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## **STATISTICAL RELEASE**

**P0041**

# **Statistics of civil cases for debt (Preliminary)**

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## Contents

<b>Key results for February 2023 .....</b>	<b>2</b>
Table A – Key figures for the month of February 2023 .....	2
Figure 1 – Civil summonses issued for debt.....	3
Figure 2 – Civil judgements recorded for debt.....	3
<b>Detailed results: Tables .....</b>	<b>4</b>
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 February 2022 and the three months ended February 2023 .....	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 February 2022 and the three months ended February 2023.....	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
<b>Explanatory notes .....</b>	<b>8</b>
<b>Glossary.....</b>	<b>9</b>
<b>General information .....</b>	<b>10</b>
<b>Technical enquiries.....</b>	<b>10</b>

## Key results for February 2023

**Table A – Key figures for the month of February 2023**

Actual estimates	February 2023	% change between February 2022 and February 2023	% change between December 2021 – February 2022 and December 2022 – February 2023
Number of civil summonses issued for debt	40 926	2,1	3,5
Number of civil judgements recorded for debt	10 541	-10,7	-8,8
Value of civil judgements recorded for debt (R million)	289,3	-5,7	-10,5

### 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 February 2023 compared with the three months ended February 2022.

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

- 'other' debts (contributing 5,0 percentage points); and
- money lent (contributing 1,5 percentage points).

Promissory notes was the largest negative contributor (contributing -2,3 percentage points) – see Table 5.

### The number of civil judgements recorded for debt

The total number of civil judgements recorded for debt decreased by 8,8% in the three months ended February 2023 compared with the three months ended February 2022.

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

- goods sold (contributing -4,1 percentage points);
- money lent (contributing -2,5 percentage points); and
- services (contributing -2,1 percentage points) – see Table 5.

### The value of civil judgements recorded for debt

The total value of civil judgements recorded for debt decreased by 10,5% in the three months ended February 2023 compared with the three months ended February 2022.

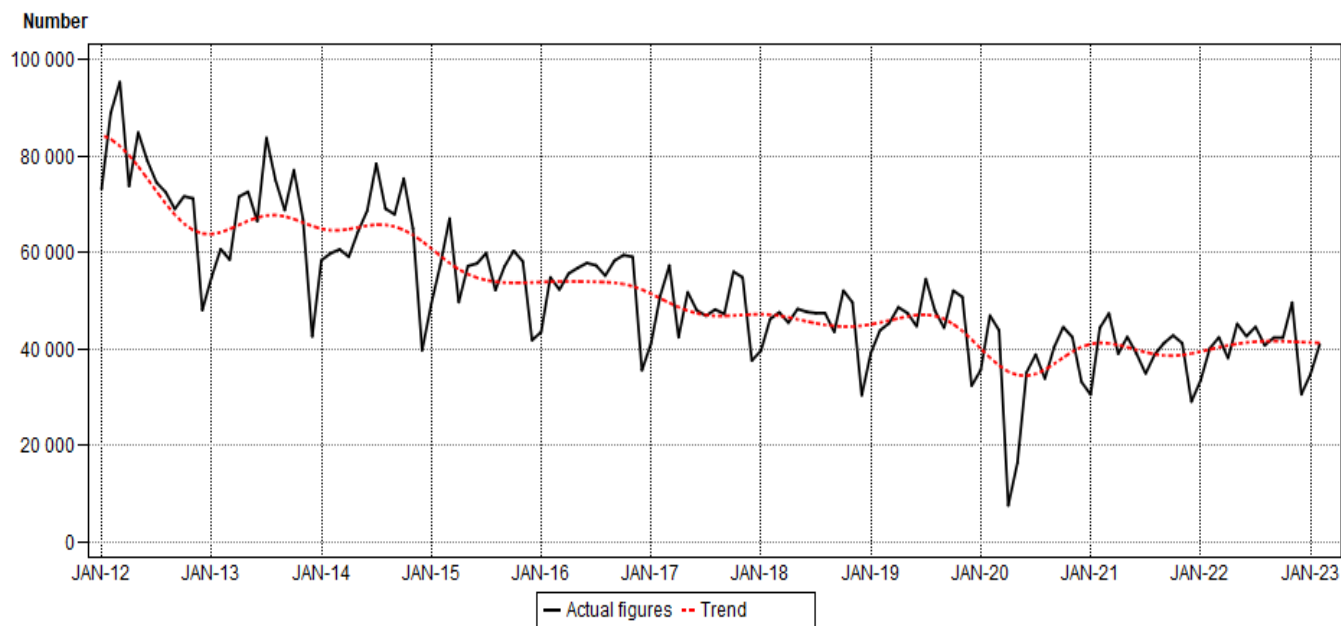
The largest contributors to the 10,5% decrease were civil judgements relating to:

- goods sold (contributing -4,4 percentage points);
- money lent (contributing -3,7 percentage points); and
- 'other' debts (contributing -1,6 percentage points) – see Table 5.

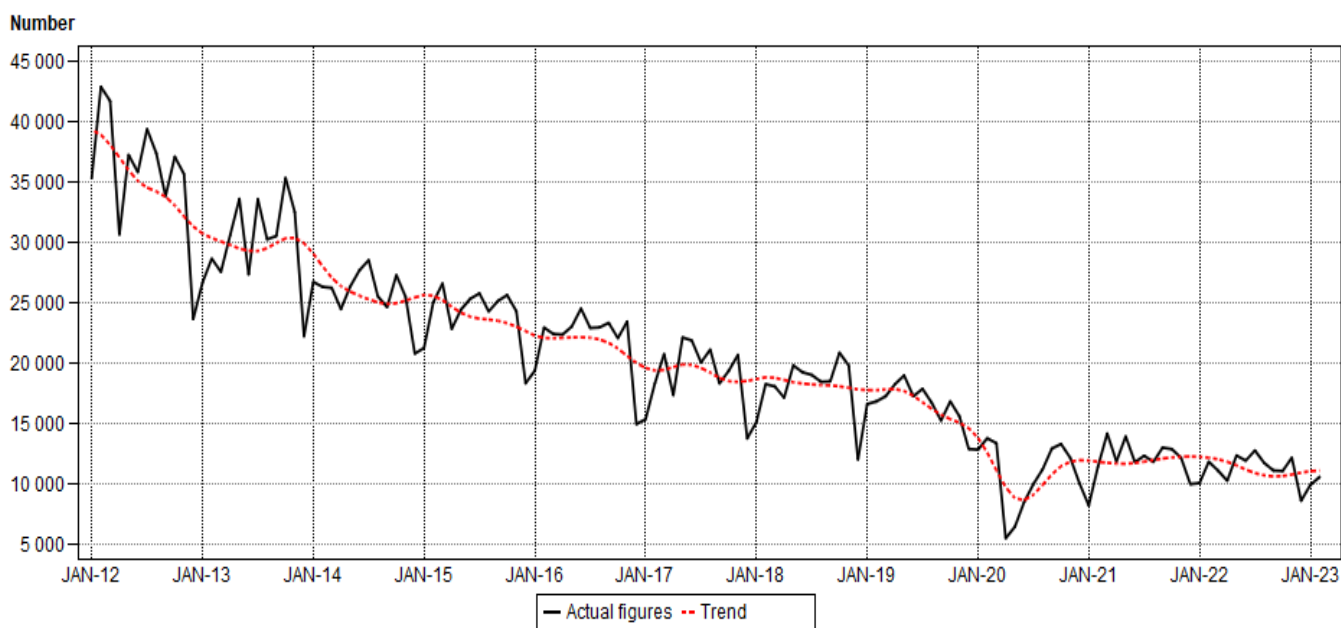
In February 2023, 10 541 civil judgements for debt amounting to R289,3 million were recorded. The largest contributors to the total value of judgements were:

- money lent (R87,4 million or 30,2%);
- services (R52,2 million or 18,0%); and
- 'other' debts (R51,0 million or 17,6%) – 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			
		2022	Feb-22	1/ Jan-23	1/ Feb-23	2022	Feb-22	1/ Jan-23	1/ Feb-23
<b>Cases recorded</b>	<b>Actual figures</b>	<b>514 313</b>	<b>40 720</b>	<b>36 583</b>	<b>42 515</b>	<b>440 408</b>	<b>35 021</b>	<b>31 114</b>	<b>36 813</b>
	<b>Seasonally adjusted</b>		39 934	43 825	41 770		34 374	37 422	36 026
<b>Civil summonses for debt</b>	Goods sold - Open account	23 283	2 317	1 203	1 713	14 644	1 529	694	1 117
	Goods sold - Instalment sale transactions	14 865	1 274	1 620	1 060	11 953	1 029	1 462	836
	Services - Professional	56 909	4 698	4 235	5 026	46 261	3 972	3 471	4 087
	Services - Other	73 223	5 856	4 641	5 963	62 347	4 820	3 938	5 144
	Rent	25 277	1 967	1 870	2 306	18 116	1 372	1 292	1 661
	Money lent	121 157	9 712	8 950	9 839	113 760	9 000	8 437	9 081
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	45 232	4 506	2 759	3 433	41 612	4 196	2 578	3 181
	Other debts	132 399	9 771	9 482	11 586	119 167	8 754	8 501	10 476
	<b>Total - Actual figures</b>	<b>492 345</b>	<b>40 101</b>	<b>34 760</b>	<b>40 926</b>	<b>427 860</b>	<b>34 672</b>	<b>30 373</b>	<b>35 583</b>
<b>Total - Seasonally adjusted</b>		39 030	42 273	39 881		33 511	36 965	34 434	

1/ Preliminary.

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

Item		Total				Private Persons			
		2022	Feb-22	1/ Jan-23	1/ Feb-23	2022	Feb-22	1/ Jan-23	1/ Feb-23
<b>Number of civil judgements</b>	Goods sold - Open account	7 147	704	494	513	4 555	487	213	289
	Goods sold - Instalment sale transactions	5 230	546	202	310	4 167	436	158	257
	Services - Professional	21 161	1 579	1 809	1 675	17 970	1 328	1 521	1 444
	Services - Other	24 638	2 237	1 807	1 510	21 605	1 940	1 479	1 217
	Rent	10 712	952	734	780	7 990	739	490	591
	Money lent	32 148	3 005	2 329	2 565	28 679	2 673	2 148	2 351
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	11 637	875	672	1 237	10 470	789	637	1 142
	Other debts	22 012	1 911	1 832	1 951	19 212	1 733	1 646	1 587
	<b>Total - Actual figures</b>	<b>134 685</b>	<b>11 809</b>	<b>9 879</b>	<b>10 541</b>	<b>114 648</b>	<b>10 125</b>	<b>8 292</b>	<b>8 878</b>
	<b>Total - Seasonally adjusted</b>		12 205	10 978	10 807		10 560	9 252	9 194

1/ Preliminary.

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

Item		Total				Private Persons			
		2022	Feb-22	1/ Jan-23	1/ Feb-23	2022	Feb-22	1/ Jan-23	1/ Feb-23
<b>Value of civil judgements</b>	Goods sold - Open account	163 474	14 286	11 572	12 940	70 273	6 856	3 912	4 856
	Goods sold - Instalment sale transactions	153 418	12 240	4 449	11 170	121 713	9 267	3 229	9 282
	Services - Professional	223 539	16 926	18 250	19 965	163 199	12 638	10 848	14 923
	Services - Other	447 767	42 775	31 422	32 248	379 058	35 595	25 551	23 882
	Rent	355 745	27 579	22 124	32 947	261 772	20 835	15 416	23 418
	Money lent	1 034 851	96 129	69 948	87 429	967 961	89 742	67 441	83 596
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	416 381	36 274	27 755	41 630	370 656	32 206	26 364	38 766
	Other debts	627 541	60 673	42 362	50 967	513 075	47 255	35 864	41 016
	<b>Total - Actual figures</b>	<b>3 422 716</b>	<b>306 882</b>	<b>227 882</b>	<b>289 296</b>	<b>2 847 707</b>	<b>254 394</b>	<b>188 625</b>	<b>239 739</b>
	<b>Total - Seasonally adjusted</b>		310 641	284 106	289 845		258 872	235 774	241 757

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 February 2022 and the three months ended February 2023**

Actual estimates	Actual estimates Dec 2021 – Feb 2022	Actual estimates Dec 2022 – Feb 2023	% change between Dec 2021 – Feb 2022 and Dec 2022 – Feb 2023	Difference between Dec 2021 – Feb 2022 and Dec 2022 – Feb 2023
Number of civil summonses issued for debt	102 654	106 285	3,5	3 631
Number of civil judgements recorded for debt	31 800	28 991	-8,8	-2 809
Value of civil judgements recorded for debt (R million)	816,4	730,7	-10,5	-85,7

**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 February 2022 and the three months ended February 2023 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	-1,7	-1,9	-1,4
Goods sold - Instalment sale transactions	0,7	-2,2	-3,0
Services - Professional	0,7	1,3	1,1
Services - Other	-0,4	-3,4	-2,4
Rent	0,1	-1,0	0,6
Money lent	1,5	-2,5	-3,7
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	-2,3	0,6	-0,1
Other debts	5,0	0,2	-1,6
<b>Total</b>	<b>3,5</b>	<b>-8,8</b>	<b>-10,5</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 December 2021 to February 2022, 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 February 2022	Actual estimates February 2023	% change between February 2022 and February 2023	Difference between February 2022 and February 2023
Number of civil summonses issued for debt	40 101	40 926	2,1	825
Number of civil judgements recorded for debt	11 809	10 541	-10,7	-1 268
Value of civil judgements recorded for debt (R million)	306,9	289,3	-5,7	-17,6

**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	
2022	Feb	8 115	2 993	466	3 399	6 799	1 888	12 214	2 545	1 682	<b>40 101</b>
	Mar	8 213	3 083	517	2 919	7 633	2 342	13 658	2 301	1 766	<b>42 432</b>
	Apr	7 778	3 309	505	2 681	5 755	1 695	12 341	2 391	1 646	<b>38 101</b>
	May	8 361	3 659	472	3 308	8 286	2 126	13 324	3 621	2 086	<b>45 243</b>
	Jun	7 922	3 399	620	3 114	7 355	2 077	13 279	3 093	1 792	<b>42 651</b>
	Jul	7 727	3 343	421	2 662	9 140	1 955	14 969	2 647	1 741	<b>44 605</b>
	Aug	7 033	3 323	325	2 782	8 122	2 259	12 815	2 507	1 627	<b>40 793</b>
	Sep	7 941	2 737	538	2 231	8 318	1 715	14 601	2 658	1 625	<b>42 364</b>
	Oct	8 109	2 905	627	2 303	8 275	2 178	13 851	2 544	1 560	<b>42 352</b>
	Nov	10 318	3 390	463	2 483	10 934	1 900	14 812	3 591	1 753	<b>49 644</b>
Dec	7 259	2 627	426	1 450	5 856	994	8 300	2 244	1 443	<b>30 599</b>	
2023	Jan	5 929	2 289	226	2 239	7 652	2 000	10 458	2 414	1 553	<b>34 760</b>
	Feb	8 084	2 811	535	2 663	7 787	1 803	13 088	2 468	1 687	<b>40 926</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	
2022	Feb	2 868	1 257	175	1 851	1 348	597	1 814	678	1 221	<b>11 809</b>
	Mar	2 005	766	246	2 036	1 302	637	1 965	916	1 205	<b>11 078</b>
	Apr	2 126	760	100	2 157	1 179	352	1 774	672	1 115	<b>10 235</b>
	May	2 632	1 033	186	2 271	1 400	600	1 840	1 008	1 357	<b>12 327</b>
	Jun	2 583	1 273	284	2 077	1 287	620	1 992	564	1 221	<b>11 901</b>
	Jul	3 034	1 046	145	1 948	1 256	695	2 560	782	1 276	<b>12 742</b>
	Aug	2 508	1 074	123	1 379	1 446	771	2 244	898	1 271	<b>11 714</b>
	Sep	2 792	817	120	1 099	1 104	561	2 414	1 007	1 170	<b>11 084</b>
	Oct	2 925	987	210	1 100	1 237	525	2 215	754	1 090	<b>11 043</b>
	Nov	2 509	1 088	311	1 607	1 362	398	2 529	1 091	1 248	<b>12 143</b>
Dec	1 574	887	62	811	1 045	325	1 835	1 005	1 027	<b>8 571</b>	
2023	Jan	1 739	1 044	139	849	1 057	384	2 130	1 521	1 016	<b>9 879</b>
	Feb	2 557	1 183	184	826	1 457	359	2 106	760	1 109	<b>10 541</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	
2022	Feb	86 699	26 031	3 286	26 090	65 365	8 740	65 794	14 494	10 383	<b>306 882</b>
	Mar	51 204	16 296	3 691	26 573	49 998	9 640	69 635	19 668	10 786	<b>257 491</b>
	Apr	59 314	15 686	1 636	27 155	46 933	5 011	66 041	11 872	5 996	<b>239 644</b>
	May	98 217	21 145	2 973	29 239	50 136	8 996	71 388	20 450	12 834	<b>315 378</b>
	Jun	72 828	27 652	3 195	27 052	50 610	9 920	73 827	12 184	9 786	<b>287 054</b>
	Jul	97 064	15 767	2 429	27 202	41 498	9 574	91 632	13 852	11 697	<b>310 715</b>
	Aug	80 404	25 292	2 161	25 576	48 822	16 780	83 850	16 494	11 243	<b>310 622</b>
	Sep	91 455	22 358	1 997	18 654	43 461	9 992	74 974	18 322	9 612	<b>290 825</b>
	Oct	89 021	22 811	2 929	21 239	49 796	11 352	93 229	19 080	7 151	<b>316 608</b>
	Nov	73 682	24 375	7 457	30 096	47 946	7 580	105 194	24 549	13 288	<b>334 167</b>
Dec	57 645	19 558	1 109	12 588	37 465	5 755	62 864	11 058	5 476	<b>213 518</b>	
2023	Jan	48 201	23 145	2 715	17 834	41 082	6 105	59 324	24 540	4 936	<b>227 882</b>
	Feb	71 239	25 949	2 548	20 787	60 821	6 367	78 357	15 896	7 332	<b>289 296</b>

1/ Latest three months are preliminary.



## Explanatory notes

<b>Introduction</b>	<b>1</b>	<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, ejectment orders and other non-debt cases are excluded.</p>
<b>Purpose of the survey</b>	<b>3</b>	<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>
<b>Scope of the survey</b>	<b>4</b>	<p>This survey covers:</p> <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>	<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>
<b>Survey methodology and design</b>	<b>6</b>	<p>The survey is conducted by email, fax and telephone each month from 203 magistrates' offices.</p>
<b>Collection rate</b>	<b>7</b>	<p>The preliminary collection rate for the civil cases for debt survey for February 2023 was 77,8%. The collection rate for January 2023 was 75,4%.</p>
<b>Seasonal adjustment</b>	<b>8</b>	<p>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:  <a href="#">Click to download seasonal adjustment for civil cases for debt February 2022.</a></p>
<b>Trend cycle</b>	<b>9</b>	<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>
<b>Unpublished statistics</b>	<b>10</b>	<p>In some cases Stats SA can also make available statistics which are not published.</p>
<b>Symbols and abbreviations</b>	<b>11</b>	<p>R/D Refer to drawer  Stats SA Statistics South Africa  * Revised figures</p>

## 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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