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Statistics of civil cases for debt
(Preliminary)

July 2017

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Key results for July 2017

Table A – Key figures for the month of July 2017

Actual estimates	July 2017	% change between July 2016 and July 2017	% change between May – July 2016 and May – July 2017
Number of civil summonses issued for debt	46 902	-18,2	-14,7
Number of civil judgements recorded for debt	20 051	-12,5	-9,1
Value of civil judgements recorded for debt (R million)	363,6	5,4	8,0

The number of civil summonses issued for debt

The total number of civil summonses issued for debt decreased by 14,7% in the three months ended July 2017 compared with the three months ended July 2016.

The largest contributors to the 14,7% decrease were civil summonses relating to:

- money lent (contributing -6,1 percentage points);
- services (contributing -3,6 percentage points);
- 'other' debts (contributing -2,2 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 9,1% in the three months ended July 2017 compared with the three months ended July 2016.

The largest negative contributors to the 9,1% decrease were civil judgements relating to:

- services (contributing -5,6 percentage points);
- money lent (contributing -2,5 percentage points); and
- 'other' debts (contributing -1,7 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 8,0% in the three months ended July 2017 compared with the three months ended July 2016.

The largest positive contributors to the 8,0% increase were the value of judgements relating to:

- money lent (contributing 5,4 percentage points);
- promissory notes (contributing 3,8 percentage points); and
- rent (contributing 1,3 percentage points) – see Tables 4 and 5.

There were 20 051 civil judgements for debt in July 2017 amounting to R363,6 million. The largest contributors to the total value of judgements were:

- money lent (R108,0 million or 29,7%);
- 'other' debts (R77,1 million or 21,2%); and
- services (R57,8 million or 15,9%) – see Tables 2 and 3.

Figure 1 – Civil summonses issued for debt

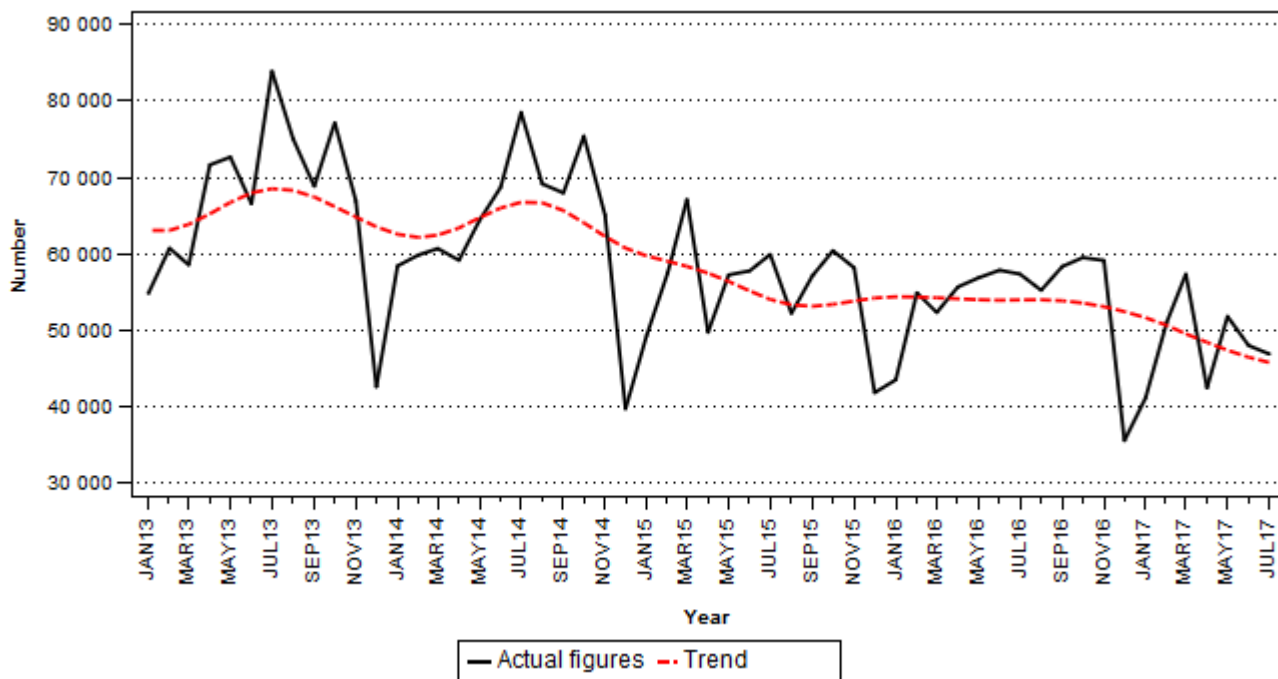
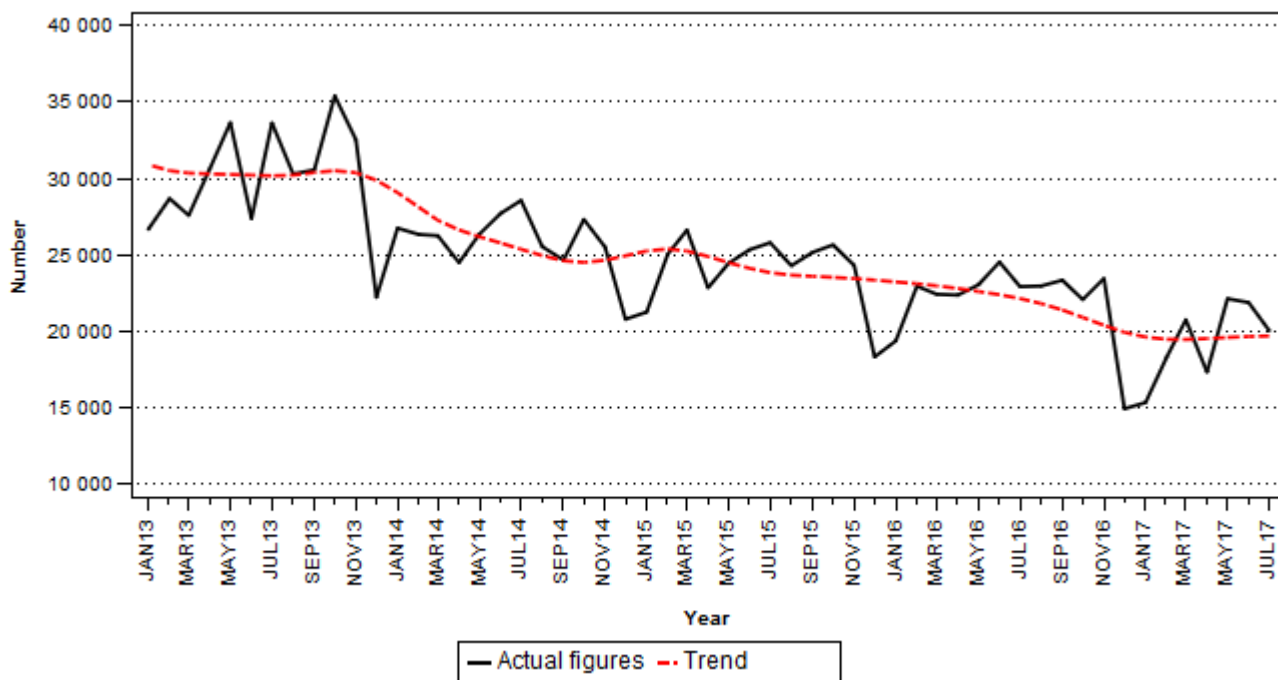


Figure 2 – Civil judgements recorded for debt



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			
		2016	Jul-16	1/ Jun-17	1/ Jul-17	2016	Jul-16	1/ Jun-17	1/ Jul-17
Cases recorded	Actual figures	700 485	61 699	51 194	52 831	602 530	53 813	44 664	46 022
	Seasonally adjusted		57 762	48 744	49 407		49 656	42 550	42 927
Civil summonses for debt	Goods sold - Open account	39 656	3 394	3 274	3 072	29 919	2 584	2 484	2 236
	Goods sold - Instalment sale transactions	21 886	1 905	1 980	1 833	16 506	1 625	1 514	1 446
	Services - Professional	83 019	6 772	5 904	5 891	72 241	5 962	5 238	5 192
	Services - Other	106 305	8 301	8 300	7 473	89 744	7 030	7 006	6 337
	Rent	31 195	2 905	2 607	2 644	24 197	2 277	1 897	2 000
	Money lent	155 809	14 668	10 374	10 051	145 604	13 970	9 817	9 482
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	90 564	8 826	7 072	6 981	84 008	8 285	6 493	6 408
	Other debts	117 781	10 574	8 491	8 957	103 779	9 266	7 667	7 927
	Total - Actual figures	646 215	57 345	48 002	46 902	565 998	50 999	42 116	41 028
	Total - Seasonally adjusted		54 273	45 218	44 595		47 903	39 448	38 954

1/ Preliminary.

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

	Item	Total				Private Persons			
		2016	Jul-16	1/ Jun-17	1/ Jul-17	2016	Jul-16	1/ Jun-17	1/ Jul-17
Number of civil judgements	Goods sold - Open account	17 058	1 533	1 335	1 371	12 948	1 167	1 011	1 072
	Goods sold - Instalment sale transactions	7 068	596	460	705	6 039	510	387	626
	Services - Professional	44 011	3 851	3 437	3 132	39 091	3 446	3 204	2 886
	Services - Other	41 276	3 513	3 688	3 008	35 567	2 816	3 277	2 674
	Rent	18 296	1 551	1 621	1 538	15 162	1 268	1 381	1 278
	Money lent	60 447	5 498	4 975	4 245	55 379	5 040	4 641	3 950
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	25 021	1 989	2 323	2 386	21 461	1 746	2 012	2 049
	Other debts	51 152	4 388	4 040	3 666	45 458	3 894	3 757	3 401
	Total - Actual figures	264 329	22 919	21 879	20 051	231 105	19 887	19 670	17 936
	Total - Seasonally adjusted		22 079	19 856	19 357		19 146	17 710	17 358

1/ Preliminary.

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

	Item	Total				Private Persons			
		2016	Jul-16	1/ Jun-17	1/ Jul-17	2016	Jul-16	1/ Jun-17	1/ Jul-17
Value of civil judgements	Goods sold - Open account	253 299	20 735	23 021	20 228	131 337	10 475	11 303	9 953
	Goods sold - Instalment sale transactions	96 673	5 507	7 584	13 939	83 906	4 620	6 541	12 729
	Services - Professional	243 371	18 959	23 160	21 111	208 795	16 934	21 213	18 466
	Services - Other	542 398	47 242	48 851	36 708	432 972	37 672	41 408	29 958
	Rent	322 885	29 074	28 047	32 215	224 770	20 617	16 108	24 485
	Money lent	1 139 611	101 829	103 956	107 992	1 029 219	94 120	94 697	94 253
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	434 549	36 226	43 895	54 218	363 747	32 510	37 413	47 261
	Other debts	989 698	85 353	71 535	77 148	722 123	60 392	61 851	63 366
	Total - Actual figures	4 022 484	344 925	350 049	363 559	3 196 869	277 340	290 534	300 471
	Total - Seasonally adjusted		328 726	338 058	339 503		269 597	276 813	287 194

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 2016 and the three months ended July 2017

Actual estimates	Actual estimates May – Jul 2016	Actual estimates May – Jul 2017	% change between May – Jul 2016 and May – Jul 2017	Difference between May – Jul 2016 and May – Jul 2017
Number of civil summonses issued for debt	172 043	146 715	-14,7	-25 328
Number of civil judgements recorded for debt	70 478	64 058	-9,1	-6 420
Value of civil judgements recorded for debt (R million)	1 033,4	1 116,5	8,0	83,1

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 2016 and the three months ended July 2017 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	-0,9	-0,7	-0,1
Goods sold - Instalment sale transactions	-0,1	-0,2	1,2
Services - Professional	-2,2	-3,0	0,4
Services - Other	-1,4	-2,6	-1,1
Rent	-0,2	0,3	1,3
Money lent	-6,1	-2,5	5,4
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	-1,7	1,2	3,8
Other debts	-2,2	-1,7	-2,9
Total	-14,7	-9,1	8,0

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 2016, 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 2016	Actual estimates July 2017	% change between July 2016 and July 2017	Difference between July 2016 and July 2017
Number of civil summonses issued for debt	57 345	46 902	-18,2	-10 443
Number of civil judgements recorded for debt	22 919	20 051	-12,5	-2 868
Value of civil judgements recorded for debt (R million)	344,9	363,6	5,4	18,7

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
2016	Jul	10 303	4 898	824	3 822	8 730	3 498	20 196	2 783	2 291	57 345
	Aug	10 070	4 200	1 040	4 079	8 760	2 939	19 001	2 724	2 413	55 226
	Sep	9 301	4 234	816	3 942	10 863	3 267	20 526	2 811	2 579	58 339
	Oct	9 612	4 831	800	4 239	9 961	3 280	21 508	2 868	2 399	59 498
	Nov	10 398	4 717	899	4 411	10 014	3 276	19 791	3 151	2 467	59 124
	Dec	5 768	2 145	509	2 851	5 978	1 243	13 343	2 009	1 733	35 579
2017	Jan	6 630	3 224	554	3 356	5 507	2 178	16 203	1 541	1 969	41 162
	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

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
2016	Jul	4 380	2 719	441	2 940	3 702	1 673	4 525	1 090	1 449	22 919
	Aug	4 387	2 279	358	2 934	4 369	1 303	4 465	1 191	1 674	22 960
	Sep	4 222	2 286	397	2 488	4 611	1 174	5 323	1 241	1 594	23 336
	Oct	4 082	2 617	445	2 208	4 171	1 297	4 461	1 254	1 537	22 072
	Nov	4 165	2 613	254	2 676	4 208	1 493	5 309	1 148	1 584	23 450
	Dec	2 147	1 240	410	1 319	2 698	715	4 416	943	1 046	14 934
2017	Jan	2 541	2 201	226	1 657	2 034	659	3 922	1 048	1 054	15 342
	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

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
2016	Jul	73 486	44 276	3 499	30 868	49 064	14 912	90 018	28 057	10 745	344 925
	Aug	61 855	45 098	3 643	35 048	55 705	14 182	86 036	26 621	17 503	345 691
	Sep	78 808	41 589	3 452	35 587	57 559	10 480	102 167	22 420	11 500	363 562
	Oct	73 547	54 538	3 721	27 805	47 126	11 085	86 080	23 224	13 072	340 198
	Nov	83 923	48 625	2 543	42 330	42 096	14 584	97 217	23 216	15 991	370 525
	Dec	42 778	34 684	3 662	18 302	38 753	10 860	73 189	24 034	5 811	252 073
2017	Jan	42 093	44 928	3 266	21 097	27 757	9 980	58 734	24 055	8 894	240 804
	Feb	67 812	35 384	3 094	19 788	39 303	14 398	81 496	15 697	6 533	283 505
	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

1/ Latest two months are preliminary.

Explanatory notes

Introduction	1	<p>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.</p> <p>2 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.</p>
Purpose of the survey	3	<p>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.</p>
Scope of the survey	4	<p>This survey covers:</p> <ul style="list-style-type: none"> • number of civil cases recorded; • number of civil summonses issued for debt; • number of civil judgements recorded for debt; and • value of civil judgements recorded for debt.
Statistical unit	5	<p>The statistical unit for collection of information is a magistrate's office. Magistrates' offices include the small claims courts.</p> <p>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.</p>
Survey methodology and design	6	<p>The survey is conducted by email, fax and telephone each month from 203 magistrates' offices.</p>
Collection rate	7	<p>The preliminary collection rate for the civil cases for debt survey for July 2017 was 84,7%. The improved collection rate for June 2017 was 85,7%.</p>
Seasonal adjustment	8	<p>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: Click to download seasonal adjustment for civil cases for debt.</p>
Trend cycle	9	<p>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.</p>
Unpublished statistics	10	<p>In some cases Stats SA can also make available statistics which are not published.</p>
Symbols and abbreviations	11	<p>R/D Refer to drawer Stats SA Statistics South Africa * Revised figures</p>

Glossary

Acknowledgement of debt	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.
Bills	Bills are statements of charges for services rendered or for amounts owed.
Cases recorded	Includes civil debt and non-debt cases recorded.
Civil judgements	Civil judgements are decisions taken in a civil matter or a dispute between two people or parties.
Civil summonses	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.
Consent judgements	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.
Default judgements	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.
Instalment sale transaction	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.
Litigants	Litigants are people who take part in court proceedings, usually against each other, like a debtor and a creditor.
Litigants referred	Litigants referred relates to a case where the parties have been referred to another instance/court.
Open account transaction	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.
Other services	'Other services' refers to municipal services (except outstanding assessment rates), plumbers, builders, mechanics, panel beaters and electricians.
Other debts	'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.
Plaintiff	Plaintiff is a person/party in a civil case who asks the court for judgement against another person.
Professional services	Professional services refer to medical doctors, dentists, advocates, attorneys, auditors, accountants, architects, engineers, hospital services, etc.
Promissory note	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.
Reference month	Reference month refers to one calendar month.
Refer to drawer (R/D) cheques	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.

