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STATISTICAL RELEASE P0041

Statistics of civil cases for debt (Preliminary)

July 2024

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Key results for July 2024

Table A - Key figures for the month of July 2024

Actual estimates	Jul 2024	% change between Jul 2023 and Jul 2024	% change between May – Jul 2023 and May – Jul 2024
Number of civil summonses issued for debt	38 044	-10,9	-17,5
Number of civil judgements recorded for debt	11 717	-7,2	-11,4
Value of civil judgements recorded for debt (R million)	340,3	1,0	-10,9

The number of civil summonses issued for debt

The total number of civil summonses issued for debt decreased by 17,5% in the three months ended July 2024 compared with the three months ended July 2023.

The largest contributors to the 17,5% decrease in civil summonses issued were:

- promissory notes (contributing -4,5 percentage points);
- money lent (contributing -4,4 percentage points);
- services (contributing -3,8 percentage points); and
- 'other' debts (contributing -2,0 percentage points) see Table 5.

The number of civil judgements recorded for debt

The total number of civil judgements recorded for debt decreased by 11,4% in the three months ended July 2024 compared with the three months ended July 2023.

The largest negative contributors to the 11,4% decrease were civil judgements relating to:

- money lent (contributing -3,6 percentage points);
- 'other' debts (contributing -3,6 percentage points);
- services (contributing -2,2 percentage points); and
- promissory notes (contributing -1,6 percentage points).

Rent (contributing 0,4 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 10,9% in the three months ended July 2024 compared with the three months ended July 2023.

The largest negative contributors to the 10,9% decrease were:

- money lent (contributing -7,1 percentage points);
- promissory notes (contributing -1,6 percentage points); and
- goods sold (contributing -1,4 percentage points).

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

In July 2024, 11 717 civil judgements for debt amounting to R340,3 million were recorded. The largest contributors to the total value of judgements were:

- money lent (R89,2 million or 26,2%);
- services (R74,5 million or 21,9%);
- 'other' debts (R72,2 million or 21,2%); and
- promissory notes (R43,6 million or 12,8%) see Table 3.

Figure 1 - Civil summonses issued for debt

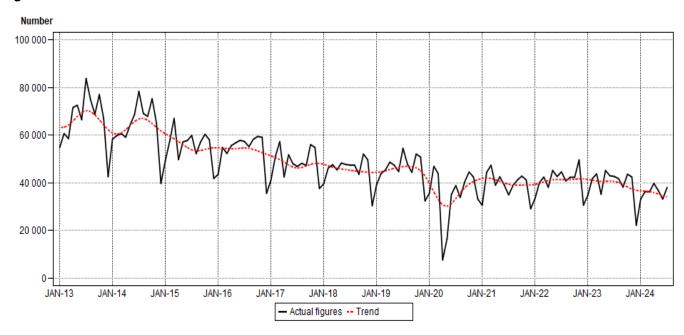
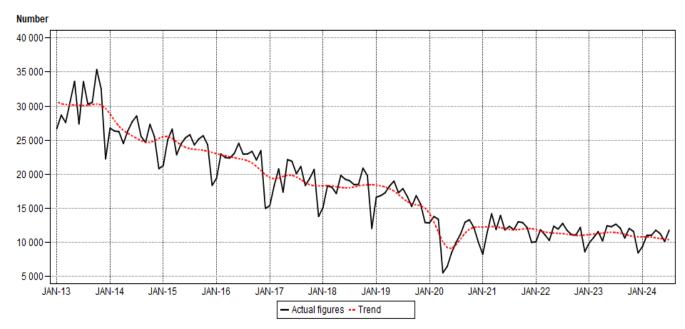


Figure 2 - Civil judgements recorded for debt



Risenga Maluleke Statistician-General

Detailed results: Tables

Table 1 – Number of civil cases recorded and summonses issued for debt: Total and private persons

16			То	tal		Private Persons			
Item		2023	Jul-23	Jun-24	Jul-24	2023	Jul-23	Jun-24	Jul-24
Cases recorded	Actual figures	490 651	44 008	33 873	38 630	409 038	34 911	28 897	33 517
	Seasonally adjusted		41 815	34 937	34 217		33 324	30 049	29 795
Civil summonses for	Goods sold - Open account	19 892	1 685	1 388	1 312	11 927	1 028	880	799
debt	Goods sold - Instalment sale transactions	13 520	1 052	788	1 082	10 473	814	627	849
	Services - Professional	61 258	6 239	3 487	4 627	44 558	4 357	2 480	3 461
	Services - Other	67 928	5 892	5 611	6 922	57 638	4 960	4 853	6 254
	Rent	24 109	2 205	1 532	1 684	16 557	1 503	1 134	1 215
	Money lent	105 109	9 232	6 814	8 221	97 555	8 525	6 373	7 622
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	43 594	4 706	2 628	2 403	39 607	4 159	2 433	2 183
	Other debts	139 111	11 673	10 928	11 793	122 538	9 844	9 524	10 605
	Total - Actual figures	474 521	42 684	33 176	38 044	400 853	35 190	28 304	32 988
	Total - Seasonally adjusted		40 661	34 161	33 666		33 500	29 530	29 173

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

			Tot	tal		Private Persons			
Item		2023	Jul-23	Jun-24	Jul-24	2023	Jul-23	Jun-24	Jul-24
Number of civil	Goods sold - Open account	6 570	660	487	491	3 399	317	319	287
judgements	Goods sold - Instalment sale transactions	3 053	309	284	267	2 376	232	231	214
	Services - Professional	22 620	2 267	1 444	1 683	16 987	1 714	1 088	1 133
	Services - Other	24 236	1 898	1 995	2 316	21 285	1 668	1 791	2 072
	Rent	10 708	1 025	1 031	1 038	7 908	752	825	858
	Money lent	29 247	2 417	2 013	2 509	26 674	2 136	1 853	2 282
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	11 634	1 333	822	1 084	9 986	958	777	1 019
	Other debts	25 983	2 722	1 996	2 329	21 397	1 911	1 787	2 092
	Total - Actual figures	134 051	12 631	10 072	11 717	110 012	9 688	8 671	9 957
	Total - Seasonally adjusted	•	11 907	10 211	10 272	-	9 461	8 892	9 015

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

			То	otal		Private Persons			
Item		2023	Jul-23	Jun-24	Jul-24	2023	Jul-23	Jun-24	Jul-24
Value of civil	Goods sold - Open account	162 658	19 547	10 284	13 633	52 628	4 509	4 757	4 768
judgements	Goods sold - Instalment sale transactions	95 057	8 326	7 564	9 960	73 549	5 918	5 804	7 534
	Services - Professional	275 554	29 968	17 371	22 849	161 863	18 132	12 104	13 551
	Services - Other	479 682	36 628	42 897	51 608	396 554	30 622	38 161	43 759
	Rent	361 144	31 425	33 804	37 245	256 500	24 340	24 651	29 906
	Money lent	1 068 083	97 508	65 893	89 249	1 010 531	91 838	63 233	83 741
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	448 744	43 912	31 367	43 571	398 584	36 153	29 297	40 763
	Other debts	733 385	69 727	58 554	72 232	592 296	51 406	49 927	60 465
	Total - Actual figures	3 624 307	337 041	267 734	340 347	2 942 505	262 918	227 934	284 487
	Total - Seasonally adjusted		309 333	281 176	291 771		246 267	238 552	248 451

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

Actual estimates	Actual estimates May – Jul 2023	Actual estimates May – Jul 2024	% change between May – Jul 2023 and May – Jul 2024	Difference between May – Jul 2023 and May – Jul 2024
Number of civil summonses issued for debt	130 887	108 017	-17,5	-22 870
Number of civil judgements recorded for debt	37 271	33 026	-11,4	-4 245
Value of civil judgements recorded for debt (R million)	1 004,5	894,7	-10,9	-109,8

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 July 2023 and the three months ended July 2024 ¹

	Contribution (% points) to the % chan	ge in the total
Item	Civil summonses for debt	Number of civil judgements	Value of civil judgements
Goods sold - Open account	-1,1	-0,6	-1,0
Goods sold - Instalment sale transactions	-0,2	-0,1	-0,4
Services - Professional	-3,6	-2,2	-0,5
Services - Other	-0,2	0,0	0,2
Rent	-1,4	0,4	0,5
Money lent	-4,4	-3,6	-7,1
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	-4,5	-1,6	-1,6
Other debts	-2,0	-3,6	-1,1
Total	-17,5	-11,4	-10,9

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 May to July 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 Jul 2023	Actual estimates Jul 2024	% change between Jul 2023 and Jul 2024	Difference between Jul 2023 and Jul 2024
Number of civil summonses issued for debt	42 684	38 044	-10,9	-4 640
Number of civil judgements recorded for debt	12 631	11 717	-7,2	-914
Value of civil judgements recorded for debt (R million)	337,0	340,3	1,0	3,3

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	Mpuma- langa	Limpopo	South Africa
	Jul	9 434	2 643	545	2 623	6 117	1 691	14 552	3 249	1 830	42 684
	Aug	9 672	2 217	488	2 275	6 966	1 740	13 540	3 103	1 702	41 703
2023	Sep	8 565	1 954	544	2 172	6 391	1 573	12 903	2 277	1 792	38 171
2023	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
	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
2024	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	1 668	38 044

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	Mpuma- langa	Limpopo	South Africa
	Jul	2 599	740	209	1 069	1 039	549	4 030	1 260	1 136	12 631
	Aug	2 673	701	198	746	1 405	510	3 152	1 477	1 171	12 033
2023	Sep	2 581	650	141	755	1 028	600	2 763	880	1 175	10 573
2023	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
	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
2024	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	1 174	11 717

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	Mpuma- langa	Limpopo	South Africa
	Jul	80 322	25 666	3 902	23 351	42 213	11 147	111 543	29 700	9 197	337 041
	Aug	78 292	24 411	3 360	15 779	55 587	10 376	106 620	25 324	9 999	329 748
2023	Sep	71 846	21 282	2 393	15 384	42 508	11 085	120 205	18 895	10 203	313 803
2023	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
	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
2024	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	10 415	340 347

Explanatory notes

Introduction

- 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 July 2024 was 80,3%. The revised collection rate for June 2024 was 82,3%.

Revised figures

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
Jul-24	Additional information from respondents	Apr-24 - Jun-24
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

Rounding-off of figures

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

Seasonal adjustment

10

11

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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

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 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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