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Department:  
Statistics South Africa  
**REPUBLIC OF SOUTH AFRICA**

Private Bag X44, Pretoria, 0001, South Africa, ISibalo House, Koch Street, Salvokop, Pretoria, 0002  
www.statssa.gov.za, info@statssa.gov.za, Tel +27 12 310 8911

## **STATISTICAL RELEASE**

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# Statistics of civil cases for debt (Preliminary)

November 2023

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Joyce Essel-Mensah  
Tel: (012) 310 8255

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## Key results for November 2023

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

Actual estimates	November 2023	% change between November 2022 and November 2023	% change between September – November 2022 and September – November 2023
Number of civil summonses issued for debt	42 592	-14,2	-7,4
Number of civil judgements recorded for debt	11 899	-2,0	0,6
Value of civil judgements recorded for debt (R million)	338,2	1,2	4,0

### The number of civil summonses issued for debt

The total number of civil summonses issued for debt decreased by 7,4% in the three months ended November 2023 compared with the three months ended November 2022.

The largest negative contributors to the 7,4% decrease in civil summonses issued were:

- money lent (contributing -5,0 percentage points); and
- 'other' debts (contributing -1,2 percentage points) – see Table 5.

### The number of civil judgements recorded for debt

The total number of civil judgements recorded for debt increased by 0,6% in the three months ended November 2023 compared with the three months ended November 2022.

The largest positive contributors to the 0,6% increase were civil judgements relating to:

- rent (contributing 1,6 percentage points);
- 'other' debts (contributing 1,0 percentage point); and
- services (contributing 0,8 of a percentage point).

Promissory notes made the largest negative contribution (contributing -1,5 percentage points) – see Table 5.

### The value of civil judgements recorded for debt

The total value of civil judgements recorded for debt increased by 4,0% in the three months ended November 2023 compared with the three months ended November 2022.

The largest positive contributors to the 4,0% increase were civil judgements relating to:

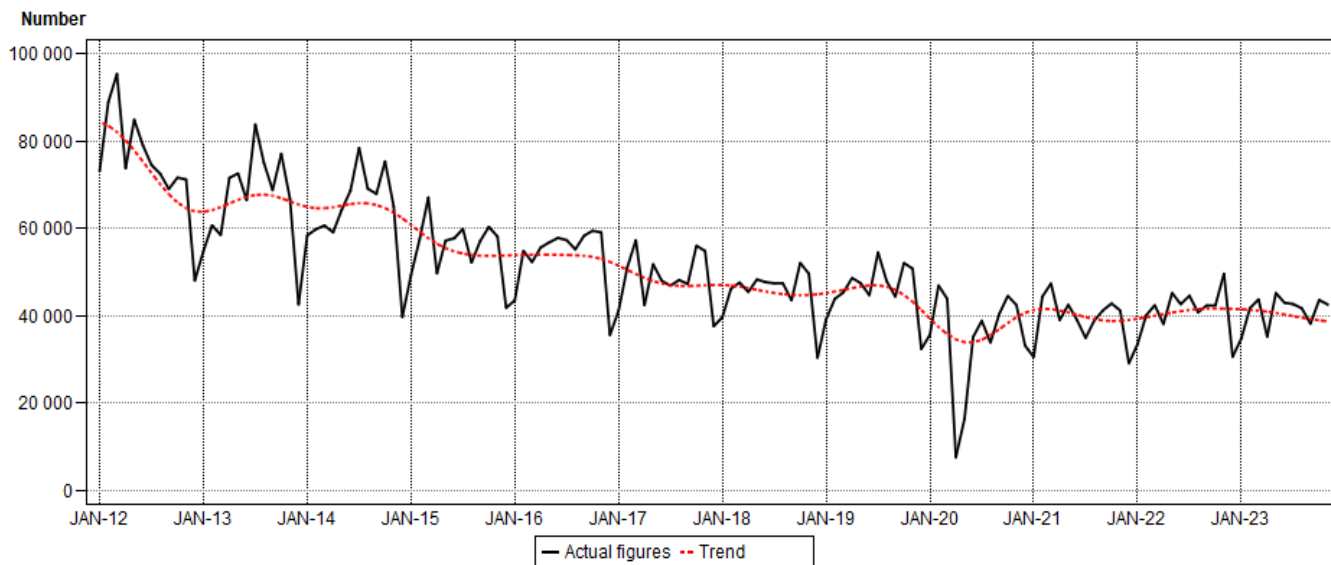
- services (contributing 4,1 percentage points); and
- 'other' debts (contributing 2,9 percentage points).

Goods sold made the largest negative contribution (contributing -1,8 percentage points) – see Table 5.

In November 2023, 11 899 civil judgements for debt amounting to R338,2 million were recorded. The largest contributors to the total value of judgements were:

- money lent (R83,0 million or 24,5%);
- services (R79,4 million or 23,5%); and
- 'other' debts (R75,5 million or 22,3%) – 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	Nov-22	Oct-23 <sup>1</sup>	Nov-23 <sup>1</sup>	2022	Nov-22	Oct-23 <sup>1</sup>	Nov-23 <sup>1</sup>
<b>Cases recorded</b>	<b>Actual figures</b>	<b>514 325</b>	<b>50 933</b>	<b>44 644</b>	<b>43 056</b>	<b>440 408</b>	<b>43 975</b>	<b>37 836</b>	<b>37 031</b>
	<b>Seasonally adjusted</b>		45 709	39 639	37 245		39 493	33 041	31 748
<b>Civil summonses for debt</b>	Goods sold - Open account	23 286	1 873	1 796	1 565	14 645	1 114	1 023	960
	Goods sold - Instalment sale transactions	14 867	1 128	1 123	1 255	11 954	782	856	1 011
	Services - Professional	56 911	6 236	6 187	5 328	46 262	5 101	4 334	3 647
	Services - Other	73 225	8 431	6 830	6 686	62 348	7 505	6 066	6 024
	Rent	25 280	2 361	1 824	1 976	18 118	1 652	1 227	1 466
	Money lent	121 161	11 410	9 254	8 488	113 762	10 818	8 541	7 955
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	45 229	3 564	4 006	3 479	41 607	3 328	3 734	3 257
	Other debts	132 399	14 641	12 597	13 815	119 165	13 228	11 176	12 306
	<b>Total - Actual figures</b>	<b>492 358</b>	<b>49 644</b>	<b>43 617</b>	<b>42 592</b>	<b>427 861</b>	<b>43 528</b>	<b>36 957</b>	<b>36 626</b>
<b>Total - Seasonally adjusted</b>		44 245	38 893	36 989		37 806	32 442	30 954	

<sup>1</sup> Preliminary.

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

Item		Total				Private Persons			
		2022	Nov-22	Oct-23 <sup>1</sup>	Nov-23 <sup>1</sup>	2022	Nov-22	Oct-23 <sup>1</sup>	Nov-23 <sup>1</sup>
<b>Number of civil judgements</b>	Goods sold - Open account	7 147	545	710	565	4 555	287	314	312
	Goods sold - Instalment sale transactions	5 230	304	228	230	4 167	253	176	179
	Services - Professional	21 161	1 896	2 041	2 162	17 970	1 540	1 465	1 444
	Services - Other	24 638	2 325	2 140	2 217	21 605	2 109	1 928	2 042
	Rent	10 712	764	1 169	1 079	7 990	586	891	846
	Money lent	32 148	2 778	2 697	2 165	28 679	2 494	2 447	2 005
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	11 637	1 409	832	1 270	10 470	1 361	778	1 207
	Other debts	22 010	2 122	2 176	2 211	19 210	1 926	1 875	1 996
	<b>Total - Actual figures</b>	<b>134 683</b>	<b>12 143</b>	<b>11 993</b>	<b>11 899</b>	<b>114 646</b>	<b>10 556</b>	<b>9 874</b>	<b>10 031</b>
	<b>Total - Seasonally adjusted</b>		10 864	9 999	10 640		9 344	8 084	8 663

<sup>1</sup> Preliminary.**Table 3 – Value of civil default and consent judgements for debt: Total and private persons (R'000)**

Item		Total				Private Persons			
		2022	Nov-22	Oct-23 <sup>1</sup>	Nov-23 <sup>1</sup>	2022	Nov-22	Oct-23 <sup>1</sup>	Nov-23 <sup>1</sup>
<b>Value of civil judgements</b>	Goods sold - Open account	163 474	16 616	14 543	12 867	70 273	5 755	3 872	4 254
	Goods sold - Instalment sale transactions	153 418	10 488	6 806	6 891	121 713	8 838	5 354	5 003
	Services - Professional	223 539	25 520	30 828	35 873	163 199	14 365	15 029	14 978
	Services - Other	447 767	37 616	37 098	43 569	379 058	32 948	30 853	38 895
	Rent	355 745	25 917	37 090	36 293	261 772	19 046	26 496	27 546
	Money lent	1 034 851	94 993	101 990	82 952	967 961	84 294	86 928	77 060
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	416 381	51 311	32 795	44 249	370 656	48 802	29 719	38 642
	Other debts	627 446	71 706	65 788	75 523	512 980	61 953	48 529	66 153
	<b>Total - Actual figures</b>	<b>3 422 621</b>	<b>334 167</b>	<b>326 938</b>	<b>338 217</b>	<b>2 847 612</b>	<b>276 001</b>	<b>246 780</b>	<b>272 531</b>
	<b>Total - Seasonally adjusted</b>		295 763	284 847	289 800		245 992	215 637	235 510

<sup>1</sup> 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 November 2022 and the three months ended November 2023**

Actual estimates	Actual estimates Sep – Nov 2022	Actual estimates Sep – Nov 2023	% change between Sep – Nov 2022 and Sep – Nov 2023	Difference between Sep – Nov 2022 and Sep – Nov 2023
Number of civil summonses issued for debt	134 360	124 380	-7,4	-9 980
Number of civil judgements recorded for debt	34 270	34 465	0,6	195
Value of civil judgements recorded for debt (R million)	941,6	979,0	4,0	37,4

**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 November 2022 and the three months ended November 2023 <sup>1</sup>**

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

<sup>1</sup> 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 from September to November 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 November 2022	Actual estimates November 2023	% change between November 2022 and November 2023	Difference between November 2022 and November 2023
Number of civil summonses issued for debt	49 644	42 592	-14,2	-7 052
Number of civil judgements recorded for debt	12 143	11 899	-2,0	-244
Value of civil judgements recorded for debt (R million)	334,2	338,2	1,2	4,0

**Table 7 – Number of civil summonses issued for debt by province**

Period <sup>1</sup>		Western Cape	Eastern Cape	Northern Cape	Free State	KwaZulu-Natal	North West	Gauteng	Mpumalanga	Limpopo	South Africa
2022	Nov	10 318	3 390	463	2 483	10 934	1 900	14 812	3 591	1 753	49 644
	Dec	7 259	2 627	426	1 450	5 856	994	8 300	2 244	1 456	30 612
2023	Jan	5 929	2 289	226	2 239	7 652	2 000	10 458	2 414	1 574	34 781
	Feb	8 085	3 583	535	2 663	7 860	1 803	13 088	2 454	1 687	41 758
	Mar	10 472	3 326	577	2 070	7 387	1 940	13 736	2 579	1 679	43 766
	Apr	8 307	2 722	286	1 353	6 537	1 437	11 143	1 836	1 583	35 204
	May	10 243	2 775	577	1 812	8 030	1 883	15 079	3 010	1 805	45 214
	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
	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	10 585	2 858	403	2 418	6 660	1 625	14 366	1 954	1 723	42 592

<sup>1</sup> Latest three months are preliminary.

**Table 8 – Number of civil default and consent judgements for debt by province**

Period <sup>1</sup>		Western Cape	Eastern Cape	Northern Cape	Free State	KwaZulu-Natal	North West	Gauteng	Mpumalanga	Limpopo	South Africa
2022	Nov	2 509	1 088	311	1 607	1 362	398	2 529	1 091	1 248	12 143
	Dec	1 574	887	62	811	1 045	325	1 835	1 005	1 025	8 569
2023	Jan	1 739	1 044	139	849	1 057	384	2 130	1 521	1 015	9 878
	Feb	2 557	1 245	184	826	1 518	359	2 106	760	1 109	10 664
	Mar	2 326	1 120	175	622	1 352	671	3 061	1 043	1 169	11 539
	Apr	2 224	1 046	186	722	1 104	379	2 719	707	1 073	10 160
	May	2 995	993	201	1 229	1 176	353	3 488	746	1 206	12 387
	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
	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	2 476	879	115	877	946	399	3 916	1 049	1 242	11 899

<sup>1</sup> Latest three months are preliminary.

**Table 9 – Value of civil default and consent judgements for debt by province (R'000)**

Period <sup>1</sup>		Western Cape	Eastern Cape	Northern Cape	Free State	KwaZulu-Natal	North West	Gauteng	Mpumalanga	Limpopo	South Africa
2022	Nov	73 682	24 375	7 457	30 096	47 946	7 580	105 194	24 549	13 288	334 167
	Dec	57 645	19 558	1 109	12 588	37 464	5 755	62 864	11 058	5 381	213 423
2023	Jan	48 201	23 145	2 715	17 834	41 083	6 105	59 324	24 540	4 736	227 681
	Feb	71 239	26 228	2 548	20 787	55 818	6 367	78 357	15 896	7 331	284 572
	Mar	61 558	24 352	2 314	12 695	61 358	15 708	91 994	16 891	9 394	296 265
	Apr	74 130	27 959	2 422	17 584	39 905	12 650	65 687	15 301	7 228	262 865
	May	96 915	32 086	3 204	22 883	50 094	6 182	95 649	21 852	11 895	340 761
	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
	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	77 605	24 378	2 049	21 211	33 669	7 444	137 781	22 692	11 387	338 217

<sup>1</sup> 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 November 2023 was 79,3%. The collection rate for October 2023 was 82,8%.
<b>Rounding-off of figures</b>	<b>8</b>	Where figures have been rounded off, discrepancies may occur between sums of the component items and the totals.
<b>Seasonal adjustment</b>	<b>9</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>10</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>11</b>	In some cases, Stats SA can also make available statistics which are not published.
<b>Symbols and abbreviations</b>	<b>12</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 a 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 refer to municipal services (except outstanding assessment rates), plumbers, builders, mechanics, panel beaters and electricians.
<b>Other debts</b>	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.
<b>Plaintiff</b>	A 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>	A 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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## Technical enquiries

Onica Mushwana                      Telephone number: (012) 310 4897  
Email address: [onicama@statssa.gov.za](mailto:onicama@statssa.gov.za)

Joyce Essel-Mensah                Telephone number: (012) 310 8255 / 082 888 2374  
Email address: [joycee@statssa.gov.za](mailto:joycee@statssa.gov.za)

## General enquiries

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Email address: [info@statssa.gov.za](mailto:info@statssa.gov.za)

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Email address: [millies@statssa.gov.za](mailto:millies@statssa.gov.za)

Postal address                      Private Bag X44, Pretoria, 0001

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