

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

**February 2018**

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## Key results for February 2018

**Table A – Key figures for the month of February 2018**

Actual estimates	February 2018	% change between February 2017 and February 2018	% change between December 2016 – February 2017 and December 2017 – February 2018
Number of civil summonses issued for debt	46 220	-9,5	-3,4
Number of civil judgements recorded for debt	18 254	-0,3	-3,1
Value of civil judgements recorded for debt (R million)	335,4	18,3	13,9

### The number of civil summonses issued for debt

The total number of civil summonses issued for debt decreased by 3,4% in the three months ended February 2018 compared with the three months ended February 2017.

The negative contributions to the 3,4% decrease for civil summonses issued were:

- money lent (contributing -4,6 percentage points); and
- promissory notes (contributing -1,7 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 3,1% in the three months ended February 2018 compared with the three months ended February 2017.

The largest negative contributions to the 3,1% decrease were civil judgements relating to:

- services (contributing -1,8 percentage points);
- money lent (contributing -1,8 percentage points); and
- 'other' debts (contributing -1,3 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 13,9% in the three months ended February 2018 compared with the three months ended February 2017.

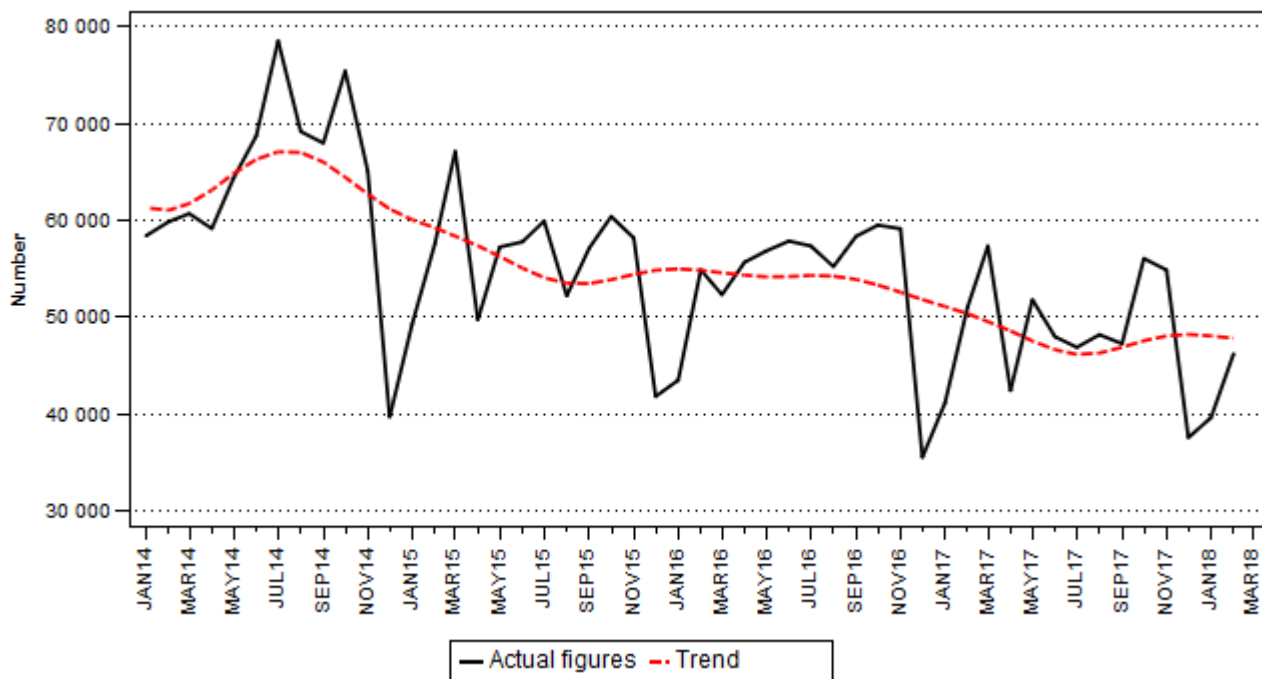
The largest contributions to the 13,9% increase were the value of judgements relating to:

- rent (contributing 3,1 percentage points);
- 'other' debts (contributing 3,1 percentage points);
- money lent (contributing 3,0 percentage points); and
- promissory notes (contributing 2,7 percentage points) – see Tables 4 and 5.

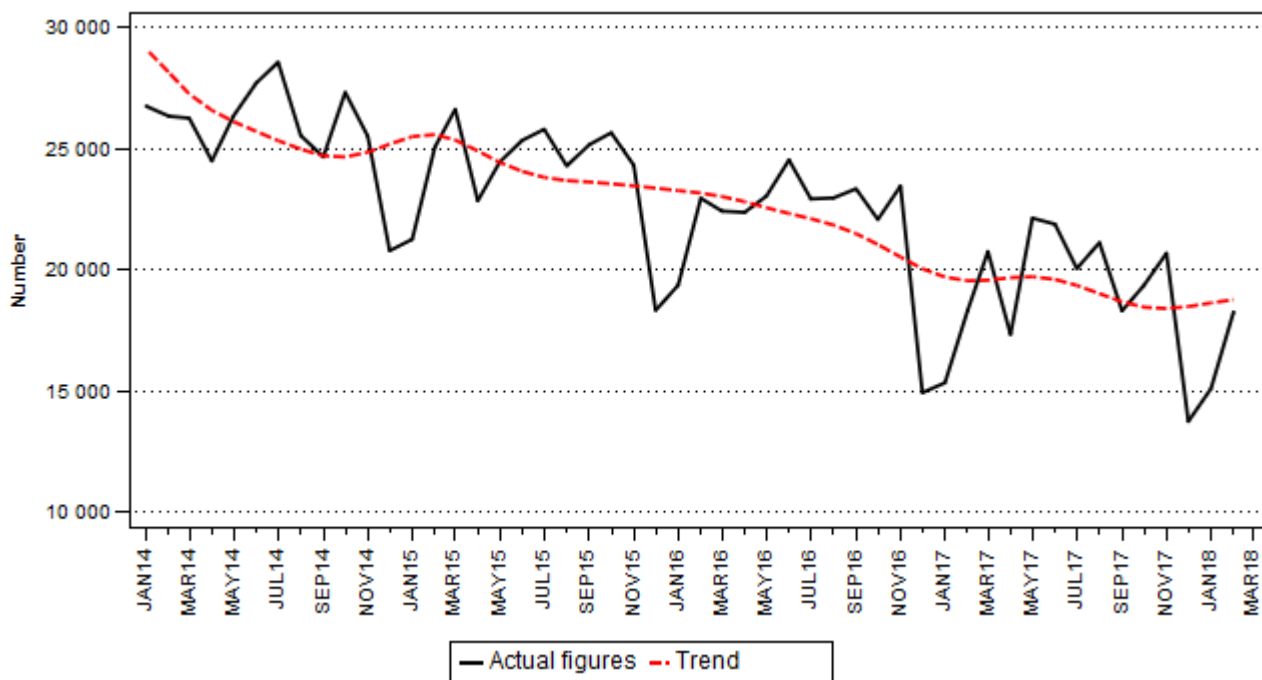
In February 2018, 18 254 civil judgements for debt amounting to R335,4 million were recorded. The largest contributors to the total value of judgements were:

- money lent (R101,6 million or 30,3%);
- 'other' debts (R67,7 million or 20,2%); and
- services (R63,8 million or 19,0%) – 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			
		2017	Feb-17	1/ Jan-18	1/ Feb-18	2017	Feb-17	1/ Jan-18	1/ Feb-18
<b>Cases recorded</b>	<b>Actual figures</b>	<b>639 355</b>	<b>53 861</b>	<b>42 331</b>	<b>51 289</b>	<b>548 538</b>	<b>45 484</b>	<b>37 239</b>	<b>44 483</b>
	<b>Seasonally adjusted</b>		54 526	51 478	51 909		45 992	45 233	45 163
<b>Civil summonses for debt</b>	Goods sold - Open account	34 961	2 397	2 292	2 543	25 426	1 639	1 672	1 830
	Goods sold - Instalment sale transactions	21 233	1 702	1 489	1 850	16 778	1 338	1 205	1 410
	Services - Professional	71 206	5 900	5 309	5 475	62 068	5 148	4 663	4 898
	Services - Other	98 488	7 840	7 206	7 969	83 660	6 633	6 170	6 733
	Rent	31 726	2 287	2 106	2 432	23 540	1 631	1 559	1 717
	Money lent	131 098	13 039	8 050	10 378	123 147	12 351	7 255	9 795
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	82 316	7 050	4 954	6 140	75 454	6 536	4 435	5 688
	Other debts	111 715	10 831	8 250	9 433	98 973	9 725	7 332	8 498
	<b>Total - Actual figures</b>	<b>582 743</b>	<b>51 046</b>	<b>39 656</b>	<b>46 220</b>	<b>509 046</b>	<b>45 001</b>	<b>34 291</b>	<b>40 569</b>
	<b>Total - Seasonally adjusted</b>		51 466	48 055	46 464		45 162	42 076	40 591

1/ Preliminary.

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

Item	Total				Private Persons				
	2017	Feb-17	1/ Jan-18	1/ Feb-18	2017	Feb-17	1/ Jan-18	1/ Feb-18	
<b>Number of civil judgements</b>	Goods sold - Open account	14 897	1 180	858	1 072	11 296	868	640	821
	Goods sold - Instalment sale transactions	6 829	596	556	584	5 912	526	502	526
	Services - Professional	35 673	3 013	2 608	2 999	32 574	2 711	2 435	2 816
	Services - Other	35 552	2 856	2 015	2 842	31 207	2 456	1 726	2 491
	Rent	18 112	1 389	1 408	1 748	15 155	1 164	1 209	1 533
	Money lent	50 369	4 116	3 017	3 936	46 408	3 752	2 754	3 566
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	25 826	2 076	1 767	2 123	22 218	1 780	1 543	1 897
	Other debts	41 748	3 086	2 870	2 950	38 438	2 764	2 681	2 698
	<b>Total - Actual figures</b>	<b>229 006</b>	<b>18 312</b>	<b>15 099</b>	<b>18 254</b>	<b>203 208</b>	<b>16 021</b>	<b>13 490</b>	<b>16 348</b>
	<b>Total - Seasonally adjusted</b>		19 412	18 108	19 367		17 095	16 339	17 484

1/ Preliminary.

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

Item	Total				Private Persons				
	2017	Feb-17	1/ Jan-18	1/ Feb-18	2017	Feb-17	1/ Jan-18	1/ Feb-18	
<b>Value of civil judgements</b>	Goods sold - Open account	243 233	16 544	13 292	15 645	115 847	7 941	6 454	8 065
	Goods sold - Instalment sale transactions	133 486	8 535	8 838	9 686	115 030	7 842	8 109	8 964
	Services - Professional	258 424	18 056	19 389	19 966	229 419	16 003	17 882	18 599
	Services - Other	493 962	37 040	32 057	43 877	405 530	30 683	25 185	34 101
	Rent	351 978	23 465	26 767	30 976	243 565	15 472	20 942	22 709
	Money lent	1 163 947	83 934	71 642	101 554	1 064 361	77 977	67 417	93 924
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	533 411	39 251	32 112	45 996	463 911	32 913	26 842	43 053
	Other debts	770 054	56 681	63 939	67 676	627 839	46 235	41 618	48 441
	<b>Total - Actual figures</b>	<b>3 948 495</b>	<b>283 506</b>	<b>268 036</b>	<b>335 376</b>	<b>3 265 502</b>	<b>235 066</b>	<b>214 449</b>	<b>277 856</b>
	<b>Total - Seasonally adjusted</b>		289 492	327 664	343 896		246 831	264 563	292 062

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 2017 and the three months ended February 2018**

Actual estimates	Actual estimates Dec 2016 – Feb 2017	Actual estimates Dec 2017 – Feb 2018	% change between Dec 2016 – Feb 2017 and Dec 2017 – Feb 2018	Difference between Dec 2016 – Feb 2017 and Dec 2017 – Feb 2018
Number of civil summonses issued for debt	127 787	123 479	-3,4	-4 308
Number of civil judgements recorded for debt	48 588	47 102	-3,1	-1 486
Value of civil judgements recorded for debt (R million)	776,4	884,1	13,9	107,7

**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 2017 and the three months ended February 2018 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	0,4	-0,6	0,0
Goods sold - Instalment sale transactions	0,2	-0,1	0,2
Services - Professional	0,7	-1,3	0,4
Services - Other	0,9	-0,5	1,4
Rent	0,7	1,8	3,1
Money lent	-4,6	-1,8	3,0
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	-1,7	0,8	2,7
Other debts	0,0	-1,3	3,1
<b>Total</b>	<b>-3,4</b>	<b>-3,1</b>	<b>13,9</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 2016 to February 2017, 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 2017	Actual estimates February 2018	% change between February 2017 and February 2018	Difference between February 2017 and February 2018
Number of civil summonses issued for debt	51 046	46 220	-9,5	-4 826
Number of civil judgements recorded for debt	18 312	18 254	-0,3	-58
Value of civil judgements recorded for debt (R million)	283,5	335,4	18,3	51,9

**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
2017	Feb	8 707	3 749	811	3 309	8 903	2 185	18 837	2 409	2 136	51 046
	Mar	10 515	4 635	1 040	3 941	8 972	2 538	20 565	2 661	2 479	57 346
	Apr	6 795	3 197	618	2 807	7 746	1 954	15 012	1 999	2 330	42 458
	May	9 102	4 100	808	3 355	9 295	2 358	18 167	2 530	2 096	51 811
	Jun	7 263	3 923	568	3 529	8 739	2 083	17 602	2 270	2 025	48 002
	Jul	7 914	3 368	876	2 755	8 662	2 079	16 897	2 249	2 102	46 902
	Aug	8 188	3 820	913	3 724	9 297	2 282	15 858	2 269	1 857	48 208
	Sep	7 081	3 527	531	3 500	9 689	2 258	16 361	2 356	1 975	47 278
	Oct	10 612	4 025	941	4 133	10 752	2 368	18 640	2 427	2 161	56 059
	Nov	9 654	4 116	748	3 737	11 055	2 139	18 751	2 550	2 118	54 868
Dec	6 850	2 203	384	1 956	7 041	1 146	14 575	1 888	1 560	37 603	
2018	Jan	6 312	3 035	586	2 312	7 128	1 678	14 999	1 899	1 707	39 656
	Feb	8 192	3 608	801	3 278	7 521	1 888	16 875	2 259	1 798	46 220

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
2017	Feb	3 370	2 019	292	1 788	3 843	925	4 211	765	1 099	18 312
	Mar	4 019	2 876	539	2 175	3 577	1 001	3 999	1 265	1 300	20 751
	Apr	2 475	2 309	351	2 185	3 386	781	3 664	863	1 318	17 332
	May	4 442	2 732	480	2 594	3 954	1 006	4 610	1 048	1 262	22 128
	Jun	3 368	3 627	389	2 370	3 964	1 100	4 256	1 159	1 646	21 879
	Jul	3 314	2 584	381	2 424	3 951	909	4 306	930	1 252	20 051
	Aug	3 418	2 614	412	2 409	4 586	985	4 460	1 025	1 210	21 119
	Sep	2 524	2 093	359	1 915	4 337	914	4 010	1 052	1 102	18 306
	Oct	2 698	2 567	464	2 016	4 308	674	4 443	1 053	1 133	19 356
	Nov	3 214	2 668	488	2 023	4 837	831	4 227	1 207	1 186	20 681
Dec	2 311	1 409	238	1 329	2 311	658	3 575	891	1 027	13 749	
2018	Jan	1 738	2 247	284	1 910	2 919	708	3 494	779	1 020	15 099
	Feb	2 355	2 611	409	1 992	3 775	661	3 925	1 401	1 125	18 254

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
2017	Feb	67 812	35 384	3 094	19 788	39 303	14 398	81 496	15 697	6 534	283 506
	Mar	71 623	55 846	6 302	26 937	46 972	12 822	95 561	26 632	13 150	355 845
	Apr	50 854	43 565	3 289	25 210	40 619	11 248	68 299	18 608	12 992	274 684
	May	93 019	57 820	5 662	36 927	53 567	15 437	109 482	20 889	10 124	402 927
	Jun	66 175	42 752	5 050	35 011	42 347	16 976	100 206	27 212	14 320	350 049
	Jul	75 513	42 107	3 528	28 203	48 404	15 257	117 998	21 315	11 234	363 559
	Aug	72 344	56 148	3 477	33 413	64 052	13 728	109 487	18 897	8 456	380 002
	Sep	62 053	43 197	3 507	21 904	43 157	14 234	106 964	20 044	5 722	320 782
	Oct	59 381	52 158	4 550	25 920	58 123	10 015	108 307	20 078	6 782	345 314
	Nov	72 121	40 185	5 575	27 027	69 361	11 174	92 519	24 124	8 214	350 300
Dec	65 295	30 452	2 864	21 973	33 524	12 241	87 845	21 737	4 792	280 723	
2018	Jan	41 641	39 039	2 615	27 666	39 368	11 274	72 582	27 316	6 535	268 036
	Feb	56 659	46 144	4 346	27 455	47 848	13 211	97 031	35 023	7 659	335 376

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 February 2018 was 88,7%. The collection rate for January 2018 was 90,1%.
<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.

