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Statistics of civil cases for debt (Preliminary)

October 2021

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Key results for October 2021

Table A – Key figures for the month of October 2021

Actual estimates	October 2021	% change between October 2020 and October 2021	% change between August – October 2020 and August – October 2021
Number of civil summonses issued for debt	42 813	-3,9	3,5
Number of civil judgements recorded for debt	12 899	-2,9	0,9
Value of civil judgements recorded for debt (R million)	337,9	1,4	14,4

The number of civil summonses issued for debt

The total number of civil summonses issued for debt increased by 3,5% in the three months ended October 2021 compared with the three months ended October 2020.

The largest contributors to the 3,5% increase in civil summonses issued were:

- promissory notes (contributing 1,6 percentage points);
- money lent (contributing 1,5 percentage points); 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 increased by 0,9% in the three months ended October 2021 compared with the three months ended October 2020.

The largest positive contributors to the 0,9% increase were civil judgements relating to:

- promissory notes (contributing 1,7 percentage points); and
- money lent (contributing 1,6 percentage points).

Civil judgements relating to services (contributing -3,1 percentage points) was the largest negative contributor – see Table 5.

The value of civil judgements recorded for debt

The total value of civil judgements recorded for debt increased by 14,4% in the three months ended October 2021 compared with the three months ended October 2020.

The largest contributors to the 14,4% increase were civil judgements relating to:

- money lent (contributing 7,0 percentage points);
- promissory notes (contributing 4,8 percentage points); and
- ‘other’ debts (contributing 4,4 percentage points) – see Table 5.

In October 2021, 12 899 civil judgements for debt amounting to R337,9 million were recorded. The largest contributors to the total value of judgements were:

- money lent (R100,7 million or 29,8%);
- services (R72,6 million or 21,5%); and
- ‘other’ debts (R57,3 million or 17,0%) – see Table 3.

Figure 1 – Civil summonses issued for debt

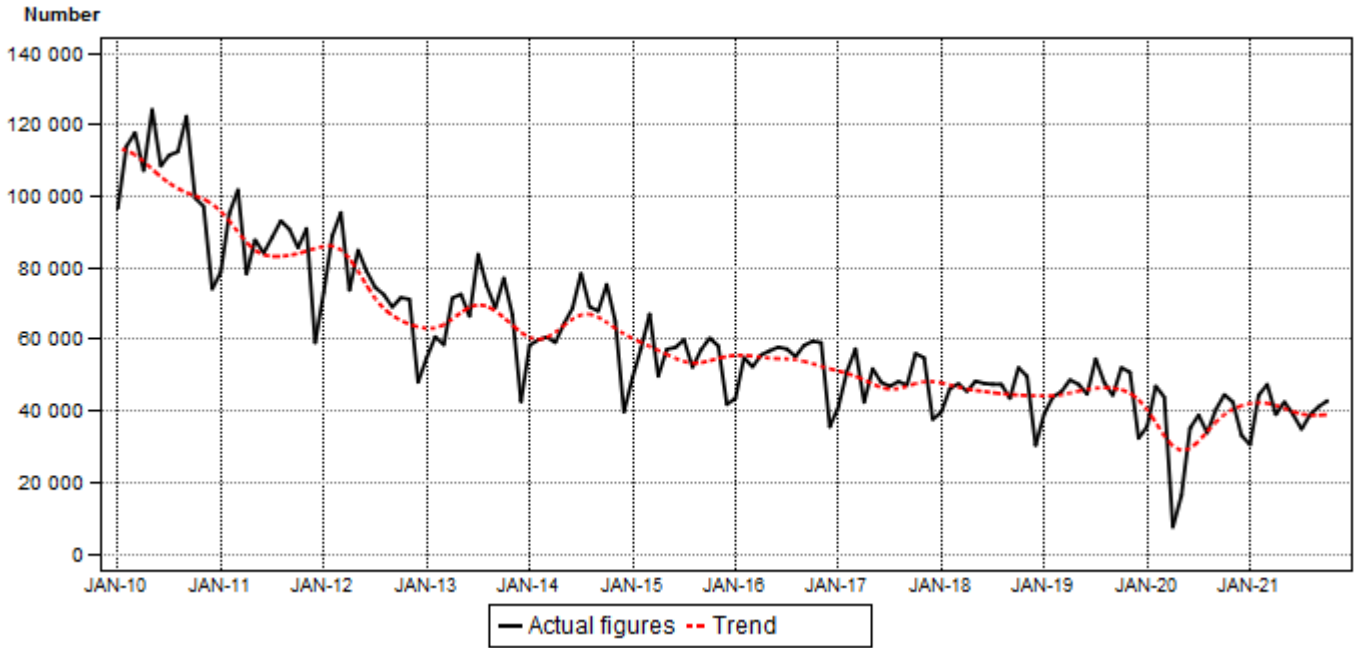


Figure 2 – Civil judgements recorded for debt



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	Oct-20	1/ Sep-21	1/ Oct-21	2020	Oct-20	1/ Sep-21	1/ Oct-21
Cases recorded	Actual figures	451 691	48 204	42 706	44 653	400 702	43 205	37 008	38 610
	Seasonally adjusted		42 587	40 962	41 333		38 154	35 096	35 169
Civil summonses for debt	Goods sold - Open account	21 933	2 026	2 122	2 331	15 671	1 315	1 375	1 511
	Goods sold - Instalment sale transactions	14 879	1 638	1 274	1 441	13 022	1 423	1 006	1 077
	Services - Professional	47 911	4 363	4 007	3 973	42 984	3 931	3 304	3 396
	Services - Other	63 941	7 183	6 501	6 887	56 770	6 401	5 332	5 849
	Rent	25 506	2 984	2 480	2 389	19 452	2 425	1 921	1 822
	Money lent	105 308	11 846	10 734	12 018	100 399	11 343	9 817	11 001
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	50 761	5 582	6 345	5 676	48 420	5 387	6 020	5 421
	Other debts	88 563	8 933	7 749	8 098	79 872	8 056	7 004	7 342
	Total - Actual figures	418 802	44 555	41 212	42 813	376 590	40 281	35 779	37 419
	Total - Seasonally adjusted		39 328	39 559	39 782		35 527	34 487	34 777

1/ Preliminary.

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

Item		Total				Private Persons			
		2020	Oct-20	1/ Sep-21	1/ Oct-21	2020	Oct-20	1/ Sep-21	1/ Oct-21
Number of civil judgements	Goods sold - Open account	8 801	786	838	941	6 068	520	604	676
	Goods sold - Instalment sale transactions	4 576	492	510	437	3 830	405	451	361
	Services - Professional	20 860	2 269	1 777	1 932	18 983	2 068	1 619	1 743
	Services - Other	24 350	2 676	2 369	2 589	21 717	2 280	2 110	2 307
	Rent	11 727	1 128	1 094	1 095	9 360	906	912	905
	Money lent	27 443	2 974	2 999	3 108	24 796	2 779	2 769	2 875
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	9 381	852	1 064	960	8 488	757	998	882
	Other debts	22 574	2 107	2 350	1 837	20 599	1 904	2 159	1 631
	Total - Actual figures	129 712	13 284	13 001	12 899	113 841	11 619	11 622	11 380
	Total - Seasonally adjusted		12 026	12 752	12 190		10 552	11 386	10 816

1/ Preliminary.

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

Item		Total				Private Persons			
		2020	Oct-20	1/ Sep-21	1/ Oct-21	2020	Oct-20	1/ Sep-21	1/ Oct-21
Value of civil judgements	Goods sold - Open account	190 039	23 072	21 821	18 862	79 072	8 600	11 127	9 715
	Goods sold - Instalment sale transactions	141 631	17 770	23 395	18 970	114 990	15 257	20 445	15 416
	Services - Professional	201 414	22 021	19 542	28 300	175 906	19 061	17 150	16 708
	Services - Other	457 434	69 050	48 924	44 338	382 066	59 640	38 859	36 820
	Rent	309 535	36 897	40 892	36 433	217 148	22 796	32 518	27 353
	Money lent	797 650	85 783	96 725	100 657	747 713	82 304	89 244	93 919
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	311 985	27 105	40 047	33 033	271 527	22 665	36 434	29 358
	Other debts	463 155	51 717	65 598	57 345	393 270	46 310	56 170	47 333
	Total - Actual figures	2 872 843	333 415	356 944	337 938	2 381 692	276 633	301 947	276 622
	Total - Seasonally adjusted		308 051	352 435	323 366		256 407	296 429	268 897

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 2020 and the three months ended October 2021

Actual estimates	Actual estimates Aug – Oct 2020	Actual estimates Aug – Oct 2021	% change between Aug – Oct 2020 and Aug – Oct 2021	Difference between Aug – Oct 2020 and Aug – Oct 2021
Number of civil summonses issued for debt	118 745	122 941	3,5	4 196
Number of civil judgements recorded for debt	37 367	37 717	0,9	350
Value of civil judgements recorded for debt (R million)	901,2	1 031,0	14,4	129,8

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 2020 and the three months ended October 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	0,4	0,7	-0,7
Goods sold - Instalment sale transactions	0,0	0,2	1,2
Services - Professional	-1,4	-2,2	0,0
Services - Other	0,9	-0,9	-1,3
Rent	-0,3	-0,6	-1,0
Money lent	1,5	1,6	7,0
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	1,6	1,7	4,8
Other debts	0,7	0,3	4,4
Total	3,5	0,9	14,4

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 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 October 2020	Actual estimates October 2021	% change between October 2020 and October 2021	Difference between October 2020 and October 2021
Number of civil summonses issued for debt	44 555	42 813	-3,9	-1 742
Number of civil judgements recorded for debt	13 284	12 899	-2,9	-385
Value of civil judgements recorded for debt (R million)	333,4	337,9	1,4	4,5

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	Oct	8 377	3 232	462	2 706	7 198	2 659	15 472	2 773	1 676	44 555
	Nov	8 701	2 675	472	2 276	6 460	2 978	15 165	2 094	1 656	42 477
	Dec	6 646	2 746	337	1 852	6 443	2 256	9 463	2 027	1 390	33 160
2021	Jan	5 886	2 370	395	2 141	6 175	1 641	9 158	1 367	1 408	30 541
	Feb	9 001	1 857	503	3 315	8 459	2 598	15 046	2 075	1 539	44 393
	Mar	9 973	2 706	625	2 961	7 731	2 148	16 375	3 210	1 675	47 404
	Apr	8 293	2 817	513	2 633	5 257	1 990	13 482	2 296	1 732	39 013
	May	9 072	3 024	652	3 535	7 507	1 450	12 958	2 682	1 645	42 525
	Jun	8 917	2 973	558	3 027	5 963	2 033	12 140	1 688	1 763	39 062
	Jul	7 021	2 710	725	2 667	4 851	1 756	11 580	1 938	1 659	34 907
	Aug	9 222	1 918	779	3 297	5 385	1 749	12 599	2 222	1 745	38 916
	Sep	8 362	3 039	515	3 309	5 313	2 086	14 337	2 473	1 778	41 212
	Oct	8 313	2 848	527	3 551	6 284	1 985	15 268	2 219	1 818	42 813

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	Oct	2 771	1 071	320	1 559	2 316	589	2 502	995	1 161	13 284
	Nov	2 521	1 158	150	1 390	1 753	576	2 611	803	1 171	12 133
	Dec	2 118	1 128	142	1 029	1 645	449	1 823	575	1 099	10 008
2021	Jan	1 404	978	247	1 078	1 171	352	1 531	339	1 084	8 184
	Feb	2 156	1 065	175	1 301	1 887	802	2 168	776	1 087	11 417
	Mar	2 670	1 049	242	1 473	1 947	887	3 220	1 533	1 135	14 156
	Apr	2 141	989	200	1 541	1 916	642	2 196	1 045	1 166	11 836
	May	3 816	1 237	159	1 792	1 824	665	2 438	819	1 166	13 916
	Jun	2 422	1 673	164	2 105	1 651	349	1 654	594	1 159	11 771
	Jul	2 143	1 032	257	2 250	1 957	541	1 995	889	1 244	12 308
	Aug	2 066	659	266	1 931	1 620	682	2 640	710	1 243	11 817
	Sep	2 617	938	267	2 064	1 825	716	2 660	636	1 278	13 001
	Oct	2 673	1 026	251	2 277	1 712	648	2 536	533	1 243	12 899

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	Oct	72 756	28 295	3 808	24 096	64 810	8 279	94 396	31 051	5 924	333 415
	Nov	71 842	21 836	1 874	19 813	41 539	9 567	110 779	22 445	11 987	311 682
	Dec	61 393	28 704	1 969	14 077	37 072	10 501	86 167	14 016	9 301	263 200
2021	Jan	36 125	15 555	4 372	13 875	19 819	7 887	64 267	13 821	6 364	182 085
	Feb	60 806	21 005	2 721	27 429	42 899	15 324	77 693	18 107	8 093	274 077
	Mar	69 027	21 207	5 942	20 962	48 240	16 546	130 397	23 862	7 654	343 837
	Apr	59 052	18 834	4 451	25 062	47 587	15 367	99 525	27 828	9 771	307 477
	May	62 817	23 081	2 732	26 618	43 891	16 807	84 463	20 609	8 270	289 288
	Jun	64 074	31 007	3 379	31 247	47 121	8 090	71 969	18 327	13 399	288 613
	Jul	61 900	20 111	4 549	26 797	52 527	10 779	65 016	21 488	13 432	276 599
	Aug	68 741	14 303	4 178	27 880	43 039	12 579	97 814	55 058	12 531	336 123
	Sep	75 269	23 317	4 371	28 592	66 193	13 703	115 558	13 441	16 500	356 944
	Oct	96 430	21 006	3 826	27 955	54 364	13 249	87 711	21 564	11 833	337 938

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 September and October 2021 were 74,4% and 72,4% respectively. The improved collection rate for August 2021 was 76,4%.
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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