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Statistics of civil cases for debt (Preliminary)

July 2021

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Key results for July 2021

Table A – Key figures for the month of July 2021

Actual estimates	July 2021	% change between July 2020 and July 2021	% change between May – July 2020 and May – July 2021
Number of civil summonses issued for debt	34 907	-10,2	28,9
Number of civil judgements recorded for debt	12 308	23,7	53,0
Value of civil judgements recorded for debt (R million)	276,6	29,7	76,7

The number of civil summonses issued for debt

The total number of civil summonses issued for debt increased by 28,9% in the three months ended July 2021 compared with the three months ended July 2020.

The largest contributors to the 28,9% increase in civil summonses issued were:

- money lent (contributing 8,3 percentage points);
- services (contributing 7,0 percentage points); and
- 'other' debts (contributing 6,4 percentage points) – see Table 5.

The number of civil judgements recorded for debt

The total number of civil judgements recorded for debt increased by 53,0% in the three months ended July 2021 compared with the three months ended July 2020.

The largest contributors to the 53,0% increase were civil judgements relating to:

- services (contributing 20,9 percentage points);
- money lent (contributing 10,8 percentage points); and
- 'other' debts (contributing 9,9 percentage points) – see Table 5.

The value of civil judgements recorded for debt

The total value of civil judgements recorded for debt increased by 76,7% in the three months ended July 2021 compared with the three months ended July 2020.

The largest contributors to the 76,7% increase were civil judgements relating to:

- money lent (contributing 19,5 percentage points);
- 'other' debts (contributing 16,1 percentage points);
- services (contributing 12,4 percentage points); and
- goods sold (contributing 10,5 percentage points) – see Table 5.

In July 2021, 12 308 civil judgements for debt amounting to R276,6 million were recorded. The largest contributors to the total value of judgements were:

- money lent (R69,9 million or 25,3%);
- services (R59,0 million or 21,3%); and
- 'other' debts (R52,2 million or 18,9%) – see Table 3.

Figure 1 – Civil summonses issued for debt

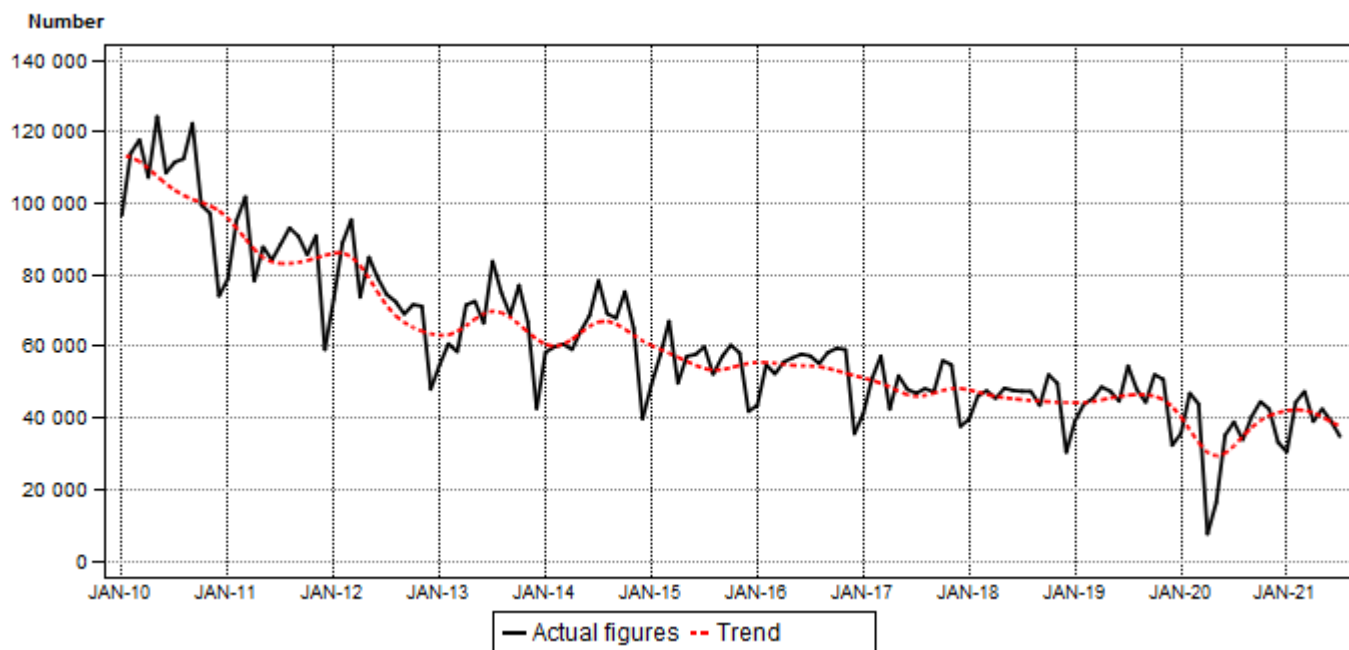
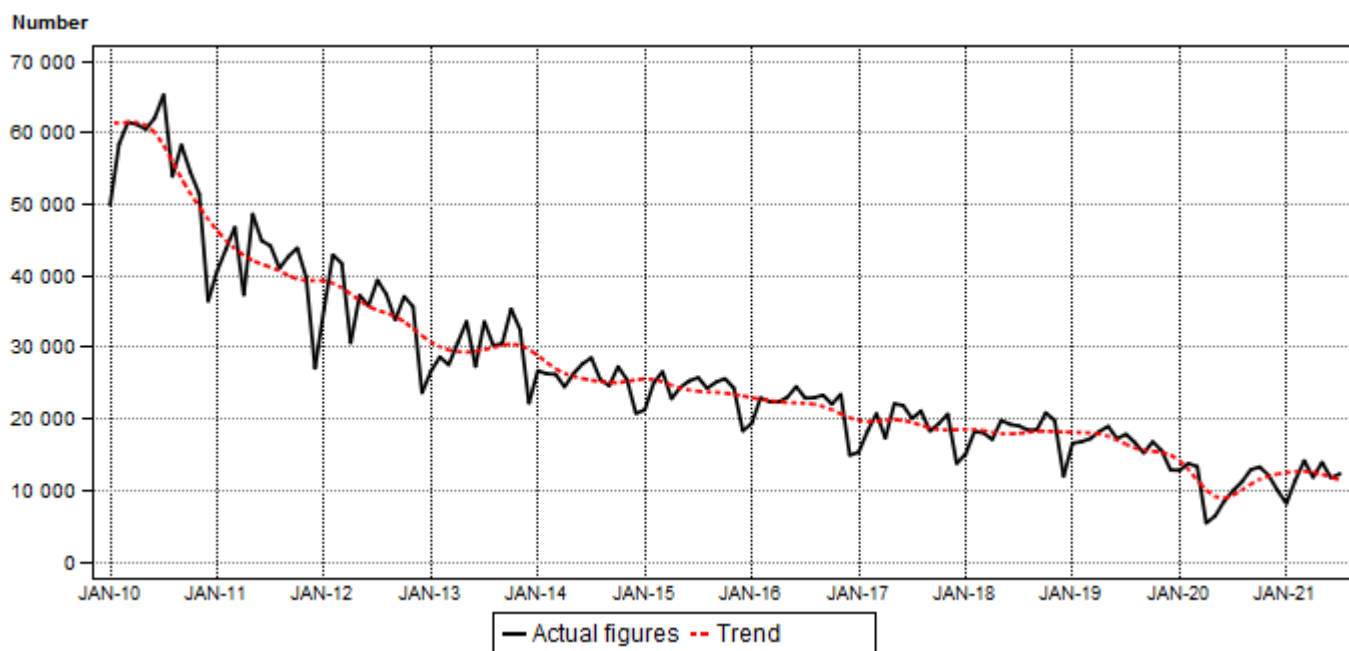


Figure 2 – Civil judgements recorded for debt



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	Jul-20	1/ Jun-21	1/ Jul-21	2020	Jul-20	1/ Jun-21	1/ Jul-21
Cases recorded	Actual figures	451 691	42 623	40 518	36 936	400 702	38 009	35 581	32 762
	Seasonally adjusted		37 474	38 717	33 467		32 479	34 322	29 320
Civil summonses for debt	Goods sold - Open account	21 933	2 120	1 727	1 569	15 671	1 507	1 180	1 055
	Goods sold - Instalment sale transactions	14 879	1 160	1 476	1 443	13 022	1 051	1 245	1 229
	Services - Professional	47 911	4 489	3 539	3 482	42 984	4 075	3 009	3 002
	Services - Other	63 941	6 137	6 679	5 227	56 770	5 487	5 520	4 205
	Rent	25 506	2 190	2 249	1 903	19 452	1 592	1 795	1 420
	Money lent	105 308	9 271	10 093	8 768	100 399	8 796	9 421	8 078
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	50 761	4 034	4 511	3 902	48 420	3 779	4 218	3 725
	Other debts	88 563	9 453	8 788	8 613	79 872	8 796	7 954	7 797
	Total - Actual figures	418 802	38 854	39 062	34 907	376 590	35 083	34 342	30 511
	Total - Seasonally adjusted		34 472	37 340	31 446		30 869	32 748	27 225

1/ Preliminary.

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

Item		Total				Private Persons			
		2020	Jul-20	1/ Jun-21	1/ Jul-21	2020	Jul-20	1/ Jun-21	1/ Jul-21
Number of civil judgements	Goods sold - Open account	8 801	692	739	885	6 068	421	550	541
	Goods sold - Instalment sale transactions	4 576	324	513	543	3 830	267	441	454
	Services - Professional	20 860	1 782	1 769	1 986	18 983	1 630	1 552	1 756
	Services - Other	24 350	2 093	2 319	2 184	21 717	1 899	2 085	1 958
	Rent	11 727	854	888	1 125	9 360	659	687	891
	Money lent	27 443	2 048	2 924	2 602	24 796	1 806	2 612	2 205
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	9 381	635	800	829	8 488	559	727	744
	Other debts	22 574	1 525	1 819	2 154	20 599	1 370	1 619	1 928
	Total - Actual figures	129 712	9 953	11 771	12 308	113 841	8 611	10 273	10 477
	Total - Seasonally adjusted		9 165	11 190	11 305		7 944	9 706	9 642

1/ Preliminary.

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

Item		Total				Private Persons			
		2020	Jul-20	1/ Jun-21	1/ Jul-21	2020	Jul-20	1/ Jun-21	1/ Jul-21
Value of civil judgements	Goods sold - Open account	190 039	15 466	18 207	17 686	79 072	6 311	7 276	7 583
	Goods sold - Instalment sale transactions	141 631	7 579	23 233	18 212	114 990	5 456	21 069	14 901
	Services - Professional	201 414	16 771	17 147	19 202	175 906	15 134	13 199	16 543
	Services - Other	457 434	35 654	41 283	39 817	382 066	30 268	33 688	33 335
	Rent	309 535	20 022	23 493	29 213	217 148	15 644	14 300	22 052
	Money lent	797 650	64 279	85 547	69 944	747 713	59 324	80 634	63 411
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	311 985	18 105	30 515	30 342	271 527	15 003	27 936	26 838
	Other debts	463 155	35 389	49 188	52 183	393 270	29 401	41 131	40 644
	Total - Actual figures	2 872 843	213 265	288 613	276 599	2 381 692	176 541	239 233	225 307
	Total - Seasonally adjusted		190 997	272 127	252 331		158 007	229 014	206 536

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 2020 and the three months ended July 2021

Actual estimates	Actual estimates May – Jul 2020	Actual estimates May – Jul 2021	% change between May – Jul 2020 and May – Jul 2021	Difference between May – Jul 2020 and May – Jul 2021
Number of civil summonses issued for debt	90 399	116 494	28,9	26 095
Number of civil judgements recorded for debt	24 830	37 995	53,0	13 165
Value of civil judgements recorded for debt (R million)	483,5	854,5	76,7	371,0

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 July 2020 and the three months ended July 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	0,1	2,0	4,0
Goods sold - Instalment sale transactions	1,1	2,4	6,5
Services - Professional	1,0	12,3	3,2
Services - Other	6,0	8,6	9,2
Rent	1,5	4,0	9,3
Money lent	8,3	10,8	19,5
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	4,5	3,0	9,0
Other debts	6,4	9,9	16,1
Total	28,9	53,0	76,7

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 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 July 2020	Actual estimates July 2021	% change between July 2020 and July 2021	Difference between July 2020 and July 2021
Number of civil summonses issued for debt	38 854	34 907	-10,2	-3 947
Number of civil judgements recorded for debt	9 953	12 308	23,7	2 355
Value of civil judgements recorded for debt (R million)	213,3	276,6	29,7	63,3

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	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	8 701	2 675	472	2 276	6 460	2 978	15 165	2 094	1 656	42 477
	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

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	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	2 521	1 158	150	1 390	1 753	576	2 611	803	1 171	12 133
	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

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	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	71 842	21 836	1 874	19 813	41 539	9 567	110 779	22 445	11 987	311 682
	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

1/ Latest three months are preliminary.

Explanatory notes

Introduction	1	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.
	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.
Purpose of the survey	3	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.
Scope of the survey	4	This survey covers: <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	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.
Survey methodology and design	6	The survey is conducted by email, fax and telephone each month from 203 magistrates' offices.
Collection rate	7	The preliminary collection rate for the civil cases for debt survey for July 2021 was 77,3%. The improved collection rates was 82,3% for June 2021 and 81,8% for May 2021.
Seasonal adjustment	8	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. 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.
Trend cycle	9	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.
Unpublished statistics	10	In some cases Stats SA can also make available statistics which are not published.
Symbols and abbreviations	11	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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