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## **STATISTICAL RELEASE**

### **P0041**

# **Statistics of civil cases for debt (Preliminary)**

**June 2021**

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## Key results for June 2021

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

Actual estimates	June 2021	% change between June 2020 and June 2021	% change between April – June 2020 and April – June 2021
Number of civil summonses issued for debt	39 234	11,6	104,4
Number of civil judgements recorded for debt	11 792	39,3	84,7
Value of civil judgements recorded for debt (R million)	287,6	87,1	132,0

### The number of civil summonses issued for debt

The total number of civil summonses issued for debt increased by 104,4% in the second quarter of 2021 compared with the second quarter of 2020.

The largest contributors to the 104,4% increase in civil summonses issued were:

- services (contributing 27,9 percentage points);
- money lent (contributing 25,6 percentage points); and
- 'other' debts (contributing 25,4 percentage points) – see Table 5.

### The number of civil judgements recorded for debt

The total number of civil judgements recorded for debt increased by 84,7% in the second quarter of 2021 compared with the second quarter of 2020.

The largest contributors to the 84,7% increase were civil judgements relating to:

- services (contributing 36,4 percentage points);
- money lent (contributing 17,5 percentage points); and
- 'other' debts (contributing 13,7 percentage points) – see Table 5.

### The value of civil judgements recorded for debt

The total value of civil judgements recorded for debt increased by 132,0% in the second quarter of 2021 compared with the second quarter of 2020.

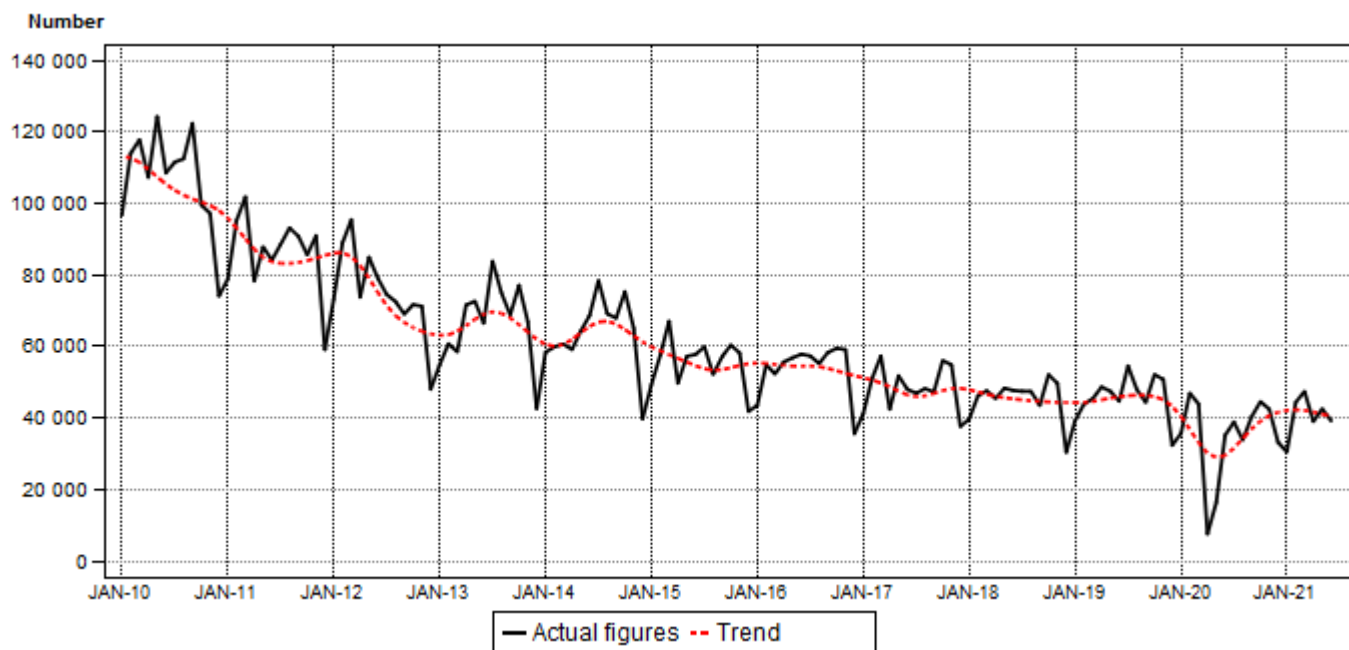
The largest contributors to the 132,0% increase were civil judgements relating to:

- money lent (contributing 34,3 percentage points);
- 'other' debts (contributing 27,2 percentage points);
- services (contributing 24,4 percentage points); and
- rent (contributing 16,3 percentage points) – see Table 5.

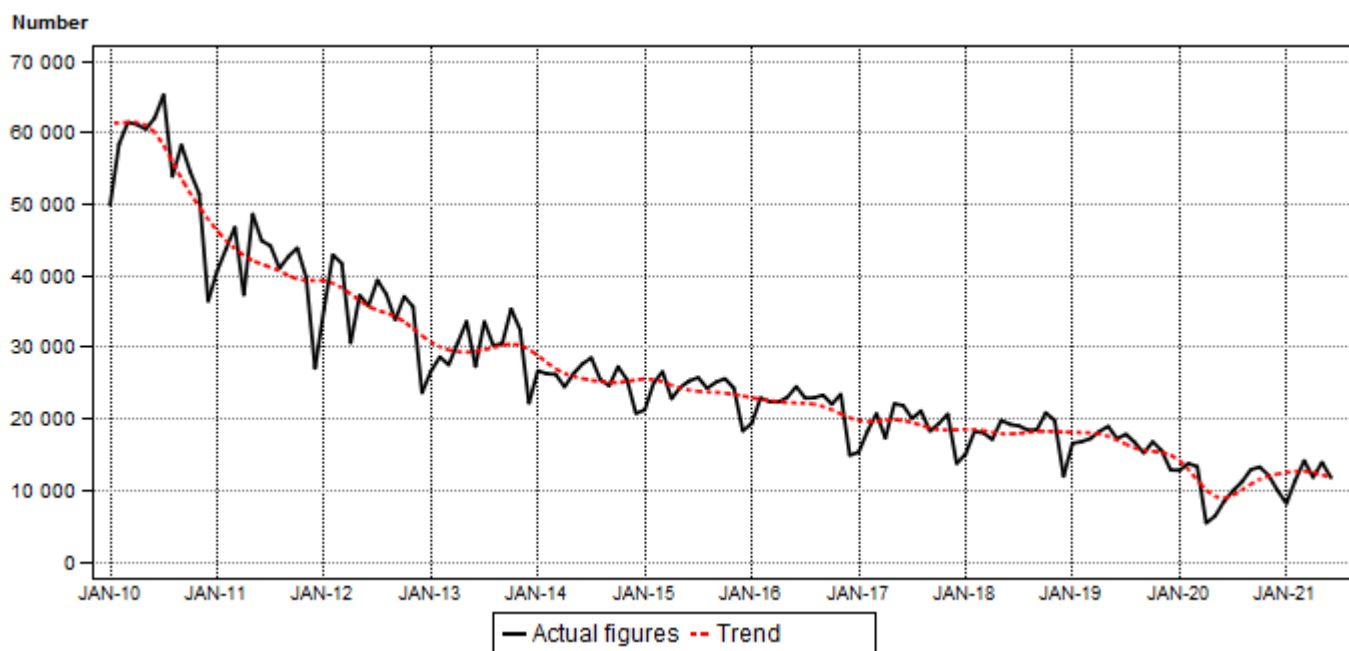
In June 2021, 11 792 civil judgements for debt amounting to R287,6 million were recorded. The largest contributors to the total value of judgements were:

- money lent (R84,1 million or 29,3%);
- services (R58,8 million or 20,4%); and
- 'other' debts (R49,1 million or 17,1%) – 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	June 20	1/ May 21	1/ June 21	2020	June 20	1/ May 21	1/ June 21
<b>Cases recorded</b>	<b>Actual figures - Actual figures</b>	<b>451 691</b>	<b>38 002</b>	<b>44 433</b>	<b>40 810</b>	<b>400 702</b>	<b>34 248</b>	<b>39 359</b>	<b>35 759</b>
	<b>Seasonally adjusted - Seasonally adjusted</b>		36 011	44 301	39 306		34 064	40 480	35 272
<b>Civil summonses for debt</b>	Goods sold - Open account	21 933	2 024	2 115	1 737	15 671	1 509	1 453	1 190
	Goods sold - Instalment sale transactions	14 879	1 500	1 396	1 476	13 022	1 398	1 209	1 245
	Services - Professional	47 911	3 858	4 685	3 614	42 984	3 497	4 072	3 084
	Services - Other	63 941	4 871	6 775	6 707	56 770	4 374	5 989	5 553
	Rent	25 506	2 005	2 555	2 251	19 452	1 519	1 984	1 797
	Money lent	105 308	8 120	10 209	10 150	100 399	7 772	9 643	9 478
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	50 761	3 820	4 853	4 511	48 420	3 650	4 670	4 218
	Other debts	88 563	8 963	9 959	8 788	79 872	8 151	8 946	7 955
	<b>Total - Actual figures</b>	<b>418 802</b>	<b>35 161</b>	<b>42 547</b>	<b>39 234</b>	<b>376 590</b>	<b>31 870</b>	<b>37 966</b>	<b>34 520</b>
<b>Total - Seasonally adjusted</b>		33 544	42 198	38 235		31 005	38 363	34 067	

1/ Preliminary.

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

Item		Total				Private Persons			
		2020	June 20	1/ May 21	1/ June 21	2020	June 20	1/ May 21	1/ June 21
<b>Number of civil judgements</b>	Goods sold - Open account	8 801	643	789	744	6 068	476	572	555
	Goods sold - Instalment sale transactions	4 576	233	450	513	3 830	181	389	441
	Services - Professional	20 860	1 375	3 487	1 792	18 983	1 228	3 185	1 575
	Services - Other	24 350	1 514	2 414	2 328	21 717	1 352	2 200	2 094
	Rent	11 727	844	1 225	889	9 360	691	1 022	688
	Money lent	27 443	1 675	2 302	2 906	24 796	1 440	2 077	2 594
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	9 381	660	799	800	8 488	597	710	727
	Other debts	22 574	1 520	2 451	1 820	20 599	1 391	2 277	1 619
	<b>Total - Actual figures</b>	<b>129 712</b>	<b>8 464</b>	<b>13 917</b>	<b>11 792</b>	<b>113 841</b>	<b>7 356</b>	<b>12 432</b>	<b>10 293</b>
	<b>Total - Seasonally adjusted</b>		7 802	13 468	11 201		6 723	11 951	9 723

1/ Preliminary.

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

Item		Total				Private Persons			
		2020	June 20	1/ May 21	1/ June 21	2020	June 20	1/ May 21	1/ June 21
<b>Value of civil judgements</b>	Goods sold - Open account	190 039	10 768	18 446	18 303	79 072	4 892	9 962	7 373
	Goods sold - Instalment sale transactions	141 631	5 952	13 430	23 233	114 990	3 957	10 864	21 069
	Services - Professional	201 414	14 576	20 602	17 180	175 906	12 167	15 776	13 233
	Services - Other	457 434	22 445	39 760	41 615	382 066	18 122	32 399	34 020
	Rent	309 535	15 141	40 344	23 499	217 148	9 384	32 316	14 306
	Money lent	797 650	41 577	70 582	84 132	747 713	37 073	66 837	79 218
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	311 985	15 513	27 283	30 515	271 527	13 460	20 649	27 936
	Other debts	463 155	27 726	58 823	49 100	393 270	22 688	52 949	41 041
	<b>Total - Actual figures</b>	<b>2 872 843</b>	<b>153 698</b>	<b>289 270</b>	<b>287 577</b>	<b>2 381 692</b>	<b>121 743</b>	<b>241 752</b>	<b>238 196</b>
	<b>Total - Seasonally adjusted</b>		141 792	283 353	271 662		113 540	235 307	228 629

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 2020 and the second quarter of 2021**

Actual estimates	Actual estimates Apr – Jun 2020	Actual estimates Apr – Jun 2021	% change between Apr – Jun 2020 and Apr – Jun 2021	Difference between Apr – Jun 2020 and Apr – Jun 2021
Number of civil summonses issued for debt	59 088	120 794	104,4	61 706
Number of civil judgements recorded for debt	20 331	37 545	84,7	17 214
Value of civil judgements recorded for debt (R million)	381,1	884,3	132,0	503,2

**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 2020 and the second quarter of 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	3,1	3,3	7,6
Goods sold - Instalment sale transactions	2,9	3,1	9,1
Services - Professional	8,4	19,3	6,6
Services - Other	19,5	17,1	17,8
Rent	5,8	6,7	16,3
Money lent	25,6	17,5	34,3
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	13,7	4,0	13,1
Other debts	25,4	13,7	27,2
<b>Total</b>	<b>104,4</b>	<b>84,7</b>	<b>132,0</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 April to June 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 June 2020	Actual estimates June 2021	% change between June 2020 and June 2021	Difference between June 2020 and June 2021
Number of civil summonses issued for debt	35 161	39 234	11,6	4 073
Number of civil judgements recorded for debt	8 464	11 792	39,3	3 328
Value of civil judgements recorded for debt (R million)	153,7	287,6	87,1	133,9

**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	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	2 746	337	1 852	6 443	2 256	9 463	2 027	1 390	<b>33 160</b>
2021	Jan	5 886	2 370	395	2 141	6 175	1 641	9 158	1 367	1 408	<b>30 541</b>
	Feb	9 001	1 857	503	3 315	8 459	2 598	15 046	2 075	1 539	<b>44 393</b>
	Mar	9 973	2 706	625	2 961	7 731	2 148	16 375	3 210	1 675	<b>47 404</b>
	Apr	8 293	2 817	513	2 633	5 257	1 990	13 482	2 296	1 732	<b>39 013</b>
	May	9 072	3 022	676	3 535	7 507	1 450	12 958	2 682	1 645	<b>42 547</b>
	Jun	9 026	2 973	584	3 027	5 963	2 033	12 140	1 688	1 800	<b>39 234</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	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	1 128	142	1 029	1 645	449	1 823	575	1 099	<b>10 008</b>
2021	Jan	1 404	978	247	1 078	1 171	352	1 531	339	1 084	<b>8 184</b>
	Feb	2 156	1 065	175	1 301	1 887	802	2 168	776	1 087	<b>11 417</b>
	Mar	2 670	1 049	242	1 473	1 947	887	3 220	1 533	1 135	<b>14 156</b>
	Apr	2 141	989	200	1 541	1 916	642	2 196	1 045	1 166	<b>11 836</b>
	May	3 816	1 237	160	1 792	1 824	665	2 438	819	1 166	<b>13 917</b>
	Jun	2 428	1 673	149	2 105	1 651	349	1 654	594	1 189	<b>11 792</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	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	28 704	1 969	14 077	37 072	10 501	86 167	14 016	9 301	<b>263 200</b>
2021	Jan	36 125	15 555	4 372	13 875	19 819	7 887	64 267	13 821	6 364	<b>182 085</b>
	Feb	60 806	21 005	2 721	27 429	42 899	15 324	77 693	18 107	8 093	<b>274 077</b>
	Mar	69 027	21 207	5 942	20 962	48 240	16 546	130 397	23 862	7 654	<b>343 837</b>
	Apr	59 052	18 834	4 451	25 062	47 587	15 367	99 525	27 828	9 771	<b>307 477</b>
	May	62 817	23 081	2 714	26 618	43 891	16 807	84 463	20 609	8 270	<b>289 270</b>
	Jun	64 043	31 007	1 881	31 247	47 121	8 090	71 969	18 327	13 892	<b>287 577</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 June 2021 was 80,3%. The improved collection rates was 81,3% for May 2021.</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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