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

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## Key results for October 2018

**Table A – Key figures for the month of October 2018**

Actual estimates	October 2018	% change between October 2017 and October 2018	% change between August – October 2017 and August – October 2018
Number of civil summonses issued for debt	52 161	-7,0	-5,5
Number of civil judgements recorded for debt	20 874	7,8	-1,7
Value of civil judgements recorded for debt (R million)	336,2	-2,6	-11,4

### The number of civil summonses issued for debt

The total number of civil summonses issued for debt decreased by 5,5% in the three months ended October 2018 compared with the three months ended October 2017.

The largest negative contributors to the 5,5% decrease were civil summonses relating to:

- promissory notes (contributing -1,7 percentage points);
- services (contributing -1,3 percentage points); and
- money lent (contributing -0,9 of a percentage point) – see Tables 4 and 5.

### The number of civil judgements recorded for debt

The total number of civil judgements recorded for debt decreased by 1,7% in the three months ended October 2018 compared with the three months ended October 2017.

The largest negative contributors to the 1,7% decrease were civil judgements relating to:

- money lent (contributing -1,9 percentage points);
- goods sold (contributing -1,0 percentage point); and
- promissory notes (contributing -0,5 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 11,4% in the three months ended October 2018 compared with the three months ended October 2017.

The largest negative contributors to the 11,4% decrease were the value of judgements relating to:

- 'other' debts (contributing -3,9 percentage points);
- money lent (contributing -3,5 percentage points);
- goods sold (contributing -2,5 percentage points); and
- rent (contributing -1,3 percentage points) – see Tables 4 and 5.

There were 20 874 civil judgements for debt in October 2018 amounting to R336,2 million. The largest contributors to the total value of judgements were:

- money lent (R91,4 million or 27,2%);
- services (R79,7 million or 23,7%); and
- 'other' debts (R57,3 million or 17,0%) – see Tables 2 and 3.

Figure 1 – Civil summonses issued for debt

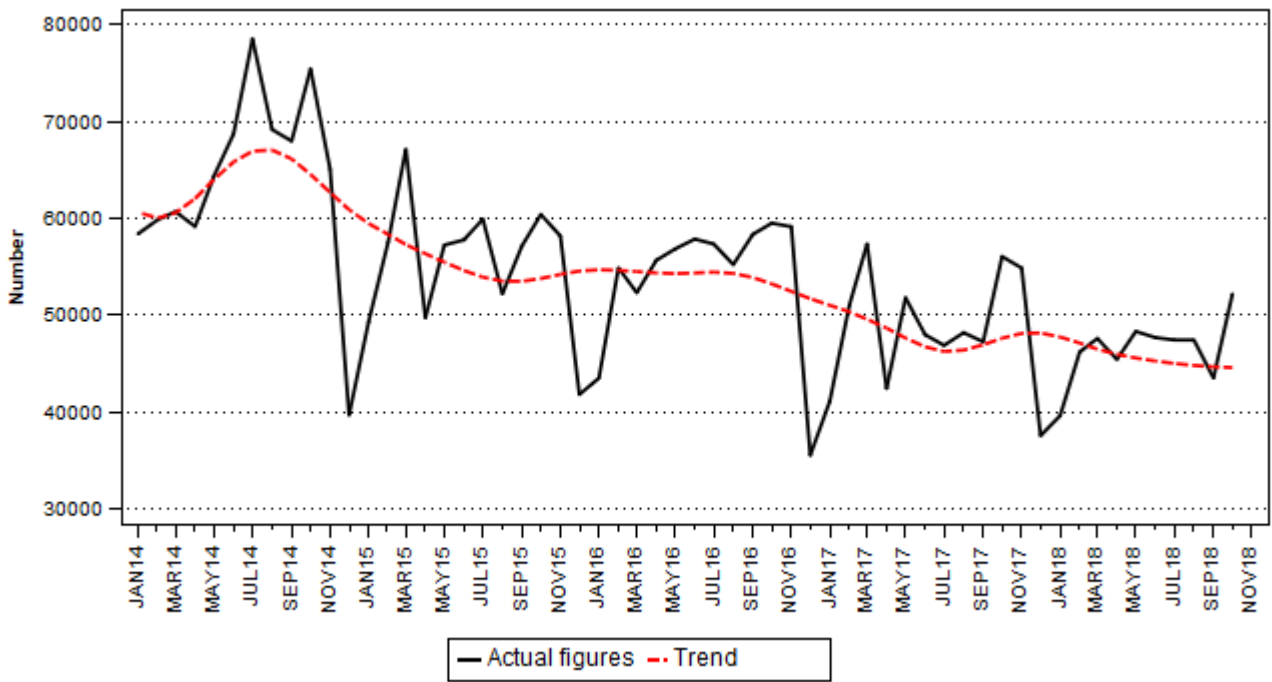
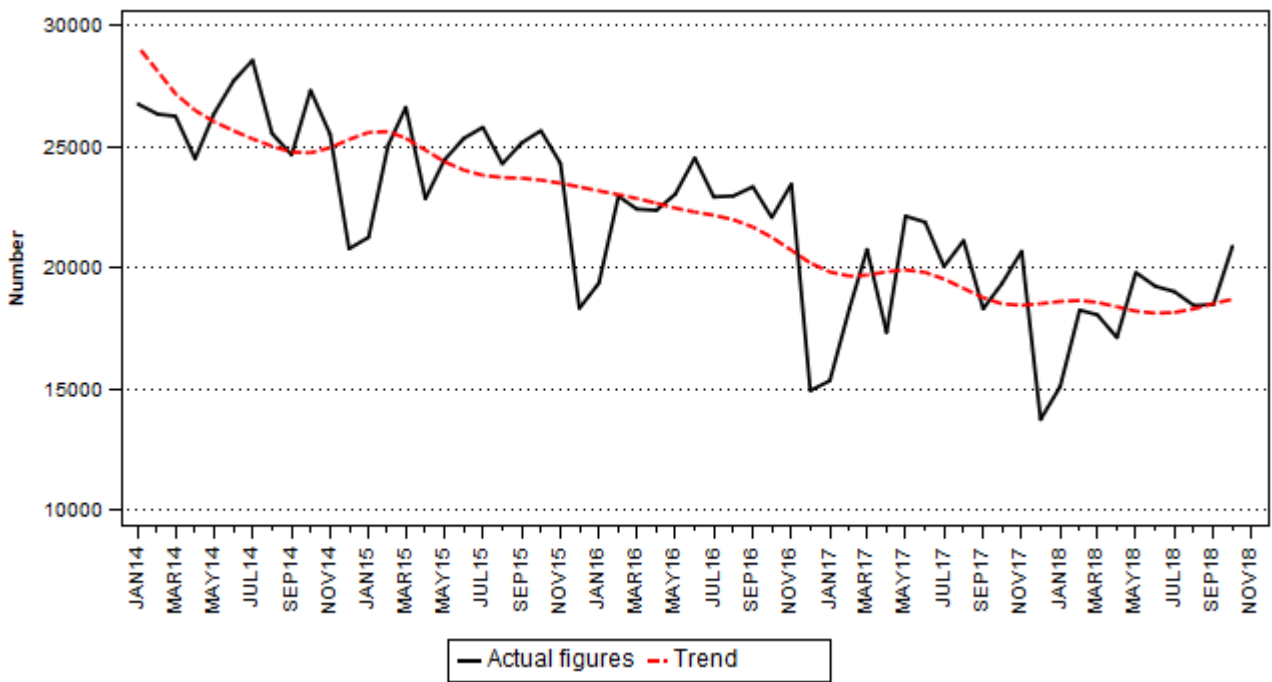


Figure 2 – Civil judgements recorded for debt



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	Oct-17	1/ Sep-18	1/ Oct-18	2017	Oct-17	1/ Sep-18	1/ Oct-18
<b>Cases recorded</b>	<b>Actual figures</b>	<b>639 355</b>	<b>62 348</b>	<b>46 040</b>	<b>54 956</b>	<b>548 538</b>	<b>54 708</b>	<b>40 059</b>	<b>48 562</b>
	<b>Seasonally adjusted</b>		54 432	46 089	46 860		47 755	40 358	41 256
<b>Civil summonses for debt</b>	Goods sold - Open account	34 961	3 201	2 522	2 939	25 426	2 297	1 777	2 171
	Goods sold - Instalment sale transactions	21 233	1 979	1 603	2 114	16 778	1 576	1 272	1 743
	Services - Professional	71 206	6 228	5 161	6 266	62 068	5 383	4 378	5 495
	Services - Other	98 488	9 892	7 474	8 199	83 660	8 554	6 410	6 932
	Rent	31 726	3 176	2 662	2 759	23 540	2 509	1 989	2 143
	Money lent	131 098	12 232	9 363	11 983	123 147	11 566	8 763	11 357
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	82 316	7 828	5 844	7 455	75 454	7 231	5 296	6 923
	Other debts	111 715	11 523	8 915	10 446	98 973	10 159	8 066	9 487
	<b>Total - Actual figures</b>	<b>582 743</b>	<b>56 059</b>	<b>43 544</b>	<b>52 161</b>	<b>509 046</b>	<b>49 275</b>	<b>37 951</b>	<b>46 251</b>
	<b>Total - Seasonally adjusted</b>		48 739	43 818	44 856		42 643	38 345	39 830

1/ Preliminary.

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

Item	Total				Private Persons				
	2017	Oct-17	1/ Sep-18	1/ Oct-18	2017	Oct-17	1/ Sep-18	1/ Oct-18	
<b>Number of civil judgements</b>	Goods sold - Open account	14 897	1 281	1 152	1 186	11 296	920	873	895
	Goods sold - Instalment sale transactions	6 829	496	538	589	5 912	423	472	497
	Services - Professional	35 673	2 880	2 718	2 965	32 574	2 631	2 488	2 774
	Services - Other	35 552	3 420	3 197	4 158	31 207	3 041	2 827	3 802
	Rent	18 112	1 791	1 872	1 804	15 155	1 495	1 578	1 498
	Money lent	50 369	3 806	3 467	3 914	46 408	3 474	3 161	3 571
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	25 826	2 119	2 018	2 291	22 218	1 780	1 786	2 023
	Other debts	41 748	3 563	3 521	3 967	38 438	3 182	3 337	3 730
	<b>Total - Actual figures</b>	<b>229 006</b>	<b>19 356</b>	<b>18 483</b>	<b>20 874</b>	<b>203 208</b>	<b>16 946</b>	<b>16 522</b>	<b>18 790</b>
	<b>Total - Seasonally adjusted</b>		18 028	18 643	19 228		15 716	16 584	17 227

1/ Preliminary.

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

Item	Total				Private Persons				
	2017	Oct-17	1/ Sep-18	1/ Oct-18	2017	Oct-17	1/ Sep-18	1/ Oct-18	
<b>Value of civil judgements</b>	Goods sold - Open account	243 233	24 040	18 188	19 038	115 847	11 014	9 174	10 887
	Goods sold - Instalment sale transactions	133 486	7 724	8 538	11 893	115 030	6 590	8 038	10 005
	Services - Professional	258 424	29 551	19 303	22 053	229 419	26 461	17 568	20 331
	Services - Other	493 962	50 030	44 393	57 646	405 530	41 937	35 063	48 568
	Rent	351 978	32 764	26 872	27 535	243 565	24 233	17 011	17 572
	Money lent	1 163 947	90 881	81 741	91 448	1 064 361	83 904	71 729	83 370
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	533 411	41 792	38 669	49 347	463 911	35 125	34 399	42 917
	Other debts	770 054	68 532	53 263	57 288	627 839	50 083	41 180	49 201
	<b>Total - Actual figures</b>	<b>3 948 495</b>	<b>345 314</b>	<b>290 967</b>	<b>336 248</b>	<b>3 265 502</b>	<b>279 347</b>	<b>234 162</b>	<b>282 851</b>
	<b>Total - Seasonally adjusted</b>		318 531	301 655	301 484		265 776	245 255	257 506

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 2017 and the three months ended October 2018**

Actual estimates	Actual estimates Aug – Oct 2017	Actual estimates Aug – Oct 2018	% change between Aug – Oct 2017 and Aug – Oct 2018	Difference between Aug – Oct 2017 and Aug – Oct 2018
Number of civil summonses issued for debt	151 545	143 160	-5,5	-8 385
Number of civil judgements recorded for debt	58 781	57 801	-1,7	-980
Value of civil judgements recorded for debt (R million)	1 046,1	927,2	-11,4	-118,9

**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 2017 and the three months ended October 2018 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	-0,5	-0,6	-1,4
Goods sold - Instalment sale transactions	0,0	-0,4	-1,1
Services - Professional	-0,5	0,0	-0,5
Services - Other	-0,8	1,8	1,4
Rent	-0,4	0,3	-1,3
Money lent	-0,9	-1,9	-3,5
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	-1,7	-0,5	-1,1
Other debts	-0,7	-0,3	-3,9
<b>Total</b>	<b>-5,5</b>	<b>-1,7</b>	<b>-11,4</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 August to October 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 October 2017	Actual estimates October 2018	% change between October 2017 and October 2018	Difference between October 2017 and October 2018
Number of civil summonses issued for debt	56 059	52 161	-7,0	-3 898
Number of civil judgements recorded for debt	19 356	20 874	7,8	1 518
Value of civil judgements recorded for debt (R million)	345,3	336,2	-2,6	-9,1

**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
2017	Oct	10 612	4 025	941	4 133	10 752	2 368	18 640	2 427	2 161	56 059
	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	9 409	3 091	966	3 085	11 267	2 320	17 819	2 122	2 082	52 161

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	Oct	2 698	2 567	464	2 016	4 308	674	4 443	1 053	1 133	19 356
	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	2 993	1 853	395	2 146	5 748	844	4 477	1 087	1 331	20 874

1/ Latest two months are preliminary.

**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
2017	Oct	59 381	52 158	4 550	25 920	58 123	10 015	108 307	20 078	6 782	345 314
	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	75 747	47 070	4 564	24 783	49 987	15 821	87 495	20 048	10 733	336 248

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, ejection 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 email, 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 October 2018 was 83,7%. The improved collection rate for September 2018 was 87,2%.
<b>Seasonal adjustment</b>	<b>8</b>	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: <a href="#">Click to download seasonal adjustment for civil cases for debt.</a>
<b>Trend cycle</b>	<b>9</b>	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.
<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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