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# Statistical release

## P0041

# Statistics of civil cases for debt (Preliminary)

**November 2015**

**Embargoed until:  
21 January 2016  
09:00**

**Enquiries:**

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Nicolai Claassen  
Tel: (012) 310 8249

**Forthcoming issue:**

December 2015

**Expected release date:**

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18 February 2016

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## Key results for November 2015

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

Actual estimates	November 2015	% change between November 2014 and November 2015	% change between September – November 2014 and September – November 2015
Number of civil summonses issued for debt	58 171	-10,6	-15,8
Number of civil judgements recorded for debt	24 306	-4,7	-3,0
Value of civil judgements recorded for debt (R million)	382,4	2,6	6,0

### The number of civil summonses issued for debt

The total number of civil summonses issued for debt decreased by 15,8% in the three months ended November 2015 compared with the three months ended November 2014.

The largest contributions to the 15,8% decrease were civil summonses relating to:

- money lent (contributing -5,6 percentage points);
- goods sold (contributing -3,3 percentage points); and
- ‘other’ debts (contributing -3,0 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 3,0% in the three months ended November 2015 compared with the three months ended November 2014.

The largest negative contributions to the 3,0% decrease were civil judgements relating to:

- money lent (contributing -3,4 percentage points); and
- ‘other’ debts (contributing -1,1 percentage points) – see Tables 4 and 5.

### The value of civil judgements recorded for debt

The total value of civil judgements recorded for debt was 6,0% higher in the three months ended November 2015 compared with the three months ended November 2014.

The largest contributions to the 6,0% increase were the value of judgements relating to:

- services (contributing 2,2 percentage points);
- rent (contributing 1,2 percentage points); and
- promissory notes (contributing 1,0 percentage point) – see Tables 4 and 5.

In November 2015, 24 306 civil judgements for debt amounting to R382,4 million were recorded. The largest contributors to the total value of judgements were:

- ‘other’ debts (R103,0 million or 26,9%);
- money lent (R92,4 million or 24,2%); and
- services (R79,6 million or 20,8%) – see Tables 2 and 3.

Figure 1 – Civil summonses issued for debt

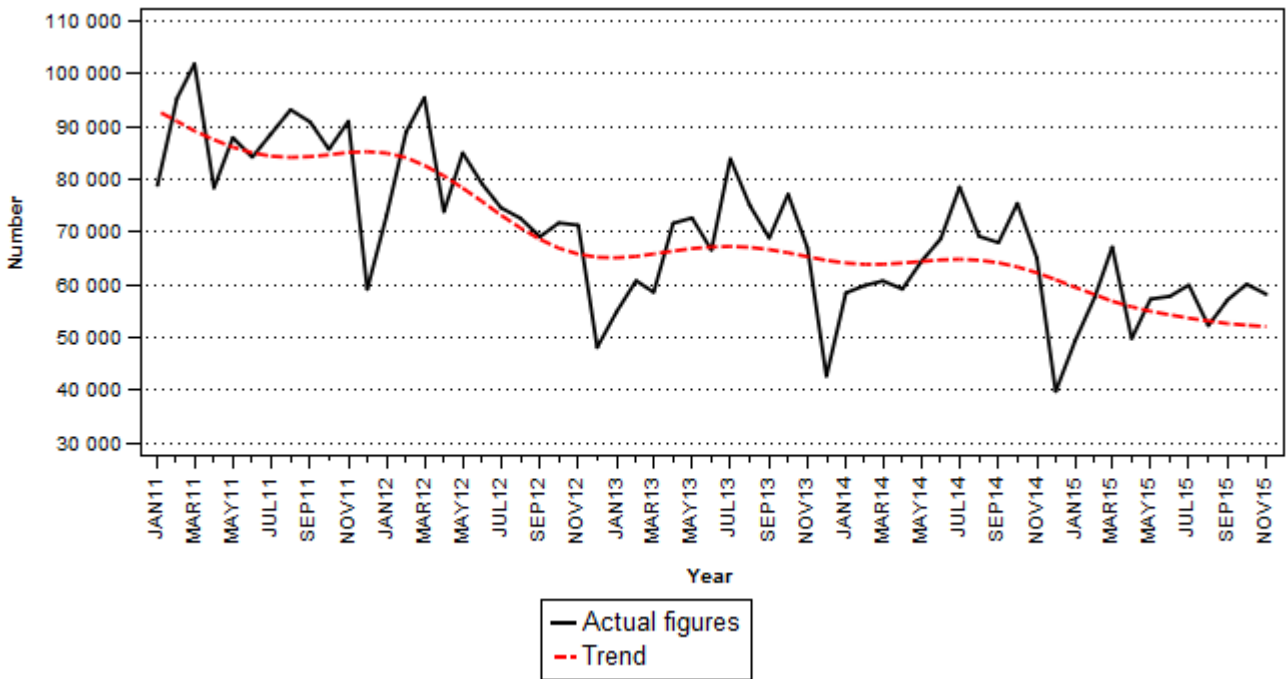
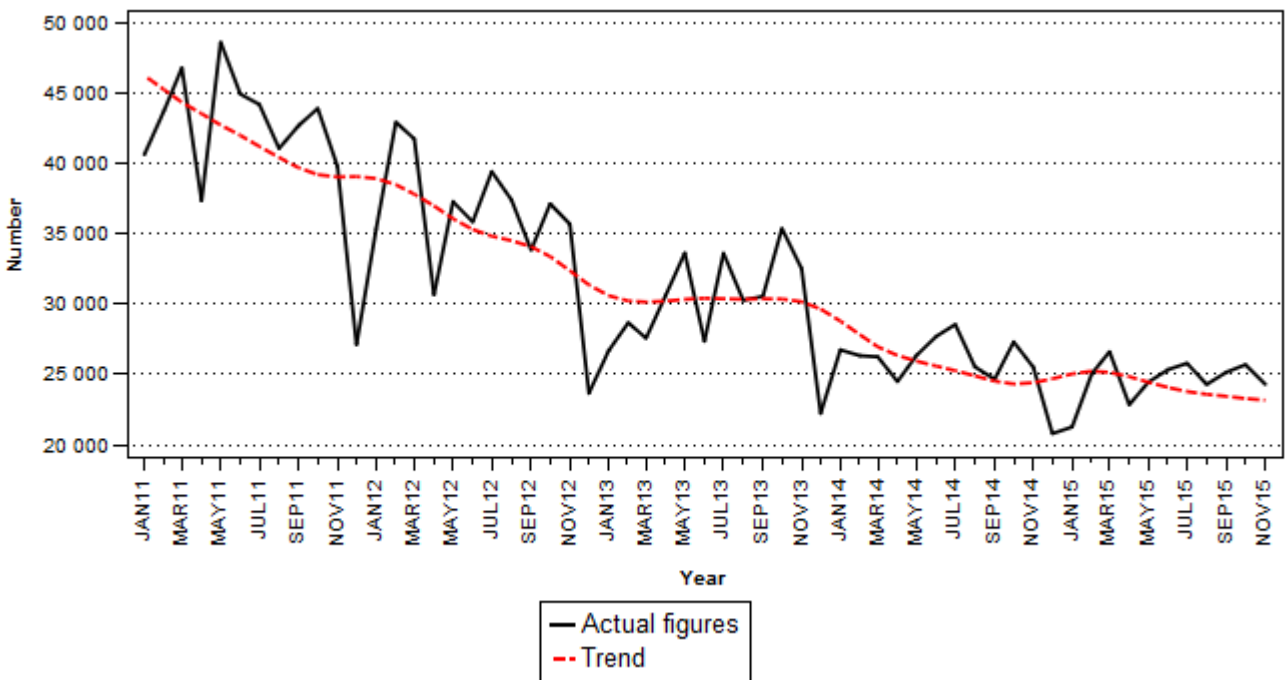


Figure 2 – Civil judgements recorded for debt



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	Nov-14	1/ Oct-15	1/ Nov-15	2014	Nov-14	1/ Oct-15	1/ Nov-15
<b>Cases recorded</b>	<b>Actual figures</b>	<b>838 926</b>	<b>71 244</b>	<b>65 943</b>	<b>62 945</b>	<b>738 542</b>	<b>61 573</b>	<b>51 844</b>	<b>55 146</b>
	<b>Seasonally adjusted</b>		67 748	57 386	59 917		59 247	47 650	53 178
<b>Civil summonses for debt</b>	Goods sold - Open account	53 702	5 491	3 789	3 541	41 998	4 476	2 819	2 640
	Goods sold - Instalment sale transactions	26 973	3 174	2 009	1 798	21 678	2 618	1 628	1 448
	Services - Professional	93 548	8 726	7 413	8 517	83 216	7 796	6 331	7 529
	Services - Other	124 116	9 535	10 092	9 786	107 931	8 196	8 037	7 731
	Rent	39 481	3 705	2 643	2 494	32 456	3 112	2 062	1 940
	Money lent	199 369	16 824	13 991	13 725	189 974	15 963	12 881	12 704
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	98 753	6 648	8 933	7 899	91 037	5 939	8 439	7 462
	Other debts	130 908	10 942	11 182	10 411	117 735	9 667	9 574	9 602
	<b>Total - Actual figures</b>	<b>766 850</b>	<b>65 045</b>	<b>60 052</b>	<b>58 171</b>	<b>686 025</b>	<b>57 767</b>	<b>51 771</b>	<b>51 056</b>
<b>Total - Seasonally adjusted</b>		61 004	52 111	54 757		55 208	45 762	49 045	

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

Item		Total				Private Persons			
		2014	Nov-14	1/ Oct-15	1/ Nov-15	2014	Nov-14	1/ Oct-15	1/ Nov-15
Number of civil judgements	Goods sold - Open account	21 883	1 547	1 600	1 573	16 688	1 169	1 201	1 161
	Goods sold - Instalment sale transactions	7 381	647	591	579	5 580	497	493	497
	Services - Professional	53 262	4 335	4 664	4 641	47 696	3 898	4 229	4 173
	Services - Other	47 316	3 784	4 296	3 824	41 425	3 290	3 656	3 227
	Rent	17 543	1 298	1 636	1 406	14 406	1 067	1 318	1 105
	Money lent	75 586	6 425	5 615	5 218	70 978	6 095	5 045	4 624
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	27 335	2 148	1 998	2 094	23 145	1 809	1 661	1 733
	Other debts	59 879	5 318	5 288	4 971	55 630	4 967	4 787	4 442
	<b>Total - Actual figures</b>	<b>310 185</b>	<b>25 502</b>	<b>25 688</b>	<b>24 306</b>	<b>275 548</b>	<b>22 792</b>	<b>22 390</b>	<b>20 962</b>
	<b>Total - Seasonally adjusted</b>		23 913	22 736	22 763		21 348	19 727	19 605

1/ Preliminary.

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

Item		Total				Private Persons			
		2014	Nov-14	1/ Oct-15	1/ Nov-15	2014	Nov-14	1/ Oct-15	1/ Nov-15
Value of civil judgements	Goods sold - Open account	289 100	20 278	27 590	24 347	166 780	11 468	17 474	14 312
	Goods sold - Instalment sale transactions	89 599	7 917	8 983	9 991	75 311	6 944	7 849	9 024
	Services - Professional	268 653	22 905	24 843	26 660	234 985	21 092	21 878	23 780
	Services - Other	470 117	46 221	54 577	52 975	375 093	35 810	44 187	42 118
	Rent	277 582	20 422	30 323	30 991	201 587	16 973	21 688	19 708
	Money lent	1 085 532	104 758	102 378	92 446	1 002 428	99 928	92 383	82 093
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	418 697	32 921	35 481	42 034	349 493	27 591	30 573	36 656
	Other debts	1 201 729	117 188	102 824	102 966	779 107	61 802	75 341	70 100
	<b>Total - Actual figures</b>	<b>4 101 009</b>	<b>372 610</b>	<b>386 999</b>	<b>382 410</b>	<b>3 184 784</b>	<b>281 608</b>	<b>311 373</b>	<b>297 791</b>
	<b>Total - Seasonally adjusted</b>		340 969	344 106	348 560		261 122	277 165	277 021

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 November 2014 and the three months ended November 2015**

Actual estimates	Actual estimates Sep – Nov 2014	Actual estimates Sep – Nov 2015	% change between Sep – Nov 2014 and Sep – Nov 2015	Difference between Sep – Nov 2014 and Sep – Nov 2015
Number of civil summonses issued for debt	208 375	175 362	-15,8	-33 013
Number of civil judgements recorded for debt	77 465	75 148	-3,0	-2 317
Value of civil judgements recorded for debt (R million)	1 083,0	1 147,5	6,0	64,5

**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 November 2014 and the three months ended November 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	-1,8	-0,2	0,1
Goods sold - Instalment sale transactions	-1,5	-0,1	0,8
Services - Professional	-1,3	1,0	0,6
Services - Other	-1,5	0,4	1,6
Rent	-1,8	0,7	1,2
Money lent	-5,6	-3,4	0,3
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	0,7	-0,3	1,0
Other debts	-3,0	-1,1	0,4
<b>Total</b>	<b>-15,8</b>	<b>-3,0</b>	<b>6,0</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 September to November 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 November 2014	Actual estimates November 2015	% change between November 2014 and November 2015	Difference between November 2014 and November 2015
Number of civil summonses issued for debt	65 045	58 171	-10,6	-6 874
Number of civil judgements recorded for debt	25 502	24 306	-4,7	-1 196
Value of civil judgements recorded for debt (R million)	372,6	382,4	2,6	9,8

**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	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>
	Aug	9 021	4 586	763	4 330	8 050	2 635	17 535	3 023	2 266	<b>52 209</b>
	Sep	9 108	4 882	727	4 195	9 065	3 373	20 049	3 413	2 327	<b>57 139</b>
	Oct	10 180	5 422	750	4 368	9 651	3 138	20 899	3 206	2 438	<b>60 052</b>
	Nov	10 506	4 398	735	4 880	8 794	2 864	20 261	3 513	2 220	<b>58 171</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	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	1 542	1 845	<b>25 788</b>
	Aug	4 109	2 620	438	2 855	3 284	1 234	6 246	1 667	1 832	<b>24 285</b>
	Sep	3 830	2 832	488	2 871	4 416	1 324	6 062	1 381	1 950	<b>25 154</b>
	Oct	4 264	3 211	412	3 100	3 892	1 017	6 538	1 787	1 467	<b>25 688</b>
	Nov	4 163	2 966	458	2 600	4 106	1 027	5 938	1 580	1 468	<b>24 306</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	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	104 086	68 679	13 939	<b>423 981</b>
	Aug	95 531	39 286	4 036	33 695	35 588	15 174	105 061	38 913	14 162	<b>381 446</b>
	Sep	53 835	54 304	6 480	28 910	51 247	16 280	105 994	43 077	17 924	<b>378 051</b>
	Oct	76 353	51 727	3 667	37 506	45 980	15 611	104 905	37 390	13 860	<b>386 999</b>
	Nov	71 399	47 573	4 916	35 697	55 776	14 894	100 029	41 485	10 641	<b>382 410</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 November 2015 was 86,2%. The improved collection rate for October 2015 was 86,2%.
<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.
<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.

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(012) 310 8600 (user information services)  
(012) 310 8044 (orders/subscription services)

Fax number: (012) 310 8664 (technical enquiries)

email: [onicama@statssa.gov.za](mailto:onicama@statssa.gov.za) (technical enquiries)  
[info@statssa.gov.za](mailto:info@statssa.gov.za) (user information services)  
[magdaj@statssa.gov.za](mailto:magdaj@statssa.gov.za) (orders/subscription services)

Postal address: Private Bag X44, Pretoria, 0001

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