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## **STATISTICAL RELEASE**

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# Statistics of civil cases for debt (Preliminary)

September 2023

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## Key results for September 2023

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

Actual estimates	September 2023	% change between September 2022 and September 2023	% change between July – September 2022 and July – September 2023
Number of civil summonses issued for debt	38 171	-9,9	-4,1
Number of civil judgements recorded for debt	10 573	-4,6	-0,9
Value of civil judgements recorded for debt (R million)	313,8	7,9	7,5

### The number of civil summonses issued for debt

The total number of civil summonses issued for debt decreased by 4,1% in the third quarter of 2023 compared with the third quarter of 2022.

The largest negative contributors to the 4,1% decrease in civil summonses issued were:

- money lent (contributing -3,6 percentage points); and
- 'other' debts (contributing -1,4 percentage points).

Promissory notes made the largest positive contribution (contributing 1,3 percentage points) – see Table 5.

### The number of civil judgements recorded for debt

The total number of civil judgements recorded for debt decreased by 0,9% in the third quarter of 2023 compared with the third quarter of 2022.

The largest negative contributors to the 0,9% decrease were civil judgements relating to:

- money lent (contributing -3,3 percentage points); and
- goods sold (contributing -1,8 percentage points).

'Other' debts made the largest positive contribution (contributing 2,4 percentage points) – see Table 5.

### The value of civil judgements recorded for debt

The total value of civil judgements recorded for debt increased by 7,5% in the third quarter of 2023 compared with the third quarter of 2022.

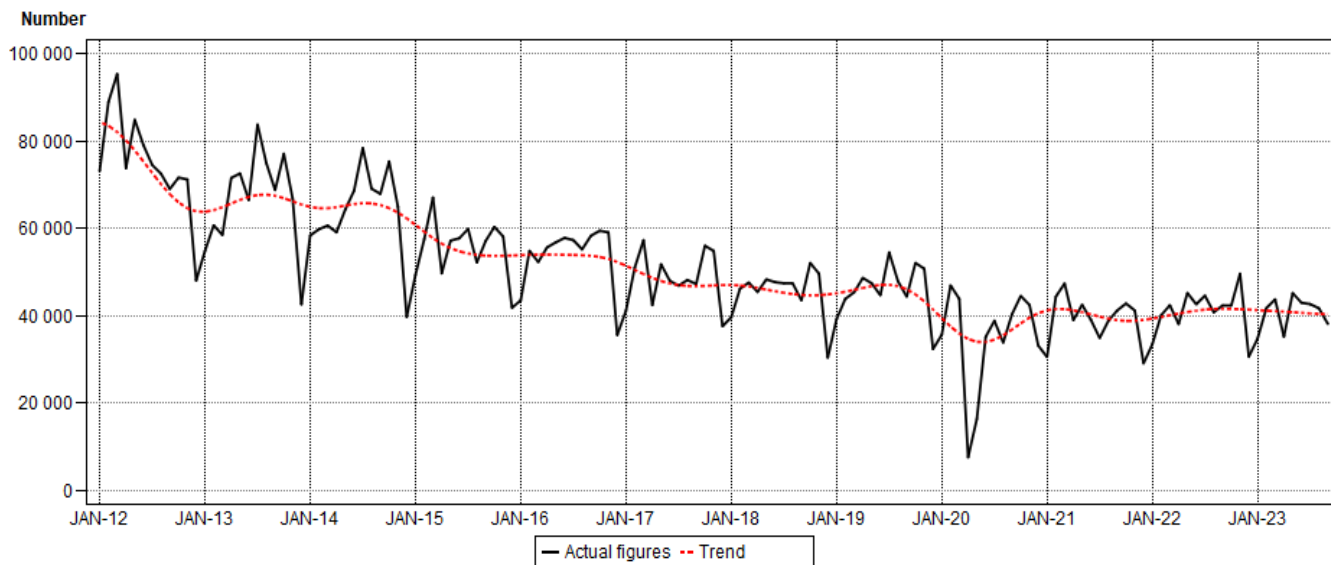
The largest positive contributors to the 7,5% increase were civil judgements relating to:

- 'other' debts (contributing 5,3 percentage points); and
- services (contributing 3,5 percentage points) – see Table 5.

In September 2023, 10 573 civil judgements for debt amounting to R313,8 million were recorded. The largest contributors to the total value of judgements were:

- money lent (R91,7 million or 29,2%);
- services (R76,5 million or 24,4%); and
- 'other' debts (R64,3 million or 20,5%) – 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	Sep-22	Aug-23 <sup>1</sup>	Sep-23 <sup>1</sup>	2022	Sep-22	Aug-23 <sup>1</sup>	Sep-23 <sup>1</sup>
<b>Cases recorded</b>	<b>Actual figures</b>	<b>514 325</b>	<b>45 866</b>	<b>42 708</b>	<b>39 389</b>	<b>440 408</b>	<b>39 419</b>	<b>35 687</b>	<b>32 248</b>
	<b>Seasonally adjusted</b>		43 584	40 439	41 036		37 602	33 527	33 844
<b>Civil summonses for debt</b>	Goods sold - Open account	23 286	1 805	1 661	1 866	14 645	984	946	1 066
	Goods sold - Instalment sale transactions	14 867	1 183	993	1 093	11 954	999	639	868
	Services - Professional	56 911	5 063	5 324	5 395	46 262	4 032	3 804	3 551
	Services - Other	73 225	6 302	6 401	5 497	62 348	5 280	5 423	4 643
	Rent	25 280	1 696	1 818	1 864	18 118	1 212	1 205	1 236
	Money lent	121 161	10 320	8 820	8 001	113 762	9 746	8 154	7 471
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	45 229	3 612	3 952	3 100	41 607	3 269	3 737	2 794
	Other debts	132 399	12 383	12 734	11 355	119 165	11 086	11 404	10 207
	<b>Total - Actual figures</b>	<b>492 358</b>	<b>42 364</b>	<b>41 703</b>	<b>38 171</b>	<b>427 861</b>	<b>36 608</b>	<b>35 312</b>	<b>31 836</b>
	<b>Total - Seasonally adjusted</b>		41 002	39 607	39 846		35 203	32 991	33 253

<sup>1</sup> Preliminary.

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

Item		Total				Private Persons			
		2022	Sep-22	Aug-23 <sup>1</sup>	Sep-23 <sup>1</sup>	2022	Sep-22	Aug-23 <sup>1</sup>	Sep-23 <sup>1</sup>
<b>Number of civil judgements</b>	Goods sold - Open account	7 147	534	507	540	4 555	323	237	293
	Goods sold - Instalment sale transactions	5 230	338	213	200	4 167	288	168	154
	Services - Professional	21 161	1 734	2 359	1 786	17 970	1 566	1 796	1 239
	Services - Other	24 638	2 299	2 329	2 068	21 605	2 089	2 045	1 801
	Rent	10 712	884	880	851	7 990	633	659	641
	Money lent	32 148	2 443	2 520	2 390	28 679	2 268	2 337	2 245
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	11 637	1 011	1 113	795	10 470	951	1 035	737
	Other debts	22 010	1 841	2 112	1 943	19 210	1 697	1 853	1 775
	<b>Total - Actual figures</b>	<b>134 683</b>	<b>11 084</b>	<b>12 033</b>	<b>10 573</b>	<b>114 646</b>	<b>9 815</b>	<b>10 130</b>	<b>8 885</b>
	<b>Total - Seasonally adjusted</b>		10 037	11 227	11 535		8 522	9 221	9 412

<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	Sep-22	Aug-23 <sup>1</sup>	Sep-23 <sup>1</sup>	2022	Sep-22	Aug-23 <sup>1</sup>	Sep-23 <sup>1</sup>
<b>Value of civil judgements</b>	Goods sold - Open account	163 474	15 101	14 951	12 219	70 273	6 698	3 829	3 847
	Goods sold - Instalment sale transactions	153 418	9 755	6 998	7 457	121 713	7 510	5 291	5 423
	Services - Professional	223 539	18 762	22 583	25 501	163 199	15 430	15 048	12 347
	Services - Other	447 767	41 372	46 429	50 956	379 058	34 358	40 358	43 499
	Rent	355 745	29 931	29 898	26 115	261 772	24 082	22 134	18 936
	Money lent	1 034 851	93 052	96 518	91 728	967 961	88 586	92 116	89 417
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	416 381	37 470	43 749	35 509	370 656	33 778	38 488	32 186
	Other debts	627 446	45 382	68 622	64 318	512 980	40 275	54 785	56 857
	<b>Total - Actual figures</b>	<b>3 422 621</b>	<b>290 825</b>	<b>329 748</b>	<b>313 803</b>	<b>2 847 612</b>	<b>250 717</b>	<b>272 049</b>	<b>262 512</b>
	<b>Total - Seasonally adjusted</b>		266 809	304 512	305 802		227 736	248 597	249 481

<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 third quarter of 2022 and the third quarter of 2023**

Actual estimates	Actual estimates Jul – Sep 2022	Actual estimates Jul – Sep 2023	% change between Jul – Sep 2022 and Jul – Sep 2023	Difference between Jul – Sep 2022 and Jul – Sep 2023
Number of civil summonses issued for debt	127 762	122 558	-4,1	-5 204
Number of civil judgements recorded for debt	35 540	35 237	-0,9	-303
Value of civil judgements recorded for debt (R million)	912,2	980,6	7,5	68,4

**Table 5 – Contribution of the different kinds of debt to the change in the total number of civil summonses and judgements and the value of judgements recorded between the third quarter of 2022 and the third quarter of 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	-0,1	-0,2	0,8
Goods sold - Instalment sale transactions	-0,2	-1,6	-2,1
Services - Professional	1,5	1,0	1,5
Services - Other	-1,7	-0,2	2,0
Rent	0,1	0,4	-0,4
Money lent	-3,6	-3,3	-0,2
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	1,3	0,7	0,6
Other debts	-1,4	2,4	5,3
<b>Total</b>	<b>-4,1</b>	<b>-0,9</b>	<b>7,5</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 July to September 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 September 2022	Actual estimates September 2023	% change between September 2022 and September 2023	Difference between September 2022 and September 2023
Number of civil summonses issued for debt	42 364	38 171	-9,9	-4 193
Number of civil judgements recorded for debt	11 084	10 573	-4,6	-511
Value of civil judgements recorded for debt (R million)	290,8	313,8	7,9	23,0

**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	Sep	7 941	2 737	538	2 231	8 318	1 715	14 601	2 658	1 625	42 364
	Oct	8 109	2 905	627	2 303	8 275	2 178	13 851	2 544	1 560	42 352
	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

<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	Sep	2 792	817	120	1 099	1 104	561	2 414	1 007	1 170	11 084
	Oct	2 925	987	210	1 100	1 237	525	2 215	754	1 090	11 043
	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

<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	Sep	91 455	22 358	1 997	18 654	43 461	9 992	74 974	18 322	9 612	290 825
	Oct	89 021	22 811	2 929	21 239	49 796	11 352	93 229	19 080	7 151	316 608
	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

<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 September 2023 was 78,3%. The collection rate for August 2023 was 80,3%.
<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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