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STATISTICAL RELEASE

P0041

Statistics of civil cases for debt (Preliminary)

June 2020

Owing to the COVID-19 pandemic, the collection rate for this publication (76,4% in June 2020) is lower than usual. Consequently, revisions may be larger than usual.

**Embargoed until:
20 August 2020
09:00**

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FORTHCOMING ISSUE:
July 2020

EXPECTED RELEASE DATE:
17 September 2020



Contents

Key results for June 2020	3
Figure 1 – Civil summonses issued for debt.....	4
Figure 2 – Civil judgements recorded for debt.....	4
Detailed results: Tables	5
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 second quarter of 2019 and the second quarter of 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 second quarter of 2019 and the second quarter of 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
Explanatory notes	9
Glossary	10
General information	11
Technical enquiries.....	11

Key results for June 2020

Table A – Key figures for the month of June 2020

Actual estimates	June 2020	% change between June 2019 and June 2020	% change between April – June 2019 and April – June 2020
Number of civil summonses issued for debt	33 693	-24,6	-59,7
Number of civil judgements recorded for debt	8 274	-52,0	-62,7
Value of civil judgements recorded for debt (R million)	135,3	-57,1	-62,3

The number of civil summonses issued for debt

The COVID-19 pandemic and lockdown regulations have had an extensive impact on economic activity, including the work performed by the courts.

The total number of civil summonses issued for debt decreased by 59,7% in the second quarter of 2020 compared with the second quarter of 2019.

The largest contributors to the 59,7% decrease for civil summonses issued were:

- money lent (contributing -15,6 percentage points);
- services (contributing -15,3 percentage points);
- 'other' debts (contributing -10,9 percentage points); and
- promissory notes (contributing -9,6 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 62,7% in the second quarter of 2020 compared with the second quarter of 2019.

The largest contributors to the 62,7% decrease were civil judgements relating to:

- services (contributing -21,7 percentage points);
- money lent (contributing -12,8 percentage points);
- 'other' debts (contributing -10,4 percentage points); and
- promissory notes (contributing -6,1 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 62,3% in the second quarter of 2020 compared with the second quarter of 2019.

The largest contributors to the 62,3% decrease were value of judgements relating to:

- money lent (contributing -17,2 percentage points);
- services (contributing -13,3 percentage points);
- 'other' debts (contributing -10,5 percentage points); and
- promissory notes (contributing -7,9 percentage points) – see Tables 4 and 5.

In June 2020, 8 274 civil judgements for debt amounting to R135,3 million were recorded. The largest contributors to the total value of judgements were:

- money lent (R36,8 million or 27,2%);
- services (R31,4 million or 23,2%); and
- 'other' debts (R27,3 million or 20,2%) – see Tables 2 and 3.

Figure 1 – Civil summonses issued for debt

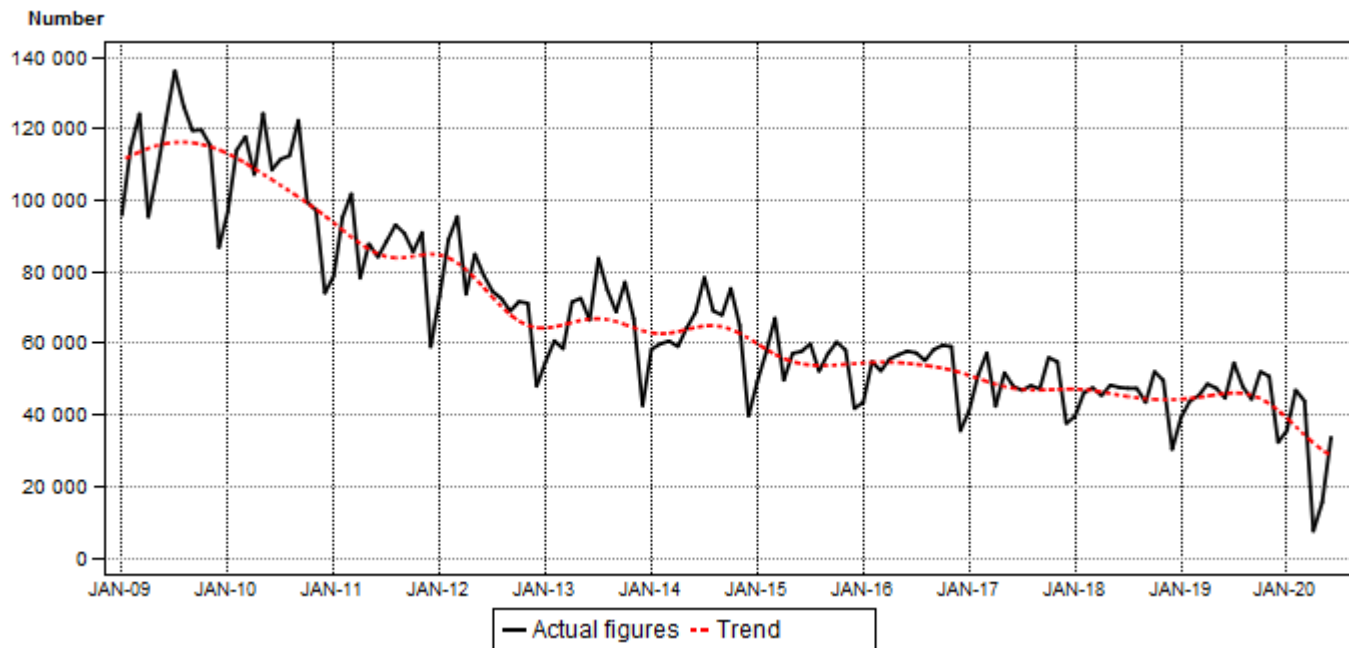
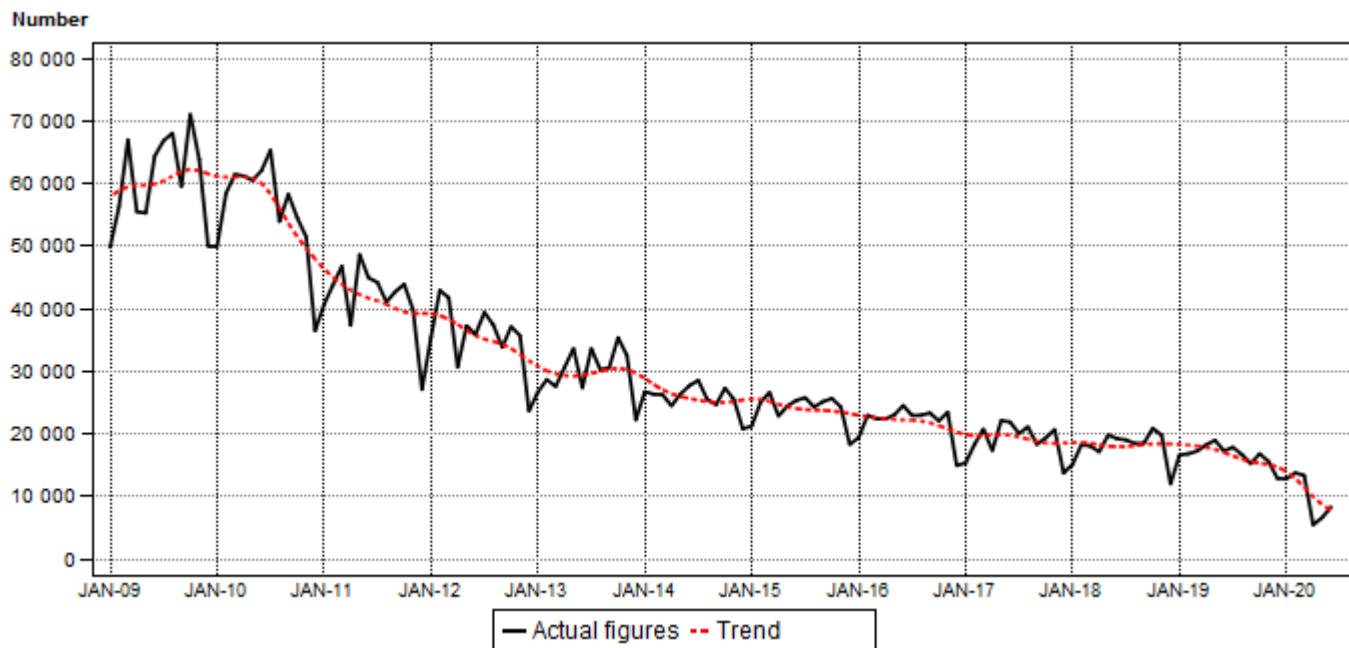


Figure 2 – Civil judgements recorded for debt



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	Jun-19	1/ May-20	1/ Jun-20	2019	Jun-19	1/ May-20	1/ Jun-20
Cases recorded	Actual figures	573 505	46 804	16 581	36 539	501 837	41 580	14 337	32 879
	Seasonally adjusted		47 458	16 610	35 234		41 665	14 449	31 988
Civil summonses for debt	Goods sold - Open account	32 869	2 654	1 105	2 044	24 773	2 026	816	1 538
	Goods sold - Instalment sale transactions	17 827	1 624	513	1 457	14 851	1 474	378	1 367
	Services - Professional	61 914	4 690	2 469	3 739	54 906	4 215	2 175	3 396
	Services - Other	84 337	6 730	2 133	4 580	72 858	5 943	1 808	4 131
	Rent	29 859	2 385	1 079	1 962	23 382	1 890	784	1 491
	Money lent	137 744	11 903	4 138	7 588	129 914	11 267	3 869	7 240
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	72 484	6 080	1 178	3 472	67 528	5 533	1 097	3 296
	Other debts	114 445	8 647	2 951	8 851	102 355	7 750	2 556	8 037
	Total - Actual figures	551 479	44 713	15 566	33 693	490 567	40 098	13 483	30 496
	Total - Seasonally adjusted		45 247	15 481	32 121		40 300	13 367	28 890

1/ Preliminary.

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

	Item	Total				Private Persons			
		2019	Jun-19	1/ May-20	1/ Jun-20	2019	Jun-19	1/ May-20	1/ Jun-20
Number of civil judgements	Goods sold - Open account	14 253	1 367	563	666	10 594	1 103	398	501
	Goods sold - Instalment sale transactions	6 276	493	325	217	5 488	430	259	162
	Services - Professional	29 978	2 436	1 040	1 361	27 459	2 230	908	1 217
	Services - Other	35 194	3 198	1 185	1 340	31 643	2 975	1 012	1 166
	Rent	18 799	1 751	628	778	15 527	1 493	476	631
	Money lent	41 327	3 635	1 376	1 760	37 645	3 273	1 206	1 508
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	17 343	1 501	376	636	15 511	1 378	341	577
	Other debts	36 996	2 868	1 106	1 516	34 197	2 612	983	1 390
	Total - Actual figures	200 166	17 249	6 599	8 274	178 064	15 494	5 583	7 152
	Total - Seasonally adjusted		16 972	6 289	7 577		15 152	5 298	6 497

1/ Preliminary.

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

	Item	Total				Private Persons			
		2019	Jun-19	1/ May-20	1/ Jun-20	2019	Jun-19	1/ May-20	1/ Jun-20
Value of civil judgements	Goods sold - Open account	246 154	27 685	8 858	10 503	136 662	20 346	3 922	4 810
	Goods sold - Instalment sale transactions	139 841	10 406	10 087	5 259	120 869	8 897	8 183	3 685
	Services - Professional	236 936	18 472	10 013	12 693	209 228	15 846	8 738	10 524
	Services - Other	556 418	43 309	18 150	18 681	464 934	38 535	11 895	14 436
	Rent	376 750	33 206	12 782	11 373	271 115	25 321	7 305	6 770
	Money lent	1 048 737	82 753	25 199	36 824	962 684	75 270	22 536	33 553
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	482 897	41 727	10 499	12 667	425 567	35 729	9 171	10 989
	Other debts	648 602	58 190	18 946	27 304	532 742	45 566	17 041	22 925
	Total - Actual figures	3 736 335	315 748	114 534	135 304	3 123 801	265 510	88 791	107 692
	Total - Seasonally adjusted		317 600	113 701	125 279		269 965	86 911	100 139

1/ Preliminary.

Table 4 – Percentage change in the total number of civil summonses and judgements and the value of judgements recorded between the second quarter of 2019 and the second quarter of 2020

Actual estimates	Actual estimates Apr – Jun 2019	Actual estimates Apr – Jun 2020	% change between Apr – Jun 2019 and Apr – Jun 2020	Difference between Apr – Jun 2019 and Apr – Jun 2020
Number of civil summonses issued for debt	140 848	56 802	-59,7	-84 046
Number of civil judgements recorded for debt	54 462	20 327	-62,7	-34 135
Value of civil judgements recorded for debt (R million)	956,3	360,8	-62,3	-595,5

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 second quarter of 2019 and the second quarter of 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	-3,5	-3,8	-4,6
Goods sold - Instalment sale transactions	-1,8	-2,0	-1,8
Services - Professional	-5,9	-8,9	-3,0
Services - Other	-9,4	-12,8	-10,3
Rent	-2,9	-5,9	-6,9
Money lent	-15,6	-12,8	-17,2
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	-9,6	-6,1	-7,9
Other debts	-10,9	-10,4	-10,5
Total	-59,7	-62,7	-62,3

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 April to June 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 June 2019	Actual estimates June 2020	% change between June 2019 and June 2020	Difference between June 2019 and June 2020
Number of civil summonses issued for debt	44 713	33 693	-24,6	-11 020
Number of civil judgements recorded for debt	17 249	8 274	-52,0	-8 975
Value of civil judgements recorded for debt (R million)	315,7	135,3	-57,1	-180,4

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	Jun	7 317	3 754	711	3 274	8 213	2 179	15 139	2 151	1 975	44 713
	Jul	9 252	3 832	774	3 216	11 076	2 662	18 660	2 818	2 261	54 551
	Aug	7 831	3 323	546	3 027	8 995	2 314	17 868	2 212	1 826	47 942
	Sep	7 212	3 119	560	2 667	8 636	2 459	15 818	1 973	1 936	44 380
	Oct	9 879	3 826	687	3 129	9 770	2 712	17 711	2 478	1 929	52 121
	Nov	8 087	3 689	613	3 985	9 706	2 054	18 575	2 164	1 917	50 790
	Dec	6 876	2 295	451	1 822	6 989	1 448	9 454	1 456	1 586	32 377
2020	Jan	5 309	2 429	323	2 501	8 084	1 924	11 643	1 642	1 792	35 647
	Feb	8 520	2 958	563	3 477	8 482	2 599	16 258	2 393	1 705	46 955
	Mar	9 234	2 662	507	2 436	9 781	2 181	12 889	2 419	1 767	43 876
	Apr	1 335	785	66	486	971	1 327	1 331	90	1 152	7 543
	May	2 350	1 413	419	1 563	2 267	894	4 343	894	1 423	15 566
	Jun	6 562	2 176	544	1 827	7 018	1 911	10 058	2 134	1 463	33 693

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	Jun	2 213	1 785	318	3 163	4 324	731	2 739	884	1 092	17 249
	Jul	2 744	1 658	463	1 785	4 909	1 040	2 931	1 118	1 213	17 861
	Aug	2 724	1 602	442	1 890	4 143	880	2 863	871	1 276	16 691
	Sep	2 147	1 241	283	2 649	3 899	735	2 413	739	1 120	15 226
	Oct	3 188	1 573	259	2 091	3 826	737	2 838	986	1 323	16 821
	Nov	2 503	1 799	307	1 922	3 704	760	2 768	697	1 113	15 573
	Dec	2 143	1 011	208	1 537	3 565	573	1 886	852	1 092	12 867
2020	Jan	2 109	1 548	339	1 280	3 452	607	1 477	863	1 139	12 814
	Feb	2 227	1 562	262	1 794	3 225	675	2 129	709	1 176	13 759
	Mar	2 333	1 258	273	1 064	3 714	741	2 139	730	1 095	13 347
	Apr	1 011	417	17	263	1 689	311	604	186	956	5 454
	May	827	848	126	934	1 159	270	1 156	258	1 021	6 599
	Jun	1 206	1 000	232	1 197	1 320	417	1 264	528	1 110	8 274

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	Jun	50 371	28 644	4 389	27 475	75 331	15 082	93 955	14 793	5 708	315 748
	Jul	62 252	35 695	4 871	23 859	72 248	20 435	107 556	23 062	8 836	358 814
	Aug	63 038	28 396	4 564	25 392	61 788	14 840	95 555	25 268	9 700	328 541
	Sep	50 935	25 909	5 540	28 753	60 945	13 709	98 527	20 770	7 603	312 691
	Oct	79 753	34 181	4 085	29 641	60 750	10 738	93 195	15 867	9 750	337 960
	Nov	63 406	39 414	5 676	28 955	53 279	15 062	116 307	15 865	6 569	344 533
	Dec	66 209	24 268	3 252	14 339	44 665	10 959	75 920	22 621	6 353	268 586
2020	Jan	53 032	36 607	2 396	17 883	51 439	11 192	58 047	14 948	7 193	252 737
	Feb	56 945	28 008	3 204	22 935	44 930	10 043	71 040	15 339	10 376	262 820
	Mar	53 710	35 791	5 099	18 461	55 668	11 796	77 297	22 607	6 389	286 818
	Apr	20 915	10 900	333	3 527	27 668	5 603	25 945	12 948	3 094	110 933
	May	12 411	11 316	813	10 907	20 990	4 989	40 124	8 415	4 569	114 534
	Jun	20 921	15 683	2 720	10 375	17 803	8 074	44 610	9 423	5 695	135 304

1/ Latest three months are preliminary.

Explanatory notes

Introduction	1	<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>
Purpose of the survey	3	<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>
Scope of the survey	4	<p>This survey covers:</p> <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	<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>
Survey methodology and design	6	<p>The survey is conducted by email, fax and telephone each month from 203 magistrates' offices.</p>
Collection rate	7	<p>The preliminary collection rate for the civil cases for debt survey for June 2020 was 76,4%. The improved collection rates for April and May 2020 were 82,3% and 79,8% respectively.</p>
Seasonal adjustment	8	<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: Click to download seasonal adjustment for civil cases for debt.</p> <p>Note: Owing to the impact of the COVID-19 lockdown, additive outlier adjustments were performed; the methodology will be reviewed as more data points are added to the time series.</p>
Trend cycle	9	<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>
Unpublished statistics	10	<p>In some cases Stats SA can also make available statistics which are not published.</p>
Symbols and abbreviations	11	<p>R/D Refer to drawer Stats SA Statistics South Africa * Revised figures</p>

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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