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Statistical release

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Statistics of civil cases for debt (Preliminary)

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Enquiries

User Information Services
Tel: (012) 310 8600

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Key results for December 2013

Table A – Key figures for the month of December 2013

| Actual estimates | December 2013 | % change between December 2012 and December 2013 | % change between Oct – Dec 2012 and Oct – Dec 2013 | Annual % change between 2012 and 2013 |
|---|---------------|--|--|---------------------------------------|
| Number of civil summonses issued for debt | 42 656 | -11,3 | -2,3 | -11,5 |
| Number of civil judgements recorded for debt | 22 408 | -5,3 | -6,4 | -16,6 |
| Value of civil judgements recorded for debt (R million) | 306,8 | 8,1 | 4,2 | 0,9 |

The number of civil summonses issued for debt

The total number of civil summonses issued for debt decreased by 11,5% in 2013 compared with 2012. There was a decrease of 2,3% in the fourth quarter of 2013 compared with the fourth quarter of 2012. A year-on-year decrease of 11,3% was recorded in December 2013 – see Table A and Tables 4, 6 and 7.

The main categories that influenced the 11,5% decrease were:

- money lent (contributing -4,2 percentage points);
- ‘other’ debts (contributing -3,5 percentage points); and
- services (contributing -2,8 percentage points) – see Table 8.

The number of civil judgements recorded for debt

The total number of civil judgements recorded for debt decreased by 16,6% in 2013 compared with 2012. A 6,4% decrease was recorded in the fourth quarter of 2013 compared with the fourth quarter of 2012. A year-on-year decrease of 5,3% was recorded in December 2013 – see Table A and Tables 4, 6 and 7.

The main categories that influenced the 16,6% decrease were civil judgements relating to:

- money lent (contributing -10,4 percentage points);
- goods sold (contributing -3,7 percentage points); and
- promissory notes (contributing -0,9 of a percentage point) – see Table 8.

The value of civil judgements recorded for debt

The total value of civil judgements recorded for debt increased by 0,9% in 2013 compared with 2012. A 4,2% increase was recorded in the fourth quarter of 2013 compared with the fourth quarter of 2012. A year-on-year increase of 8,1% was recorded in December 2013.

The biggest contributor to the 0,9% increase was ‘other’ debts (contributing 6,5 percentage points). Money lent (contributing -4,0 percentage points) and goods sold (contributing -3,2 percentage points) were significant negative contributors to the total value of judgements recorded for debt – see Table 8.

In 2013, 359 300 civil judgements for debt amounting to R4 768,7 million were recorded. The largest contributors to the R4 768,7 million were:

- ‘other’ debts (R1 412,6 million or 29,6%);
- money lent (R1 207,2 million or 25,3%);
- services (R869,9 million or 18,2%); and
- goods sold (R486,3 million or 10,2%) – see Tables 2 and 3.

Figure 1 – Civil summonses issued for debt

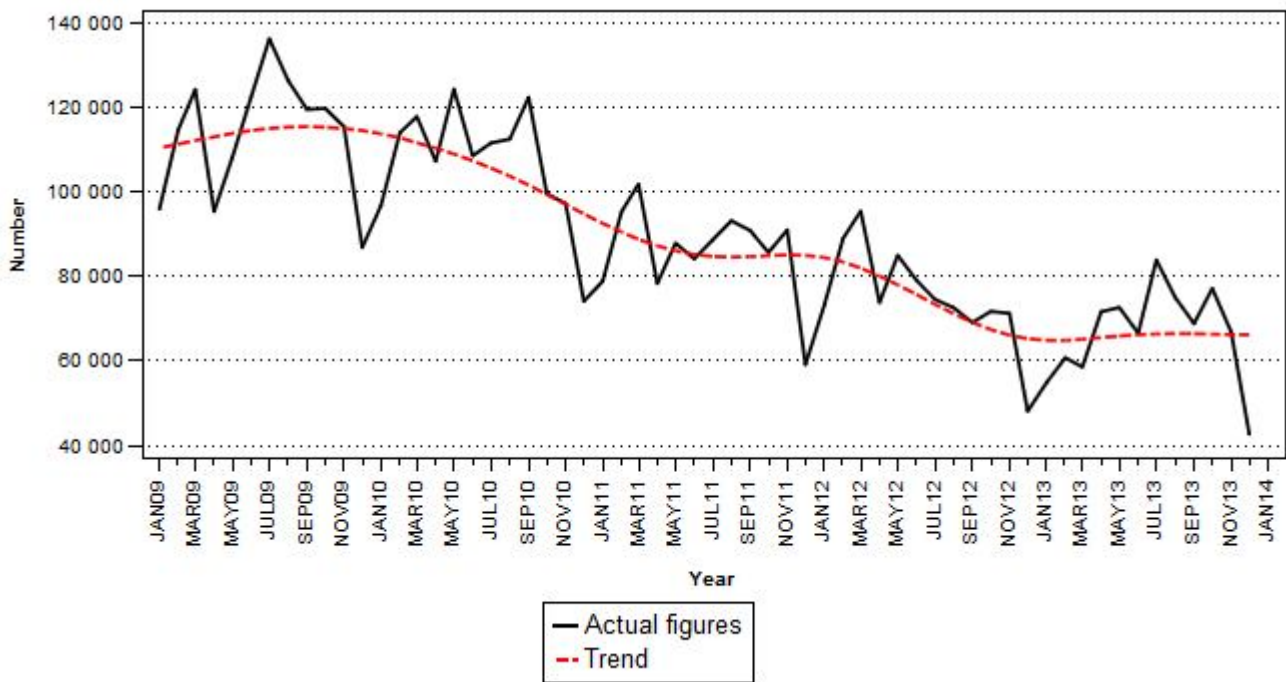
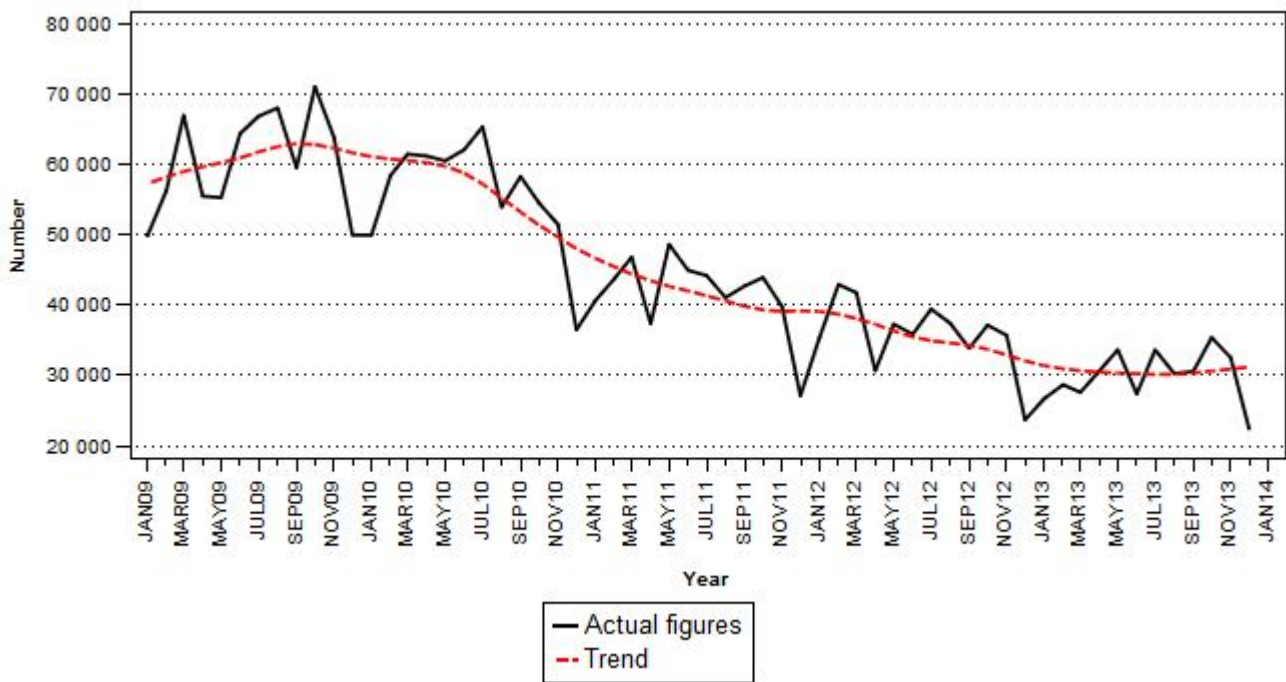


Figure 2 – Civil judgements recorded for debt



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 | | | |
|---------------------------------|---|----------------|---------------|---------------|---------------|-----------------|---------------|---------------|---------------|
| | | 2013 | Dec-12 | 1/ Nov-13 | 1/ Dec-13 | 2013 | Dec-12 | 1/ Nov-13 | 1/ Dec-13 |
| Cases recorded | Actual figures | 885 492 | 51 838 | 73 023 | 46 617 | 771 263 | 43 628 | 62 098 | 38 777 |
| | Seasonally adjusted | | 73 885 | 71 779 | 66 975 | | 62 403 | 61 572 | 55 909 |
| Civil summonses for debt | Goods sold - Open account | 64 027 | 4 388 | 6 003 | 3 842 | 50 110 | 3 208 | 4 679 | 2 923 |
| | Goods sold - Instalment sale transactions | 25 230 | 1 859 | 2 698 | 1 934 | 19 253 | 1 416 | 2 095 | 1 406 |
| | Services - Professional | 101 681 | 5 823 | 9 334 | 5 835 | 90 676 | 5 001 | 7 898 | 4 962 |
| | Services - Other | 136 161 | 7 271 | 13 442 | 7 174 | 119 196 | 5 924 | 11 923 | 5 943 |
| | Rent | 45 445 | 3 070 | 4 524 | 2 895 | 36 829 | 2 195 | 3 824 | 2 340 |
| | Money lent | 189 748 | 10 204 | 14 216 | 9 022 | 178 125 | 9 263 | 13 322 | 8 345 |
| | Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt | 112 460 | 6 004 | 5 938 | 4 772 | 98 284 | 4 901 | 4 903 | 4 092 |
| | Other debts | 124 502 | 9 452 | 10 732 | 7 182 | 113 696 | 8 312 | 9 678 | 6 218 |
| | Total - Actual figures | 799 254 | 48 071 | 66 887 | 42 656 | 706 169 | 40 220 | 58 322 | 36 229 |
| | Total - Seasonally adjusted | | 66 467 | 63 964 | 59 483 | | 56 031 | 57 315 | 50 862 |

1/ Preliminary.

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

| Item | | Total | | | | Private Persons | | | |
|----------------------------|---|----------------|---------------|---------------|---------------|-----------------|---------------|---------------|---------------|
| | | 2013 | Dec-12 | 1/ Nov-13 | 1/ Dec-13 | 2013 | Dec-12 | 1/ Nov-13 | 1/ Dec-13 |
| Number of civil judgements | Goods sold - Open account | 30 657 | 2 375 | 2 323 | 1 855 | 24 442 | 1 871 | 1 789 | 1 421 |
| | Goods sold - Instalment sale transactions | 7 843 | 674 | 651 | 612 | 5 979 | 539 | 463 | 468 |
| | Services - Professional | 55 008 | 3 448 | 5 107 | 3 460 | 50 100 | 3 066 | 4 469 | 3 112 |
| | Services - Other | 54 745 | 3 097 | 5 701 | 4 158 | 47 405 | 2 594 | 5 188 | 3 721 |
| | Rent | 21 197 | 1 824 | 1 932 | 1 288 | 17 602 | 1 514 | 1 643 | 1 052 |
| | Money lent | 95 688 | 6 395 | 8 024 | 4 918 | 88 999 | 6 065 | 7 484 | 4 621 |
| | Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt | 34 554 | 2 307 | 3 987 | 2 200 | 29 965 | 2 113 | 3 446 | 1 839 |
| | Other debts | 59 608 | 3 538 | 4 793 | 3 917 | 53 779 | 3 151 | 4 281 | 3 582 |
| | Total - Actual figures | 359 300 | 23 658 | 32 518 | 22 408 | 318 271 | 20 913 | 28 763 | 19 816 |
| | Total - Seasonally adjusted | | 32 346 | 31 068 | 30 943 | | 28 558 | 27 527 | 27 343 |

1/ Preliminary.

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

| Item | | Total | | | | Private Persons | | | |
|---------------------------|---|------------------|----------------|----------------|----------------|------------------|----------------|----------------|----------------|
| | | 2013 | Dec-12 | 1/ Nov-13 | 1/ Dec-13 | 2013 | Dec-12 | 1/ Nov-13 | 1/ Dec-13 |
| Value of civil judgements | Goods sold - Open account | 363 433 | 26 672 | 36 328 | 18 906 | 210 158 | 13 779 | 26 634 | 10 515 |
| | Goods sold - Instalment sale transactions | 122 884 | 8 724 | 10 004 | 8 111 | 99 535 | 7 353 | 8 441 | 7 055 |
| | Services - Professional | 278 857 | 18 728 | 27 309 | 24 707 | 235 231 | 14 536 | 22 689 | 18 279 |
| | Services - Other | 591 021 | 29 718 | 45 943 | 40 030 | 472 545 | 25 242 | 39 650 | 33 076 |
| | Rent | 349 320 | 22 697 | 29 915 | 19 697 | 242 206 | 13 263 | 22 960 | 14 579 |
| | Money lent | 1 207 204 | 81 090 | 111 607 | 80 722 | 1 088 557 | 75 997 | 100 154 | 64 907 |
| | Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt | 443 338 | 27 935 | 40 634 | 30 248 | 363 661 | 24 492 | 34 503 | 25 344 |
| | Other debts | 1 412 604 | 68 259 | 137 699 | 84 394 | 785 057 | 40 499 | 63 597 | 61 670 |
| | Total - Actual figures | 4 768 661 | 283 823 | 439 439 | 306 815 | 3 496 950 | 215 161 | 318 628 | 235 425 |
| | Total - Seasonally adjusted | | 372 223 | 420 157 | 403 163 | | 281 002 | 299 375 | 308 412 |

1/ Preliminary.

Table 4 – Percentage change in the total number of civil summonses, judgements and the value of judgements recorded between the fourth quarter of 2012 and the fourth quarter of 2013

| Actual estimates | Actual estimates Oct – Dec 2012 | Actual estimates Oct – Dec 2013 | % change between Oct – Dec 2012 and Oct – Dec 2013 | Difference between Oct – Dec 2012 and Oct – Dec 2013 |
|---|------------------------------------|------------------------------------|--|--|
| Number of civil summonses issued for debt | 191 017 | 186 678 | -2,3 | -4 339 |
| Number of civil judgements recorded for debt | 96 483 | 90 307 | -6,4 | -6 176 |
| Value of civil judgements recorded for debt (R million) | 1 148,3 | 1 196,8 | 4,2 | 48,5 |

Table 5 – Contribution of the different kinds of debts to the change in total number of civil summonses, judgements and the value of judgements recorded between the fourth quarter of 2012 and the fourth quarter of 2013 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 | -1,2 | -1,9 | -1,4 |
| Goods sold - Instalment sale transactions | -0,1 | -0,3 | -0,5 |
| Services - Professional | 1,1 | 0,4 | 1,4 |
| Services - Other | 1,8 | 2,5 | 0,3 |
| Rent | 0,3 | -0,5 | -0,6 |
| Money lent | -0,8 | -7,0 | -1,4 |
| Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt | -0,7 | -1,2 | 0,9 |
| Other debts | -2,6 | 1,5 | 5,5 |
| Total | -2,3 | -6,4 | 4,2 |

1/ The contribution (percentage points) is calculated by multiplying the three-monthly percentage change of each kind of debt with the percentage contribution to the total during October to December 2012, 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, judgements and the value of judgements recorded between the current month and the corresponding month of the previous year

| Actual estimates | Actual estimates December 2012 | Actual estimates December 2013 | % change between December 2012 and December 2013 | Difference between December 2012 and December 2013 |
|---|-----------------------------------|-----------------------------------|--|--|
| Number of civil summonses issued for debt | 48 071 | 42 656 | -11,3 | -5 415 |
| Number of civil judgements recorded for debt | 23 658 | 22 408 | -5,3 | -1 250 |
| Value of civil judgements recorded for debt (R million) | 283,8 | 306,8 | 8,1 | 23,0 |

Table 7 - Percentage change in the total number of civil summonses, judgements and the value of judgements recorded between 2012 and 2013.

| Actual estimates | Actual estimates 2012 | Actual estimates 2013 | % change between 2012 and 2013 | Difference between 2012 and 2013 |
|---|-----------------------|-----------------------|--------------------------------|----------------------------------|
| Number of civil summonses issued for debt | 902 714 | 799 254 | -11,5 | -103 460 |
| Number of civil judgements recorded for debt | 431 036 | 359 300 | -16,6 | -71 736 |
| Value of civil judgements recorded for debt (R million) | 4 727,1 | 4 768,7 | 0,9 | 41,6 |

Table 8 - Contribution of the different kinds of debts to the change in total number of civil summonses, judgements and the value of judgements recorded between 2012 and 2013 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 | -1,2 | -3,2 | -2,2 |
| Goods sold - Instalment sale transactions | 0,3 | -0,5 | -1,0 |
| Services - Professional | -0,1 | -1,0 | -0,4 |
| Services - Other | -2,7 | 0,2 | 1,6 |
| Rent | 0,5 | -0,6 | 0,1 |
| Money lent | -4,2 | -10,4 | -4,0 |
| Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt | -0,5 | -0,9 | 0,3 |
| Other debts | -3,5 | -0,2 | 6,5 |
| Total | -11,5 | -16,6 | 0,9 |

1/ The contribution (percentage points) is calculated by multiplying the annual percentage change of each kind of debt with the percentage contribution to the total number or value of cases recorded during January to December 2012, divided by 100. Due to rounding off, contributions might not add up to the total.

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 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 December 2013 was 85,7%. The improved collection rate for November 2013 was 84,7%. |
| 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: <ul style="list-style-type: none"> • <i>Bulletin of Statistics</i> issued quarterly. • <i>SA Statistics</i> issued annually. |
| Unpublished statistics | 10 | In some cases Stats SA can also make available statistics which are not published. The statistics can be made available as computer printouts or electronic versions. Generally a charge is made for providing unpublished statistics. |
| 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 debts such as salaries and wages, outstanding medical fund debts, outstanding sponsored debts, outstanding class and tuition debt, outstanding income and salaries, tax, outstanding assessment rates, outstanding money in respect of television maintenance contracts and outstanding money in respect of flat 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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General enquiries

Telephone number: (012) 310 4897/ 2965 (technical queries)
(012) 310 8600 (user information services)
(012) 310 8358 (orders/subscription services)

Fax number: (012) 310 8664 (technical enquiries)

email: onicama@statssa.gov.za (technical enquiries)
info@statssa.gov.za (user information services)
magdaj@statssa.gov.za (orders/subscription services)

Postal address: Private Bag X44, Pretoria, 0001

Produced by Stats SA