



**stats sa**

Department:  
Statistics South Africa  
**REPUBLIC OF SOUTH AFRICA**

Private Bag X44, Pretoria, 0001, South Africa, ISibalo House, Koch Street, Salvokop, Pretoria, 0002  
www.statssa.gov.za, info@statssa.gov.za, Tel +27 12 310 8911

## **STATISTICAL RELEASE**

### **P0041**

# Statistics of civil cases for debt (Preliminary)

January 2021

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Joyce Essel-Mensah  
Tel: 082 888 2374

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## Key results for January 2021

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

Actual estimates	January 2021	% change between January 2020 and January 2021	% change between November 2019 – January 2020 and November 2020 – January 2021
Number of civil summonses issued for debt	30 484	-14,5	-10,7
Number of civil judgements recorded for debt	8 139	-36,5	-26,6
Value of civil judgements recorded for debt (R million)	182,5	-27,8	-12,4

### The number of civil summonses issued for debt

The total number of civil summonses issued for debt decreased by 10,7% in the three months ended January 2021 compared with the three months ended January 2020.

The largest contributors to the 10,7% decrease in civil summonses issued were:

- money lent (contributing -3,8 percentage points);
- services (contributing -2,9 percentage points); and
- 'other' debts (contributing -1,8 percentage points) – see Tables 4 and 5.

### The number of civil judgements recorded for debt

The total number of civil judgements recorded for debt decreased by 26,6% in the three months ended January 2021 compared with the three months ended January 2020.

The largest contributors to the 26,6% decrease were civil judgements relating to:

- services (contributing -8,5 percentage points);
- 'other' debts (contributing -6,6 percentage points); and
- rent (contributing -3,5 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 12,4% in the three months ended January 2021 compared with the three months ended January 2020.

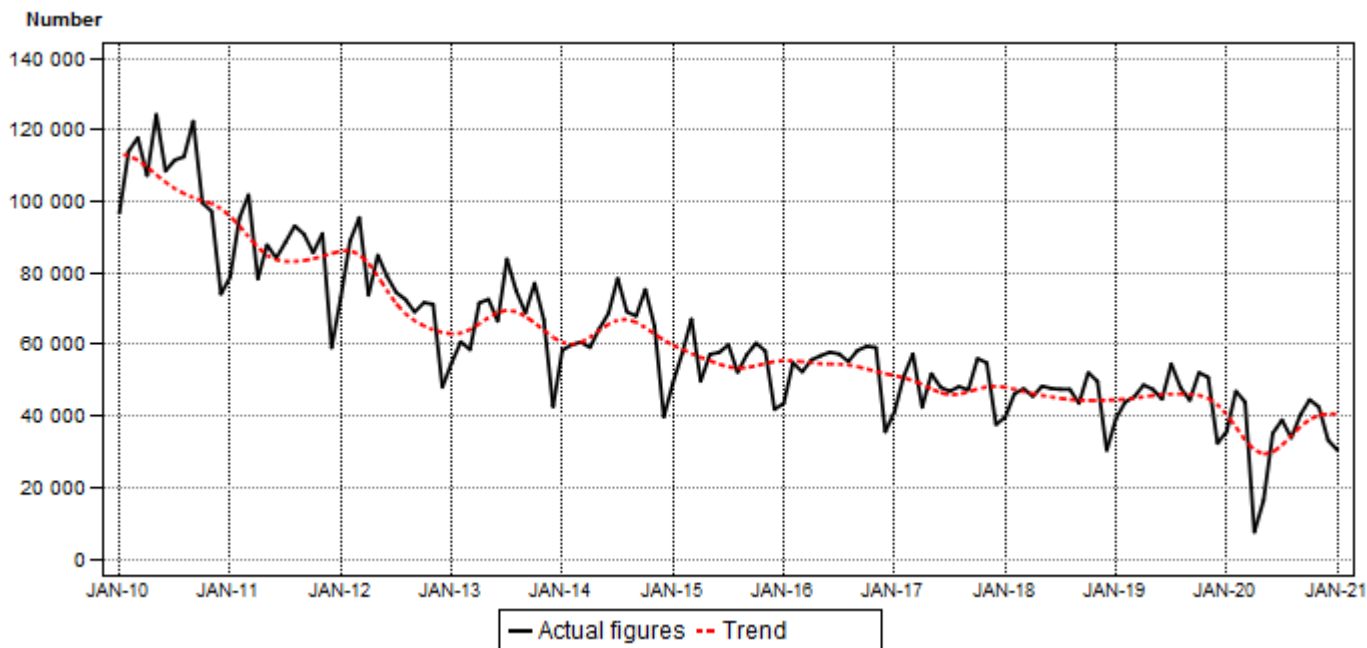
The largest contributors to the 12,4% decrease were civil judgements relating to:

- services (contributing -6,3 percentage points);
- promissory notes (contributing -4,0 percentage points); and
- rent (contributing -1,5 percentage points) – see Tables 4 and 5.

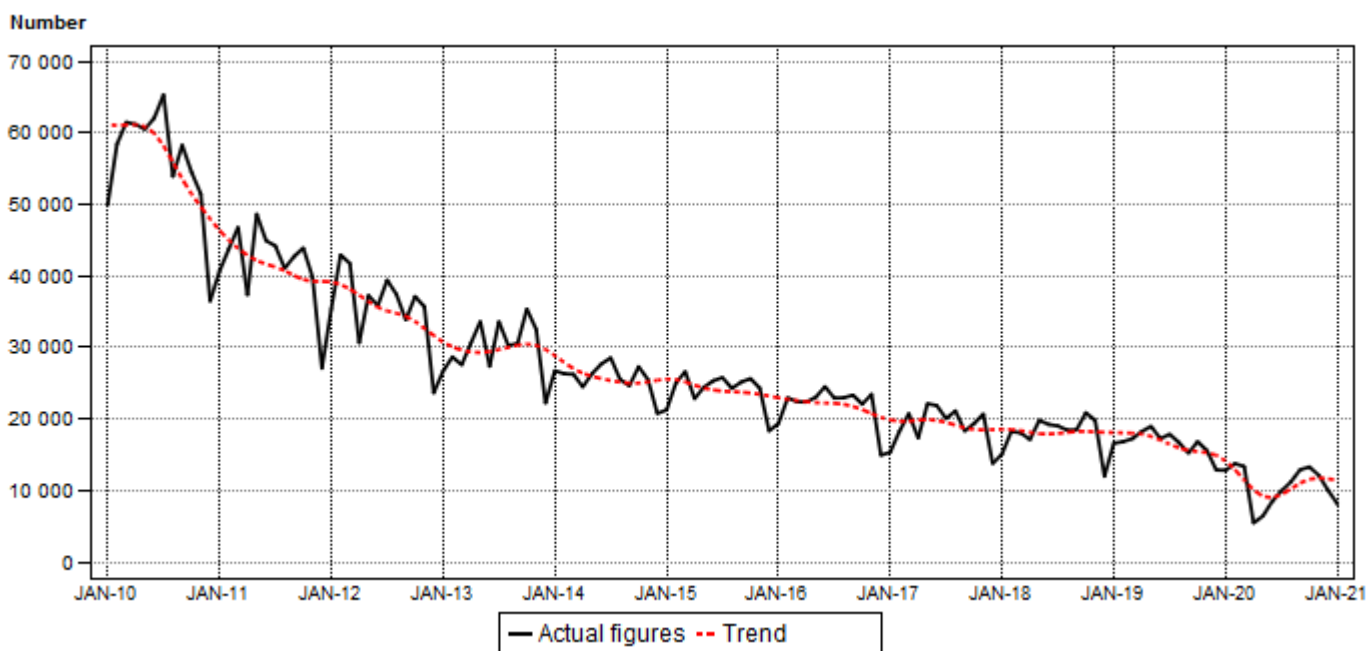
In January 2021, 8 139 civil judgements for debt amounting to R182,5 million were recorded. The largest contributors to the total value of judgements were:

- money lent (R49,7 million or 27,2%);
- services (R38,8 million or 21,3%); and
- 'other' debts (R35,8 million or 19,6%) – 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	Jan-20	1/ Dec-20	1/ Jan-21	2020	Jan-20	1/ Dec-20	1/ Jan-21
<b>Cases recorded</b>	<b>Actual figures</b>	<b>451 699</b>	<b>39 027</b>	<b>35 231</b>	<b>32 747</b>	<b>400 711</b>	<b>34 329</b>	<b>31 101</b>	<b>29 213</b>
	<b>Seasonally adjusted</b>		46 524	46 793	42 204		40 420	41 142	37 204
<b>Civil summonses for debt</b>	Goods sold - Open account	21 929	1 975	1 578	1 436	15 668	1 471	1 076	1 008
	Goods sold - Instalment sale transactions	14 879	1 287	1 379	1 105	13 022	1 138	1 240	1 006
	Services - Professional	47 914	4 604	3 488	3 209	42 987	4 221	3 041	2 796
	Services - Other	63 941	5 469	5 674	4 869	56 770	4 849	5 098	4 264
	Rent	25 506	2 191	2 443	1 955	19 452	1 645	1 889	1 531
	Money lent	105 315	8 367	8 028	6 707	100 406	8 017	7 625	6 302
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	50 761	4 564	4 801	4 259	48 420	4 338	4 597	4 044
	Other debts	88 565	7 190	5 777	6 944	79 874	6 203	5 170	6 235
	<b>Total - Actual figures</b>	<b>418 810</b>	<b>35 647</b>	<b>33 168</b>	<b>30 484</b>	<b>376 599</b>	<b>31 882</b>	<b>29 736</b>	<b>27 186</b>
	<b>Total - Seasonally adjusted</b>		42 575	43 754	38 971		38 452	39 543	35 026

1/ Preliminary.

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

	Item	Total				Private Persons			
		2020	Jan-20	1/ Dec-20	1/ Jan-21	2020	Jan-20	1/ Dec-20	1/ Jan-21
<b>Number of civil judgements</b>	Goods sold - Open account	8 803	945	683	466	6 070	732	442	315
	Goods sold - Instalment sale transactions	4 576	434	440	340	3 830	372	378	274
	Services - Professional	20 860	2 004	1 437	1 273	18 983	1 858	1 292	1 120
	Services - Other	24 350	2 368	1 897	1 452	21 717	2 136	1 724	1 295
	Rent	11 726	1 343	872	777	9 359	1 135	671	622
	Money lent	27 443	2 459	2 358	1 882	24 796	2 214	2 135	1 652
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	9 381	983	690	556	8 488	882	621	515
	Other debts	22 576	2 278	1 634	1 393	20 601	2 128	1 434	1 260
	<b>Total - Actual figures</b>	<b>129 715</b>	<b>12 814</b>	<b>10 011</b>	<b>8 139</b>	<b>113 844</b>	<b>11 457</b>	<b>8 697</b>	<b>7 053</b>
	<b>Total - Seasonally adjusted</b>		14 875	12 569	9 769		13 291	11 007	8 496

1/ Preliminary.

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

	Item	Total				Private Persons			
		2020	Jan-20	1/ Dec-20	1/ Jan-21	2020	Jan-20	1/ Dec-20	1/ Jan-21
<b>Value of civil judgements</b>	Goods sold - Open account	190 051	13 614	16 375	9 005	79 083	7 394	7 002	4 451
	Goods sold - Instalment sale transactions	141 631	14 292	14 535	8 363	114 990	12 032	12 337	6 712
	Services - Professional	201 417	17 351	11 661	10 645	175 909	15 238	10 002	9 091
	Services - Other	457 434	44 215	35 674	28 204	382 066	39 426	30 985	23 868
	Rent	309 502	29 622	24 775	26 090	217 116	23 200	17 615	20 858
	Money lent	798 462	68 302	90 914	49 717	748 526	63 817	86 300	45 711
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	311 985	32 419	24 800	14 710	271 527	28 854	19 978	13 435
	Other debts	463 235	32 922	45 340	35 787	393 350	27 624	34 184	33 099
	<b>Total - Actual figures</b>	<b>2 873 717</b>	<b>252 737</b>	<b>264 074</b>	<b>182 521</b>	<b>2 382 567</b>	<b>217 585</b>	<b>218 403</b>	<b>157 225</b>
	<b>Total - Seasonally adjusted</b>		308 785	309 132	234 452		256 978	254 418	197 361

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 January 2020 and the three months ended January 2021**

Actual estimates	Actual estimates Nov 2019 – Jan 2020	Actual estimates Nov 2020 – Jan 2021	% change between Nov 2019 – Jan 2020 and Nov 2020 – Jan 2021	Difference between Nov 2019 – Jan 2020 and Nov 2020 – Jan 2021
Number of civil summonses issued for debt	118 814	106 129	-10,7	-12 685
Number of civil judgements recorded for debt	41 254	30 283	-26,6	-10 971
Value of civil judgements recorded for debt (R million)	865,9	758,3	-12,4	-107,6

**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 three months ended January 2020 and the three ended months ended January 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	-1,5	-2,5	-0,4
Goods sold - Instalment sale transactions	0,3	-0,1	-0,1
Services - Professional	-2,5	-3,5	-1,9
Services - Other	-0,4	-5,0	-4,4
Rent	0,4	-3,5	-1,5
Money lent	-3,8	-2,6	-0,3
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	-1,4	-2,7	-4,0
Other debts	-1,8	-6,6	0,2
<b>Total</b>	<b>-10,7</b>	<b>-26,6</b>	<b>-12,4</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 November 2019 to January 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 January 2020	Actual estimates January 2021	% change between January 2020 and January 2021	Difference between January 2020 and January 2021
Number of civil summonses issued for debt	35 647	30 484	-14,5	-5 163
Number of civil judgements recorded for debt	12 814	8 139	-36,5	-4 675
Value of civil judgements recorded for debt (R million)	252,7	182,5	-27,8	-70,2

**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	Jan	5 309	2 429	323	2 501	8 084	1 924	11 643	1 642	1 792	<b>35 647</b>
	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	2 751	340	1 852	6 443	2 256	9 463	2 027	1 390	<b>33 168</b>	
2021	Jan	5 886	2 376	332	2 141	6 175	1 641	9 158	1 367	1 408	<b>30 484</b>

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	Jan	2 109	1 548	339	1 280	3 452	607	1 477	863	1 139	<b>12 814</b>
	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	1 133	140	1 029	1 645	449	1 823	575	1 099	<b>10 011</b>	
2021	Jan	1 404	986	194	1 078	1 171	352	1 531	339	1 084	<b>8 139</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	Jan	53 032	36 607	2 396	17 883	51 439	11 192	58 047	14 948	7 193	<b>252 737</b>
	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	29 500	2 047	14 077	37 072	10 501	86 167	14 016	9 301	<b>264 074</b>	
2021	Jan	36 125	16 384	3 979	13 875	19 819	7 887	64 267	13 821	6 364	<b>182 521</b>

1/ Latest three months are preliminary.



## Explanatory notes

<b>Introduction</b>	<b>1</b>	<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>						
<b>Purpose of the survey</b>	<b>3</b>	<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>						
<b>Scope of the survey</b>	<b>4</b>	<p>This survey covers:</p> <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>	<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>						
<b>Survey methodology and design</b>	<b>6</b>	<p>The survey is conducted by email, fax and telephone each month from 203 magistrates' offices.</p>						
<b>Collection rate</b>	<b>7</b>	<p>The preliminary collection rate for the civil cases for debt survey for January 2021 was 81,8%. The improved collection rates were 82,8% for December 2020 and 82,8% for November 2020.</p>						
<b>Seasonal adjustment</b>	<b>8</b>	<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: <a href="#">Click to download seasonal adjustment for civil cases for debt.</a></p> <p><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.</p>						
<b>Trend cycle</b>	<b>9</b>	<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>						
<b>Unpublished statistics</b>	<b>10</b>	<p>In some cases Stats SA can also make available statistics which are not published.</p>						
<b>Symbols and abbreviations</b>	<b>11</b>	<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

<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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## Technical enquiries

Onica Mushwana                      Telephone number: 073 554 1183  
Email address: [onicama@statssa.gov.za](mailto:onicama@statssa.gov.za)

Joyce Essel-Mensah                Telephone number: 082 888 2374  
Email address: [JoyceE@statssa.gov.za](mailto:JoyceE@statssa.gov.za)

## General enquiries

User information services        Telephone number: (012) 310 8600  
Email address: [info@statssa.gov.za](mailto:info@statssa.gov.za)

Orders/subscription services    Telephone number: (012) 310 8619  
Email address: [millies@statssa.gov.za](mailto:millies@statssa.gov.za)

Postal address                      Private Bag X44, Pretoria, 0001

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