

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

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## Key results for April 2019

**Table A – Key figures for the month of April 2019**

Actual estimates	April 2019	% change between April 2018 and April 2019	% change between February – April 2018 and February – April 2019
Number of civil summonses issued for debt	48 676	7,1	-1,0
Number of civil judgements recorded for debt	18 240	6,5	-2,1
Value of civil judgements recorded for debt (R million)	298,4	-2,4	-11,8

### The number of civil summonses issued for debt

The total number of civil summonses issued for debt decreased by 1,0% in the three months ended April 2019 compared with the three months ended April 2018. The largest negative contributor to the 1,0% decrease was services (contributing -2,0 percentage points), while the largest positive contributor was money lent (contributing 2,1 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 2,1% in the three months ended April 2019 compared with the three months ended April 2018.

The largest negative contributions to the 2,1% decrease were civil judgements relating to:

- rent (contributing -1,1 percentage points);
- 'other' debts (contributing -0,9 of a percentage point); and
- services (contributing -0,7 of a percentage point) – see Tables 4 and 5.

### The value of civil judgements recorded for debt

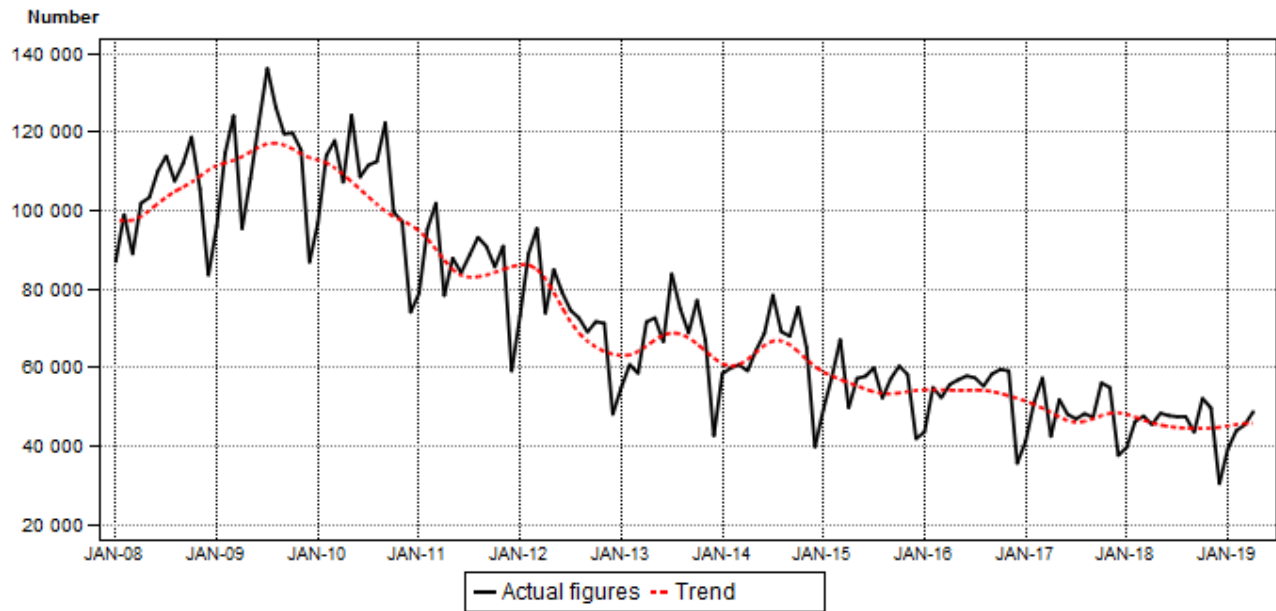
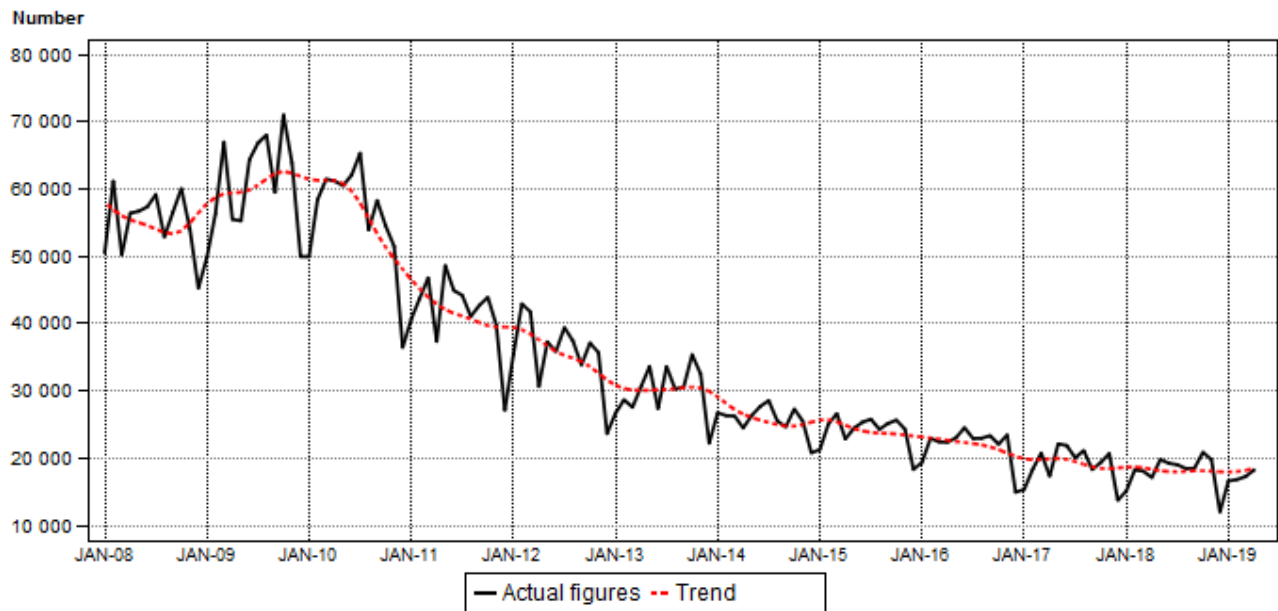
The total value of civil judgements recorded for debt decreased by 11,8% in the three months ended April 2019 compared with the three months ended April 2018.

The largest contributions to the 11,8% decrease were the value of judgements relating to:

- 'other' debts (contributing -6,3 percentage points);
- money lent (contributing -3,8 percentage points); and
- promissory notes (contributing -1,9 percentage points) – see Tables 4 and 5.

In April 2019, 18 240 civil judgements for debt amounting to R298,4 million were recorded. The largest contributors to the total value of judgements were:

- money lent (R82,9 million or 27,8%);
- services (R65,7 million or 22,0%); and
- 'other' debts (R50,4 million or 16,9%) – 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			
		2018	Apr-18	1/ Mar-19	1/ Apr-19	2018	Apr-18	1/ Mar-19	1/ Apr-19
Cases recorded	Actual figures	585 888	48 419	46 984	50 088	509 164	41 740	40 260	43 577
	Seasonally adjusted		47 716	44 764	54 899		41 155	37 996	48 444
Civil summonses for debt	Goods sold - Open account	31 279	2 517	2 737	3 157	22 591	1 720	1 963	2 297
	Goods sold - Instalment sale transactions	20 557	1 626	1 574	1 532	16 187	1 263	1 211	1 143
	Services - Professional	67 739	5 806	5 398	5 563	59 581	5 174	4 697	4 840
	Services - Other	96 203	8 228	7 844	7 653	81 932	7 023	6 580	6 243
	Rent	30 821	2 680	2 342	2 858	23 384	1 984	1 783	2 234
	Money lent	118 543	9 901	10 603	12 004	110 875	9 367	9 923	11 258
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	69 346	5 492	5 504	6 508	63 588	5 032	5 025	6 047
	Other debts	111 124	9 213	9 373	9 401	100 350	8 469	8 254	8 415
	<b>Total - Actual figures</b>	<b>545 612</b>	<b>45 463</b>	<b>45 375</b>	<b>48 676</b>	<b>478 488</b>	<b>40 032</b>	<b>39 436</b>	<b>42 477</b>
	<b>Total - Seasonally adjusted</b>		44 495	42 256	52 732		39 288	36 491	46 246

1/ Preliminary.

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

Item		Total				Private Persons			
		2018	Apr-18	1/ Mar-19	1/ Apr-19	2018	Apr-18	1/ Mar-19	1/ Apr-19
<b>Number of civil judgements</b>	Goods sold - Open account	13 668	1 091	1 240	1 288	10 379	787	969	1 012
	Goods sold - Instalment sale transactions	6 565	497	660	642	5 647	419	592	558
	Services - Professional	34 194	2 627	2 573	2 588	31 706	2 419	2 371	2 375
	Services - Other	36 404	2 744	2 740	3 082	32 210	2 372	2 424	2 737
	Rent	21 191	1 663	1 600	1 503	17 842	1 374	1 331	1 139
	Money lent	41 492	3 334	3 472	3 636	37 482	2 992	3 149	3 266
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	23 083	1 628	1 954	2 054	20 166	1 388	1 687	1 808
	Other debts	39 576	3 540	3 008	3 447	36 506	3 231	2 722	3 238
	<b>Total - Actual figures</b>	<b>216 173</b>	<b>17 124</b>	<b>17 247</b>	<b>18 240</b>	<b>191 938</b>	<b>14 982</b>	<b>15 245</b>	<b>16 133</b>
	<b>Total - Seasonally adjusted</b>		17 622	17 735	19 736		15 697	15 209	17 855

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

Item		Total				Private Persons			
		2018	Apr-18	1/ Mar-19	1/ Apr-19	2018	Apr-18	1/ Mar-19	1/ Apr-19
<b>Value of civil judgements</b>	Goods sold - Open account	219 512	17 335	18 540	20 736	119 583	8 216	11 413	12 606
	Goods sold - Instalment sale transactions	129 657	10 655	12 615	13 047	111 733	8 503	11 677	11 103
	Services - Professional	239 960	20 545	15 218	16 064	215 574	16 787	13 584	13 456
	Services - Other	540 977	44 264	36 148	49 609	440 554	35 537	31 078	40 116
	Rent	373 847	32 193	29 861	31 715	277 365	23 138	23 692	19 424
	Money lent	1 007 514	85 064	74 877	82 933	908 746	77 547	69 633	72 277
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	488 391	34 636	42 436	33 907	430 486	29 267	39 894	28 472
	Other debts	854 056	61 206	46 516	50 410	565 590	50 387	36 627	44 476
	<b>Total - Actual figures</b>	<b>3 853 914</b>	<b>305 898</b>	<b>276 211</b>	<b>298 421</b>	<b>3 069 631</b>	<b>249 382</b>	<b>237 598</b>	<b>241 930</b>
	<b>Total - Seasonally adjusted</b>		331 679	263 522	332 523		266 746	229 149	268 759

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 April 2018 and the three months ended April 2019**

Actual estimates	Actual estimates Feb – Apr 2018	Actual estimates Feb – Apr 2019	% change between Feb – Apr 2018 and Feb – Apr 2019	Difference between Feb – Apr 2018 and Feb – Apr 2019
Number of civil summonses issued for debt	139 298	137 931	-1,0	-1 367
Number of civil judgements recorded for debt	53 438	52 305	-2,1	-1 133
Value of civil judgements recorded for debt (R million)	970,1	855,8	-11,8	-114,3

**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 three months ended April 2018 and the three months ended April 2019 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	0,7
Goods sold - Instalment sale transactions	-0,3	0,3	0,2
Services - Professional	-1,1	-1,2	-0,9
Services - Other	-0,9	0,5	0,7
Rent	-0,1	-1,1	-0,6
Money lent	2,1	-0,1	-3,8
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	-0,7	-0,3	-1,9
Other debts	-0,7	-0,9	-6,3
<b>Total</b>	<b>-1,0</b>	<b>-2,1</b>	<b>-11,8</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 February to April 2018, 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 April 2018	Actual estimates April 2019	% change between April 2018 and April 2019	Difference between April 2018 and April 2019
Number of civil summonses issued for debt	45 463	48 676	7,1	3 213
Number of civil judgements recorded for debt	17 124	18 240	6,5	1 116
Value of civil judgements recorded for debt (R million)	305,9	298,4	-2,4	-7,5

**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
2018	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	9 406	3 091	933	3 085	11 267	2 320	17 819	2 122	2 082	52 125
	Nov	9 785	3 571	746	3 552	10 539	1 964	15 407	2 114	1 982	49 660
	Dec	4 823	2 053	268	2 304	5 272	1 449	11 487	1 229	1 490	30 375
2019	Jan	6 427	2 464	487	2 846	8 654	1 706	13 032	1 844	1 755	39 215
	Feb	7 570	3 129	568	3 006	8 147	1 925	15 337	2 256	1 942	43 880
	Mar	6 730	3 065	835	3 692	8 503	1 800	16 654	2 061	2 035	45 375
	Apr	7 187	3 186	646	3 022	10 048	2 782	17 253	2 483	2 069	48 676

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
2018	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	2 985	1 853	395	2 146	5 748	844	4 477	1 087	1 331	20 866
	Nov	2 894	2 028	329	1 814	6 169	862	3 553	1 023	1 121	19 793
	Dec	2 204	1 184	210	694	2 037	860	3 090	646	1 068	11 993
2019	Jan	2 318	1 599	220	1 480	5 132	779	3 354	617	1 101	16 600
	Feb	2 833	1 651	322	2 463	3 408	869	3 343	758	1 171	16 818
	Mar	2 473	1 280	257	2 216	4 453	683	3 705	1 032	1 148	17 247
	Apr	2 484	1 524	262	2 453	4 987	783	3 761	803	1 183	18 240

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
2018	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	75 849	47 070	4 544	24 783	49 987	15 821	87 495	20 048	10 733	336 330
	Nov	75 507	38 691	3 346	22 775	63 258	13 555	78 520	23 363	5 991	325 006
	Dec	65 384	29 021	3 009	10 129	28 238	16 435	62 417	23 842	5 928	244 403
2019	Jan	61 940	29 612	3 672	17 303	42 169	14 067	83 221	13 616	5 953	271 553
	Feb	67 923	27 286	3 505	29 563	49 874	15 633	63 147	17 402	6 833	281 166
	Mar	52 138	25 605	2 714	20 527	59 093	9 996	86 849	12 763	6 526	276 211
	Apr	63 775	32 847	4 800	31 593	45 766	12 953	83 183	15 976	7 528	298 421

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, ejectment 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>	<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>	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 April 2019 was 86,2%. The collection rate for March 2019 was 83,7%.
<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:</p> <p><a href="#">Click to download seasonal adjustment for civil cases for debt.</a></p>
<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>	<p>R/D      Refer to drawer</p> <p>Stats SA   Statistics South Africa</p> <p>*          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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