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## **STATISTICAL RELEASE**

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# Statistics of civil cases for debt (Preliminary)

July 2020

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## Contents

<b>Key results for July 2020 .....</b>	<b>3</b>
Figure 1 – Civil summonses issued for debt.....	4
Figure 2 – Civil judgements recorded for debt.....	4
<b>Detailed results: Tables .....</b>	<b>5</b>
Table 1 – Number of civil cases recorded and summonses issued for debt: Total and private persons .....	5
Table 2 – Number of civil default and consent judgements for debt: Total and private persons .....	6
Table 3 – Value of civil default and consent judgements for debt: Total and private persons (R'000) .....	6
Table 4 – Percentage change in the total number of civil summonses and judgements and the value of judgements recorded between the three months ended July 2019 and the three months ended July 2020 .....	7
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 July 2019 and the three months ended July 2020 .....	7
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.....	7
Table 7 – Number of civil summonses issued for debt by province .....	8
Table 8 – Number of civil default and consent judgements for debt by province .....	8
Table 9 – Value of civil default and consent judgements for debt by province (R'000).....	8
<b>Explanatory notes .....</b>	<b>9</b>
<b>Glossary .....</b>	<b>10</b>
<b>General information .....</b>	<b>11</b>
<b>Technical enquiries .....</b>	<b>11</b>

## Key results for July 2020

**Table A – Key figures for the month of July 2020**

Actual estimates	July 2020	% change between July 2019 and July 2020	% change between May – July 2019 and May – July 2020
Number of civil summonses issued for debt	39 744	-27,1	-38,3
Number of civil judgements recorded for debt	10 767	-39,7	-52,3
Value of civil judgements recorded for debt (R million)	208,2	-42,0	-53,1

### The number of civil summonses issued for debt

The total number of civil summonses issued for debt decreased by 38,3% in the three months ended July 2020 compared with the three months ended July 2019.

The largest contributors to the 38,3% decrease for civil summonses issued were:

- money lent (contributing -11,9 percentage points);
- services (contributing -8,8 percentage points);
- promissory notes (contributing -6,7 percentage points); and
- 'other' debts (contributing -5,9 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 52,3% in the three months ended July 2020 compared with the three months ended July 2019.

The largest contributors to the 52,3% decrease were civil judgements relating to:

- services (contributing -17,4 percentage points);
- money lent (contributing -11,7 percentage points);
- 'other' debts (contributing -8,3 percentage points); and
- rent (contributing -5,3 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 53,1% in the three months ended July 2020 compared with the three months ended July 2019.

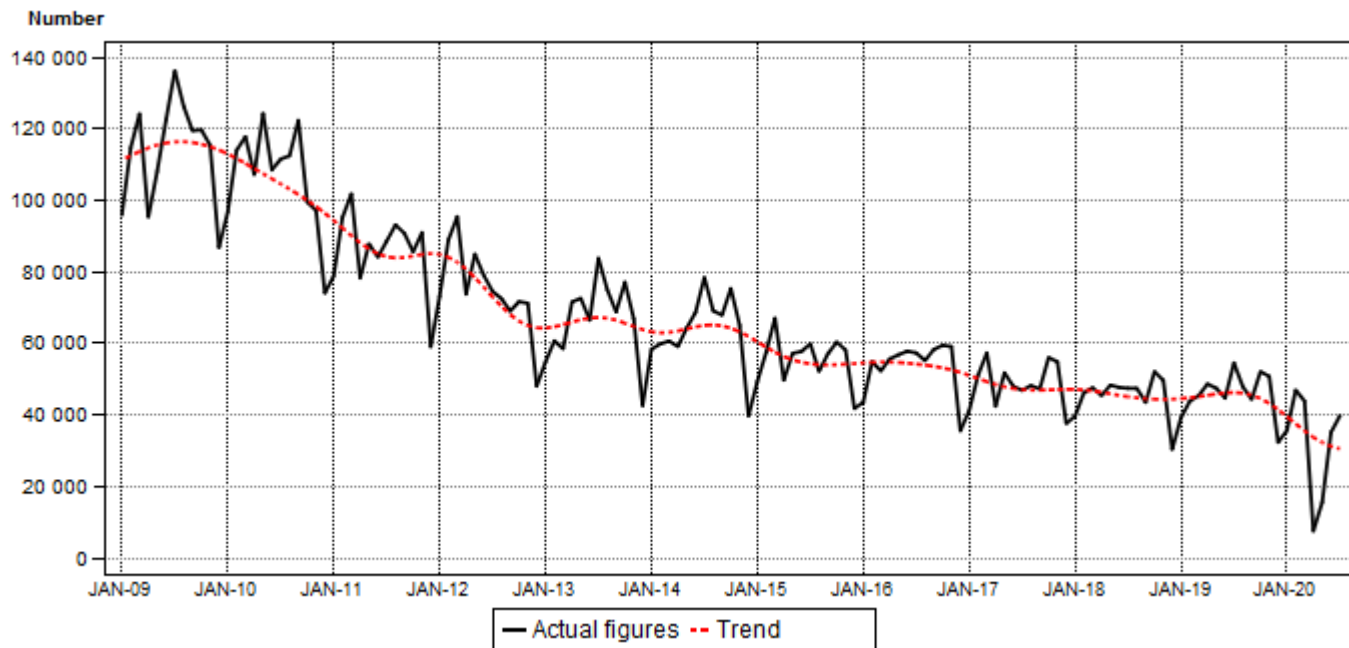
The largest contributors to the 53,1% decrease were value of judgements relating to:

- money lent (contributing -16,4 percentage points);
- 'other' debts (contributing -8,9 percentage points);
- services (contributing -8,8 percentage points); and
- promissory notes (contributing -8,5 percentage points) – see Tables 4 and 5.

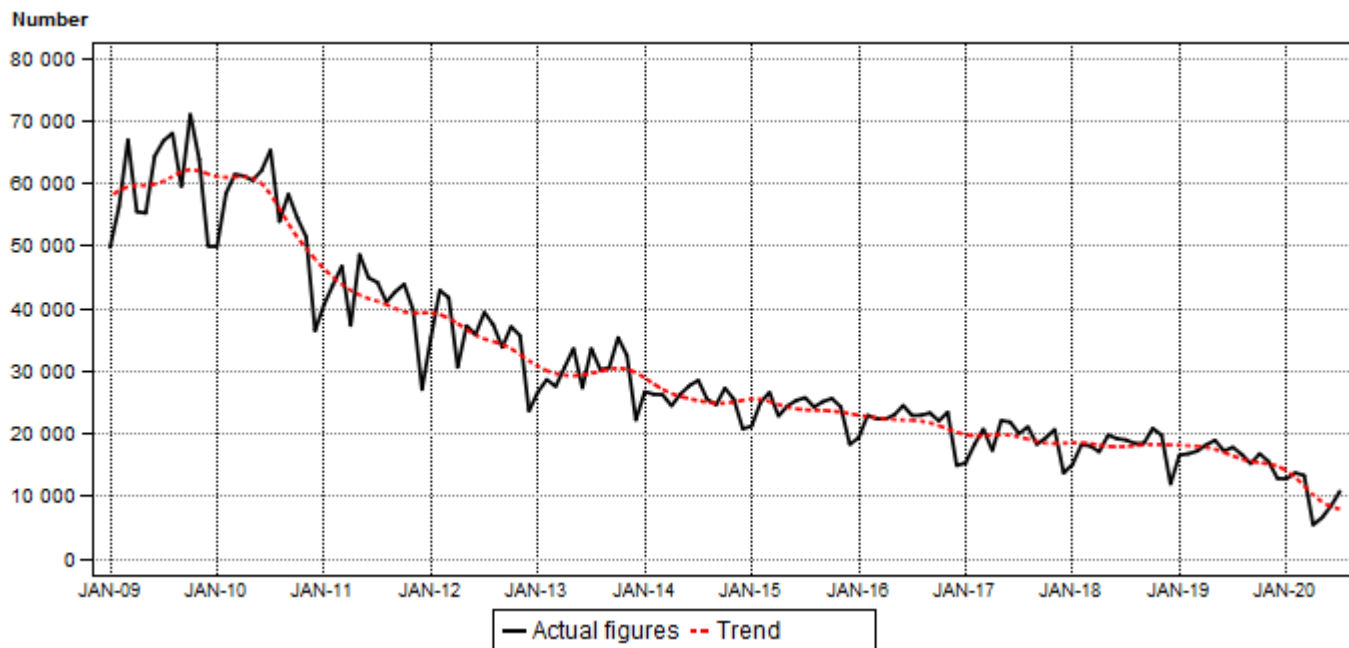
In July 2020, 10 767 civil judgements for debt amounting to R208,2 million were recorded. The largest contributors to the total value of judgements were:

- money lent (R64,8 million or 31,1%);
- services (R52,1 million or 25,0%); and
- 'other' debts (R35,9 million or 17,2%) – 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			
		2019	Jul-19	1/ Jun-20	1/ Jul-20	2019	Jul-19	1/ Jun-20	1/ Jul-20
<b>Cases recorded</b>	<b>Actual figures</b>	<b>573 505</b>	<b>56 499</b>	<b>37 997</b>	<b>43 512</b>	<b>501 837</b>	<b>50 505</b>	<b>34 243</b>	<b>38 920</b>
	<b>Seasonally adjusted</b>		50 908	35 573	38 687		44 833	32 282	33 915
<b>Civil summonses for debt</b>	Goods sold - Open account	32 869	3 172	2 011	2 083	24 773	2 521	1 496	1 471
	Goods sold - Instalment sale transactions	17 827	1 689	1 500	1 111	14 851	1 494	1 398	1 003
	Services - Professional	61 914	5 651	3 863	4 505	54 906	5 172	3 502	4 095
	Services - Other	84 337	7 854	4 872	6 060	72 858	6 995	4 375	5 409
	Rent	29 859	2 731	2 004	2 208	23 382	2 146	1 518	1 609
	Money lent	137 744	14 852	8 117	9 311	129 914	14 192	7 769	8 839
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	72 484	7 122	3 820	4 253	67 528	6 769	3 650	4 004
	Other debts	114 445	11 480	8 969	10 213	102 355	10 421	8 157	9 566
	<b>Total - Actual figures</b>	<b>551 479</b>	<b>54 551</b>	<b>35 156</b>	<b>39 744</b>	<b>490 567</b>	<b>49 710</b>	<b>31 865</b>	<b>35 996</b>
	<b>Total - Seasonally adjusted</b>		49 469	32 884	35 880		44 793	29 542	32 215

1/ Preliminary.

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

	Item	Total				Private Persons			
		2019	Jul-19	1/ Jun-20	1/ Jul-20	2019	Jul-19	1/ Jun-20	1/ Jul-20
<b>Number of civil judgements</b>	Goods sold - Open account	14 253	1 369	641	701	10 594	1 023	474	429
	Goods sold - Instalment sale transactions	6 276	498	233	280	5 488	436	181	224
	Services - Professional	29 978	2 713	1 368	1 787	27 459	2 511	1 221	1 641
	Services - Other	35 194	3 118	1 511	2 069	31 643	2 830	1 349	1 878
	Rent	18 799	1 714	845	847	15 527	1 409	692	653
	Money lent	41 327	3 705	1 675	2 016	37 645	3 411	1 440	1 773
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	17 343	1 257	661	657	15 511	1 156	598	587
	Other debts	36 996	3 487	1 520	2 410	34 197	3 267	1 391	2 256
	<b>Total - Actual figures</b>	<b>200 166</b>	<b>17 861</b>	<b>8 454</b>	<b>10 767</b>	<b>178 064</b>	<b>16 043</b>	<b>7 346</b>	<b>9 441</b>
	<b>Total - Seasonally adjusted</b>		16 474	7 816	9 831		14 753	6 735	8 629

1/ Preliminary.

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

	Item	Total				Private Persons			
		2019	Jul-19	1/ Jun-20	1/ Jul-20	2019	Jul-19	1/ Jun-20	1/ Jul-20
<b>Value of civil judgements</b>	Goods sold - Open account	246 154	23 013	10 762	15 183	136 662	12 119	4 886	5 924
	Goods sold - Instalment sale transactions	139 841	12 766	5 952	7 538	120 869	11 362	3 957	5 424
	Services - Professional	236 936	21 313	14 564	17 047	209 228	18 265	12 156	15 357
	Services - Other	556 418	47 859	22 440	35 059	464 934	38 632	18 117	29 680
	Rent	376 750	36 897	15 141	15 814	271 115	23 388	9 384	11 259
	Money lent	1 048 737	111 679	41 577	64 759	962 684	97 990	37 073	59 697
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	482 897	44 530	15 513	16 881	425 567	40 238	13 460	14 246
	Other debts	648 602	60 757	27 726	35 896	532 742	51 124	22 688	29 729
	<b>Total - Actual figures</b>	<b>3 736 335</b>	<b>358 814</b>	<b>153 675</b>	<b>208 177</b>	<b>3 123 801</b>	<b>293 118</b>	<b>121 721</b>	<b>171 316</b>
	<b>Total - Seasonally adjusted</b>		310 089	142 874	183 447		257 211	113 756	152 073

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 July 2019 and the three months ended July 2020**

Actual estimates	Actual estimates May – Jul 2019	Actual estimates May – Jul 2020	% change between May – Jul 2019 and May – Jul 2020	Difference between May – Jul 2019 and May – Jul 2020
Number of civil summonses issued for debt	146 723	90 469	-38,3	-56 254
Number of civil judgements recorded for debt	54 083	25 821	-52,3	-28 262
Value of civil judgements recorded for debt (R million)	1 016,7	476,4	-53,1	-540,3

**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 July 2019 and the three months ended July 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	-2,4	-3,6	-3,7
Goods sold - Instalment sale transactions	-1,2	-1,6	-1,2
Services - Professional	-3,4	-7,2	-1,9
Services - Other	-5,4	-10,2	-6,9
Rent	-1,4	-5,3	-5,7
Money lent	-11,9	-11,7	-16,4
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	-6,7	-4,4	-8,5
Other debts	-5,9	-8,3	-8,9
<b>Total</b>	<b>-38,3</b>	<b>-52,3</b>	<b>-53,1</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 May to July 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 July 2019	Actual estimates July 2020	% change between July 2019 and July 2020	Difference between July 2019 and July 2020
Number of civil summonses issued for debt	54 551	39 744	-27,1	-14 807
Number of civil judgements recorded for debt	17 861	10 767	-39,7	-7 094
Value of civil judgements recorded for debt (R million)	358,8	208,2	-42,0	-150,6

**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	
2019	Jul	9 252	3 832	774	3 216	11 076	2 662	18 660	2 818	2 261	<b>54 551</b>
	Aug	7 831	3 323	546	3 027	8 995	2 314	17 868	2 212	1 826	<b>47 942</b>
	Sep	7 212	3 119	560	2 667	8 636	2 459	15 818	1 973	1 936	<b>44 380</b>
	Oct	9 879	3 826	687	3 129	9 770	2 712	17 711	2 478	1 929	<b>52 121</b>
	Nov	8 087	3 689	613	3 985	9 706	2 054	18 575	2 164	1 917	<b>50 790</b>
	Dec	6 876	2 295	451	1 822	6 989	1 448	9 454	1 456	1 586	<b>32 377</b>
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	2 267	894	4 343	894	1 423	<b>15 569</b>
	Jun	6 578	2 229	544	1 831	7 090	1 911	11 296	2 141	1 536	<b>35 156</b>
	Jul	9 616	3 105	398	1 905	5 872	2 032	13 200	1 985	1 631	<b>39 744</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	
2019	Jul	2 744	1 658	463	1 785	4 909	1 040	2 931	1 118	1 213	<b>17 861</b>
	Aug	2 724	1 602	442	1 890	4 143	880	2 863	871	1 276	<b>16 691</b>
	Sep	2 147	1 241	283	2 649	3 899	735	2 413	739	1 120	<b>15 226</b>
	Oct	3 188	1 573	259	2 091	3 826	737	2 838	986	1 323	<b>16 821</b>
	Nov	2 503	1 799	307	1 922	3 704	760	2 768	697	1 113	<b>15 573</b>
	Dec	2 143	1 011	208	1 537	3 565	573	1 886	852	1 092	<b>12 867</b>
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	1 159	270	1 156	258	1 021	<b>6 600</b>
	Jun	1 219	1 005	232	1 291	1 412	417	1 247	533	1 098	<b>8 454</b>
	Jul	1 756	941	212	1 357	2 534	481	1 555	866	1 065	<b>10 767</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	
2019	Jul	62 252	35 695	4 871	23 859	72 248	20 435	107 556	23 062	8 836	<b>358 814</b>
	Aug	63 038	28 396	4 564	25 392	61 788	14 840	95 555	25 268	9 700	<b>328 541</b>
	Sep	50 935	25 909	5 540	28 753	60 945	13 709	98 527	20 770	7 603	<b>312 691</b>
	Oct	79 753	34 181	4 085	29 641	60 750	10 738	93 195	15 867	9 750	<b>337 960</b>
	Nov	63 406	39 414	5 676	28 955	53 279	15 062	116 307	15 865	6 569	<b>344 533</b>
	Dec	66 209	24 268	3 252	14 339	44 665	10 959	75 920	22 621	6 353	<b>268 586</b>
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	11 317	813	10 907	20 990	4 989	40 124	8 415	4 569	<b>114 535</b>
	Jun	21 034	15 705	2 720	24 400	22 942	8 074	44 553	9 296	4 951	<b>153 675</b>
	Jul	41 980	18 144	2 546	22 499	35 787	17 387	47 617	16 338	5 879	<b>208 177</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 July 2020 was 77,3%. The improved collection rates were 80,8% for June 2020 and 80,3% for May 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>	<p>R/D Refer to drawer Stats SA Statistics South Africa * Revised figures</p>

## 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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