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# Statistical release

## P0041

# Statistics of civil cases for debt (Preliminary)

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## Key results for February 2015

**Table A – Key figures for the month of February 2015**

Actual estimates	February 2015	% change between February 2014 and February 2015	% change between Dec 2013 – Feb 2014 and Dec 2014 – Feb 2015
Number of civil summonses issued for debt	56 843	-5,0	-9,4
Number of civil judgements recorded for debt	24 858	-5,6	-11,2
Value of civil judgements recorded for debt (R million)	357,1	-11,3	-9,4

### The number of civil summonses issued for debt

The total number of civil summonses issued for debt decreased by 9,4% in the three months ended February 2015 compared with the three months ended February 2014. A 5,0% decrease was recorded between February 2014 and February 2015 – see Tables A, 4 and 6.

The main categories that influenced the 9,4% decrease were civil summonses relating to:

- services (contributing -3,6 percentage points);
- goods sold (contributing -2,1 percentage points); and
- promissory notes (contributing -2,0 percentage points) – see Table 5.

### The number of civil judgements recorded for debt

The total number of civil judgements recorded for debt decreased by 11,2% in the three months ended February 2015 compared with the three months ended February 2014. A decrease of 5,6% was recorded between February 2014 and February 2015 – see Tables A, 4 and 6.

The main categories that influenced the 11,2% decrease were civil judgements relating to:

- services (contributing -5,8 percentage points);
- goods sold (contributing -1,8 percentage points); and
- ‘other’ debts (contributing -1,7 percentage points) – see Table 5.

### The value of civil judgements recorded for debt

The total value of civil judgements recorded for debt was 9,4% lower in the three months ended February 2015 compared with the three months ended February 2014. A year-on-year decrease of 11,3% was recorded in February 2015 – see Tables A, 4 and 6.

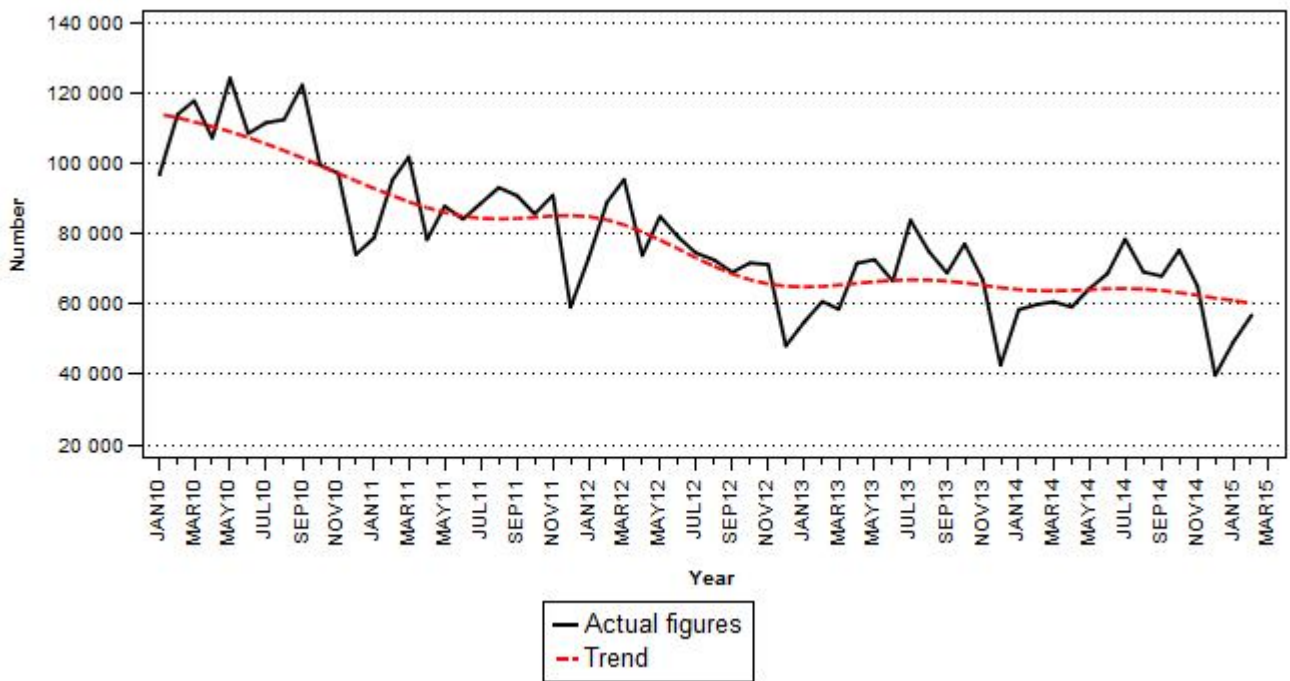
The main categories that influenced the 9,4% decrease were the value of judgements relating to:

- ‘other’ debts (contributing -8,0 percentage points);
- services (contributing -2,9 percentage points); and
- rent (contributing -1,1 percentage points) – see Table 5.

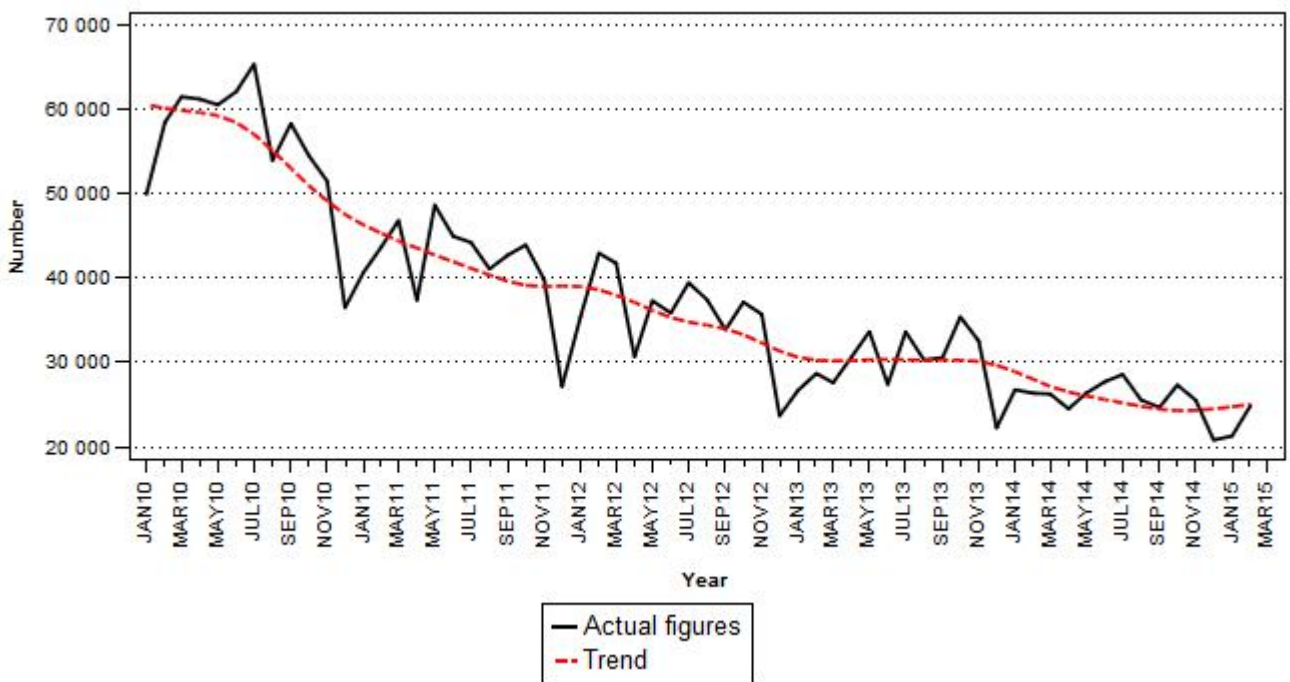
In February 2015, 24 858 civil judgements for debt amounting to R357,1 million were recorded. The largest contributors to the total value of judgements were:

- ‘other’ debts (R102,2 million or 28,6%);
- money lent (R97,0 million or 27,2%); and
- services (R56,6 million or 15,9%) – 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			
		2014	Feb-14	1/ Jan-15	1/ Feb-15	2014	Feb-14	1/ Jan-15	1/ Feb-15
<b>Cases recorded</b>	<b>Actual figures</b>	<b>838 926</b>	<b>65 980</b>	<b>53 922</b>	<b>64 380</b>	<b>738 542</b>	<b>58 410</b>	<b>44 211</b>	<b>57 622</b>
	<b>Seasonally adjusted</b>		67 636	66 359	66 687		59 461	51 648	59 401
<b>Civil summonses for debt</b>	Goods sold - Open account	53 702	4 326	3 084	3 512	41 998	3 342	2 411	2 821
	Goods sold - Instalment sale transactions	26 973	1 692	1 734	1 965	21 678	1 277	1 336	1 555
	Services - Professional	93 548	7 637	6 225	6 604	83 216	6 775	5 690	5 923
	Services - Other	124 116	9 693	8 268	8 368	107 931	8 616	7 172	7 184
	Rent	39 481	3 211	2 323	2 127	32 456	2 562	1 851	1 721
	Money lent	199 369	15 525	11 759	15 989	189 974	14 755	11 163	15 265
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	98 753	8 574	6 076	7 690	91 037	7 849	5 558	7 143
	Other debts	130 908	9 197	9 766	10 588	117 735	8 129	8 889	9 533
	<b>Total - Actual figures</b>	<b>766 850</b>	<b>59 855</b>	<b>49 235</b>	<b>56 843</b>	<b>686 025</b>	<b>53 305</b>	<b>44 070</b>	<b>51 145</b>
	<b>Total - Seasonally adjusted</b>		61 652	57 680	59 291		54 258	51 330	52 759

1/ Preliminary.

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

Item		Total				Private Persons			
		2014	Feb-14	1/ Jan-15	1/ Feb-15	2014	Feb-14	1/ Jan-15	1/ Feb-15
Number of civil judgements	Goods sold - Open account	21 883	2 167	1 515	1 607	16 688	1 708	1 167	1 219
	Goods sold - Instalment sale transactions	7 381	560	563	667	5 580	410	418	505
	Services - Professional	53 262	4 459	3 485	4 538	47 696	3 983	3 058	4 048
	Services - Other	47 316	4 301	2 662	3 062	41 425	3 807	2 181	2 618
	Rent	17 543	1 758	1 488	1 398	14 406	1 485	1 108	1 126
	Money lent	75 586	6 348	5 599	6 412	70 978	5 762	5 216	5 992
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	27 335	2 171	2 268	2 515	23 145	1 800	1 968	2 190
	Other debts	59 879	4 565	3 671	4 659	55 630	4 157	3 363	4 298
	<b>Total - Actual figures</b>	<b>310 185</b>	<b>26 329</b>	<b>21 251</b>	<b>24 858</b>	<b>275 548</b>	<b>23 112</b>	<b>18 479</b>	<b>21 996</b>
	<b>Total - Seasonally adjusted</b>		27 435	23 949	25 950		24 256	21 120	23 122

1/ Preliminary.

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

Item		Total				Private Persons			
		2014	Feb-14	1/ Jan-15	1/ Feb-15	2014	Feb-14	1/ Jan-15	1/ Feb-15
Value of civil judgements	Goods sold - Open account	289 100	24 027	19 236	26 291	166 780	13 813	12 025	13 602
	Goods sold - Instalment sale transactions	89 599	9 625	5 857	11 058	75 311	8 230	4 730	9 731
	Services - Professional	268 653	22 878	19 813	22 564	234 985	19 192	17 236	20 109
	Services - Other	470 117	47 207	32 137	34 059	375 093	35 079	22 904	27 375
	Rent	277 582	28 009	18 990	25 927	201 587	19 757	11 558	17 728
	Money lent	1 085 532	83 866	78 574	96 996	1 002 428	74 197	75 444	92 788
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	418 697	32 701	38 439	37 974	349 493	27 104	33 201	32 729
	Other debts	1 201 729	154 186	60 030	102 230	779 107	69 172	47 261	69 811
	<b>Total - Actual figures</b>	<b>4 101 009</b>	<b>402 499</b>	<b>273 076</b>	<b>357 099</b>	<b>3 184 784</b>	<b>266 544</b>	<b>224 359</b>	<b>283 873</b>
	<b>Total - Seasonally adjusted</b>		382 569	336 389	337 556		269 685	269 545	287 769

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 February 2014 and the three months ended February 2015**

Actual estimates	Actual estimates Dec 2013 – Feb 2014	Actual estimates Dec 2014 – Feb 2015	% change between Dec 2013 – Feb 2014 and Dec 2014 – Feb 2015	Difference between Dec 2013 – Feb 2014 and Dec 2014 – Feb 2015
Number of civil summonses issued for debt	160 856	145 797	-9,4	-15 059
Number of civil judgements recorded for debt	75 293	66 894	-11,2	-8 399
Value of civil judgements recorded for debt (R million)	1 021,7	925,4	-9,4	-96,3

**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 February 2014 and the three months ended February 2015 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	-2,3	-1,9	-0,4
Goods sold - Instalment sale transactions	0,2	0,1	-0,1
Services - Professional	-1,9	-1,3	-0,6
Services - Other	-1,7	-4,5	-2,3
Rent	-1,5	-1,2	-1,1
Money lent	-1,4	-1,5	0,7
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	-2,0	0,9	2,3
Other debts	1,2	-1,7	-8,0
<b>Total</b>	<b>-9,4</b>	<b>-11,2</b>	<b>-9,4</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 December 2013 to February 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 February 2014	Actual estimates February 2015	% change between February 2014 and February 2015	Difference between February 2014 and February 2015
Number of civil summonses issued for debt	59 855	56 843	-5,0	-3 012
Number of civil judgements recorded for debt	26 329	24 858	-5,6	-1 471
Value of civil judgements recorded for debt (R million)	402,5	357,1	-11,3	-45,4

**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	
2014	Feb	8 624	5 869	1 019	3 730	8 980	3 493	22 792	2 679	2 669	<b>59 855</b>
	Mar	9 531	7 131	1 222	4 121	8 488	3 166	20 725	3 218	3 075	<b>60 677</b>
	Apr	9 252	5 239	1 507	4 729	8 611	2 978	21 763	2 966	2 103	<b>59 148</b>
	May	9 760	6 894	1 445	4 044	8 469	3 089	25 278	3 193	2 190	<b>64 362</b>
	Jun	13 090	5 587	1 276	4 254	9 564	3 357	25 994	3 107	2 456	<b>68 685</b>
	Jul	12 853	6 730	1 505	4 864	10 610	3 691	32 249	3 514	2 462	<b>78 478</b>
	Aug	8 714	6 089	1 282	3 903	10 645	3 754	28 346	3 988	2 419	<b>69 140</b>
	Sep	12 079	5 130	976	4 000	10 359	3 230	26 895	3 052	2 228	<b>67 949</b>
	Oct	11 293	6 285	1 250	5 372	11 448	4 725	29 319	3 402	2 287	<b>75 381</b>
	Nov	9 614	5 420	845	4 071	9 974	3 968	25 024	3 739	2 390	<b>65 045</b>
Dec	7 799	2 266	420	2 578	7 701	3 329	12 097	1 533	1 996	<b>39 719</b>	
2015	Jan	7 140	4 574	836	3 405	8 559	2 831	17 487	2 371	2 032	<b>49 235</b>
	Feb	8 706	5 058	854	4 017	8 512	2 992	21 385	3 004	2 315	<b>56 843</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	
2014	Feb	4 753	3 348	737	2 911	3 924	1 662	5 903	1 145	1 946	<b>26 329</b>
	Mar	4 446	3 316	874	3 204	3 798	1 207	6 012	1 446	1 944	<b>26 247</b>
	Apr	4 062	2 877	697	2 410	3 858	1 357	5 682	1 526	2 018	<b>24 487</b>
	May	4 095	3 686	812	2 586	3 629	1 161	6 519	1 907	1 956	<b>26 351</b>
	Jun	5 315	4 102	766	3 401	3 595	1 518	5 413	1 628	1 960	<b>27 698</b>
	Jul	5 529	3 913	631	3 607	3 685	1 515	5 884	1 743	2 044	<b>28 551</b>
	Aug	4 491	3 117	721	2 783	3 699	1 281	6 266	1 228	1 946	<b>25 532</b>
	Sep	4 662	2 946	684	2 342	4 051	1 300	5 535	1 368	1 765	<b>24 653</b>
	Oct	4 828	3 861	691	3 413	3 795	1 815	5 578	1 572	1 757	<b>27 310</b>
	Nov	3 879	3 860	509	2 925	3 669	1 440	5 915	1 497	1 808	<b>25 502</b>
Dec	3 339	2 104	225	2 342	3 333	1 131	5 350	1 264	1 697	<b>20 785</b>	
2015	Jan	2 852	2 904	321	2 884	3 409	1 205	4 214	1 661	1 801	<b>21 251</b>
	Feb	3 567	3 949	412	2 724	3 559	1 397	5 782	1 598	1 870	<b>24 858</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	
2014	Feb	117 750	38 391	6 810	36 414	34 787	17 569	81 162	49 647	19 969	<b>402 499</b>
	Mar	74 236	43 808	6 313	53 629	34 910	9 735	116 253	29 487	12 817	<b>381 188</b>
	Apr	75 402	37 096	6 650	22 227	30 140	13 181	70 563	27 186	10 045	<b>292 490</b>
	May	72 011	43 019	9 208	22 470	36 772	11 295	95 198	45 389	9 345	<b>344 707</b>
	Jun	91 053	43 723	5 073	32 985	34 968	12 856	72 497	21 943	12 050	<b>327 148</b>
	Jul	84 131	52 402	4 934	33 840	34 975	14 670	79 929	33 696	11 747	<b>350 324</b>
	Aug	56 977	41 055	5 043	27 985	38 151	14 280	97 007	19 280	11 649	<b>311 427</b>
	Sep	68 262	47 878	6 171	37 095	36 823	12 234	83 259	33 117	8 587	<b>333 426</b>
	Oct	73 833	41 426	8 712	48 906	43 394	20 149	87 208	44 660	8 676	<b>376 964</b>
	Nov	81 253	53 761	4 067	40 578	38 954	15 472	91 607	38 341	8 577	<b>372 610</b>
Dec	57 430	26 458	1 736	39 417	34 484	12 296	92 523	23 160	7 748	<b>295 252</b>	
2015	Jan	35 749	39 694	4 390	33 474	37 581	12 314	71 539	28 973	9 362	<b>273 076</b>
	Feb	60 494	62 150	3 894	42 902	39 312	17 282	86 319	35 207	9 539	<b>357 099</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 mail, 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 February 2015 was 82,3%. The collection rate for January 2015 was 84,2%.
<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.</li> <li>• <i>South African 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.
<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.

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