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STATISTICAL RELEASE

P0041

Statistics of civil cases for debt (Preliminary)

August 2021

**Embargoed until:
18 November 2021
09:00**

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FORTHCOMING ISSUES:
September and October
2021

EXPECTED RELEASE DATE:
14 December 2021

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Key results for August 2021

Table A – Key figures for the month of August 2021

Actual estimates	August 2021	% change between August 2020 and August 2021	% change between June – August 2020 and June – August 2021
Number of civil summonses issued for debt	36 702	8,4	2,6
Number of civil judgements recorded for debt	12 279	9,8	22,8
Value of civil judgements recorded for debt (R million)	328,4	28,4	43,5

The number of civil summonses issued for debt

The total number of civil summonses issued for debt increased by 2,6% in the three months ended August 2021 compared with the three months ended August 2020.

The largest contributors to the 2,6% increase in civil summonses issued were:

- money lent (contributing 1,7 percentage points);
- 'other' debts (contributing 0,8 of a percentage point); and
- promissory notes (contributing 0,6 of a percentage point) – see Table 5.

The number of civil judgements recorded for debt

The total number of civil judgements recorded for debt increased by 22,8% in the three months ended August 2021 compared with the three months ended August 2020.

The largest contributors to the 22,8% increase were civil judgements relating to:

- money lent (contributing 7,1 percentage points);
- services (contributing 5,4 percentage points);
- goods sold (contributing 3,7 percentage points); and
- 'other' debts (contributing 3,4 percentage points) – see Table 5.

The value of civil judgements recorded for debt

The total value of civil judgements recorded for debt increased by 43,5% in the three months ended August 2021 compared with the three months ended August 2020.

The largest contributors to the 43,5% increase were civil judgements relating to:

- money lent (contributing 10,1 percentage points);
- 'other' debts (contributing 9,9 percentage points);
- promissory notes (contributing 7,1 percentage points); and
- services (contributing 6,9 percentage points) – see Table 5.

In August 2021, 12 279 civil judgements for debt amounting to R328,4 million were recorded. The largest contributors to the total value of judgements were:

- money lent (R80,1 million or 24,4%);
- services (R74,2 million or 22,6%); and
- 'other' debts (R64,6 million or 19,7%) – see Table 3.

Figure 1 – Civil summonses issued for debt

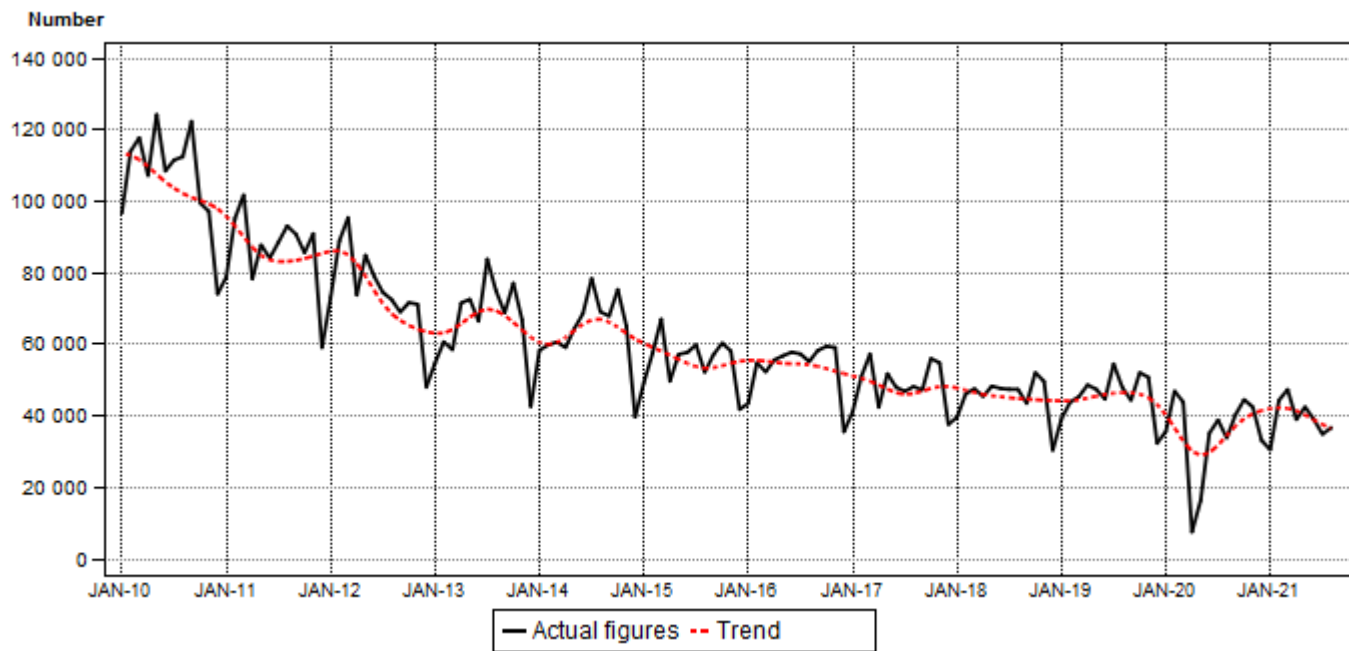
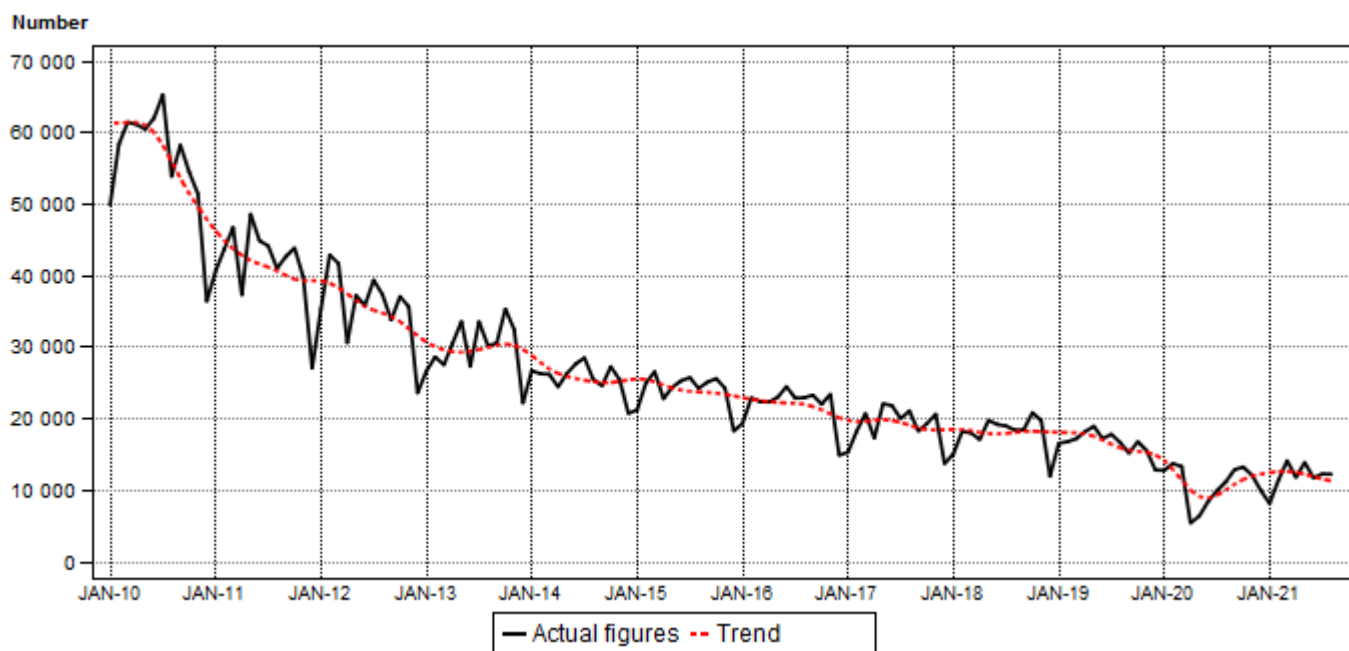


Figure 2 – Civil judgements recorded for debt



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			
		2020	Aug-20	1/ Jul-21	1/ Aug-21	2020	Aug-20	1/ Jul-21	1/ Aug-21
Cases recorded	Actual figures	451 691	37 164	36 936	39 349	400 702	31 976	32 762	34 475
	Seasonally adjusted		37 377	33 549	38 446		32 508	29 410	34 223
Civil summonses for debt	Goods sold - Open account	21 933	1 807	1 511	1 965	15 671	1 229	997	1 264
	Goods sold - Instalment sale transactions	14 879	1 115	1 501	1 353	13 022	929	1 287	1 092
	Services - Professional	47 911	4 457	4 321	3 871	42 984	3 964	3 845	3 292
	Services - Other	63 941	5 225	4 814	5 694	56 770	4 468	3 803	4 929
	Rent	25 506	2 094	1 758	2 075	19 452	1 509	1 286	1 624
	Money lent	105 308	8 190	7 966	9 367	100 399	7 686	7 265	8 717
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	50 761	4 045	4 456	3 592	48 420	3 714	4 261	3 390
	Other debts	88 563	6 922	8 580	8 785	79 872	6 236	7 767	7 884
	Total - Actual figures	418 802	33 855	34 907	36 702	376 590	29 735	30 511	32 192
	Total - Seasonally adjusted		34 451	31 498	35 869		30 314	27 261	31 333

1/ Preliminary.

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

Item		Total				Private Persons			
		2020	Aug-20	1/ Jul-21	1/ Aug-21	2020	Aug-20	1/ Jul-21	1/ Aug-21
Number of civil judgements	Goods sold - Open account	8 801	650	876	742	6 068	409	532	490
	Goods sold - Instalment sale transactions	4 576	313	552	505	3 830	247	463	435
	Services - Professional	20 860	1 866	1 970	2 092	18 983	1 701	1 740	1 914
	Services - Other	24 350	2 343	2 159	2 271	21 717	2 112	1 933	2 047
	Rent	11 727	952	1 116	1 107	9 360	765	882	908
	Money lent	27 443	2 361	2 586	2 690	24 796	2 124	2 189	2 402
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	9 381	839	854	966	8 488	752	769	886
	Other debts	22 574	1 856	2 195	1 906	20 599	1 671	1 969	1 631
	Total - Actual figures	129 712	11 180	12 308	12 279	113 841	9 781	10 477	10 713
	Total - Seasonally adjusted		11 128	11 305	11 628		9 738	9 642	10 119

1/ Preliminary.

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

Item		Total				Private Persons			
		2020	Aug-20	1/ Jul-21	1/ Aug-21	2020	Aug-20	1/ Jul-21	1/ Aug-21
Value of civil judgements	Goods sold - Open account	190 039	17 957	17 471	16 597	79 072	6 739	7 368	7 717
	Goods sold - Instalment sale transactions	141 631	13 860	18 427	15 762	114 990	9 070	15 117	13 158
	Services - Professional	201 414	17 500	18 898	22 719	175 906	15 333	16 240	20 509
	Services - Other	457 434	41 076	39 597	51 490	382 066	33 902	33 115	44 616
	Rent	309 535	28 585	27 196	34 190	217 148	22 584	20 035	26 429
	Money lent	797 650	68 351	71 521	80 125	747 713	62 867	64 987	76 933
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	311 985	26 148	30 562	42 856	271 527	22 696	27 058	39 727
	Other debts	463 155	42 275	52 927	64 643	393 270	37 686	41 388	37 271
	Total - Actual figures	2 872 843	255 752	276 599	328 382	2 381 692	210 877	225 308	266 360
	Total - Seasonally adjusted		255 093	253 282	312 499		209 293	207 235	254 086

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 August 2020 and the three months ended August 2021

Actual estimates	Actual estimates Jun – Aug 2020	Actual estimates Jun – Aug 2021	% change between Jun – Aug 2020 and Jun – Aug 2021	Difference between Jun – Aug 2020 and Jun – Aug 2021
Number of civil summonses issued for debt	107 870	110 671	2,6	2 801
Number of civil judgements recorded for debt	29 597	36 358	22,8	6 761
Value of civil judgements recorded for debt (R million)	622,7	893,6	43,5	270,9

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 August 2020 and the three months ended August 2021 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	1,3	1,3
Goods sold - Instalment sale transactions	0,5	2,4	4,8
Services - Professional	-1,0	2,7	1,6
Services - Other	0,9	2,7	5,3
Rent	-0,2	1,6	3,4
Money lent	1,7	7,1	10,1
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	0,6	1,6	7,1
Other debts	0,8	3,4	9,9
Total	2,6	22,8	43,5

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 June to August 2020, 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 August 2020	Actual estimates August 2021	% change between August 2020 and August 2021	Difference between August 2020 and August 2021
Number of civil summonses issued for debt	33 855	36 702	8,4	2 847
Number of civil judgements recorded for debt	11 180	12 279	9,8	1 099
Value of civil judgements recorded for debt (R million)	255,8	328,4	28,4	72,6

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	
2020	Aug	5 834	2 209	381	2 224	4 998	2 290	12 774	1 705	1 440	33 855
	Sep	7 984	3 031	719	2 327	5 884	1 831	14 454	2 551	1 554	40 335
	Oct	8 377	3 232	462	2 706	7 198	2 659	15 472	2 773	1 676	44 555
	Nov	8 701	2 675	472	2 276	6 460	2 978	15 165	2 094	1 656	42 477
	Dec	6 646	2 746	337	1 852	6 443	2 256	9 463	2 027	1 390	33 160
2021	Jan	5 886	2 370	395	2 141	6 175	1 641	9 158	1 367	1 408	30 541
	Feb	9 001	1 857	503	3 315	8 459	2 598	15 046	2 075	1 539	44 393
	Mar	9 973	2 706	625	2 961	7 731	2 148	16 375	3 210	1 675	47 404
	Apr	8 293	2 817	513	2 633	5 257	1 990	13 482	2 296	1 732	39 013
	May	9 072	3 024	652	3 535	7 507	1 450	12 958	2 682	1 645	42 525
	Jun	8 917	2 973	558	3 027	5 963	2 033	12 140	1 688	1 763	39 062
	Jul	7 021	2 710	725	2 667	4 851	1 756	11 580	1 938	1 659	34 907
	Aug	9 199	1 969	851	3 339	4 738	1 749	10 771	2 332	1 754	36 702

1/ Latest three 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	
2020	Aug	1 860	1 333	200	1 482	1 637	675	2 341	617	1 035	11 180
	Sep	2 317	1 419	242	1 522	1 948	813	2 438	1 084	1 120	12 903
	Oct	2 771	1 071	320	1 559	2 316	589	2 502	995	1 161	13 284
	Nov	2 521	1 158	150	1 390	1 753	576	2 611	803	1 171	12 133
	Dec	2 118	1 128	142	1 029	1 645	449	1 823	575	1 099	10 008
2021	Jan	1 404	978	247	1 078	1 171	352	1 531	339	1 084	8 184
	Feb	2 156	1 065	175	1 301	1 887	802	2 168	776	1 087	11 417
	Mar	2 670	1 049	242	1 473	1 947	887	3 220	1 533	1 135	14 156
	Apr	2 141	989	200	1 541	1 916	642	2 196	1 045	1 166	11 836
	May	3 816	1 237	159	1 792	1 824	665	2 438	819	1 166	13 916
	Jun	2 422	1 673	164	2 105	1 651	349	1 654	594	1 159	11 771
	Jul	2 143	1 032	257	2 250	1 957	541	1 995	889	1 244	12 308
	Aug	2 060	825	257	2 007	1 836	682	2 640	718	1 254	12 279

1/ Latest three 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	
2020	Aug	49 537	25 738	1 653	22 914	43 266	10 570	82 227	13 249	6 598	255 752
	Sep	60 331	27 232	2 927	17 588	55 453	12 828	93 865	36 018	5 766	312 008
	Oct	72 756	28 295	3 808	24 096	64 810	8 279	94 396	31 051	5 924	333 415
	Nov	71 842	21 836	1 874	19 813	41 539	9 567	110 779	22 445	11 987	311 682
	Dec	61 393	28 704	1 969	14 077	37 072	10 501	86 167	14 016	9 301	263 200
2021	Jan	36 125	15 555	4 372	13 875	19 819	7 887	64 267	13 821	6 364	182 085
	Feb	60 806	21 005	2 721	27 429	42 899	15 324	77 693	18 107	8 093	274 077
	Mar	69 027	21 207	5 942	20 962	48 240	16 546	130 397	23 862	7 654	343 837
	Apr	59 052	18 834	4 451	25 062	47 587	15 367	99 525	27 828	9 771	307 477
	May	62 817	23 081	2 732	26 618	43 891	16 807	84 463	20 609	8 270	289 288
	Jun	64 074	31 007	3 379	31 247	47 121	8 090	71 969	18 327	13 399	288 613
	Jul	61 900	20 111	4 549	26 797	52 527	10 779	65 016	21 488	13 432	276 599
	Aug	68 522	13 452	3 574	28 635	44 138	12 579	97 814	45 970	13 698	328 382

1/ Latest three 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 August 2021 was 64,5%. The collection rate for July 2021 was 77,3%.
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. Note: Owing to the impact of the COVID-19 lockdown, additive outlier adjustments and transitory change adjustments were performed. The methodology will be reviewed as more data points are added to the time series.
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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