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STATISTICAL RELEASE

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Statistics of civil cases for debt (Preliminary)

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Key results for October 2024

Table A – Key figures for the month of October 2024

Actual estimates	Oct 2024	% change between Oct 2023 and Oct 2024	% change between Aug – Oct 2023 and Aug – Oct 2024
Number of civil summonses issued for debt	36 757	-15,7	-13,9
Number of civil judgements recorded for debt	11 088	-7,5	-7,2
Value of civil judgements recorded for debt (R million)	326,9	0,0	-3,8

The number of civil summonses issued for debt

The total number of civil summonses issued for debt decreased by 13,9% in the three months ended October 2024 compared with the three months ended October 2023.

The largest contributors to the 13,9% decrease in civil summonses issued were:

- services (contributing -4,2 percentage points);
- promissory notes (contributing -2,9 percentage points);
- money lent (contributing -2,8 percentage points); and
- 'other' debts (contributing -2,8 percentage points) – see Table 5.

The number of civil judgements recorded for debt

The total number of civil judgements recorded for debt decreased by 7,2% in the three months ended October 2024 compared with the three months ended October 2023.

The largest negative contributors to the 7,2% decrease were civil judgements relating to:

- services (contributing -5,0 percentage points);
- money lent (contributing -2,1 percentage points); and
- rent (contributing -1,1 percentage points).

'Other' debts (contributing 1,2 percentage points) was the largest positive contributor – see Table 5.

The value of civil judgements recorded for debt

The total value of civil judgements recorded for debt decreased by 3,8% in the three months ended October 2024 compared with the three months ended October 2023.

The largest negative contributors were:

- money lent (contributing -4,9 percentage points); and
- services (contributing -1,8 percentage points).

Promissory notes (contributing 1,1 percentage points) and rent (contributing 1,1 percentage points) were the largest positive contributors – see Table 5.

In October 2024, 11 088 civil judgements for debt amounting to R326,9 million were recorded. The largest contributors to the total value of judgements were:

- money lent (R88,9 million or 27,2%);
- 'other' debts (R68,1 million or 20,8%);
- services (R65,9 million or 20,2%); and
- promissory notes (R48,9 million or 15,0%) – see Table 2 and Table 3.

Figure 1 – Civil summonses issued for debt

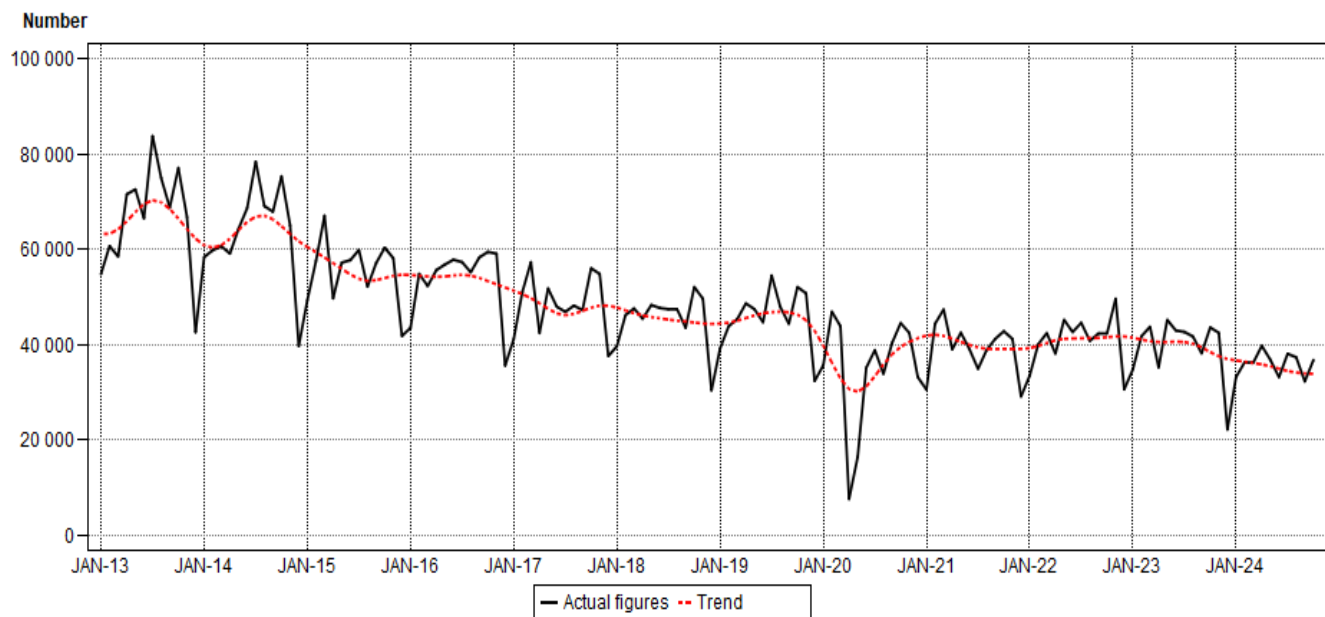
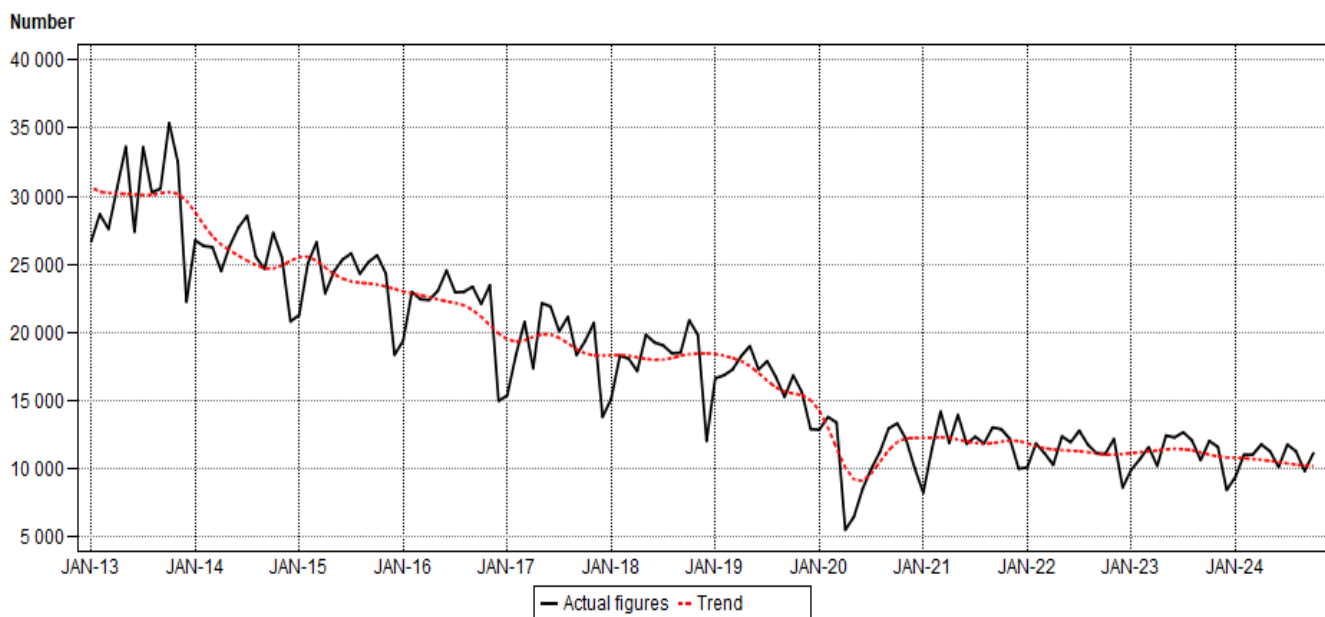


Figure 2 – Civil judgements recorded for debt



Risenga Matuleke
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			
		2023	Oct-23	Sep-24	Oct-24	2023	Oct-23	Sep-24	Oct-24
Cases recorded	Actual figures	490 651	44 644	33 765	39 218	409 038	37 836	28 247	33 321
	Seasonally adjusted		40 381	34 046	34 418		34 402	28 870	29 167
Civil summonses for debt	Goods sold - Open account	19 892	1 796	1 339	1 331	11 927	1 023	756	754
	Goods sold - Instalment sale transactions	13 520	1 123	822	984	10 473	856	540	759
	Services - Professional	61 258	6 187	3 938	4 618	44 558	4 334	3 052	3 455
	Services - Other	67 928	6 830	5 387	6 376	57 638	6 066	4 696	5 755
	Rent	24 109	1 824	1 624	1 811	16 557	1 227	1 125	1 339
	Money lent	105 109	9 254	7 015	7 618	97 555	8 541	6 393	6 995
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	43 594	4 006	2 254	2 672	39 607	3 734	2 058	2 469
	Other debts	139 111	12 597	9 896	11 347	122 538	11 176	8 561	10 066
	Total - Actual figures	474 521	43 617	32 275	36 757	400 853	36 957	27 181	31 592
Total - Seasonally adjusted		39 879	33 104	32 433		33 625	28 224	27 704	

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

Item		Total				Private Persons			
		2023	Oct-23	Sep-24	Oct-24	2023	Oct-23	Sep-24	Oct-24
Number of civil judgements	Goods sold - Open account	6 570	710	467	485	3 399	314	306	281
	Goods sold - Instalment sale transactions	3 053	228	257	342	2 376	176	209	296
	Services - Professional	22 620	2 041	1 676	1 828	16 987	1 465	1 416	1 484
	Services - Other	24 236	2 140	1 781	1 926	21 285	1 928	1 554	1 692
	Rent	10 708	1 169	684	849	7 908	891	537	670
	Money lent	29 247	2 697	1 950	2 320	26 674	2 447	1 806	2 037
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	11 634	832	883	1 039	9 986	778	797	883
	Other debts	25 983	2 176	2 075	2 299	21 397	1 875	1 768	1 933
	Total - Actual figures	134 051	11 993	9 773	11 088	110 012	9 874	8 393	9 276
	Total - Seasonally adjusted		11 104	9 926	10 027		9 024	8 339	8 282

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

Item		Total				Private Persons			
		2023	Oct-23	Sep-24	Oct-24	2023	Oct-23	Sep-24	Oct-24
Value of civil judgements	Goods sold - Open account	162 658	14 543	13 821	15 024	52 628	3 872	6 067	7 654
	Goods sold - Instalment sale transactions	95 057	6 806	10 880	7 452	73 549	5 354	9 040	5 921
	Services - Professional	275 554	30 828	18 874	24 718	161 863	15 029	15 953	19 590
	Services - Other	479 682	37 098	37 104	41 226	396 554	30 853	30 290	34 684
	Rent	361 144	37 090	27 593	32 563	256 500	26 496	19 530	26 578
	Money lent	1 068 083	101 990	71 152	88 869	1 010 531	86 928	67 004	75 892
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	448 744	32 795	38 367	48 929	398 584	29 719	35 544	40 633
	Other debts	733 385	65 788	66 576	68 080	592 296	48 529	53 539	53 003
	Total - Actual figures	3 624 307	326 938	284 367	326 861	2 942 505	246 780	236 967	263 955
	Total - Seasonally adjusted		292 524	274 601	286 220		226 244	228 736	238 198

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 2023 and the three months ended October 2024

Actual estimates	Actual estimates Aug – Oct 2023	Actual estimates Aug – Oct 2024	% change between Aug – Oct 2023 and Aug – Oct 2024	Difference between Aug – Oct 2023 and Aug – Oct 2024
Number of civil summonses issued for debt	123 491	106 386	-13,9	-17 105
Number of civil judgements recorded for debt	34 599	32 094	-7,2	-2 505
Value of civil judgements recorded for debt (R million)	970,5	934,0	-3,8	-36,4

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 October 2023 and the three months ended October 2024 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	-0,9	-1,2	-0,1
Goods sold - Instalment sale transactions	-0,2	0,6	0,4
Services - Professional	-3,1	-3,6	-1,5
Services - Other	-1,1	-1,4	-0,3
Rent	-0,1	-1,1	1,1
Money lent	-2,8	-2,1	-4,9
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	-2,9	0,2	1,1
Other debts	-2,8	1,2	0,6
Total	-13,9	-7,2	-3,8

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 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 Oct 2023	Actual estimates Oct 2024	% change between Oct 2023 and Oct 2024	Difference between Oct 2023 and Oct 2024
Number of civil summonses issued for debt	43 617	36 757	-15,7	-6 860
Number of civil judgements recorded for debt	11 993	11 088	-7,5	-905
Value of civil judgements recorded for debt (R million)	326,9	326,9	0,0	0,0

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	Mpumalanga	Limpopo	South Africa	
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
2024	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
	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	1 706	38 082
	Aug	8 393	3 004	307	2 317	7 016	1 775	11 129	1 804	1 609	37 354
	Sep	7 661	2 126	452	2 101	6 320	1 512	8 715	1 829	1 559	32 275
	Oct	8 789	1 991	582	2 486	6 044	1 834	11 355	2 034	1 642	36 757

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	Mpumalanga	Limpopo	South Africa	
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
2024	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
	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	1 180	11 723
	Aug	2 846	808	215	1 259	1 151	574	2 681	642	1 057	11 233
	Sep	2 033	745	143	803	1 238	604	2 122	814	1 271	9 773
	Oct	2 657	816	269	1 177	1 146	792	2 028	994	1 209	11 088

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	Mpumalanga	Limpopo	South Africa	
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
2024	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
	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	10 919	340 851
	Aug	95 148	19 634	5 670	28 083	44 862	13 848	88 583	19 527	7 464	322 820
	Sep	61 543	20 358	2 647	16 933	48 269	13 309	84 026	23 342	13 939	284 367
	Oct	92 457	26 693	5 478	21 076	53 043	15 162	78 052	23 776	11 124	326 861

Explanatory notes

- Introduction** **1** 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, ejection 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 October 2024 was 74,9%. The revised collection rate for September 2024 was 79,3%.
- Revised figures** **8** 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
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
Jul-25	Additional information from respondents	Apr-25 - Jun-25
Aug-25	Additional information from respondents	May-25 - Jul-25
Sep-25	Additional information from respondents	Jun-25 - Aug-25

- Rounding-off of figures** **9** Where figures have been rounded off, discrepancies may occur between sums of the component items and the totals.

- Seasonal adjustment** 10 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** 11 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** 13 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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