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# Statistical release

## P0041

# Statistics of civil cases for debt (Preliminary)

July 2015

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**Enquiries:**

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## Key results for July 2015

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

Actual estimates	July 2015	% change between July 2014 and July 2015	% change between May – July 2014 and May – July 2015
Number of civil summonses issued for debt	59 907	-23,7	-17,3
Number of civil judgements recorded for debt	25 780	-9,7	-8,5
Value of civil judgements recorded for debt (R million)	423,4	20,9	16,5

### The number of civil summonses issued for debt

The total number of civil summonses issued for debt decreased by 17,3% in the three months ended July 2015 compared with the three months ended July 2014. A year-on-year decrease of 23,7% was recorded between July 2014 and July 2015 – see Tables A, 4 and 6.

The largest negative contributions to the 17,3% decrease were civil summonses relating to:

- money lent (contributing -7,6 percentage points);
- services (contributing -3,8 percentage points); and
- promissory notes (contributing -3,5 percentage points) – see Table 5.

### The number of civil judgements recorded for debt

The total number of civil judgements recorded for debt decreased by 8,5% in the three months ended July 2015 compared with the three months ended July 2014. A decrease of 9,7% was recorded between July 2014 and July 2015 – see Tables A, 4 and 6.

The largest negative contributions to the 8,5% decrease were civil judgements relating to:

- ‘other’ debts (contributing -3,4 percentage points);
- services (contributing -2,6 percentage points); and
- goods sold (contributing -1,5 percentage points) – see Table 5.

### The value of civil judgements recorded for debt

The total value of civil judgements recorded for debt was 16,5% higher in the three months ended July 2015 compared with the three months ended July 2014. A year-on-year increase of 20,9% was recorded in July 2015 – see Tables A, 4 and 6.

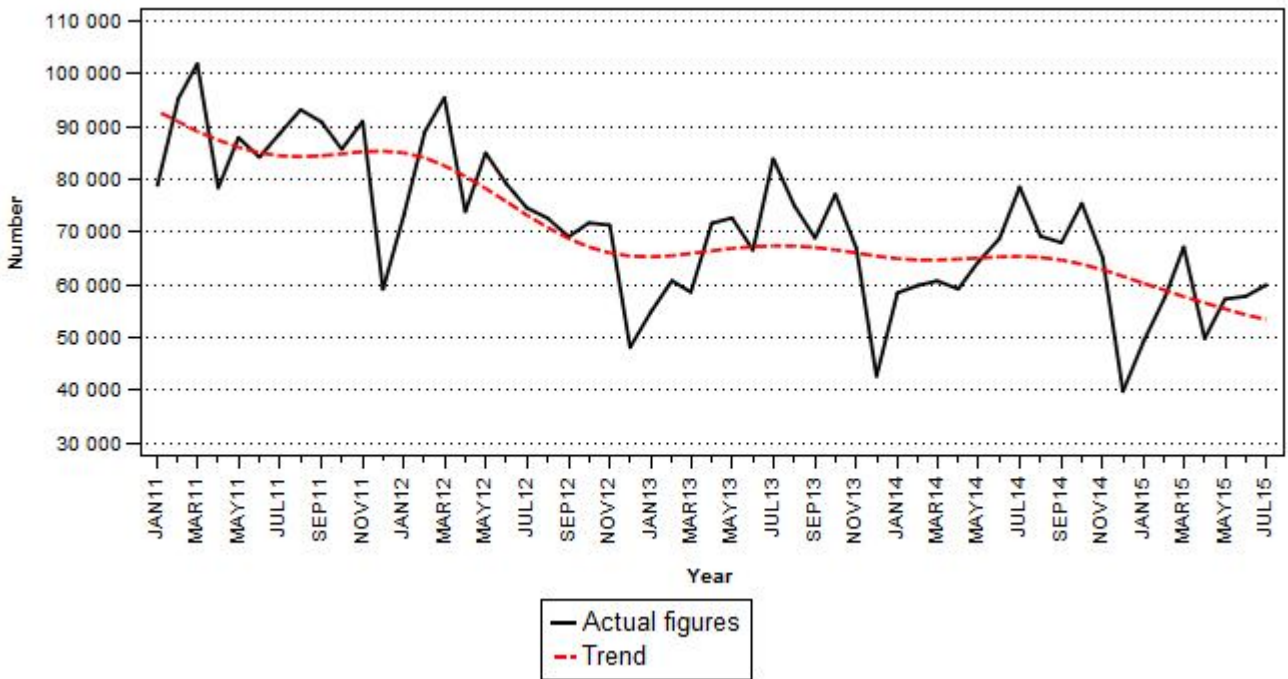
The largest positive contributions to the 16,5% increase were the value of judgements relating to:

- money lent (contributing 5,6 percentage points);
- ‘other’ debts (contributing 4,3 percentage points);
- promissory notes (contributing 3,7 percentage points); and
- services (contributing 2,7 percentage points) – see Table 5.

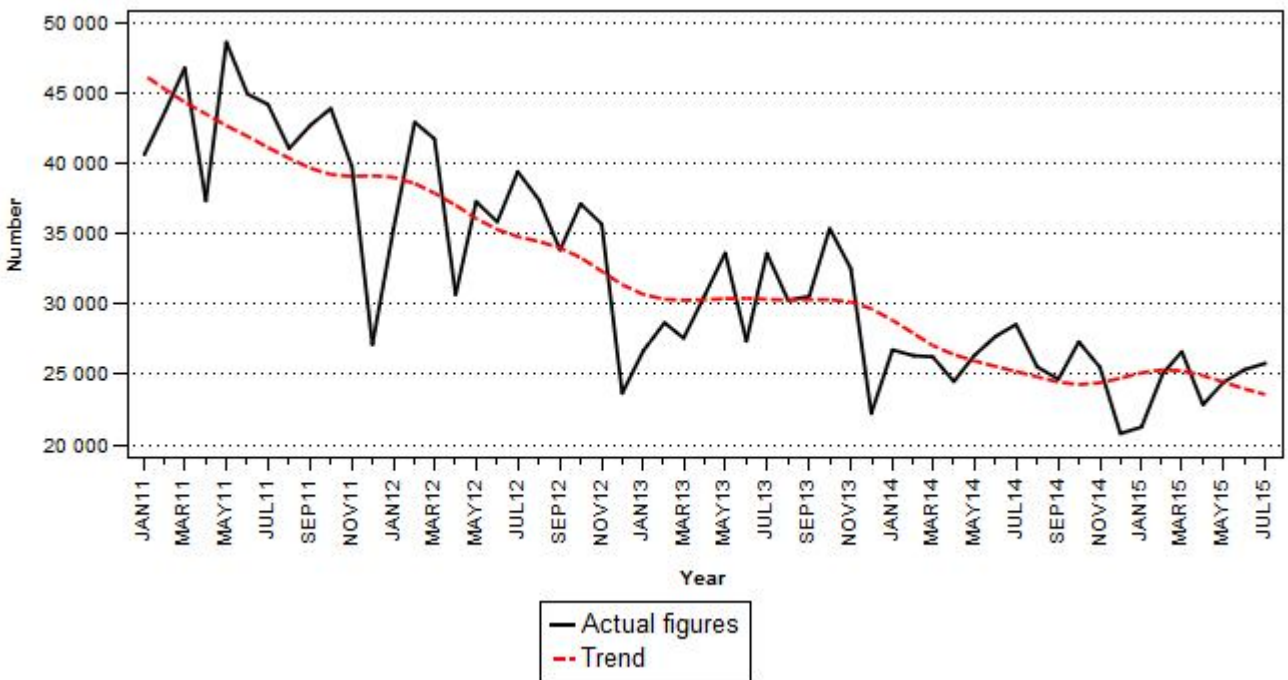
In July 2015, 25 780 civil judgements for debt amounting to R423,4 million were recorded. The largest contributors to the total value of judgements were:

- ‘other’ debts (R131,3 million or 31,0%);
- money lent (R105,8 million or 25,0%); and
- services (R71,6 million or 16,9%) – 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	Jul-14	1/ Jun-15	1/ Jul-15	2014	Jul-14	1/ Jun-15	1/ Jul-15
<b>Cases recorded</b>	<b>Actual figures</b>	<b>838 926</b>	<b>83 550</b>	<b>63 680</b>	<b>65 769</b>	<b>738 542</b>	<b>75 345</b>	<b>55 085</b>	<b>55 559</b>
	<b>Seasonally adjusted</b>		72 179	60 505	56 474		64 181	51 775	47 111
<b>Civil summonses for debt</b>	Goods sold - Open account	53 702	4 916	4 285	3 913	41 998	3 805	3 041	2 861
	Goods sold - Instalment sale transactions	26 973	2 328	1 753	1 805	21 678	1 945	1 336	1 393
	Services - Professional	93 548	8 703	7 694	8 024	83 216	7 913	6 721	6 682
	Services - Other	124 116	12 121	9 875	9 834	107 931	10 530	8 196	7 981
	Rent	39 481	2 561	2 376	2 591	32 456	2 028	1 820	1 849
	Money lent	199 369	23 713	13 246	15 139	189 974	23 001	12 311	13 719
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	98 753	10 942	8 498	7 161	91 037	10 439	8 005	6 595
	Other debts	130 908	13 194	10 039	11 440	117 735	11 780	9 185	10 064
	<b>Total - Actual figures</b>	<b>766 850</b>	<b>78 478</b>	<b>57 766</b>	<b>59 907</b>	<b>686 025</b>	<b>71 441</b>	<b>50 615</b>	<b>51 144</b>
<b>Total - Seasonally adjusted</b>		69 572	55 684	52 547		61 781	48 231	43 737	

1/ Preliminary.

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

Item		Total				Private Persons			
		2014	Jul-14	1/ Jun-15	1/ Jul-15	2014	Jul-14	1/ Jun-15	1/ Jul-15
Number of civil judgements	Goods sold - Open account	21 883	2 055	1 580	1 504	16 688	1 628	1 153	1 080
	Goods sold - Instalment sale transactions	7 381	618	523	635	5 580	479	386	479
	Services - Professional	53 262	5 064	4 447	4 638	47 696	4 709	3 854	3 970
	Services - Other	47 316	4 244	4 166	3 923	41 425	3 794	3 649	3 336
	Rent	17 543	1 343	1 425	1 450	14 406	1 113	1 192	1 186
	Money lent	75 586	7 108	6 264	6 473	70 978	6 774	5 822	5 883
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	27 335	2 404	2 441	2 517	23 145	2 088	2 167	2 147
	Other debts	59 879	5 715	4 490	4 640	55 630	5 356	4 106	4 245
	<b>Total - Actual figures</b>	<b>310 185</b>	<b>28 551</b>	<b>25 336</b>	<b>25 780</b>	<b>275 548</b>	<b>25 941</b>	<b>22 329</b>	<b>22 326</b>
	<b>Total - Seasonally adjusted</b>		25 618	24 008	23 099		23 251	21 061	19 980

1/ Preliminary.

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

Item		Total				Private Persons			
		2014	Jul-14	1/ Jun-15	1/ Jul-15	2014	Jul-14	1/ Jun-15	1/ Jul-15
Value of civil judgements	Goods sold - Open account	289 100	21 233	22 164	22 098	166 780	13 438	10 597	9 664
	Goods sold - Instalment sale transactions	89 599	8 522	6 416	9 378	75 311	7 064	5 245	7 373
	Services - Professional	268 653	21 671	24 353	26 298	234 985	19 936	19 962	21 041
	Services - Other	470 117	37 788	49 074	45 254	375 093	29 149	37 167	36 378
	Rent	277 582	23 058	22 387	32 898	201 587	16 675	16 253	21 170
	Money lent	1 085 532	97 535	115 868	105 756	1 002 428	93 234	109 842	91 161
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	418 697	34 273	54 203	50 415	349 493	28 519	37 754	42 260
	Other debts	1 201 729	106 244	110 586	131 322	779 107	73 769	63 063	73 003
	<b>Total - Actual figures</b>	<b>4 101 009</b>	<b>350 324</b>	<b>405 051</b>	<b>423 419</b>	<b>3 184 784</b>	<b>281 784</b>	<b>299 883</b>	<b>302 050</b>
	<b>Total - Seasonally adjusted</b>		325 981	391 786	395 336		260 577	287 633	280 201

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 July 2014 and the three months ended July 2015**

Actual estimates	Actual estimates May – Jul 2014	Actual estimates May – Jul 2015	% change between May – Jul 2014 and May – Jul 2015	Difference between May – Jul 2014 and May – Jul 2015
Number of civil summonses issued for debt	211 525	174 909	-17,3	-36 616
Number of civil judgements recorded for debt	82 600	75 555	-8,5	-7 045
Value of civil judgements recorded for debt (R million)	1 022,2	1 190,5	16,5	168,3

**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 July 2014 and the three months ended July 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	-0,7	-1,4	-0,5
Goods sold - Instalment sale transactions	-0,2	-0,1	0,3
Services - Professional	-1,0	-1,2	0,6
Services - Other	-2,8	-1,4	2,1
Rent	-0,4	-0,4	0,4
Money lent	-7,6	-0,8	5,6
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	-3,5	0,0	3,7
Other debts	-1,0	-3,4	4,3
<b>Total</b>	<b>-17,3</b>	<b>-8,5</b>	<b>16,5</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 May to July 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 July 2014	Actual estimates July 2015	% change between July 2014 and July 2015	Difference between July 2014 and July 2015
Number of civil summonses issued for debt	78 478	59 907	-23,7	-18 571
Number of civil judgements recorded for debt	28 551	25 780	-9,7	-2 771
Value of civil judgements recorded for debt (R million)	350,3	423,4	20,9	73,1

**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	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	4 573	836	3 513	8 559	2 831	17 487	2 363	2 032	<b>49 334</b>
	Feb	8 706	5 058	854	4 090	8 512	3 285	21 552	3 182	2 315	<b>57 554</b>
	Mar	11 105	5 267	758	3 774	9 790	3 322	26 436	3 976	2 681	<b>67 109</b>
	Apr	8 783	3 847	695	3 207	8 538	2 618	16 889	2 989	2 180	<b>49 746</b>
	May	11 421	4 303	723	3 844	8 002	3 810	19 956	2 972	2 205	<b>57 236</b>
	Jun	10 617	5 205	959	3 314	10 012	2 839	18 966	3 471	2 383	<b>57 766</b>
	Jul	10 353	5 406	843	4 302	9 882	2 618	20 210	3 699	2 594	<b>59 907</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	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	2 905	321	2 882	3 409	1 205	4 214	1 666	1 801	<b>21 255</b>
	Feb	3 567	3 949	412	2 689	3 559	1 607	5 806	1 591	1 870	<b>25 050</b>
	Mar	4 342	3 578	486	2 653	3 874	1 641	6 259	1 696	2 082	<b>26 611</b>
	Apr	3 287	2 714	500	2 704	3 527	1 241	5 595	1 410	1 864	<b>22 842</b>
	May	3 267	2 943	368	3 475	3 070	1 523	6 300	1 596	1 897	<b>24 439</b>
	Jun	3 869	3 987	407	2 758	3 691	1 631	5 480	1 605	1 908	<b>25 336</b>
	Jul	4 603	3 318	445	2 627	3 921	1 455	6 032	1 534	1 845	<b>25 780</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	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	32 879	37 581	12 314	71 538	28 996	9 362	<b>272 503</b>
	Feb	60 494	62 150	3 894	41 807	39 312	23 497	87 033	35 345	9 539	<b>363 071</b>
	Mar	121 088	58 993	3 709	31 817	45 096	21 926	106 877	23 272	12 546	<b>425 324</b>
	Apr	62 810	47 176	4 018	28 057	39 357	11 619	88 888	28 653	11 625	<b>322 203</b>
	May	74 314	44 532	3 974	48 534	33 327	16 938	100 285	28 835	11 255	<b>361 994</b>
	Jun	81 962	57 301	2 859	26 175	46 373	21 593	91 115	56 095	21 578	<b>405 051</b>
	Jul	86 915	49 682	4 954	30 311	46 133	19 282	104 572	67 631	13 939	<b>423 419</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 July 2015 was 87,7%. The collection rate for June 2015 was 86,7%.
<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.
<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.

## General information

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