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## **STATISTICAL RELEASE**

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# Statistics of civil cases for debt (Preliminary)

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## Contents

<b>Key results for May 2022 .....</b>	<b>2</b>
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 May 2021 and the three months ended May 2022 .....	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 May 2021 and the three months ended May 2022 .....	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 May 2022

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

Actual estimates	May 2022	% change between May 2021 and May 2022	% change between March – May 2021 and March – May 2022
Number of civil summonses issued for debt	45 058	6,0	-2,6
Number of civil judgements recorded for debt	12 204	-12,3	-16,0
Value of civil judgements recorded for debt (R million)	311,4	7,6	-14,0

### The number of civil summonses issued for debt

The total number of civil summonses issued for debt decreased by 2,6% in the three months ended May 2022 compared with the three months ended May 2021.

The main contributors to the 2,6% decrease in civil summonses issued were:

- promissory notes (contributing -1,8 percentage points);
- rent (contributing -1,2 percentage points); and
- ‘other’ debts (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 16,0% in the three months ended May 2022 compared with the three months ended May 2021.

The largest contributors to the 16,0% decrease were civil judgements relating to:

- services (contributing -9,1 percentage points);
- ‘other’ debts (contributing -4,6 percentage points); and
- rent (contributing -1,4 percentage points) – see Table 5.

### The value of civil judgements recorded for debt

The total value of civil judgements recorded for debt decreased by 14,0% in the three months ended May 2022 compared with the three months ended May 2021.

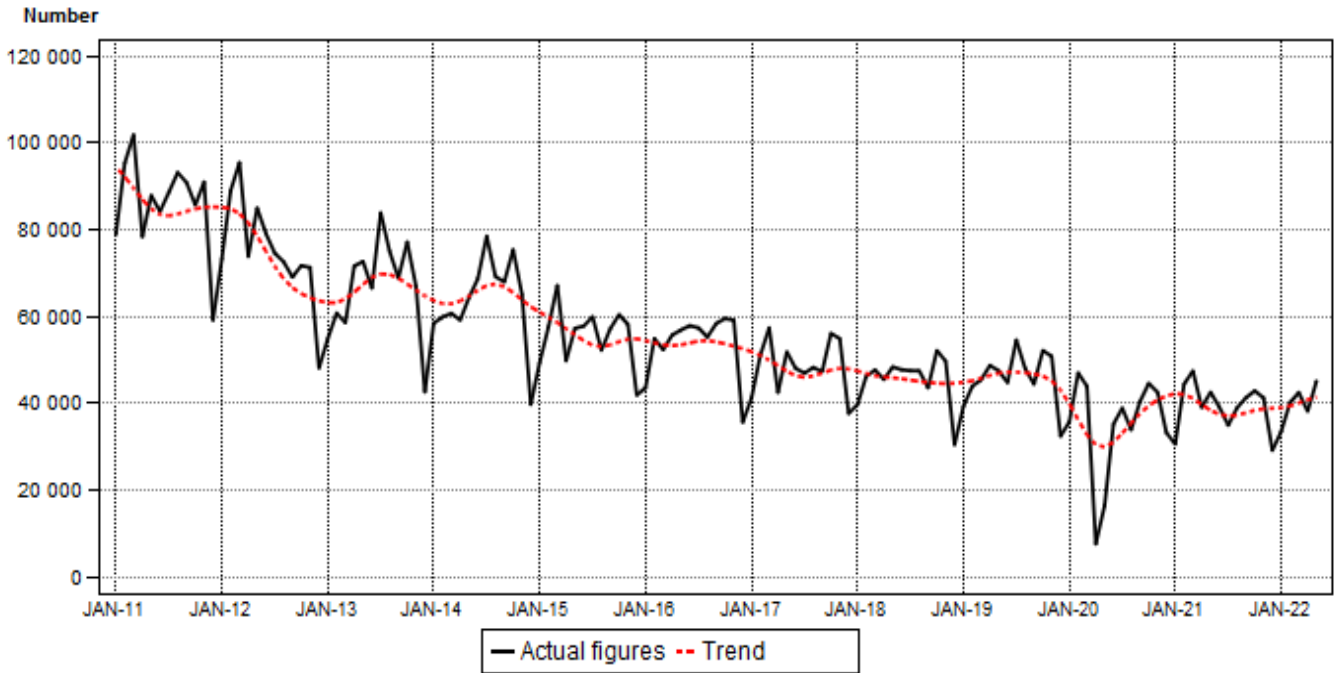
The largest contributors to the 14,0% decrease were civil judgements relating to:

- ‘other’ debts (contributing -3,9 percentage points);
- money lent (contributing -3,4 percentage points); and
- rent (contributing -2,5 percentage points) – see Table 5.

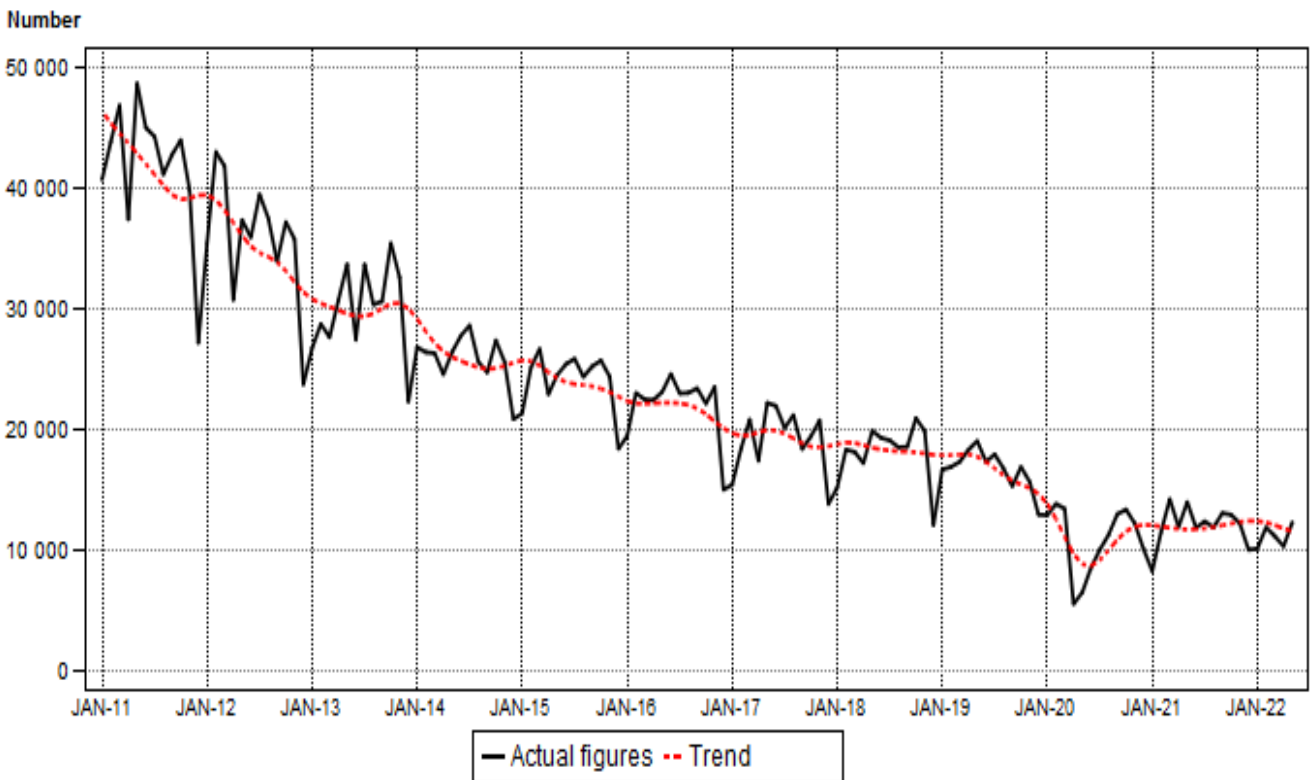
In May 2022, 12 204 civil judgements for debt amounting to R311,4 million were recorded. The largest contributors to the total value of judgements were:

- money lent (R89,4 million or 28,7%);
- services (R57,3 million or 18,4%); and
- ‘other’ debts (R49,1 million or 15,8%) – 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	May-21	1/ Apr-22	1/ May-22	2021	May-21	1/ Apr-22	1/ May-22
<b>Cases recorded</b>	<b>Actual figures</b>	<b>494 845</b>	<b>44 161</b>	<b>39 886</b>	<b>46 869</b>	<b>436 556</b>	<b>39 210</b>	<b>34 456</b>	<b>40 378</b>
	<b>Seasonally adjusted</b>		45 643	43 616	44 755		39 519	37 365	37 782
<b>Civil summonses for debt</b>	Goods sold - Open account	22 874	2 116	2 038	2 716	15 198	1 455	1 329	1 690
	Goods sold - Instalment sale transactions	15 644	1 396	1 372	1 481	13 175	1 209	1 128	1 277
	Services - Professional	48 261	4 684	4 620	5 219	41 729	4 072	3 768	4 062
	Services - Other	71 257	6 755	4 843	6 662	60 342	5 969	3 998	5 707
	Rent	27 753	2 554	1 810	2 345	21 361	1 984	1 263	1 641
	Money lent	116 700	10 208	10 214	10 656	108 854	9 642	9 638	10 167
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	59 140	4 853	3 884	4 364	56 487	4 670	3 627	4 070
	Other debts	109 473	9 959	9 320	11 615	99 171	8 946	8 270	10 379
	<b>Total - Actual figures</b>	<b>471 102</b>	<b>42 525</b>	<b>38 101</b>	<b>45 058</b>	<b>416 317</b>	<b>37 947</b>	<b>33 021</b>	<b>38 993</b>
	<b>Total - Seasonally adjusted</b>		45 080	41 691	44 335		40 264	35 877	38 159

1/ Preliminary.

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

Item		Total				Private Persons			
		2021	May-21	1/ Apr-22	1/ May-22	2021	May-21	1/ Apr-22	1/ May-22
<b>Number of civil judgements</b>	Goods sold - Open account	9 723	786	611	721	6 559	569	400	483
	Goods sold - Instalment sale transactions	5 635	450	581	605	4 762	389	440	453
	Services - Professional	23 496	3 487	1 421	1 992	20 923	3 185	1 183	1 716
	Services - Other	26 540	2 415	1 872	2 133	23 612	2 201	1 632	1 785
	Rent	12 335	1 226	860	1 147	9 900	1 023	592	854
	Money lent	31 574	2 302	2 378	2 848	28 531	2 077	1 957	2 521
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	10 081	799	1 167	1 034	9 211	710	1 050	791
	Other debts	23 940	2 451	1 345	1 724	21 607	2 277	1 084	1 435
	<b>Total - Actual figures</b>	<b>143 324</b>	<b>13 916</b>	<b>10 235</b>	<b>12 204</b>	<b>125 105</b>	<b>12 431</b>	<b>8 338</b>	<b>10 038</b>
	<b>Total - Seasonally adjusted</b>		14 851	11 839	11 126		13 295	9 734	9 248

1/ Preliminary.

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

Item		Total				Private Persons			
		2021	May-21	1/ Apr-22	1/ May-22	2021	May-21	1/ Apr-22	1/ May-22
<b>Value of civil judgements</b>	Goods sold - Open account	220 750	18 423	13 389	14 707	103 048	9 938	4 774	7 353
	Goods sold - Instalment sale transactions	204 306	13 430	14 230	17 897	171 819	10 864	10 782	14 604
	Services - Professional	224 848	20 611	13 672	22 113	176 770	15 784	9 767	16 889
	Services - Other	483 619	39 761	32 068	35 218	400 129	32 400	25 935	29 102
	Rent	398 259	40 375	26 721	48 151	295 650	32 347	17 684	34 318
	Money lent	983 153	70 582	67 729	89 397	918 510	66 837	61 797	84 352
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	383 004	27 283	35 583	34 728	340 792	20 649	29 264	29 088
	Other debts	669 111	58 823	36 252	49 139	554 372	52 949	28 126	39 130
	<b>Total - Actual figures</b>	<b>3 567 050</b>	<b>289 288</b>	<b>239 644</b>	<b>311 350</b>	<b>2 961 090</b>	<b>241 768</b>	<b>188 129</b>	<b>254 836</b>
	<b>Total - Seasonally adjusted</b>		295 167	285 019	311 746		244 686	229 203	255 328

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 May 2021 and the three months ended May 2022**

Actual estimates	Actual estimates March – May 2021	Actual estimates March – May 2022	% change between March – May 2021 and March – May 2022	Difference between March – May 2021 and March – May 2022
Number of civil summonses issued for debt	128 942	125 591	-2,6	-3 351
Number of civil judgements recorded for debt	39 908	33 517	-16,0	-6 391
Value of civil judgements recorded for debt (R million)	940,6	808,5	-14,0	-132,1

**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 May 2021 and the three months ended May 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	0,7	-1,6	-1,5
Goods sold - Instalment sale transactions	-0,1	0,7	-0,3
Services - Professional	0,8	-5,7	0,0
Services - Other	-1,0	-3,4	-1,7
Rent	-1,2	-1,4	-2,5
Money lent	0,9	-0,8	-3,4
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	-1,8	0,8	-0,7
Other debts	-1,0	-4,6	-3,9
<b>Total</b>	<b>-2,6</b>	<b>-16,0</b>	<b>-14,0</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 March to May 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 May 2021	Actual estimates May 2022	% change between May 2021 and May 2022	Difference between May 2021 and May 2022
Number of civil summonses issued for debt	42 525	45 058	6,0	2 533
Number of civil judgements recorded for debt	13 916	12 204	-12,3	-1 712
Value of civil judgements recorded for debt (R million)	289,3	311,4	7,6	22,1

**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	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	6 524	2 508	460	2 604	4 803	1 539	11 160	2 178	1 684	<b>33 460</b>
	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	8 342	3 661	427	3 308	8 282	2 126	13 324	3 621	1 967	<b>45 058</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	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	1 676	1 288	129	1 726	1 687	340	1 550	557	1 085	<b>10 038</b>
	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	1 035	188	2 271	1 402	600	1 840	1 008	1 228	<b>12 204</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	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	45 395	5 377	70 829	11 212	5 947	<b>239 812</b>
	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	21 129	2 963	29 239	50 119	8 996	71 388	20 450	8 849	<b>311 350</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, ejectment 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 May 2022 was 80,3%. The improved collection rates for March and April 2022 were 79,8% and 78,8% respectively.
<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 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>
<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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