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STATISTICAL RELEASE P0041

Statistics of civil cases for debt (Preliminary)

June 2024

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Key results for June 2024

Table A - Key figures for the month of June 2024

Actual estimates	Jun 2024	% change between Jun 2023 and Jun 2024	% change between Apr – Jun 2023 and Apr – Jun 2024
Number of civil summonses issued for debt	33 315	-22,5	-10,9
Number of civil judgements recorded for debt	10 034	-18,1	-5,3
Value of civil judgements recorded for debt (R million)	267,5	-18,1	-5,5

The number of civil summonses issued for debt

The total number of civil summonses issued for debt decreased by 10,9% in the second quarter of 2024 compared with the second quarter of 2023.

The largest contributors to the 10,9% decrease in civil summonses issued were:

- promissory notes (contributing -3,7 percentage points);
- money lent (contributing -3,4 percentage points);
- rent (contributing -1,2 percentage points); and
- goods sold (contributing -1,0 percentage point) see Table 5.

The number of civil judgements recorded for debt

The total number of civil judgements recorded for debt decreased by 5,3% in the second quarter of 2024 compared with the second quarter of 2023.

The largest negative contributors to the 5,3% decrease were civil judgements relating to:

- money lent (contributing -4,4 percentage points);
- 'other' debts (contributing -2,0 percentage points); and
- promissory notes (contributing -1,4 percentage points).

The positive contributors were services (contributing 1,7 percentage points) and rent (contributing 0,8 of a percentage point) – see Table 5.

The value of civil judgements recorded for debt

The total value of civil judgements recorded for debt decreased by 5,5% in the second quarter of 2024 compared with the second quarter of 2023.

The largest negative contributor to the 5,5% decrease was money lent (contributing -6,8 percentage points).

Services (contributing 1,7 percentage points) was the largest positive contributor – see Table 5.

In June 2024, 10 034 civil judgements for debt amounting to R267,5 million were recorded. The largest contributors to the total value of judgements were:

- money lent (R65,6 million or 24,5%);
- services (R60,5 million or 22,6%);
- 'other' debts (R58,5 million or 21,9%); and
- rent (R33,8 million or 12,6%) see Tables 2 and 3.

Figure 1 - Civil summonses issued for debt

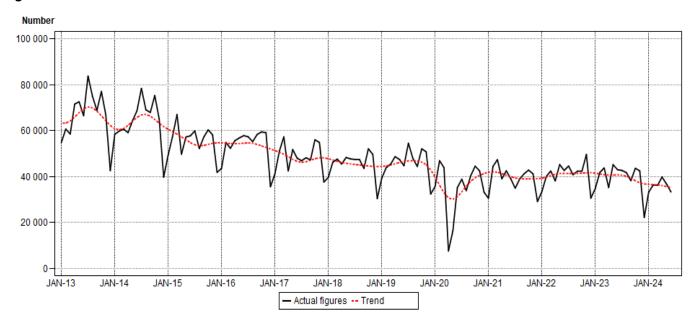
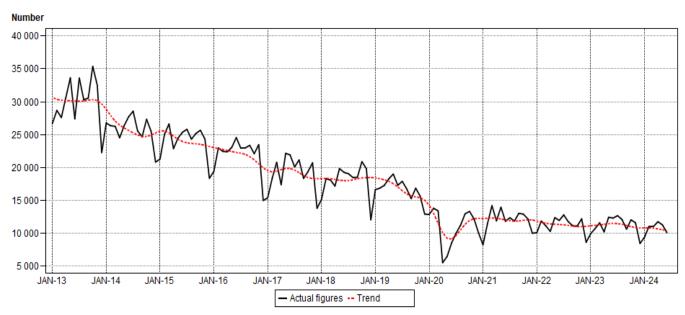


Figure 2 - Civil judgements recorded for debt





Detailed results: Tables

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

			To	tal			Private F	Persons	
Item		2023	Jun-23	May-24	Jun-24	2023	Jun-23	May-24	Jun-24
Cases recorded	Actual figures	490 651	45 308	37 630	34 012	409 038	36 463	32 027	29 020
	Seasonally adjusted		43 577	34 685	35 223		35 512	29 424	30 238
Civil summonses for	Goods sold - Open account	19 892	1 949	1 588	1 399	11 927	1 195	928	885
debt	Goods sold - Instalment sale transactions	13 520	1 097	1 243	788	10 473	735	1 034	627
	Services - Professional	61 258	5 564	4 455	3 502	44 558	4 084	3 398	2 496
	Services - Other	67 928	6 708	5 503	5 622	57 638	4 966	4 768	4 866
	Rent	24 109	2 332	1 741	1 536	16 557	1 536	1 206	1 135
	Money lent	105 109	9 640	7 327	6 948	97 555	8 921	6 796	6 500
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	43 594	3 964	2 189	2 637	39 607	3 573	1 971	2 442
	Other debts	139 111	11 735	12 755	10 883	122 538	10 377	11 330	9 477
	Total - Actual figures	474 521	42 989	36 801	33 315	400 853	35 387	31 431	28 428
	Total - Seasonally adjusted		41 705	33 838	34 425		34 642	29 025	29 740

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

			Tot	al		Private Persons			
Item		2023	Jun-23	May-24	Jun-24	2023	Jun-23	May-24	Jun-24
Number of civil	Goods sold - Open account	6 570	593	588	491	3 399	269	305	323
judgements	Goods sold - Instalment sale transactions	3 053	255	301	284	2 376	191	241	231
	Services - Professional	22 620	1 915	2 208	1 443	16 987	1 377	1 773	1 087
	Services - Other	24 236	2 227	2 080	1 997	21 285	1 926	1 889	1 793
	Rent	10 708	967	1 001	1 031	7 908	663	788	825
	Money lent	29 247	2 733	2 016	2 007	26 674	2 462	1 856	1 847
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	11 634	1 025	880	821	9 986	871	841	776
	Other debts	25 983	2 538	2 155	1 960	21 397	2 154	1 977	1 751
	Total - Actual figures	134 051	12 253	11 229	10 034	110 012	9 913	9 670	8 633
	Total - Seasonally adjusted		11 635	10 186	10 190		9 465	8 895	8 856

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

			То	otal		Private Persons			
Item		2023	Jun-23	May-24	Jun-24	2023	Jun-23	May-24	Jun-24
Value of civil	Goods sold - Open account	162 658	14 686	13 233	10 340	52 628	5 639	4 409	4 813
judgements	Goods sold - Instalment sale transactions	95 057	7 635	7 098	7 564	73 549	5 801	5 121	5 804
	Services - Professional	275 554	19 384	25 703	17 401	161 863	14 885	16 877	12 134
	Services - Other	479 682	52 334	42 115	43 062	396 554	40 671	35 921	38 326
	Rent	361 144	31 471	28 733	33 804	256 500	23 118	22 693	24 651
	Money lent	1 068 083	91 455	73 803	65 553	1 010 531	87 914	70 772	62 752
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	448 744	44 334	37 484	31 335	398 584	41 308	36 040	29 265
	Other debts	733 385	65 437	58 316	58 459	592 296	55 634	49 236	49 831
	Total - Actual figures	3 624 307	326 736	286 485	267 518	2 942 505	274 970	241 069	227 576
	Total - Seasonally adjusted		330 396	274 089	280 588		273 368	226 395	237 633

Table 4 – Percentage change in the total number of civil summonses and judgements and the value of judgements recorded between the second quarter of 2023 and the second quarter of 2024

Actual estimates	Actual estimates Apr – Jun 2023	Actual estimates Apr – Jun 2024	% change between Apr – Jun 2023 and Apr – Jun 2024	Difference between Apr – Jun 2023 and Apr – Jun 2024
Number of civil summonses issued for debt	123 407	109 905	-10,9	-13 502
Number of civil judgements recorded for debt	34 800	32 969	-5,3	-1 831
Value of civil judgements recorded for debt (R million)	930,4	879,6	-5,5	-50,8

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

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 April to June 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 Jun 2023	Actual estimates Jun 2024	% change between Jun 2023 and Jun 2024	Difference between Jun 2023 and Jun 2024
Number of civil summonses issued for debt	42 989	33 315	-22,5	-9 674
Number of civil judgements recorded for debt	12 253	10 034	-18,1	-2 219
Value of civil judgements recorded for debt (R million)	326,7	267,5	-18,1	-59,2

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	Mpuma- langa	Limpopo	South Africa
	Jun	10 394	2 649	373	2 258	6 827	1 660	14 099	2 747	1 982	42 989
	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
	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
2024	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	2 045	1 779	39 789
	May	9 449	2 241	410	2 426	6 081	2 133	9 964	2 229	1 868	36 801
	Jun	7 626	2 072	561	2 739	5 275	1 764	10 022	1 648	1 608	33 315

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
	Jun	2 747	874	195	1 401	1 118	624	3 116	976	1 202	12 253
	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
	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
2024	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	854	1 217	11 706
	May	2 206	586	209	845	1 288	664	3 282	929	1 220	11 229
	Jun	2 499	656	166	782	1 097	586	2 639	517	1 092	10 034

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
	Jun	87 902	24 636	3 690	26 244	46 216	11 052	90 188	25 969	10 839	326 736
	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
	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
2024	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	21 437	12 303	325 575
	May	60 574	17 882	3 921	17 607	47 599	8 711	99 799	19 261	11 130	286 485
	Jun	76 361	17 012	3 201	17 168	40 713	8 866	83 617	11 994	8 585	267 518

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 June 2024 was 80,3%. The collection rate for May 2024 was 79,3%.

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
Jun-24	Additional information from respondents	Mar-24 - May-24
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

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

13

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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