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# Statistical release

## P0041

# Statistics of civil cases for debt (Preliminary)

July 2014

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## Contents

<b>Key results for July 2014</b> .....	<b>2</b>
<b>Detailed results: Tables</b> .....	<b>4</b>
Table 1 – Number of civil cases recorded and summonses issued for debt: Total and private persons.....	4
Table 2 – Number of civil default and consent judgements for debt: Total and private persons.....	5
Table 3 – Value of civil default and consent judgements for debt: Total and private persons (R'000).....	5
Table 4 – Percentage change in the total number of civil summonses, judgements and the value of judgements recorded between the three months ended July 2013 and the three months ended July 2014.....	6
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 three months ended July 2013 and the three months ended July 2014.....	6
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....	6
Table 7 – Number of civil summonses issued for debt by province.....	7
Table 8 – Number of civil default and consent judgements for debt by province.....	7
Table 9 – Value of civil default and consent judgements for debt by province.....	7
<b>Explanatory notes</b> .....	<b>8</b>
<b>Glossary</b> .....	<b>9</b>
<b>General information</b> .....	<b>10</b>

## Key results for July 2014

**Table A – Key figures for the month of July 2014**

Actual estimates	July 2014	% change between July 2013 and July 2014	% change between May – Jul 2013 and May – Jul 2014
Number of civil summonses issued for debt	78 501	-6,4	-5,1
Number of civil judgements recorded for debt	28 514	-15,2	-12,7
Value of civil judgements recorded for debt (R million)	350,3	-17,3	-15,3

### The number of civil summonses issued for debt

The total number of civil summonses issued for debt decreased by 5,1% in the three months ended July 2014 compared with the three months ended July 2013. A 6,4% decrease was recorded between July 2013 and July 2014 – see Tables A, 4 and 6.

The main categories that influenced the 5,1% decrease were civil summonses relating to:

- promissory notes (contributing -3,2 percentage points);
- services (contributing -1,9 percentage points); and
- rent (contributing -1,5 percentage points) – see Table 5.

### The number of civil judgements recorded for debt

The total number of civil judgements recorded for debt decreased by 12,7% in the three months ended July 2014 compared with the three months ended July 2013. A decrease of 15,2% was recorded year-on-year in July 2014 – see Tables A, 4 and 6.

The main categories that influenced the 12,7% decrease were civil judgements relating to:

- money lent (contributing -6,6 percentage points);
- goods sold (contributing -2,6 percentage points); and
- promissory notes (contributing -2,6 percentage points) – see Table 5.

### The value of civil judgements recorded for debt

The total value of civil judgements recorded for debt was 15,3% lower in the three months ended July 2014 compared with the three months ended July 2013. A year-on-year decrease of 17,3% was recorded in July 2014 – see Tables A, 4 and 6.

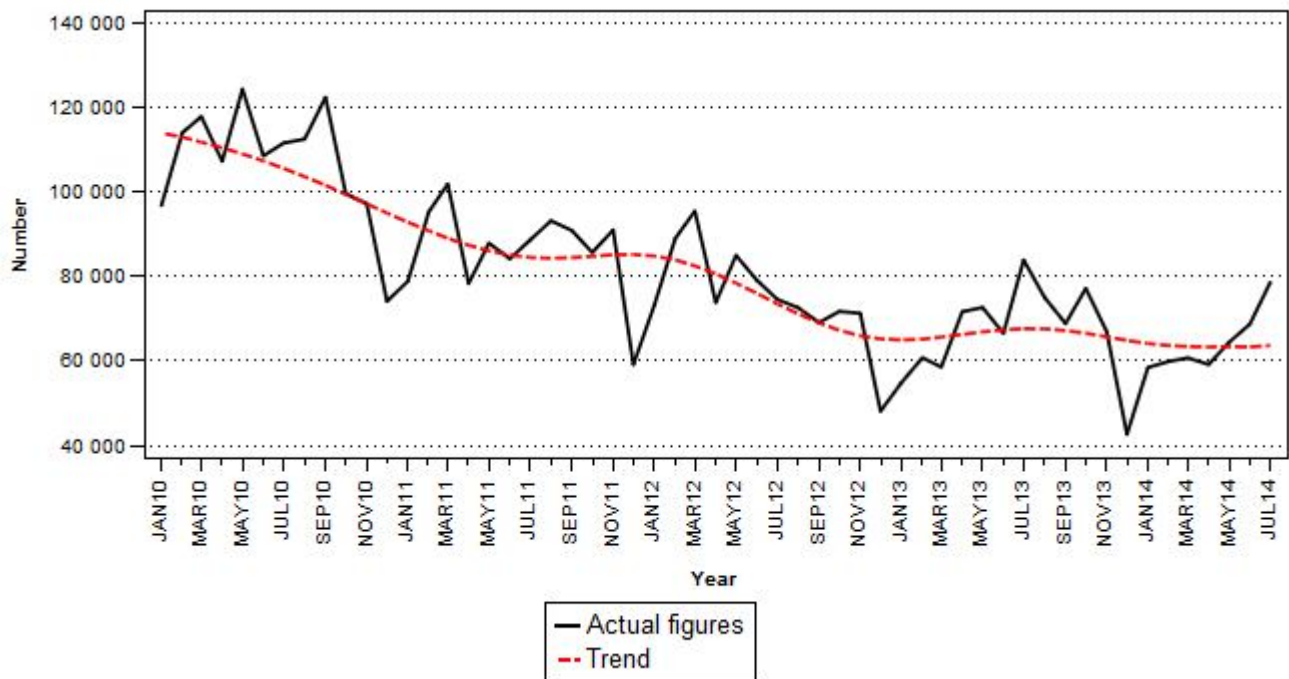
The main categories that influenced the 15,3% decrease were the value of judgements relating to:

- money lent (contributing -4,4 percentage points);
- services (contributing -3,4 percentage points); and
- promissory notes (contributing -3,0 percentage points) – see Table 5.

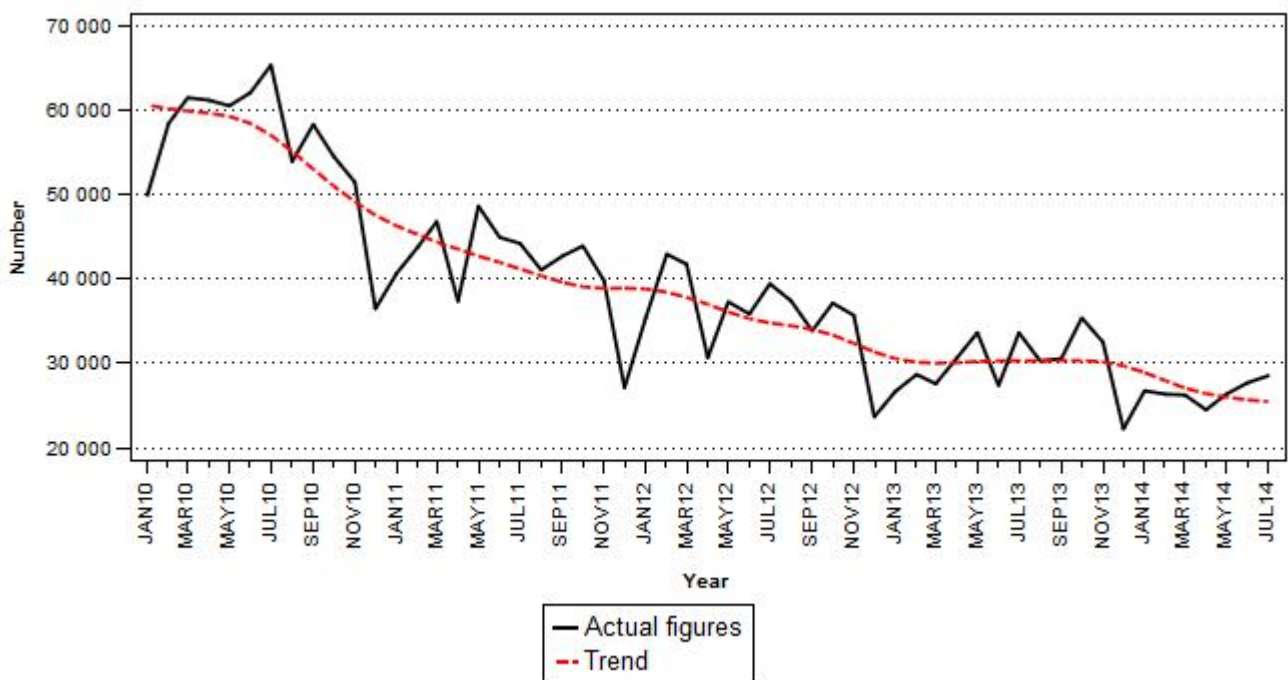
In July 2014, 28 514 civil judgements for debt amounting to R350,3 million were recorded. The largest contributors to the total value of judgements were:

- 'other' debts (R106,2 million or 30,3%);
- money lent (R97,5 million or 27,8%); and
- services (R59,6 million or 17,0%) – 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	July-13	1/ June-14	1/ July-14	2013	July-13	1/ June-14	1/ July-14
<b>Cases recorded</b>	<b>Actual figures</b>	<b>885 940</b>	<b>92 823</b>	<b>74 444</b>	<b>83 573</b>	<b>771 916</b>	<b>80 992</b>	<b>64 851</b>	<b>75 367</b>
	<b>Seasonally adjusted</b>		79 768	71 244	71 259		68 363	61 696	63 212
<b>Civil summonses for debt</b>	Goods sold - Open account	63 965	5 863	4 570	4 965	50 057	4 561	3 493	3 852
	Goods sold - Instalment sale transactions	25 222	2 343	1 910	2 328	19 255	1 803	1 511	1 945
	Services - Professional	101 634	9 345	7 898	8 697	90 642	8 438	7 152	7 908
	Services - Other	136 153	14 263	11 939	12 122	119 189	12 815	10 478	10 531
	Rent	45 468	3 893	2 813	2 558	36 855	3 158	2 322	2 025
	Money lent	189 748	21 111	18 440	23 697	178 114	19 757	17 789	22 985
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	112 485	14 587	9 597	10 942	98 296	12 142	9 164	10 439
	Other debts	124 526	12 461	11 518	13 192	113 714	11 532	10 526	11 778
	<b>Total - Actual figures</b>	<b>799 201</b>	<b>83 866</b>	<b>68 685</b>	<b>78 501</b>	<b>706 122</b>	<b>74 206</b>	<b>62 435</b>	<b>71 463</b>
	<b>Total - Seasonally adjusted</b>		74 673	66 834	69 347		64 807	59 371	61 987

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

Item		Total				Private Persons			
		2013	July-13	1/ June-14	1/ July-14	2013	July-13	1/ June-14	1/ July-14
Number of civil judgements	Goods sold - Open account	30 599	2 720	1 878	2 031	24 389	2 185	1 452	1 604
	Goods sold - Instalment sale transactions	7 822	709	619	618	5 965	565	499	479
	Services - Professional	54 963	5 032	4 757	5 063	50 053	4 623	4 385	4 708
	Services - Other	54 737	4 844	4 610	4 244	47 396	4 221	4 155	3 794
	Rent	21 214	2 129	1 772	1 344	17 623	1 736	1 546	1 114
	Money lent	95 676	9 572	6 333	7 096	88 991	8 751	6 048	6 762
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	34 509	3 558	2 220	2 404	29 923	3 077	1 896	2 088
	Other debts	59 596	5 052	5 509	5 714	53 770	4 491	5 193	5 355
	<b>Total - Actual figures</b>	<b>359 116</b>	<b>33 616</b>	<b>27 698</b>	<b>28 514</b>	<b>318 110</b>	<b>29 649</b>	<b>25 174</b>	<b>25 904</b>
	<b>Total - Seasonally adjusted</b>		30 208	26 389	25 647		26 816	24 171	23 449

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

Item		Total				Private Persons			
		2013	July-13	1/ June-14	1/ July-14	2013	July-13	1/ June-14	1/ July-14
Value of civil judgements	Goods sold - Open account	363 472	31 853	23 869	21 208	210 209	17 695	14 452	13 414
	Goods sold - Instalment sale transactions	122 663	10 250	6 682	8 522	99 411	8 024	6 043	7 064
	Services - Professional	278 762	22 619	21 038	21 673	235 197	19 187	18 872	19 938
	Services - Other	591 013	60 311	38 690	37 953	472 533	52 988	32 426	29 314
	Rent	349 342	34 950	24 797	23 065	242 224	23 298	18 545	16 682
	Money lent	1 207 161	110 858	86 821	97 450	1 088 548	97 997	76 339	93 148
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	443 275	44 124	29 849	34 273	363 598	34 443	24 040	28 519
	Other debts	1 412 365	108 893	95 402	106 181	785 059	59 924	69 745	73 706
	<b>Total - Actual figures</b>	<b>4 768 053</b>	<b>423 858</b>	<b>327 148</b>	<b>350 325</b>	<b>3 496 779</b>	<b>313 556</b>	<b>260 462</b>	<b>281 785</b>
	<b>Total - Seasonally adjusted</b>		381 769	308 041	317 096		283 135	244 907	255 155

1/ Preliminary.

**Table 4 – Percentage change in the total number of civil summonses, judgements and the value of judgements recorded between the three months ended July 2013 and the three months ended July 2014**

Actual estimates	Actual estimates May – Jul 2013	Actual estimates May – Jul 2014	% change between May – July 2013 and May – July 2014	Difference between May – July 2013 and May – July 2014
Number of civil summonses issued for debt	223 033	211 548	-5,1	-11 485
Number of civil judgements recorded for debt	94 615	82 563	-12,7	-12 052
Value of civil judgements recorded for debt (R million)	1 207,2	1 022,2	-15,3	-185,0

**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 three months ended July 2013 and the three months ended July 2014 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	-1,1	-2,3	-1,6
Goods sold - Instalment sale transactions	-0,3	-0,3	-0,7
Services - Professional	-1,1	-0,6	-0,5
Services - Other	-0,8	-1,1	-2,9
Rent	-1,5	-1,0	-2,2
Money lent	1,7	-6,6	-4,4
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	-3,2	-2,6	-3,0
Other debts	1,1	1,8	-0,1
<b>Total</b>	<b>-5,1</b>	<b>-12,7</b>	<b>-15,3</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 during May to July 2013, 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 July 2013	Actual estimates July 2014	% change between July 2013 and July 2014	Difference between July 2013 and July 2014
Number of civil summonses issued for debt	83 866	78 501	-6,4	-5 365
Number of civil judgements recorded for debt	33 616	28 514	-15,2	-5 102
Value of civil judgements recorded for debt (R million)	423,9	350,3	-17,3	-73,6

**Table 7 – Number of civil summonses issued for debt by province**

Period		Western Cape	Eastern Cape	Northern Cape	Free State	KwaZulu -Natal	North West	Gauteng	Mpumalanga	Limpopo	South Africa
2013	July	10 855	7 397	1 512	4 265	11 718	3 260	35 868	6 361	2 630	<b>83 866</b>
	August	11 334	6 537	1 295	4 240	11 335	3 020	29 758	5 026	2 470	<b>75 015</b>
	September	9 595	6 688	1 202	4 026	9 322	3 477	28 280	4 053	2 181	<b>68 824</b>
	October	12 020	8 394	1 316	4 504	9 834	5 022	29 364	4 314	2 367	<b>77 135</b>
	November	10 440	9 898	1 341	3 661	8 806	4 012	22 530	3 632	2 567	<b>66 887</b>
	December	5 591	3 662	769	2 781	7 129	3 127	14 984	2 037	2 510	<b>42 590</b>
2014	January	8 017	5 024	1 022	4 103	8 597	3 600	22 977	2 552	2 519	<b>58 411</b>
	February	8 624	5 869	1 019	3 730	8 980	3 493	22 792	2 679	2 669	<b>59 855</b>
	March	9 531	7 131	1 222	4 121	8 488	3 166	20 725	3 218	3 075	<b>60 677</b>
	April	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>
	June 1/	13 090	5 587	1 276	4 254	9 564	3 357	25 994	3 107	2 456	<b>68 685</b>
	July 1/	12 853	6 730	1 505	4 887	10 610	3 691	32 249	3 514	2 462	<b>78 501</b>

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**Table 8 – Number of civil default and consent judgements for debt by province**

Period		Western Cape	Eastern Cape	Northern Cape	Free State	KwaZulu -Natal	North West	Gauteng	Mpumalanga	Limpopo	South Africa
2013	July	6 207	3 773	932	3 925	4 191	1 951	6 911	3 327	2 399	<b>33 616</b>
	August	5 295	3 685	714	3 140	4 026	1 805	6 548	2 847	2 216	<b>30 276</b>
	September	5 517	3 181	636	3 087	4 363	2 205	6 821	2 680	2 060	<b>30 550</b>
	October	6 934	4 688	787	3 761	4 852	2 049	8 480	1 668	2 162	<b>35 381</b>
	November	6 940	4 953	895	3 018	3 454	1 935	7 327	1 877	2 119	<b>32 518</b>
	December	3 103	3 049	454	1 976	2 834	1 708	6 076	1 096	1 928	<b>22 224</b>
2014	January	4 195	3 318	508	2 787	4 614	1 820	6 045	1 433	2 020	<b>26 740</b>
	February	4 753	3 348	737	2 911	3 924	1 662	5 903	1 145	1 946	<b>26 329</b>
	March	4 446	3 316	874	3 204	3 798	1 207	6 012	1 446	1 944	<b>26 247</b>
	April	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>
	June 1/	5 315	4 102	766	3 401	3 595	1 518	5 413	1 628	1 960	<b>27 698</b>
	July 1/	5 529	3 913	631	3 570	3 685	1 515	5 884	1 743	2 044	<b>28 514</b>

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**Table 9 – Value of civil default and consent judgements for debt by province (R'000)**

Period		Western Cape	Eastern Cape	Northern Cape	Free State	KwaZulu -Natal	North West	Gauteng	Mpumalanga	Limpopo	South Africa
2013	July	105 792	41 710	12 998	36 692	41 288	22 732	93 671	49 235	19 740	<b>423 858</b>
	August	122 733	40 579	8 300	28 319	38 692	23 111	119 218	56 016	8 938	<b>445 906</b>
	September	105 675	39 566	5 937	30 535	44 384	16 935	111 888	38 798	8 567	<b>402 285</b>
	October	111 222	53 381	8 146	35 366	49 516	20 792	125 777	34 525	11 810	<b>450 535</b>
	November	127 932	53 314	8 770	34 547	31 398	25 062	103 849	44 688	9 879	<b>439 439</b>
	December	56 313	33 514	4 047	19 776	39 281	17 039	98 680	25 380	12 177	<b>306 207</b>
2014	January	64 948	36 005	5 329	25 601	45 021	18 659	75 112	30 345	11 954	<b>312 974</b>
	February	117 751	38 391	6 810	36 414	34 787	17 569	81 162	49 647	19 968	<b>402 499</b>
	March	74 236	43 808	6 313	53 629	34 910	9 735	116 253	29 487	12 817	<b>381 188</b>
	April	75 403	37 097	6 648	22 227	30 140	13 181	70 563	27 186	10 045	<b>292 490</b>
	May	72 011	43 019	9 208	22 471	36 772	11 295	95 198	45 389	9 344	<b>344 707</b>
	June 1/	91 053	43 723	5 073	32 985	34 968	12 856	72 497	21 943	12 050	<b>327 148</b>
	July 1/	84 131	52 402	4 934	33 841	34 975	14 670	79 929	33 696	11 747	<b>350 325</b>

1/ 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 July 2014 was 85,7%. The improved collection rate for June 2014 was 87,7%.
<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. 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 *            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 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

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