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Statistics of civil cases for debt (Preliminary)

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Key results for September 2019

Table A – Key figures for the month of September 2019

Actual estimates	September 2019	% change between September 2018 and September 2019	% change between July – September 2018 and July – September 2019
Number of civil summonses issued for debt	44 380	1,9	6,1
Number of civil judgements recorded for debt	15 226	-17,6	-11,0
Value of civil judgements recorded for debt (R million)	312,7	7,5	-4,7

The number of civil summonses issued for debt

The total number of civil summonses issued for debt increased by 6,1% in the third quarter of 2019 compared with the third quarter of 2018.

The positive contributors to the 6,1% increase were civil summonses relating to:

- money lent (contributing 6,0 percentage points);
- 'other' debts (contributing 2,8 percentage points); and
- promissory notes (contributing 1,0 percentage point).

Services (contributing -3,0 percentage points) was the largest negative contributor – see Tables 4 and 5.

The number of civil judgements recorded for debt

The total number of civil judgements recorded for debt decreased by 11,0% in the third quarter of 2019 compared with the third quarter of 2018.

The largest negative contributors to the 11,0% decrease were civil judgements relating to:

- promissory notes (contributing -4,0 percentage points);
- services (contributing -3,4 percentage points);
- 'other' debts (contributing -1,9 percentage points); and
- rent (contributing -1,7 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 by 4,7% in the third quarter of 2019 compared with the third quarter of 2018.

The largest negative contributor to the 4,7% decrease was 'other' debts (contributing -10,1 percentage points), while the largest positive contributor was money lent (contributing 4,5 percentage points) – see Tables 4 and 5.

In September 2019, 15 226 civil judgements for debt amounting to R312,7 million were recorded. The largest contributors to the total value of judgements were:

- money lent (R91,9 million or 29,4%);
- services (R63,6 million or 20,3%); and
- 'other' debts (R56,6 million or 18,1%) – see Tables 2 and 3.

Figure 1 – Civil summonses issued for debt

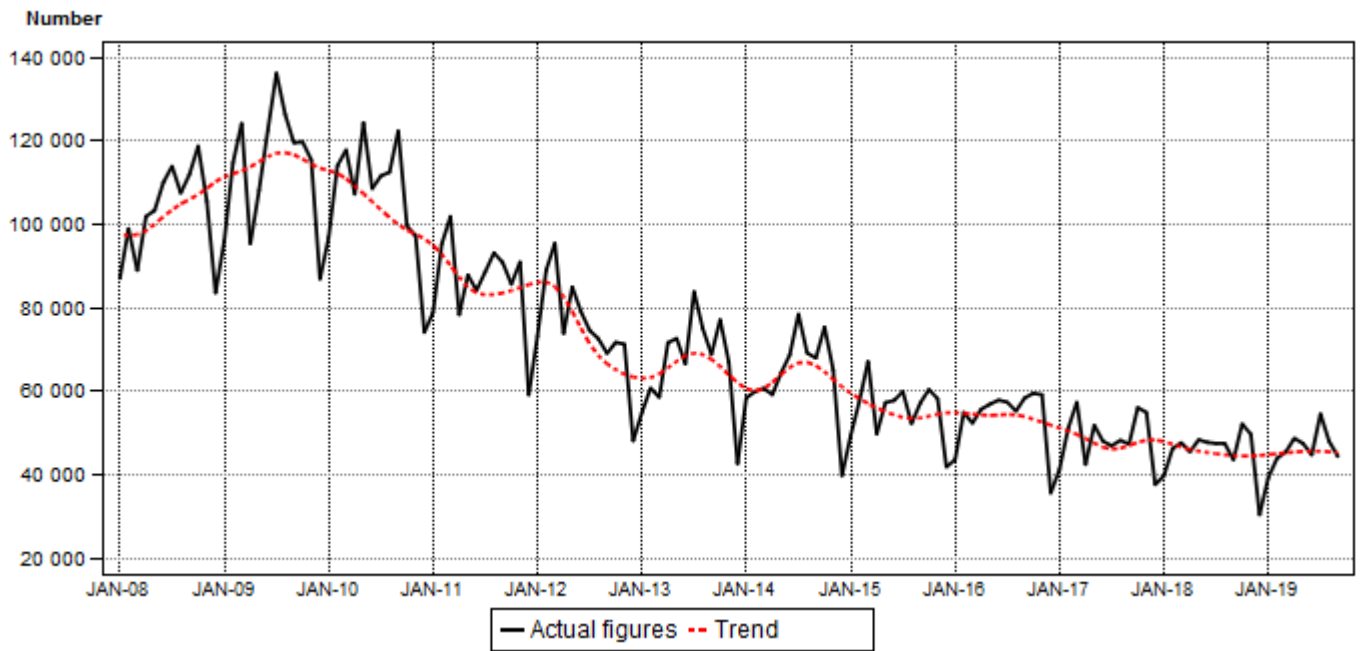
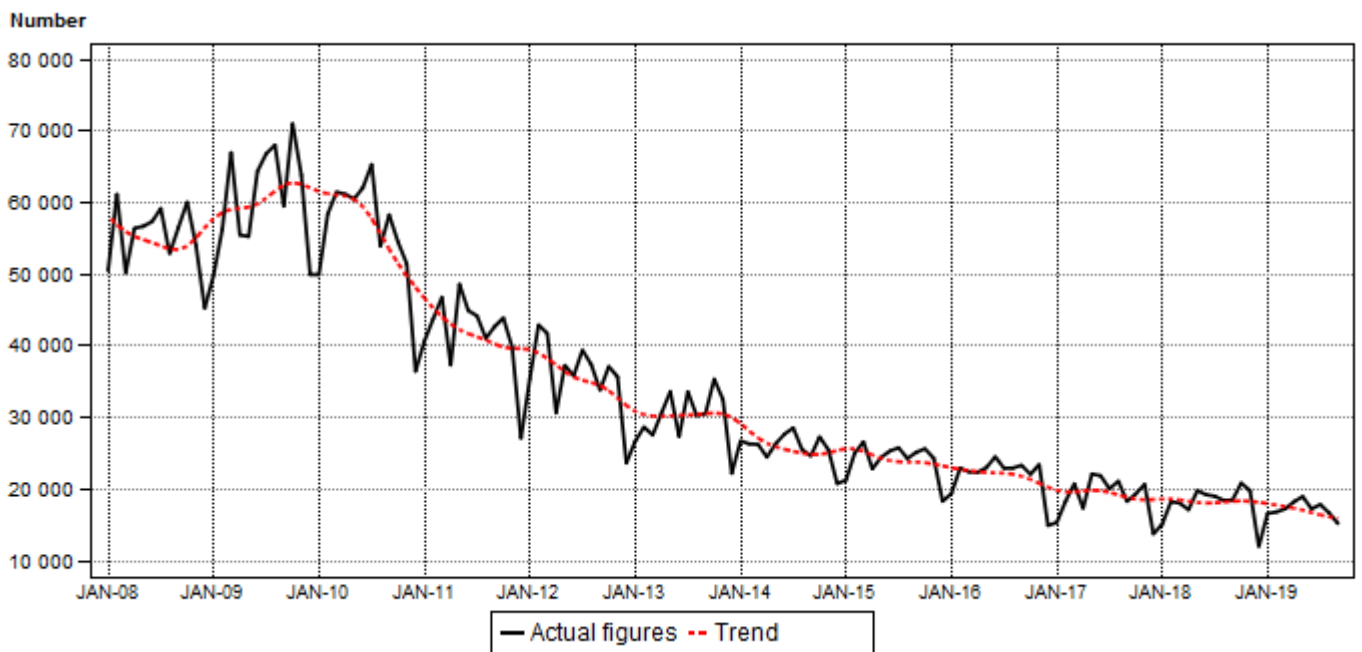


Figure 2 – Civil judgements recorded for debt



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	Sep-18	1/ Aug-19	1/ Sep-19	2018	Sep-18	1/ Aug-19	1/ Sep-19
Cases recorded	Actual figures	585 888	46 040	49 641	46 334	509 164	40 059	44 649	41 131
	Seasonally adjusted		46 983	48 237	45 694		40 988	43 431	41 037
Civil summonses for debt	Goods sold - Open account	31 279	2 522	2 768	2 803	22 591	1 777	2 109	2 195
	Goods sold - Instalment sale transactions	20 557	1 603	1 474	1 325	16 187	1 272	1 288	1 164
	Services - Professional	67 739	5 161	5 187	5 133	59 581	4 378	4 729	4 548
	Services - Other	96 203	7 474	6 850	6 788	81 932	6 410	6 197	5 991
	Rent	30 821	2 662	2 404	2 226	23 384	1 989	1 867	1 789
	Money lent	118 543	9 363	12 648	10 604	110 875	8 763	12 015	9 992
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	69 346	5 844	6 179	5 637	63 588	5 296	5 834	5 315
	Other debts	111 124	8 915	10 432	9 864	100 350	8 066	9 481	8 897
	Total - Actual figures	545 612	43 544	47 942	44 380	478 488	37 951	43 520	39 891
	Total - Seasonally adjusted		44 501	46 484	44 092		38 774	42 100	39 704

1/ Preliminary.

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

Item	Total				Private Persons				
	2018	Sep-18	1/ Aug-19	1/ Sep-19	2018	Sep-18	1/ Aug-19	1/ Sep-19	
Number of civil judgements	Goods sold - Open account	13 668	1 152	1 168	1 135	10 379	873	892	790
	Goods sold - Instalment sale transactions	6 565	538	440	462	5 647	472	392	391
	Services - Professional	34 194	2 718	2 588	2 279	31 706	2 488	2 350	2 049
	Services - Other	36 404	3 197	2 861	2 588	32 210	2 827	2 529	2 319
	Rent	21 191	1 872	1 911	1 301	17 842	1 578	1 579	1 080
	Money lent	41 492	3 467	3 238	3 549	37 482	3 161	2 950	3 298
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	23 083	2 018	1 310	1 173	20 166	1 786	1 211	1 052
	Other debts	39 576	3 521	3 175	2 739	36 506	3 337	2 946	2 518
	Total - Actual figures	216 173	18 483	16 691	15 226	191 938	16 522	14 849	13 497
	Total - Seasonally adjusted		19 154	16 071	15 571		17 052	14 236	13 807

1/ Preliminary.

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

Item	Total				Private Persons				
	2018	Sep-18	1/ Aug-19	1/ Sep-19	2018	Sep-18	1/ Aug-19	1/ Sep-19	
Value of civil judgements	Goods sold - Open account	219 512	18 188	20 804	19 649	119 583	9 174	11 437	10 353
	Goods sold - Instalment sale transactions	129 657	8 538	8 692	12 451	111 733	8 038	7 773	9 734
	Services - Professional	239 960	19 303	17 353	19 328	215 574	17 568	15 664	16 578
	Services - Other	540 977	44 393	44 315	44 279	440 554	35 063	36 143	36 683
	Rent	373 847	26 872	37 784	26 891	277 365	17 011	29 971	18 411
	Money lent	1 007 514	81 741	85 494	91 873	908 746	71 729	80 850	86 354
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	488 391	38 669	48 918	41 593	430 486	34 399	44 317	33 830
	Other debts	854 056	53 263	65 181	56 627	565 590	41 180	55 569	47 359
	Total - Actual figures	3 853 914	290 967	328 541	312 691	3 069 631	234 162	281 724	259 302
	Total - Seasonally adjusted		301 997	319 103	316 884		247 547	269 813	268 097

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 2018 and the third quarter of 2019

Actual estimates	Actual estimates Jul – Sep 2018	Actual estimates Jul – Sep 2019	% change between Jul – Sep 2018 and Jul – Sep 2019	Difference between Jul – Sep 2018 and Jul – Sep 2019
Number of civil summonses issued for debt	138 457	146 873	6,1	8 416
Number of civil judgements recorded for debt	55 945	49 778	-11,0	-6 167
Value of civil judgements recorded for debt (R million)	1 049,8	1 000,0	-4,7	-49,8

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 2018 and the third quarter of 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	0,4	0,2	0,5
Goods sold - Instalment sale transactions	-0,5	-0,4	0,4
Services - Professional	-0,6	-2,3	-0,3
Services - Other	-2,4	-1,1	-0,6
Rent	-0,6	-1,7	0,5
Money lent	6,0	0,2	4,5
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	1,0	-4,0	0,4
Other debts	2,8	-1,9	-10,1
Total	6,1	-11,0	-4,7

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 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 September 2018	Actual estimates September 2019	% change between September 2018 and September 2019	Difference between September 2018 and September 2019
Number of civil summonses issued for debt	43 544	44 380	1,9	836
Number of civil judgements recorded for debt	18 483	15 226	-17,6	-3 257
Value of civil judgements recorded for debt (R million)	291,0	312,7	7,5	21,7

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
2018	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
	May	7 265	3 746	725	3 145	9 303	2 675	16 212	2 432	1 956	47 459
	Jun	7 317	3 754	711	3 274	8 213	2 179	15 139	2 151	1 975	44 713
	Jul	9 252	3 832	774	3 216	11 076	2 662	18 660	2 818	2 261	54 551
	Aug	7 831	3 323	546	3 027	8 995	2 314	17 868	2 212	1 826	47 942
	Sep	7 212	3 119	560	2 667	8 636	2 459	15 818	1 973	1 936	44 380

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	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
	May	3 200	2 127	318	2 361	4 312	943	3 296	1 195	1 221	18 973
	Jun	2 213	1 785	318	3 163	4 324	731	2 739	884	1 092	17 249
	Jul	2 744	1 658	463	1 785	4 909	1 040	2 931	1 118	1 213	17 861
	Aug	2 724	1 602	442	1 890	4 143	880	2 863	871	1 276	16 691
	Sep	2 147	1 241	283	2 649	3 899	735	2 413	739	1 120	15 226

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	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
	May	72 314	36 751	3 280	26 065	63 211	15 087	92 893	25 640	6 870	342 111
	Jun	50 371	28 644	4 389	27 475	75 331	15 082	93 955	14 793	5 708	315 748
	Jul	62 252	35 695	4 871	23 859	72 248	20 435	107 556	23 062	8 836	358 814
	Aug	63 038	28 396	4 564	25 392	61 788	14 840	95 555	25 268	9 700	328 541
	Sep	50 935	25 909	5 540	28 753	60 945	13 709	98 527	20 770	7 603	312 691

1/ Latest two months are preliminary.

Explanatory notes

Introduction	1	<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, ejection orders and other non-debt cases are excluded.</p>
Purpose of the survey	3	<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>
Scope of the survey	4	<p>This survey covers:</p> <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	<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>
Survey methodology and design	6	<p>The survey is conducted by email, fax and telephone each month from 203 magistrates' offices.</p>
Collection rate	7	<p>The preliminary collection rate for the civil cases for debt survey for September 2019 was 86,2%. The collection rate for August 2019 was 85,2%.</p>
Seasonal adjustment	8	<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: Click to download seasonal adjustment for civil cases for debt.</p>
Trend cycle	9	<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>
Unpublished statistics	10	<p>In some cases Stats SA can also make available statistics which are not published.</p>
Symbols and abbreviations	11	<p>R/D Refer to drawer Stats SA Statistics South Africa * Revised figures</p>

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.

