

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

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## Key results for September 2017

**Table A – Key figures for the month of September 2017**

Actual estimates	September 2017	% change between September 2016 and September 2017	% change between July – September 2016 and July – September 2017
Number of civil summonses issued for debt	47 278	-19,0	-16,7
Number of civil judgements recorded for debt	18 306	-21,6	-14,1
Value of civil judgements recorded for debt (R million)	320,8	-11,8	1,0

### The number of civil summonses issued for debt

The total number of civil summonses issued for debt decreased by 16,7% in the third quarter of 2017 compared with the third quarter of 2016.

The largest contributors to the 16,7% decrease were civil summonses relating to:

- money lent (contributing -7,5 percentage points);
- services (contributing -3,4 percentage points);
- 'other' debts (contributing -2,9 percentage points); and
- promissory notes (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 14,1% in the third quarter of 2017 compared with the third quarter of 2016.

The largest negative contributors to the 14,1% decrease were civil judgements relating to:

- services (contributing -7,1 percentage points);
- money lent (contributing -5,6 percentage points); and
- 'other' debts (contributing -2,8 percentage points) – see Tables 4 and 5.

### The value of civil judgements recorded for debt

The total value of civil judgements recorded for debt increased by 1,0% in the third quarter of 2017 compared with the third quarter of 2016.

The largest positive contributors to the 1,0% increase were the value of judgements relating to:

- promissory notes (contributing 4,1 percentage points);
- goods sold (contributing 2,5 percentage points); and
- rent (contributing 0,7 of a percentage point) – see Tables 4 and 5.

There were 18 306 civil judgements for debt in September 2017 amounting to R320,8 million. The largest contributors to the total value of judgements were:

- money lent (R97,0 million or 30,2%);
- 'other' debts (R61,3 million or 19,1%); and
- services (R52,4 million or 16,3%) – see Tables 2 and 3.

Figure 1 – Civil summonses issued for debt

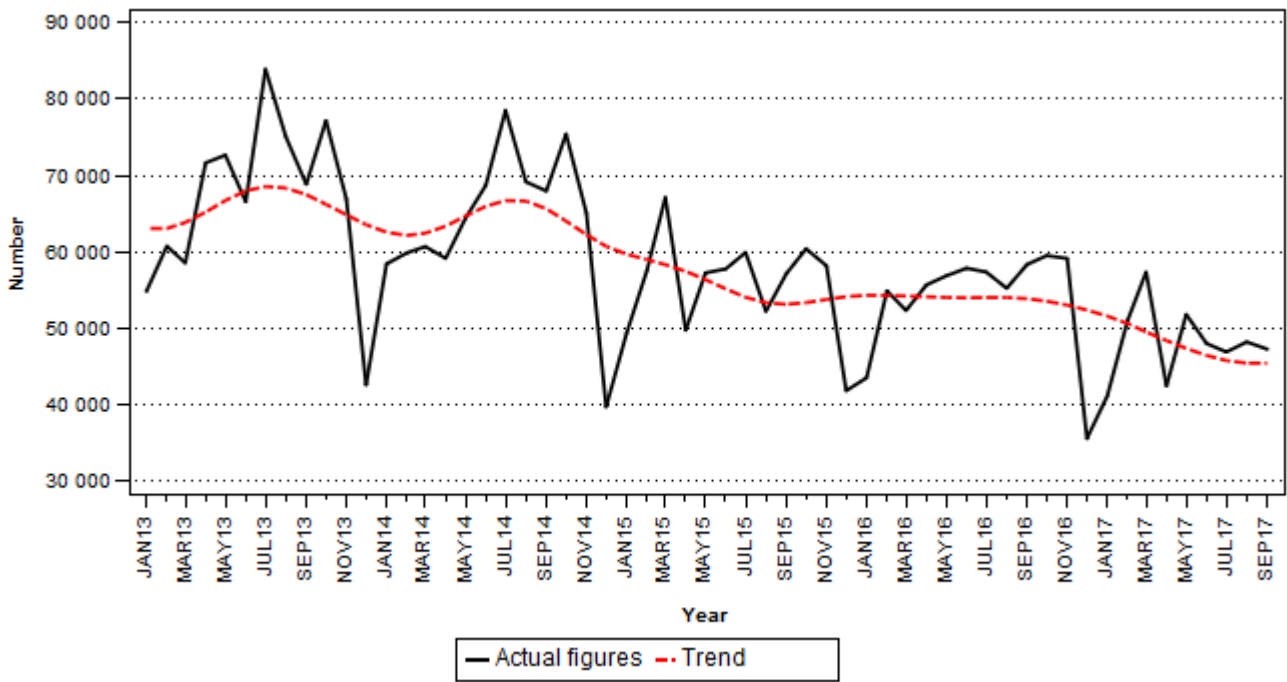
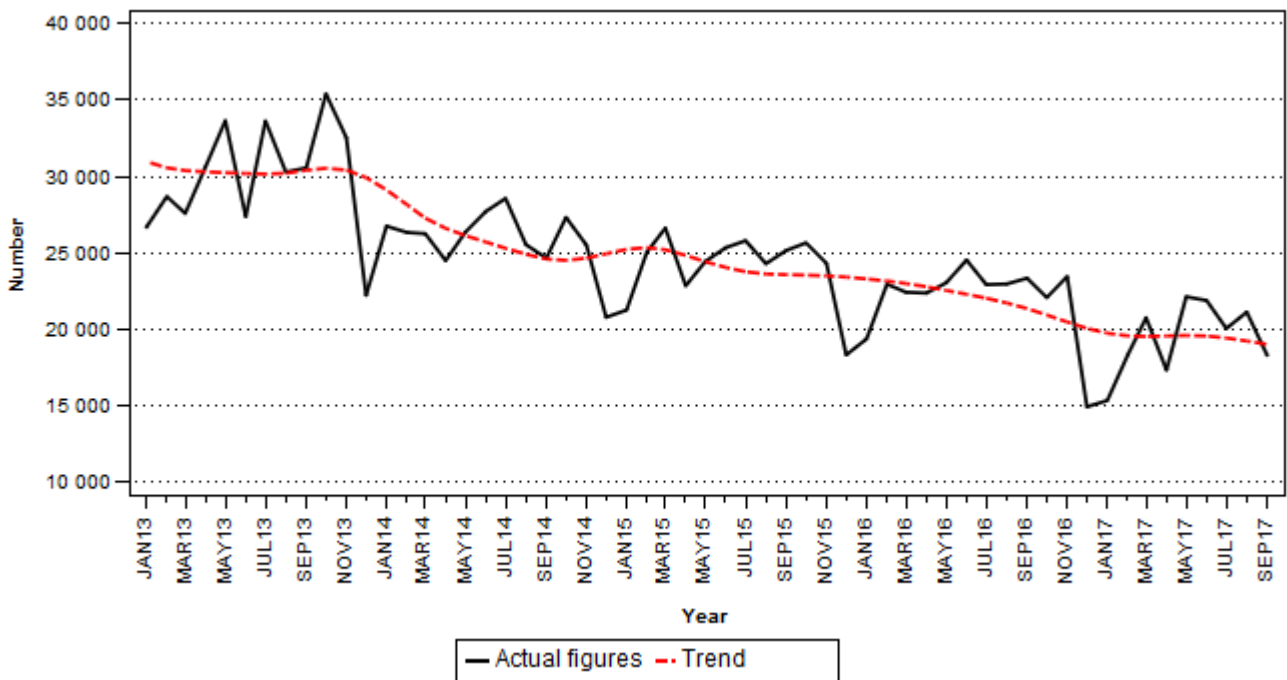


Figure 2 – Civil judgements recorded for debt



**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			
		2016	Sep-16	1/ Aug-17	1/ Sep-17	2016	Sep-16	1/ Aug-17	1/ Sep-17
<b>Cases recorded</b>	<b>Actual figures</b>	<b>700 485</b>	<b>62 558</b>	<b>54 264</b>	<b>53 597</b>	<b>602 530</b>	<b>53 903</b>	<b>47 151</b>	<b>43 734</b>
	<b>Seasonally adjusted</b>		58 173	51 307	52 098		50 339	44 009	42 915
<b>Civil summonses for debt</b>	Goods sold - Open account	39 656	3 516	2 963	2 846	29 919	2 615	2 109	2 044
	Goods sold - Instalment sale transactions	21 886	1 704	1 569	1 974	16 506	1 415	1 243	1 548
	Services - Professional	83 019	7 770	6 255	5 535	72 241	6 792	5 390	4 822
	Services - Other	106 305	8 438	8 331	7 852	89 744	7 241	7 110	6 671
	Rent	31 195	2 468	2 753	2 755	24 197	1 866	2 069	2 029
	Money lent	155 809	15 296	10 201	10 465	145 604	14 414	9 474	9 839
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	90 564	8 217	7 354	6 325	84 008	7 710	6 740	5 710
	Other debts	117 781	10 930	8 782	9 526	103 779	9 659	7 828	8 419
	<b>Total - Actual figures</b>	<b>646 215</b>	<b>58 339</b>	<b>48 208</b>	<b>47 278</b>	<b>565 998</b>	<b>51 712</b>	<b>41 963</b>	<b>41 082</b>
	<b>Total - Seasonally adjusted</b>		53 710	45 430	46 095		47 588	39 653	40 165

1/ Preliminary.

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

	Item	Total				Private Persons			
		2016	Sep-16	1/ Aug-17	1/ Sep-17	2016	Sep-16	1/ Aug-17	1/ Sep-17
<b>Number of civil judgements</b>	Goods sold - Open account	17 058	1 480	1 283	1 329	12 948	1 135	983	1 068
	Goods sold - Instalment sale transactions	7 068	608	826	607	6 039	523	742	505
	Services - Professional	44 011	4 062	3 128	2 653	39 091	3 646	2 920	2 471
	Services - Other	41 276	3 385	3 206	2 765	35 567	2 982	2 855	2 443
	Rent	18 296	1 518	1 844	1 601	15 162	1 241	1 564	1 341
	Money lent	60 447	5 513	4 320	3 761	55 379	5 096	3 956	3 376
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	25 021	2 157	2 415	2 112	21 461	1 837	2 091	1 728
	Other debts	51 152	4 613	4 097	3 478	45 458	4 026	3 832	3 249
	<b>Total - Actual figures</b>	<b>264 329</b>	<b>23 336</b>	<b>21 119</b>	<b>18 306</b>	<b>231 105</b>	<b>20 486</b>	<b>18 943</b>	<b>16 181</b>
	<b>Total - Seasonally adjusted</b>		21 724	19 438	17 814		19 059	17 330	15 757

1/ Preliminary.

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

	Item	Total				Private Persons			
		2016	Sep-16	1/ Aug-17	1/ Sep-17	2016	Sep-16	1/ Aug-17	1/ Sep-17
<b>Value of civil judgements</b>	Goods sold - Open account	253 299	24 665	29 105	19 543	131 337	11 270	10 322	10 108
	Goods sold - Instalment sale transactions	96 673	10 821	21 468	13 551	83 906	9 418	17 784	10 899
	Services - Professional	243 371	22 650	21 897	16 537	208 795	19 370	18 768	15 179
	Services - Other	542 398	47 642	48 444	35 850	432 972	38 454	37 227	30 021
	Rent	322 885	29 405	35 890	27 981	224 770	20 027	25 948	18 372
	Money lent	1 139 611	108 069	99 130	97 028	1 029 219	98 645	90 799	85 015
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	434 549	37 726	52 796	49 010	363 747	30 294	48 402	43 859
	Other debts	989 698	82 584	71 272	61 282	722 123	57 377	56 652	52 623
	<b>Total - Actual figures</b>	<b>4 022 484</b>	<b>363 562</b>	<b>380 002</b>	<b>320 782</b>	<b>3 196 869</b>	<b>284 855</b>	<b>305 902</b>	<b>266 076</b>
	<b>Total - Seasonally adjusted</b>		361 225	351 819	323 799		278 494	281 958	265 759

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 2016 and the third quarter of 2017**

Actual estimates	Actual estimates Jul – Sep 2016	Actual estimates Jul – Sep 2017	% change between Jul – Sep 2016 and Jul – Sep 2017	Difference between July – Sep 2016 and Jul – Sep 2017
Number of civil summonses issued for debt	170 910	142 388	-16,7	-28 522
Number of civil judgements recorded for debt	69 215	59 476	-14,1	-9 739
Value of civil judgements recorded for debt (R million)	1 054,2	1 064,3	1,0	10,1

**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 2016 and the third quarter of 2017 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	-0,7	-0,6	0,2
Goods sold - Instalment sale transactions	0,1	0,7	2,3
Services - Professional	-2,3	-4,2	0,0
Services - Other	-1,1	-2,9	-2,8
Rent	0,2	0,5	0,7
Money lent	-7,5	-5,6	0,4
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	-2,5	0,9	4,1
Other debts	-2,9	-2,8	-4,0
<b>Total</b>	<b>-16,7</b>	<b>-14,1</b>	<b>1,0</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 July to September 2016, 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 2016	Actual estimates September 2017	% change between September 2016 and September 2017	Difference between September 2016 and September 2017
Number of civil summonses issued for debt	58 339	47 278	-19,0	-11 061
Number of civil judgements recorded for debt	23 336	18 306	-21,6	-5 030
Value of civil judgements recorded for debt (R million)	363,6	320,8	-11,8	-42,8

**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
2016	Sep	9 301	4 234	816	3 942	10 863	3 267	20 526	2 811	2 579	<b>58 339</b>
	Oct	9 612	4 831	800	4 239	9 961	3 280	21 508	2 868	2 399	<b>59 498</b>
	Nov	10 398	4 717	899	4 411	10 014	3 276	19 791	3 151	2 467	<b>59 124</b>
	Dec	5 768	2 145	509	2 851	5 978	1 243	13 343	2 009	1 733	<b>35 579</b>
2017	Jan	6 630	3 224	554	3 356	5 507	2 178	16 203	1 541	1 969	<b>41 162</b>
	Feb	8 707	3 749	811	3 309	8 903	2 185	18 837	2 409	2 136	<b>51 046</b>
	Mar	10 515	4 635	1 040	3 941	8 972	2 538	20 565	2 661	2 479	<b>57 346</b>
	Apr	6 795	3 197	618	2 807	7 746	1 954	15 012	1 999	2 330	<b>42 458</b>
	May	9 102	4 100	808	3 355	9 295	2 358	18 167	2 530	2 096	<b>51 811</b>
	Jun	7 263	3 923	568	3 529	8 739	2 083	17 602	2 270	2 025	<b>48 002</b>
	Jul	7 914	3 368	876	2 755	8 662	2 079	16 897	2 249	2 102	<b>46 902</b>
	Aug	8 188	3 820	913	3 724	9 297	2 282	15 858	2 269	1 857	<b>48 208</b>
	Sep	7 081	3 527	531	3 500	9 689	2 258	16 361	2 356	1 975	<b>47 278</b>

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
2016	Sep	4 222	2 286	397	2 488	4 611	1 174	5 323	1 241	1 594	<b>23 336</b>
	Oct	4 082	2 617	445	2 208	4 171	1 297	4 461	1 254	1 537	<b>22 072</b>
	Nov	4 165	2 613	254	2 676	4 208	1 493	5 309	1 148	1 584	<b>23 450</b>
	Dec	2 147	1 240	410	1 319	2 698	715	4 416	943	1 046	<b>14 934</b>
2017	Jan	2 541	2 201	226	1 657	2 034	659	3 922	1 048	1 054	<b>15 342</b>
	Feb	3 370	2 019	292	1 788	3 843	925	4 211	765	1 099	<b>18 312</b>
	Mar	4 019	2 876	539	2 175	3 577	1 001	3 999	1 265	1 300	<b>20 751</b>
	Apr	2 475	2 309	351	2 185	3 386	781	3 664	863	1 318	<b>17 332</b>
	May	4 442	2 732	480	2 594	3 954	1 006	4 610	1 048	1 262	<b>22 128</b>
	Jun	3 368	3 627	389	2 370	3 964	1 100	4 256	1 159	1 646	<b>21 879</b>
	Jul	3 314	2 584	381	2 424	3 951	909	4 306	930	1 252	<b>20 051</b>
	Aug	3 418	2 614	412	2 409	4 586	985	4 460	1 025	1 210	<b>21 119</b>
	Sep	2 524	2 093	359	1 915	4 337	914	4 010	1 052	1 102	<b>18 306</b>

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
2016	Sep	78 808	41 589	3 452	35 587	57 559	10 480	102 167	22 420	11 500	<b>363 562</b>
	Oct	73 547	54 538	3 721	27 805	47 126	11 085	86 080	23 224	13 072	<b>340 198</b>
	Nov	83 923	48 625	2 543	42 330	42 096	14 584	97 217	23 216	15 991	<b>370 525</b>
	Dec	42 778	34 684	3 662	18 302	38 753	10 860	73 189	24 034	5 811	<b>252 073</b>
2017	Jan	42 093	44 928	3 266	21 097	27 757	9 980	58 734	24 055	8 894	<b>240 804</b>
	Feb	67 812	35 384	3 094	19 788	39 303	14 398	81 496	15 697	6 533	<b>283 505</b>
	Mar	71 623	55 846	6 302	26 937	46 972	12 822	95 561	26 632	13 150	<b>355 845</b>
	Apr	50 854	43 565	3 289	25 210	40 619	11 248	68 299	18 608	12 992	<b>274 684</b>
	May	93 019	57 820	5 662	36 927	53 567	15 437	109 482	20 889	10 124	<b>402 927</b>
	Jun	66 175	42 752	5 050	35 011	42 347	16 976	100 206	27 212	14 320	<b>350 049</b>
	Jul	75 513	42 107	3 528	28 203	48 404	15 257	117 998	21 315	11 234	<b>363 559</b>
	Aug	72 344	56 148	3 477	33 413	64 052	13 728	109 487	18 897	8 456	<b>380 002</b>
	Sep	62 053	43 197	3 507	21 904	43 157	14 234	106 964	20 044	5 722	<b>320 782</b>

1/ Latest two months are preliminary.



## Explanatory notes

<b>Introduction</b>	<b>1</b>	<p>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.</p> <p>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.</p>
<b>Purpose of the survey</b>	<b>3</b>	<p>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.</p>
<b>Scope of the survey</b>	<b>4</b>	<p>This survey covers:</p> <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>	<p>The statistical unit for collection of information is a magistrate's office. Magistrates' offices include the small claims courts.</p> <p>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.</p>
<b>Survey methodology and design</b>	<b>6</b>	<p>The survey is conducted by email, fax and telephone each month from 203 magistrates' offices.</p>
<b>Collection rate</b>	<b>7</b>	<p>The preliminary collection rate for the civil cases for debt survey for September 2017 was 87,7%. The collection rate for August 2017 was 84,7%.</p>
<b>Seasonal adjustment</b>	<b>8</b>	<p>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></p>
<b>Trend cycle</b>	<b>9</b>	<p>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.</p>
<b>Unpublished statistics</b>	<b>10</b>	<p>In some cases Stats SA can also make available statistics which are not published.</p>
<b>Symbols and abbreviations</b>	<b>11</b>	<p>R/D Refer to drawer Stats SA Statistics South Africa * Revised figures</p>

## 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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