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(vi) text of the abstract:

Generally speaking, the household is overindebted if it has difficulties repaying the debt or meeting other financial obligations. In Slovenia, overindebtedness is not analysed systematically, what means that we do not actively measure the problem, evaluate measures and success of coping with the problem. We can get some information from researches/databases, but we don't have appropriate measures/indicators for the evaluation of extensity of the overindebtedness problem and its distribution among households. Macroeconomic data are not enough, but at the same time there is a question, to what extent we can further put a burden on population and statistics to acquire micro data.

Many of the EU countries have developed their own statistics for measuring (over)indebtedness (but it is not comparable across countries) and also have established advising agencies for overindebted individuals. On the EU level the project about common european definition of overindebtedness and ECB project about survey data on household finance and consumption are in progress.

Paper analyses definition of overindebtedness, types of indicators of overindebtedness, example of good practice of debt advising service in EU and some up-to-date data for Slovenia and EU.

Key words: indebtedness, overindebtedness, indicators, measures, households, individuals, income, consumption, credits