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Statistics of civil cases for debt (Preliminary)

July 2022

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Key results for July 2022

Table A – Key figures for the month of July 2022

Actual estimates	July 2022	% change between July 2021 and July 2022	% change between May – July 2021 and May – July 2022
Number of civil summonses issued for debt	44 605	27,8	13,7
Number of civil judgements recorded for debt	12 742	3,5	-2,7
Value of civil judgements recorded for debt (R million)	310,7	12,3	6,9

The number of civil summonses issued for debt

The total number of civil summonses issued for debt increased by 13,7% in the three months ended July 2022 compared with the three months ended July 2021.

The largest contributors to the 13,7% increase in civil summonses issued were:

- 'other' debts (contributing 7,1 percentage points);
- services (contributing 3,7 percentage points); and
- money lent (contributing 2,8 percentage points) – see Table 5.

The number of civil judgements recorded for debt

The total number of civil judgements recorded for debt decreased by 2,7% in the three months ended July 2022 compared with the three months ended July 2021.

The largest negative contributors to the 2,7% decrease were civil judgements relating to:

- services (contributing -4,6 percentage points); and
- 'other' debts (contributing -2,1 percentage points).

Money lent (contributing 3,8 percentage points) was the largest positive contributor – see Table 5.

The value of civil judgements recorded for debt

The total value of civil judgements recorded for debt increased by 6,9% in the three months ended July 2022 compared with the three months ended July 2021.

The main contributors to the 6,9% increase were civil judgements relating to:

- money lent (contributing 5,7 percentage points);
- rent (contributing 2,6 percentage points); and
- promissory notes (contributing 1,9 percentage points) – see Table 5.

There were 12 742 civil judgements recorded for debt in July 2022, amounting to R310,7 million. The largest contributors to the total value of judgements were:

- money lent (R99,9 million or 32,1%);
- services (R54,8 million or 17,6%); and
- 'other' debts (R53,8 million or 17,3%) – see Tables 2 and 3.

Figure 1 – Civil summonses issued for debt

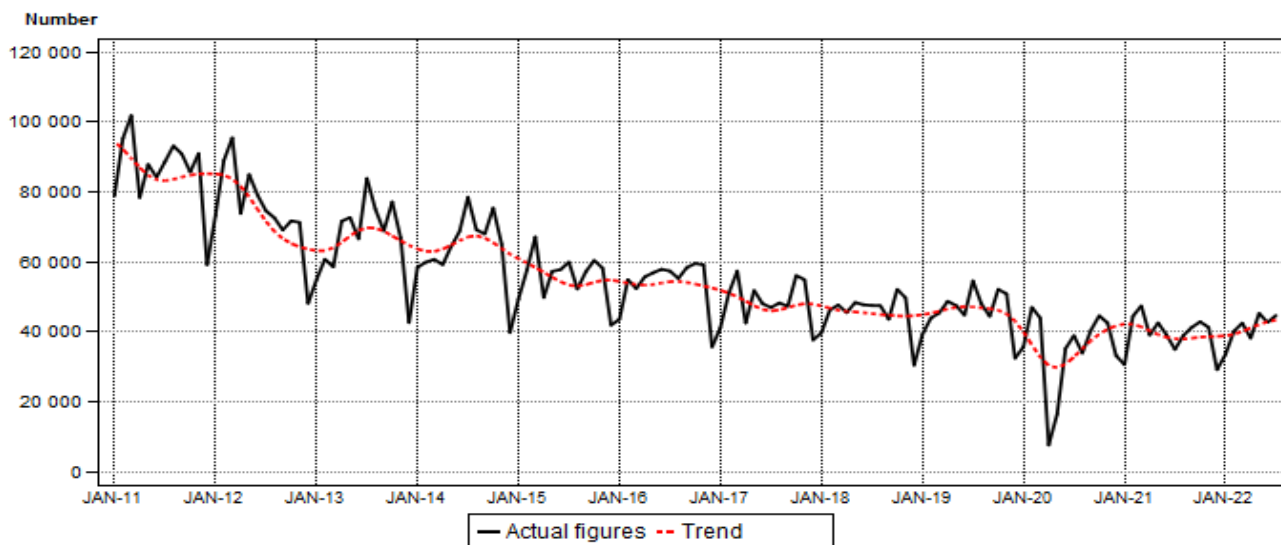
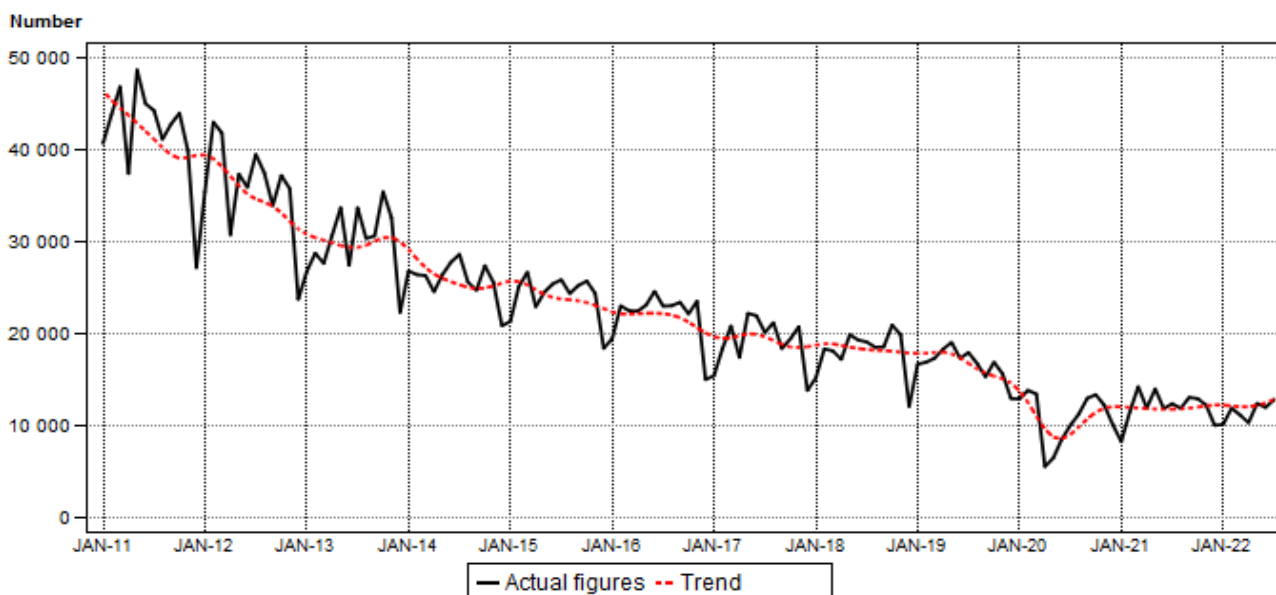


Figure 2 – Civil judgements recorded for debt



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	Jul-21	1/ Jun-22	1/ Jul-22	2021	Jul-21	1/ Jun-22	1/ Jul-22
Cases recorded	Actual figures	494 845	36 936	44 320	46 522	436 556	32 762	37 701	40 424
	Seasonally adjusted		33 697	42 534	47 432		29 373	35 696	40 578
Civil summonses for debt	Goods sold - Open account	22 874	1 511	2 410	1 827	15 198	997	1 401	1 110
	Goods sold - Instalment sale transactions	15 644	1 501	1 339	1 175	13 175	1 287	1 060	921
	Services - Professional	48 261	4 321	4 964	5 238	41 729	3 845	3 892	4 328
	Services - Other	71 257	4 814	6 355	6 661	60 342	3 803	5 473	5 747
	Rent	27 753	1 758	2 417	2 189	21 361	1 286	1 630	1 645
	Money lent	116 700	7 966	10 228	10 533	108 854	7 265	9 501	9 799
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	59 140	4 456	4 224	3 687	56 487	4 261	3 907	3 369
	Other debts	109 473	8 580	10 714	13 295	99 171	7 767	9 484	12 297
	Total - Actual figures	471 102	34 907	42 651	44 605	416 317	30 511	36 348	39 216
	Total - Seasonally adjusted		31 614	40 722	44 976		26 663	35 027	39 214

1/ Preliminary.

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

	Item	Total				Private Persons			
		2021	Jul-21	1/ Jun-22	1/ Jul-22	2021	Jul-21	1/ Jun-22	1/ Jul-22
Number of civil judgements	Goods sold - Open account	9 723	876	581	656	6 559	532	401	437
	Goods sold - Instalment sale transactions	5 635	552	578	602	4 762	463	412	547
	Services - Professional	23 496	1 970	1 880	2 168	20 923	1 740	1 599	1 896
	Services - Other	26 540	2 160	2 146	2 063	23 612	1 934	1 860	1 792
	Rent	12 335	1 115	972	846	9 900	881	745	619
	Money lent	31 574	2 586	3 086	3 190	28 531	2 189	2 623	2 902
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	10 081	854	941	1 007	9 211	769	813	897
	Other debts	23 940	2 195	1 717	2 210	21 607	1 969	1 403	2 004
	Total - Actual figures	143 324	12 308	11 901	12 742	125 105	10 477	9 856	11 094
	Total - Seasonally adjusted		12 350	11 830	14 429		10 511	9 780	12 890

1/ Preliminary.

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

	Item	Total				Private Persons			
		2021	Jul-21	1/ Jun-22	1/ Jul-22	2021	Jul-21	1/ Jun-22	1/ Jul-22
Value of civil judgements	Goods sold - Open account	220 750	17 471	13 321	12 540	103 048	7 368	5 822	6 324
	Goods sold - Instalment sale transactions	204 306	18 427	17 569	20 371	171 819	15 117	13 680	18 327
	Services - Professional	224 848	18 898	18 538	22 805	176 770	16 240	14 980	17 886
	Services - Other	483 619	39 597	39 977	31 980	400 129	33 115	34 268	26 051
	Rent	398 259	27 196	33 401	31 385	295 650	20 035	26 333	23 868
	Money lent	983 153	71 521	83 706	99 864	918 510	64 987	77 999	95 083
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	383 004	30 562	31 719	37 969	340 792	27 058	28 417	32 436
	Other debts	669 111	52 927	48 823	53 801	554 372	41 388	36 440	44 905
	Total - Actual figures	3 567 050	276 599	287 054	310 715	2 961 090	225 308	237 939	264 880
	Total - Seasonally adjusted		264 060	298 926	319 242		220 804	241 952	276 282

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 2021 and the three months ended July 2022

Actual estimates	Actual estimates May – Jul 2021	Actual estimates May – Jul 2022	% change between May – Jul 2021 and May – Jul 2022	Difference between May – Jul 2021 and May – Jul 2022
Number of civil summonses issued for debt	116 494	132 499	13,7	16 005
Number of civil judgements recorded for debt	37 995	36 970	-2,7	-1 025
Value of civil judgements recorded for debt (R million)	854,5	913,1	6,9	58,6

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 July 2021 and the three months ended July 2022 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	1,4	-1,2	-1,6
Goods sold - Instalment sale transactions	-0,3	0,7	0,1
Services - Professional	2,5	-3,1	0,9
Services - Other	1,2	-1,5	-1,6
Rent	0,3	-0,7	2,6
Money lent	2,8	3,8	5,7
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	-1,3	1,4	1,9
Other debts	7,1	-2,1	-1,1
Total	13,7	-2,7	6,9

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 2021, 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 2021	Actual estimates July 2022	% change between July 2021 and July 2022	Difference between July 2021 and July 2022
Number of civil summonses issued for debt	34 907	44 605	27,8	9 698
Number of civil judgements recorded for debt	12 308	12 742	3,5	434
Value of civil judgements recorded for debt (R million)	276,6	310,7	12,3	34,1

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	
2021	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	7 279	2 554	349	2 615	3 495	1 659	7 954	1 721	1 467	29 093
2022	Jan	6 524	2 508	460	2 604	4 803	1 539	11 160	2 178	1 684	33 460
	Feb	8 115	2 993	466	3 399	6 799	1 888	12 214	2 545	1 682	40 101
	Mar	8 213	3 083	517	2 919	7 633	2 342	13 658	2 301	1 766	42 432
	Apr	7 778	3 309	505	2 681	5 755	1 695	12 341	2 391	1 646	38 101
	May	8 361	3 659	472	3 308	8 286	2 126	13 324	3 621	2 086	45 243
	Jun	7 922	3 399	620	3 114	7 355	2 077	13 279	3 093	1 792	42 651
	Jul	7 727	3 343	421	2 662	9 140	1 955	14 969	2 647	1 741	44 605

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	
2021	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	2 158	1 013	99	1 483	1 249	553	1 613	663	1 122	9 953
2022	Jan	1 676	1 288	129	1 726	1 687	340	1 550	557	1 085	10 038
	Feb	2 868	1 257	175	1 851	1 348	597	1 814	678	1 221	11 809
	Mar	2 005	766	246	2 036	1 302	637	1 965	916	1 205	11 078
	Apr	2 126	760	100	2 157	1 179	352	1 774	672	1 115	10 235
	May	2 632	1 033	186	2 271	1 400	600	1 840	1 008	1 357	12 327
	Jun	2 583	1 273	284	2 077	1 287	620	1 992	564	1 221	11 901
	Jul	3 034	1 046	145	1 948	1 256	695	2 560	782	1 276	12 742

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	
2021	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	79 821	22 018	1 755	21 170	46 803	11 989	63 471	14 607	8 063	269 697
2022	Jan	48 137	20 494	3 439	28 982	45 395	5 377	70 829	11 212	5 947	239 812
	Feb	86 699	26 031	3 286	26 090	65 365	8 740	65 794	14 494	10 383	306 882
	Mar	51 204	16 296	3 691	26 573	49 998	9 640	69 635	19 668	10 786	257 491
	Apr	59 314	15 686	1 636	27 155	46 933	5 011	66 041	11 872	5 996	239 644
	May	98 217	21 145	2 973	29 239	50 136	8 996	71 388	20 450	12 834	315 378
	Jun	72 828	27 652	3 195	27 052	50 610	9 920	73 827	12 184	9 786	287 054
	Jul	97 064	15 767	2 429	27 202	41 498	9 574	91 632	13 852	11 697	310 715

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, ejectment 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 2022 was 82,3%. The improved collection rates for May and June 2022 were 82,8% respectively.
Seasonal adjustment	8	Seasonally adjusted estimates of all categories are generated each month, using the X-12 Seasonal Adjustment Program developed by the United States Census Bureau. 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 February 2022.
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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