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Statistics of civil cases for debt (Preliminary)

August 2019

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Key results for August 2019

Table A – Key figures for the month of August 2019

| Actual estimates | August 2019 | % change between August 2018 and August 2019 | % change between June – August 2018 and June – August 2019 |
|---|-------------|--|--|
| Number of civil summonses issued for debt | 47 942 | 1,0 | 3,2 |
| Number of civil judgements recorded for debt | 16 691 | -9,5 | -8,6 |
| Value of civil judgements recorded for debt (R million) | 328,5 | 9,5 | -8,0 |

The number of civil summonses issued for debt

The total number of civil summonses issued for debt increased by 3,2% in the three months ended August 2019 compared with the three months ended August 2018.

The largest positive contributors to the 3,2% increase were civil summonses relating to:

- money lent (contributing 6,3 percentage points);
- promissory notes (contributing 1,4 percentage points); and
- 'other' debts (contributing 1,3 percentage points).

Services (contributing -4,9 percentage points) was the largest negative contributor – see Tables 4 and 5.

The number of civil judgements recorded for debt

The total number of civil judgements recorded for debt decreased by 8,6% in the three months ended August 2019 compared with the three months ended August 2018.

The largest negative contributors to the 8,6% decrease were civil judgements relating to:

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

The value of civil judgements recorded for debt

The total value of civil judgements recorded for debt decreased by 8,0% in the three months ended August 2019 compared with the three months ended August 2018.

The major contributor to the 8,0% decrease was the value of judgements relating to 'other' debts (contributing -10,7 percentage points) – see Tables 4 and 5.

In August 2019, 16 691 civil judgements for debt amounting to R328,5 million were recorded. The largest contributors to the total value of judgements were:

- money lent (R85,5 million or 26,0%);
- 'other' debts (R65,2 million or 19,8%); and
- services (R61,7 million or 18,8%) – see Tables 2 and 3.

Figure 1 – Civil summonses issued for debt

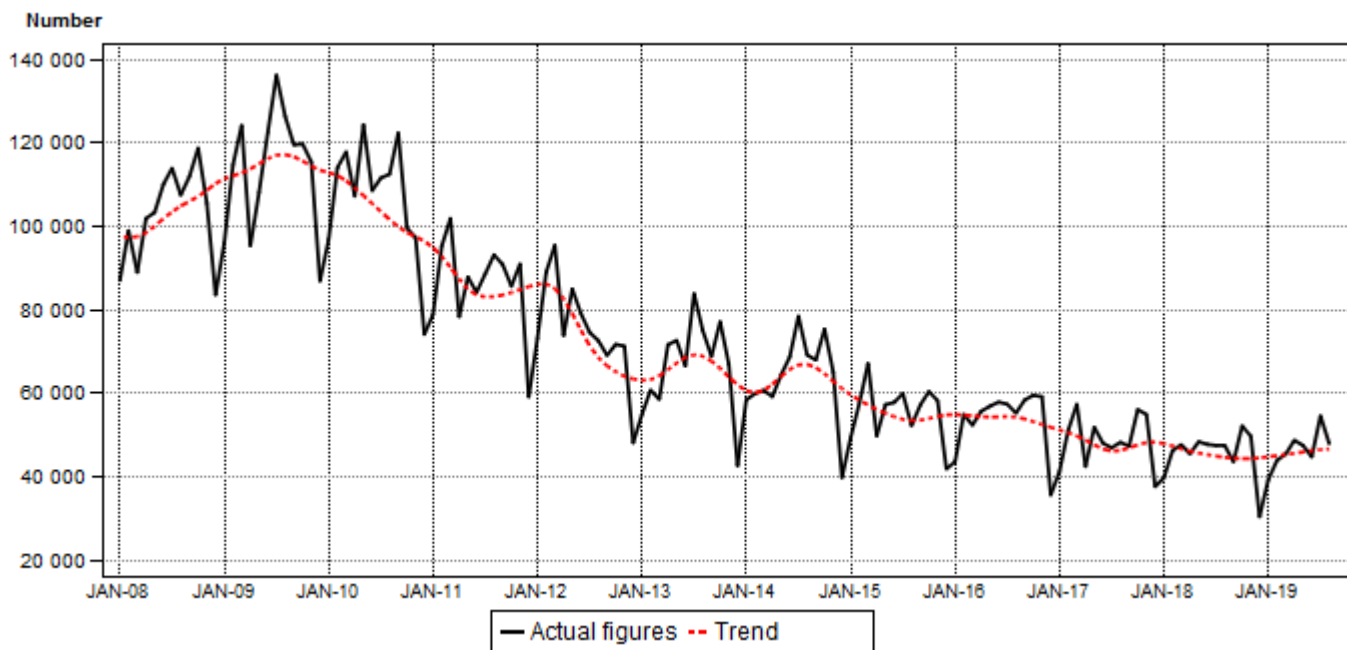


Figure 2 – Civil judgements recorded for debt



Risenga Maluleke
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 | | | |
|---------------------------------|---|----------------|---------------|---------------|---------------|-----------------|---------------|---------------|---------------|
| | | 2018 | Aug-18 | 1/ Jul-19 | 1/ Aug-19 | 2018 | Aug-18 | 1/ Jul-19 | 1/ Aug-19 |
| Cases recorded | Actual figures | 585 888 | 51 031 | 56 500 | 49 641 | 509 164 | 44 209 | 50 506 | 44 649 |
| | Seasonally adjusted | | 48 191 | 51 182 | 48 693 | | 41 138 | 45 254 | 43 737 |
| Civil summonses for debt | Goods sold - Open account | 31 279 | 2 786 | 3 172 | 2 768 | 22 591 | 2 017 | 2 521 | 2 109 |
| | Goods sold - Instalment sale transactions | 20 557 | 1 842 | 1 689 | 1 474 | 16 187 | 1 421 | 1 494 | 1 288 |
| | Services - Professional | 67 739 | 5 774 | 5 651 | 5 187 | 59 581 | 5 087 | 5 172 | 4 729 |
| | Services - Other | 96 203 | 9 153 | 7 854 | 6 850 | 81 932 | 7 970 | 6 995 | 6 197 |
| | Rent | 30 821 | 2 726 | 2 731 | 2 404 | 23 384 | 2 129 | 2 146 | 1 867 |
| | Money lent | 118 543 | 10 124 | 14 852 | 12 648 | 110 875 | 9 407 | 14 192 | 12 015 |
| | Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt | 69 346 | 5 686 | 7 122 | 6 179 | 63 588 | 5 213 | 6 769 | 5 834 |
| | Other debts | 111 124 | 9 364 | 11 480 | 10 432 | 100 350 | 8 472 | 10 421 | 9 481 |
| | Total - Actual figures | 545 612 | 47 455 | 54 551 | 47 942 | 478 488 | 41 716 | 49 710 | 43 520 |
| | Total - Seasonally adjusted | | 45 076 | 50 159 | 46 787 | | 39 604 | 45 631 | 42 413 |

1/ Preliminary.

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

| Item | Total | | | | Private Persons | | | | |
|-----------------------------------|---|----------------|---------------|---------------|-----------------|----------------|---------------|---------------|---------------|
| | 2018 | Aug-18 | 1/ Jul-19 | 1/ Aug-19 | 2018 | Aug-18 | 1/ Jul-19 | 1/ Aug-19 | |
| Number of civil judgements | Goods sold - Open account | 13 668 | 1 183 | 1 369 | 1 168 | 10 379 | 904 | 1 023 | 892 |
| | Goods sold - Instalment sale transactions | 6 565 | 577 | 498 | 440 | 5 647 | 496 | 436 | 392 |
| | Services - Professional | 34 194 | 2 982 | 2 713 | 2 588 | 31 706 | 2 737 | 2 511 | 2 350 |
| | Services - Other | 36 404 | 3 072 | 3 118 | 2 861 | 32 210 | 2 727 | 2 830 | 2 529 |
| | Rent | 21 191 | 1 736 | 1 714 | 1 911 | 17 842 | 1 494 | 1 409 | 1 579 |
| | Money lent | 41 492 | 3 365 | 3 705 | 3 238 | 37 482 | 2 998 | 3 411 | 2 950 |
| | Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt | 23 083 | 2 056 | 1 257 | 1 310 | 20 166 | 1 807 | 1 156 | 1 211 |
| | Other debts | 39 576 | 3 473 | 3 487 | 3 175 | 36 506 | 3 287 | 3 267 | 2 946 |
| | Total - Actual figures | 216 173 | 18 444 | 17 861 | 16 691 | 191 938 | 16 450 | 16 043 | 14 849 |
| | Total - Seasonally adjusted | | 17 497 | 16 600 | 16 207 | | 15 636 | 14 892 | 14 452 |

1/ Preliminary.

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

| Item | Total | | | | Private Persons | | | | |
|----------------------------------|---|------------------|----------------|----------------|-----------------|------------------|----------------|----------------|----------------|
| | 2018 | Aug-18 | 1/ Jul-19 | 1/ Aug-19 | 2018 | Aug-18 | 1/ Jul-19 | 1/ Aug-19 | |
| Value of civil judgements | Goods sold - Open account | 219 512 | 20 919 | 23 013 | 20 804 | 119 583 | 12 932 | 12 119 | 11 437 |
| | Goods sold - Instalment sale transactions | 129 657 | 11 107 | 12 766 | 8 692 | 111 733 | 8 803 | 11 362 | 7 773 |
| | Services - Professional | 239 960 | 21 229 | 21 313 | 17 353 | 215 574 | 19 361 | 18 265 | 15 664 |
| | Services - Other | 540 977 | 47 043 | 47 859 | 44 315 | 440 554 | 37 560 | 38 632 | 36 143 |
| | Rent | 373 847 | 28 432 | 36 897 | 37 784 | 277 365 | 22 983 | 23 388 | 29 971 |
| | Money lent | 1 007 514 | 77 062 | 111 679 | 85 494 | 908 746 | 67 996 | 97 990 | 80 850 |
| | Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt | 488 391 | 44 506 | 44 530 | 48 918 | 430 486 | 38 319 | 40 238 | 44 317 |
| | Other debts | 854 056 | 49 707 | 60 757 | 65 181 | 565 590 | 41 239 | 51 124 | 55 569 |
| | Total - Actual figures | 3 853 914 | 300 005 | 358 814 | 328 541 | 3 069 631 | 249 193 | 293 118 | 281 724 |
| | Total - Seasonally adjusted | | 283 746 | 311 791 | 319 017 | | 231 244 | 258 340 | 269 898 |

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 2018 and the three months ended August 2019

| Actual estimates | Actual estimates Jun – Aug 2018 | Actual estimates Jun – Aug 2019 | % change between Jun – Aug 2018 and Jun – Aug 2019 | Difference between Jun – Aug 2018 and Jun – Aug 2019 |
|---|------------------------------------|------------------------------------|--|--|
| Number of civil summonses issued for debt | 142 618 | 147 206 | 3,2 | 4 588 |
| Number of civil judgements recorded for debt | 56 697 | 51 801 | -8,6 | -4 896 |
| Value of civil judgements recorded for debt (R million) | 1 090,4 | 1 003,1 | -8,0 | -87,3 |

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 2018 and the three months ended August 2019 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 | 0,0 | 0,6 | 0,9 |
| Goods sold - Instalment sale transactions | -0,4 | -0,4 | -0,2 |
| Services - Professional | -1,6 | -2,8 | -0,6 |
| Services - Other | -3,3 | 0,0 | -0,4 |
| Rent | -0,4 | -0,9 | 0,2 |
| Money lent | 6,3 | -0,1 | 3,2 |
| Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt | 1,4 | -3,6 | -0,4 |
| Other debts | 1,3 | -1,4 | -10,7 |
| Total | 3,2 | -8,6 | -8,0 |

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 2018, 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 2018 | Actual estimates August 2019 | % change between August 2018 and August 2019 | Difference between August 2018 and August 2019 |
|---|---------------------------------|---------------------------------|--|--|
| Number of civil summonses issued for debt | 47 455 | 47 942 | 1,0 | 487 |
| Number of civil judgements recorded for debt | 18 444 | 16 691 | -9,5 | -1 753 |
| Value of civil judgements recorded for debt (R million) | 300,0 | 328,5 | 9,5 | 28,5 |

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 |
|-----------|-----|--------------|--------------|---------------|------------|---------------|------------|---------|------------|---------|--------------|
| 2018 | Aug | 8 355 | 2 949 | 641 | 2 938 | 9 994 | 1 887 | 16 629 | 2 103 | 1 959 | 47 455 |
| | Sep | 7 411 | 2 731 | 505 | 2 720 | 8 998 | 1 910 | 15 325 | 2 127 | 1 817 | 43 544 |
| | Oct | 9 406 | 3 091 | 933 | 3 085 | 11 267 | 2 320 | 17 819 | 2 122 | 2 082 | 52 125 |
| | Nov | 9 785 | 3 571 | 746 | 3 552 | 10 539 | 1 964 | 15 407 | 2 114 | 1 982 | 49 660 |
| | Dec | 4 823 | 2 053 | 268 | 2 304 | 5 272 | 1 449 | 11 487 | 1 229 | 1 490 | 30 375 |
| 2019 | Jan | 6 427 | 2 464 | 487 | 2 846 | 8 654 | 1 706 | 13 032 | 1 844 | 1 755 | 39 215 |
| | Feb | 7 570 | 3 129 | 568 | 3 006 | 8 147 | 1 925 | 15 337 | 2 256 | 1 942 | 43 880 |
| | Mar | 6 730 | 3 065 | 835 | 3 692 | 8 503 | 1 800 | 16 654 | 2 061 | 2 035 | 45 375 |
| | Apr | 7 187 | 3 186 | 646 | 3 022 | 10 048 | 2 782 | 17 253 | 2 483 | 2 069 | 48 676 |
| | May | 7 265 | 3 746 | 725 | 3 145 | 9 303 | 2 675 | 16 212 | 2 432 | 1 956 | 47 459 |
| | Jun | 7 317 | 3 754 | 711 | 3 274 | 8 213 | 2 179 | 15 139 | 2 151 | 1 975 | 44 713 |
| | Jul | 9 252 | 3 832 | 774 | 3 216 | 11 076 | 2 662 | 18 660 | 2 818 | 2 261 | 54 551 |
| | Aug | 7 831 | 3 323 | 546 | 3 027 | 8 995 | 2 314 | 17 868 | 2 212 | 1 826 | 47 942 |

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 |
|-----------|-----|--------------|--------------|---------------|------------|---------------|------------|---------|------------|---------|--------------|
| 2018 | Aug | 2 834 | 1 637 | 313 | 1 968 | 5 155 | 890 | 3 597 | 817 | 1 233 | 18 444 |
| | Sep | 2 649 | 1 595 | 236 | 1 717 | 5 055 | 817 | 4 282 | 982 | 1 150 | 18 483 |
| | Oct | 2 985 | 1 853 | 395 | 2 146 | 5 748 | 844 | 4 477 | 1 087 | 1 331 | 20 866 |
| | Nov | 2 894 | 2 028 | 329 | 1 814 | 6 169 | 862 | 3 553 | 1 023 | 1 121 | 19 793 |
| | Dec | 2 204 | 1 184 | 210 | 694 | 2 037 | 860 | 3 090 | 646 | 1 068 | 11 993 |
| 2019 | Jan | 2 318 | 1 599 | 220 | 1 480 | 5 132 | 779 | 3 354 | 617 | 1 101 | 16 600 |
| | Feb | 2 833 | 1 651 | 322 | 2 463 | 3 408 | 869 | 3 343 | 758 | 1 171 | 16 818 |
| | Mar | 2 473 | 1 280 | 257 | 2 216 | 4 453 | 683 | 3 705 | 1 032 | 1 148 | 17 247 |
| | Apr | 2 484 | 1 524 | 262 | 2 453 | 4 987 | 783 | 3 761 | 803 | 1 183 | 18 240 |
| | May | 3 200 | 2 127 | 318 | 2 361 | 4 312 | 943 | 3 296 | 1 195 | 1 221 | 18 973 |
| | Jun | 2 213 | 1 785 | 318 | 3 163 | 4 324 | 731 | 2 739 | 884 | 1 092 | 17 249 |
| | Jul | 2 744 | 1 658 | 463 | 1 785 | 4 909 | 1 040 | 2 931 | 1 118 | 1 213 | 17 861 |
| | Aug | 2 724 | 1 602 | 442 | 1 890 | 4 143 | 880 | 2 863 | 871 | 1 276 | 16 691 |

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 |
|-----------|-----|--------------|--------------|---------------|------------|---------------|------------|---------|------------|---------|--------------|
| 2018 | Aug | 74 691 | 33 048 | 4 018 | 26 721 | 48 945 | 15 458 | 69 193 | 18 628 | 9 303 | 300 005 |
| | Sep | 62 469 | 31 388 | 2 920 | 21 812 | 42 706 | 14 675 | 87 495 | 19 452 | 8 050 | 290 967 |
| | Oct | 75 849 | 47 070 | 4 544 | 24 783 | 49 987 | 15 821 | 87 495 | 20 048 | 10 733 | 336 330 |
| | Nov | 75 507 | 38 691 | 3 346 | 22 775 | 63 258 | 13 555 | 78 520 | 23 363 | 5 991 | 325 006 |
| | Dec | 65 384 | 29 021 | 3 009 | 10 129 | 28 238 | 16 435 | 62 417 | 23 842 | 5 928 | 244 403 |
| 2019 | Jan | 61 940 | 29 612 | 3 672 | 17 303 | 42 169 | 14 067 | 83 221 | 13 616 | 5 953 | 271 553 |
| | Feb | 67 923 | 27 286 | 3 505 | 29 563 | 49 874 | 15 633 | 63 147 | 17 402 | 6 833 | 281 166 |
| | Mar | 52 138 | 25 605 | 2 714 | 20 527 | 59 093 | 9 996 | 86 849 | 12 763 | 6 526 | 276 211 |
| | Apr | 63 775 | 32 847 | 4 800 | 31 593 | 45 766 | 12 953 | 83 183 | 15 976 | 7 528 | 298 421 |
| | May | 72 314 | 36 751 | 3 280 | 26 065 | 63 211 | 15 087 | 92 893 | 25 640 | 6 870 | 342 111 |
| | Jun | 50 371 | 28 644 | 4 389 | 27 475 | 75 331 | 15 082 | 93 955 | 14 793 | 5 708 | 315 748 |
| | Jul | 62 252 | 35 695 | 4 871 | 23 859 | 72 248 | 20 435 | 107 556 | 23 062 | 8 836 | 358 814 |
| | Aug | 63 038 | 28 396 | 4 564 | 25 392 | 61 788 | 14 840 | 95 555 | 25 268 | 9 700 | 328 541 |

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, ejection orders and other non-debt cases are excluded. |
| Purpose of the survey | 3 | 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 | 4 | This survey covers: <ul style="list-style-type: none"> • 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 email, 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 2019 was 85,2%. The improved collection rate for July 2019 was 85,7%. |
| Seasonal adjustment | 8 | 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: Click to download seasonal adjustment for civil cases for debt. |
| Trend cycle | 9 | 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. |
| 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. |

