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Statistics of civil cases for debt
(Preliminary)

November 2018

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Key results for November 2018

Table A – Key figures for the month of November 2018

Actual estimates	November 2018	% change between November 2017 and November 2018	% change between September – November 2017 and September – November 2018
Number of civil summonses issued for debt	49 599	-9,6	-8,2
Number of civil judgements recorded for debt	19 735	-4,6	1,3
Value of civil judgements recorded for debt (R million)	323,5	-7,7	-6,5

The number of civil summonses issued for debt

The total number of civil summonses issued for debt decreased by 8,2% in the three months ended November 2018 compared with the three months ended November 2017.

The largest contributors to the 8,2% decrease were civil summonses relating to:

- 'other' debts (contributing -2,0 percentage points);
- money lent (contributing -1,6 percentage points);
- services (contributing -1,6 percentage points); and
- promissory notes (contributing -1,4 percentage points) – see Tables 4 and 5.

The number of civil judgements recorded for debt

The total number of civil judgements recorded for debt increased by 1,3% in the three months ended November 2018 compared with the three months ended November 2017.

The positive contributors to the 1,3% increase were civil judgements relating to:

- services (contributing 2,5 percentage points);
- rent (contributing 1,1 percentage points); and
- 'other' debts (contributing 0,2 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 6,5% in the three months ended November 2018 compared with the three months ended November 2017.

The largest negative contributors to the 6,5% decrease were value of judgements relating to:

- 'other' debts (contributing -3,0 percentage points);
- money lent (contributing -1,8 percentage points);
- promissory notes (contributing -1,7 percentage points); and
- goods sold (contributing -1,0 percentage point) – see Tables 4 and 5.

There were 19 735 civil judgements for debt in November 2018 amounting to R323,5 million. The largest contributors to the total value of judgements were:

- money lent (R80,8 million or 25,0%);
- services (R77,9 million or 24,1%); and
- 'other' debts (R53,4 million or 16,5%) – see Tables 2 and 3.

Figure 1 – Civil summonses issued for debt

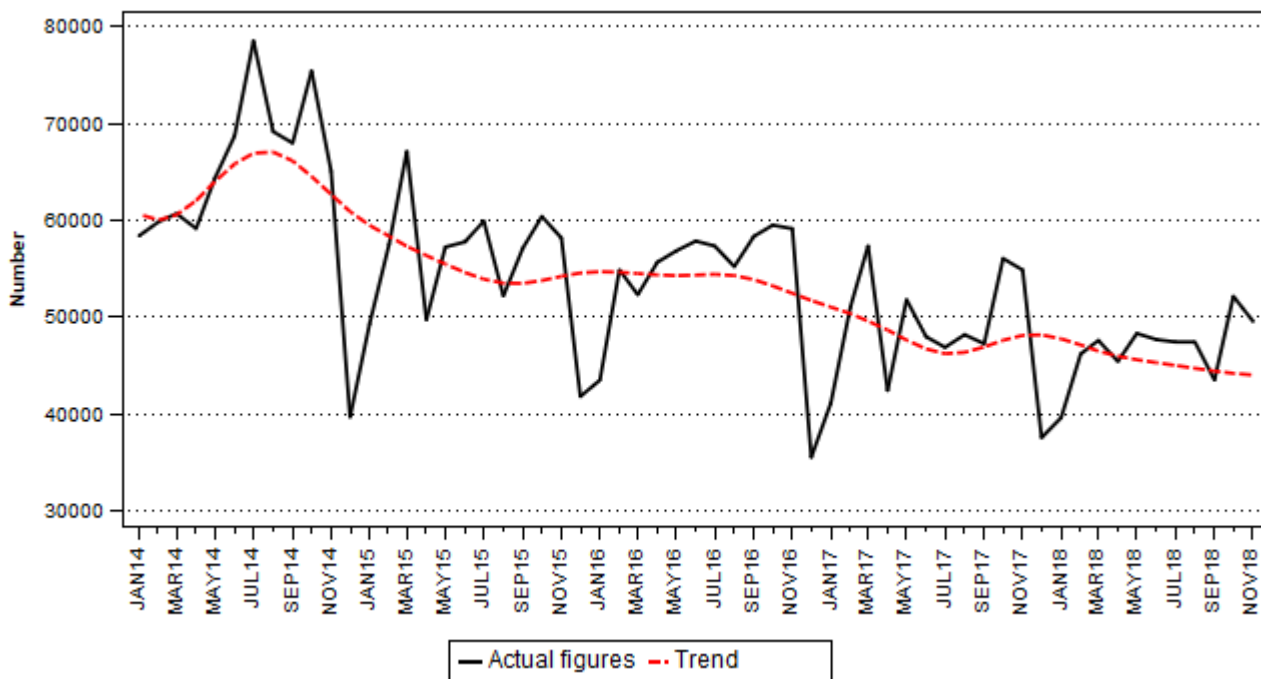
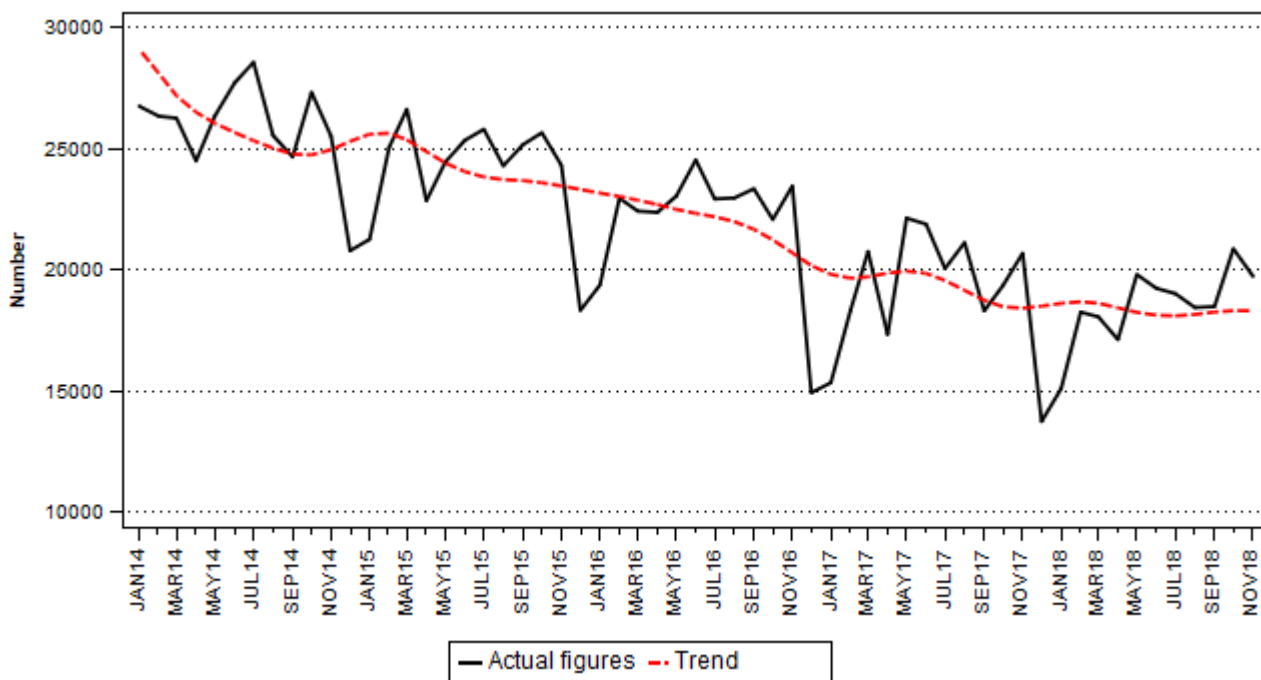


Figure 2 – Civil judgements recorded for debt



Risenga Maluleke
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			
		2017	Nov-17	1/ Oct-18	1/ Nov-18	2017	Nov-17	1/ Oct-18	1/ Nov-18
Cases recorded	Actual figures	639 355	62 474	54 953	56 808	548 538	54 863	48 556	49 280
	Seasonally adjusted		53 670	47 133	48 652		46 476	41 507	42 285
Civil summonses for debt	Goods sold - Open account	34 961	3 456	2 942	2 761	25 426	2 563	2 175	2 008
	Goods sold - Instalment sale transactions	21 233	2 060	2 114	1 845	16 778	1 657	1 743	1 462
	Services - Professional	71 206	6 341	6 259	6 015	62 068	5 426	5 488	5 285
	Services - Other	98 488	8 866	8 195	8 989	83 660	7 524	6 926	7 748
	Rent	31 726	3 221	2 761	3 030	23 540	2 359	2 143	2 434
	Money lent	131 098	12 521	11 980	11 293	123 147	11 504	11 354	10 649
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	82 316	7 339	7 459	6 043	75 454	6 766	6 927	5 465
	Other debts	111 715	11 064	10 448	9 623	98 973	9 812	9 489	8 497
	Total - Actual figures	582 743	54 868	52 158	49 599	509 046	47 611	46 245	43 548
	Total - Seasonally adjusted		48 732	44 728	43 633		42 560	39 648	38 380

1/ Preliminary.

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

	Item	Total				Private Persons			
		2017	Nov-17	1/ Oct-18	1/ Nov-18	2017	Nov-17	1/ Oct-18	1/ Nov-18
Number of civil judgements	Goods sold - Open account	14 897	1 327	1 189	1 319	11 296	980	899	1 011
	Goods sold - Instalment sale transactions	6 829	632	589	575	5 912	545	497	489
	Services - Professional	35 673	3 208	2 958	3 169	32 574	2 962	2 767	2 979
	Services - Other	35 552	3 328	4 154	3 502	31 207	2 957	3 796	3 146
	Rent	18 112	1 784	1 806	2 140	15 155	1 494	1 498	1 784
	Money lent	50 369	4 112	3 911	3 583	46 408	3 822	3 568	3 225
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	25 826	2 405	2 290	1 874	22 218	2 073	2 022	1 595
	Other debts	41 748	3 885	3 969	3 573	38 438	3 524	3 732	3 341
	Total - Actual figures	229 006	20 681	20 866	19 735	203 208	18 357	18 779	17 570
	Total - Seasonally adjusted		18 676	18 978	17 846		16 698	17 060	16 114

1/ Preliminary.

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

	Item	Total				Private Persons			
		2017	Nov-17	1/ Oct-18	1/ Nov-18	2017	Nov-17	1/ Oct-18	1/ Nov-18
Value of civil judgements	Goods sold - Open account	243 233	24 104	19 036	22 882	115 847	10 028	10 891	12 339
	Goods sold - Instalment sale transactions	133 486	15 871	11 893	13 331	115 030	13 574	10 005	11 437
	Services - Professional	258 424	30 159	22 046	21 958	229 419	26 980	20 323	20 141
	Services - Other	493 962	49 539	57 626	55 906	405 530	40 788	48 537	46 857
	Rent	351 978	32 117	27 552	40 287	243 565	23 233	17 572	28 790
	Money lent	1 163 947	84 968	91 689	80 777	1 064 361	80 007	83 612	71 960
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	533 411	49 063	49 328	34 982	463 911	41 529	42 898	28 943
	Other debts	770 054	64 479	57 180	53 356	627 839	53 720	49 092	40 696
	Total - Actual figures	3 948 495	350 300	336 350	323 479	3 265 502	289 859	282 930	261 163
	Total - Seasonally adjusted		319 964	300 677	301 867		266 149	255 989	244 878

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 2017 and the three months ended November 2018

Actual estimates	Actual estimates Sep – Nov 2017	Actual estimates Sep – Nov 2018	% change between Sep – Nov 2017 and Sep – Nov 2018	Difference between Sep – Nov 2017 and Sep – Nov 2018
Number of civil summonses issued for debt	158 205	145 301	-8,2	-12 904
Number of civil judgements recorded for debt	58 343	59 084	1,3	741
Value of civil judgements recorded for debt (R million)	1 016,4	950,8	-6,5	-65,6

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 2017 and the three months ended November 2018

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

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 2017, 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 2017	Actual estimates November 2018	% change between November 2017 and November 2018	Difference between November 2017 and November 2018
Number of civil summonses issued for debt	54 868	49 599	-9,6	-5 269
Number of civil judgements recorded for debt	20 681	19 735	-4,6	-946
Value of civil judgements recorded for debt (R million)	350,3	323,5	-7,7	-26,8

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
2017	Nov	9 654	4 116	748	3 737	11 055	2 139	18 751	2 550	2 118	54 868
	Dec	6 850	2 203	384	1 956	7 041	1 146	14 575	1 888	1 560	37 603
2018	Jan	6 312	3 035	586	2 312	7 128	1 678	14 999	1 899	1 707	39 656
	Feb	8 192	3 608	801	3 278	7 521	1 888	16 875	2 259	1 798	46 220
	Mar	8 202	3 446	651	3 249	8 353	2 093	17 527	2 058	2 036	47 615
	Apr	7 784	3 546	507	3 239	7 737	1 892	16 210	2 547	2 001	45 463
	May	8 089	3 981	778	3 198	9 222	2 269	16 442	2 378	1 979	48 336
	Jun	7 016	4 209	763	3 935	8 951	2 141	16 032	2 503	2 155	47 705
	Jul	8 825	3 495	596	3 425	9 351	1 932	15 648	2 228	1 958	47 458
	Aug	8 355	2 949	641	2 938	9 994	1 887	16 629	2 103	1 959	47 455
	Sep	7 411	2 731	505	2 720	8 998	1 910	15 325	2 127	1 817	43 544
	Oct	9 406	3 091	966	3 085	11 267	2 320	17 819	2 122	2 082	52 158
	Nov	9 785	3 571	746	3 552	10 552	1 964	15 333	2 114	1 982	49 599

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
2017	Nov	3 214	2 668	488	2 023	4 837	831	4 227	1 207	1 186	20 681
	Dec	2 311	1 409	238	1 329	2 311	658	3 575	891	1 027	13 749
2018	Jan	1 738	2 247	284	1 910	2 919	708	3 494	779	1 020	15 099
	Feb	2 355	2 611	409	1 992	3 775	661	3 925	1 401	1 125	18 254
	Mar	3 141	2 324	360	1 839	3 736	518	3 761	1 233	1 148	18 060
	Apr	2 768	1 790	217	1 686	3 737	716	3 874	1 187	1 149	17 124
	May	3 639	2 405	416	1 823	4 684	741	3 866	1 063	1 167	19 804
	Jun	2 917	2 595	313	2 108	4 591	703	3 774	1 052	1 182	19 235
	Jul	3 382	1 732	263	1 923	4 447	944	4 009	1 188	1 130	19 018
	Aug	2 834	1 637	313	1 968	5 155	890	3 597	817	1 233	18 444
	Sep	2 649	1 595	236	1 717	5 055	817	4 282	982	1 150	18 483
	Oct	2 985	1 853	395	2 146	5 748	844	4 477	1 087	1 331	20 866
	Nov	2 894	2 028	329	1 814	6 171	862	3 493	1 023	1 121	19 735

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
2017	Nov	72 121	40 185	5 575	27 027	69 361	11 174	92 519	24 124	8 214	350 300
	Dec	65 295	30 452	2 864	21 973	33 524	12 241	87 845	21 737	4 792	280 723
2018	Jan	41 641	39 039	2 615	27 666	39 368	11 274	72 582	27 316	6 535	268 036
	Feb	56 659	46 144	4 346	27 455	47 848	13 211	97 031	35 023	7 659	335 376
	Mar	74 656	45 858	4 088	27 347	42 710	9 780	90 418	26 384	7 558	328 799
	Apr	70 875	33 123	2 609	20 375	42 732	13 499	85 918	28 688	8 079	305 898
	May	78 913	40 113	7 774	24 135	58 491	15 277	73 192	23 335	7 438	328 668
	Jun	63 234	41 702	4 215	32 411	51 923	13 953	90 076	27 407	6 669	331 590
	Jul	74 915	34 322	3 959	23 890	41 316	15 472	99 869	157 305	7 788	458 836
	Aug	74 691	33 048	4 018	26 721	48 945	15 458	69 193	18 628	9 303	300 005
	Sep	62 469	31 388	2 920	21 812	42 706	14 675	87 495	19 452	8 050	290 967
	Oct	75 849	47 070	4 564	24 783	49 987	15 821	87 495	20 048	10 733	336 350
	Nov	75 507	38 691	3 346	22 775	63 629	13 554	76 623	23 363	5 991	323 479

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, ejection 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 2018 was 83,3%. The improved collection rate for October 2018 was 84,2%.
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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