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## **STATISTICAL RELEASE**

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# Statistics of civil cases for debt (Preliminary)

November 2021

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## Key results for November 2021

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

Actual estimates	November 2021	% change between November 2020 and November 2021	% change between September – November 2020 and September – November 2021
Number of civil summonses issued for debt	39 661	-6,6	-2,9
Number of civil judgements recorded for debt	12 317	1,5	-0,4
Value of civil judgements recorded for debt (R million)	312,7	0,3	4,4

### The number of civil summonses issued for debt

The total number of civil summonses issued for debt decreased by 2,9% in the three months ended November 2021 compared with the three months ended November 2020.

The largest contributors to the 2,9% decrease in civil summonses issued were:

- services (contributing -1,4 percentage points);
- rent (contributing -1,0 percentage point); and
- 'other' debts (contributing -0,7 of a percentage point) – see Table 5.

### The number of civil judgements recorded for debt

The total number of civil judgements recorded for debt decreased by 0,4% in the three months ended November 2021 compared with the three months ended November 2020.

The largest contributors to the 0,4% decrease were civil judgements relating to:

- services (contributing -3,3 percentage points); and
- rent (contributing -1,3 percentage points).

Civil judgements relating to goods sold (contributing 1,9 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 4,4% in the three months ended November 2021 compared with the three months ended November 2020.

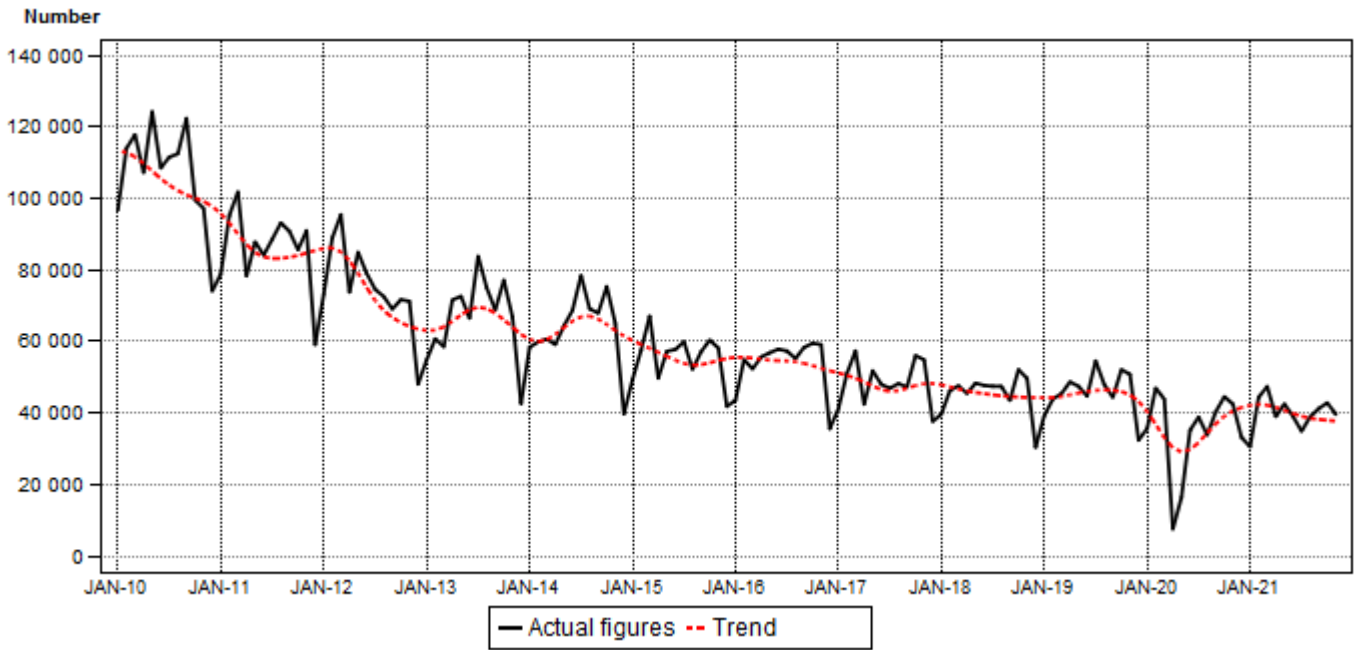
The largest contributors to the 4,4% increase were civil judgements relating to:

- 'other' debts (contributing 4,0 percentage points);
- money lent (contributing 3,1 percentage points); and
- promissory notes (contributing 1,5 percentage points) – see Table 5.

In November 2021, 12 317 civil judgements for debt amounting to R312,7 million were recorded. The largest contributors to the total value of judgements were:

- money lent (R87,8 million or 28,1%);
- 'other' debts (R72,2 million or 23,1%); and
- services (R56,1 million or 17,9%) – see Table 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	Nov-20	1/ Oct-21	1/ Nov-21	2020	Nov-20	1/ Oct-21	1/ Nov-21
<b>Cases recorded</b>	<b>Actual figures</b>	<b>451 691</b>	<b>45 694</b>	<b>44 664</b>	<b>42 114</b>	<b>400 702</b>	<b>40 727</b>	<b>38 623</b>	<b>36 906</b>
	<b>Seasonally adjusted</b>		42 030	41 102	38 271		37 076	35 104	33 800
<b>Civil summonses for debt</b>	Goods sold - Open account	21 933	1 814	2 331	2 139	15 671	1 188	1 511	1 405
	Goods sold - Instalment sale transactions	14 879	1 555	1 437	1 225	13 022	1 304	1 076	924
	Services - Professional	47 911	4 260	3 979	4 220	42 984	3 806	3 403	3 702
	Services - Other	63 941	6 484	6 879	5 470	56 770	5 718	5 840	4 601
	Rent	25 506	3 111	2 387	2 177	19 452	2 519	1 819	1 604
	Money lent	105 308	10 492	12 026	10 106	100 399	9 960	11 009	9 475
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	50 761	5 707	5 675	4 668	48 420	5 454	5 423	4 415
	Other debts	88 563	9 054	8 110	9 656	79 872	8 246	7 351	8 758
	<b>Total - Actual figures</b>	<b>418 802</b>	<b>42 477</b>	<b>42 824</b>	<b>39 661</b>	<b>376 590</b>	<b>38 195</b>	<b>37 432</b>	<b>34 884</b>
	<b>Total - Seasonally adjusted</b>		39 778	39 525	35 935		35 665	34 276	31 736

1/ Preliminary.

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

Item		Total				Private Persons			
		2020	Nov-20	1/ Oct-21	1/ Nov-21	2020	Nov-20	1/ Oct-21	1/ Nov-21
<b>Number of civil judgements</b>	Goods sold - Open account	8 801	701	946	1 164	6 068	454	681	937
	Goods sold - Instalment sale transactions	4 576	365	435	472	3 830	293	360	391
	Services - Professional	20 860	1 934	1 917	1 649	18 983	1 733	1 730	1 395
	Services - Other	24 350	2 123	2 582	2 179	21 717	1 872	2 301	1 900
	Rent	11 727	1 130	1 092	913	9 360	843	903	754
	Money lent	27 443	2 949	3 098	2 878	24 796	2 706	2 866	2 617
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	9 381	913	958	974	8 488	831	881	900
	Other debts	22 574	2 018	1 831	2 088	20 599	1 838	1 627	1 912
	<b>Total - Actual figures</b>	<b>129 712</b>	<b>12 133</b>	<b>12 859</b>	<b>12 317</b>	<b>113 841</b>	<b>10 570</b>	<b>11 349</b>	<b>10 806</b>
	<b>Total - Seasonally adjusted</b>		11 554	12 112	11 286		10 076	10 749	9 878

1/ Preliminary.

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

Item		Total				Private Persons			
		2020	Nov-20	1/ Oct-21	1/ Nov-21	2020	Nov-20	1/ Oct-21	1/ Nov-21
<b>Value of civil judgements</b>	Goods sold - Open account	190 039	21 757	19 066	23 057	79 072	8 641	9 878	12 589
	Goods sold - Instalment sale transactions	141 631	12 582	18 964	15 399	114 990	10 819	15 414	12 426
	Services - Professional	201 414	21 842	28 279	18 044	175 906	17 955	16 692	14 018
	Services - Other	457 434	43 098	44 227	38 012	382 066	35 326	36 714	31 104
	Rent	309 535	35 452	36 421	28 924	217 148	22 817	27 342	22 221
	Money lent	797 650	92 124	92 863	87 808	747 713	86 771	86 135	82 542
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	311 985	35 845	33 018	29 194	271 527	32 354	29 349	25 492
	Other debts	463 155	48 982	57 172	72 247	393 270	43 984	47 166	62 727
	<b>Total - Actual figures</b>	<b>2 872 843</b>	<b>311 682</b>	<b>330 010</b>	<b>312 685</b>	<b>2 381 692</b>	<b>258 667</b>	<b>268 690</b>	<b>263 119</b>
	<b>Total - Seasonally adjusted</b>		290 862	314 538	280 588		242 664	260 491	236 214

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 2020 and the three months ended November 2021**

Actual estimates	Actual estimates Sep – Nov 2020	Actual estimates Sep – Nov 2021	% change between Sep – Nov 2020 and Sep – Nov 2021	Difference between Sep – Nov 2020 and Sep – Nov 2021
Number of civil summonses issued for debt	127 367	123 712	-2,9	-3 655
Number of civil judgements recorded for debt	38 320	38 160	-0,4	-160
Value of civil judgements recorded for debt (R million)	957,1	999,6	4,4	42,5

**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 three months ended November 2020 and the three months ended November 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	0,6	1,8	-0,4
Goods sold - Instalment sale transactions	-0,4	0,1	1,3
Services - Professional	-0,9	-3,3	-0,8
Services - Other	-0,5	0,0	-2,1
Rent	-1,0	-1,3	-2,2
Money lent	-0,1	0,7	3,1
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	0,2	1,2	1,5
Other debts	-0,7	0,4	4,0
<b>Total</b>	<b>-2,9</b>	<b>-0,4</b>	<b>4,4</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 September to November 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 November 2020	Actual estimates November 2021	% change between November 2020 and November 2021	Difference between November 2020 and November 2021
Number of civil summonses issued for debt	42 477	39 661	-6,6	-2 816
Number of civil judgements recorded for debt	12 133	12 317	1,5	184
Value of civil judgements recorded for debt (R million)	311,7	312,7	0,3	1,0

**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	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	3 024	652	3 535	7 507	1 450	12 958	2 682	1 645	<b>42 525</b>
	Jun	8 917	2 973	558	3 027	5 963	2 033	12 140	1 688	1 763	<b>39 062</b>
	Jul	7 021	2 710	725	2 667	4 851	1 756	11 580	1 938	1 659	<b>34 907</b>
	Aug	9 222	1 918	779	3 297	5 385	1 749	12 599	2 199	1 745	<b>38 893</b>
	Sep	8 362	3 041	515	3 309	5 313	2 086	14 337	2 486	1 778	<b>41 227</b>
	Oct	8 313	2 860	521	3 564	6 284	1 985	15 268	2 211	1 818	<b>42 824</b>
	Nov	8 476	2 630	457	3 955	5 287	1 530	12 911	2 675	1 740	<b>39 661</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	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	159	1 792	1 824	665	2 438	819	1 166	<b>13 916</b>
	Jun	2 422	1 673	164	2 105	1 651	349	1 654	594	1 159	<b>11 771</b>
	Jul	2 143	1 032	257	2 250	1 957	541	1 995	889	1 244	<b>12 308</b>
	Aug	2 066	659	266	1 931	1 620	682	2 640	694	1 243	<b>11 801</b>
	Sep	2 617	937	267	2 064	1 825	716	2 660	620	1 278	<b>12 984</b>
	Oct	2 673	1 020	254	2 256	1 712	648	2 536	517	1 243	<b>12 859</b>
	Nov	2 779	1 450	175	2 125	1 364	484	2 017	621	1 302	<b>12 317</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	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	2 732	26 618	43 891	16 807	84 463	20 609	8 270	<b>289 288</b>
	Jun	64 074	31 007	3 379	31 247	47 121	8 090	71 969	18 327	13 399	<b>288 613</b>
	Jul	61 900	20 111	4 549	26 797	52 527	10 779	65 016	21 488	13 432	<b>276 599</b>
	Aug	68 741	14 303	4 178	27 880	43 039	12 579	97 814	54 980	12 531	<b>336 045</b>
	Sep	75 269	23 317	4 371	28 592	66 193	13 703	115 558	13 361	16 500	<b>356 864</b>
	Oct	88 759	21 153	3 878	27 577	54 364	13 249	87 711	21 486	11 833	<b>330 010</b>
	Nov	94 860	24 230	5 568	27 259	43 332	8 316	80 662	16 667	11 791	<b>312 685</b>

1/ Latest three 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 November 2021 was 69,5%. The improved collection rates for September and October 2021 were 75,4% and 75,9% respectively.
<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>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.
<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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