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Statistics of civil cases for debt
(Preliminary)

October 2016

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Key results for October 2016

Table A – Key figures for the month of October 2016

| Actual estimates | October 2016 | % change between October 2015 and October 2016 | % change between August – October 2015 and August – October 2016 |
|---|--------------|--|--|
| Number of civil summonses issued for debt | 59 497 | -1,5 | 2,0 |
| Number of civil judgements recorded for debt | 22 097 | -13,8 | -8,9 |
| Value of civil judgements recorded for debt (R million) | 340,3 | -11,5 | -8,2 |

The number of civil summonses issued for debt

The total number of civil summonses issued for debt increased by 2,0% in the three months ended October 2016 compared with the three months ended October 2015.

The largest positive contribution to the 2,0% increase was civil summonses relating to money lent (contributing 2,5 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 8,9% in the three months ended October 2016 compared with the three months ended October 2015.

The largest negative contributions to the 8,9% decrease were civil judgements relating to:

- services (contributing -4,5 percentage points);
- 'other' debts (contributing -2,7 percentage points); and
- money lent (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 8,2% in the three months ended October 2016 compared with the three months ended October 2015.

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

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

The total number of civil judgements for debt granted in October 2016 was 22 097 amounting to R340,3 million. The largest contributors to the total value of judgements were:

- money lent (R101,2 million or 29,7%);
- 'other' debts (R88,2 million or 25,9%); and
- services (R58,0 million or 17,0%) – see Tables 2 and 3.

Figure 1 – Civil summonses issued for debt

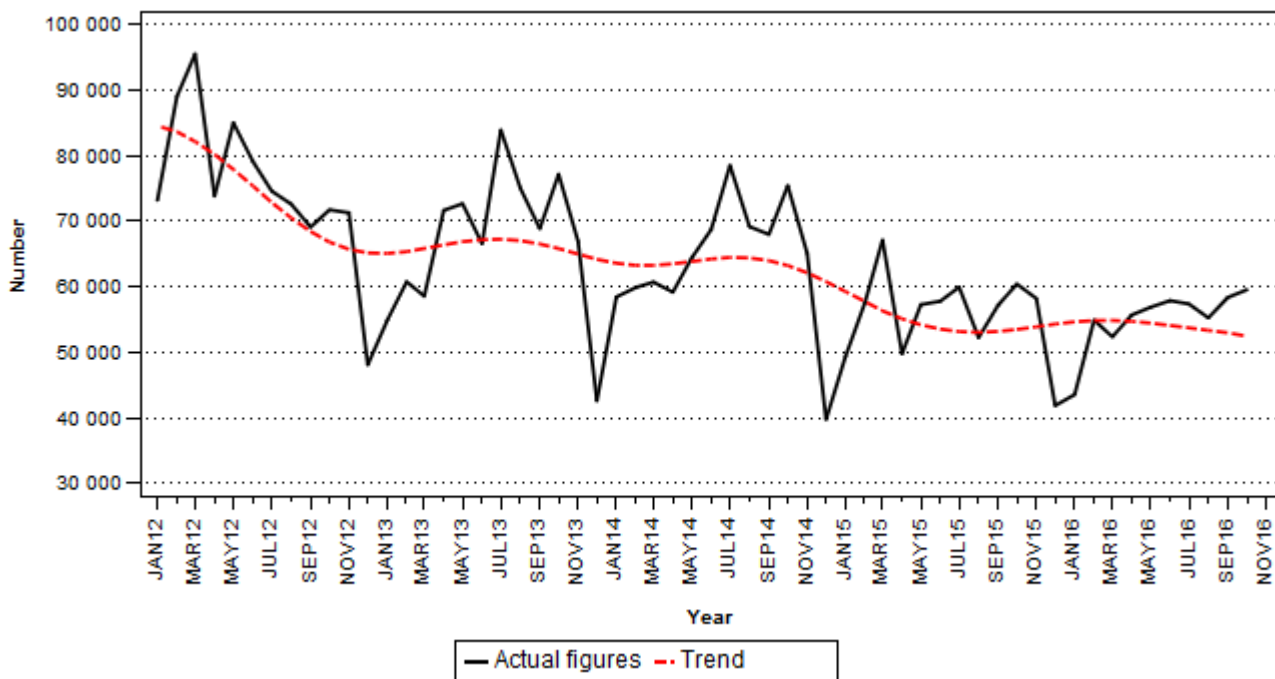
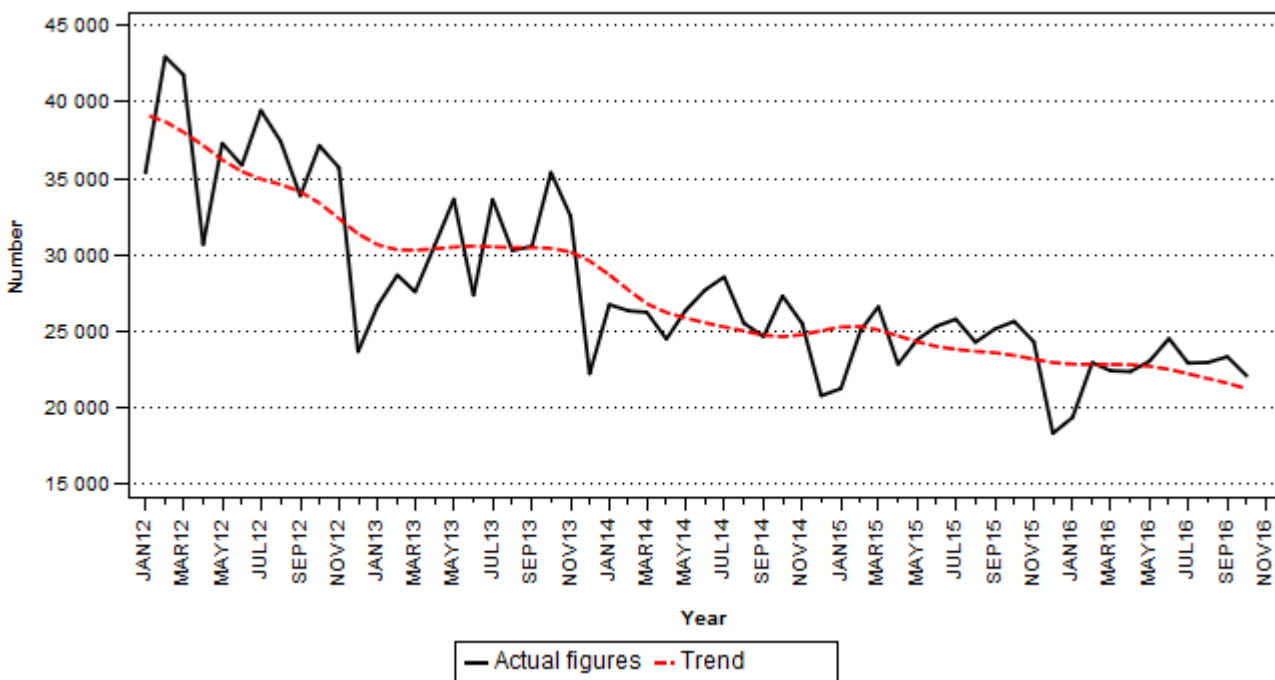


Figure 2 – Civil judgements recorded for debt



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 | Oct-15 | 1/ Sep-16 | 1/ Oct-16 | 2015 | Oct-15 | 1/ Sep-16 | 1/ Oct-16 |
| Cases recorded | Actual figures | 733 514 | 66 249 | 62 558 | 64 456 | 623 802 | 52 156 | 53 903 | 55 386 |
| | Seasonally adjusted | | 57 569 | 58 900 | 55 753 | | 47 774 | 50 753 | 50 642 |
| Civil summonses for debt | Goods sold - Open account | 43 664 | 3 784 | 3 516 | 3 490 | 32 616 | 2 812 | 2 615 | 2 576 |
| | Goods sold - Instalment sale transactions | 23 011 | 2 011 | 1 704 | 1 901 | 18 234 | 1 629 | 1 415 | 1 471 |
| | Services - Professional | 84 964 | 8 007 | 7 770 | 6 906 | 73 636 | 6 921 | 6 792 | 5 946 |
| | Services - Other | 110 042 | 9 880 | 8 438 | 9 361 | 90 635 | 7 829 | 7 241 | 8 151 |
| | Rent | 29 255 | 2 569 | 2 468 | 2 792 | 22 558 | 2 000 | 1 866 | 2 111 |
| | Money lent | 164 531 | 13 945 | 15 296 | 15 799 | 153 342 | 12 834 | 14 414 | 14 901 |
| | Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt | 89 682 | 8 932 | 8 217 | 8 290 | 83 701 | 8 438 | 7 710 | 7 696 |
| | Other debts | 123 254 | 11 258 | 10 930 | 10 958 | 111 399 | 9 648 | 9 659 | 9 561 |
| | Total - Actual figures | 668 403 | 60 386 | 58 339 | 59 497 | 586 121 | 52 111 | 51 712 | 52 413 |
| | Total - Seasonally adjusted | | 52 347 | 54 275 | 51 418 | | 45 404 | 48 081 | 45 411 |

1/ Preliminary.

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

| | Item | Total | | | | Private Persons | | | |
|-----------------------------------|---|----------------|---------------|---------------|---------------|-----------------|---------------|---------------|---------------|
| | | 2015 | Oct-15 | 1/ Sep-16 | 1/ Oct-16 | 2015 | Oct-15 | 1/ Sep-16 | 1/ Oct-16 |
| Number of civil judgements | Goods sold - Open account | 18 545 | 1 592 | 1 480 | 1 361 | 13 804 | 1 195 | 1 135 | 1 029 |
| | Goods sold - Instalment sale transactions | 7 426 | 603 | 608 | 621 | 5 752 | 501 | 523 | 538 |
| | Services - Professional | 50 913 | 4 641 | 4 062 | 3 591 | 44 324 | 4 205 | 3 646 | 3 137 |
| | Services - Other | 42 221 | 4 294 | 3 385 | 3 007 | 35 776 | 3 652 | 2 982 | 2 552 |
| | Rent | 17 851 | 1 631 | 1 518 | 1 514 | 14 517 | 1 312 | 1 241 | 1 258 |
| | Money lent | 69 713 | 5 609 | 5 513 | 5 676 | 63 786 | 5 038 | 5 096 | 5 318 |
| | Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt | 27 604 | 2 015 | 2 157 | 2 173 | 23 763 | 1 673 | 1 837 | 1 853 |
| | Other debts | 54 764 | 5 262 | 4 613 | 4 154 | 50 056 | 4 762 | 4 026 | 3 704 |
| | Total - Actual figures | 289 037 | 25 647 | 23 336 | 22 097 | 251 778 | 22 338 | 20 486 | 19 389 |
| | Total - Seasonally adjusted | | 23 338 | 22 460 | 20 215 | | 20 249 | 19 739 | 17 682 |

1/ Preliminary.

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

| | Item | Total | | | | Private Persons | | | |
|----------------------------------|---|------------------|----------------|----------------|----------------|------------------|----------------|----------------|----------------|
| | | 2015 | Oct-15 | 1/ Sep-16 | 1/ Oct-16 | 2015 | Oct-15 | 1/ Sep-16 | 1/ Oct-16 |
| Value of civil judgements | Goods sold - Open account | 275 495 | 26 585 | 24 665 | 19 462 | 157 824 | 16 544 | 11 270 | 9 773 |
| | Goods sold - Instalment sale transactions | 104 326 | 9 007 | 10 821 | 8 905 | 89 527 | 7 867 | 9 418 | 7 806 |
| | Services - Professional | 285 325 | 24 883 | 22 650 | 20 332 | 230 346 | 21 942 | 19 370 | 17 315 |
| | Services - Other | 521 021 | 54 745 | 47 642 | 37 627 | 400 078 | 44 376 | 38 454 | 29 584 |
| | Rent | 304 315 | 29 862 | 29 405 | 26 759 | 213 394 | 21 402 | 20 027 | 15 840 |
| | Money lent | 1 172 061 | 101 469 | 108 069 | 101 175 | 1 052 905 | 91 475 | 98 645 | 91 979 |
| | Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt | 506 174 | 35 648 | 37 726 | 37 876 | 422 857 | 30 690 | 30 294 | 31 690 |
| | Other debts | 1 229 098 | 102 190 | 82 584 | 88 183 | 841 493 | 75 338 | 57 377 | 66 856 |
| | Total - Actual figures | 4 397 815 | 384 389 | 363 562 | 340 319 | 3 408 424 | 309 634 | 284 855 | 270 843 |
| | Total - Seasonally adjusted | | 352 074 | 349 685 | 313 695 | | 283 262 | 273 562 | 248 796 |

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 October 2015 and the three months ended October 2016

| Actual estimates | Actual estimates Aug – Oct 2015 | Actual estimates Aug – Oct 2016 | % change between Aug – Oct 2015 and Aug – Oct 2016 | Difference between Aug – Oct 2015 and Aug – Oct 2016 |
|---|------------------------------------|------------------------------------|--|--|
| Number of civil summonses issued for debt | 169 739 | 173 062 | 2,0 | 3 323 |
| Number of civil judgements recorded for debt | 75 086 | 68 393 | -8,9 | -6 693 |
| Value of civil judgements recorded for debt (R million) | 1 143,8 | 1 049,6 | -8,2 | -94,2 |

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

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 August to October 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 October 2015 | Actual estimates October 2016 | % change between October 2015 and October 2016 | Difference between October 2015 and October 2016 |
|---|----------------------------------|----------------------------------|--|--|
| Number of civil summonses issued for debt | 60 386 | 59 497 | -1,5 | -889 |
| Number of civil judgements recorded for debt | 25 647 | 22 097 | -13,8 | -3 550 |
| Value of civil judgements recorded for debt (R million) | 384,4 | 340,3 | -11,5 | -44,1 |

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 | Oct | 10 180 | 5 430 | 750 | 4 361 | 9 651 | 3 471 | 20 896 | 3 209 | 2 438 | 60 386 |
| | 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 | 799 | 4 239 | 9 961 | 3 280 | 21 508 | 2 868 | 2 399 | 59 497 |

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 | Oct | 4 264 | 3 220 | 412 | 3 056 | 3 892 | 1 010 | 6 541 | 1 785 | 1 467 | 25 647 |
| | 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 | 470 | 2 208 | 4 171 | 1 297 | 4 461 | 1 254 | 1 537 | 22 097 |

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 | Oct | 76 353 | 52 076 | 3 667 | 35 954 | 45 980 | 14 400 | 104 905 | 37 194 | 13 860 | 384 389 |
| | 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 | 3 842 | 27 805 | 47 126 | 11 085 | 86 080 | 23 224 | 13 072 | 340 319 |

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 mail, fax and telephone each month from 203 magistrates' offices. |
| Collection rate | 7 | The preliminary collection rate for the civil cases for debt survey for October 2016 was 84,2%. The collection rate for September 2016 was 86,2%. |
| Trend cycle | 8 | Smoothed seasonally adjusted and trend estimates are generated using the X-11 Seasonal Adjustment Programme. |
| Unpublished statistics | 9 | In some cases Stats SA can also make available statistics which are not published. |
| Symbols and abbreviations | 10 | R/D Refer to drawer Stats SA Statistics South Africa * Revised figures |

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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. |

