

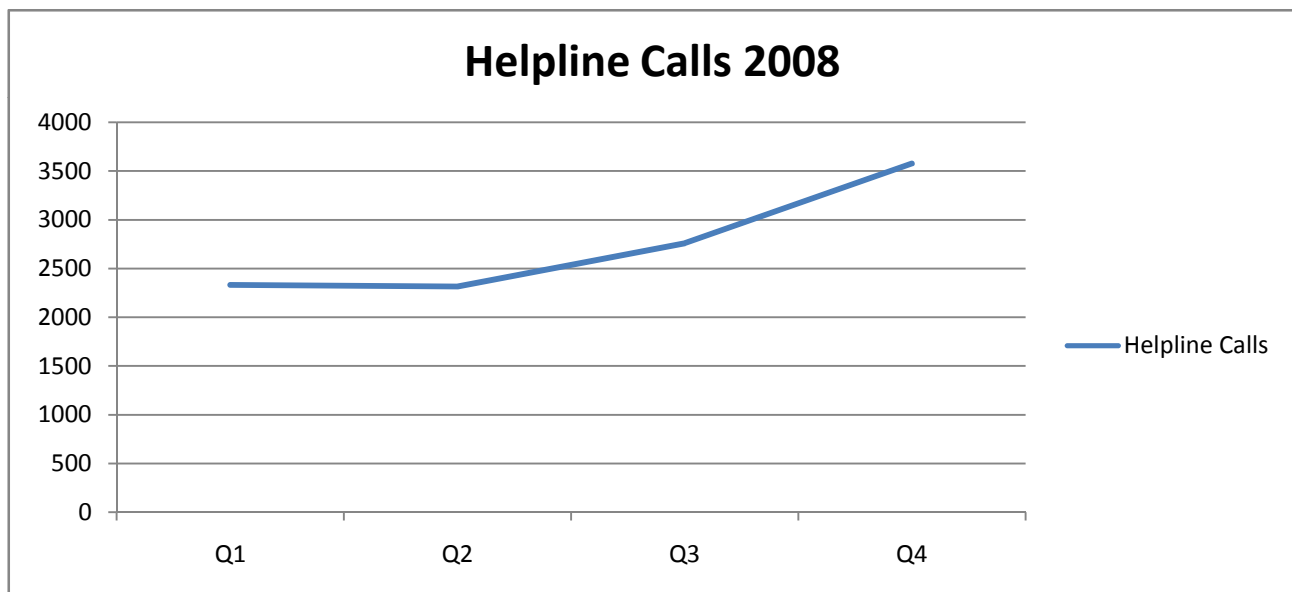
## 2008

Scheme <sup>1</sup>	Q1	Q2	Q3	Q4	Total
Special Account	691	736	723	526	2676
Budget Negotiable	3241	3413	3785	3485	13924
Information Only	630	553	664	594	2441
<b>Total</b>	<b>4562</b>	<b>4702</b>	<b>5172</b>	<b>4605</b>	<b>19041</b>

## 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 1890 283 438. 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](mailto:Helpline@mabs.ie)

Helpline	Q1	Q2	Q3	Q4	Total
Helpline Calls	2328	2313	2757	3575	10973



<sup>1</sup> MABS Clients are divided into 3 Categories:

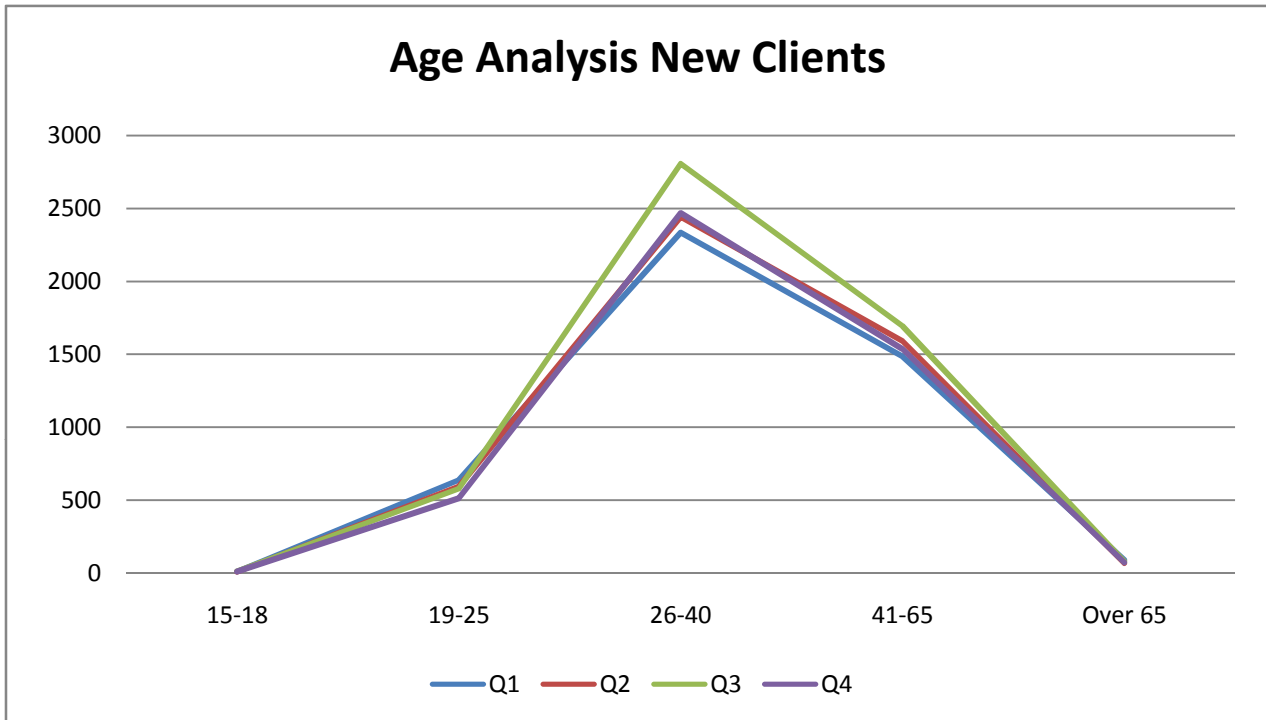
Special Account - a bill paying/saving facility operated through MABS in partnership with Credit Unions.

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.

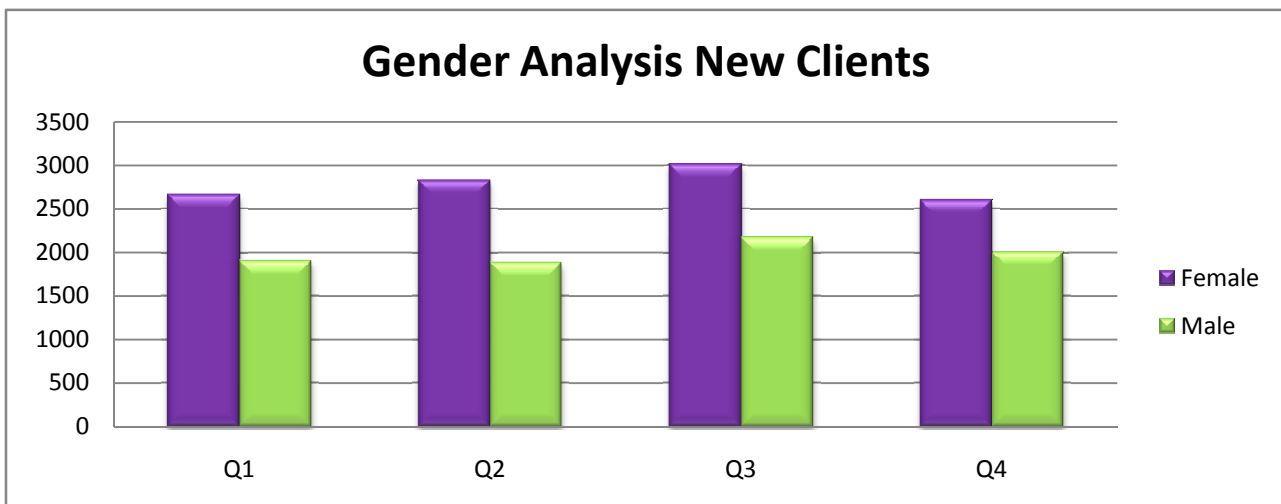
**New Client Age Analysis (Budget Negotiable & Special Account Clients Only)**

New Clients Age Analysis	Q1	Q2	Q3	Q4	Total
15-18	12	8	13	12	45
19-25	639	594	579	515	2327
26-40	2335	2442	2807	2469	10053
41-65	1485	1591	1695	1536	6307
Over 65	91	67	78	73	309
Total	4562	4702	5172	4605	19041



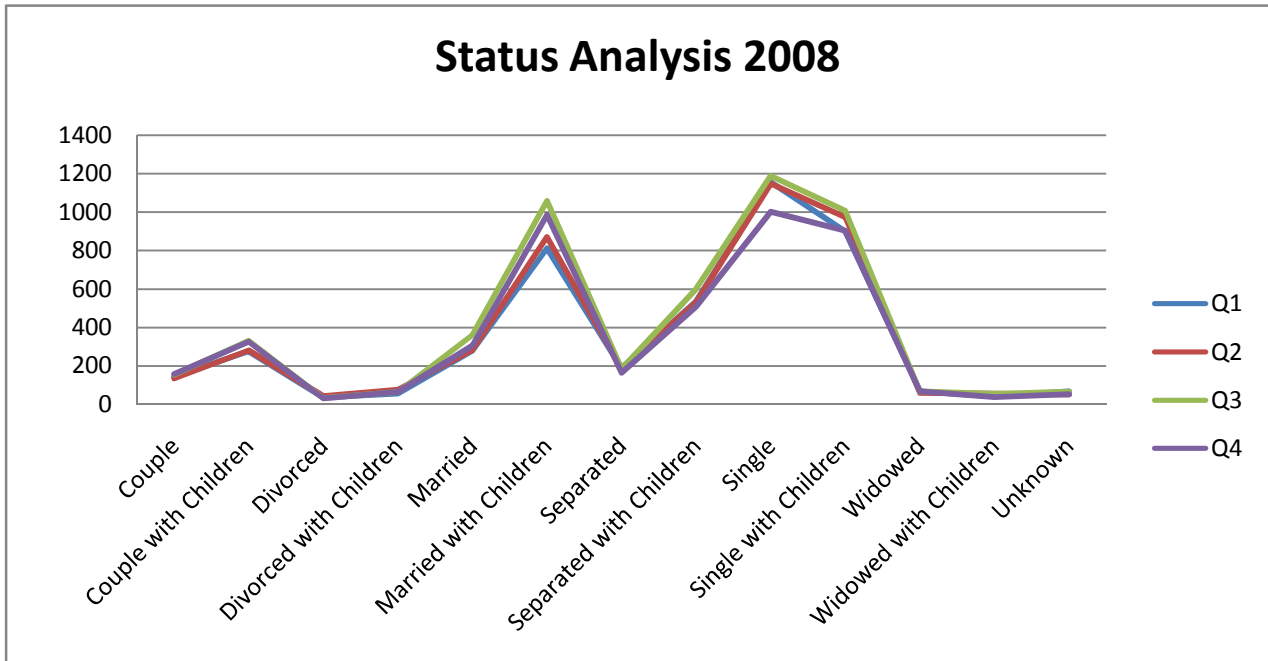
**New Client Gender Analysis (Budget Negotiable & Special Account Clients Only)**

New Clients Gender Analysis	Q1	Q2	Q3	Q4	Total
Female	2662	2823	3006	2598	11089
Male	1900	1879	2166	2007	7952



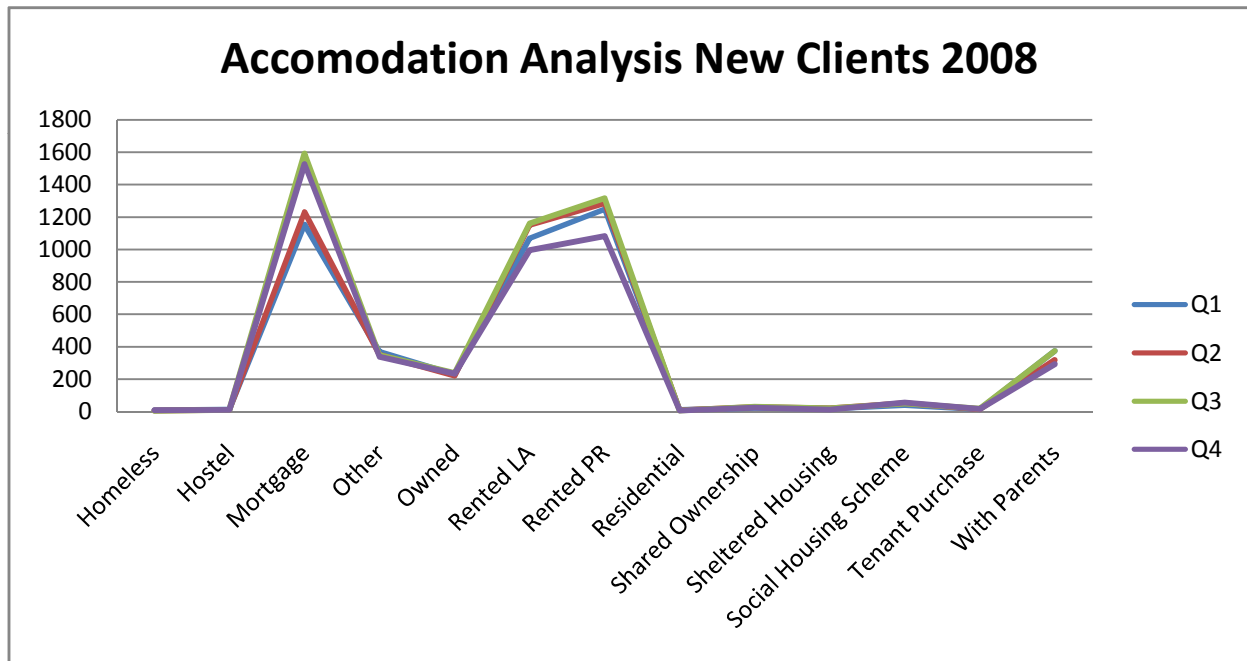
**New Client Status Analysis (Budget Negotiable & Special Account Clients Only)**

New Client Status Analysis	Q1	Q2	Q3	Q4	Total
Couple	143	135	155	158	591
Couple with Children	276	281	331	325	1213
Divorced	36	44	33	31	144
Divorced with Children	56	78	64	64	262
Married	280	283	361	305	1229
Married with Children	813	870	1059	986	3728
Separated	190	186	185	164	725
Separated with Children	536	533	600	509	2178
Single	1156	1148	1188	1002	4494
Single with Children	900	974	1007	903	3784
Widowed	67	60	68	67	262
Widowed with Children	41	57	55	38	191
Unknown	68	53	66	53	240
<b>Total</b>	<b>4562</b>	<b>4702</b>	<b>5172</b>	<b>4605</b>	<b>19041</b>



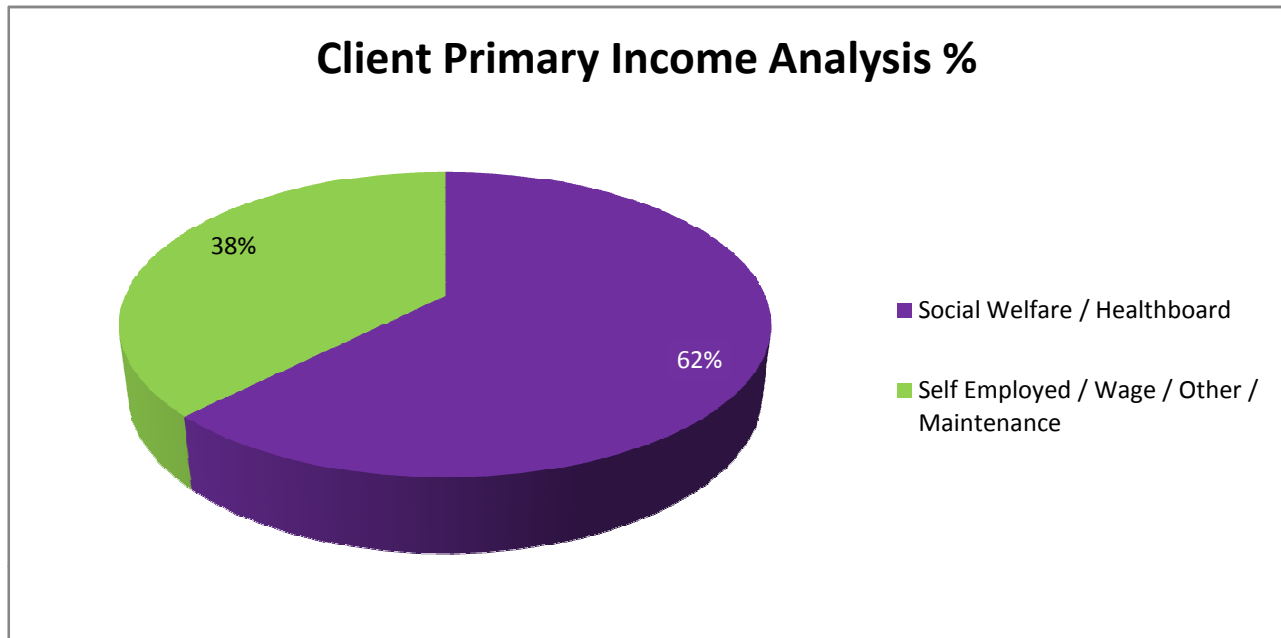
**New Client Accomodation Analysis (Budget Negotiable & Special Account Clients Only)**

New Client Accomodation Type	Q1	Q2	Q3	Q4	Total
Homeless	8	7	5	8	28
Hostel	11	10	11	10	42
Mortgage	1155	1230	1592	1526	5503
Other	367	351	348	339	1405
Owned	228	223	238	233	922
Rented LA	1070	1151	1159	996	4376
Rented PR	1249	1286	1316	1083	4934
Residential	9	9	7	7	32
Shared Ownership	22	29	31	24	106
Sheltered Housing	18	20	21	13	72
Social Housing Scheme	39	53	51	56	199
Tenant Purchase	13	14	19	16	62
With Parents	373	319	374	294	1360
<b>Total</b>	<b>4562</b>	<b>4702</b>	<b>5172</b>	<b>4605</b>	<b>19041</b>



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

New Client Primary Income	2008
Social Welfare / Healthboard	11896
Self Employed / Wage / Other / Maintenance	7145
Total	19041



### 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	1999	2287	2581	2286
Utilities	1675	1968	1886	1632
Credit Card	823	959	1161	994
Money Lender	429	460	440	341
Mortgage	258	328	409	347
Hire Purchase Loan	193	224	315	250
Rent	243	313	286	248
Overdraft	132	178	230	168
Fine	96	101	89	58
Sub Prime*	11	46	78	77
Catalogue	74	65	77	65
Waste Charges	34	40	53	41

\*(New category added late Q1 2008)