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STATISTICAL RELEASE

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Statistics of civil cases for debt (Preliminary)

December 2021

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Key results for December 2021

Table A – Key figures for the month of December 2021

Actual estimates	December 2021	% change between December 2020 and December 2021	% change between October – December 2020 and October – December 2021	Annual % change between 2020 and 2021
Number of civil summonses issued for debt	29 154	-12,1	-5,8	12,5
Number of civil judgements recorded for debt	9 915	-0,9	-1,4	10,5
Value of civil judgements recorded for debt (R million)	271,3	3,1	0,6	24,2

The number of civil summonses issued for debt

The total number of civil summonses issued for debt in 2021 increased by 12,5% compared with 2020.

The major contributors to the 12,5% increase were civil summonses relating to:

- 'other' debts (contributing 4,9 percentage points);
- money lent (contributing 2,8 percentage points);
- promissory notes (contributing 2,0 percentage points); and
- services (contributing 1,9 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 2021 increased by 10,5% compared with 2020.

The major contributors to the 10,5% increase were civil judgements relating to:

- services (contributing 3,8 percentage points);
- money lent (contributing 3,2 percentage points); and
- goods sold (contributing 1,5 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 2021 increased by 24,2% compared with 2020.

The major contributors to the 24,2% increase were civil judgements relating to:

- 'other' debts (contributing 7,1 percentage points);
- money lent (contributing 6,5 percentage points);
- goods sold (contributing 3,3 percentage points); and
- rent (contributing 3,1 percentage points) – see Tables 7 and 8.

In 2021, 143 286 civil judgements for debt amounting to R3 568,7 million were recorded. The largest contributors to the total value of judgements were:

- money lent (R984,5 million or 27,6%);
- services (R708,8 million or 19,9%); and
- 'other' debts (R667,0 million or 18,7%) – see Tables 2 and 3.

Figure 1 – Civil summonses issued for debt

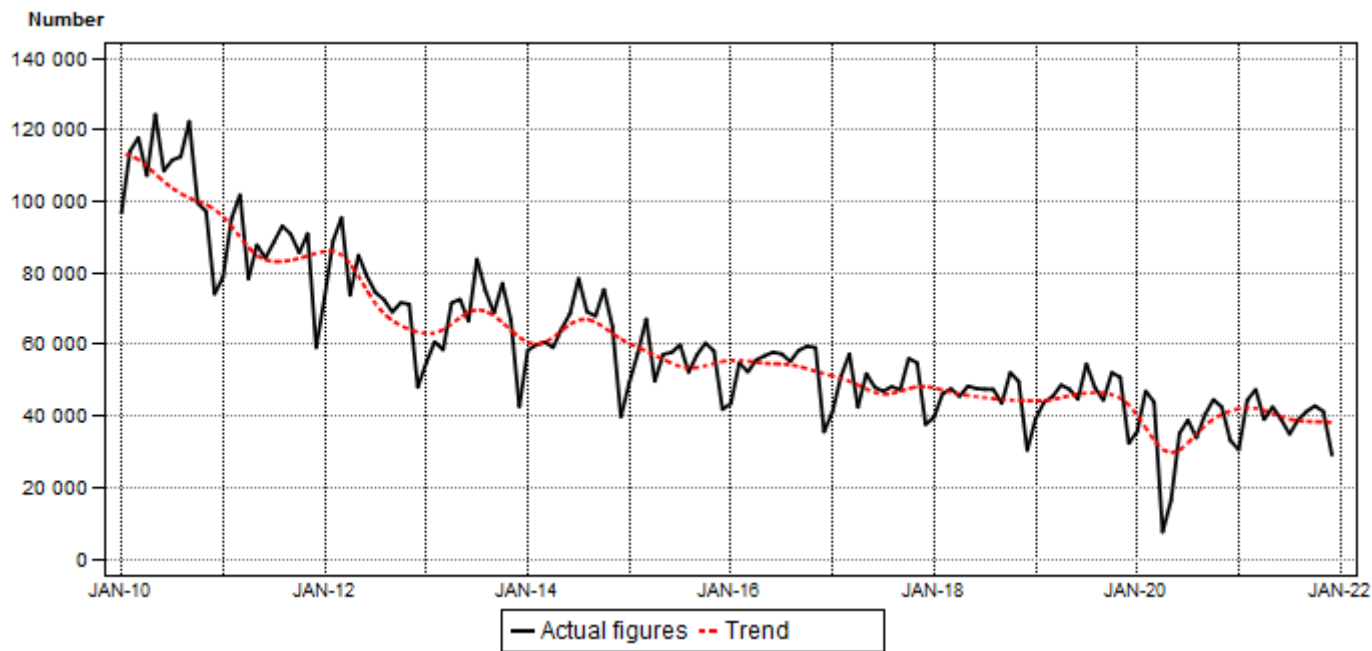
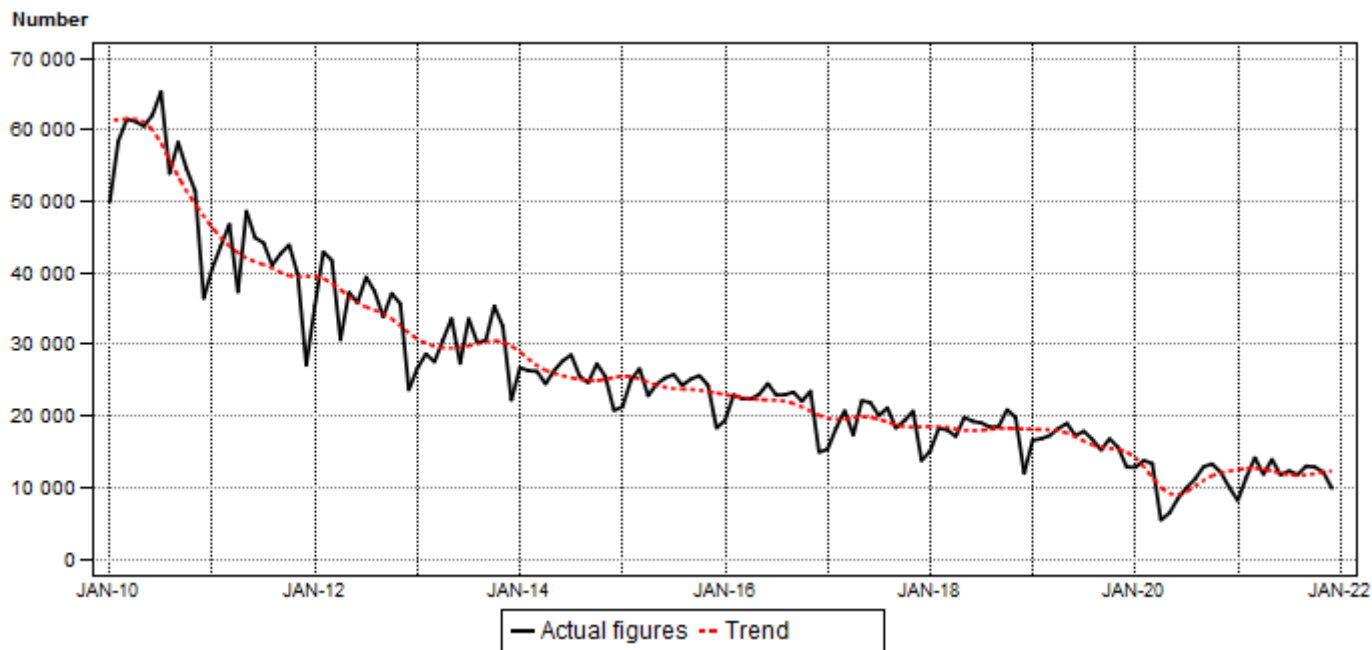


Figure 2 – Civil judgements recorded for debt



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			
		2021	Dec-20	1/ Nov-21	1/ Dec-21	2021	Dec-20	1/ Nov-21	1/ Dec-21
Cases recorded	Actual figures	494 906	35 223	43 501	30 384	436 599	31 092	37 957	26 344
	Seasonally adjusted		46 009	39 245	39 111		40 834	34 583	34 223
Civil summonses for debt	Goods sold - Open account	22 930	1 582	2 134	1 648	15 226	1 079	1 391	1 064
	Goods sold - Instalment sale transactions	15 641	1 379	1 240	781	13 166	1 240	921	574
	Services - Professional	48 207	3 485	4 315	3 016	41 672	3 038	3 780	2 552
	Services - Other	71 335	5 674	5 846	4 133	60 420	5 098	4 748	3 201
	Rent	27 748	2 443	2 196	1 835	21 341	1 889	1 623	1 330
	Money lent	116 918	8 021	10 974	7 808	109 102	7 618	10 221	7 121
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	59 287	4 801	4 408	3 433	56 635	4 597	4 183	3 227
	Other debts	109 097	5 775	10 107	6 500	98 798	5 168	9 231	5 780
	Total - Actual figures	471 163	33 160	41 220	29 154	416 360	29 727	36 098	24 849
	Total - Seasonally adjusted		43 017	37 130	38 053		38 896	32 632	32 763

1/ Preliminary.

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

Item	Total				Private Persons				
	2021	Dec-20	1/ Nov-21	1/ Dec-21	2021	Dec-20	1/ Nov-21	1/ Dec-21	
Number of civil judgements	Goods sold - Open account	9 683	681	1 118	624	6 529	440	878	420
	Goods sold - Instalment sale transactions	5 630	440	473	446	4 761	378	392	348
	Services - Professional	23 528	1 437	1 670	1 484	20 959	1 292	1 412	1 327
	Services - Other	26 521	1 897	2 303	2 047	23 604	1 724	2 019	1 829
	Rent	12 381	873	974	870	9 943	672	815	739
	Money lent	31 565	2 358	2 676	2 394	28 516	2 135	2 418	2 189
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	10 084	690	843	574	9 214	621	771	516
	Other debts	23 894	1 632	2 082	1 476	21 567	1 432	1 900	1 341
	Total - Actual figures	143 286	10 008	12 139	9 915	125 093	8 694	10 605	8 709
	Total - Seasonally adjusted		12 545	11 148	12 727		10 982	9 719	11 309

1/ Preliminary.

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

Item	Total				Private Persons				
	2021	Dec-20	1/ Nov-21	1/ Dec-21	2021	Dec-20	1/ Nov-21	1/ Dec-21	
Value of civil judgements	Goods sold - Open account	220 484	16 363	22 500	18 130	102 741	6 991	11 920	8 089
	Goods sold - Instalment sale transactions	204 386	14 535	15 461	21 530	171 913	12 337	12 488	18 665
	Services - Professional	225 028	11 658	18 229	13 762	177 107	9 999	13 915	12 403
	Services - Other	483 804	35 674	40 575	33 632	400 538	30 985	33 538	30 282
	Rent	399 981	24 808	32 628	25 283	297 304	17 647	26 134	21 338
	Money lent	984 527	90 102	82 775	87 242	919 750	85 487	78 118	80 225
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	383 493	24 800	28 234	28 098	341 281	19 978	24 675	25 437
	Other debts	666 960	45 260	72 056	43 633	552 415	34 104	62 699	36 408
	Total - Actual figures	3 568 663	263 200	312 458	271 310	2 963 049	217 528	263 487	232 847
	Total - Seasonally adjusted		308 921	280 638	325 006		253 181	236 746	276 171

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 2020 and the fourth quarter of 2021

Actual estimates	Actual estimates Oct – Dec 2020	Actual estimates Oct – Dec 2021	% change between Oct – Dec 2020 and Oct – Dec 2021	Difference between Oct – Dec 2020 and Oct – Dec 2021
Number of civil summonses issued for debt	120 192	113 198	-5,8	-6 994
Number of civil judgements recorded for debt	35 425	34 913	-1,4	-512
Value of civil judgements recorded for debt (R million)	908,3	913,8	0,6	5,5

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

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 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 December 2020	Actual estimates December 2021	% change between December 2020 and December 2021	Difference between December 2020 and December 2021
Number of civil summonses issued for debt	33 160	29 154	-12,1	-4 006
Number of civil judgements recorded for debt	10 008	9 915	-0,9	-93
Value of civil judgements recorded for debt (R million)	263,2	271,3	3,1	8,1

Table 7 – Percentage change in the total number of civil summonses and judgements and the value of judgements recorded between 2020 and 2021

Actual estimates	Actual estimates 2020	Actual estimates 2021	% change between 2020 and 2021	Difference between 2020 and 2021
Number of civil summonses issued for debt	418 802	471 163	12,5	52 361
Number of civil judgements recorded for debt	129 712	143 286	10,5	13 574
Value of civil judgements recorded for debt (R million)	2 872,8	3 568,7	24,2	695,9

Table 8 – 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 2020 and 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	0,2	0,7	1,1
Goods sold - Instalment sale transactions	0,2	0,8	2,2
Services - Professional	0,1	2,1	0,8
Services - Other	1,8	1,7	0,9
Rent	0,5	0,5	3,1
Money lent	2,8	3,2	6,5
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	2,0	0,5	2,5
Other debts	4,9	1,0	7,1
Total	12,5	10,5	24,2

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 2020, 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
2020	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	9 222	1 918	779	3 297	5 385	1 749	12 599	2 199	1 745	38 893
	Sep	8 362	3 041	515	3 309	5 313	2 086	14 337	2 486	1 778	41 227
	Oct	8 313	2 860	521	3 564	6 284	1 985	15 268	2 211	1 818	42 824
	Nov	8 764	3 032	457	3 955	5 186	1 540	13 875	2 671	1 740	41 220
	Dec	7 441	2 554	343	2 632	3 678	1 077	8 203	1 721	1 505	29 154

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
2020	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	2 066	659	266	1 931	1 620	682	2 640	694	1 243	11 801
	Sep	2 617	937	267	2 064	1 825	716	2 660	620	1 278	12 984
	Oct	2 673	1 020	254	2 256	1 712	648	2 536	517	1 243	12 859
	Nov	2 892	1 425	175	2 125	1 119	483	2 001	617	1 302	12 139
	Dec	2 208	1 011	92	1 498	1 186	435	1 684	663	1 138	9 915

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
2020	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	68 741	14 303	4 178	27 880	43 039	12 579	97 814	54 980	12 531	336 045
	Sep	75 269	23 317	4 371	28 592	66 193	13 703	115 558	13 361	16 500	356 864
	Oct	88 759	21 153	3 878	27 577	54 364	13 249	87 711	21 486	11 833	330 010
	Nov	94 672	25 820	5 568	27 259	42 919	7 696	80 047	16 686	11 791	312 458
	Dec	81 263	22 018	1 548	21 269	46 943	8 084	67 047	14 607	8 531	271 310

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, ejectment 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 2021 was 74,4%. The improved collection rate was 78,3% for November 2021.</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	<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.

