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# Statistical release

## P0041

### Statistics of civil cases for debt (Preliminary)

March 2014

**This is the first statistical release presenting provincial data for the three categories: number of summonses issued for debt, number of judgements for debt and value of judgements for debt.**

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## Key results for March 2014

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

Actual estimates	March 2014	% change between March 2013 and March 2014	% change between January – March 2013 and January – March 2014
Number of civil summonses issued for debt	61 543	5,1	3,2
Number of civil judgements recorded for debt	26 708	-3,1	-3,7
Value of civil judgements recorded for debt (R million)	383,8	-4,0	-1,8

### The number of civil summonses issued for debt

The total number of civil summonses issued for debt increased by 3,2% in the first quarter of 2014 compared with the first quarter of 2013. A 5,1% increase was recorded between March 2013 and March 2014 – see Tables A, 4 and 6.

The main categories that contributed to the 3,2% increase were money lent (contributing 2,0 percentage points) and ‘other’ debts (contributing 0,7 of a percentage point) – see Table 5.

### The number of civil judgements recorded for debt

The total number of civil judgements recorded for debt decreased by 3,7% in the first quarter of 2014 compared with the first quarter of 2013. A decrease of 3,1% was recorded year-on-year in March 2014 – see Tables A, 4 and 6.

The main categories that influenced the 3,7% decrease were civil judgements relating to:

- money lent (contributing -3,9 percentage points);
- goods sold (contributing -2,1 percentage points); and
- ‘other’ debts (contributing -1,1 percentage points) – see Table 5.

### The value of civil judgements recorded for debt

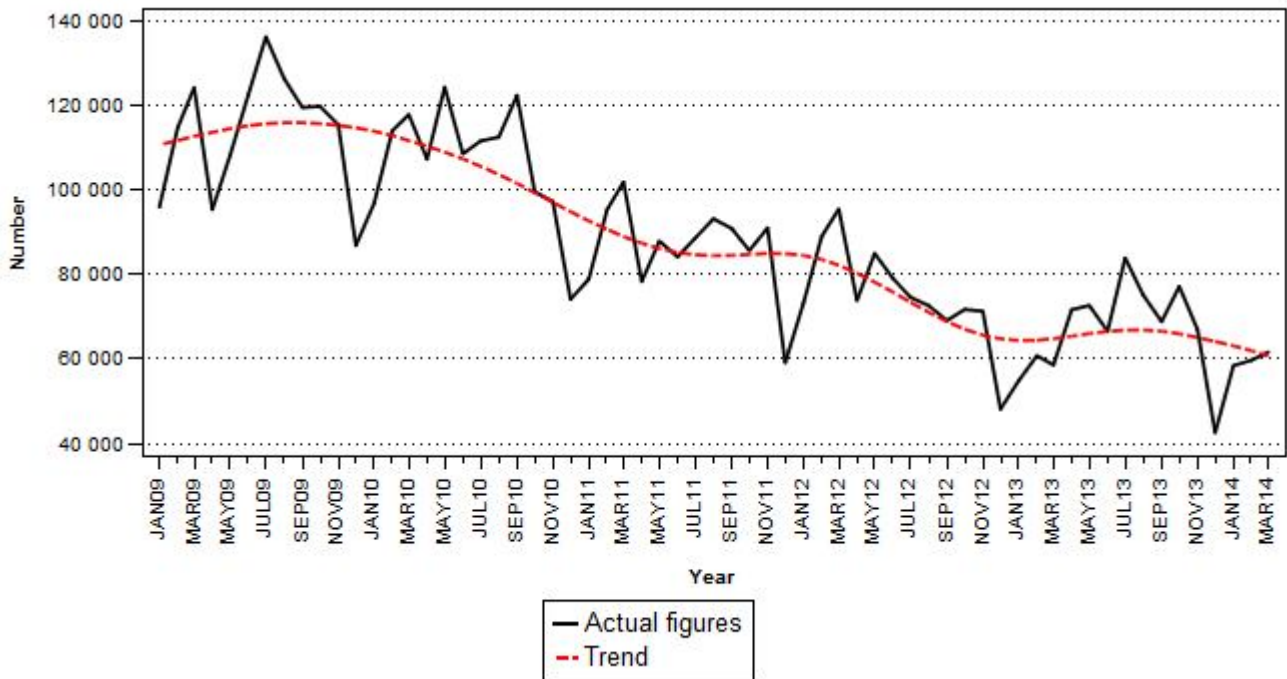
The total value of civil judgements recorded for debt was 1,8% lower in the first quarter of 2014 compared with the first quarter of 2013. A year-on-year decrease of 4,0% was recorded in March 2014 – see Tables A, 4 and 6.

The main categories that contributed to the 1,8% decrease were ‘other’ debts (contributing -4,5 percentage points) and goods sold (contributing -1,8 percentage points) – see Table 5.

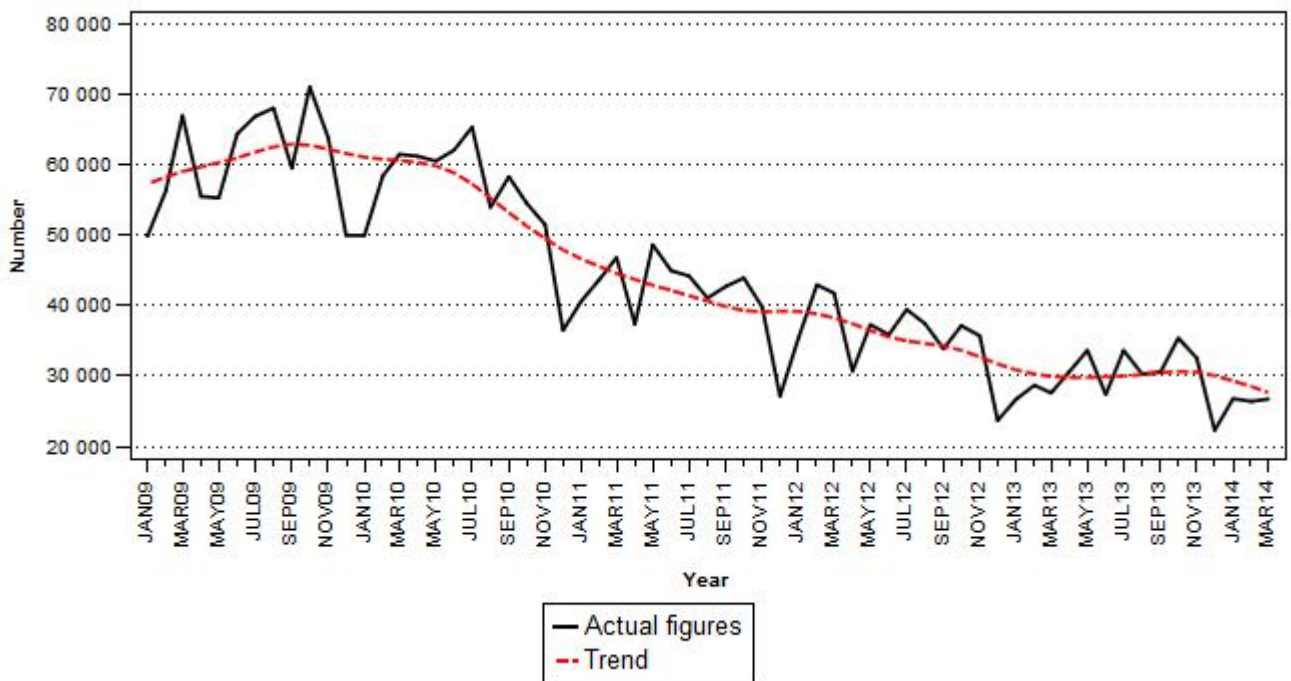
In March 2014, 26 708 civil judgements for debt amounting to R383,8 million were recorded. The largest contributors to the total value of judgements were:

- ‘other’ debts (R118,0 million or 30,7%);
- money lent (R102,2 million or 26,6%); and
- services (R61,3 million or 16,0%) – see Tables 2 and 3.

**Figure 1 – Civil summonses issued for debt**



**Figure 2 – Civil judgements recorded for debt**



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**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	Mar-13	1/ Feb-14	1/ Mar-14	2013	Mar-13	1/ Feb-14	1/ Mar-14
<b>Cases recorded</b>	<b>Actual figures</b>	<b>885 320</b>	<b>65 959</b>	<b>65 828</b>	<b>68 385</b>	<b>771 364</b>	<b>57 282</b>	<b>58 229</b>	<b>61 131</b>
	<b>Seasonally adjusted</b>		60 123	64 893	62 379		51 260	57 564	54 675
<b>Civil summonses for debt</b>	Goods sold - Open account	63 952	5 267	4 278	4 103	50 038	4 019	3 289	3 174
	Goods sold - Instalment sale transactions	25 218	1 911	1 716	1 967	19 245	1 393	1 297	1 482
	Services - Professional	101 681	7 944	7 584	7 633	90 676	7 050	6 715	6 616
	Services - Other	136 141	9 566	9 666	10 802	119 179	8 205	8 588	9 629
	Rent	45 440	3 170	3 138	4 227	36 824	2 619	2 485	3 611
	Money lent	189 742	14 046	15 584	14 630	178 122	12 893	14 798	13 859
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	112 450	7 893	8 531	7 155	98 274	6 949	7 817	6 668
	Other debts	124 497	8 744	9 188	11 026	113 694	8 123	8 126	9 644
	<b>Total - Actual figures</b>	<b>799 121</b>	<b>58 541</b>	<b>59 685</b>	<b>61 543</b>	<b>706 052</b>	<b>51 251</b>	<b>53 115</b>	<b>54 683</b>
	<b>Total - Seasonally adjusted</b>		52 799	59 503	55 482		45 222	51 776	48 148

1/ Preliminary.

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

Item		Total				Private Persons			
		2013	Mar-13	1/ Feb-14	1/ Mar-14	2013	Mar-13	1/ Feb-14	1/ Mar-14
Number of civil judgements	Goods sold - Open account	30 597	2 544	2 177	2 235	24 387	2 041	1 708	1 729
	Goods sold - Instalment sale transactions	7 832	698	581	649	5 973	549	427	490
	Services - Professional	54 998	4 257	4 421	4 513	50 090	3 854	3 942	4 131
	Services - Other	54 712	3 869	4 341	4 433	47 374	3 251	3 844	4 001
	Rent	21 197	1 708	1 709	1 730	17 602	1 395	1 430	1 449
	Money lent	95 683	7 545	6 395	6 335	88 994	6 934	5 804	6 015
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	34 524	2 038	2 170	2 281	29 935	1 788	1 791	1 903
	Other debts	59 606	4 917	4 585	4 532	53 777	4 318	4 170	4 112
	<b>Total - Actual figures</b>	<b>359 149</b>	<b>27 576</b>	<b>26 379</b>	<b>26 708</b>	<b>318 132</b>	<b>24 130</b>	<b>23 116</b>	<b>23 830</b>
	<b>Total - Seasonally adjusted</b>		27 025	27 817	26 240		23 509	24 532	23 176

1/ Preliminary.

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

Item		Total				Private Persons			
		2013	Mar-13	1/ Feb-14	1/ Mar-14	2013	Mar-13	1/ Feb-14	1/ Mar-14
Value of civil judgements	Goods sold - Open account	363 467	30 533	23 872	25 068	210 195	15 024	13 613	18 170
	Goods sold - Instalment sale transactions	122 821	13 763	9 819	7 704	99 484	11 967	8 329	6 812
	Services - Professional	278 838	19 507	22 211	24 559	235 212	15 891	18 379	20 739
	Services - Other	591 004	42 121	48 054	36 755	472 529	34 361	35 908	31 496
	Rent	349 318	24 046	28 048	23 332	242 204	16 380	19 764	17 355
	Money lent	1 207 193	86 539	83 815	102 165	1 088 550	77 798	74 114	85 639
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	443 317	27 104	32 398	46 240	363 640	22 228	26 760	40 939
	Other debts	1 412 608	156 093	154 469	117 951	785 061	63 798	69 194	66 948
	<b>Total - Actual figures</b>	<b>4 768 566</b>	<b>399 706</b>	<b>402 686</b>	<b>383 774</b>	<b>3 496 875</b>	<b>257 447</b>	<b>266 061</b>	<b>288 098</b>
	<b>Total - Seasonally adjusted</b>		392 127	391 230	379 911		254 839	272 640	286 607

1/ Preliminary.

**Table 4 – Percentage change in the total number of civil summonses, judgements and the value of judgements recorded between the first quarter 2013 and the first quarter 2014**

Actual estimates	Actual estimates Jan – Mar 2013	Actual estimates Jan – Mar 2014	% change between Jan – Mar 2013 and Jan – Mar 2014	Difference between Jan – Mar 2013 and Jan – Mar 2014
Number of civil summonses issued for debt	174 103	179 588	3,2	5 485
Number of civil judgements recorded for debt	82 923	79 848	-3,7	-3 075
Value of civil judgements recorded for debt (R million)	1 120,2	1 099,9	-1,8	-20,3

**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 first quarter of 2013 and the first quarter of 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	-1,0	-2,0	-1,2
Goods sold - Instalment sale transactions	0,3	-0,1	-0,6
Services - Professional	0,3	1,1	1,2
Services - Other	0,3	1,4	0,1
Rent	0,6	0,6	0,4
Money lent	2,0	-3,9	1,1
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	-0,1	0,2	1,7
Other debts	0,7	-1,1	-4,5
<b>Total</b>	<b>3,2</b>	<b>-3,7</b>	<b>-1,8</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 January to March 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 March 2013	Actual estimates March 2014	% change between March 2013 and March 2014	Difference between March 2013 and March 2014
Number of civil summonses issued for debt	58 541	61 543	5,1	3 002
Number of civil judgements recorded for debt	27 576	26 708	-3,1	-868
Value of civil judgements recorded for debt (R million)	399,7	383,8	-4,0	-15,9

**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	March	8 469	4 605	1 221	4 027	8 134	3 066	23 252	3 548	2 219	58 541
	April	11 074	6 230	1 580	5 374	9 456	3 631	27 976	3 611	2 682	71 614
	May	11 008	6 336	1 508	4 309	10 208	3 362	28 971	4 163	2 768	72 633
	June	10 023	6 081	1 253	3 993	11 152	2 897	24 611	4 307	2 217	66 534
	July	10 855	7 397	1 512	4 265	11 718	3 260	35 868	6 361	2 630	83 866
	August	11 334	6 537	1 295	4 240	11 335	3 020	29 758	5 026	2 470	75 015
	September	9 595	6 688	1 202	4 026	9 322	3 477	28 280	4 053	2 181	68 824
	October	12 020	8 394	1 316	4 504	9 834	5 022	29 364	4 314	2 367	77 135
	November	10 440	9 898	1 341	3 661	8 806	4 012	22 530	3 632	2 567	66 887
December	5 511	3 662	769	2 781	7 129	3 127	14 984	2 037	2 510	42 510	
2014	January	7 966	5 024	1 022	4 103	8 597	3 600	22 977	2 552	2 519	58 360
	February	8 603	5 720	1 019	3 730	8 980	3 493	22 792	2 679	2 669	59 685
	March	9 475	8 090	1 222	4 121	8 488	3 166	20 725	3 181	3 075	61 543

**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	March	4 179	3 136	559	2 584	4 232	1 932	6 663	2 412	1 879	27 576
	April	4 571	3 203	893	2 878	4 070	1 924	8 906	2 169	2 015	30 629
	May	5 724	3 522	993	3 511	4 437	1 795	9 066	2 457	2 129	33 634
	June	4 730	3 033	806	2 969	4 722	1 578	5 453	2 127	1 947	27 365
	July	6 207	3 773	932	3 925	4 191	1 951	6 911	3 327	2 399	33 616
	August	5 295	3 685	714	3 140	4 026	1 805	6 548	2 847	2 216	30 276
	September	5 517	3 181	636	3 087	4 363	2 205	6 821	2 680	2 060	30 550
	October	6 934	4 688	787	3 761	4 852	2 049	8 480	1 668	2 162	35 381
	November	6 940	4 953	895	3 018	3 454	1 935	7 327	1 877	2 119	32 518
December	3 136	3 049	454	1 976	2 834	1 708	6 076	1 096	1 928	22 257	
2014	January	4 216	3 318	508	2 787	4 614	1 820	6 045	1 433	2 020	26 761
	February	4 918	3 233	737	2 911	3 924	1 662	5 903	1 145	1 946	26 379
	March	4 469	3 768	874	3 204	3 798	1 207	6 012	1 432	1 944	26 708

**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	March	64 272	39 450	4 840	37 116	37 290	26 266	97 165	85 383	7 924	399 706
	April	94 975	41 449	7 967	36 400	41 274	26 230	112 388	26 872	8 701	396 256
	May	74 791	41 251	8 012	45 892	42 781	21 925	132 074	45 942	11 078	423 746
	June	98 333	33 353	9 398	25 685	47 257	20 047	90 254	27 175	8 106	359 608
	July	105 792	41 710	12 998	36 692	41 288	22 732	93 671	49 235	19 740	423 858
	August	122 733	40 579	8 300	28 319	38 692	23 111	119 218	56 016	8 938	445 906
	September	105 675	39 566	5 937	30 535	44 384	16 935	111 888	38 798	8 567	402 285
	October	111 222	53 381	8 146	35 366	49 516	20 792	125 777	34 525	11 810	450 535
	November	127 932	53 314	8 770	34 547	31 398	25 062	103 849	44 688	9 879	439 439
December	56 826	33 514	4 047	19 776	39 281	17 039	98 680	25 380	12 177	306 720	
2014	January	65 434	36 005	5 329	25 601	45 021	18 659	75 112	30 345	11 954	313 460
	February	118 857	37 472	6 810	36 414	34 787	17 569	81 162	49 647	19 968	402 686
	March	74 595	46 141	6 312	53 629	34 910	9 734	116 253	29 383	12 817	383 774



## 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 March 2014 was 85,2%. The improved collection rate for February 2014 was 88,2%.
<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. 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.

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