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Statistical release

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Statistics of civil cases for debt (Preliminary)

September 2015

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Key results for September 2015

Table A – Key figures for the month of September 2015

Actual estimates	September 2015	% change between September 2014 and September 2015	% change between July – September 2014 and July – September 2015
Number of civil summonses issued for debt	57 139	-15,9	-21,5
Number of civil judgements recorded for debt	25 154	2,0	-4,5
Value of civil judgements recorded for debt (R million)	378,1	13,4	18,9

The number of civil summonses issued for debt

The total number of civil summonses issued for debt decreased by 21,5% in the third quarter of 2015 compared with the third quarter of 2014. A year-on-year decrease of 15,9% was recorded in September 2015 – see Tables A, 4 and 6.

The largest contributions to the 21,5% decrease were civil summonses relating to:

- money lent (contributing -8,3 percentage points);
- services (contributing -3,9 percentage points); and
- ‘other’ debts (contributing -3,6 percentage points) – see Table 5.

The number of civil judgements recorded for debt

The total number of civil judgements recorded for debt decreased by 4,5% in the third quarter of 2015 compared with the third quarter of 2014. An increase of 2,0% was recorded between September 2014 and September 2015 – see Tables A, 4 and 6.

The largest contributions to the 4,5% decrease were civil judgements relating to:

- money lent (contributing -2,5 percentage points);
- ‘other’ debts (contributing -1,3 percentage points); and
- goods sold (contributing -0,9 of a percentage point) – see Table 5.

The value of civil judgements recorded for debt

The total value of civil judgements recorded for debt was 18,9% higher in the third quarter of 2015 compared with the third quarter of 2014. A year-on-year increase of 13,4% was recorded in September 2015 – see Tables A, 4 and 6.

The largest contributions to the 18,9% increase were the value of judgements relating to:

- ‘other’ debts (contributing 7,4 percentage points);
- promissory notes (contributing 3,9 percentage points);
- services (contributing 3,3 percentage points); and
- money lent (contributing 3,3 percentage points) – see Table 5.

In September 2015, 25 154 civil judgements for debt amounting to R378,1 million were recorded. The largest contributors to the total value of judgements were:

- ‘other’ debts (R106,4 million or 28,2%);
- money lent (R105,9 million or 28,0%); and
- services (R70,2 million or 18,6%) – see Tables 2 and 3.

Figure 1 – Civil summonses issued for debt

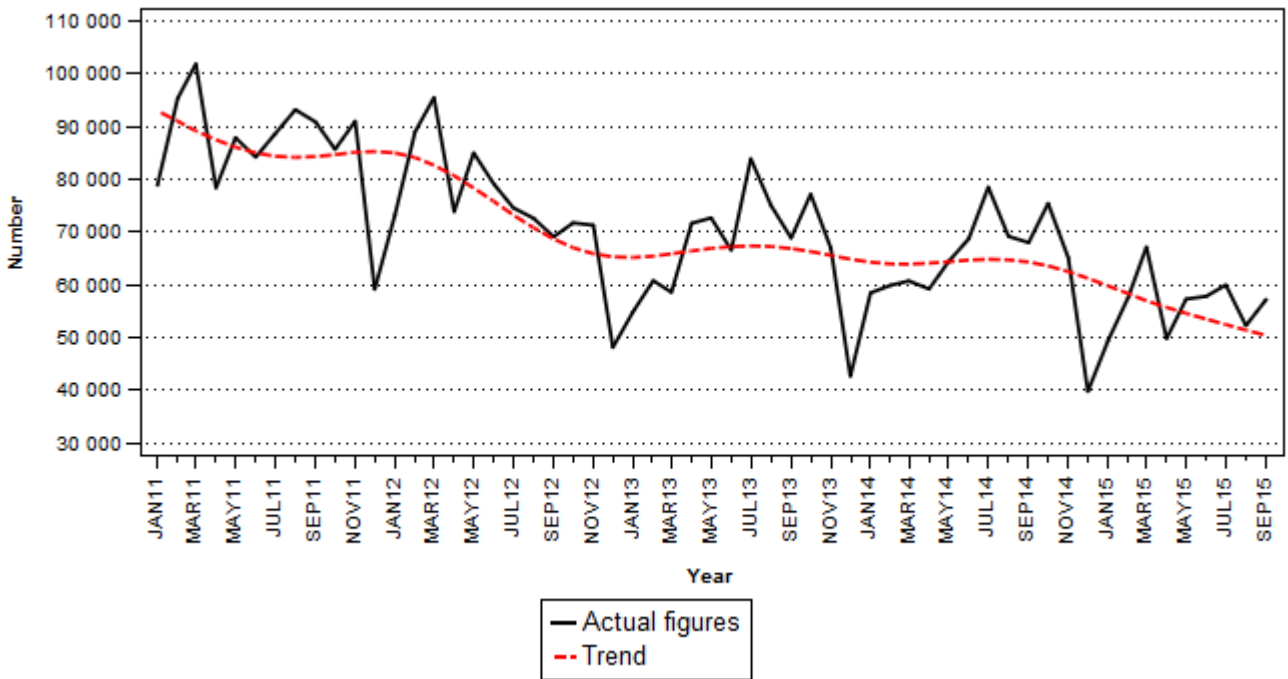
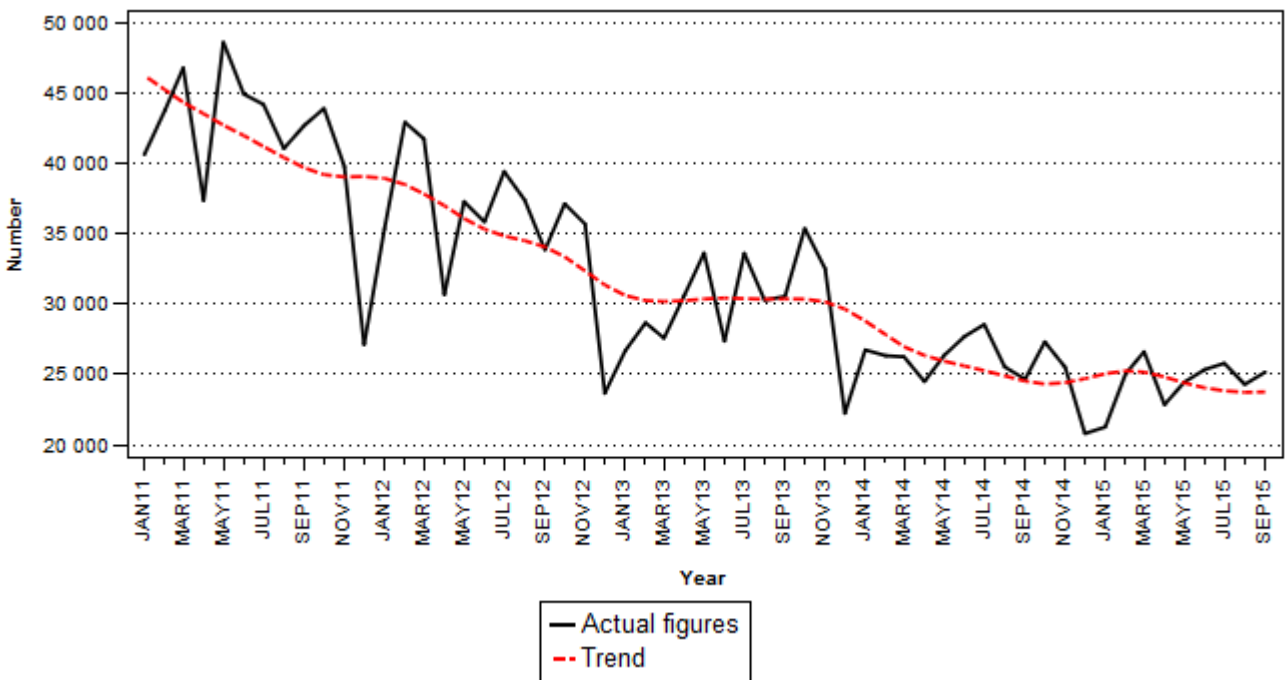


Figure 2 – Civil judgements recorded for debt



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	Sep-14	1/ Aug-15	1/ Sep-15	2014	Sep-14	1/ Aug-15	1/ Sep-15
Cases recorded	Actual figures	838 926	72 950	57 050	62 300	738 542	62 503	48 665	54 207
	Seasonally adjusted		69 224	53 987	59 187		61 403	46 026	53 213
Civil summonses for debt	Goods sold - Open account	53 702	4 735	3 331	4 053	41 998	3 846	2 392	3 083
	Goods sold - Instalment sale transactions	26 973	2 883	1 978	2 487	21 678	2 396	1 482	2 140
	Services - Professional	93 548	7 236	6 279	6 881	83 216	6 527	5 507	6 008
	Services - Other	124 116	10 770	8 817	9 044	107 931	9 141	7 280	7 213
	Rent	39 481	3 713	2 716	2 475	32 456	3 014	1 840	1 982
	Money lent	199 369	17 327	12 090	14 354	189 974	16 308	11 229	13 112
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	98 753	7 849	7 397	7 431	91 037	7 267	6 643	7 011
	Other debts	130 908	13 436	9 601	10 414	117 735	12 208	8 842	9 620
	Total - Actual figures	766 850	67 949	52 209	57 139	686 025	60 707	45 215	50 169
Total - Seasonally adjusted		64 511	49 142	54 267		59 885	42 947	49 405	

1/ Preliminary.

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

Item		Total				Private Persons			
		2014	Sep-14	1/ Aug-15	1/ Sep-15	2014	Sep-14	1/ Aug-15	1/ Sep-15
Number of civil judgements	Goods sold - Open account	21 883	1 621	1 452	1 594	16 688	1 222	1 034	1 168
	Goods sold - Instalment sale transactions	7 381	596	591	706	5 580	446	441	543
	Services - Professional	53 262	4 173	3 882	5 044	47 696	3 728	3 216	4 539
	Services - Other	47 316	3 611	4 065	3 499	41 425	2 883	3 325	2 948
	Rent	17 543	1 544	1 431	1 506	14 406	1 254	1 176	1 251
	Money lent	75 586	6 416	5 663	5 814	70 978	6 077	5 054	5 265
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	27 335	2 141	2 235	2 224	23 145	1 812	1 880	1 930
	Other debts	59 879	4 551	4 966	4 767	55 630	4 256	4 533	4 343
	Total - Actual figures	310 185	24 653	24 285	25 154	275 548	21 678	20 659	21 987
	Total - Seasonally adjusted		24 134	23 685	24 696		21 376	20 373	21 748

1/ Preliminary.

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

Item		Total				Private Persons			
		2014	Sep-14	1/ Aug-15	1/ Sep-15	2014	Sep-14	1/ Aug-15	1/ Sep-15
Value of civil judgements	Goods sold - Open account	289 100	31 522	23 033	26 472	166 780	13 154	13 862	14 869
	Goods sold - Instalment sale transactions	89 599	5 969	7 367	11 627	75 311	5 031	6 396	9 420
	Services - Professional	268 653	24 613	23 428	25 945	234 985	22 213	17 273	23 946
	Services - Other	470 117	43 096	47 061	44 276	375 093	29 708	33 797	34 454
	Rent	277 582	28 159	25 392	22 369	201 587	22 306	17 202	16 248
	Money lent	1 085 532	95 255	104 031	105 939	1 002 428	90 487	79 023	91 094
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	418 697	34 543	57 611	34 981	349 493	29 968	33 569	31 091
	Other debts	1 201 729	70 269	93 523	106 442	779 107	59 966	64 795	68 741
	Total - Actual figures	4 101 009	333 426	381 446	378 051	3 184 784	272 833	265 917	289 863
	Total - Seasonally adjusted		329 658	363 919	373 829		267 382	256 688	283 818

1/ Preliminary.

Table 4 – Percentage change in the total number of civil summonses and judgements and the value of judgements recorded between the third quarter of 2014 and the third quarter of 2015

Actual estimates	Actual estimates Jul – Sep 2014	Actual estimates Jul – Sep 2015	% change between Jul – Sep 2014 and Jul – Sep 2015	Difference between Jul – Sep 2014 and Jul – Sep 2015
Number of civil summonses issued for debt	215 567	169 255	-21,5	-46 312
Number of civil judgements recorded for debt	78 736	75 227	-4,5	-3 509
Value of civil judgements recorded for debt (R million)	995,2	1 183,5	18,9	188,3

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 third quarter of 2014 and the third quarter of 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	-1,3	-1,0	-0,3
Goods sold - Instalment sale transactions	-0,6	0,1	0,6
Services - Professional	-1,5	-0,4	1,0
Services - Other	-2,4	-0,1	2,3
Rent	-1,0	0,6	0,7
Money lent	-8,3	-2,5	3,3
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	-2,8	0,1	3,9
Other debts	-3,6	-1,3	7,4
Total	-21,5	-4,5	18,9

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 July to September 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 September 2014	Actual estimates September 2015	% change between September 2014 and September 2015	Difference between September 2014 and September 2015
Number of civil summonses issued for debt	67 949	57 139	-15,9	-10 810
Number of civil judgements recorded for debt	24 653	25 154	2,0	501
Value of civil judgements recorded for debt (R million)	333,4	378,1	13,4	44,7

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	Sep	12 079	5 130	976	4 000	10 359	3 230	26 895	3 052	2 228	67 949
	Oct	11 293	6 285	1 250	5 372	11 448	4 725	29 319	3 402	2 287	75 381
	Nov	9 614	5 420	845	4 071	9 974	3 968	25 024	3 739	2 390	65 045
	Dec	7 799	2 266	420	2 578	7 701	3 329	12 097	1 533	1 996	39 719
2015	Jan	7 140	4 573	836	3 513	8 559	2 831	17 487	2 363	2 032	49 334
	Feb	8 706	5 058	854	4 090	8 512	3 285	21 552	3 182	2 315	57 554
	Mar	11 105	5 267	758	3 774	9 790	3 322	26 436	3 976	2 681	67 109
	Apr	8 783	3 847	695	3 207	8 538	2 618	16 889	2 989	2 180	49 746
	May	11 421	4 303	723	3 844	8 002	3 810	19 956	2 972	2 205	57 236
	Jun	10 617	5 205	959	3 314	10 012	2 839	18 966	3 471	2 383	57 766
	Jul	10 353	5 406	843	4 302	9 882	2 618	20 210	3 699	2 594	59 907
	Aug	9 021	4 586	763	4 330	8 050	2 635	17 535	3 023	2 266	52 209
	Sep	9 108	4 882	727	4 195	9 065	3 373	20 049	3 413	2 327	57 139

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	Sep	4 662	2 946	684	2 342	4 051	1 300	5 535	1 368	1 765	24 653
	Oct	4 828	3 861	691	3 413	3 795	1 815	5 578	1 572	1 757	27 310
	Nov	3 879	3 860	509	2 925	3 669	1 440	5 915	1 497	1 808	25 502
	Dec	3 339	2 104	225	2 342	3 333	1 131	5 350	1 264	1 697	20 785
2015	Jan	2 852	2 905	321	2 882	3 409	1 205	4 214	1 666	1 801	21 255
	Feb	3 567	3 949	412	2 689	3 559	1 607	5 806	1 591	1 870	25 050
	Mar	4 342	3 578	486	2 653	3 874	1 641	6 259	1 696	2 082	26 611
	Apr	3 287	2 714	500	2 704	3 527	1 241	5 595	1 410	1 864	22 842
	May	3 267	2 943	368	3 475	3 070	1 523	6 300	1 596	1 897	24 439
	Jun	3 869	3 987	407	2 758	3 691	1 631	5 480	1 605	1 908	25 336
	Jul	4 603	3 318	445	2 627	3 921	1 455	6 032	1 542	1 845	25 788
	Aug	4 109	2 620	438	2 855	3 284	1 234	6 246	1 667	1 832	24 285
	Sep	3 830	2 832	488	2 871	4 416	1 324	6 062	1 381	1 950	25 154

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	Sep	68 262	47 878	6 171	37 095	36 823	12 234	83 259	33 117	8 587	333 426
	Oct	73 833	41 426	8 712	48 906	43 394	20 149	87 208	44 660	8 676	376 964
	Nov	81 253	53 761	4 067	40 578	38 954	15 472	91 607	38 341	8 577	372 610
	Dec	57 430	26 458	1 736	39 417	34 484	12 296	92 523	23 160	7 748	295 252
2015	Jan	35 749	39 694	4 390	32 879	37 581	12 314	71 538	28 996	9 362	272 503
	Feb	60 494	62 150	3 894	41 807	39 312	23 497	87 033	35 345	9 539	363 071
	Mar	121 088	58 993	3 709	31 817	45 096	21 926	106 877	23 272	12 546	425 324
	Apr	62 810	47 176	4 018	28 057	39 357	11 619	88 888	28 653	11 625	322 203
	May	74 314	44 532	3 974	48 534	33 327	16 938	100 285	28 835	11 255	361 994
	Jun	81 962	57 301	2 859	26 175	46 373	21 593	91 115	56 095	21 578	405 051
	Jul	86 915	49 682	4 954	30 311	46 133	19 282	104 086	68 679	13 939	423 981
	Aug	95 531	39 286	4 036	33 695	35 588	15 174	105 061	38 913	14 162	381 446
	Sep	53 835	54 304	6 480	28 910	51 247	16 280	105 994	43 077	17 924	378 051

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 September 2015 was 85,7%. The collection rate for August 2015 was 87,2%.
Trend cycle	8	Smoothed seasonally adjusted and trend estimates are generated using the X-11 Seasonal Adjustment Programme.
Publications	9	Users may also wish to refer to the following publications: <ul style="list-style-type: none"> • <i>Bulletin of Statistics</i> issued quarterly. • <i>South African Statistics</i> issued annually.
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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