

**STATISTICAL RELEASE**  
**P0041**

**Statistics of civil cases for debt**  
**(Preliminary)**

**August 2017**

**Embargoed until:**  
**19 October 2017**  
**09:00**

**ENQUIRIES:**  
Juan-Pierre Terblanche  
Tel: (012) 310 2965

**FORTHCOMING ISSUE:**  
September 2017

**EXPECTED RELEASE DATE:**  
16 November 2017

[www.statssa.gov.za](http://www.statssa.gov.za)  
[info@statssa.gov.za](mailto:info@statssa.gov.za)  
T +27 12 310 8911  
F +27 12 310 8500

Private Bag X44, Pretoria, 0001, South Africa  
ISibalo House, Koch Street, Salvokop, Pretoria, 0002

## Contents

<b>Key results for August 2017 .....</b>	<b>2</b>
<b>Detailed results: Tables .....</b>	<b>4</b>
Table 1 – Number of civil cases recorded and summonses issued for debt: Total and private persons .....	4
Table 2 – Number of civil default and consent judgements for debt: Total and private persons .....	5
Table 3 – Value of civil default and consent judgements for debt: Total and private persons (R'000) .....	5
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 2016 and the three months ended August 2017 .....	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 2016 and the three months ended August 2017 .....	6
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 .....	6
Table 7 – Number of civil summonses issued for debt by province .....	7
Table 8 – Number of civil default and consent judgements for debt by province .....	7
Table 9 – Value of civil default and consent judgements for debt by province (R'000).....	7
<b>Explanatory notes .....</b>	<b>8</b>
<b>Glossary .....</b>	<b>9</b>
<b>General information .....</b>	<b>10</b>
<b>Technical enquires .....</b>	<b>10</b>

## Key results for August 2017

**Table A – Key figures for the month of August 2017**

Actual estimates	August 2017	% change between August 2016 and August 2017	% change between June – August 2016 and June – August 2017
Number of civil summonses issued for debt	48 208	-12,7	-16,0
Number of civil judgements recorded for debt	21 119	-8,0	-10,4
Value of civil judgements recorded for debt (R million)	380,0	9,9	5,6

### The number of civil summonses issued for debt

The total number of civil summonses issued for debt decreased by 16,0% in the three months ended August 2017 compared with the three months ended August 2016.

The largest contributors to the 16,0% decrease were civil summonses relating to:

- money lent (contributing -6,8 percentage points);
- services (contributing -3,0 percentage points);
- 'other' debts (contributing -3,0 percentage points); and
- promissory notes (contributing -2,1 percentage points) – see Tables 4 and 5.

### The number of civil judgements recorded for debt

The total number of civil judgements recorded for debt decreased by 10,4% in the three months ended August 2017 compared with the three months ended August 2016.

The largest negative contributors to the 10,4% decrease were civil judgements relating to:

- services (contributing -6,1 percentage points);
- money lent (contributing -4,0 percentage points); and
- 'other' debts (contributing -1,7 percentage points) – see Tables 4 and 5.

### The value of civil judgements recorded for debt

The total value of civil judgements recorded for debt increased by 5,6% in the three months ended August 2017 compared with the three months ended August 2016.

The largest positive contributors to the 5,6% increase were the value of judgements relating to:

- promissory notes (contributing 4,2 percentage points);
- money lent (contributing 2,6 percentage points); and
- goods sold (contributing 2,5 percentage points) – see Tables 4 and 5.

There were 21 119 civil judgements for debt in August 2017 amounting to R380,0 million. The largest contributors to the total value of judgements were:

- money lent (R99,1 million or 26,1%);
- 'other' debts (R71,3 million or 18,8%); and
- services (R70,3 million or 18,5%) – see Tables 2 and 3.

Figure 1 – Civil summonses issued for debt

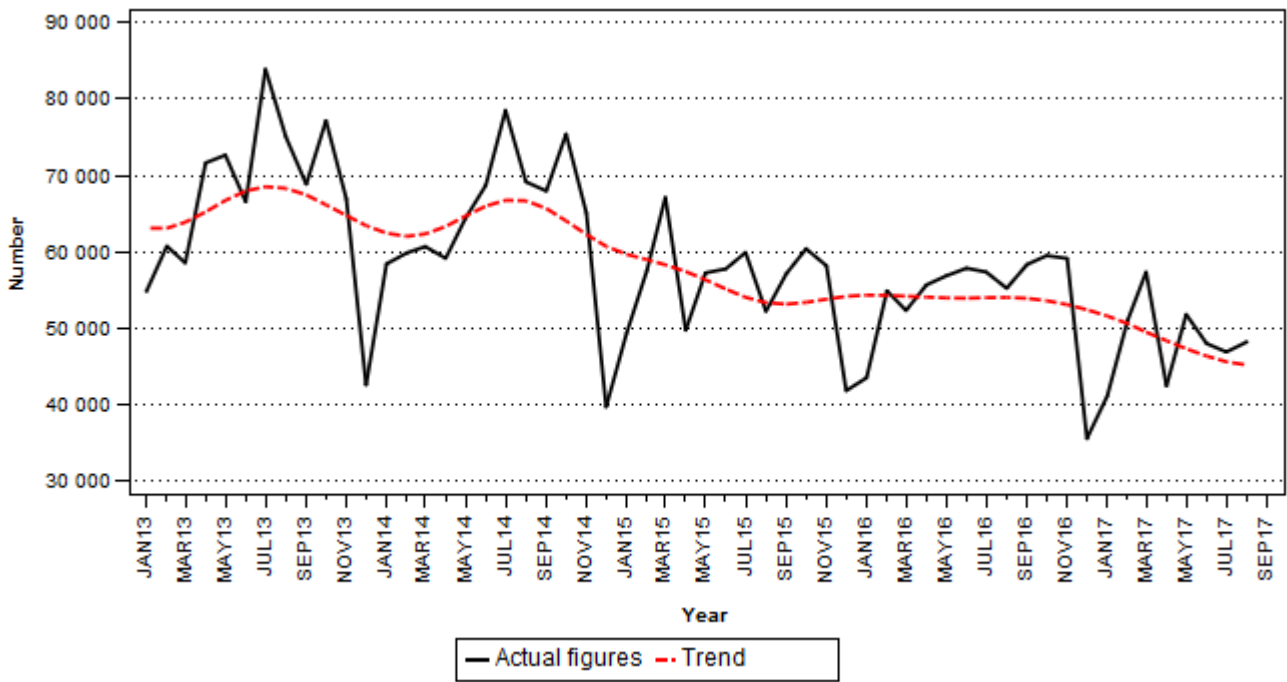
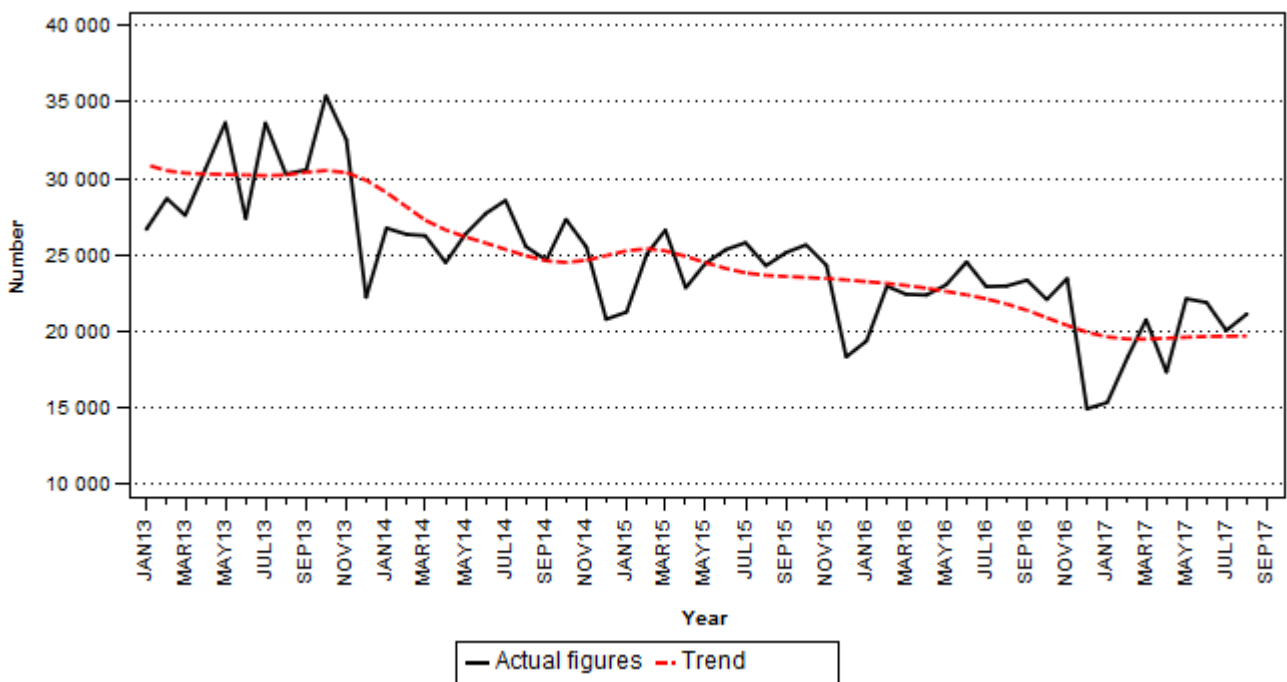


Figure 2 – Civil judgements recorded for debt



PJ Lehohla  
Statistician-General

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

Item		Total				Private Persons			
		2016	Aug-16	1/ Jul-17	1/ Aug-17	2016	Aug-16	1/ Jul-17	1/ Aug-17
<b>Cases recorded</b>	<b>Actual figures</b>	<b>700 485</b>	<b>59 547</b>	<b>52 831</b>	<b>54 264</b>	<b>602 530</b>	<b>51 631</b>	<b>46 022</b>	<b>47 151</b>
	<b>Seasonally adjusted</b>		56 479	49 633	51 099		49 031	43 090	44 031
<b>Civil summonses for debt</b>	Goods sold - Open account	39 656	3 169	3 072	2 963	29 919	2 308	2 236	2 109
	Goods sold - Instalment sale transactions	21 886	1 563	1 833	1 569	16 506	1 134	1 446	1 243
	Services - Professional	83 019	7 144	5 891	6 255	72 241	6 265	5 192	5 390
	Services - Other	106 305	8 712	7 473	8 331	89 744	7 394	6 337	7 110
	Rent	31 195	2 464	2 644	2 753	24 197	1 848	2 000	2 069
	Money lent	155 809	13 578	10 051	10 201	145 604	12 837	9 482	9 474
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	90 564	7 932	6 981	7 354	84 008	7 375	6 408	6 740
	Other debts	117 781	10 664	8 957	8 782	103 779	9 181	7 927	7 828
	<b>Total - Actual figures</b>	<b>646 215</b>	<b>55 226</b>	<b>46 902</b>	<b>48 208</b>	<b>565 998</b>	<b>48 342</b>	<b>41 028</b>	<b>41 963</b>
	<b>Total - Seasonally adjusted</b>		52 753	44 641	45 299		46 629	39 047	39 521

1/ Preliminary.

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

	Item	Total				Private Persons			
		2016	Aug-16	1/ Jul-17	1/ Aug-17	2016	Aug-16	1/ Jul-17	1/ Aug-17
<b>Number of civil judgements</b>	Goods sold - Open account	17 058	1 419	1 371	1 283	12 948	1 073	1 072	983
	Goods sold - Instalment sale transactions	7 068	435	705	826	6 039	336	626	742
	Services - Professional	44 011	3 907	3 132	3 128	39 091	3 602	2 886	2 920
	Services - Other	41 276	4 093	3 008	3 206	35 567	3 626	2 674	2 855
	Rent	18 296	1 567	1 538	1 844	15 162	1 304	1 278	1 564
	Money lent	60 447	5 192	4 245	4 320	55 379	4 747	3 950	3 956
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	25 021	2 147	2 386	2 415	21 461	1 876	2 049	2 091
	Other debts	51 152	4 200	3 666	4 097	45 458	3 731	3 401	3 832
	<b>Total - Actual figures</b>	<b>264 329</b>	<b>22 960</b>	<b>20 051</b>	<b>21 119</b>	<b>231 105</b>	<b>20 295</b>	<b>17 936</b>	<b>18 943</b>
	<b>Total - Seasonally adjusted</b>		21 716	19 430	19 608		19 227	17 446	17 478

1/ Preliminary.

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

	Item	Total				Private Persons			
		2016	Aug-16	1/ Jul-17	1/ Aug-17	2016	Aug-16	1/ Jul-17	1/ Aug-17
<b>Value of civil judgements</b>	Goods sold - Open account	253 299	20 943	20 228	29 105	131 337	10 635	9 953	10 322
	Goods sold - Instalment sale transactions	96 673	8 363	13 939	21 468	83 906	6 613	12 729	17 784
	Services - Professional	243 371	18 204	21 111	21 897	208 795	15 993	18 466	18 768
	Services - Other	542 398	55 497	36 708	48 444	432 972	47 572	29 958	37 227
	Rent	322 885	29 936	32 215	35 890	224 770	18 410	24 485	25 948
	Money lent	1 139 611	90 098	107 992	99 130	1 029 219	77 551	94 253	90 799
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	434 549	39 096	54 218	52 796	363 747	35 508	47 261	48 402
	Other debts	989 698	83 554	77 148	71 272	722 123	66 032	63 366	56 652
	<b>Total - Actual figures</b>	<b>4 022 484</b>	<b>345 691</b>	<b>363 559</b>	<b>380 002</b>	<b>3 196 869</b>	<b>278 314</b>	<b>300 471</b>	<b>305 902</b>
	<b>Total - Seasonally adjusted</b>		318 713	341 112	354 538		256 511	288 695	284 288

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 2016 and the three months ended August 2017**

Actual estimates	Actual estimates Jun – Aug 2016	Actual estimates Jun – Aug 2017	% change between Jun – Aug 2016 and Jun – Aug 2017	Difference between Jun – Aug 2016 and Jun – Aug 2017
Number of civil summonses issued for debt	170 423	143 112	-16,0	-27 311
Number of civil judgements recorded for debt	70 404	63 049	-10,4	-7 355
Value of civil judgements recorded for debt (R million)	1 035,6	1 093,6	5,6	58,0

**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 2016 and the three months ended August 2017 1/**

Item	Contribution (% points) to the % change in the total		
	Civil summonses for debt	Number of civil judgements	Value of civil judgements
Goods sold - Open account	-0,7	-0,8	0,4
Goods sold - Instalment sale transactions	-0,2	0,3	2,1
Services - Professional	-1,7	-3,1	0,7
Services - Other	-1,3	-3,0	-1,7
Rent	-0,2	0,3	1,0
Money lent	-6,8	-4,0	2,6
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	-2,1	1,4	4,2
Other debts	-3,0	-1,7	-3,7
<b>Total</b>	<b>-16,0</b>	<b>-10,4</b>	<b>5,6</b>

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 2016, 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 2016	Actual estimates August 2017	% change between August 2016 and August 2017	Difference between August 2016 and August 2017
Number of civil summonses issued for debt	55 226	48 208	-12,7	-7 018
Number of civil judgements recorded for debt	22 960	21 119	-8,0	-1 841
Value of civil judgements recorded for debt (R million)	345,7	380,0	9,9	34,3

**Table 7 – Number of civil summonses issued for debt by province**

Period 1/		Western Cape	Eastern Cape	Northern Cape	Free State	KwaZulu-Natal	North West	Gauteng	Mpumalanga	Limpopo	South Africa
2016	Aug	10 070	4 200	1 040	4 079	8 760	2 939	19 001	2 724	2 413	<b>55 226</b>
	Sep	9 301	4 234	816	3 942	10 863	3 267	20 526	2 811	2 579	<b>58 339</b>
	Oct	9 612	4 831	800	4 239	9 961	3 280	21 508	2 868	2 399	<b>59 498</b>
	Nov	10 398	4 717	899	4 411	10 014	3 276	19 791	3 151	2 467	<b>59 124</b>
	Dec	5 768	2 145	509	2 851	5 978	1 243	13 343	2 009	1 733	<b>35 579</b>
2017	Jan	6 630	3 224	554	3 356	5 507	2 178	16 203	1 541	1 969	<b>41 162</b>
	Feb	8 707	3 749	811	3 309	8 903	2 185	18 837	2 409	2 136	<b>51 046</b>
	Mar	10 515	4 635	1 040	3 941	8 972	2 538	20 565	2 661	2 479	<b>57 346</b>
	Apr	6 795	3 197	618	2 807	7 746	1 954	15 012	1 999	2 330	<b>42 458</b>
	May	9 102	4 100	808	3 355	9 295	2 358	18 167	2 530	2 096	<b>51 811</b>
	Jun	7 263	3 923	568	3 529	8 739	2 083	17 602	2 270	2 025	<b>48 002</b>
	Jul	7 914	3 368	876	2 755	8 662	2 079	16 897	2 249	2 102	<b>46 902</b>
	Aug	8 188	3 820	913	3 724	9 297	2 282	15 858	2 269	1 857	<b>48 208</b>

1/ Latest two months are preliminary.

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

Period 1/		Western Cape	Eastern Cape	Northern Cape	Free State	KwaZulu-Natal	North West	Gauteng	Mpumalanga	Limpopo	South Africa
2016	Aug	4 387	2 279	358	2 934	4 369	1 303	4 465	1 191	1 674	<b>22 960</b>
	Sep	4 222	2 286	397	2 488	4 611	1 174	5 323	1 241	1 594	<b>23 336</b>
	Oct	4 082	2 617	445	2 208	4 171	1 297	4 461	1 254	1 537	<b>22 072</b>
	Nov	4 165	2 613	254	2 676	4 208	1 493	5 309	1 148	1 584	<b>23 450</b>
	Dec	2 147	1 240	410	1 319	2 698	715	4 416	943	1 046	<b>14 934</b>
2017	Jan	2 541	2 201	226	1 657	2 034	659	3 922	1 048	1 054	<b>15 342</b>
	Feb	3 370	2 019	292	1 788	3 843	925	4 211	765	1 099	<b>18 312</b>
	Mar	4 019	2 876	539	2 175	3 577	1 001	3 999	1 265	1 300	<b>20 751</b>
	Apr	2 475	2 309	351	2 185	3 386	781	3 664	863	1 318	<b>17 332</b>
	May	4 442	2 732	480	2 594	3 954	1 006	4 610	1 048	1 262	<b>22 128</b>
	Jun	3 368	3 627	389	2 370	3 964	1 100	4 256	1 159	1 646	<b>21 879</b>
	Jul	3 314	2 584	381	2 424	3 951	909	4 306	930	1 252	<b>20 051</b>
	Aug	3 418	2 614	412	2 409	4 586	985	4 460	1 025	1 210	<b>21 119</b>

1/ Latest two months are preliminary.

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

Period 1/		Western Cape	Eastern Cape	Northern Cape	Free State	KwaZulu-Natal	North West	Gauteng	Mpumalanga	Limpopo	South Africa
2016	Aug	61 855	45 098	3 643	35 048	55 705	14 182	86 036	26 621	17 503	<b>345 691</b>
	Sep	78 808	41 589	3 452	35 587	57 559	10 480	102 167	22 420	11 500	<b>363 562</b>
	Oct	73 547	54 538	3 721	27 805	47 126	11 085	86 080	23 224	13 072	<b>340 198</b>
	Nov	83 923	48 625	2 543	42 330	42 096	14 584	97 217	23 216	15 991	<b>370 525</b>
	Dec	42 778	34 684	3 662	18 302	38 753	10 860	73 189	24 034	5 811	<b>252 073</b>
2017	Jan	42 093	44 928	3 266	21 097	27 757	9 980	58 734	24 055	8 894	<b>240 804</b>
	Feb	67 812	35 384	3 094	19 788	39 303	14 398	81 496	15 697	6 533	<b>283 505</b>
	Mar	71 623	55 846	6 302	26 937	46 972	12 822	95 561	26 632	13 150	<b>355 845</b>
	Apr	50 854	43 565	3 289	25 210	40 619	11 248	68 299	18 608	12 992	<b>274 684</b>
	May	93 019	57 820	5 662	36 927	53 567	15 437	109 482	20 889	10 124	<b>402 927</b>
	Jun	66 175	42 752	5 050	35 011	42 347	16 976	100 206	27 212	14 320	<b>350 049</b>
	Jul	75 513	42 107	3 528	28 203	48 404	15 257	117 998	21 315	11 234	<b>363 559</b>
	Aug	72 344	56 148	3 477	33 413	64 052	13 728	109 487	18 897	8 456	<b>380 002</b>

1/ Latest two months are preliminary.



## Explanatory notes

<b>Introduction</b>	<b>1</b>	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.
	<b>2</b>	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.
<b>Purpose of the survey</b>	<b>3</b>	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.
<b>Scope of the survey</b>	<b>4</b>	This survey covers: <ul style="list-style-type: none"> <li>• number of civil cases recorded;</li> <li>• number of civil summonses issued for debt;</li> <li>• number of civil judgements recorded for debt; and</li> <li>• value of civil judgements recorded for debt.</li> </ul>
<b>Statistical unit</b>	<b>5</b>	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.
<b>Survey methodology and design</b>	<b>6</b>	The survey is conducted by email, fax and telephone each month from 203 magistrates' offices.
<b>Collection rate</b>	<b>7</b>	The preliminary collection rate for the civil cases for debt survey for August 2017 was 84,7%. The collection rate for July 2017 was 84,7%.
<b>Seasonal adjustment</b>	<b>8</b>	Seasonally adjusted estimates of all categories are generated each month, using the X-12 Seasonal Adjustment Program developed by the US Bureau of the Census, 1968. Seasonal adjustment is a means of removing the estimated effects of normal seasonal variation from the series so that the effects of other influences on the series can be more clearly recognised. Seasonal adjustment does not aim to remove irregular or non-seasonal influences, which may be present in any particular month. Influences that are volatile or unsystematic can still make it difficult to interpret the movement of the series even after adjustment for seasonal variations. Therefore the month-to-month movements of seasonally adjusted estimates may not be reliable indicators of trend behaviour. The X-12-ARIMA procedure for civil cases for debt is described in more detail on the Stats SA website: <a href="#">Click to download seasonal adjustment for civil cases for debt.</a>
<b>Trend cycle</b>	<b>9</b>	The trend is the long-term pattern or movement of a time series. The X-12-ARIMA Seasonal Adjustment Program is used for smoothing seasonally adjusted estimates to estimate the underlying trend cycle.
<b>Unpublished statistics</b>	<b>10</b>	In some cases Stats SA can also make available statistics which are not published.
<b>Symbols and abbreviations</b>	<b>11</b>	R/D      Refer to drawer Stats SA   Statistics South Africa *          Revised figures

## Glossary

<b>Acknowledgement of debt</b>	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.
<b>Bills</b>	Bills are statements of charges for services rendered or for amounts owed.
<b>Cases recorded</b>	Includes civil debt and non-debt cases recorded.
<b>Civil judgements</b>	Civil judgements are decisions taken in a civil matter or a dispute between two people or parties.
<b>Civil summonses</b>	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.
<b>Consent judgements</b>	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.
<b>Default judgements</b>	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.
<b>Instalment sale transaction</b>	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.
<b>Litigants</b>	Litigants are people who take part in court proceedings, usually against each other, like a debtor and a creditor.
<b>Litigants referred</b>	Litigants referred relates to a case where the parties have been referred to another instance/court.
<b>Open account transaction</b>	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.
<b>Other services</b>	'Other services' refers to municipal services (except outstanding assessment rates), plumbers, builders, mechanics, panel beaters and electricians.
<b>Other debts</b>	'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.
<b>Plaintiff</b>	Plaintiff is a person/party in a civil case who asks the court for judgement against another person.
<b>Professional services</b>	Professional services refer to medical doctors, dentists, advocates, attorneys, auditors, accountants, architects, engineers, hospital services, etc.
<b>Promissory note</b>	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.
<b>Reference month</b>	Reference month refers to one calendar month.
<b>Refer to drawer (R/D) cheques</b>	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.

## General information

Stats SA publishes approximately 300 different statistical releases each year. It is not economically viable to produce them in more than one of South Africa's eleven official languages. Since the releases are used extensively, not only locally but also by international economic and social-scientific communities, Stats SA releases are published in English only.

Stats SA has copyright on this publication. Users may apply the information as they wish, provided that they acknowledge Stats SA as the source of the basic data wherever they process, apply, utilize, publish or distribute the data; and also that they specify that the relevant application and analysis (where applicable) result from their own processing of the data.

## Advance release calendar

An advance release calendar is disseminated on [www.statssa.gov.za](http://www.statssa.gov.za)

## Stats SA products

A complete set of Stats SA publications is available at the Stats SA Library and the following libraries:

National Library of South Africa, Pretoria Division  
National Library of South Africa, Cape Town Division  
Natal Society Library, Pietermaritzburg  
Library of Parliament, Cape Town  
Bloemfontein Public Library  
Johannesburg Public Library  
Eastern Cape Library Services, King William's Town  
Central Regional Library, Polokwane  
Central Reference Library, Mbombela  
Central Reference Collection, Kimberley  
Central Reference Library, Mmabatho

Stats SA also provides a subscription service.

## Electronic services

A large range of data is available via online services. For more detail about our electronic services, contact Stats SA's user information service at (012) 310 8600.

You can visit us on the Internet at: [www.statssa.gov.za](http://www.statssa.gov.za)

## Technical enquires

JP Terblanche Telephone number: (012) 310 2965  
Email address: [juan-pierret@statssa.gov.za](mailto:juan-pierret@statssa.gov.za)

Onica Mapimele Telephone number: (012) 310 4897  
Email address: [onicama@statssa.gov.za](mailto:onicama@statssa.gov.za)

## General enquiries

User information services Telephone number: (012) 310 8600  
Email address: [info@statssa.gov.za](mailto:info@statssa.gov.za)

Postal address Private Bag X44, Pretoria, 0001

*Produced by Stats SA*