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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)

October 2022

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Juan-Pierre Terblanche
Tel: 012 310 2965

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Key results for October 2022

Table A – Key figures for the month of October 2022

Actual estimates	October 2022	% change between October 2021 and October 2022	% change between August – October 2021 and August – October 2022
Number of civil summonses issued for debt	42 868	0,1	2,5
Number of civil judgements recorded for debt	11 068	-13,9	-10,0
Value of civil judgements recorded for debt (R million)	313,5	-5,0	-10,5

The number of civil summonses issued for debt

The total number of civil summonses issued for debt increased by 2,5% in the three months ended October 2022 compared with the three months ended October 2021.

The largest positive contributors to the 2,5% increase in civil summonses issued were:

- 'other' debts (contributing 8,1 percentage points); and
- services (contributing 2,3 percentage points).

Civil summonses relating to promissory notes (contributing -4,8 percentage points) was the largest negative contributor – see Table 5.

The number of civil judgements recorded for debt

The total number of civil judgements recorded for debt decreased by 10,0% in the three months ended October 2022 compared with the three months ended October 2021.

The largest contributors to the 10,0% decrease were civil judgements relating to:

- goods sold (contributing -3,7 percentage points);
- money lent (contributing -2,2 percentage points);
- services (contributing -1,6 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 10,5% in the three months ended October 2022 compared with the three months ended October 2021.

The largest contributors to the 10,5% decrease were civil judgements relating to:

- goods sold (contributing -4,0 percentage points);
- 'other' debts (contributing -2,8 percentage points); and
- services (contributing -2,1 percentage points) – see Table 5.

In October 2022, 11 068 civil judgements for debt amounting to R313,5 million were recorded. The largest contributors to the total value of judgements were:

- money lent (R96,7 million or 30,8%);
- services (R60,8 million or 19,4%); and
- 'other' debts (R60,5 million or 19,3%) – see Tables 2 and 3.

Figure 1 – Civil summonses issued for debt

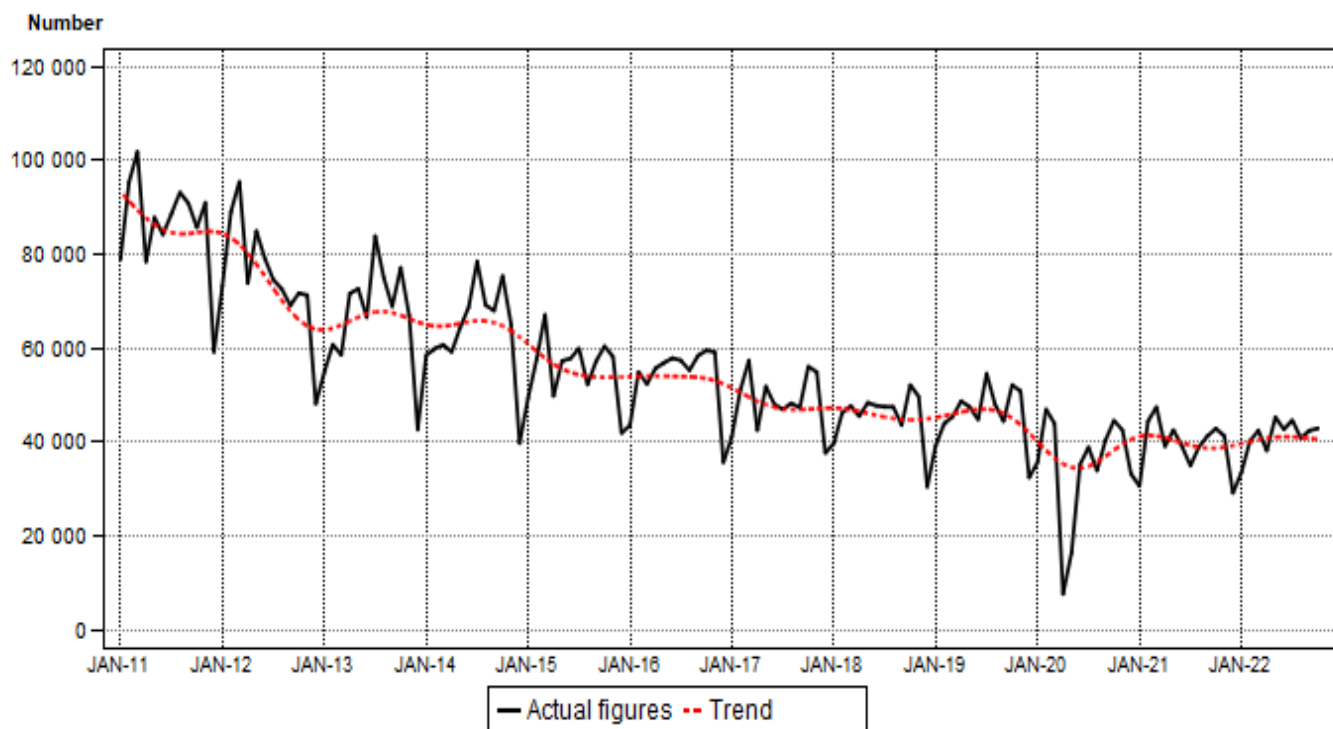
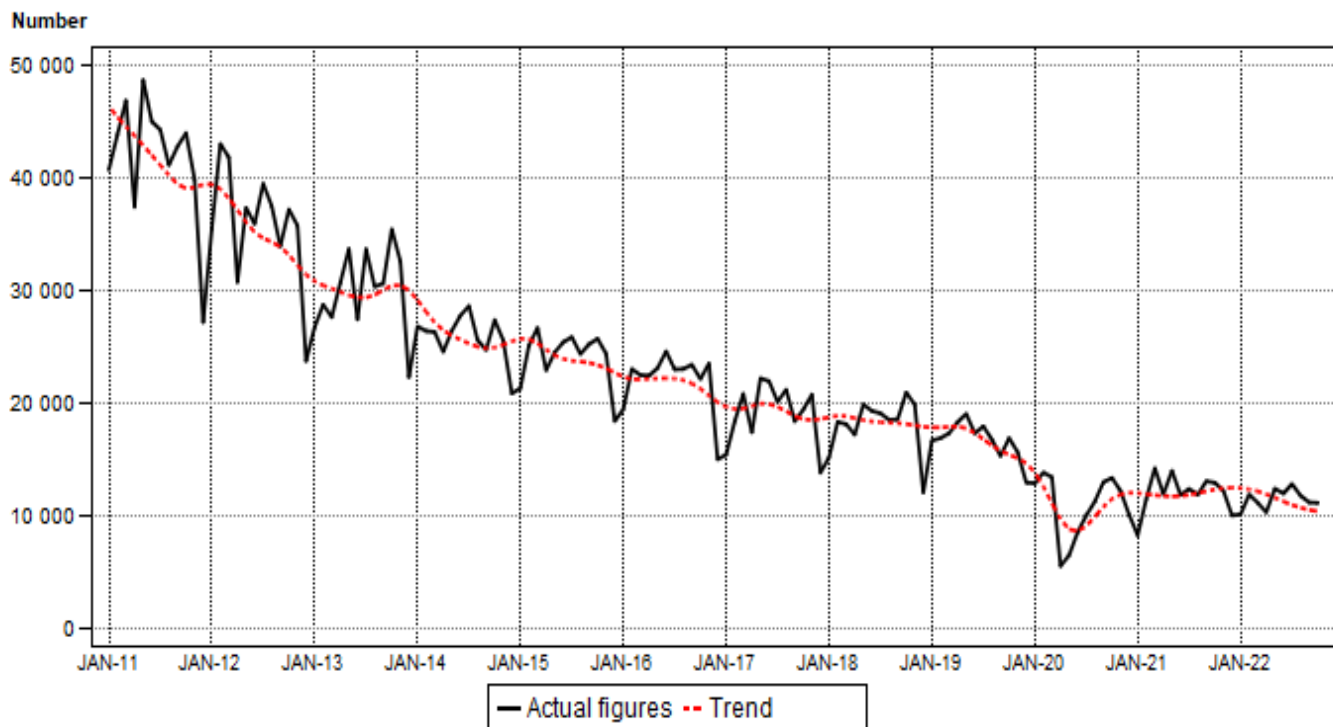


Figure 2 – Civil judgements recorded for debt



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			
		2021	Oct-21	1/ Sep-22	1/ Oct-22	2021	Oct-21	1/ Sep-22	1/ Oct-22
Cases recorded	Actual figures	494 845	44 644	45 885	44 977	436 556	38 624	39 438	37 903
	Seasonally adjusted		42 875	43 121	41 439		37 248	37 247	35 159
Civil summonses for debt	Goods sold - Open account	22 874	2 331	1 806	1 736	15 198	1 512	985	1 204
	Goods sold - Instalment sale transactions	15 644	1 437	1 183	1 619	13 175	1 076	999	1 370
	Services - Professional	48 261	3 979	5 062	4 683	41 729	3 404	4 031	3 756
	Services - Other	71 257	6 879	6 300	6 302	60 342	5 840	5 278	5 534
	Rent	27 753	2 387	1 696	2 415	21 361	1 819	1 212	1 890
	Money lent	116 700	12 026	10 342	10 877	108 854	11 009	9 768	10 184
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	59 140	5 675	3 612	4 265	56 487	5 423	3 269	3 957
	Other debts	109 473	8 110	12 383	10 971	99 171	7 351	11 086	9 973
	Total - Actual figures	471 102	42 824	42 384	42 868	416 317	37 434	36 628	37 868
	Total - Seasonally adjusted		40 700	40 405	39 862		35 550	34 663	34 963

1/ Preliminary.

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

	Item	Total				Private Persons			
		2021	Oct-21	1/ Sep-22	1/ Oct-22	2021	Oct-21	1/ Sep-22	1/ Oct-22
Number of civil judgements	Goods sold - Open account	9 723	946	535	462	6 559	681	324	270
	Goods sold - Instalment sale transactions	5 635	435	338	257	4 762	360	288	208
	Services - Professional	23 496	1 917	1 733	1 521	20 923	1 730	1 565	1 298
	Services - Other	26 540	2 582	2 297	2 371	23 612	2 301	2 087	2 210
	Rent	12 335	1 092	884	900	9 900	903	633	714
	Money lent	31 574	3 098	2 465	2 566	28 531	2 866	2 290	2 364
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	10 081	958	1 011	983	9 211	881	951	935
	Other debts	23 940	1 831	1 841	2 008	21 607	1 627	1 697	1 793
	Total - Actual figures	143 324	12 859	11 104	11 068	125 105	11 349	9 835	9 792
	Total - Seasonally adjusted		12 795	9 923	10 572		11 200	8 447	9 293

1/ Preliminary.

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

	Item	Total				Private Persons			
		2021	Oct-21	1/ Sep-22	1/ Oct-22	2021	Oct-21	1/ Sep-22	1/ Oct-22
Value of civil judgements	Goods sold - Open account	220 750	19 066	15 123	14 421	103 048	9 878	6 720	6 862
	Goods sold - Instalment sale transactions	204 306	18 964	9 755	11 444	171 819	15 414	7 510	9 745
	Services - Professional	224 848	28 279	18 551	16 858	176 770	16 692	15 341	11 668
	Services - Other	483 619	44 227	41 222	43 975	400 129	36 714	34 207	39 460
	Rent	398 259	36 421	29 931	32 511	295 650	27 342	24 082	23 088
	Money lent	983 153	92 863	94 111	96 707	918 510	86 135	89 645	92 727
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	383 004	33 018	37 470	37 107	340 792	29 349	33 778	34 923
	Other debts	669 111	57 172	45 382	60 492	554 372	47 166	40 275	52 651
	Total - Actual figures	3 567 050	330 010	291 545	313 515	2 961 090	268 690	251 558	271 124
	Total - Seasonally adjusted		307 683	264 628	270 925		248 814	229 586	235 131

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 October 2021 and the three months ended October 2022

Actual estimates	Actual estimates Aug – Oct 2021	Actual estimates Aug – Oct 2022	% change between Aug – Oct 2021 and Aug – Oct 2022	Difference between Aug – Oct 2021 and Aug – Oct 2022
Number of civil summonses issued for debt	122 944	126 045	2,5	3 101
Number of civil judgements recorded for debt	37 644	33 886	-10,0	-3 758
Value of civil judgements recorded for debt (R million)	1 022,9	915,7	-10,5	-107,2

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 October 2021 and the three months ended October 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	-1,0	-2,5	-1,6
Goods sold - Instalment sale transactions	-0,2	-1,2	-2,4
Services - Professional	2,1	-0,7	-1,1
Services - Other	0,2	-0,9	-1,0
Rent	-0,8	-1,4	-1,8
Money lent	-1,2	-2,2	0,6
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	-4,8	-0,3	-0,4
Other debts	8,1	-0,9	-2,8
Total	2,5	-10,0	-10,5

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 August to October 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 October 2021	Actual estimates October 2022	% change between October 2021 and October 2022	Difference between October 2021 and October 2022
Number of civil summonses issued for debt	42 824	42 868	0,1	44
Number of civil judgements recorded for debt	12 859	11 068	-13,9	-1 791
Value of civil judgements recorded for debt (R million)	330,0	313,5	-5,0	-16,5

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	Oct	8 313	2 860	521	3 564	6 284	1 985	15 268	2 211	1 818	42 824
	Nov	8 764	3 032	457	3 955	5 186	1 540	13 875	2 671	1 740	41 220
	Dec	7 279	2 554	349	2 615	3 495	1 659	7 954	1 721	1 467	29 093
2022	Jan	6 524	2 508	460	2 604	4 803	1 539	11 160	2 178	1 684	33 460
	Feb	8 115	2 993	466	3 399	6 799	1 888	12 214	2 545	1 682	40 101
	Mar	8 213	3 083	517	2 919	7 633	2 342	13 658	2 301	1 766	42 432
	Apr	7 778	3 309	505	2 681	5 755	1 695	12 341	2 391	1 646	38 101
	May	8 361	3 659	472	3 308	8 286	2 126	13 324	3 621	2 086	45 243
	Jun	7 922	3 399	620	3 114	7 355	2 077	13 279	3 093	1 792	42 651
	Jul	7 727	3 343	421	2 662	9 140	1 955	14 969	2 647	1 741	44 605
	Aug	7 033	3 323	325	2 782	8 122	2 259	12 815	2 507	1 627	40 793
	Sep	7 941	2 737	538	2 231	8 318	1 715	14 601	2 658	1 645	42 384
	Oct	8 280	2 906	616	2 303	8 624	2 149	13 851	2 544	1 595	42 868

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	Oct	2 673	1 020	254	2 256	1 712	648	2 536	517	1 243	12 859
	Nov	2 892	1 425	175	2 125	1 119	483	2 001	617	1 302	12 139
	Dec	2 158	1 013	99	1 483	1 249	553	1 613	663	1 122	9 953
2022	Jan	1 676	1 288	129	1 726	1 687	340	1 550	557	1 085	10 038
	Feb	2 868	1 257	175	1 851	1 348	597	1 814	678	1 221	11 809
	Mar	2 005	766	246	2 036	1 302	637	1 965	916	1 205	11 078
	Apr	2 126	760	100	2 157	1 179	352	1 774	672	1 115	10 235
	May	2 632	1 033	186	2 271	1 400	600	1 840	1 008	1 357	12 327
	Jun	2 583	1 273	284	2 077	1 287	620	1 992	564	1 221	11 901
	Jul	3 034	1 046	145	1 948	1 256	695	2 560	782	1 276	12 742
	Aug	2 508	1 074	123	1 379	1 446	771	2 244	898	1 271	11 714
	Sep	2 792	817	120	1 099	1 104	561	2 414	1 007	1 190	11 104
	Oct	2 918	987	213	1 100	1 205	551	2 215	754	1 125	11 068

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	Oct	88 759	21 153	3 878	27 577	54 364	13 249	87 711	21 486	11 833	330 010
	Nov	94 672	25 820	5 568	27 259	42 919	7 696	80 047	16 686	11 791	312 458
	Dec	79 821	22 018	1 755	21 170	46 803	11 989	63 471	14 607	8 063	269 697
2022	Jan	48 137	20 494	3 439	28 982	45 395	5 377	70 829	11 212	5 947	239 812
	Feb	86 699	26 031	3 286	26 090	65 365	8 740	65 794	14 494	10 383	306 882
	Mar	51 204	16 296	3 691	26 573	49 998	9 640	69 635	19 668	10 786	257 491
	Apr	59 314	15 686	1 636	27 155	46 933	5 011	66 041	11 872	5 996	239 644
	May	98 217	21 145	2 973	29 239	50 136	8 996	71 388	20 450	12 834	315 378
	Jun	72 828	27 652	3 195	27 052	50 610	9 920	73 827	12 184	9 786	287 054
	Jul	97 064	15 767	2 429	27 202	41 498	9 574	91 632	13 852	11 697	310 715
	Aug	80 404	25 292	2 161	25 576	48 822	16 780	83 850	16 494	11 243	310 622
	Sep	91 455	22 358	1 997	18 654	43 461	9 992	74 974	18 322	10 332	291 545
	Oct	89 978	22 811	2 879	21 239	44 667	11 879	93 229	19 080	7 753	313 515

1/ Latest three months are preliminary.

Explanatory notes

Introduction	1	<p>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.</p> <p>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.</p>
Purpose of the survey	3	<p>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.</p>
Scope of the survey	4	<p>This survey covers:</p> <ul style="list-style-type: none"> • 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	<p>The statistical unit for collection of information is a magistrate's office. Magistrates' offices include the small claims courts.</p> <p>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.</p>
Survey methodology and design	6	<p>The survey is conducted by email, fax and telephone each month from 203 magistrates' offices.</p>
Collection rate	7	<p>The preliminary collection rate for the civil cases for debt survey for October 2022 was 75,4%. The collection rate for September 2022 was 79,8%.</p>
Seasonal adjustment	8	<p>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.</p>
Trend cycle	9	<p>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.</p>
Unpublished statistics	10	<p>In some cases Stats SA can also make available statistics which are not published.</p>
Symbols and abbreviations	11	<p>R/D Refer to drawer Stats SA Statistics South Africa * Revised figures</p>

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 refers to municipal services (except outstanding assessment rates), plumbers, builders, mechanics, panel beaters and electricians.
Other debts	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.
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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Technical enquiries

Onica Mushwana Telephone number: 012 310 4897
Email address: onicama@statssa.gov.za

JP Terblanche Telephone number: 012 310 2965
Email address: juan-pierret@statssa.gov.za

General enquiries

User information services Telephone number: (012) 310 8600
Email address: info@statssa.gov.za

Orders/subscription services Telephone number: (012) 310 8619
Email address: millies@statssa.gov.za

Postal address Private Bag X44, Pretoria, 0001

Produced by Stats SA