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STATISTICAL RELEASE

P0041

Statistics of civil cases for debt (Preliminary)

November 2020

**Embargoed until:
21 January 2021
09:00**

ENQUIRIES:
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FORTHCOMING ISSUE:
December 2020

EXPECTED RELEASE DATE:
18 February 2021



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Key results for November 2020

Table A – Key figures for the month of November 2020

Actual estimates	November 2020	% change between November 2019 and November 2020	% change between September – November 2019 and September – November 2020
Number of civil summonses issued for debt	42 523	-16,3	-13,5
Number of civil judgements recorded for debt	12 090	-22,4	-19,6
Value of civil judgements recorded for debt (R million)	313,4	-9,0	-3,6

The number of civil summonses issued for debt

The total number of civil summonses issued for debt decreased by 13,5% in the three months ended November 2020 compared with the three months ended November 2019.

The largest contributors to the 13,5% decrease in civil summonses issued were:

- 'other' debts (contributing -3,5 percentage points);
- services (contributing -3,3 percentage points);
- money lent (contributing -2,7 percentage points); and
- promissory notes (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 19,6% in the three months ended November 2020 compared with the three months ended November 2019.

The largest contributors to the 19,6% decrease were civil judgements relating to:

- 'other' debts (contributing -5,5 percentage points);
- services (contributing -4,1 percentage points); and
- money lent (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 3,6% in the three months ended November 2020 compared with the three months ended November 2019. The largest negative contributor to the 3,6% decrease was promissory notes (contributing -4,3 percentage points), while the largest positive contributor was rent (contributing 3,2 percentage points) – see Tables 4 and 5.

In November 2020, 12 090 civil judgements for debt amounting to R313,4 million were recorded. The largest contributors to the total value of judgements were:

- money lent (R99,5 million or 31,7%);
- services (R61,5 million or 19,6%); and
- 'other' debts (R48,1 million or 15,3%) – see Tables 2 and 3.

Figure 1 – Civil summonses issued for debt

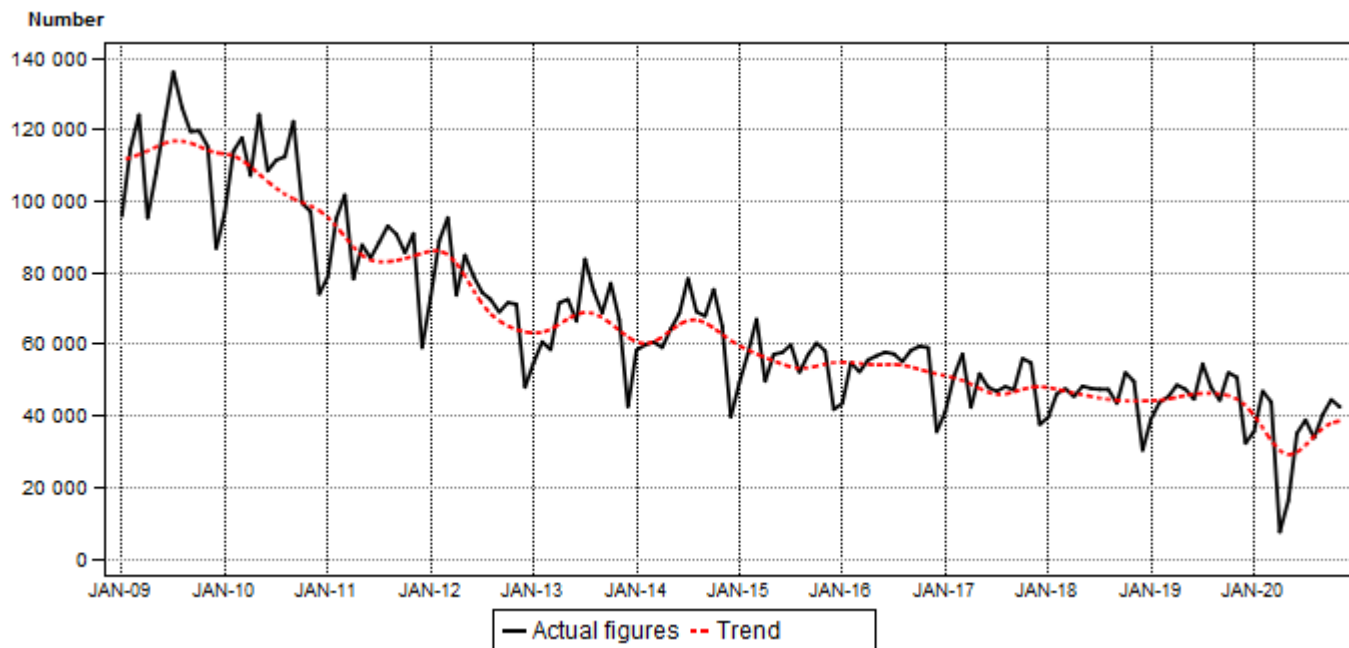


Figure 2 – Civil judgements recorded for debt



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			
		2019	Nov-19	1/ Oct-20	1/ Nov-20	2019	Nov-19	1/ Oct-20	1/ Nov-20
Cases recorded	Actual figures	573 505	52 275	48 204	45 724	501 837	45 352	43 205	40 732
	Seasonally adjusted		46 768	41 992	40 854		40 809	37 666	36 398
Civil summonses for debt	Goods sold - Open account	32 869	2 748	2 026	1 821	24 773	2 093	1 315	1 201
	Goods sold - Instalment sale transactions	17 827	1 315	1 638	1 463	14 851	1 111	1 423	1 212
	Services - Professional	61 914	5 913	4 363	4 257	54 906	5 299	3 931	3 802
	Services - Other	84 337	7 155	7 183	6 425	72 858	6 014	6 401	5 654
	Rent	29 859	2 822	2 984	3 077	23 382	2 241	2 425	2 513
	Money lent	137 744	13 235	11 846	10 500	129 914	12 377	11 343	9 976
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	72 484	7 140	5 582	5 743	67 528	6 802	5 387	5 490
	Other debts	114 445	10 462	8 933	9 237	102 355	9 414	8 056	8 418
	Total - Actual figures	551 479	50 790	44 555	42 523	490 567	45 351	40 281	38 266
	Total - Seasonally adjusted		46 116	38 997	38 766		41 390	35 169	34 997

1/ Preliminary.

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

	Item	Total				Private Persons			
		2019	Nov-19	1/ Oct-20	1/ Nov-20	2019	Nov-19	1/ Oct-20	1/ Nov-20
Number of civil judgements	Goods sold - Open account	14 253	1 047	786	686	10 594	741	520	430
	Goods sold - Instalment sale transactions	6 276	403	492	322	5 488	345	405	266
	Services - Professional	29 978	2 437	2 269	1 883	27 459	2 185	2 068	1 680
	Services - Other	35 194	2 782	2 676	2 126	31 643	2 402	2 280	1 841
	Rent	18 799	1 513	1 128	1 161	15 527	1 269	906	878
	Money lent	41 327	3 187	2 974	2 870	37 645	2 753	2 779	2 663
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	17 343	1 223	852	925	15 511	1 150	757	843
	Other debts	36 996	2 981	2 107	2 117	34 197	2 749	1 904	1 963
	Total - Actual figures	200 166	15 573	13 284	12 090	178 064	13 594	11 619	10 564
	Total - Seasonally adjusted		14 827	12 033	11 545		13 040	10 561	10 124

1/ Preliminary.

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

	Item	Total				Private Persons			
		2019	Nov-19	1/ Oct-20	1/ Nov-20	2019	Nov-19	1/ Oct-20	1/ Nov-20
Value of civil judgements	Goods sold - Open account	246 154	25 585	23 072	21 785	136 662	10 759	8 600	8 702
	Goods sold - Instalment sale transactions	139 841	14 450	17 770	12 544	120 869	12 422	15 257	10 816
	Services - Professional	236 936	27 495	22 021	21 927	209 228	24 955	19 061	18 096
	Services - Other	556 418	48 458	69 050	39 580	464 934	36 866	59 640	31 809
	Rent	376 750	38 400	36 897	34 874	271 115	26 856	22 796	22 274
	Money lent	1 048 737	92 483	85 783	99 479	962 684	85 044	82 304	94 276
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	482 897	42 266	27 105	35 158	425 567	39 536	22 665	31 690
	Other debts	648 602	55 396	51 717	48 102	532 742	46 067	46 310	44 028
	Total - Actual figures	3 736 335	344 533	333 415	313 449	3 123 801	282 505	276 633	261 691
	Total - Seasonally adjusted		322 752	308 549	292 413		269 380	253 948	248 546

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 November 2019 and the three months ended November 2020

Actual estimates	Actual estimates Sep – Nov 2019	Actual estimates Sep – Nov 2020	% change between Sep – Nov 2019 and Sep – Nov 2020	Difference between Sep – Nov 2019 and Sep – Nov 2020
Number of civil summonses issued for debt	147 291	127 413	-13,5	-19 878
Number of civil judgements recorded for debt	47 620	38 277	-19,6	-9 343
Value of civil judgements recorded for debt (R million)	995,2	958,9	-3,6	-36,3

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 November 2019 and the three months ended November 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	-2,0	-2,7	-0,2
Goods sold - Instalment sale transactions	0,3	-0,1	0,3
Services - Professional	-1,9	-1,4	0,3
Services - Other	-1,4	-2,7	0,4
Rent	0,3	-1,8	3,2
Money lent	-2,7	-3,3	-2,3
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	-2,6	-2,2	-4,3
Other debts	-3,5	-5,5	-1,0
Total	-13,5	-19,6	-3,6

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 September to November 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 November 2019	Actual estimates November 2020	% change between November 2019 and November 2020	Difference between November 2019 and November 2020
Number of civil summonses issued for debt	50 790	42 523	-16,3	-8 267
Number of civil judgements recorded for debt	15 573	12 090	-22,4	-3 483
Value of civil judgements recorded for debt (R million)	344,5	313,4	-9,0	-31,1

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
2019	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	1 416	419	1 563	3 082	894	4 343	894	1 423	16 384
	Jun	6 583	2 229	544	1 831	7 090	1 911	11 296	2 141	1 536	35 161
	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	8 598	2 695	472	2 284	6 582	2 932	15 165	2 108	1 687	42 523	

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	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	849	126	934	972	270	1 156	258	1 021	6 413
	Jun	1 233	1 001	232	1 291	1 412	417	1 247	533	1 098	8 464
	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	2 435	1 157	150	1 398	1 759	604	2 611	803	1 173	12 090	

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	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	11 318	813	10 907	22 969	4 989	40 124	8 415	4 569	116 515
	Jun	21 057	15 705	2 720	24 400	22 942	8 074	44 553	9 296	4 951	153 698
	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	73 823	22 406	1 874	19 776	40 909	9 601	110 779	22 445	11 836	313 449	

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 November 2020 was 77,3%. The improved collection rate was 79,8% for October 2020.</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 and transitory change 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	<table border="0"> <tr> <td>R/D</td> <td>Refer to drawer</td> </tr> <tr> <td>Stats SA</td> <td>Statistics South Africa</td> </tr> <tr> <td>*</td> <td>Revised figures</td> </tr> </table>	R/D	Refer to drawer	Stats SA	Statistics South Africa	*	Revised figures
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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