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Statistical release P0041

Statistics of civil cases for debt (Preliminary)

August 2015

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Key results for August 2015

Table A - Key figures for the month of August 2015

Actual estimates	August 2015	% change between August 2014 and August 2015	% change between June – August 2014 and June – August 2015
Number of civil summonses issued for debt	52 209	-24,5	-21,5
Number of civil judgements recorded for debt	24 285	-4,9	-7,8
Value of civil judgements recorded for debt (R million)	381,4	22,5	22,4

The number of civil summonses issued for debt

The total number of civil summonses issued for debt decreased by 21,5% in the three months ended August 2015 compared with the three months ended August 2014. A year-on-year decrease of 24,5% was recorded between August 2014 and August 2015 – see Tables A, 4 and 6.

The largest negative contributions to the 21,5% decrease were civil summonses relating to:

- money lent (contributing -9,3 percentage points);
- services (contributing -4,0 percentage points); and
- promissory notes (contributing -3,1 percentage points) see Table 5.

The number of civil judgements recorded for debt

The total number of civil judgements recorded for debt decreased by 7,8% in the three months ended August 2015 compared with the three months ended August 2014. A decrease of 4,9% was recorded between August 2014 and August 2015 – see Tables A, 4 and 6.

The largest negative contributions to the 7,8% decrease were civil judgements relating to:

- 'other' debts (contributing -2,7 percentage points);
- services (contributing -2,3 percentage points); and
- money lent (contributing -1,8 percentage points) see Table 5.

The value of civil judgements recorded for debt

The total value of civil judgements recorded for debt was 22,4% higher in the three months ended August 2015 compared with the three months ended August 2014. A year-on-year increase of 22,5% was recorded in August 2015 – see Tables A, 4 and 6.

The largest positive contributions to the 22,4% increase were the value of judgements relating to:

- services (contributing 5,6 percentage points);
- 'other' debts (contributing 5,3 percentage points);
- promissory notes (contributing 5,2 percentage points); and
- money lent (contributing 5,2 percentage points) see Table 5.

In August 2015, 24 285 civil judgements for debt amounting to R381,4 million were recorded. The largest contributors to the total value of judgements were:

- money lent (R104,0 million or 27,3%);
- 'other' debts (R93,5 million or 24,5%); and
- services (R70,5 million or 18,5%) see Tables 2 and 3.

Figure 1 - Civil summonses issued for debt

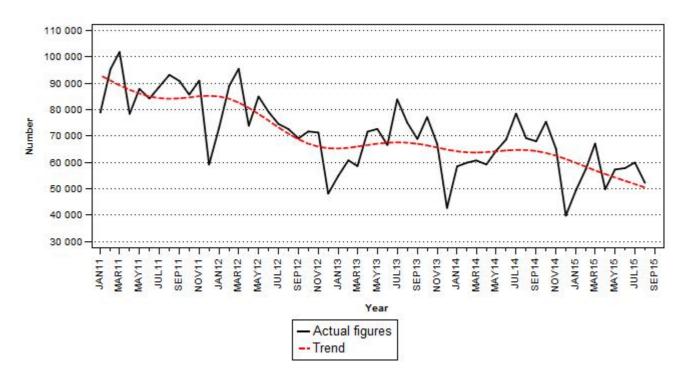
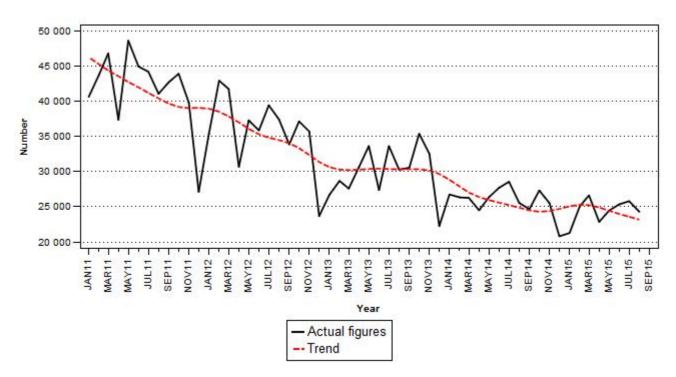


Figure 2 - Civil judgements recorded for debt



PJ Lehohla Statistician-General Statistics South Africa 4 P0041

Detailed results: Tables

Table 1 – Number of civil cases recorded and summonses issued for debt: Total and private persons

	Hom		To	tal		Private Persons				
	Item	2014	Aug-14	1/ Jul-15	1/ Aug-15	2014	Aug-14	1/ Jul-15	1/ Aug-15	
Cases	Actual figures	838 926	74 128	65 768	57 050	738 542	65 275	55 560	48 665	
recorded	Seasonally adjusted		69 689	56 078	53 684		61 903	46 964	45 991	
Civil	Goods sold - Open account	53 702	4 545	3 910	3 331	41 998	3 616	2 858	2 392	
summonses	Goods sold - Instalment sale transactions	26 973	2 126	1 805	1 978	21 678	1 741	1 393	1 482	
for debt	Services - Professional	93 548	8 516	8 024	6 279	83 216	7 359	6 681	5 507	
	Services - Other	124 116	10 003	9 832	8 817	107 931	8 428	7 979	7 280	
	Rent	39 481	3 635	2 591	2 716	32 456	2 956	1 849	1 840	
	Money lent	199 369	18 520	15 149	12 090	189 974	17 834	13 729	11 229	
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	98 753	9 232	7 161	7 397	91 037	8 316	6 595	6 643	
	Other debts	130 908	12 563	11 435	9 601	117 735	11 334	10 062	8 842	
	Total - Actual figures	766 850	69 140	59 907	52 209	686 025	61 584	51 146	45 215	
	Total - Seasonally adjusted		64 739	51 111	48 926		58 613	43 647	42 872	

^{1/} Preliminary.

Table 2 – Number of civil default and consent judgements for debt: Total and private persons

	ltem		To	tal		Private Persons				
	item	2014	Aug-14	1/ Jul-15	1/ Aug-15	2014	Aug-14	1/ Jul-15	1/ Aug-15	
Number of	Goods sold - Open account	21 883	1 630	1 504	1 452	16 688	1 189	1 080	1 034	
civil	Goods sold - Instalment sale transactions	7 381	660	635	591	5 580	513	479	441	
judgements	Services - Professional	53 262	4 647	4 638	3 882	47 696	4 015	3 970	3 216	
	Services - Other	47 316	3 680	3 923	4 065	41 425	3 162	3 336	3 325	
	Rent	17 543	1 066	1 450	1 431	14 406	838	1 186	1 176	
	Money lent	75 586	6 404	6 472	5 663	70 978	6 090	5 882	5 054	
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	27 335	2 323	2 517	2 235	23 145	1 984	2 147	1 880	
	Other debts	59 879	5 122	4 649	4 966	55 630	4 810	4 253	4 533	
	Total - Actual figures	310 185	25 532	25 788	24 285	275 548	22 601	22 333	20 659	
	Total - Seasonally adjusted		24 654	23 162	23 490		21 981	20 017	20 157	

^{1/} Preliminary.

Table 3 – Value of civil default and consent judgements for debt: Total and private persons (R'000)

	lto m		То	tal		Private Persons				
	Item	2014	Aug-14	1/ Jul-15	1/ Aug-15	2014	Aug-14	1/ Jul-15	1/ Aug-15	
Value of civil	Goods sold - Open account	289 100	21 729	22 098	23 033	166 780	12 106	9 664	13 862	
judgements	Goods sold - Instalment sale transactions	89 599	7 421	9 378	7 367	75 311	6 248	7 373	6 396	
	Services - Professional	268 653	19 830	26 299	23 428	234 985	17 084	21 042	17 273	
	Services - Other	470 117	32 563	45 254	47 061	375 093	25 592	36 378	33 797	
	Rent	277 582	22 169	32 412	25 392	201 587	16 495	21 170	17 202	
	Money lent	1 085 532	89 908	105 749	104 031	1 002 428	85 668	91 154	79 023	
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	418 697	35 286	50 415	57 611	349 493	30 814	42 260	33 569	
	Other debts	1 201 729	82 521	132 376	93 523	779 107	61 890	73 979	64 795	
	Total - Actual figures	4 101 009	311 427	423 981	381 446	3 184 784	255 897	303 020	265 917	
	Total - Seasonally adjusted		297 818	389 945	365 553		244 237	277 821	254 306	

^{1/} Preliminary.

Table 4 – Percentage change in the total number of civil summonses and judgements and the value of judgements recorded between the three months ended August 2014 and the three months ended August 2015

Actual estimates	Actual estimates June – August 2014	Actual estimates June – August 2015	% change between June – August 2014 and June – August 2015	Difference between June – August 2014 and June – August 2015
Number of civil summonses issued for debt	216 303	169 882	-21,5	-46 421
Number of civil judgements recorded for debt	81 781	75 409	-7,8	-6 372
Value of civil judgements recorded for debt (R million)	988,9	1 210,5	22,4	221,6

Table 5 – Contribution of the different kinds of debt to the change in total number of civil summonses and judgements and the value of judgements recorded between the three months ended August 2014 and the three months ended August 2015 1/

	Contribution (% points) to the % change	e in the total
Item	Civil summonses for debt	Number of civil judgements	Value of civil judgements
Goods sold - Open account	-1,2	-1,3	0,0
Goods sold - Instalment sale transactions	-0,4	-0,2	0,1
Services - Professional	-1,4	-1,8	2,3
Services - Other	-2,6	-0,5	3,3
Rent	-0,6	0,2	1,0
Money lent	-9,3	-1,8	5,2
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	-3,1	0,3	5,2
Other debts	-2,9	-2,7	5,3
Total	-21,5	-7,8	22,4

^{1/} The contribution (percentage points) is calculated by multiplying the three-monthly percentage change of each kind of debt by the percentage contribution to the total during June to August 2014, divided by 100. Due to rounding off, contributions might not add up to the total.

Table 6 – Percentage change in the total number of civil summonses and judgements and the value of judgements recorded between the current month and the corresponding month of the previous year

Actual estimates	Actual estimates August 2014	Actual estimates August 2015	% change between August 2014 and August 2015	Difference between August 2014 and August 2015
Number of civil summonses issued for debt	69 140	52 209	-24,5	-16 931
Number of civil judgements recorded for debt	25 532	24 285	-4,9	-1 247
Value of civil judgements recorded for debt (R million)	311,4	381,4	22,5	70,0

Table 7 - Number of civil summonses issued for debt by province

Pe	eriod 1/	Western Cape	Eastern Cape	Northern Cape	Free State	KwaZulu- Natal	North West	Gauteng	Mpuma- langa	Limpopo	South Africa
2014	Aug	8 714	6 089	1 282	3 903	10 645	3 754	28 346	3 988	2 419	69 140
	Sep	12 079	5 130	976	4 000	10 359	3 230	26 895	3 052	2 228	67 949
	Oct	11 293	6 285	1 250	5 372	11 448	4 725	29 319	3 402	2 287	75 381
	Nov	9 614	5 420	845	4 071	9 974	3 968	25 024	3 739	2 390	65 045
	Dec	7 799	2 266	420	2 578	7 701	3 329	12 097	1 533	1 996	39 719
2015	Jan	7 140	4 573	836	3 513	8 559	2 831	17 487	2 363	2 032	49 334
20.0	Feb	8 706	5 058	854	4 090	8 512	3 285	21 552	3 182	2 315	57 554
	Mar	11 105	5 267	758	3 774	9 790	3 322	26 436	3 976	2 681	67 109
	Apr	8 783	3 847	695	3 207	8 538	2 618	16 889	2 989	2 180	49 746
	Мау	11 421	4 303	723	3 844	8 002	3 810	19 956	2 972	2 205	57 236
	Jun	10 617	5 205	959	3 314	10 012	2 839	18 966	3 471	2 383	57 766
	Jul	10 353	5 406	843	4 302	9 882	2 618	20 210	3 699	2 594	59 907
	Aug	9 021	4 586	763	4 330	8 050	2 635	17 535	3 023	2 266	52 209

^{1/} Latest two months are preliminary.

Table 8 – Number of civil default and consent judgements for debt by province

Pe	eriod 1/	Western Cape	Eastern Cape	Northern Cape	Free State	KwaZulu- Natal	North West	Gauteng	Mpuma- langa	Limpopo	South Africa
2014	Aug	4 491	3 117	721	2 783	3 699	1 281	6 266	1 228	1 946	25 532
	Sep	4 662	2 946	684	2 342	4 051	1 300	5 535	1 368	1 765	24 653
	Oct	4 828	3 861	691	3 413	3 795	1 815	5 578	1 572	1 757	27 310
	Nov	3 879	3 860	509	2 925	3 669	1 440	5 915	1 497	1 808	25 502
	Dec	3 339	2 104	225	2 342	3 333	1 131	5 350	1 264	1 697	20 785
2015	Jan	2 852	2 905	321	2 882	3 409	1 205	4 214	1 666	1 801	21 255
20.0	Feb	3 567	3 949	412	2 689	3 559	1 607	5 806	1 591	1 870	25 050
	Mar	4 342	3 578	486	2 653	3 874	1 641	6 259	1 696	2 082	26 611
	Apr	3 287	2 714	500	2 704	3 527	1 241	5 595	1 410	1 864	22 842
	May	3 267	2 943	368	3 475	3 070	1 523	6 300	1 596	1 897	24 439
	Jun	3 869	3 987	407	2 758	3 691	1 631	5 480	1 605	1 908	25 336
	Jul	4 603	3 318	445	2 627	3 921	1 455	6 032	1 542	1 845	25 788
	Aug	4 109	2 620	438	2 855	3 284	1 234	6 246	1 667	1 832	24 285

^{1/} Latest two months are preliminary.

Table 9 - Value of civil default and consent judgements for debt by province (R'000)

Po	eriod 1/	Western Cape	Eastern Cape	Northern Cape	Free State	KwaZulu- Natal	North West	Gauteng	Mpuma- langa	Limpopo	South Africa
2014	Aug	56 977	41 055	5 043	27 985	38 151	14 280	97 007	19 280	11 649	311 427
	Sep	68 262	47 878	6 171	37 095	36 823	12 234	83 259	33 117	8 587	333 426
	Oct	73 833	41 426	8 712	48 906	43 394	20 149	87 208	44 660	8 676	376 964
	Nov	81 253	53 761	4 067	40 578	38 954	15 472	91 607	38 341	8 577	372 610
	Dec	57 430	26 458	1 736	39 417	34 484	12 296	92 523	23 160	7 748	295 252
2015	Jan	35 749	39 694	4 390	32 879	37 581	12 314	71 538	28 996	9 362	272 503
20.0	Feb	60 494	62 150	3 894	41 807	39 312	23 497	87 033	35 345	9 539	363 071
	Mar	121 088	58 993	3 709	31 817	45 096	21 926	106 877	23 272	12 546	425 324
	Apr	62 810	47 176	4 018	28 057	39 357	11 619	88 88	28 653	11 625	322 203
	May	74 314	44 532	3 974	48 534	33 327	16 938	100 285	28 835	11 255	361 994
	Jun	81 962	57 301	2 859	26 175	46 373	21 593	91 115	56 095	21 578	405 051
	Jul	86 915	49 682	4 954	30 311	46 133	19 282	104 086	68 679	13 939	423 981
	Aug	95 531	39 286	4 036	33 695	35 588	15 174	105 061	38 913	14 162	381 446

^{1/} Latest two months are preliminary.

Explanatory notes

Introduction

- 1 Statistics South Africa (Stats SA) conducts a monthly sample survey of civil cases recorded and civil summonses for debt issued in South Africa. This information is obtained from selected magistrates' offices.
- **2** Except for cases recorded, all other information relates to debt cases only, therefore claims for damages, ejectment orders and other non-debt cases are excluded.

Purpose of the survey

The survey of civil cases for debt covers a sample of magistrates' offices in South Africa. This survey collects information regarding civil cases recorded, civil summonses issued and civil judgements recorded in order to provide users with information on the extent of unpaid debt in South Africa. The results of the survey are used by the private and public sectors as an indicator of economic performance.

Scope of the survey

This survey covers:

- number of civil cases recorded;
- number of civil summonses issued for debt;
- number of civil judgements recorded for debt; and
- · value of civil judgements recorded for debt.

Statistical unit 5

The statistical unit for collection of information is a magistrate's office. Magistrates' offices include the small claims courts.

The largest magistrates' offices in South Africa are included in the monthly survey of civil cases for debt. The monthly survey of 203 magistrates' courts represents approximately 98% of all cases in South Africa.

Survey methodology and design

6 The survey is conducted by mail, fax and telephone each month from 203 magistrates' offices.

Collection rate

7 The preliminary collection rate for the civil cases for debt survey for August 2015 was 87,2%. The improved collection rate for July 2015 was 88,2%.

Trend cycle

8 Smoothed seasonally adjusted and trend estimates are generated using the X-11 Seasonal Adjustment Programme.

Publications

- **9** Users may also wish to refer to the following publications:
 - Bulletin of Statistics issued quarterly.
 - South African Statistics issued annually.

Unpublished statistics

10 In some cases Stats SA can also make available statistics which are not published.

Symbols and abbreviations

11 R/D Refer to Drawer
Stats SA Statistics South Africa
* Revised figures

Glossary

Acknowledgement of

debt

Acknowledgement of debt is a statement by a person/debtor in which he admits that he owes money to an individual or a company or a bank.

Bills

Bills are statements of charges for services rendered or for amounts owed.

Cases recorded

Includes civil debt and non-debt cases recorded.

Civil judgements

Civil judgements are decisions taken in a civil matter or a dispute between two people or parties.

Civil summonses

Civil summonses are notices to appear before the court of law where a dispute between two parties or people has to be heard, i.e. not for a criminal offence.

Consent judgements

Consent judgements refer to where a debtor agrees to subject himself/herself to obey or accept a judgement of a court against him for debt he owes without defending the action.

Default judgements

Default judgements refer to where the court gives a judgement or a ruling against the defendant who is not present in court and was previously given a notice that was ignored, i.e. a judgement was given against a party or an individual while not present in court.

Instalment sale transaction

Instalment sale transaction relates to where a person buys goods on credit and pays for them in instalments, e.g. every week or month, until he/she settles the debt.

Litigants

Litigants are people who take part in court proceedings, usually against each other, like a debtor and a creditor.

Litigants referred

Litigants referred relates to a case where the parties have been referred to another instance/court.

Open account transaction

Open account transactions are revolving credit, i.e. where an account does not have a final payment date and a person can always take more goods and keep paying as long as he has credit.

Other services

'Other services' refers to municipal services (except outstanding assessment rates), plumbers, builders, mechanics, panel beaters and electricians.

Other debts

'Other debts' refers to all other kinds of outstanding debt such as salaries and wages, medical fund debt, sponsored debt, class and tuition debt, tax, assessment rates and property levies.

Plaintiff

Plaintiff is a person/party in a civil case who asks the court for judgement against another person.

Professional services

Professional services refer to medical doctors, dentists, advocates, attorneys, auditors, accountants, architects, engineers, hospital services, etc.

Promissory note

Promissory note is a written undertaking, signed by a person or party, to pay money to another person or to the bearer of such a note on a specific date or on demand.

Reference month

Reference month refers to one calendar month.

Refer to drawer (R/D) cheques

R/D cheques refer to dishonoured cheques. The drawer is the owner of the cheque. When a person issues a cheque and there is no money in the cheque account, the bank will refuse to pay the bearer. The cheque will be referred back to the drawer.

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