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## **STATISTICAL RELEASE**

### **P0041**

# Statistics of civil cases for debt (Preliminary)

March 2020

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## Key results for March 2020

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

Actual estimates	March 2020	% change between March 2019 and March 2020	% change between January – March 2019 and January – March 2020
Number of civil summonses issued for debt	44 669	-1,6	-0,9
Number of civil judgements recorded for debt	13 356	-22,6	-21,2
Value of civil judgements recorded for debt (R million)	288,1	4,3	-3,0

### The number of civil summonses issued for debt

The total number of civil summonses issued for debt decreased by 0,9% in the first quarter of 2020 compared with the first quarter of 2019.

The largest negative contributor to the 0,9% decrease was services (contributing -3,1 percentage points), while the largest positive contributor was money lent (contributing 2,6 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 21,2% in the first quarter of 2020 compared with the first quarter of 2019.

The largest contributors to the 21,2% decrease were civil judgements relating to:

- services (contributing -5,1 percentage points);
- money lent (contributing -5,0 percentage points);
- promissory notes (contributing -4,3 percentage points); and
- 'other' debts (contributing -3,3 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 3,0% in the first quarter of 2020 compared with the first quarter of 2019.

The largest negative contributors to the 3,0% decrease were the value of judgements relating to:

- 'other' debts (contributing -4,0 percentage points); and
- money lent (contributing -1,4 percentage points).

Services (contributing 1,7 percentage points) was the largest positive contributor – see Tables 4 and 5.

In March 2020, 13 356 civil judgements for debt amounting to R288,1 million were recorded. The largest contributors to the total value of judgements were:

- money lent (R77,1 million or 26,8%);
- services (R67,3 million or 23,4%); and
- promissory notes (R44,9 million or 15,6%) – see Tables 2 and 3.

Figure 1 – Civil summonses issued for debt

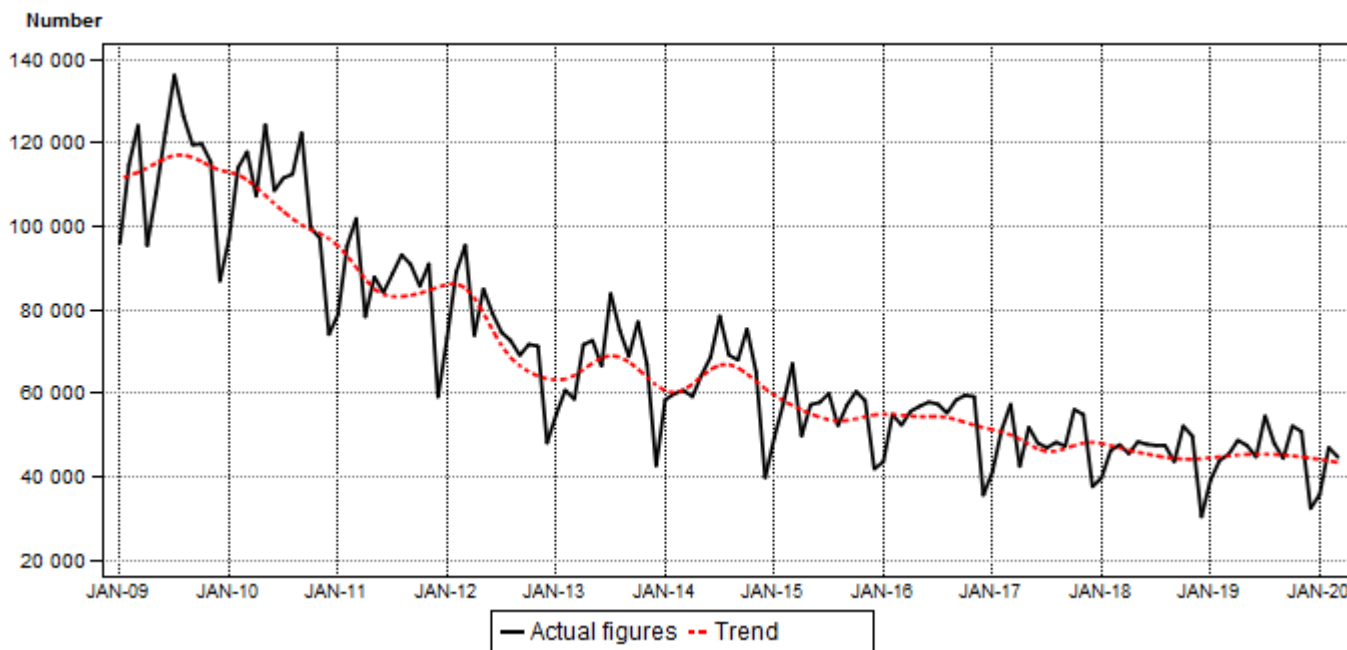
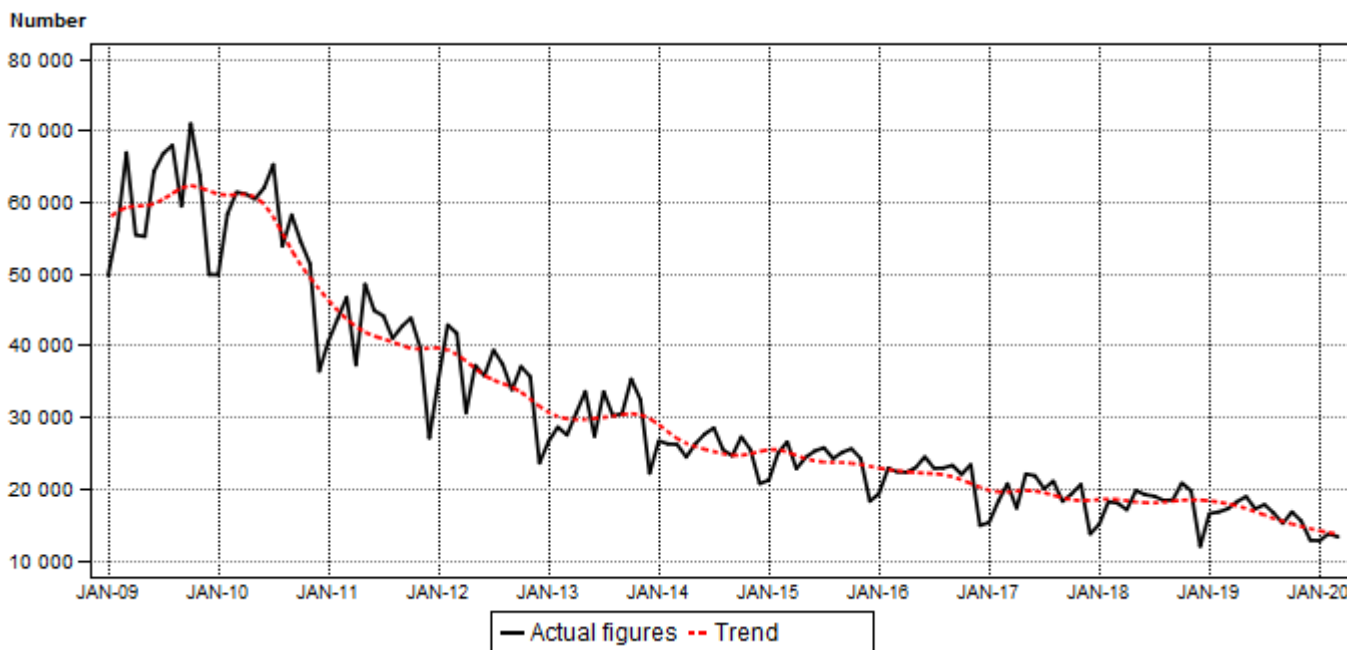


Figure 2 – Civil judgements recorded for debt



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	Mar-19	1/ Feb-20	1/ Mar-20	2019	Mar-19	1/ Feb-20	1/ Mar-20
<b>Cases recorded</b>	<b>Actual figures</b>	<b>573 505</b>	<b>46 984</b>	<b>49 961</b>	<b>47 266</b>	<b>501 837</b>	<b>40 260</b>	<b>44 433</b>	<b>42 336</b>
	<b>Seasonally adjusted</b>		45 913	51 545	45 298		39 146	46 234	40 637
<b>Civil summonses for debt</b>	Goods sold - Open account	32 869	2 737	2 329	2 470	24 773	1 963	1 735	1 804
	Goods sold - Instalment sale transactions	17 827	1 574	1 428	1 676	14 851	1 211	1 261	1 524
	Services - Professional	61 914	5 398	5 143	4 920	54 906	4 697	4 672	4 524
	Services - Other	84 337	7 844	7 397	6 810	72 858	6 580	6 679	6 124
	Rent	29 859	2 342	2 188	2 464	23 382	1 783	1 683	1 925
	Money lent	137 744	10 603	12 637	11 222	129 914	9 923	12 193	10 784
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	72 484	5 504	6 343	5 361	67 528	5 025	6 109	5 164
	Other debts	114 445	9 373	9 477	9 746	102 355	8 254	8 449	8 757
	<b>Total - Actual figures</b>	<b>551 479</b>	<b>45 375</b>	<b>46 942</b>	<b>44 669</b>	<b>490 567</b>	<b>39 436</b>	<b>42 781</b>	<b>40 606</b>
	<b>Total - Seasonally adjusted</b>		43 568	48 306	41 732		37 473	44 070	37 523

1/ Preliminary.

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

Item		Total				Private Persons			
		2019	Mar-19	1/ Feb-20	1/ Mar-20	2019	Mar-19	1/ Feb-20	1/ Mar-20
<b>Number of civil judgements</b>	Goods sold - Open account	14 253	1 240	927	974	10 594	969	683	708
	Goods sold - Instalment sale transactions	6 276	660	488	410	5 488	592	431	351
	Services - Professional	29 978	2 573	1 934	2 039	27 459	2 371	1 787	1 893
	Services - Other	35 194	2 740	2 630	2 470	31 643	2 424	2 390	2 239
	Rent	18 799	1 600	1 172	1 227	15 527	1 331	958	1 035
	Money lent	41 327	3 472	2 738	2 461	37 645	3 149	2 492	2 239
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	17 343	1 954	1 117	1 001	15 511	1 687	1 024	919
	Other debts	36 996	3 008	2 760	2 774	34 197	2 722	2 567	2 616
	<b>Total - Actual figures</b>	<b>200 166</b>	<b>17 247</b>	<b>13 766</b>	<b>13 356</b>	<b>178 064</b>	<b>15 245</b>	<b>12 332</b>	<b>12 000</b>
	<b>Total - Seasonally adjusted</b>		17 758	13 726	13 278		15 374	12 169	11 700

1/ Preliminary.

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

Item		Total				Private Persons			
		2019	Mar-19	1/ Feb-20	1/ Mar-20	2019	Mar-19	1/ Feb-20	1/ Mar-20
<b>Value of civil judgements</b>	Goods sold - Open account	246 154	18 540	16 459	17 035	136 662	11 413	7 691	6 801
	Goods sold - Instalment sale transactions	139 841	12 615	12 798	13 773	120 869	11 677	11 186	11 582
	Services - Professional	236 936	15 218	16 897	18 852	209 228	13 584	15 300	16 421
	Services - Other	556 418	36 148	46 250	48 453	464 934	31 078	39 054	41 302
	Rent	376 750	29 861	20 408	24 904	271 115	23 692	14 369	18 355
	Money lent	1 048 737	74 877	71 813	77 117	962 684	69 633	68 115	72 826
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	482 897	42 436	32 944	44 875	425 567	39 894	29 196	40 985
	Other debts	648 602	46 516	45 391	43 098	532 742	36 627	38 702	37 666
	<b>Total - Actual figures</b>	<b>3 736 335</b>	<b>276 211</b>	<b>262 960</b>	<b>288 107</b>	<b>3 123 801</b>	<b>237 598</b>	<b>223 613</b>	<b>245 938</b>
	<b>Total - Seasonally adjusted</b>		267 390	266 844	270 046		231 677	227 463	234 169

1/ Preliminary.

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

Actual estimates	Actual estimates Jan – Mar 2019	Actual estimates Jan – Mar 2020	% change between Jan – Mar 2019 and Jan – Mar 2020	Difference between Jan – Mar 2019 and Jan – Mar 2020
Number of civil summonses issued for debt	128 470	127 258	-0,9	-1 212
Number of civil judgements recorded for debt	50 665	39 936	-21,2	-10 729
Value of civil judgements recorded for debt (R million)	828,9	803,8	-3,0	-25,1

**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 first quarter of 2019 and the first 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	-0,7	-1,4	-0,6
Goods sold - Instalment sale transactions	-0,4	-0,9	1,1
Services - Professional	-0,9	-3,7	-0,5
Services - Other	-2,2	-1,4	2,2
Rent	-0,4	-1,2	-0,5
Money lent	2,6	-5,0	-1,4
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	0,5	-4,3	0,6
Other debts	0,5	-3,3	-4,0
<b>Total</b>	<b>-0,9</b>	<b>-21,2</b>	<b>-3,0</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 January to March 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 March 2019	Actual estimates March 2020	% change between March 2019 and March 2020	Difference between March 2019 and March 2020
Number of civil summonses issued for debt	45 375	44 669	-1,6	-706
Number of civil judgements recorded for debt	17 247	13 356	-22,6	-3 891
Value of civil judgements recorded for debt (R million)	276,2	288,1	4,3	11,9

**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	
2019	Mar	6 730	3 065	835	3 692	8 503	1 800	16 654	2 061	2 035	<b>45 375</b>
	Apr	7 187	3 186	646	3 022	10 048	2 782	17 253	2 483	2 069	<b>48 676</b>
	May	7 265	3 746	725	3 145	9 303	2 675	16 212	2 432	1 956	<b>47 459</b>
	Jun	7 317	3 754	711	3 274	8 213	2 179	15 139	2 151	1 975	<b>44 713</b>
	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	550	3 477	8 482	2 599	16 258	2 393	1 705	<b>46 942</b>
	Mar	9 456	2 664	492	2 431	9 781	2 292	13 326	2 420	1 807	<b>44 669</b>

1/ Latest two 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	Mar	2 473	1 280	257	2 216	4 453	683	3 705	1 032	1 148	<b>17 247</b>
	Apr	2 484	1 524	262	2 453	4 987	783	3 761	803	1 183	<b>18 240</b>
	May	3 200	2 127	318	2 361	4 312	943	3 296	1 195	1 221	<b>18 973</b>
	Jun	2 213	1 785	318	3 163	4 324	731	2 739	884	1 092	<b>17 249</b>
	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	269	1 794	3 225	675	2 129	709	1 176	<b>13 766</b>
	Mar	2 256	1 258	280	1 075	3 714	730	2 207	730	1 106	<b>13 356</b>

1/ Latest two 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	Mar	52 138	25 605	2 714	20 527	59 093	9 996	86 849	12 763	6 526	<b>276 211</b>
	Apr	63 775	32 847	4 800	31 593	45 766	12 953	83 183	15 976	7 528	<b>298 421</b>
	May	72 314	36 751	3 280	26 065	63 211	15 087	92 893	25 640	6 870	<b>342 111</b>
	Jun	50 371	28 644	4 389	27 475	75 331	15 082	93 955	14 793	5 708	<b>315 748</b>
	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	3 344	22 935	44 930	10 043	71 040	15 339	10 376	<b>262 960</b>
	Mar	51 396	35 791	5 238	18 671	55 668	11 167	80 173	22 794	7 209	<b>288 107</b>

1/ Latest two months are preliminary.



## Explanatory notes

<b>Introduction</b>	<b>1</b>	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.
	<b>2</b>	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.
<b>Purpose of the survey</b>	<b>3</b>	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.
<b>Scope of the survey</b>	<b>4</b>	This survey covers: <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>	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.
<b>Survey methodology and design</b>	<b>6</b>	The survey is conducted by email, fax and telephone each month from 203 magistrates' offices.
<b>Collection rate</b>	<b>7</b>	The preliminary collection rate for the civil cases for debt survey for March 2020 was 74,4%. The improved collection rate for February 2020 was 82,3%.
<b>Seasonal adjustment</b>	<b>8</b>	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>
<b>Trend cycle</b>	<b>9</b>	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.
<b>Unpublished statistics</b>	<b>10</b>	In some cases Stats SA can also make available statistics which are not published.
<b>Symbols and abbreviations</b>	<b>11</b>	R/D      Refer to drawer Stats SA    Statistics South Africa *            Revised figures

## 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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