

2018 Q3

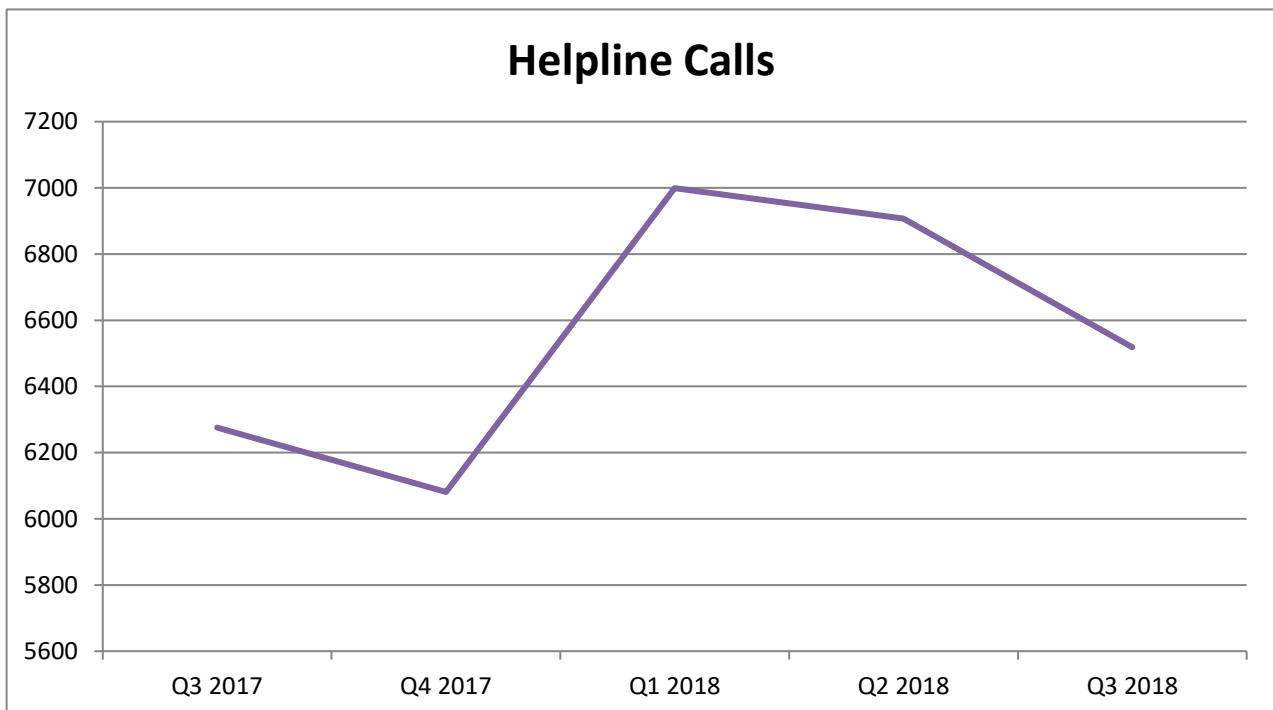
Scheme ¹	Q1	Q2	Q3	Q4	Total
Special Account		117	62	86	265
Budget Negotiable	4161	3616	3742		11519
Information Only	595	478	472		1545
Total	4873	4156	4300		13329

2017 Scheme Data	Q1	Q2	Q3	Q4	Total
Special Account		87	87	64	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	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018
Helpline Calls	6276	6081	6999	6907	6518



¹ MABS Clients are divided into 3 Categories:

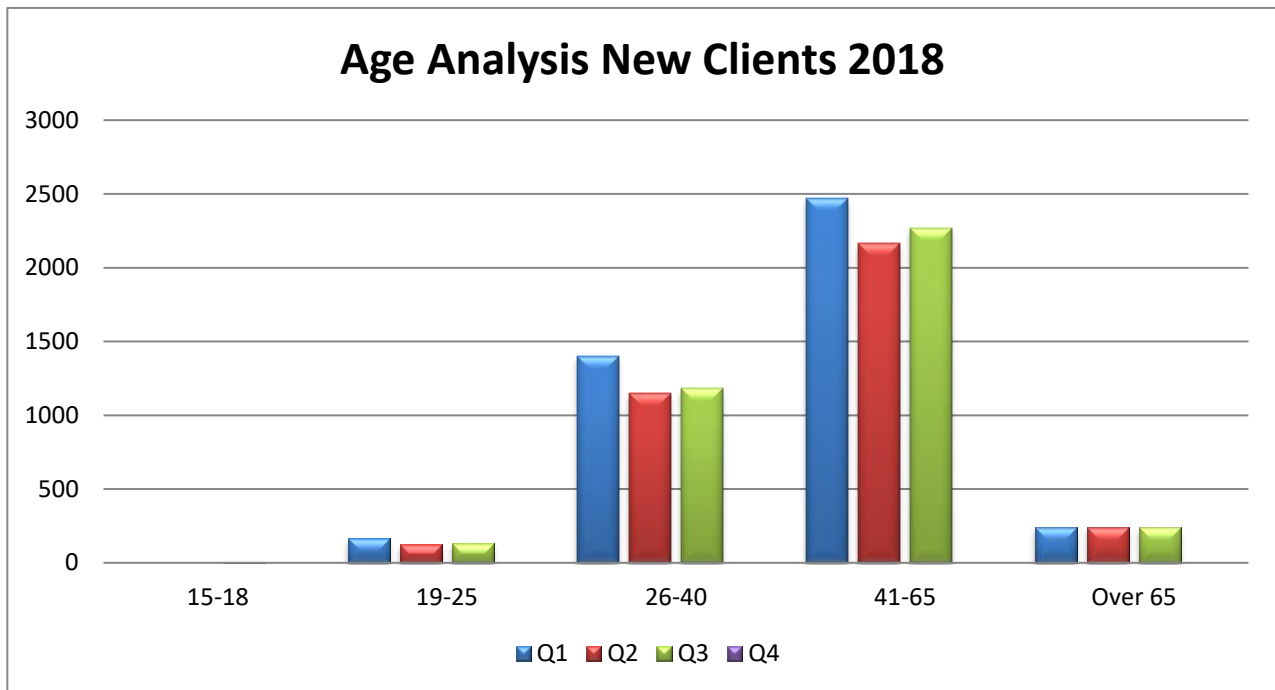
Special Account - a bill paying and debt repayment facility operated through MABS in partnership with Credit Unions.

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.

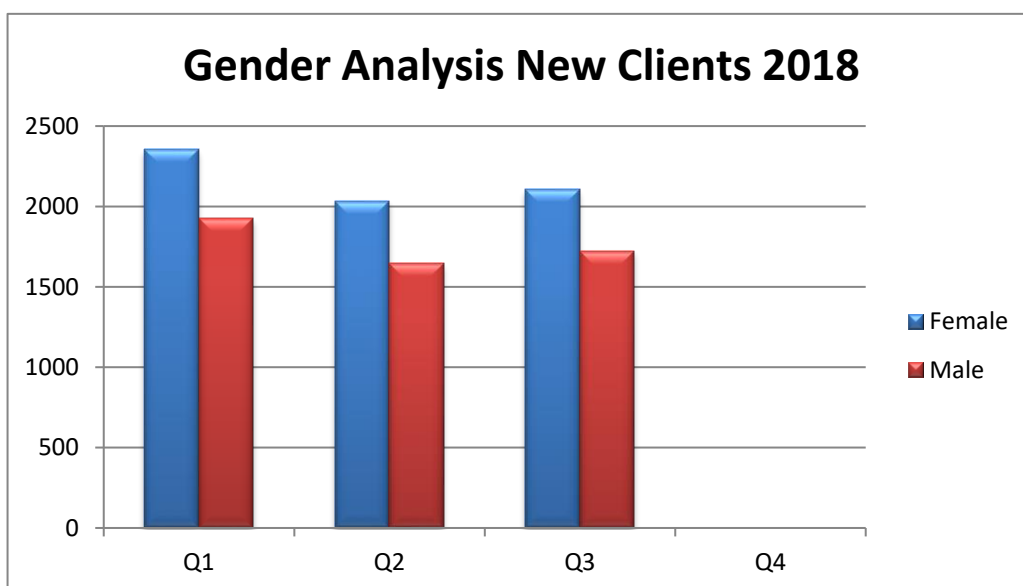
New Client Age Analysis (Budget Negotiable & Special Account Clients Only)

New Clients Age Analysis	Q1	Q2	Q3	Q4	Total
15-18		3	3	7	13
19-25		167	124	130	421
26-40		1399	1147	1181	3727
41-65		2470	2165	2270	6905
Over 65		239	239	240	718
Total	4278	3678	3828		11784



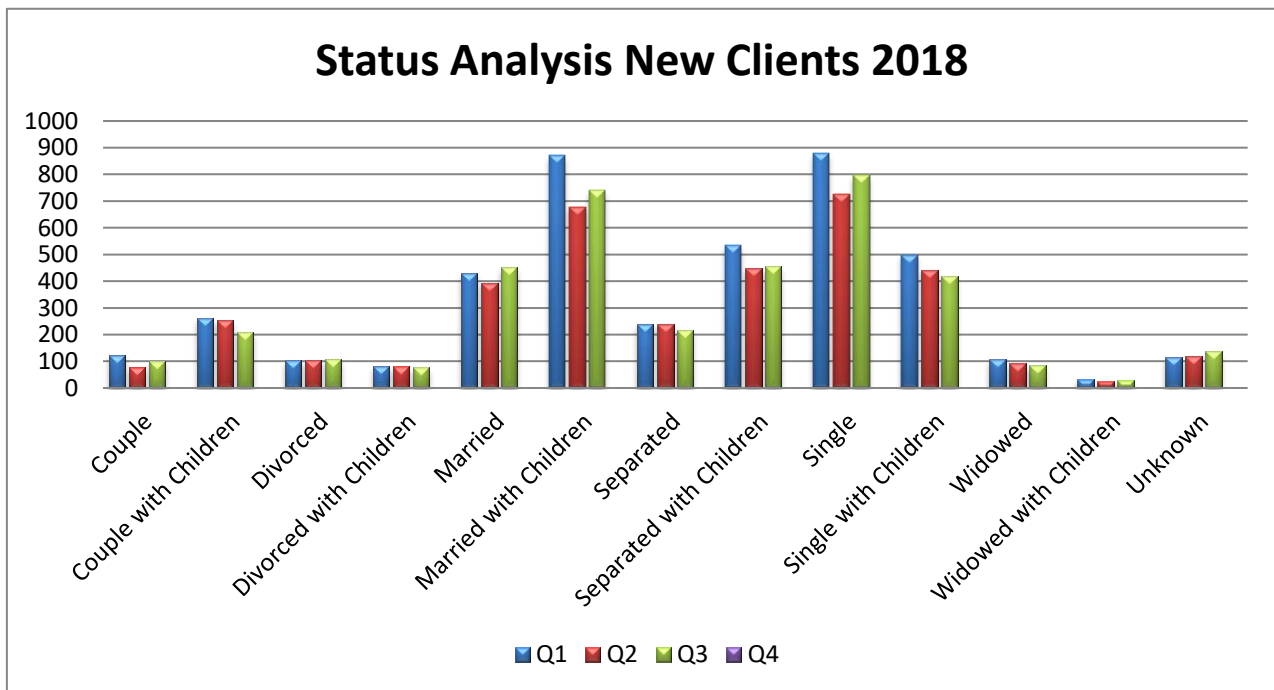
New Client Gender Analysis (Budget Negotiable & Special Account Clients Only)

New Clients Gender Analysis	Q1	Q2	Q3	Q4	Total
Female	2352	2033	2106		6491
Male	1926	1645	1722		5293



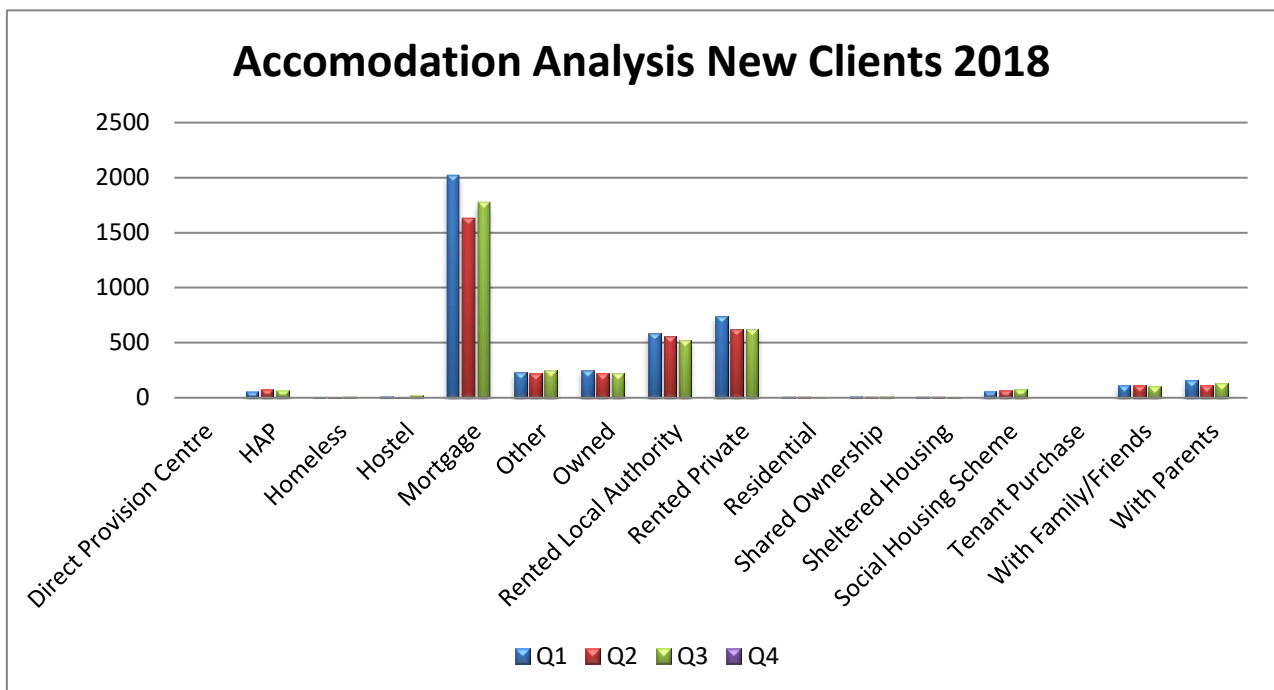
New Client Status Analysis (Budget Negotiable & Special Account Clients Only)

New Client Status Analysis	Q1	Q2	Q3	Q4	Total
Couple	123	78	101		302
Couple with Children	263	254	210		727
Divorced	103	105	108		316
Divorced with Children	83	79	77		239
Married	429	394	452		1275
Married with Children	872	678	741		2291
Separated	240	240	216		696
Separated with Children	534	448	455		1437
Single	878	724	795		2397
Single with Children	498	442	420		1360
Widowed	106	91	85		282
Widowed with Children	34	26	30		90
Unknown	115	119	138		372
Total	4278	3678	3828		11784



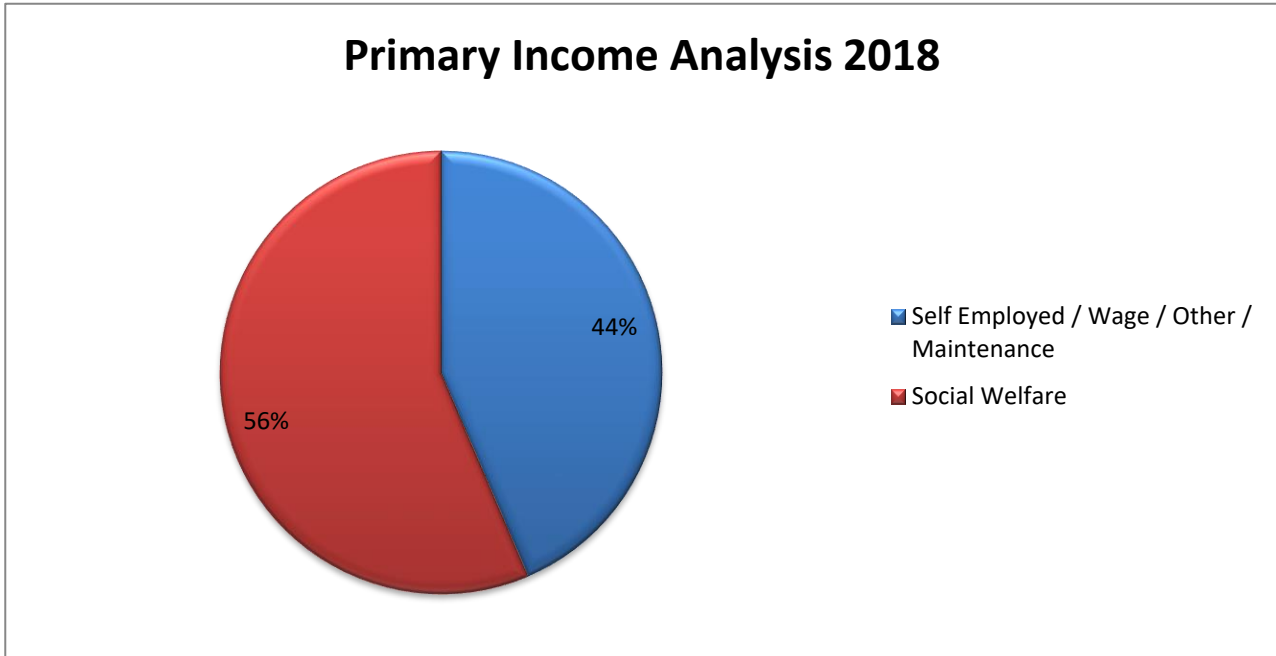
New Client Accomodation Analysis (Budget Negotiable & Special Account Clients Only)

New Client Accomodation Type	Q1	Q2	Q3	Q4	Total
Direct Provision Centre	0	3	1		4
HAP	55	77	64		196
Homeless	8	9	10		27
Hostel	17	8	22		47
Mortgage	2023	1631	1772		5426
Other	228	222	248		698
Owned	248	221	224		693
Rented Local Authority	583	560	525		1668
Rented Private	739	620	618		1977
Residential	11	10	5		26
Shared Ownership	18	10	15		43
Sheltered Housing	12	12	9		33
Social Housing Scheme	59	67	74		200
Tenant Purchase	1	1	1		3
With Family/Friends	114	117	106		337
With Parents	162	110	134		406
Total	4278	3678	3828		11784



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

New Client Primary Income	2018
Self Employed / Wage / Other / Maintenance	5134
Social Welfare	6650
Total	11784



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	
Utilities	595	562	510	
Credit Card	1004	532	452	
Mortgage	1174	909	946	
Hire Purchase Loan	107	105	99	
Money Lender	202	143	126	
Overdraft	194	109	125	
Rent	111	120	105	
Catalogue	74	57	59	
Fine	49	33	30	
Sub Prime	18	13	9	
Waste Charges	5	1	1	

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

Trendline New Clients / Helpline Calls

New Clients	New Clients	Helpline Calls
2013 Q4	5124	4905
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

