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STATISTICAL RELEASE

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Statistics of civil cases for debt (Preliminary)

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Key results for August 2024

Table A – Key figures for the month of August 2024

Actual estimates	Aug 2024	% change between Aug 2023 and Aug 2024	% change between Jun – Aug 2023 and Jun – Aug 2024
Number of civil summonses issued for debt	37 619	-9,8	-14,5
Number of civil judgements recorded for debt	11 151	-7,3	-10,8
Value of civil judgements recorded for debt (R million)	316,5	-4,0	-6,9

The number of civil summonses issued for debt

The total number of civil summonses issued for debt decreased by 14,5% in the three months ended August 2024 compared with the three months ended August 2023.

The largest contributors to the 14,5% decrease in civil summonses issued were:

- services (contributing -4,0 percentage points);
- promissory notes (contributing -3,9 percentage points); and
- money lent (contributing -3,7 percentage points) – see Table 5.

The number of civil judgements recorded for debt

The total number of civil judgements recorded for debt decreased by 10,8% in the three months ended August 2024 compared with the three months ended August 2023.

The largest negative contributors to the 10,8% decrease were civil judgements relating to:

- services (contributing -4,7 percentage points);
- ‘other’ debts (contributing -2,2 percentage points); and
- promissory notes (contributing -1,9 percentage points).

Rent (contributing 0,5 of a percentage point) was the only positive contributor – see Table 5.

The value of civil judgements recorded for debt

The total value of civil judgements recorded for debt decreased by 6,9% in the three months ended August 2024 compared with the three months ended August 2023.

The largest negative contributors to the 6,9% decrease were:

- money lent (contributing -5,1 percentage points);
- promissory notes (contributing -2,2 percentage points); and
- goods sold (contributing -1,2 percentage points).

Rent (contributing 1,9 percentage points) was the only positive contributor – see Table 5.

In August 2024, 11 151 civil judgements for debt amounting to R316,5 million were recorded. The largest contributors to the total value of judgements were:

- money lent (R79,7 million or 25,2%);
- services (R72,2 million or 22,8%);
- ‘other’ debts (R69,9 million or 22,1%); and
- rent (R40,7 million or 12,9%) – see Table 2 and Table 3.

Figure 1 – Civil summonses issued for debt

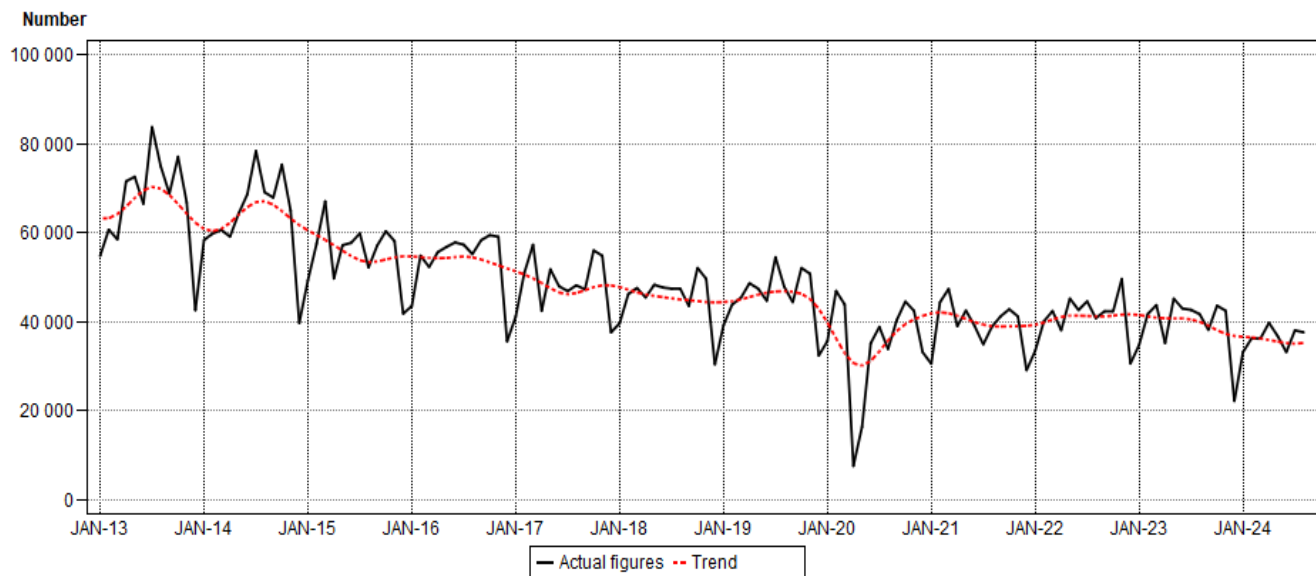
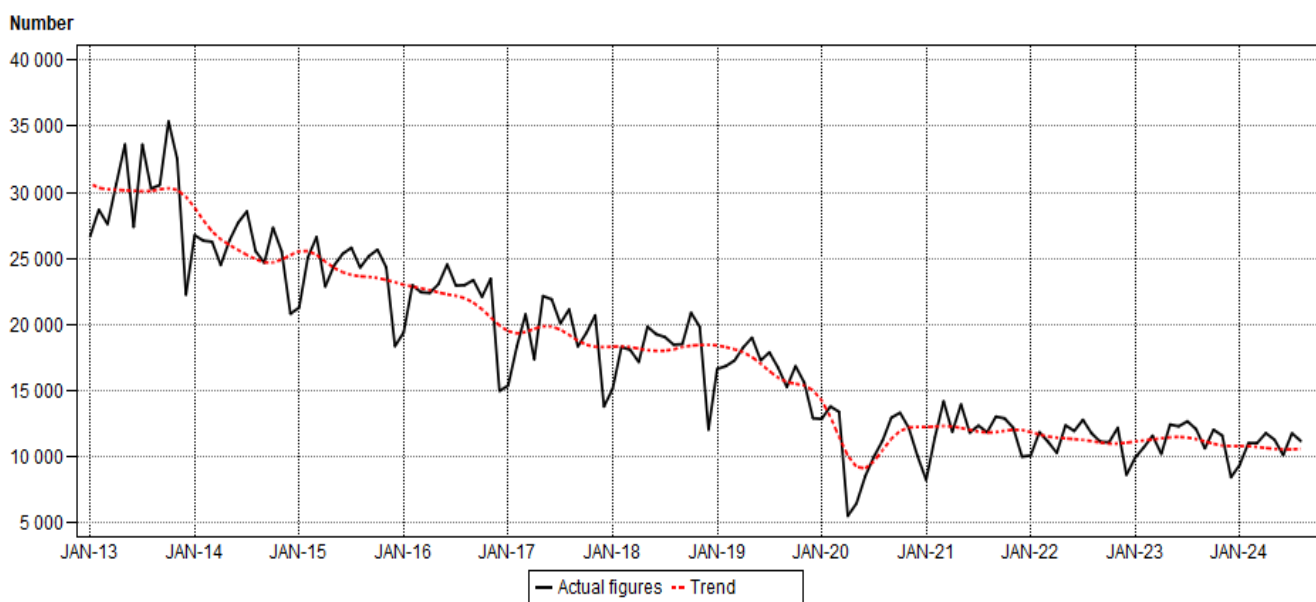


Figure 2 – Civil judgements recorded for debt




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			
		2023	Aug-23	Jul-24	Aug-24	2023	Aug-23	Jul-24	Aug-24
Cases recorded	Actual figures	490 651	42 708	38 668	38 035	409 038	35 687	33 552	31 923
	Seasonally adjusted		40 914	34 456	37 424		34 193	29 965	31 735
Civil summonses for debt	Goods sold - Open account	19 892	1 661	1 312	1 550	11 927	946	799	893
	Goods sold - Instalment sale transactions	13 520	993	1 082	1 141	10 473	639	849	867
	Services - Professional	61 258	5 324	4 635	4 649	44 558	3 804	3 468	3 125
	Services - Other	67 928	6 401	6 924	5 683	57 638	5 423	6 256	4 764
	Rent	24 109	1 818	1 687	1 918	16 557	1 205	1 218	1 321
	Money lent	105 109	8 820	8 211	8 013	97 555	8 154	7 612	7 392
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	43 594	3 952	2 403	2 610	39 607	3 737	2 183	2 348
	Other debts	139 111	12 734	11 828	12 055	122 538	11 404	10 638	10 886
	Total - Actual figures	474 521	41 703	38 082	37 619	400 853	35 312	33 023	31 596
	Total - Seasonally adjusted		39 972	33 922	37 175		33 846	29 344	31 314

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

Item	Total				Private Persons				
	2023	Aug-23	Jul-24	Aug-24	2023	Aug-23	Jul-24	Aug-24	
Number of civil judgements	Goods sold - Open account	6 570	507	491	413	3 399	237	287	250
	Goods sold - Instalment sale transactions	3 053	213	267	262	2 376	168	214	213
	Services - Professional	22 620	2 359	1 681	1 511	16 987	1 796	1 131	1 160
	Services - Other	24 236	2 329	2 316	2 321	21 285	2 045	2 072	2 097
	Rent	10 708	880	1 038	1 001	7 908	659	858	834
	Money lent	29 247	2 520	2 503	2 553	26 674	2 337	2 276	2 355
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	11 634	1 113	1 084	879	9 986	1 035	1 019	842
	Other debts	25 983	2 112	2 343	2 211	21 397	1 853	2 104	1 906
	Total - Actual figures	134 051	12 033	11 723	11 151	110 012	10 130	9 961	9 657
	Total - Seasonally adjusted		11 216	10 330	10 751		9 311	9 051	9 220

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

Item	Total				Private Persons				
	2023	Aug-23	Jul-24	Aug-24	2023	Aug-23	Jul-24	Aug-24	
Value of civil judgements	Goods sold - Open account	162 658	14 951	13 633	12 622	52 628	3 829	4 768	4 919
	Goods sold - Instalment sale transactions	95 057	6 998	9 960	6 545	73 549	5 291	7 534	5 171
	Services - Professional	275 554	22 583	22 834	20 601	161 863	15 048	13 536	15 791
	Services - Other	479 682	46 429	51 608	51 552	396 554	40 358	43 759	42 538
	Rent	361 144	29 898	37 245	40 716	256 500	22 134	29 906	34 554
	Money lent	1 068 083	96 518	89 237	79 672	1 010 531	92 116	83 728	74 636
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	448 744	43 749	43 571	34 951	398 584	38 488	40 763	33 167
	Other debts	733 385	68 622	72 763	69 859	592 296	54 785	60 948	54 169
	Total - Actual figures	3 624 307	329 748	340 851	316 518	2 942 505	272 049	284 942	264 945
	Total - Seasonally adjusted		299 908	293 536	300 643		247 595	249 652	249 399

Table 4 – Percentage change in the total number of civil summonses and judgements and the value of judgements recorded between the three months ended August 2023 and the three months ended August 2024

Actual estimates	Actual estimates Jun – Aug 2023	Actual estimates Jun – Aug 2024	% change between Jun – Aug 2023 and Jun – Aug 2024	Difference between Jun – Aug 2023 and Jun – Aug 2024
Number of civil summonses issued for debt	127 376	108 877	-14,5	-18 499
Number of civil judgements recorded for debt	36 917	32 946	-10,8	-3 971
Value of civil judgements recorded for debt (R million)	993,5	925,1	-6,9	-68,4

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 August 2023 and the three months ended August 2024 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	-0,8	-1,0	-1,3
Goods sold - Instalment sale transactions	-0,1	0,1	0,1
Services - Professional	-3,4	-5,2	-1,1
Services - Other	-0,6	0,5	1,1
Rent	-1,0	0,5	1,9
Money lent	-3,7	-1,6	-5,1
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	-3,9	-1,9	-2,2
Other debts	-1,0	-2,2	-0,3
Total	-14,5	-10,8	-6,9

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 June to August 2023, 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 Aug 2023	Actual estimates Aug 2024	% change between Aug 2023 and Aug 2024	Difference between Aug 2023 and Aug 2024
Number of civil summonses issued for debt	41 703	37 619	-9,8	-4 084
Number of civil judgements recorded for debt	12 033	11 151	-7,3	-882
Value of civil judgements recorded for debt (R million)	329,7	316,5	-4,0	-13,2

Table 7 – Number of civil summonses issued for debt by province

Period		Western Cape	Eastern Cape	Northern Cape	Free State	KwaZulu-Natal	North West	Gauteng	Mpumalanga	Limpopo	South Africa
2023	Aug	9 672	2 217	488	2 275	6 966	1 740	13 540	3 103	1 702	41 703
	Sep	8 565	1 954	544	2 172	6 391	1 573	12 903	2 277	1 792	38 171
	Oct	9 744	2 758	438	2 630	7 032	1 927	14 103	2 947	2 038	43 617
	Nov	10 581	2 856	403	2 418	6 644	1 625	14 280	1 954	1 723	42 484
	Dec	5 298	1 862	296	1 212	3 953	777	5 718	1 736	1 298	22 150
2024	Jan	12 156	2 125	447	1 170	4 436	1 349	8 256	1 601	1 646	33 186
	Feb	9 270	2 095	438	2 038	6 700	1 807	10 471	1 913	1 562	36 294
	Mar	9 613	2 559	512	2 299	5 608	1 426	10 762	1 748	1 671	36 198
	Apr	9 195	2 785	404	2 581	6 885	1 853	12 262	2 016	1 779	39 760
	May	9 449	2 241	410	2 426	6 081	2 133	9 964	2 225	1 868	36 797
	Jun	7 626	2 072	556	2 748	5 275	1 764	9 821	1 706	1 608	33 176
	Jul	8 734	3 128	420	2 556	6 578	1 811	11 065	2 084	1 706	38 082
	Aug	8 393	3 004	307	2 295	7 016	1 775	11 416	1 804	1 609	37 619

Table 8 – Number of civil default and consent judgements for debt by province

Period		Western Cape	Eastern Cape	Northern Cape	Free State	KwaZulu-Natal	North West	Gauteng	Mpumalanga	Limpopo	South Africa
2023	Aug	2 673	701	198	746	1 405	510	3 152	1 477	1 171	12 033
	Sep	2 581	650	141	755	1 028	600	2 763	880	1 175	10 573
	Oct	2 556	786	134	860	1 158	527	3 347	1 356	1 269	11 993
	Nov	2 480	877	115	877	931	399	3 577	1 049	1 242	11 547
	Dec	1 704	621	130	505	867	385	2 597	492	1 092	8 393
2024	Jan	1 827	793	89	478	823	406	2 868	855	1 188	9 327
	Feb	2 378	781	157	879	1 082	487	3 241	785	1 188	10 978
	Mar	2 705	668	144	728	981	405	3 450	766	1 133	10 980
	Apr	2 701	770	74	810	1 156	715	3 409	882	1 217	11 734
	May	2 206	586	209	845	1 288	664	3 282	937	1 220	11 237
	Jun	2 499	656	166	778	1 097	586	2 640	558	1 092	10 072
	Jul	2 565	904	171	884	1 647	641	3 056	675	1 180	11 723
	Aug	2 846	808	215	1 084	1 151	574	2 774	642	1 057	11 151

Table 9 – Value of civil default and consent judgements for debt by province (R'000)

Period		Western Cape	Eastern Cape	Northern Cape	Free State	KwaZulu-Natal	North West	Gauteng	Mpumalanga	Limpopo	South Africa
2023	Aug	78 292	24 411	3 360	15 779	55 587	10 376	106 620	25 324	9 999	329 748
	Sep	71 846	21 282	2 393	15 384	42 508	11 085	120 205	18 895	10 203	313 803
	Oct	67 768	18 705	2 433	15 977	56 642	12 759	118 072	21 213	13 369	326 938
	Nov	77 888	24 067	2 049	21 211	32 732	7 444	140 526	22 692	11 387	339 996
	Dec	44 935	14 115	1 965	9 298	33 139	11 168	102 153	13 283	7 845	237 901
2024	Jan	55 396	23 742	1 724	13 722	43 088	6 545	96 160	18 821	10 044	269 241
	Feb	64 383	22 404	2 792	17 208	49 470	9 204	98 301	24 951	11 972	300 685
	Mar	61 824	18 926	1 750	14 726	36 119	8 364	109 931	18 093	9 172	278 906
	Apr	71 895	20 442	2 140	17 095	48 057	13 123	119 083	21 823	12 303	325 960
	May	60 574	17 882	3 921	17 607	47 599	8 711	99 799	19 359	11 130	286 584
	Jun	76 361	17 012	3 201	17 149	40 713	8 866	83 650	12 198	8 585	267 734
	Jul	86 670	25 718	2 863	20 485	59 376	12 817	102 361	19 641	10 919	340 851
	Aug	95 148	19 634	5 670	19 122	44 862	13 848	91 243	19 527	7 464	316 518

Explanatory notes

- Introduction** 1 Statistics South Africa (Stats SA) conducts a monthly 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, ejectment orders and other non-debt cases are excluded.
- Purpose of the survey** 3 The survey of civil cases for debt covers selected 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:
- 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 August 2024 was 75,9%. The revised collection rate for July 2024 was 81,6%.
- Revised figures** 8 Revised figures are mainly due to late submission of data to Stats SA, or respondents reporting revisions or corrections to their figures. The reasons for routine revisions are outlined in the following schedule. Any unscheduled revisions will be promptly indicated in relevant tables to maintain transparency and accuracy.

Statistical release	Reason for revision	Period subject to revision
Aug-24	Additional information from respondents	May-24 - Jul-24
Sep-24	Additional information from respondents	Jun-24 - Aug-24
Oct-24	Additional information from respondents	Jul-24 - Sep-24
Nov-24	Additional information from respondents	Aug-24 - Oct-24
Dec-24	Additional information from respondents	Sep-24 - Nov-24
Jan-25	Additional information from respondents	Oct-24 - Dec-24
Feb-25	Additional information from respondents	Nov-24 - Jan-25
Mar-25	Additional information from respondents	Dec-24 - Feb-25
Apr-25	Additional information from respondents	Jan-25 - Mar-25
May-25	Additional information from respondents	Feb-25 - Apr-25
Jun-25	Additional information from respondents	Mar-25 - May-25
Jul-25	Additional information from respondents	Apr-25 - Jun-25

- Rounding-off of figures** 9 Where figures have been rounded off, discrepancies may occur between sums of the component items and the totals.

- Seasonal adjustment** 10 Seasonally adjusted estimates of all categories are generated each month, using the X-12 Seasonal Adjustment Program developed by the United States Census Bureau. 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 February 2022.](#)
- Trend cycle** 11 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** 12 In some cases, Stats SA can also make available statistics which are not published.
- Symbols and abbreviations** 13 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 refer to municipal services (except outstanding assessment rates), plumbers, builders, mechanics, panel beaters and electricians.
Other debts	Other debts refer 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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