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STATISTICAL RELEASE

P0041

Statistics of civil cases for debt (Preliminary)

September 2020

**Embargoed until:
19 November 2020
09:00**

ENQUIRIES:
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FORTHCOMING ISSUE:
October 2020

EXPECTED RELEASE DATE:
10 December 2020



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Key results for September 2020

Table A – Key figures for the month of September 2020

Actual estimates	September 2020	% change between September 2019 and September 2020	% change between July – September 2019 and July – September 2020
Number of civil summonses issued for debt	40 241	-9,3	-23,1
Number of civil judgements recorded for debt	12 846	-15,6	-32,2
Value of civil judgements recorded for debt (R million)	313,5	0,3	-21,5

The number of civil summonses issued for debt

The total number of civil summonses issued for debt decreased by 23,1% in the third quarter of 2020 compared with the third quarter of 2019.

The largest contributors to the 23,1% decrease for civil summonses issued were:

- money lent (contributing -6,9 percentage points);
- 'other' debts (contributing -4,7 percentage points);
- services (contributing -4,6 percentage points); and
- promissory notes (contributing -3,9 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 32,2% in the third quarter of 2020 compared with the third quarter of 2019.

The largest contributors to the 32,2% decrease were civil judgements relating to:

- 'other' debts (contributing -8,1 percentage points);
- services (contributing -7,1 percentage points); and
- money lent (contributing -6,7 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 21,5% in the third quarter of 2020 compared with the third quarter of 2019.

The largest contributors to the 21,5% decrease were value of judgements relating to:

- money lent (contributing -8,6 percentage points);
- promissory notes (contributing -6,5 percentage points); and
- 'other' debts (contributing -4,7 percentage points) – see Tables 4 and 5.

In September 2020, 12 846 civil judgements for debt amounting to R313,5 million were recorded. The largest contributors to the total value of judgements were:

- money lent (R70,2 million or 22,4%);
- services (R69,1 million or 22,0%); and
- 'other' debts (R56,8 million or 18,1%) – see Tables 2 and 3.

Figure 1 – Civil summonses issued for debt

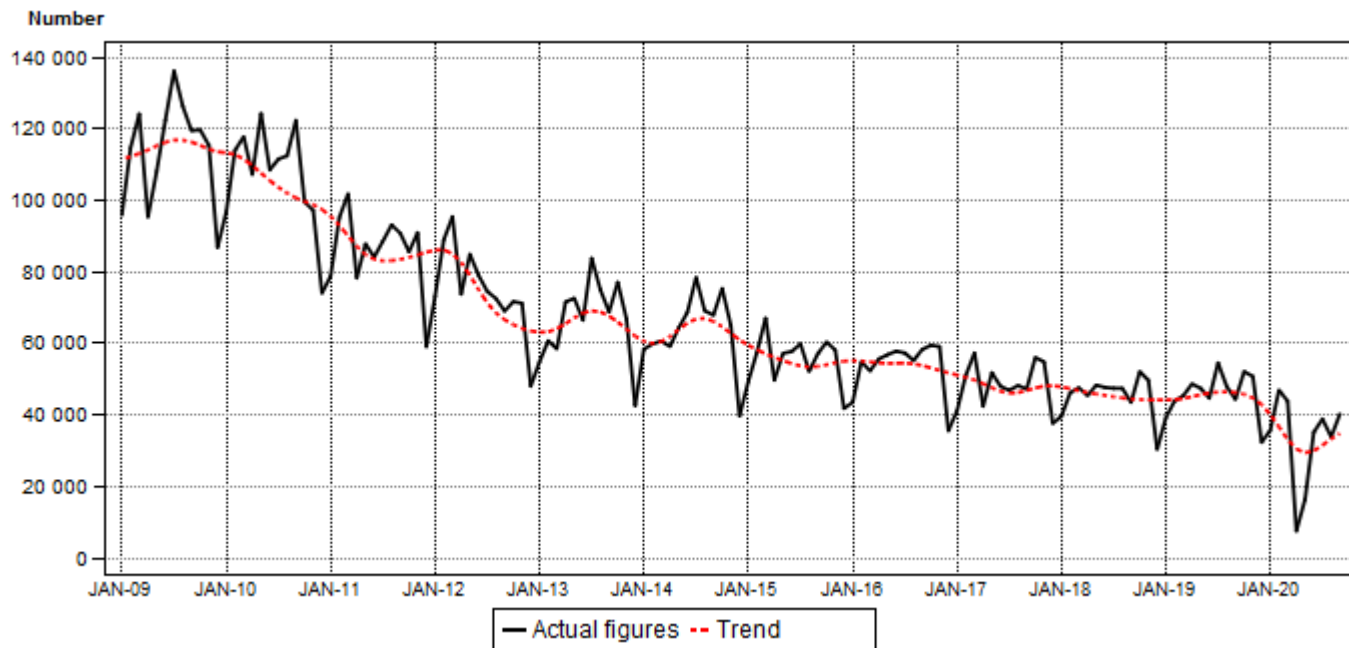
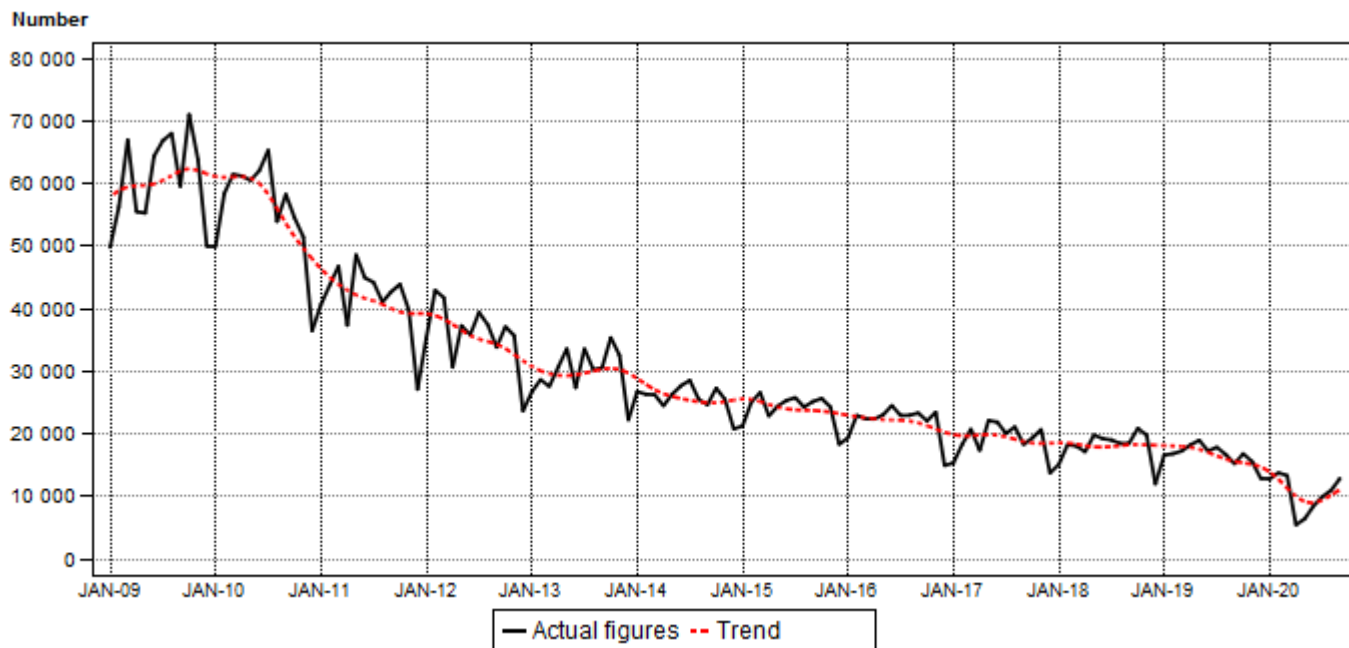


Figure 2 – Civil judgements recorded for debt



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	Sep-19	1/ Aug-20	1/ Sep-20	2019	Sep-19	1/ Aug-20	1/ Sep-20
Cases recorded	Actual figures	573 505	46 334	37 152	43 370	501 837	41 131	32 000	38 667
	Seasonally adjusted		45 766	37 948	42 102		40 844	32 678	37 317
Civil summonses for debt	Goods sold - Open account	32 869	2 803	1 838	2 054	24 773	2 195	1 268	1 534
	Goods sold - Instalment sale transactions	17 827	1 325	1 140	1 311	14 851	1 164	958	1 109
	Services - Professional	61 914	5 133	4 450	4 702	54 906	4 548	3 967	4 124
	Services - Other	84 337	6 788	5 249	5 739	72 858	5 991	4 512	5 055
	Rent	29 859	2 226	2 089	2 211	23 382	1 789	1 510	1 554
	Money lent	137 744	10 604	8 108	10 654	129 914	9 992	7 587	10 170
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	72 484	5 637	4 031	5 092	67 528	5 315	3 706	4 952
	Other debts	114 445	9 864	6 938	8 478	102 355	8 897	6 251	7 832
	Total - Actual figures	551 479	44 380	33 843	40 241	490 567	39 891	29 759	36 330
	Total - Seasonally adjusted		44 069	34 636	38 752		39 616	30 590	34 917

1/ Preliminary.

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

	Item	Total				Private Persons			
		2019	Sep-19	1/ Aug-20	1/ Sep-20	2019	Sep-19	1/ Aug-20	1/ Sep-20
Number of civil judgements	Goods sold - Open account	14 253	1 135	672	784	10 594	790	431	500
	Goods sold - Instalment sale transactions	6 276	462	323	528	5 488	391	252	471
	Services - Professional	29 978	2 279	1 818	2 383	27 459	2 049	1 656	2 200
	Services - Other	35 194	2 588	2 246	2 269	31 643	2 319	2 008	2 053
	Rent	18 799	1 301	938	1 321	15 527	1 080	756	1 068
	Money lent	41 327	3 549	2 338	2 790	37 645	3 298	2 083	2 536
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	17 343	1 173	772	774	15 511	1 052	689	709
	Other debts	36 996	2 739	1 845	1 997	34 197	2 518	1 659	1 779
	Total - Actual figures	200 166	15 226	10 952	12 846	178 064	13 497	9 534	11 316
	Total - Seasonally adjusted		15 361	10 985	12 695		13 604	9 541	11 145

1/ Preliminary.

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

	Item	Total				Private Persons			
		2019	Sep-19	1/ Aug-20	1/ Sep-20	2019	Sep-19	1/ Aug-20	1/ Sep-20
Value of civil judgements	Goods sold - Open account	246 154	19 649	18 381	22 953	136 662	10 353	6 828	9 134
	Goods sold - Instalment sale transactions	139 841	12 451	14 320	15 202	120 869	9 734	9 269	13 361
	Services - Professional	236 936	19 328	17 971	29 310	209 228	16 578	15 197	26 525
	Services - Other	556 418	44 279	40 471	39 817	464 934	36 683	33 297	32 045
	Rent	376 750	26 891	27 820	54 527	271 115	18 411	23 055	37 924
	Money lent	1 048 737	91 873	68 411	70 225	962 684	86 354	62 296	65 224
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	482 897	41 593	27 260	24 721	425 567	33 830	22 229	20 097
	Other debts	648 602	56 627	43 386	56 771	532 742	47 359	37 581	44 379
	Total - Actual figures	3 736 335	312 691	258 020	313 526	3 123 801	259 302	209 752	248 689
	Total - Seasonally adjusted		315 560	255 587	307 620		265 840	207 664	248 418

1/ Preliminary.

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

Actual estimates	Actual estimates Jul – Sep 2019	Actual estimates Jul – Sep 2020	% change between Jul – Sep 2019 and Jul – Sep 2020	Difference between Jul – Sep 2019 and Jul – Sep 2020
Number of civil summonses issued for debt	146 873	112 938	-23,1	-33 935
Number of civil judgements recorded for debt	49 778	33 751	-32,2	-16 027
Value of civil judgements recorded for debt (R million)	1 000,0	784,8	-21,5	-215,2

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 third quarter of 2019 and the third 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	-1,9	-3,1	-0,7
Goods sold - Instalment sale transactions	-0,6	-0,5	0,3
Services - Professional	-1,6	-3,2	0,6
Services - Other	-3,0	-3,9	-2,1
Rent	-0,6	-3,6	0,1
Money lent	-6,9	-6,7	-8,6
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	-3,9	-3,1	-6,5
Other debts	-4,7	-8,1	-4,7
Total	-23,1	-32,2	-21,5

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 July to September 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 September 2019	Actual estimates September 2020	% change between September 2019 and September 2020	Difference between September 2019 and September 2020
Number of civil summonses issued for debt	44 380	40 241	-9,3	-4 139
Number of civil judgements recorded for debt	15 226	12 846	-15,6	-2 380
Value of civil judgements recorded for debt (R million)	312,7	313,5	0,3	0,8

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	Sep	7 212	3 119	560	2 667	8 636	2 459	15 818	1 973	1 936	44 380
	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	5 940	2 226	381	2 089	4 998	2 290	12 774	1 705	1 440	33 843
	Sep	7 936	3 031	719	2 281	5 884	1 831	14 454	2 551	1 554	40 241

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	Sep	2 147	1 241	283	2 649	3 899	735	2 413	739	1 120	15 226
	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	1 891	1 330	200	1 226	1 637	675	2 341	617	1 035	10 952
	Sep	2 266	1 419	242	1 516	1 948	813	2 438	1 084	1 120	12 846

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	Sep	50 935	25 909	5 540	28 753	60 945	13 709	98 527	20 770	7 603	312 691
	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	50 038	25 593	1 653	24 826	43 266	10 570	82 227	13 249	6 598	258 020
	Sep	60 665	27 232	2 927	18 772	55 453	12 828	93 865	36 018	5 766	313 526

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 September 2020 was 80,3%. The collection rates were 77,8% for August 2020 and 80,8% for July 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	<p>R/D Refer to drawer Stats SA Statistics South Africa * Revised figures</p>

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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