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Statistics of civil cases for debt
(Preliminary)

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Key results for November 2016

Table A – Key figures for the month of November 2016

Actual estimates	November 2016	% change between November 2015 and November 2016	% change between September – November 2015 and September – November 2016
Number of civil summonses issued for debt	59 186	1,7	0,8
Number of civil judgements recorded for debt	23 514	-3,3	-8,2
Value of civil judgements recorded for debt (R million)	371,4	-2,9	-6,1

The number of civil summonses issued for debt

The total number of civil summonses issued for debt increased by 0,8% in the three months ended November 2016 compared with the three months ended November 2015.

The largest positive contribution to the 0,8% increase was civil summonses relating to money lent (contributing 2,4 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 8,2% in the three months ended November 2016 compared with the three months ended November 2015.

The largest negative contributions to the 8,2% decrease were civil judgements relating to:

- services (contributing -6,6 percentage points);
- 'other' debts (contributing -3,3 percentage points); and
- goods sold (contributing -0,9 of a percentage point) – see Tables 4 and 5.

The value of civil judgements recorded for debt

The total value of civil judgements recorded for debt decreased by 6,1% in the three months ended November 2016 compared with the three months ended November 2015.

The largest negative contributions to the 6,1% decrease were the value of judgements relating to:

- 'other' debts (contributing -5,8 percentage points);
- services (contributing -2,8 percentage points); and
- goods sold (contributing -1,1 percentage points) – see Tables 4 and 5.

The total number of civil judgements for debt granted in November 2016 was 23 514 amounting to R371,4 million.

The largest contributors to the total value of judgements were:

- money lent (R113,5 million or 30,6%);
- 'other' debts (R74,7 million or 20,1%); and
- services (R68,8 million or 18,5%) – see Tables 2 and 3.

Figure 1 – Civil summonses issued for debt

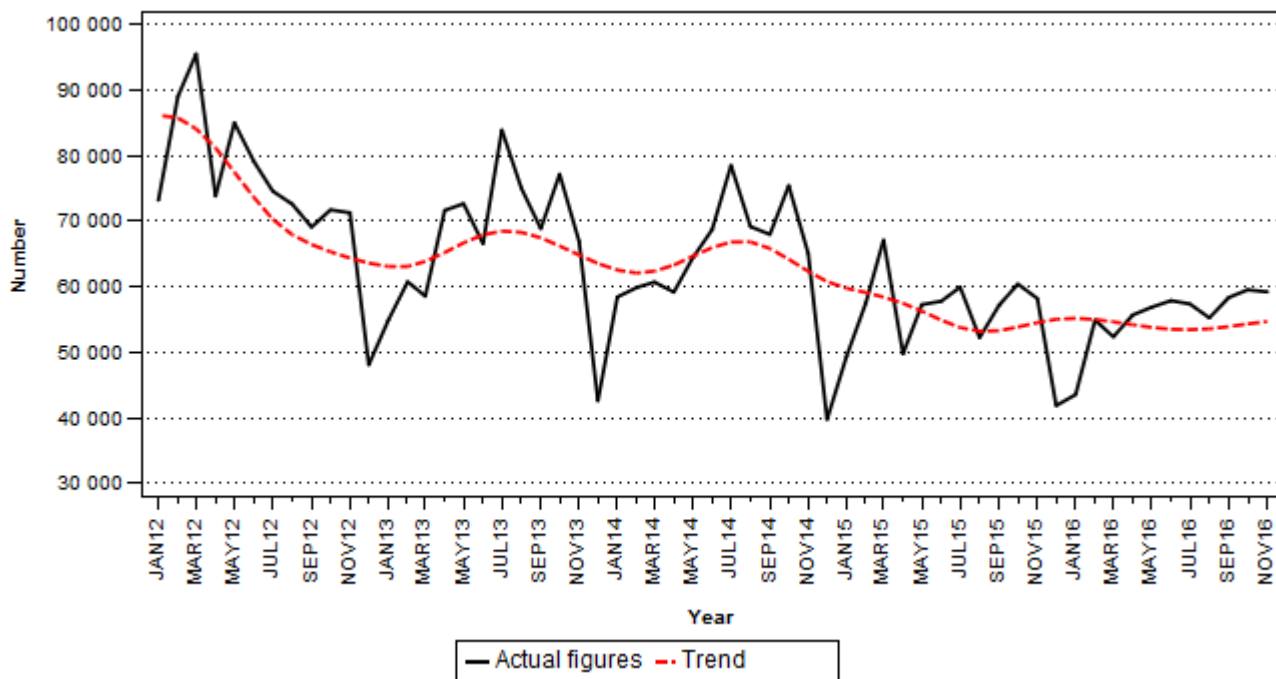
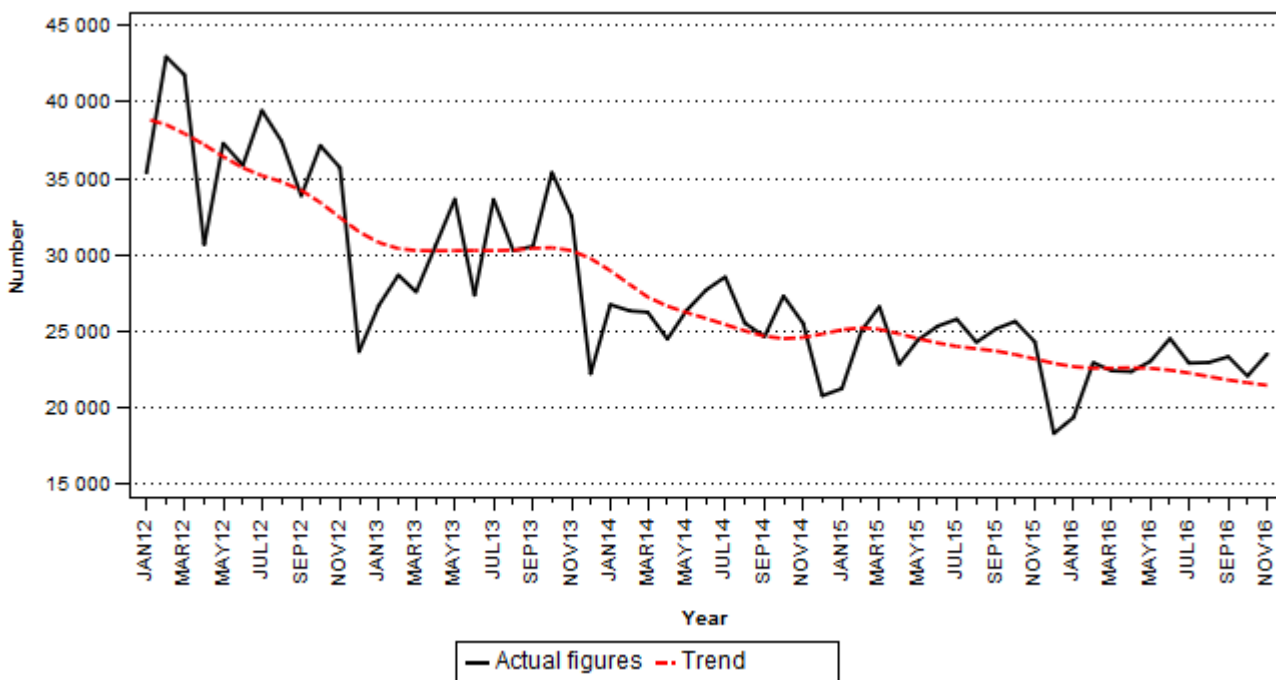


Figure 2 – Civil judgements recorded for debt



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			
		2015	Nov-15	1/ Oct-16	1/ Nov-16	2015	Nov-15	1/ Oct-16	1/ Nov-16
Cases recorded	Actual figures	733 514	62 945	64 457	65 681	623 802	55 146	55 387	56 858
	Seasonally adjusted		58 983	58 911	61 668		51 360	52 317	52 579
Civil summonses for debt	Goods sold - Open account	43 664	3 541	3 485	3 030	32 616	2 640	2 571	2 190
	Goods sold - Instalment sale transactions	23 011	1 798	1 901	1 829	18 234	1 448	1 471	1 503
	Services - Professional	84 964	8 517	6 901	7 644	73 636	7 529	5 941	6 706
	Services - Other	110 042	9 786	9 361	9 660	90 635	7 731	8 151	8 173
	Rent	29 255	2 494	2 794	2 813	22 558	1 940	2 113	2 194
	Money lent	164 531	13 725	15 808	15 063	153 342	12 704	14 910	14 041
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	89 682	7 899	8 290	8 649	83 701	7 462	7 696	7 683
	Other debts	123 254	10 411	10 958	10 498	111 399	9 602	9 561	9 160
	Total - Actual figures	668 403	58 171	59 498	59 186	586 121	51 056	52 414	51 650
	Total - Seasonally adjusted		54 134	54 777	55 194		47 966	48 554	48 457

1/ Preliminary.

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

Item	Total				Private Persons				
	2015	Nov-15	1/ Oct-16	1/ Nov-16	2015	Nov-15	1/ Oct-16	1/ Nov-16	
Number of civil judgements	Goods sold - Open account	18 545	1 573	1 361	1 293	13 804	1 161	1 029	991
	Goods sold - Instalment sale transactions	7 426	579	621	593	5 752	497	538	511
	Services - Professional	50 913	4 641	3 582	3 365	44 324	4 173	3 128	2 946
	Services - Other	42 221	3 824	3 007	3 591	35 776	3 227	2 552	3 151
	Rent	17 851	1 406	1 513	2 215	14 517	1 105	1 257	1 916
	Money lent	69 713	5 218	5 673	6 141	63 786	4 624	5 315	5 746
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	27 604	2 094	2 173	2 571	23 763	1 733	1 853	2 245
	Other debts	54 764	4 971	4 142	3 745	50 056	4 442	3 692	3 322
	Total - Actual figures	289 037	24 306	22 072	23 514	251 778	20 962	19 364	20 828
	Total - Seasonally adjusted		22 839	20 494	22 191		19 700	17 958	19 519

1/ Preliminary.

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

Item	Total				Private Persons				
	2015	Nov-15	1/ Oct-16	1/ Nov-16	2015	Nov-15	1/ Oct-16	1/ Nov-16	
Value of civil judgements	Goods sold - Open account	275 495	24 347	19 461	22 546	157 824	14 312	9 771	12 743
	Goods sold - Instalment sale transactions	104 326	9 991	8 905	8 437	89 527	9 024	7 806	7 025
	Services - Professional	285 325	26 660	20 325	19 729	230 346	23 780	17 308	16 534
	Services - Other	521 021	52 975	37 627	49 095	400 078	42 118	29 584	40 470
	Rent	304 315	30 991	26 744	38 197	213 394	19 708	15 825	28 983
	Money lent	1 172 061	92 446	101 154	113 532	1 052 905	82 093	91 958	105 016
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	506 174	42 034	37 876	45 184	422 857	36 656	31 690	37 360
	Other debts	1 229 098	102 966	88 106	74 666	841 493	70 100	66 779	60 143
	Total - Actual figures	4 397 815	382 410	340 198	371 386	3 408 424	297 791	270 721	308 274
	Total - Seasonally adjusted		349 802	319 641	329 800		278 749	255 746	277 521

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 2015 and the three months ended November 2016

Actual estimates	Actual estimates Sep – Nov 2015	Actual estimates Sep – Nov 2016	% change between Sep – Nov 2015 and Sep – Nov 2016	Difference between Sep – Nov 2015 and Sep – Nov 2016
Number of civil summonses issued for debt	175 701	177 023	0,8	1 322
Number of civil judgements recorded for debt	75 107	68 922	-8,2	-6 185
Value of civil judgements recorded for debt (R million)	1 144,8	1 075,1	-6,1	-69,7

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 2015 and the three months ended November 2016 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	-0,8	-0,8	-0,9
Goods sold - Instalment sale transactions	-0,5	-0,1	-0,2
Services - Professional	-0,6	-4,4	-1,3
Services - Other	-0,7	-2,2	-1,5
Rent	0,3	0,9	1,0
Money lent	2,4	0,9	2,0
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	0,5	0,8	0,7
Other debts	0,2	-3,3	-5,8
Total	0,8	-8,2	-6,1

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 2015, 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 2015	Actual estimates November 2016	% change between November 2015 and November 2016	Difference between November 2015 and November 2016
Number of civil summonses issued for debt	58 171	59 186	1,7	1 015
Number of civil judgements recorded for debt	24 306	23 514	-3,3	-792
Value of civil judgements recorded for debt (R million)	382,4	371,4	-2,9	-11,0

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
2015	Nov	10 506	4 398	735	4 880	8 794	2 864	20 261	3 513	2 220	58 171
	Dec	7 353	2 826	682	3 151	8 094	2 115	14 235	1 740	1 645	41 841
2016	Jan	7 050	3 004	577	3 678	6 501	2 232	15 769	2 833	1 881	43 525
	Feb	10 083	4 413	656	4 331	8 300	2 514	19 548	2 732	2 309	54 886
	Mar	9 812	4 316	773	4 062	8 978	2 948	16 805	2 785	1 849	52 328
	Apr	9 217	4 721	1 041	4 192	8 481	3 458	19 974	2 474	2 109	55 667
	May	10 618	4 456	1 096	4 731	8 957	3 228	18 601	2 911	2 248	56 846
	Jun	11 126	4 543	907	4 100	9 376	3 005	20 179	2 466	2 150	57 852
	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	4 752	899	4 411	10 014	3 276	19 791	3 178	2 467	59 186

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
2015	Nov	4 163	2 966	458	2 600	4 106	1 027	5 938	1 580	1 468	24 306
	Dec	3 147	1 454	306	2 030	3 031	1 003	5 053	1 059	1 241	18 324
2016	Jan	2 773	1 950	344	1 869	4 108	885	4 417	1 627	1 396	19 369
	Feb	4 763	2 760	442	2 247	3 341	932	5 594	1 490	1 378	22 947
	Mar	4 108	2 604	319	2 653	3 720	1 380	4 994	1 284	1 356	22 418
	Apr	3 521	2 501	422	2 642	3 913	1 626	4 901	1 482	1 357	22 365
	May	5 054	2 516	396	2 474	3 955	1 275	4 774	1 376	1 214	23 034
	Jun	4 089	3 796	458	3 288	3 867	1 557	4 842	1 163	1 465	24 525
	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	2 642	254	2 676	4 208	1 493	5 309	1 183	1 584	23 514

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
2015	Nov	71 399	47 573	4 916	35 697	55 776	14 894	100 029	41 485	10 641	382 410
	Dec	61 750	25 351	2 698	24 175	36 816	13 727	104 642	19 770	8 559	297 488
2016	Jan	46 639	34 713	2 485	24 477	35 414	11 661	72 696	37 228	11 414	276 727
	Feb	80 249	48 557	9 865	26 294	35 541	13 735	96 530	37 966	12 237	360 974
	Mar	73 597	51 422	3 985	35 333	45 669	12 418	96 545	29 566	13 435	361 970
	Apr	60 953	37 659	4 941	32 688	42 409	14 659	84 791	30 406	8 823	317 329
	May	69 161	48 619	3 479	31 696	49 649	13 814	88 538	30 278	8 287	343 521
	Jun	58 989	50 694	3 018	33 334	49 813	12 863	81 022	42 028	13 228	344 989
	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	49 029	2 543	42 330	42 096	14 584	97 217	23 673	15 991	371 386

1/ Latest two months are preliminary.

Explanatory notes

Introduction	1	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.
	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.
Purpose of the survey	3	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.
Scope of the survey	4	This survey covers: <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	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.
Survey methodology and design	6	The survey is conducted by email, fax and telephone each month from 203 magistrates' offices.
Collection rate	7	The preliminary collection rate for the civil cases for debt survey for November 2016 was 84,2%. The improved collection rate for October 2016 was 84,7%.
Seasonal adjustment	8	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.
Trend cycle	9	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.
Unpublished statistics	10	In some cases Stats SA can also make available statistics which are not published.
Symbols and abbreviations	11	R/D Refer to drawer Stats SA Statistics South Africa * Revised figures

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.

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