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## **STATISTICAL RELEASE**

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# Statistics of civil cases for debt (Preliminary)

January 2022

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## Key results for January 2022

**Table A – Key figures for the month of January 2022**

Actual estimates	January 2022	% change between January 2021 and January 2022	% change between November 2020 – January 2021 and November 2021 – January 2022
Number of civil summonses issued for debt	34 697	13,6	-1,1
Number of civil judgements recorded for debt	9 538	16,5	4,3
Value of civil judgements recorded for debt (R million)	237,7	30,5	8,3

### The number of civil summonses issued for debt

The total number of civil summonses issued for debt decreased by 1,1% in the three months ended January 2022 compared with the three months ended January 2021.

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

- promissory notes (contributing -3,5 percentage points);
- services (contributing -1,6 percentage points); and
- rent (contributing -1,1 percentage points).

Civil summonses relating to 'other' debts (contributing 3,8 percentage points) was the largest positive contributor – see Table 5.

### The number of civil judgements recorded for debt

The total number of civil judgements recorded for debt increased by 4,3% in the three months ended January 2022 compared with the three months ended January 2021.

The largest contributors to the 4,3% increase were civil judgements relating to:

- goods sold (contributing 2,4 percentage points);
- services (contributing 1,7 percentage points); and
- money lent (contributing 1,0 percentage point) – see Table 5.

### The value of civil judgements recorded for debt

The total value of civil judgements recorded for debt increased by 8,3% in the three months ended January 2022 compared with the three months ended January 2021.

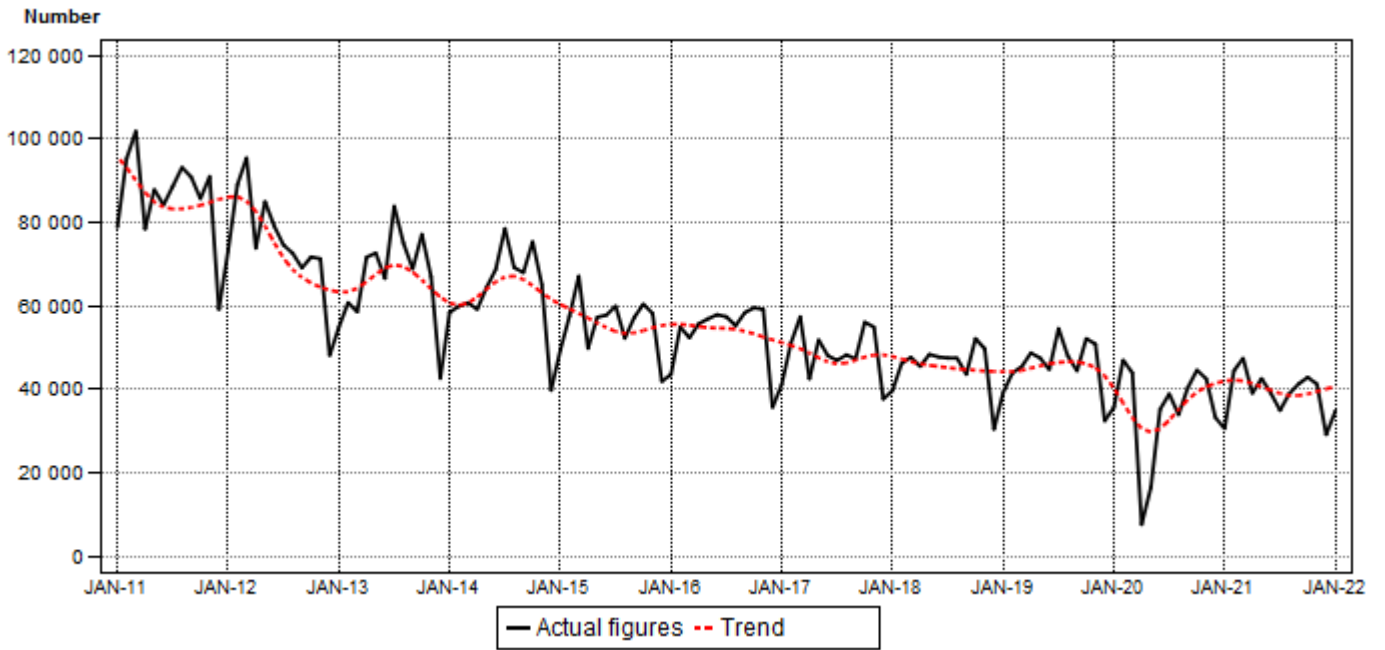
The largest contributors to the 8,3% increase were civil judgements relating to:

- 'other' debts (contributing 4,0 percentage points);
- goods sold (contributing 2,6 percentage points); and
- money lent (contributing 2,5 percentage points) – see Table 5.

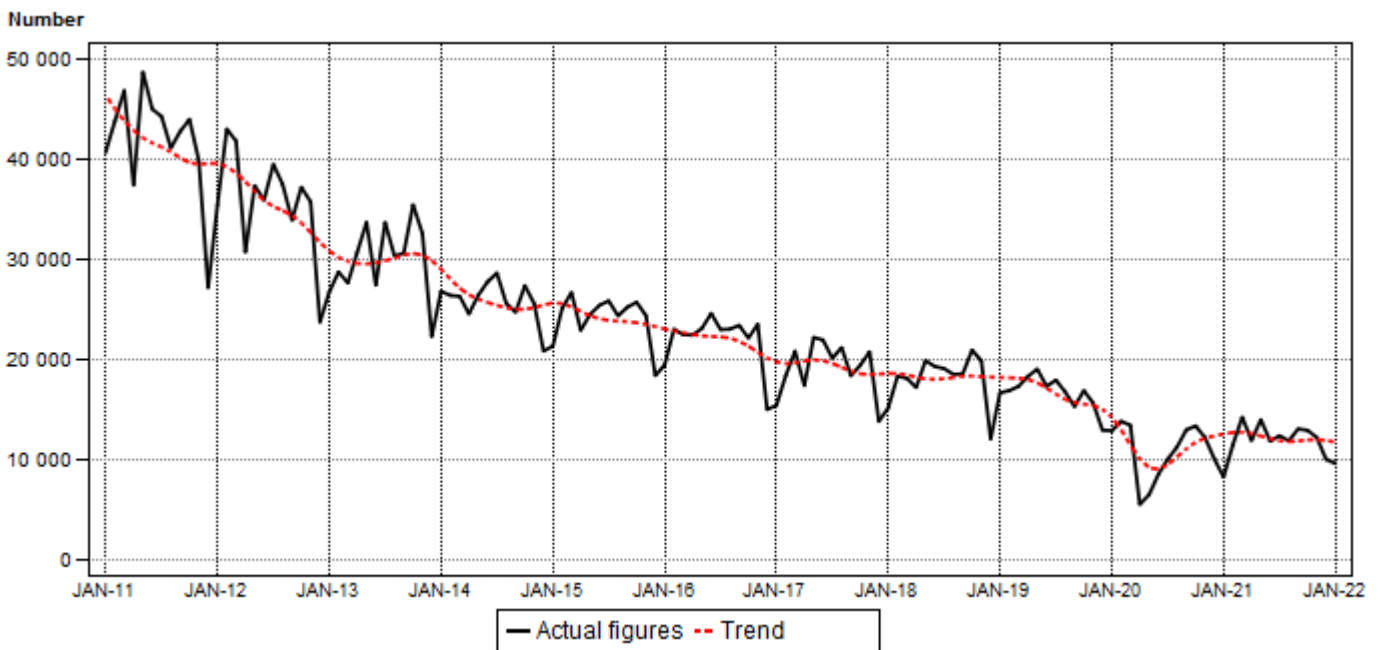
In January 2022, 9 538 civil judgements for debt amounting to R237,7 million were recorded. The largest contributors to the total value of judgements were:

- money lent (R81,5 million or 34,3%);
- services (R44,8 million or 18,8%); and
- 'other' debts (R42,3 million or 17,8%) – 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			
		2021	Jan-21	1/ Dec-21	1/ Jan-22	2021	Jan-21	1/ Dec-21	1/ Jan-22
<b>Cases recorded</b>	<b>Actual figures</b>	<b>494 845</b>	<b>32 805</b>	<b>30 323</b>	<b>35 344</b>	<b>436 556</b>	<b>29 261</b>	<b>26 301</b>	<b>30 126</b>
	<b>Seasonally adjusted</b>		42 316	39 869	44 999		36 864	34 504	37 829
<b>Civil summonses for debt</b>	Goods sold - Open account	22 874	1 455	1 592	1 932	15 198	1 018	1 036	1 347
	Goods sold - Instalment sale transactions	15 644	1 105	784	1 351	13 175	1 006	583	1 138
	Services - Professional	48 261	3 251	3 070	3 887	41 729	2 838	2 609	3 297
	Services - Other	71 257	4 869	4 055	5 123	60 342	4 264	3 123	4 076
	Rent	27 753	1 956	1 840	2 310	21 361	1 531	1 350	1 757
	Money lent	116 700	6 699	7 590	7 896	108 854	6 294	6 873	7 168
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	59 140	4 262	3 286	3 405	56 487	4 047	3 079	3 091
	Other debts	109 473	6 944	6 876	8 793	99 171	6 235	6 153	7 702
	<b>Total - Actual figures</b>	<b>471 102</b>	<b>30 541</b>	<b>29 093</b>	<b>34 697</b>	<b>416 317</b>	<b>27 233</b>	<b>24 806</b>	<b>29 576</b>
	<b>Total - Seasonally adjusted</b>		38 988	38 418	44 050		34 659	33 381	37 501

1/ Preliminary.

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

Item		Total				Private Persons			
		2021	Jan-21	1/ Dec-21	1/ Jan-22	2021	Jan-21	1/ Dec-21	1/ Jan-22
<b>Number of civil judgements</b>	Goods sold - Open account	9 723	476	664	667	6 559	322	450	476
	Goods sold - Instalment sale transactions	5 635	340	451	383	4 762	274	349	280
	Services - Professional	23 496	1 323	1 452	1 432	20 923	1 170	1 291	1 184
	Services - Other	26 540	1 446	2 066	1 753	23 612	1 289	1 837	1 502
	Rent	12 335	777	824	708	9 900	622	696	533
	Money lent	31 574	1 876	2 403	2 417	28 531	1 646	2 204	2 156
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	10 081	555	571	479	9 211	514	513	437
	Other debts	23 940	1 391	1 522	1 699	21 607	1 258	1 381	1 510
	<b>Total - Actual figures</b>	<b>143 324</b>	<b>8 184</b>	<b>9 953</b>	<b>9 538</b>	<b>125 105</b>	<b>7 095</b>	<b>8 721</b>	<b>8 078</b>
	<b>Total - Seasonally adjusted</b>		9 864	12 743	11 380		8 586	11 282	9 651

1/ Preliminary.

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

Item		Total				Private Persons			
		2021	Jan-21	1/ Dec-21	1/ Jan-22	2021	Jan-21	1/ Dec-21	1/ Jan-22
<b>Value of civil judgements</b>	Goods sold - Open account	220 750	9 107	18 396	13 130	103 048	4 543	8 396	6 310
	Goods sold - Instalment sale transactions	204 306	8 363	21 450	11 625	171 819	6 712	18 571	7 697
	Services - Professional	224 848	11 154	13 582	12 078	176 770	9 599	12 066	9 446
	Services - Other	483 619	28 080	33 447	32 709	400 129	23 743	29 873	26 236
	Rent	398 259	26 090	23 561	21 285	295 650	20 858	19 684	14 409
	Money lent	983 153	48 874	85 868	81 495	918 510	44 868	78 985	76 651
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	383 004	14 710	27 609	23 007	340 792	13 435	24 948	21 125
	Other debts	669 111	35 707	45 784	42 344	554 372	33 019	38 365	35 710
	<b>Total - Actual figures</b>	<b>3 567 050</b>	<b>182 085</b>	<b>269 697</b>	<b>237 673</b>	<b>2 961 090</b>	<b>156 777</b>	<b>230 888</b>	<b>197 584</b>
	<b>Total - Seasonally adjusted</b>		233 466	323 108	298 399		196 834	273 404	241 635

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 January 2021 and the three months ended January 2022**

Actual estimates	Actual estimates Nov 2020 – Jan 2021	Actual estimates Nov 2021 – Jan 2022	% change between Nov 2020 – Jan 2021 and Nov 2021 – Jan 2022	Difference between Nov 2020 – Jan 2021 and Nov 2021 – Jan 2022
Number of civil summonses issued for debt	106 178	105 010	-1,1	-1 168
Number of civil judgements recorded for debt	30 325	31 630	4,3	1 305
Value of civil judgements recorded for debt (R million)	757,0	819,8	8,3	62,8

**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 January 2021 and the three months ended January 2022 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	1,9	0,9
Goods sold - Instalment sale transactions	-0,6	0,5	1,7
Services - Professional	0,3	-0,5	-0,1
Services - Other	-1,9	2,2	0,0
Rent	-1,1	-0,9	-1,2
Money lent	1,2	1,0	2,5
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	-3,5	-0,9	0,5
Other debts	3,8	0,9	4,0
<b>Total</b>	<b>-1,1</b>	<b>4,3</b>	<b>8,3</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 November 2020 to January 2021, 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 January 2021	Actual estimates January 2022	% change between January 2021 and January 2022	Difference between January 2021 and January 2022
Number of civil summonses issued for debt	30 541	34 697	13,6	4 156
Number of civil judgements recorded for debt	8 184	9 538	16,5	1 354
Value of civil judgements recorded for debt (R million)	182,1	237,7	30,5	55,6

**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	
2021	Jan	5 886	2 370	395	2 141	6 175	1 641	9 158	1 367	1 408	<b>30 541</b>
	Feb	9 001	1 857	503	3 315	8 459	2 598	15 046	2 075	1 539	<b>44 393</b>
	Mar	9 973	2 706	625	2 961	7 731	2 148	16 375	3 210	1 675	<b>47 404</b>
	Apr	8 293	2 817	513	2 633	5 257	1 990	13 482	2 296	1 732	<b>39 013</b>
	May	9 072	3 024	652	3 535	7 507	1 450	12 958	2 682	1 645	<b>42 525</b>
	Jun	8 917	2 973	558	3 027	5 963	2 033	12 140	1 688	1 763	<b>39 062</b>
	Jul	7 021	2 710	725	2 667	4 851	1 756	11 580	1 938	1 659	<b>34 907</b>
	Aug	9 222	1 918	779	3 297	5 385	1 749	12 599	2 199	1 745	<b>38 893</b>
	Sep	8 362	3 041	515	3 309	5 313	2 086	14 337	2 486	1 778	<b>41 227</b>
	Oct	8 313	2 860	521	3 564	6 284	1 985	15 268	2 211	1 818	<b>42 824</b>
	Nov	8 764	3 032	457	3 955	5 186	1 540	13 875	2 671	1 740	<b>41 220</b>
Dec	7 279	2 554	349	2 615	3 495	1 659	7 954	1 721	1 467	<b>29 093</b>	
2022	Jan	6 523	2 511	460	2 604	6 097	1 480	11 160	2 178	1 684	<b>34 697</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	
2021	Jan	1 404	978	247	1 078	1 171	352	1 531	339	1 084	<b>8 184</b>
	Feb	2 156	1 065	175	1 301	1 887	802	2 168	776	1 087	<b>11 417</b>
	Mar	2 670	1 049	242	1 473	1 947	887	3 220	1 533	1 135	<b>14 156</b>
	Apr	2 141	989	200	1 541	1 916	642	2 196	1 045	1 166	<b>11 836</b>
	May	3 816	1 237	159	1 792	1 824	665	2 438	819	1 166	<b>13 916</b>
	Jun	2 422	1 673	164	2 105	1 651	349	1 654	594	1 159	<b>11 771</b>
	Jul	2 143	1 032	257	2 250	1 957	541	1 995	889	1 244	<b>12 308</b>
	Aug	2 066	659	266	1 931	1 620	682	2 640	694	1 243	<b>11 801</b>
	Sep	2 617	937	267	2 064	1 825	716	2 660	620	1 278	<b>12 984</b>
	Oct	2 673	1 020	254	2 256	1 712	648	2 536	517	1 243	<b>12 859</b>
	Nov	2 892	1 425	175	2 125	1 119	483	2 001	617	1 302	<b>12 139</b>
Dec	2 158	1 013	99	1 483	1 249	553	1 613	663	1 122	<b>9 953</b>	
2022	Jan	1 675	1 288	129	1 726	1 259	269	1 550	557	1 085	<b>9 538</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	
2021	Jan	36 125	15 555	4 372	13 875	19 819	7 887	64 267	13 821	6 364	<b>182 085</b>
	Feb	60 806	21 005	2 721	27 429	42 899	15 324	77 693	18 107	8 093	<b>274 077</b>
	Mar	69 027	21 207	5 942	20 962	48 240	16 546	130 397	23 862	7 654	<b>343 837</b>
	Apr	59 052	18 834	4 451	25 062	47 587	15 367	99 525	27 828	9 771	<b>307 477</b>
	May	62 817	23 081	2 732	26 618	43 891	16 807	84 463	20 609	8 270	<b>289 288</b>
	Jun	64 074	31 007	3 379	31 247	47 121	8 090	71 969	18 327	13 399	<b>288 613</b>
	Jul	61 900	20 111	4 549	26 797	52 527	10 779	65 016	21 488	13 432	<b>276 599</b>
	Aug	68 741	14 303	4 178	27 880	43 039	12 579	97 814	54 980	12 531	<b>336 045</b>
	Sep	75 269	23 317	4 371	28 592	66 193	13 703	115 558	13 361	16 500	<b>356 864</b>
	Oct	88 759	21 153	3 878	27 577	54 364	13 249	87 711	21 486	11 833	<b>330 010</b>
	Nov	94 672	25 820	5 568	27 259	42 919	7 696	80 047	16 686	11 791	<b>312 458</b>
Dec	79 821	22 018	1 755	21 170	46 803	11 989	63 471	14 607	8 063	<b>269 697</b>	
2022	Jan	48 137	20 494	3 439	28 982	44 091	4 542	70 829	11 212	5 947	<b>237 673</b>

1/ Latest three months are preliminary.



## Explanatory notes

<b>Introduction</b>	<b>1</b>	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.
	<b>2</b>	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.
<b>Purpose of the survey</b>	<b>3</b>	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.
<b>Scope of the survey</b>	<b>4</b>	This survey covers: <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>	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.
<b>Survey methodology and design</b>	<b>6</b>	The survey is conducted by email, fax and telephone each month from 203 magistrates' offices.
<b>Collection rate</b>	<b>7</b>	The preliminary collection rate for the civil cases for debt survey for January 2022 was 77,8%. The improved collection rate for December 2021 was 78,3%.
<b>Seasonal adjustment</b>	<b>8</b>	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: <a href="#">Click to download seasonal adjustment for civil cases for debt.</a>  <b>Note:</b> 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.
<b>Trend cycle</b>	<b>9</b>	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.
<b>Unpublished statistics</b>	<b>10</b>	In some cases Stats SA can also make available statistics which are not published.
<b>Symbols and abbreviations</b>	<b>11</b>	R/D      Refer to drawer Stats SA    Statistics South Africa *            Revised figures

## 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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