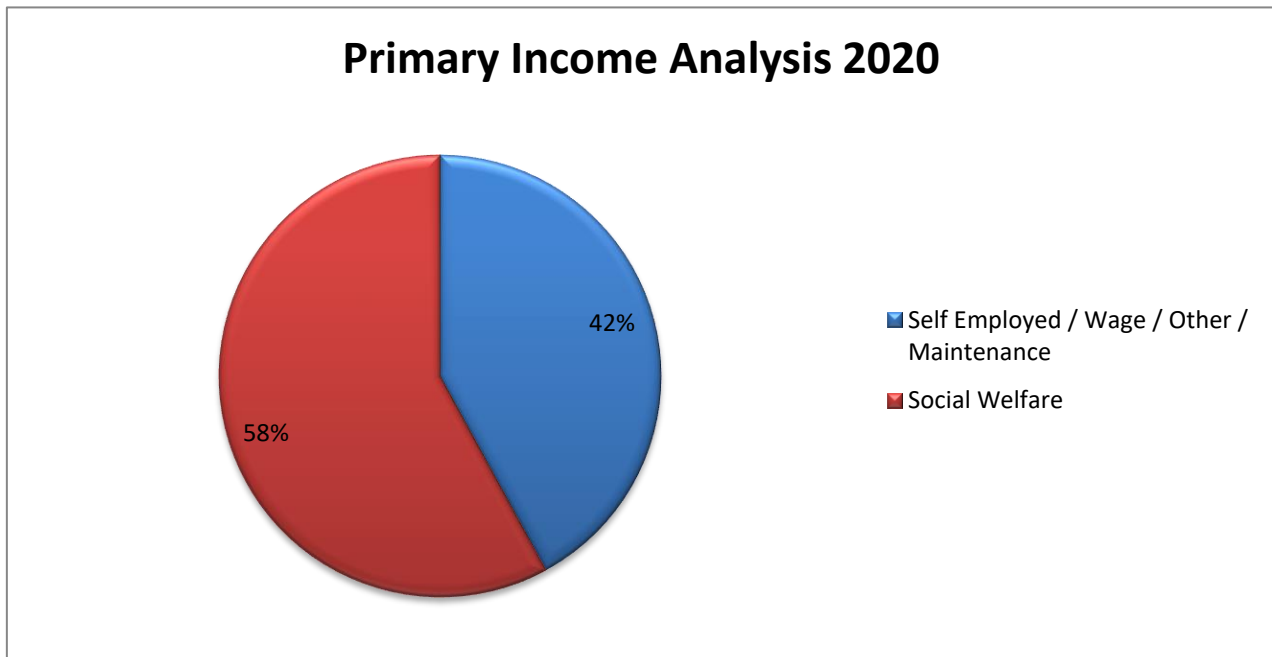
New Client Accomodation Analysis (Budget Negotiable & Special Account Clients Only)

New Client Accomodation Type	Q1	Q2	Q3	Q4	Total
Direct Provision Centre	1	0	1	0	2
HAP	143	70	165	124	502
Homeless	21	6	9	6	42
Hostel	11	7	14	13	45
Mortgage	2319	1199	1612	1349	6479
Other	212	123	144	100	579
Owned	244	165	220	191	820
Rented Local Authority	628	264	486	406	1784
Rented Private	688	357	550	449	2044
Residential	4	0	2	4	10
Shared Ownership	20	8	15	12	55
Sheltered Housing	9	6	13	3	31
Social Housing Scheme	90	41	73	45	249
Tenant Purchase	3	2	2	1	8
With Family/Friends	153	84	127	108	472
With Parents	137	60	86	75	358
Total	4683	2392	3519	2886	13480



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

New Client Primary Income	2020
Self Employed / Wage / Other / Maintenance	5670
Social Welfare	7810
Total	13480



New Client Debt Count (Budget Negotiable & Special Account Clients Only)

*Debts may not be recorded for all clients

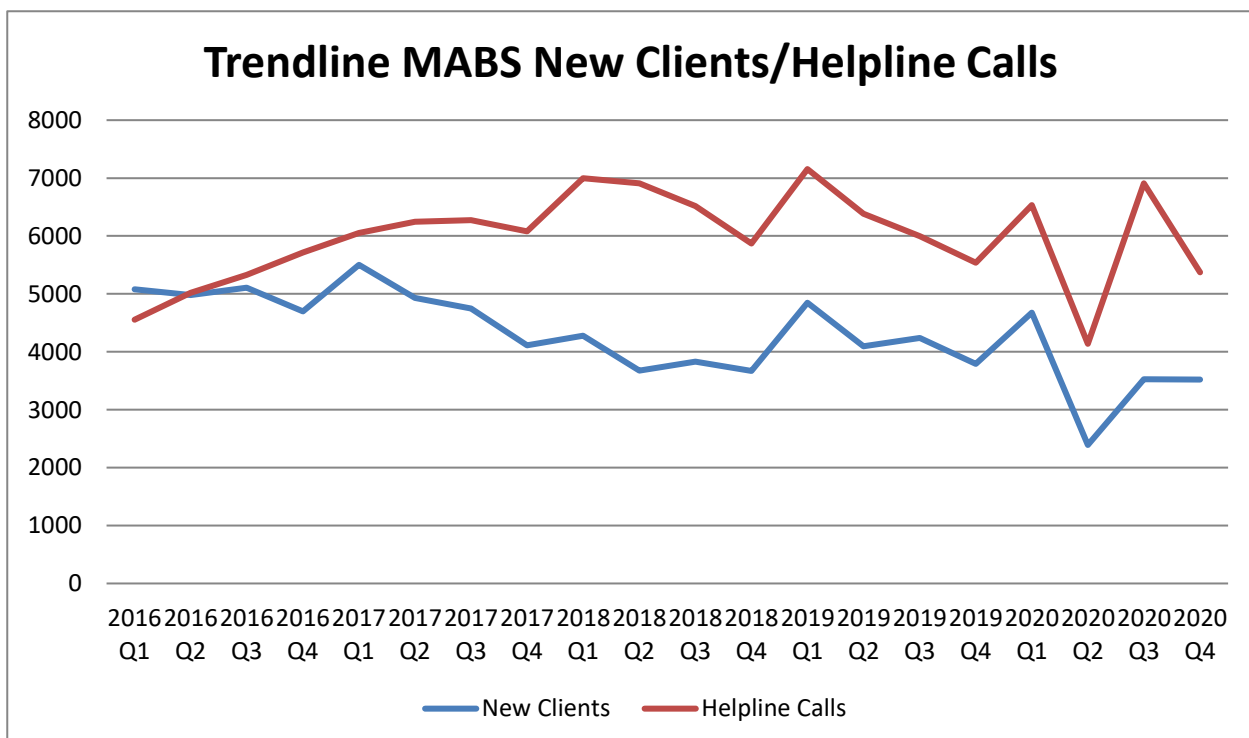
Active Debt Types	Q1	Q2	Q3	Q4
Personal Loans with Financial Institutions	1684	461	1104	792
Utilities	567	156	548	331
Credit Card	712	238	402	302
Mortgage	1675	764	1343	944
Hire Purchase Loan	186	53	127	90
Money Lender	185	72	101	93
Overdraft	199	57	118	80
Rent	172	69	182	212
Catalogue	65	33	58	44
Fine	59	13	28	18
Sub Prime	11	4	16	3
Waste Charges	2	0	2	2

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Trendline New Clients / Helpline Calls

New Clients	New Clients	Helpline Calls
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
2020 Q4	3519	5373



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