

**Household Over-indebtedness:
Understanding its Extent and Characteristics of those Affected**

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ABSTRACT Household over-indebtedness has become a matter of concern across the world, in so far, as its social implications are concerned. The objective of this paper is to provide a snapshot of the prevalence of over-indebtedness, using various indicators, and describe which households are over-indebted. In terms of the National Credit Regulator indicator, 8 percent of South African households are over-indebted. Results also show that, under the unsecured debt indicator, 15.2 percent of households are over-indebted, and 11 percent of households are driven below the relative income poverty line after making debt repayments. Most over-indebted households are found in the lowest income category, do not receive government grants and have an unemployed household head.