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Statistics of civil cases for debt
(Preliminary)

September 2018

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Key results for September 2018

Table A – Key figures for the month of September 2018

Actual estimates	September 2018	% change between September 2017 and September 2018	% change between July – September 2017 and July – September 2018
Number of civil summonses issued for debt	43 546	-7,9	-2,8
Number of civil judgements recorded for debt	18 491	1,0	-5,9
Value of civil judgements recorded for debt (R million)	291,1	-9,3	-1,4

The number of civil summonses issued for debt

The total number of civil summonses issued for debt decreased by 2,8% in the third quarter of 2018 compared with the third quarter of 2017.

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

- promissory notes (contributing -2,1 percentage points);
- goods sold (contributing -0,7 of a percentage point); and
- money lent (contributing -0,6 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 5,9% in the third quarter of 2018 compared with the third quarter of 2017.

The largest negative contributors to the 5,9% decrease were civil judgements relating to:

- money lent (contributing -3,2 percentage points);
- goods sold (contributing -1,6 percentage points);
- promissory notes (contributing -1,6 percentage points); and
- 'other' debts (contributing -1,3 percentage points) – see Tables 4 and 5.

The value of civil judgements recorded for debt

The total value of civil judgements recorded for debt decreased 1,4% in the third quarter of 2018 compared with the third quarter of 2017.

The largest negative contributors to the 1,4% decrease were value of judgements relating to:

- money lent (contributing -5,8 percentage points);
- goods sold (contributing -2,8 percentage points); and
- promissory notes (contributing -2,4 percentage points).

A significant positive contributor was 'other' debts (contributing 7,4 percentage points) – see Tables 4 and 5.

There were 18 491 civil judgements for debt in September 2018 amounting to R291,1 million. The largest contributors to the total value of judgements were:

- money lent (R81,7 million or 28,1%);
- services (R63,7 million or 21,9%); and
- 'other' debts (R53,4 million or 18,3%) – see Tables 2 and 3.

Figure 1 – Civil summonses issued for debt

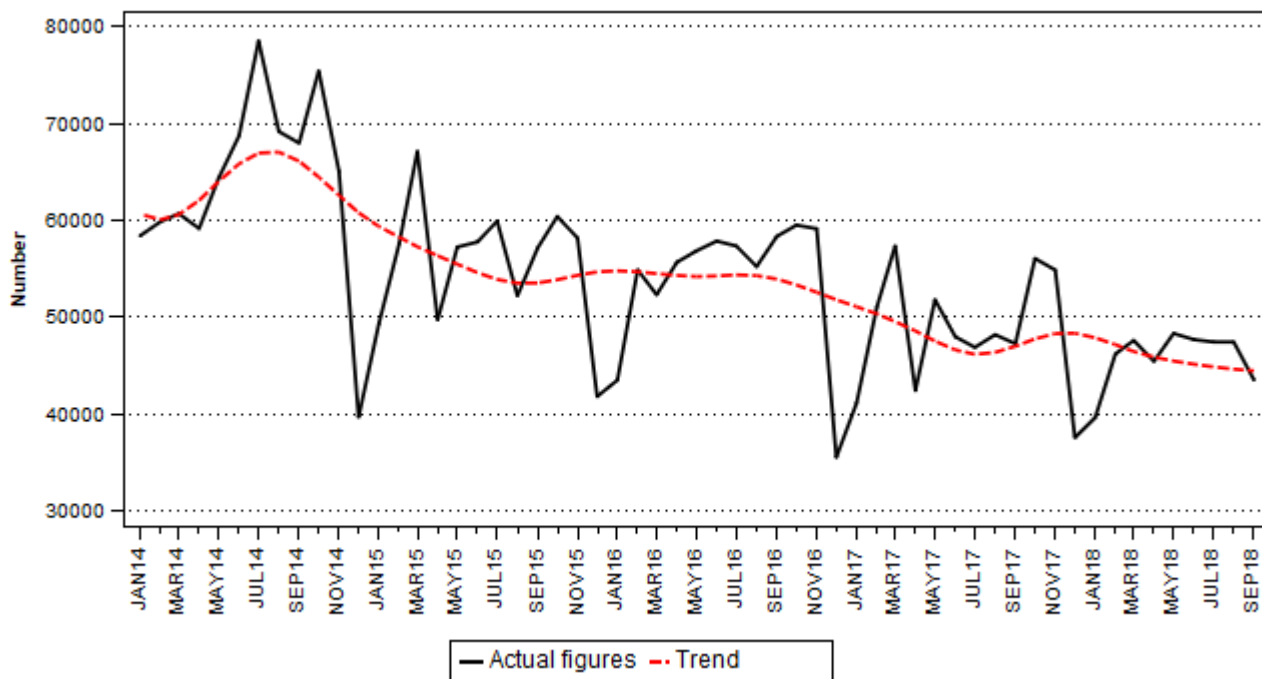
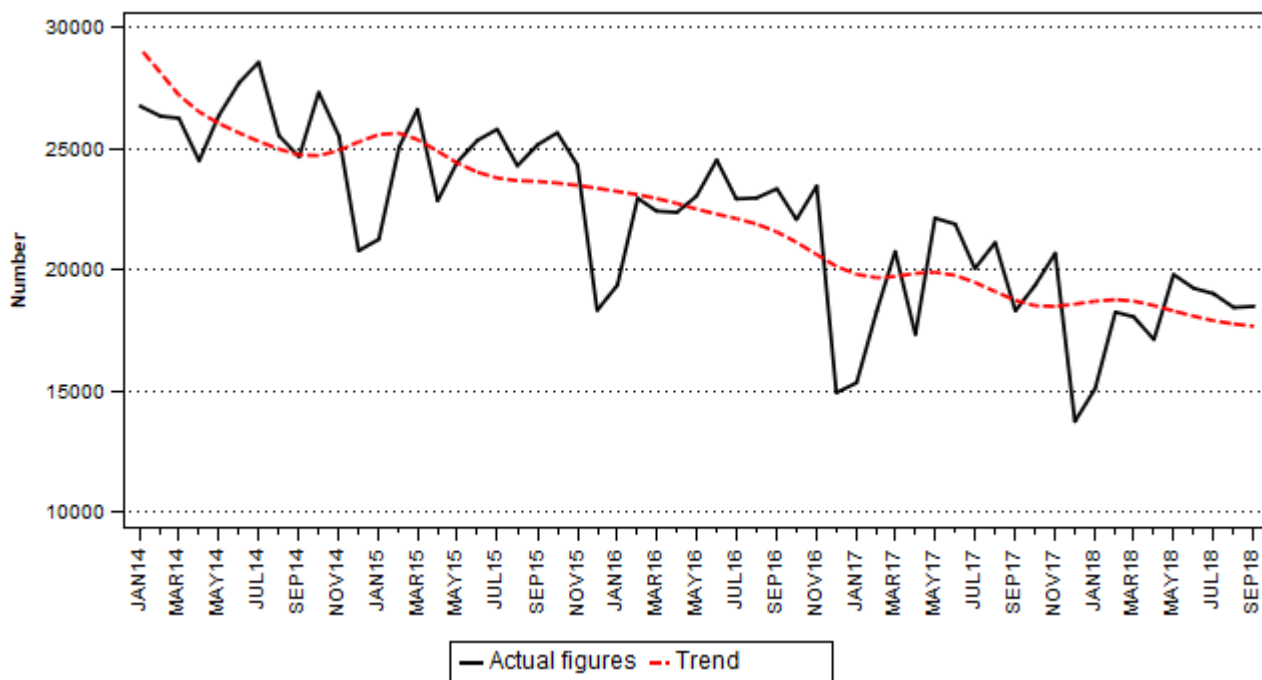


Figure 2 – Civil judgements recorded for debt



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			
		2017	Sep-17	1/ Aug-18	1/ Sep-18	2017	Sep-17	1/ Aug-18	1/ Sep-18
Cases recorded	Actual figures	639 355	53 597	51 031	46 034	548 538	43 734	44 209	40 052
	Seasonally adjusted		52 689	47 916	45 940		43 676	41 074	40 150
Civil summonses for debt	Goods sold - Open account	34 961	2 846	2 786	2 523	25 426	2 044	2 017	1 777
	Goods sold - Instalment sale transactions	21 233	1 974	1 842	1 603	16 778	1 548	1 421	1 272
	Services - Professional	71 206	5 535	5 774	5 163	62 068	4 822	5 087	4 380
	Services - Other	98 488	7 852	9 153	7 473	83 660	6 671	7 970	6 409
	Rent	31 726	2 755	2 726	2 662	23 540	2 029	2 129	1 989
	Money lent	131 098	10 465	10 124	9 363	123 147	9 839	9 407	8 763
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	82 316	6 325	5 686	5 844	75 454	5 710	5 213	5 296
	Other debts	111 715	9 526	9 364	8 915	98 973	8 419	8 472	8 066
	Total - Actual figures	582 743	47 278	47 455	43 546	509 046	41 082	41 716	37 952
	Total - Seasonally adjusted		46 566	44 988	43 672		40 643	39 742	38 119

1/ Preliminary.

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

	Item	Total				Private Persons			
		2017	Sep-17	1/ Aug-18	1/ Sep-18	2017	Sep-17	1/ Aug-18	1/ Sep-18
Number of civil judgements	Goods sold - Open account	14 897	1 329	1 183	1 152	11 296	1 068	904	873
	Goods sold - Instalment sale transactions	6 829	607	577	538	5 912	505	496	472
	Services - Professional	35 673	2 653	2 982	2 721	32 574	2 471	2 737	2 491
	Services - Other	35 552	2 765	3 072	3 197	31 207	2 443	2 727	2 827
	Rent	18 112	1 601	1 736	1 872	15 155	1 341	1 494	1 578
	Money lent	50 369	3 761	3 365	3 468	46 408	3 376	2 998	3 162
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	25 826	2 112	2 056	2 018	22 218	1 728	1 807	1 786
	Other debts	41 748	3 478	3 473	3 525	38 438	3 249	3 287	3 341
	Total - Actual figures	229 006	18 306	18 444	18 491	203 208	16 181	16 450	16 530
	Total - Seasonally adjusted		17 947	17 094	18 261		15 885	15 219	16 223

1/ Preliminary.

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

	Item	Total				Private Persons			
		2017	Sep-17	1/ Aug-18	1/ Sep-18	2017	Sep-17	1/ Aug-18	1/ Sep-18
Value of civil judgements	Goods sold - Open account	243 233	19 543	20 919	18 188	115 847	10 108	12 932	9 174
	Goods sold - Instalment sale transactions	133 486	13 551	11 107	8 538	115 030	10 899	8 803	8 038
	Services - Professional	258 424	16 537	21 229	19 307	229 419	15 179	19 361	17 572
	Services - Other	493 962	35 850	47 043	44 393	405 530	30 021	37 560	35 063
	Rent	351 978	27 981	28 432	26 872	243 565	18 372	22 983	17 011
	Money lent	1 163 947	97 028	77 062	81 741	1 064 361	85 015	67 996	71 729
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	533 411	49 010	44 506	38 669	463 911	43 859	38 319	34 399
	Other debts	770 054	61 282	49 707	53 374	627 839	52 623	41 239	41 291
	Total - Actual figures	3 948 495	320 782	300 005	291 082	3 265 502	266 076	249 193	234 277
	Total - Seasonally adjusted		324 593	284 785	298 702		268 353	231 656	243 965

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 2017 and the third quarter of 2018

Actual estimates	Actual estimates Jul – Sep 2017	Actual estimates Jul – Sep 2018	% change between Jul – Sep 2017 and Jul – Sep 2018	Difference between Jul – Sep 2017 and Jul – Sep 2018
Number of civil summonses issued for debt	142 388	138 459	-2,8	-3 929
Number of civil judgements recorded for debt	59 476	55 953	-5,9	-3 523
Value of civil judgements recorded for debt (R million)	1 064,3	1 049,9	-1,4	-14,4

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 2017 and the third quarter of 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	-0,7	-1,0
Goods sold - Instalment sale transactions	-0,2	-0,9	-1,8
Services - Professional	-0,6	-0,1	0,2
Services - Other	0,8	0,3	2,1
Rent	0,0	1,5	0,0
Money lent	-0,6	-3,2	-5,8
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	-2,1	-1,6	-2,4
Other debts	0,4	-1,3	7,4
Total	-2,8	-5,9	-1,4

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 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 September 2017	Actual estimates September 2018	% change between September 2017 and September 2018	Difference between September 2017 and September 2018
Number of civil summonses issued for debt	47 278	43 546	-7,9	-3 732
Number of civil judgements recorded for debt	18 306	18 491	1,0	185
Value of civil judgements recorded for debt (R million)	320,8	291,1	-9,3	-29,7

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
2017	Sep	7 081	3 527	531	3 500	9 689	2 258	16 361	2 356	1 975	47 278
	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	7 413	2 731	505	2 720	8 998	1 910	15 325	2 127	1 817	43 546

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	Sep	2 524	2 093	359	1 915	4 337	914	4 010	1 052	1 102	18 306
	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	2 656	1 596	236	1 717	5 055	817	4 282	982	1 150	18 491

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	Sep	62 053	43 197	3 507	21 904	43 157	14 234	106 964	20 044	5 722	320 782
	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	62 584	31 388	2 920	21 812	42 706	14 675	87 495	19 452	8 050	291 082

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 September 2018 was 86,7%. The improved collection rate for August 2018 was 86,7%.
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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