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Statistics of civil cases for debt (Preliminary)

October 2020

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Contents

Key results for October 2020	2
Figure 1 – Civil summonses issued for debt.....	3
Figure 2 – Civil judgements recorded for debt.....	3
Detailed results: Tables	4
Table 1 – Number of civil cases recorded and summonses issued for debt: Total and private persons	4
Table 2 – Number of civil default and consent judgements for debt: Total and private persons	5
Table 3 – Value of civil default and consent judgements for debt: Total and private persons (R'000)	5
Table 4 – Percentage change in the total number of civil summonses and judgements and the value of judgements recorded between the three months ended October 2019 and the three months ended October 2020.....	6
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 October 2019 and the three months ended October 2020	6
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	6
Table 7 – Number of civil summonses issued for debt by province	7
Table 8 – Number of civil default and consent judgements for debt by province	7
Table 9 – Value of civil default and consent judgements for debt by province (R'000).....	7
Explanatory notes	8
Glossary	9
General information	10
Technical enquiries	10

Key results for October 2020

Table A – Key figures for the month of October 2020

Actual estimates	October 2020	% change between October 2019 and October 2020	% change between August – October 2019 and August – October 2020
Number of civil summonses issued for debt	44 564	-14,5	-17,8
Number of civil judgements recorded for debt	13 279	-21,1	-23,3
Value of civil judgements recorded for debt (R million)	333,4	-1,3	-8,0

The number of civil summonses issued for debt

The total number of civil summonses issued for debt decreased by 17,8% in the three months ended October 2020 compared with the three months ended October 2019.

The largest contributors to the 17,8% decrease in civil summonses issued were:

- 'other' debts (contributing -5,2 percentage points);
- money lent (contributing -3,9 percentage points);
- services (contributing -3,4 percentage points); and
- promissory notes (contributing -3,2 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 23,3% in the three months ended October 2020 compared with the three months ended October 2019.

The largest contributors to the 23,3% decrease were civil judgements relating to:

- 'other' debts (contributing -6,3 percentage points);
- money lent (contributing -4,4 percentage points);
- services (contributing -4,0 percentage points); and
- goods sold (contributing -3,2 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 8,0% in the three months ended October 2020 compared with the three months ended October 2019.

The largest negative contributors to the 8,0% decrease were value of judgements relating to:

- promissory notes (contributing -6,0 percentage points); and
- money lent (contributing -4,8 percentage points) – see Tables 4 and 5.

In October 2020, 13 279 civil judgements for debt amounting to R333,4 million were recorded. The largest contributors to the total value of judgements were:

- services (R91,1 million or 27,3%);
- money lent (R85,8 million or 25,7%); and
- 'other' debts (R51,7 million or 15,5%) – see Tables 2 and 3.

Figure 1 – Civil summonses issued for debt

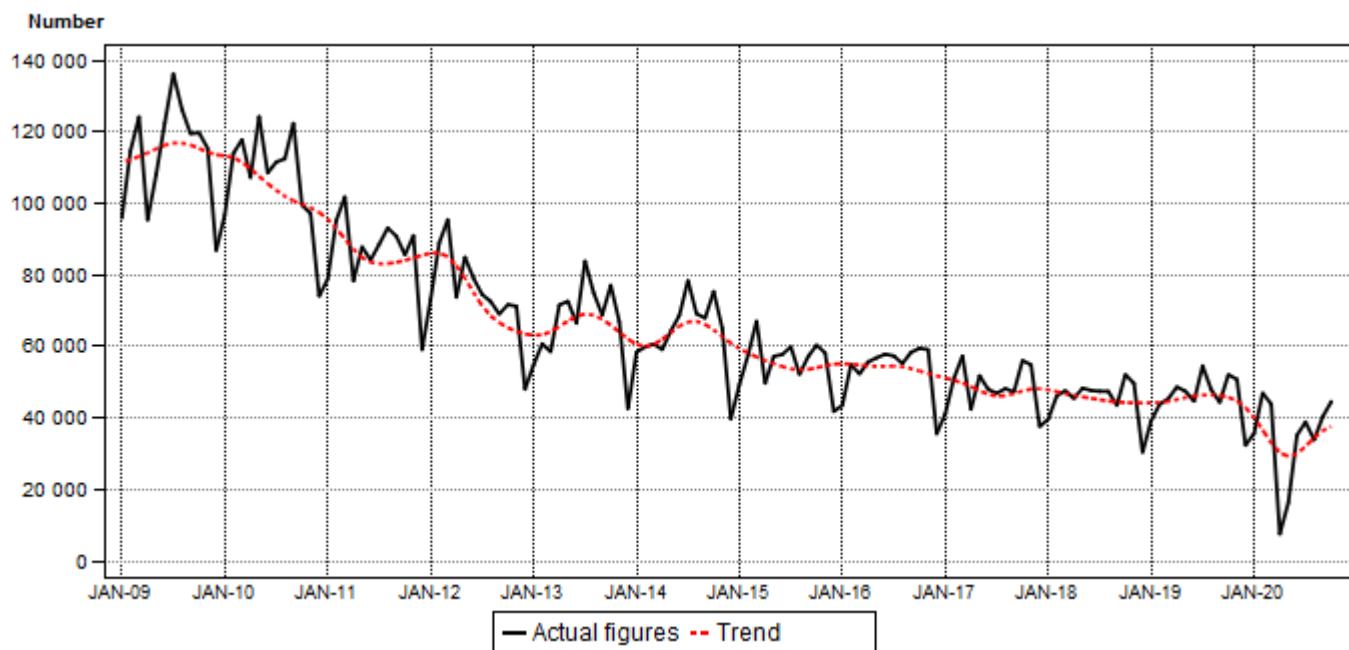


Figure 2 – Civil judgements recorded for debt



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	Oct-19	1/ Sep-20	1/ Oct-20	2019	Oct-19	1/ Sep-20	1/ Oct-20
Cases recorded	Actual figures	573 505	54 834	43 470	48 233	501 837	48 243	38 742	43 211
	Seasonally adjusted		46 514	42 205	42 196		40 285	37 505	37 793
Civil summonses for debt	Goods sold - Open account	32 869	3 242	2 051	2 060	24 773	2 580	1 531	1 349
	Goods sold - Instalment sale transactions	17 827	1 336	1 311	1 641	14 851	1 124	1 109	1 423
	Services - Professional	61 914	5 102	4 727	4 345	54 906	4 507	4 149	3 913
	Services - Other	84 337	7 545	5 809	7 183	72 858	6 570	5 104	6 401
	Rent	29 859	2 733	2 207	2 992	23 382	2 209	1 549	2 433
	Money lent	137 744	13 098	10 678	11 830	129 914	12 482	10 192	11 327
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	72 484	7 536	5 086	5 580	67 528	6 985	4 946	5 385
	Other debts	114 445	11 529	8 466	8 933	102 355	10 223	7 820	8 056
	Total - Actual figures	551 479	52 121	40 335	44 564	490 567	46 680	36 400	40 287
	Total - Seasonally adjusted		44 097	38 799	39 050		39 204	34 988	35 157

1/ Preliminary.

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

	Item	Total				Private Persons			
		2019	Oct-19	1/ Sep-20	1/ Oct-20	2019	Oct-19	1/ Sep-20	1/ Oct-20
Number of civil judgements	Goods sold - Open account	14 253	1 357	783	766	10 594	843	499	500
	Goods sold - Instalment sale transactions	6 276	512	529	492	5 488	448	472	405
	Services - Professional	29 978	2 486	2 395	2 268	27 459	2 283	2 212	2 067
	Services - Other	35 194	3 026	2 319	2 678	31 643	2 702	2 102	2 282
	Rent	18 799	1 669	1 322	1 130	15 527	1 343	1 069	908
	Money lent	41 327	3 478	2 785	2 978	37 645	3 213	2 531	2 783
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	17 343	1 179	774	860	15 511	1 066	709	765
	Other debts	36 996	3 114	1 996	2 107	34 197	2 851	1 779	1 904
	Total - Actual figures	200 166	16 821	12 903	13 279	178 064	14 749	11 373	11 614
	Total - Seasonally adjusted		14 914	12 732	12 102		13 052	11 208	10 622

1/ Preliminary.

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

	Item	Total				Private Persons			
		2019	Oct-19	1/ Sep-20	1/ Oct-20	2019	Oct-19	1/ Sep-20	1/ Oct-20
Value of civil judgements	Goods sold - Open account	246 154	24 488	22 947	23 051	136 662	11 543	9 128	8 579
	Goods sold - Instalment sale transactions	139 841	16 062	15 257	17 770	120 869	13 955	13 416	15 257
	Services - Professional	236 936	23 007	29 329	22 012	209 228	20 398	26 544	19 053
	Services - Other	556 418	51 044	39 577	69 069	464 934	42 996	31 795	59 659
	Rent	376 750	29 705	54 599	36 901	271 115	20 082	37 997	22 800
	Money lent	1 048 737	94 021	70 020	85 793	962 684	88 356	65 019	82 315
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	482 897	46 229	24 721	27 086	425 567	39 367	20 097	22 646
	Other debts	648 602	53 404	55 558	51 717	532 742	43 474	44 381	46 310
	Total - Actual figures	3 736 335	337 960	312 008	333 399	3 123 801	280 171	248 377	276 619
	Total - Seasonally adjusted		302 390	306 738	309 670		250 813	248 703	254 675

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 October 2019 and the three months ended October 2020

Actual estimates	Actual estimates Aug – Oct 2019	Actual estimates Aug – Oct 2020	% change between Aug – Oct 2019 and Aug – Oct 2020	Difference between Aug – Oct 2019 and Aug – Oct 2020
Number of civil summonses issued for debt	144 443	118 754	-17,8	-25 689
Number of civil judgements recorded for debt	48 738	37 362	-23,3	-11 376
Value of civil judgements recorded for debt (R million)	979,2	901,2	-8,0	-78,0

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 October 2019 and the three months ended October 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	-3,0	-0,1
Goods sold - Instalment sale transactions	0,0	-0,2	1,0
Services - Professional	-1,3	-1,7	0,9
Services - Other	-2,1	-2,3	1,0
Rent	0,0	-3,0	2,6
Money lent	-3,9	-4,4	-4,8
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	-3,2	-2,4	-6,0
Other debts	-5,2	-6,3	-2,6
Total	-17,8	-23,3	-8,0

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 August to October 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 October 2019	Actual estimates October 2020	% change between October 2019 and October 2020	Difference between October 2019 and October 2020
Number of civil summonses issued for debt	52 121	44 564	-14,5	-7 557
Number of civil judgements recorded for debt	16 821	13 279	-21,1	-3 542
Value of civil judgements recorded for debt (R million)	338,0	333,4	-1,3	-4,6

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	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	1 416	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	7 207	2 659	15 472	2 773	1 676	44 564

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	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	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	2 311	589	2 502	995	1 161	13 279

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	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	11 318	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	64 794	8 279	94 396	31 051	5 924	333 399

1/ Latest three months are preliminary.

Explanatory notes

Introduction	1	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.
	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.
Purpose of the survey	3	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.
Scope of the survey	4	This survey covers: <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	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.
Survey methodology and design	6	The survey is conducted by email, fax and telephone each month from 203 magistrates' offices.
Collection rate	7	The preliminary collection rate for the civil cases for debt survey for October 2020 was 79,3%. The improved collection rates were 81,3% for September 2020 and 79,8% for August 2020.
Seasonal adjustment	8	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. 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.
Trend cycle	9	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.
Unpublished statistics	10	In some cases Stats SA can also make available statistics which are not published.
Symbols and abbreviations	11	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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