



**Statistics  
South Africa**



your leading partner in quality statistics

---

# Statistical release

## P0041

# Statistics of civil cases for debt (Preliminary)

## February 2012

**Embargoed until:  
19 April 2012  
09:00**

### **Enquiries**

User Information Services  
Tel: (012) 310 8600

### **Forthcoming issue**

March 2012

### **Expected release date**

17 May 2012

**Contents**

**Results for February 2012** .....2

**Tables**.....4

Table 1 . Number of civil cases recorded and summonses issued for debt according to business enterprises and private persons.....4

Table 2 . Number of civil cases recorded according to selected magistrates offices.....5

Table 3 . Number of civil default and consent judgements for debt according to business enterprises and private persons .....6

Table 4 . Value of civil default and consent judgements for debt according to business enterprises and private persons (R000) .....6

Table 5 . Percentage change in the total number of civil summonses, judgements and the value of judgements recorded between the three months ended February 2012 and the three months ended February 2011 .....7

Table 6 . 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 three months ended February 2012 and the three months ended February 2011 .....7

Table 7 . 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...7

**Explanatory notes**.....8

**Glossary**.....9

**General information**.....10

## Results for February 2012

**Table A – Key figures for the month of February 2012**

Actual estimates	February 2012	% change between February 2011 and February 2012	% change between December 2010 to February 2011 and December 2011 to February 2012
Number of civil summonses issued for debt	89 325	-8,7	-12,2
Number of civil judgements recorded for debt	42 239	-4,4	-14,2
Value of civil judgements recorded for debt (R million)	402,5	-11,9	-18,2

### The number of civil summonses issued for debt

**A 12,2% decrease in the total number of civil summonses issued for debt was recorded for the three months ended February 2012 compared with the three months ended February 2011. An 8,7% year-on-year decrease was recorded in February 2012 (see Table A and Tables 5 and 7).**

The major contributors to the 12,2% decrease were:

- the promissory notes and other acknowledgements of debt category (contributing -11,3 percentage points);
- the other debts category (contributing -2,9 percentage points); and
- the money lent category (contributing -1,6 percentage points).

The other services category counteracted the 12,2% decrease to a certain extent and recorded a contribution of 5,1 percentage points (see Table 6).

### The number of civil judgements recorded for debt

**The three months ended February 2012 reflected a 14,2% decrease in the total number of civil judgements recorded for debt compared with the three months ended February 2011. A year-on-year decrease of 4,4% was recorded in February 2012 (see Table A and Tables 5 and 7).**

The main drivers behind the 14,2% decrease were civil judgements relating to:

- the money lent category (contributing -4,8 percentage points);
- the services category (contributing -4,3 percentage points);
- the other debts category (contributing -2,3 percentage points); and
- the promissory notes and other acknowledgements of debt category (contributing -2,2 percentage points) (see Table 6).

### The value of civil judgements recorded for debt

**There was an 18,2% decrease in the total value of civil judgements recorded for debt for the three months ended February 2012 compared with the same three months of the previous year. A year-on-year decrease of 11,9% was recorded in February 2012 (see Table A and Tables 5 and 7).**

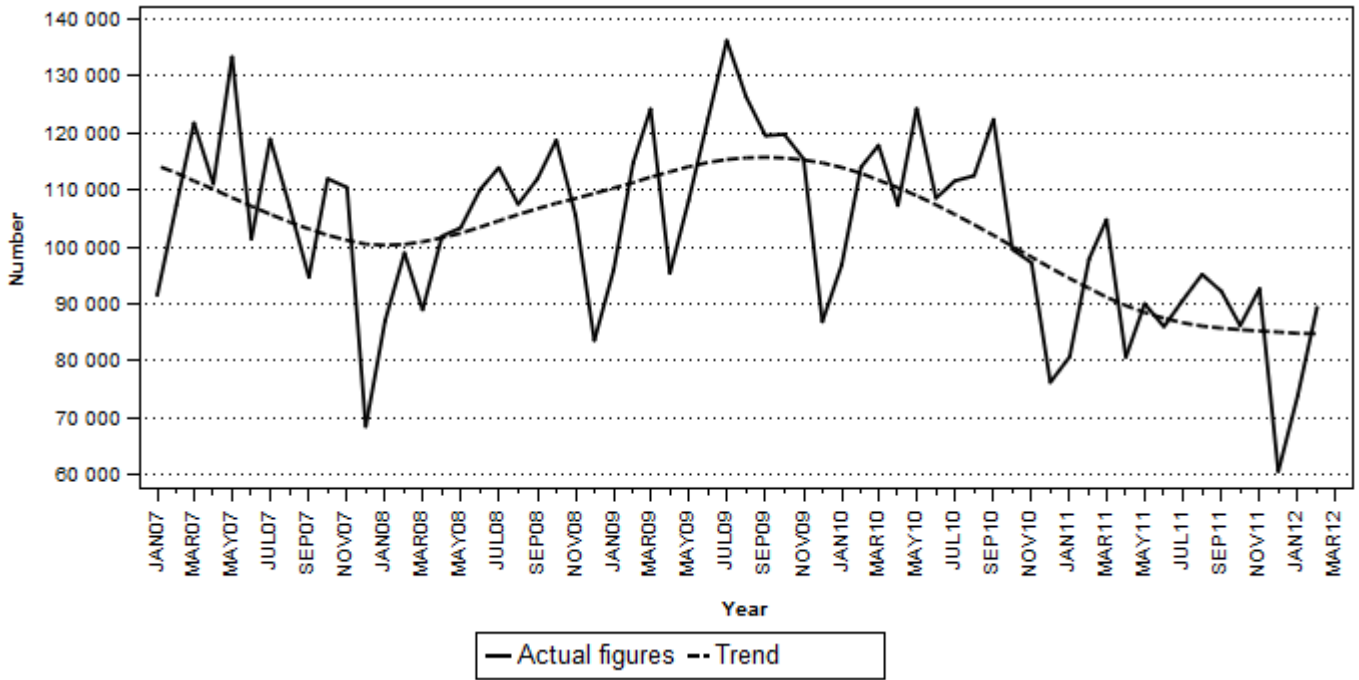
The major contributors to the 18,2% decrease were:

- the money lent category (contributing -7,4 percentage points);
- the services category (contributing -5,0 percentage points); and
- the goods sold category (contributing -3,2 percentage points) (see Table 6).

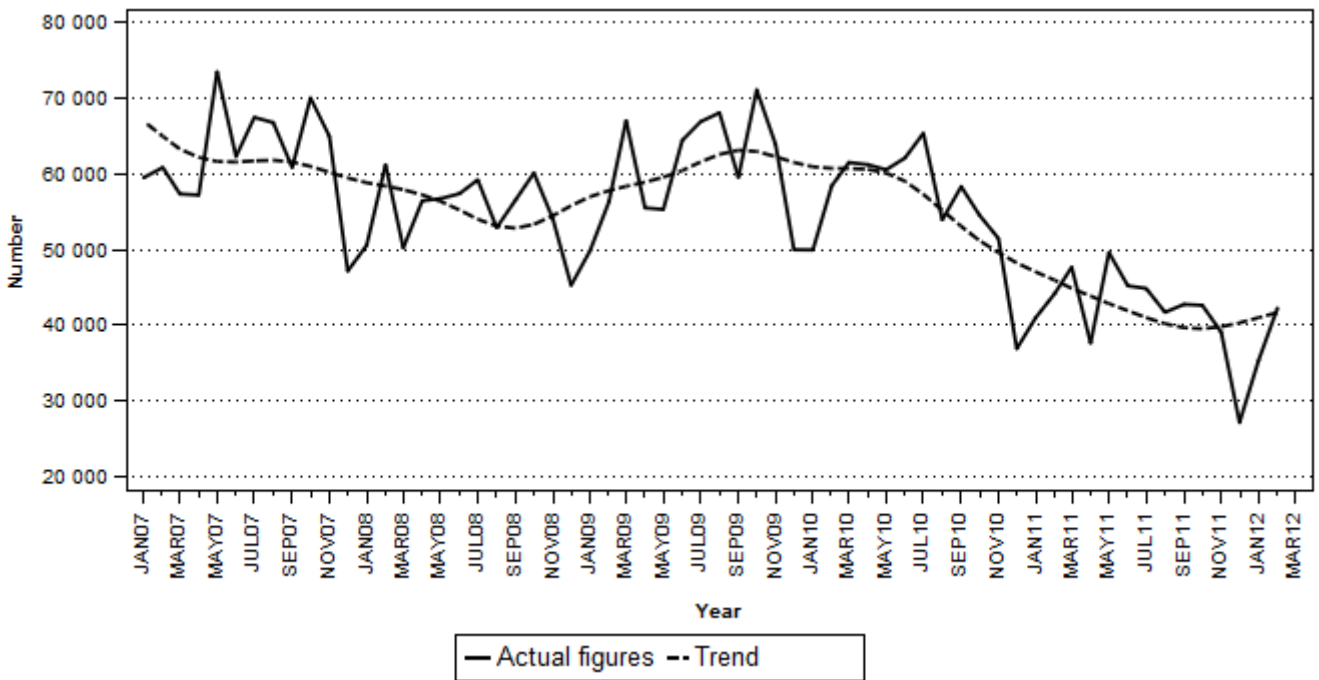
During February 2012, 42 239 civil judgements for debt amounting to R402,5 million were recorded. The largest contributors to the R402,5 million were:

- money lent (R126,1 million or 31,3%);
- other debts (R77,6 million or 19,3%);
- services (R68,9 million or 17,1%); and
- goods sold (R57,4 million or 14,3%) (see Tables 3 and 4).

**Figure 1 – Civil summonses issued for debt**



**Figure 2 – Civil judgements recorded for debt**



**PJ Lehohla  
Statistician-General**

**Tables**

**Table 1 – Number of civil cases recorded and summonses issued for debt according to business enterprises and private persons**

Item		Total				Private Persons			
		1/ 2011	February 2011	1/ January 2012	1/ February 2012	1/ 2011	February 2011	1/ January 2012	1/ February 2012
<b>Cases recorded</b>	<b>Actual figures</b>	<b>1 228 081</b>	<b>113 911</b>	<b>80 753</b>	<b>99 399</b>	<b>1 074 544</b>	<b>102 184</b>	<b>68 163</b>	<b>85 796</b>
	<b>Seasonally adjusted</b>		109 242	94 019	94 870		96 707	79 458	80 875
<b>Civil summonses for debt</b>	<b>Goods sold - Open account</b>	82 731	7 636	5 117	6 630	63 892	5 834	4 046	5 145
	<b>Goods sold - Instalment sale transactions</b>	24 717	2 037	1 092	1 689	20 453	1 717	972	1 446
	<b>Services - Professional</b>	117 710	10 067	7 733	8 806	102 140	8 464	6 400	7 511
	<b>Services - Other</b>	197 578	12 633	14 045	19 263	176 090	10 512	11 303	15 664
	<b>Rent</b>	46 158	3 738	2 833	3 438	36 611	3 246	2 026	2 679
	<b>Money lent</b>	232 580	24 808	20 159	24 668	214 839	23 767	18 829	22 666
	<b>Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt</b>	171 988	17 879	8 218	9 396	151 977	17 144	6 491	7 850
	<b>Other debts</b>	183 792	19 051	14 616	15 435	156 534	16 253	13 448	14 030
	<b>Total - Actual figures</b>	<b>1 057 254</b>	<b>97 849</b>	<b>73 813</b>	<b>89 325</b>	<b>922 536</b>	<b>86 937</b>	<b>63 515</b>	<b>76 991</b>
	<b>Total - Seasonally adjusted</b>		94 574	85 864	86 056		83 277	73 667	73 506

1/ Preliminary.

**Table 2 – Number of civil cases recorded according to selected magistrates' offices**

Year and Month		Cape Peninsula	Port Elizabeth	East London	Kimberley	Pietermaritzburg	Durban	Johannesburg	East Rand	West Rand	Pretoria	Vereeniging, Vanderbijlpark and Meyerton	Bloemfontein
<b>2010</b>	<b>Year Total</b>	<b>118 066</b>	<b>37 136</b>	<b>15 823</b>	<b>5 246</b>	<b>22 836</b>	<b>90 782</b>	<b>256 134</b>	<b>54 366</b>	<b>33 988</b>	<b>138 594</b>	<b>17 342</b>	<b>64 259</b>
<b>2011</b>	<b>Year Total</b>	<b>79 453</b>	<b>60 025</b>	<b>11 782</b>	<b>4 842</b>	<b>16 605</b>	<b>64 927</b>	<b>222 519</b>	<b>47 935</b>	<b>37 724</b>	<b>94 991</b>	<b>14 597</b>	<b>41 547</b>
	<b>January</b>	4 253	2 019	876	293	1 493	6 512	22 549	3 222	2 516	8 018	934	3 585
	<b>February</b>	5 379	3 184	1 197	344	1 805	6 343	28 740	4 472	3 473	9 927	1 563	2 946
	<b>March</b>	6 907	4 548	1 301	419	826	6 034	24 728	4 818	2 831	8 569	1 405	4 354
	<b>April</b>	5 317	3 823	1 423	290	1 581	6 031	19 903	3 398	2 711	7 212	1 016	4 428
	<b>May</b>	5 999	6 607	1 430	351	1 469	6 728	20 295	3 556	2 599	9 172	1 098	4 520
	<b>June</b>	7 480	5 207	975	374	1 325	5 738	17 516	3 829	2 459	8 132	1 368	3 855
	<b>July</b>	7 879	4 502	1 309	549	2 056	6 124	17 611	3 913	3 476	7 393	1 765	3 492
	<b>August</b>	7 482	6 460	1 137	680	1 268	4 909	15 940	4 581	3 251	6 977	1 448	3 982
	<b>September</b>	7 689	5 978	610	578	1 740	4 341	19 759	4 414	3 125	7 876	1 070	3 364
	<b>1/ October</b>	6 220	6 621	588	244	1 141	3 976	12 013	5 438	3 187	8 655	924	2 893
<b>1/ November</b>	6 482	7 447	627	461	1 171	4 410	13 803	3 987	4 811	8 658	1 435	2 488	
<b>1/ December</b>	8 366	3 629	309	259	730	3 781	9 662	2 307	3 285	4 402	571	1 640	
<b>2012</b>	<b>1/ January</b>	6 626	4 188	264	321	1 251	3 717	12 474	3 477	4 217	7 230	838	1 590
	<b>1/ February</b>	6 421	6 720	345	710	1 269	4 068	15 892	4 107	6 091	7 905	987	2 259

1/ Preliminary.

**Table 3 – Number of civil default and consent judgements for debt according to business enterprises and private persons**

Item		Total				Private Persons			
		1/ 2011	February 2011	1/ January 2012	1/ February 2012	1/ 2011	February 2011	1/ January 2012	1/ February 2012
<b>Number of civil judgements</b>	<b>Goods sold - Open account</b>	56 615	4 615	3 446	4 354	48 223	4 000	2 975	3 706
	<b>Goods sold - Instalment sale transactions</b>	10 639	816	544	770	8 676	666	428	606
	<b>Services - Professional</b>	68 354	5 782	4 046	5 353	63 199	5 229	3 659	4 944
	<b>Services - Other</b>	57 875	5 265	4 138	4 792	50 119	4 558	3 616	4 234
	<b>Rent</b>	25 704	2 055	1 970	2 138	20 611	1 588	1 463	1 633
	<b>Money lent</b>	163 359	14 959	14 211	14 878	158 141	14 575	13 426	14 377
	<b>Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt</b>	44 560	4 062	1 653	4 051	38 556	3 661	1 583	3 702
	<b>Other debts</b>	76 462	6 617	5 321	5 903	68 043	5 807	4 796	5 391
	<b>Total - Actual figures</b>	<b>503 568</b>	<b>44 171</b>	<b>35 329</b>	<b>42 239</b>	<b>455 568</b>	<b>40 084</b>	<b>31 946</b>	<b>38 593</b>
	<b>Total - Seasonally adjusted</b>		45 393	41 509	43 318		40 795	37 141	39 237

1/ Preliminary.

**Table 4 – Value of civil default and consent judgements for debt according to business enterprises and private persons (R'000)**

Item		Total				Private Persons			
		1/ 2011	February 2011	1/ January 2012	1/ February 2012	1/ 2011	February 2011	1/ January 2012	1/ February 2012
<b>Value of civil judgements</b>	<b>Goods sold - Open account</b>	523 922	42 504	29 000	42 471	333 859	27 807	18 678	24 273
	<b>Goods sold - Instalment sale transactions</b>	284 137	22 494	10 658	14 978	230 812	18 001	8 357	11 673
	<b>Services - Professional</b>	309 385	24 628	18 498	27 382	265 250	20 969	15 997	22 791
	<b>Services - Other</b>	592 026	48 628	41 801	41 528	444 347	32 290	34 868	32 056
	<b>Rent</b>	375 105	31 875	21 486	27 719	224 232	18 355	10 293	15 654
	<b>Money lent</b>	1 526 531	145 140	99 197	126 069	1 423 210	137 981	92 101	113 010
	<b>Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt</b>	536 916	47 833	32 047	44 776	436 277	38 309	29 804	33 685
	<b>Other debts</b>	1 018 699	93 557	62 600	77 585	730 391	72 300	50 353	56 871
	<b>Total - Actual figures</b>	<b>5 166 721</b>	<b>456 659</b>	<b>315 287</b>	<b>402 508</b>	<b>4 088 378</b>	<b>366 012</b>	<b>260 451</b>	<b>310 013</b>
	<b>Total - Seasonally adjusted</b>		461 589	368 449	406 346		362 040	288 994	305 634

1/ Preliminary.

**Table 5 – Percentage change in the total number of civil summonses, judgements and the value of judgements recorded between the three months ended February 2012 and the three months ended February 2011**

Actual estimates	Actual estimates December 2010 to February 2011	Actual estimates December 2011 to February 2012	% change between December 2010 to February 2011 and December 2011 to February 2012	Difference between December 2010 to February 2011 and December 2011 to February 2012
Number of civil summonses issued for debt	254 743	223 670	-12,2	-31 073
Number of civil judgements recorded for debt	122 084	104 739	-14,2	-17 345
Value of civil judgements recorded for debt (R million)	1 268,9	1 038,4	-18,2	-230,5

**Table 6 – 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 three months ended February 2012 and the three months ended February 2011 1/**

	Contribution (% points) to the total % change		
	Civil summonses for debt	Number of civil judgements	Value of civil judgements
Goods sold - Open account	-0,1	-0,1	-0,9
Goods sold - Instalment sale transactions	-0,2	-0,3	-2,3
Services - Professional	-1,3	-2,5	-0,4
Services - Other	5,1	-1,8	-4,6
Rent	0,1	-0,2	-0,7
Money lent	-1,6	-4,8	-7,4
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	-11,3	-2,2	-1,1
Other debts	-2,9	-2,3	-0,8
<b>Total</b>	<b>-12,2</b>	<b>-14,2</b>	<b>-18,2</b>

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 number or value of cases recorded during December 2010 to February 2011, divided by 100. Due to rounding off, contributions might not add up to the total.

**Table 7 – 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 February 2011	Actual estimates February 2012	% change between February 2011 and February 2012	Difference between February 2011 and February 2012
Number of civil summonses issued for debt	97 849	89 325	-8,7	-8 524
Number of civil judgements recorded for debt	44 171	42 239	-4,4	-1 932
Value of civil judgements recorded for debt (R million)	456,7	402,5	-11,9	-54,2



## 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, ejection 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, excluding the former Transkei, Bophuthatswana, Venda and Ciskei (TBVC states). 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 magistrates' office. Magistrates' offices include the small claims courts.  The largest magistrates' offices in South Africa, which account for approximately 95% of all the civil cases in South Africa, are included in the monthly survey of civil cases for debt. The smallest magistrates' offices are not used in the sample. A sample of 151 magistrates' offices was drawn using the number of civil cases recorded as measure of size.
<b>Survey methodology and design</b>	<b>6</b>	The survey is conducted by mail, fax and telephone each month from 151 magistrates' offices.
<b>Response rate</b>	<b>7</b>	The preliminary response rate for the civil cases for debt survey for February 2012 was 90,7%. Improved response rate for January 2012 was 89,4%.
<b>Trend cycle</b>	<b>8</b>	Smoothed seasonally adjusted and trend estimates are generated using the X-11 Seasonal Adjustment Programme.
<b>Publications</b>	<b>9</b>	Users may also wish to refer to the following publications: <ul style="list-style-type: none"> <li>• <i>Bulletin of Statistics</i> issued quarterly; and</li> <li>• <i>SA Statistics</i> issued annually.</li> </ul>
<b>Unpublished statistics</b>	<b>10</b>	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.
<b>Symbols and abbreviations</b>	<b>11</b>	R/D        Refer to Drawer Stats SA    Statistics South Africa TBVC       Transkei, Bophuthatswana, Venda, Ciskei *            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>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. This usually happens before the debtor signs a binding contract, e.g. loan agreement.
<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 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.
<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.

## Advanced release calendar

An advanced 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, Nelspruit  
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)

## General enquiries

Telephone number: (012) 310 8407/ 2965 (technical queries)  
(012) 310 8600 (user information services)  
(012) 310 8358 (orders/subscription services)

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

email: [nthabisengt@statssa.gov.za](mailto:nthabisengt@statssa.gov.za) (technical enquiries)  
[info@statssa.gov.za](mailto:info@statssa.gov.za) (user information services)  
[magdaj@statssa.gov.za](mailto:magdaj@statssa.gov.za) (orders/subscription services)

Postal address: Private Bag X44, Pretoria, 0001

*Produced by Stats SA*