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Statistics of civil cases for debt (Preliminary)

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Contents

Key results for December 2020	2
Figure 1 – Civil summonses issued for debt.....	3
Figure 2 – Civil judgements recorded for debt.....	3
Detailed results: Tables	4
Table 1 – Number of civil cases recorded and summonses issued for debt: Total and private persons	4
Table 2 – Number of civil default and consent judgements for debt: Total and private persons	5
Table 3 – Value of civil default and consent judgements for debt: Total and private persons (R'000)	5
Table 4 – Percentage change in the total number of civil summonses and judgements and the value of judgements recorded between the fourth quarter of 2019 and the fourth quarter of 2020	6
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 fourth quarter of 2019 and the fourth quarter of 2020	6
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...6	6
Table 7 - Percentage change in the total number of civil summonses, judgements and the value of judgements recorded between 2019 and 2020.	7
Table 8 - Contribution of the different kinds of debts to the change in total number of civil summonses, judgements and the value of judgements recorded between 2019 and 2020	7
Table 9 – Number of civil summonses issued for debt by province	8
Table 10 – Number of civil default and consent judgements for debt by province.....	8
Table 11 – Value of civil default and consent judgements for debt by province (R'000)	8
Explanatory notes	9
Glossary.....	10
General information	11
Technical enquiries.....	11

Key results for December 2020

Table A – Key figures for the month of December 2020

Actual estimates	December 2020	% change between December 2019 and December 2020	% change between October – December 2019 and October – December 2020	Annual % change between 2019 and 2020
Number of civil summonses issued for debt	33 093	2,2	-11,3	-24,1
Number of civil judgements recorded for debt	10 061	-21,8	-21,8	-35,2
Value of civil judgements recorded for debt (R million)	265,5	-1,2	-4,8	-23,2

The number of civil summonses issued for debt

The total number of civil summonses issued for debt in 2020 decreased by 24,1% compared with 2019.

The major contributors to the 24,1% decrease were civil summonses relating to:

- services (contributing -6,2 percentage points);
- money lent (contributing -5,9 percentage points); and
- 'other' debts (contributing -4,7 percentage points) – see Tables 7 and 8.

The number of civil judgements recorded for debt

The total number of civil judgements recorded for debt in 2020 decreased by 35,2% compared with 2019.

The major contributors to the 35,2% decrease were civil judgements relating to:

- services (contributing -10,0 percentage points);
- 'other' debts (contributing -7,2 percentage points); and
- money lent (contributing -7,0 percentage points) – see Tables 7 and 8.

The value of civil judgements recorded for debt

The total value of civil judgements recorded for debt in 2020 decreased by 23,2% compared with 2019.

The major contributors to the 23,2% decrease were civil judgements relating to:

- money lent (contributing -6,7 percentage points);
- 'other' debts (contributing -5,0 percentage points); and
- promissory notes (contributing -4,6 percentage points) – see Tables 7 and 8.

In 2020, 129 679 civil judgements for debt amounting to R2 869,7 million were recorded. The largest contributors to the total value of judgements were:

- money lent (R798,4 million or 27,8%);
- services (R657,6 million or 22,9%); and
- 'other' debts (R462,4 million or 16,1%) – see Tables 2 and 3.

Figure 1 – Civil summonses issued for debt

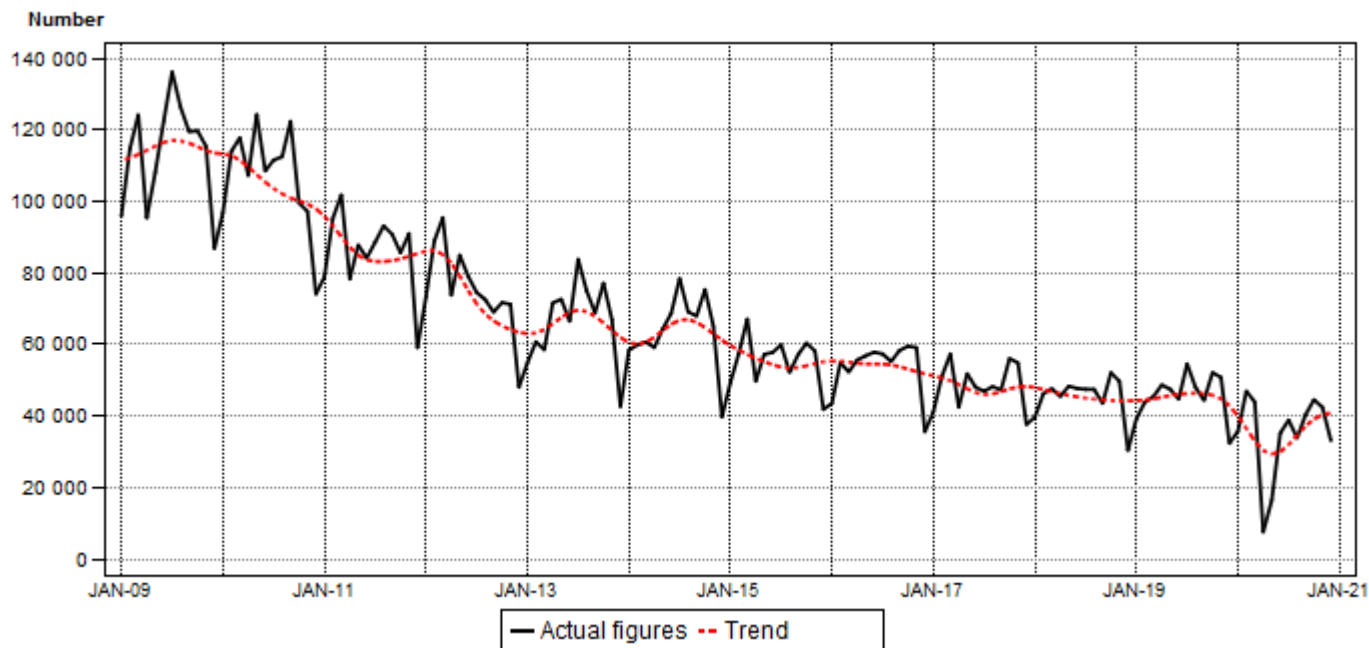


Figure 2 – Civil judgements recorded for debt



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			
		2020	Dec-19	1/ Nov-20	1/ Dec-20	2020	Dec-19	1/ Nov-20	1/ Dec-20
Cases recorded	Actual figures	451 536	34 073	45 609	35 156	400 555	29 868	40 643	31 032
	Seasonally adjusted		46 795	41 315	45 933		41 540	36 651	40 594
Civil summonses for debt	Goods sold - Open account	21 927	1 846	1 817	1 573	15 668	1 387	1 191	1 073
	Goods sold - Instalment sale transactions	14 742	1 101	1 559	1 238	12 881	935	1 305	1 098
	Services - Professional	47 908	3 420	4 263	3 479	42 986	3 011	3 810	3 036
	Services - Other	63 798	4 849	6 422	5 593	56 631	4 293	5 653	5 024
	Rent	25 482	2 019	3 095	2 435	19 443	1 550	2 520	1 879
	Money lent	105 283	8 165	10 475	8 013	100 414	7 735	9 980	7 613
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	50 858	4 729	5 707	4 898	48 519	4 369	5 454	4 696
	Other debts	88 652	6 248	9 054	5 864	79 953	5 436	8 247	5 248
	Total - Actual figures	418 650	32 377	42 392	33 093	376 495	28 716	38 160	29 667
	Total - Seasonally adjusted		43 916	39 267	42 871		39 077	35 312	38 613

1/ Preliminary.

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

	Item	Total				Private Persons			
		2020	Dec-19	1/ Nov-20	1/ Dec-20	2020	Dec-19	1/ Nov-20	1/ Dec-20
Number of civil judgements	Goods sold - Open account	8 787	873	700	668	6 042	620	454	414
	Goods sold - Instalment sale transactions	4 517	360	365	381	3 778	294	293	326
	Services - Professional	20 819	1 657	1 927	1 403	18 938	1 465	1 729	1 251
	Services - Other	24 355	2 400	2 110	1 915	21 729	2 220	1 864	1 744
	Rent	11 769	1 376	1 126	919	9 404	1 190	839	720
	Money lent	27 393	2 636	2 906	2 351	24 780	2 381	2 701	2 124
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	9 361	1 048	913	670	8 463	933	831	596
	Other debts	22 678	2 517	2 000	1 754	20 722	2 336	1 838	1 555
	Total - Actual figures	129 679	12 867	12 047	10 061	113 856	11 439	10 549	8 730
	Total - Seasonally adjusted		16 519	11 508	12 681		14 917	10 105	11 110

1/ Preliminary.

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

	Item	Total				Private Persons			
		2020	Dec-19	1/ Nov-20	1/ Dec-20	2020	Dec-19	1/ Nov-20	1/ Dec-20
Value of civil judgements	Goods sold - Open account	190 066	11 273	21 690	16 457	79 147	5 709	8 641	7 066
	Goods sold - Instalment sale transactions	141 582	7 670	12 582	14 486	114 985	5 912	10 819	12 332
	Services - Professional	201 647	15 971	21 771	11 962	176 177	12 990	17 936	10 289
	Services - Other	455 913	52 145	39 451	37 800	380 606	47 155	31 781	33 070
	Rent	308 647	31 177	35 439	23 933	216 294	26 379	22 805	16 805
	Money lent	798 449	74 724	91 378	91 647	748 649	69 926	86 175	87 019
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	310 999	35 248	35 845	23 814	270 527	29 804	32 354	18 978
	Other debts	462 401	40 378	48 136	45 352	393 438	33 134	43 984	34 272
	Total - Actual figures	2 869 704	268 586	306 292	265 451	2 379 823	231 009	254 495	219 831
	Total - Seasonally adjusted		321 037	285 512	311 341		275 548	240 429	256 385

1/ Preliminary.

Table 4 – Percentage change in the total number of civil summonses and judgements and the value of judgements recorded between the fourth quarter of 2019 and the fourth quarter of 2020

Actual estimates	Actual estimates Oct – Dec 2019	Actual estimates Oct – Dec 2020	% change between Oct – Dec 2019 and Oct – Dec 2020	Difference between Oct – Dec 2019 and Oct – Dec 2020
Number of civil summonses issued for debt	135 288	120 040	-11,3	-15 248
Number of civil judgements recorded for debt	45 261	35 392	-21,8	-9 869
Value of civil judgements recorded for debt (R million)	951,1	905,2	-4,8	-45,9

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 fourth quarter of 2019 and the fourth quarter of 2020 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	-1,8	-2,5	0,0
Goods sold - Instalment sale transactions	0,5	-0,1	0,7
Services - Professional	-1,7	-2,2	-1,1
Services - Other	-0,3	-3,3	-0,6
Rent	0,7	-3,1	-0,3
Money lent	-3,1	-2,4	0,8
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	-2,4	-2,2	-3,9
Other debts	-3,2	-6,1	-0,4
Total	-11,3	-21,8	-4,8

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 October to December 2019, 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 December 2019	Actual estimates December 2020	% change between December 2019 and December 2020	Difference between December 2019 and December 2020
Number of civil summonses issued for debt	32 377	33 093	2,2	716
Number of civil judgements recorded for debt	12 867	10 061	-21,8	-2 806
Value of civil judgements recorded for debt (R million)	268,6	265,5	-1,2	-3,1

Table 7 – Percentage change in the total number of civil summonses, judgements and the value of judgements recorded between 2019 and 2020.

Actual estimates	Actual estimates 2019	Actual estimates 2020	% change between 2019 and 2020	Difference between 2019 and 2020
Number of civil summonses issued for debt	551 479	418 650	-24,1	-132 829
Number of civil judgements recorded for debt	200 166	129 679	-35,2	-70 487
Value of civil judgements recorded for debt (R million)	3 736,3	2 869,7	-23,2	-866,6

Table 8 – Contribution of the different kinds of debts to the change in total number of civil summonses, judgements and the value of judgements recorded between 2019 and 2020 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	-2,0	-2,7	-1,5
Goods sold - Instalment sale transactions	-0,6	-0,9	0,0
Services - Professional	-2,5	-4,6	-0,9
Services - Other	-3,7	-5,4	-2,7
Rent	-0,8	-3,5	-1,8
Money lent	-5,9	-7,0	-6,7
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	-3,9	-4,0	-4,6
Other debts	-4,7	-7,2	-5,0
Total	-24,1	-35,2	-23,2

1/ The contribution (percentage points) is calculated by multiplying the annual percentage change of each kind of debt by the percentage contribution to the total number or value of cases recorded during January to December 2019, divided by 100. Due to rounding off, contributions might not add up to the total.

Table 9 – 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
2019	Dec	6 876	2 295	451	1 822	6 989	1 448	9 454	1 456	1 586	32 377
2020	Jan	5 309	2 429	323	2 501	8 084	1 924	11 643	1 642	1 792	35 647
	Feb	8 520	2 958	563	3 477	8 482	2 599	16 258	2 393	1 705	46 955
	Mar	9 234	2 662	507	2 436	9 781	2 181	12 889	2 419	1 767	43 876
	Apr	1 335	785	66	486	971	1 327	1 331	90	1 152	7 543
	May	2 350	1 416	419	1 563	3 082	894	4 343	894	1 423	16 384
	Jun	6 583	2 229	544	1 831	7 090	1 911	11 296	2 141	1 536	35 161
	Jul	9 642	3 105	405	1 929	5 209	2 032	12 911	1 990	1 631	38 854
	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	8 602	2 675	472	2 276	6 460	2 978	15 165	2 108	1 656	42 392
	Dec	6 597	2 751	340	1 852	6 348	2 256	9 463	2 096	1 390	33 093

1/ Latest three months are preliminary.

Table 10 – 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
2019	Dec	2 143	1 011	208	1 537	3 565	573	1 886	852	1 092	12 867
2020	Jan	2 109	1 548	339	1 280	3 452	607	1 477	863	1 139	12 814
	Feb	2 227	1 562	262	1 794	3 225	675	2 129	709	1 176	13 759
	Mar	2 333	1 258	273	1 064	3 714	741	2 139	730	1 095	13 347
	Apr	1 011	417	17	263	1 689	311	604	186	956	5 454
	May	827	849	126	934	972	270	1 156	258	1 021	6 413
	Jun	1 233	1 001	232	1 291	1 412	417	1 247	533	1 098	8 464
	Jul	1 788	941	212	1 372	1 637	481	1 581	876	1 065	9 953
	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	2 435	1 158	150	1 390	1 753	576	2 611	803	1 171	12 047
	Dec	2 164	1 133	140	1 029	1 653	449	1 823	571	1 099	10 061

1/ Latest three months are preliminary.

Table 11 – 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
2019	Dec	66 209	24 268	3 252	14 339	44 665	10 959	75 920	22 621	6 353	268 586
2020	Jan	53 032	36 607	2 396	17 883	51 439	11 192	58 047	14 948	7 193	252 737
	Feb	56 945	28 008	3 204	22 935	44 930	10 043	71 040	15 339	10 376	262 820
	Mar	53 710	35 791	5 099	18 461	55 668	11 796	77 297	22 607	6 389	286 818
	Apr	20 915	10 900	333	3 527	27 668	5 603	25 945	12 948	3 094	110 933
	May	12 411	11 318	813	10 907	22 969	4 989	40 124	8 415	4 569	116 515
	Jun	21 057	15 705	2 720	24 400	22 942	8 074	44 553	9 296	4 951	153 698
	Jul	42 027	18 144	2 656	22 593	37 153	17 387	50 738	16 688	5 879	213 265
	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	66 452	21 836	1 874	19 813	41 539	9 567	110 779	22 445	11 987	306 292
	Dec	63 407	29 500	2 047	14 077	36 478	10 501	86 167	13 973	9 301	265 451

1/ Latest three 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 December 2020 was 80,3%. The improved collection rate was 81,3% for November 2020.</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> <p>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.</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	<table border="0"> <tr> <td>R/D</td> <td>Refer to drawer</td> </tr> <tr> <td>Stats SA</td> <td>Statistics South Africa</td> </tr> <tr> <td>*</td> <td>Revised figures</td> </tr> </table>	R/D	Refer to drawer	Stats SA	Statistics South Africa	*	Revised figures
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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