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## **STATISTICAL RELEASE**

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# Statistics of civil cases for debt (Preliminary)

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## Key results for February 2021

**Table A – Key figures for the month of February 2021**

Actual estimates	February 2021	% change between February 2020 and February 2021	% change between December 2019 – February 2020 and December 2020 – February 2021
Number of civil summonses issued for debt	44 400	-5,4	-6,0
Number of civil judgements recorded for debt	11 492	-16,5	-24,7
Value of civil judgements recorded for debt (R million)	275,9	5,0	-8,0

### The number of civil summonses issued for debt

The total number of civil summonses issued for debt decreased by 6,0% in the three months ended February 2021 compared with the three months ended February 2020.

The largest negative contributors to the 6,0% decrease in civil summonses issued were:

- money lent (contributing -3,6 percentage points);
- services (contributing -2,0 percentage points); and
- goods sold (contributing -0,9 of a percentage point) – see Table 5.

### The number of civil judgements recorded for debt

The total number of civil judgements recorded for debt decreased by 24,7% in the three months ended February 2021 compared with the three months ended February 2020.

The largest contributors to the 24,7% decrease were civil judgements relating to:

- 'other' debts (contributing -6,8 percentage points);
- services (contributing -6,7 percentage points);
- rent (contributing -3,3 percentage points); and
- promissory notes (contributing -2,9 percentage points) – see Table 5.

### The value of civil judgements recorded for debt

The total value of civil judgements recorded for debt decreased by 8,0% in the three months ended February 2021 compared with the three months ended February 2020.

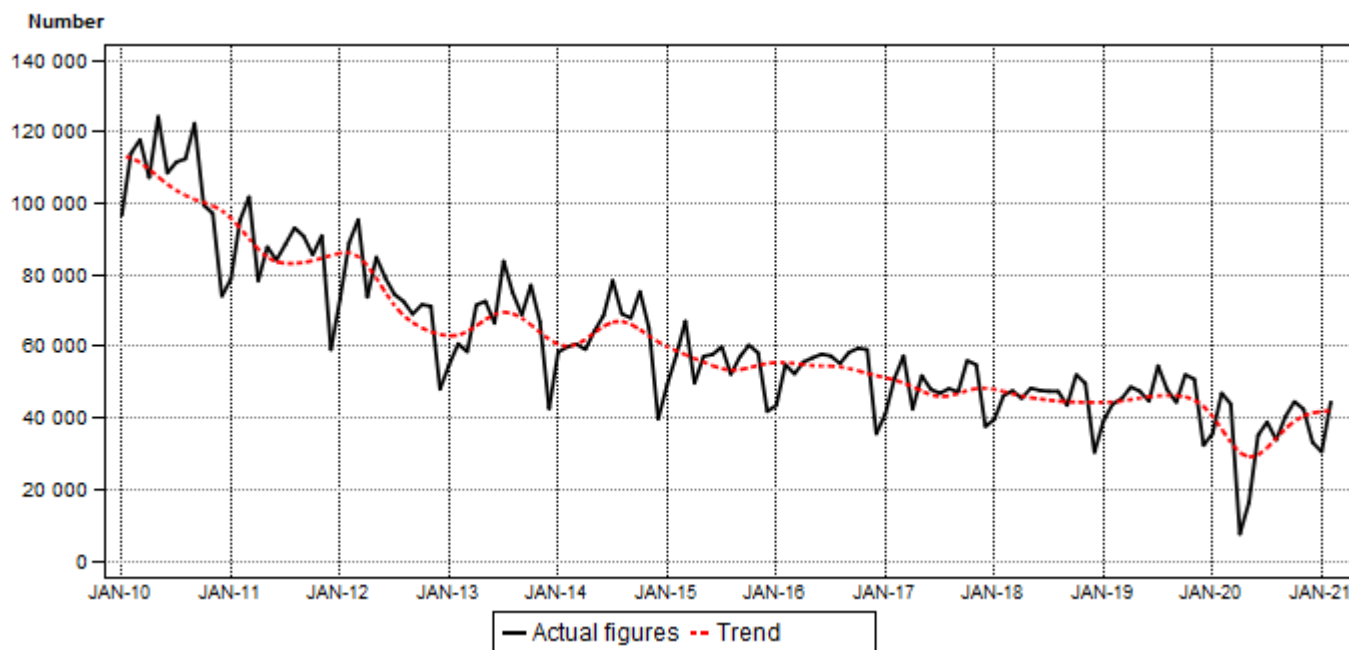
The largest negative contributors to the 8,0% decrease were civil judgements relating to:

- services (contributing -6,0 percentage points); and
- promissory notes (contributing -4,0 percentage points) – see Table 5.

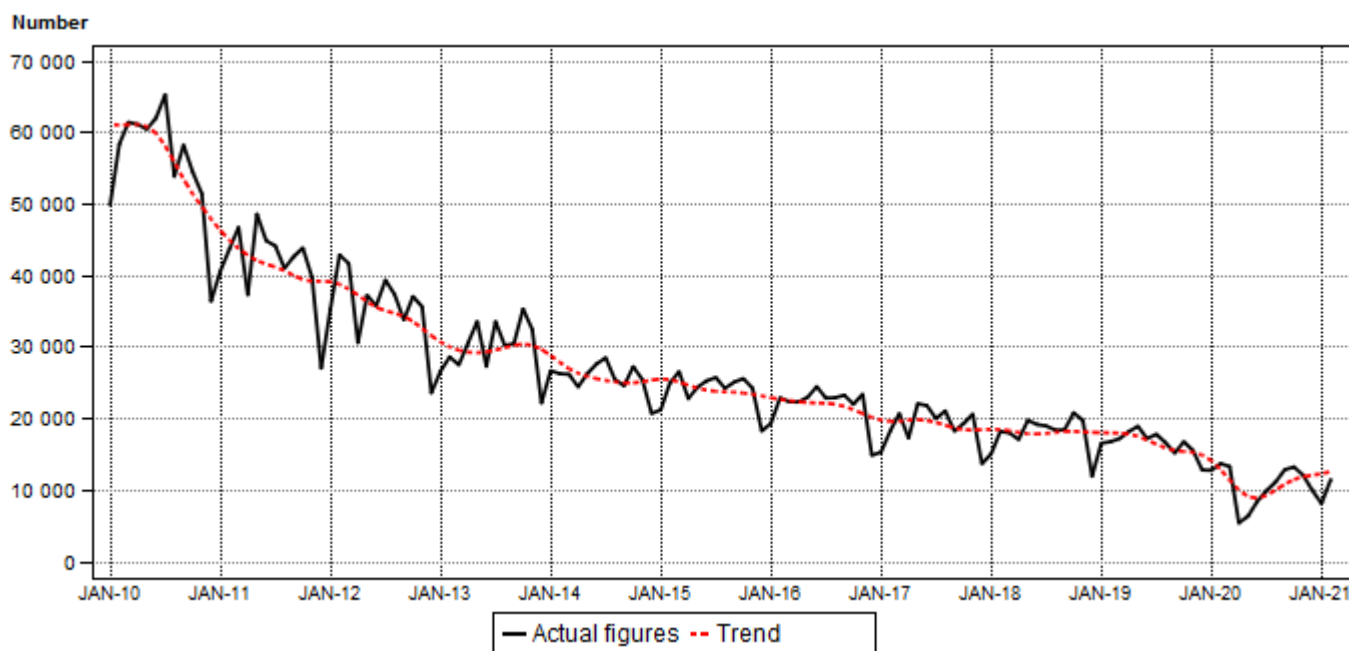
In February 2021, 11 492 civil judgements for debt amounting to R275,9 million were recorded. The largest contributors to the total value of judgements were:

- money lent (R80,2 million or 29,1%);
- services (R59,3 million or 21,5%); and
- 'other' debts (R40,8 million or 14,8%) – 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	Feb-20	1/ Jan-21	1/ Feb-21	2020	Feb-20	1/ Jan-21	1/ Feb-21
<b>Cases recorded</b>	<b>Actual figures</b>	<b>451 691</b>	<b>49 974</b>	<b>32 805</b>	<b>46 803</b>	<b>400 702</b>	<b>44 446</b>	<b>29 261</b>	<b>42 422</b>
	<b>Seasonally adjusted</b>		50 676	42 605	46 050		45 137	37 680	41 591
<b>Civil summonses for debt</b>	Goods sold - Open account	21 933	2 330	1 455	2 075	15 671	1 736	1 018	1 469
	Goods sold - Instalment sale transactions	14 879	1 429	1 105	1 339	13 022	1 262	1 006	1 202
	Services - Professional	47 911	5 143	3 251	4 528	42 984	4 672	2 838	4 076
	Services - Other	63 941	7 397	4 869	6 870	56 770	6 679	4 264	6 104
	Rent	25 506	2 189	1 956	2 917	19 452	1 684	1 531	2 467
	Money lent	105 308	12 645	6 699	10 291	100 399	12 201	6 294	9 708
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	50 761	6 343	4 262	6 187	48 420	6 109	4 047	5 976
	Other debts	88 563	9 479	6 944	10 193	79 872	8 451	6 235	9 294
	<b>Total - Actual figures</b>	<b>418 802</b>	<b>46 955</b>	<b>30 541</b>	<b>44 400</b>	<b>376 590</b>	<b>42 794</b>	<b>27 233</b>	<b>40 296</b>
	<b>Total - Seasonally adjusted</b>		47 439	39 687	43 663		43 443	35 707	39 704

1/ Preliminary.

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

	Item	Total				Private Persons			
		2020	Feb-20	1/ Jan-21	1/ Feb-21	2020	Feb-20	1/ Jan-21	1/ Feb-21
<b>Number of civil judgements</b>	Goods sold - Open account	8 801	927	476	723	6 068	683	322	477
	Goods sold - Instalment sale transactions	4 576	488	340	468	3 830	431	274	399
	Services - Professional	20 860	1 934	1 323	2 070	18 983	1 787	1 170	1 822
	Services - Other	24 350	2 630	1 446	2 147	21 717	2 390	1 289	1 864
	Rent	11 727	1 172	777	927	9 360	958	622	722
	Money lent	27 443	2 732	1 876	2 532	24 796	2 486	1 646	2 215
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	9 381	1 117	555	758	8 488	1 024	514	686
	Other debts	22 574	2 759	1 391	1 867	20 599	2 566	1 258	1 676
	<b>Total - Actual figures</b>	<b>129 712</b>	<b>13 759</b>	<b>8 184</b>	<b>11 492</b>	<b>113 841</b>	<b>12 325</b>	<b>7 095</b>	<b>9 861</b>
	<b>Total - Seasonally adjusted</b>		13 565	9 838	12 169		12 122	8 552	10 471

1/ Preliminary.

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

	Item	Total				Private Persons			
		2020	Feb-20	1/ Jan-21	1/ Feb-21	2020	Feb-20	1/ Jan-21	1/ Feb-21
<b>Value of civil judgements</b>	Goods sold - Open account	190 039	16 459	9 107	20 887	79 072	7 691	4 543	7 937
	Goods sold - Instalment sale transactions	141 631	12 798	8 363	13 596	114 990	11 186	6 712	10 982
	Services - Professional	201 414	16 897	11 154	22 014	175 906	15 300	9 599	16 923
	Services - Other	457 434	46 250	28 080	37 249	382 066	39 054	23 743	29 214
	Rent	309 535	20 408	26 090	31 165	217 148	14 369	20 858	19 972
	Money lent	797 650	71 692	48 874	80 175	747 713	67 995	44 868	73 222
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	311 985	32 944	14 710	30 008	271 527	29 196	13 435	25 824
	Other debts	463 155	45 372	35 707	40 770	393 270	38 683	33 019	34 857
	<b>Total - Actual figures</b>	<b>2 872 843</b>	<b>262 820</b>	<b>182 085</b>	<b>275 864</b>	<b>2 381 692</b>	<b>223 474</b>	<b>156 777</b>	<b>218 931</b>
	<b>Total - Seasonally adjusted</b>		263 724	234 699	285 598		223 890	197 196	229 789

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 February 2020 and the three months ended February 2021**

Actual estimates	Actual estimates Dec 2019 – Feb 2020	Actual estimates Dec 2020 – Feb 2021	% change between Dec 2019 – Feb 2020 and Dec 2020 – Feb 2021	Difference between Dec 2019 – Feb 2020 and Dec 2020 – Feb 2021
Number of civil summonses issued for debt	114 979	108 101	-6,0	-6 878
Number of civil judgements recorded for debt	39 440	29 684	-24,7	-9 756
Value of civil judgements recorded for debt (R million)	784,1	721,1	-8,0	-63,0

**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 February 2020 and the three ended months ended February 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	-0,9	-2,2	0,6
Goods sold - Instalment sale transactions	0,0	-0,1	0,2
Services - Professional	-1,7	-1,9	-0,7
Services - Other	-0,3	-4,8	-5,3
Rent	0,8	-3,3	0,1
Money lent	-3,6	-2,7	0,6
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	-0,3	-2,9	-4,0
Other debts	0,0	-6,8	0,4
<b>Total</b>	<b>-6,0</b>	<b>-24,7</b>	<b>-8,0</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 December 2019 to February 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 February 2020	Actual estimates February 2021	% change between February 2020 and February 2021	Difference between February 2020 and February 2021
Number of civil summonses issued for debt	46 955	44 400	-5,4	-2 555
Number of civil judgements recorded for debt	13 759	11 492	-16,5	-2 267
Value of civil judgements recorded for debt (R million)	262,8	275,9	5,0	13,1

**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	Feb	8 520	2 958	563	3 477	8 482	2 599	16 258	2 393	1 705	<b>46 955</b>
	Mar	9 234	2 662	507	2 436	9 781	2 181	12 889	2 419	1 767	<b>43 876</b>
	Apr	1 335	785	66	486	971	1 327	1 331	90	1 152	<b>7 543</b>
	May	2 350	1 416	419	1 563	3 082	894	4 343	894	1 423	<b>16 384</b>
	Jun	6 583	2 229	544	1 831	7 090	1 911	11 296	2 141	1 536	<b>35 161</b>
	Jul	9 642	3 105	405	1 929	5 209	2 032	12 911	1 990	1 631	<b>38 854</b>
	Aug	5 834	2 209	381	2 224	4 998	2 290	12 774	1 705	1 440	<b>33 855</b>
	Sep	7 984	3 031	719	2 327	5 884	1 831	14 454	2 551	1 554	<b>40 335</b>
	Oct	8 377	3 232	462	2 706	7 198	2 659	15 472	2 773	1 676	<b>44 555</b>
	Nov	8 701	2 675	472	2 276	6 460	2 978	15 165	2 094	1 656	<b>42 477</b>
Dec	6 646	2 746	337	1 852	6 443	2 256	9 463	2 027	1 390	<b>33 160</b>	
2021	Jan	5 886	2 370	395	2 141	6 175	1 641	9 158	1 367	1 408	<b>30 541</b>
	Feb	9 062	1 868	488	3 315	8 419	2 592	15 046	2 075	1 535	<b>44 400</b>

1/ Latest three months are preliminary.

**Table 8 – Number of civil default and consent judgements for debt by province**

Period	Western Cape	Eastern Cape	Northern Cape	Free State	KwaZulu-Natal	North West	Gauteng	Mpumalanga	Limpopo	South Africa	
2020	Feb	2 227	1 562	262	1 794	3 225	675	2 129	709	1 176	<b>13 759</b>
	Mar	2 333	1 258	273	1 064	3 714	741	2 139	730	1 095	<b>13 347</b>
	Apr	1 011	417	17	263	1 689	311	604	186	956	<b>5 454</b>
	May	827	849	126	934	972	270	1 156	258	1 021	<b>6 413</b>
	Jun	1 233	1 001	232	1 291	1 412	417	1 247	533	1 098	<b>8 464</b>
	Jul	1 788	941	212	1 372	1 637	481	1 581	876	1 065	<b>9 953</b>
	Aug	1 860	1 333	200	1 482	1 637	675	2 341	617	1 035	<b>11 180</b>
	Sep	2 317	1 419	242	1 522	1 948	813	2 438	1 084	1 120	<b>12 903</b>
	Oct	2 771	1 071	320	1 559	2 316	589	2 502	995	1 161	<b>13 284</b>
	Nov	2 521	1 158	150	1 390	1 753	576	2 611	803	1 171	<b>12 133</b>
Dec	2 118	1 128	142	1 029	1 645	449	1 823	575	1 099	<b>10 008</b>	
2021	Jan	1 404	978	247	1 078	1 171	352	1 531	339	1 084	<b>8 184</b>
	Feb	2 231	1 066	168	1 301	1 887	798	2 168	776	1 097	<b>11 492</b>

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	Feb	56 945	28 008	3 204	22 935	44 930	10 043	71 040	15 339	10 376	<b>262 820</b>
	Mar	53 710	35 791	5 099	18 461	55 668	11 796	77 297	22 607	6 389	<b>286 818</b>
	Apr	20 915	10 900	333	3 527	27 668	5 603	25 945	12 948	3 094	<b>110 933</b>
	May	12 411	11 318	813	10 907	22 969	4 989	40 124	8 415	4 569	<b>116 515</b>
	Jun	21 057	15 705	2 720	24 400	22 942	8 074	44 553	9 296	4 951	<b>153 698</b>
	Jul	42 027	18 144	2 656	22 593	37 153	17 387	50 738	16 688	5 879	<b>213 265</b>
	Aug	49 537	25 738	1 653	22 914	43 266	10 570	82 227	13 249	6 598	<b>255 752</b>
	Sep	60 331	27 232	2 927	17 588	55 453	12 828	93 865	36 018	5 766	<b>312 008</b>
	Oct	72 756	28 295	3 808	24 096	64 810	8 279	94 396	31 051	5 924	<b>333 415</b>
	Nov	71 842	21 836	1 874	19 813	41 539	9 567	110 779	22 445	11 987	<b>311 682</b>
Dec	61 393	28 704	1 969	14 077	37 072	10 501	86 167	14 016	9 301	<b>263 200</b>	
2021	Jan	36 125	15 555	4 372	13 875	19 819	7 887	64 267	13 821	6 364	<b>182 085</b>
	Feb	62 645	21 020	2 668	27 429	42 899	15 285	77 693	18 107	8 118	<b>275 864</b>

1/ Latest three 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, ejection 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>	This survey covers: <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>	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.
<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 February 2021 was 81,3%. The improved collection rates were 83,3% for January 2021 and 83,7% for December 2020.
<b>Seasonal adjustment</b>	<b>8</b>	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: <a href="#">Click to download seasonal adjustment for civil cases for debt.</a>  <b>Note:</b> 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.
<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>	R/D      Refer to drawer Stats SA    Statistics South Africa *            Revised figures

## 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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