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STATISTICAL RELEASE

P0041

Statistics of civil cases for debt (Preliminary)

September 2024

Embargoed until:
21 November 2024
14:30

ENQUIRIES:
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FORTHCOMING ISSUE:
October 2024

EXPECTED RELEASE DATE:
12 December 2024

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Key results for September 2024

Table A – Key figures for the month of September 2024

Actual estimates	Sep 2024	% change between Sep 2023 and Sep 2024	% change between Jul – Sep 2023 and Jul – Sep 2024
Number of civil summonses issued for debt	32 399	-15,1	-12,0
Number of civil judgements recorded for debt	9 744	-7,8	-6,7
Value of civil judgements recorded for debt (R million)	298,8	-4,8	-1,3

The number of civil summonses issued for debt

The total number of civil summonses issued for debt decreased by 12,0% in the third quarter of 2024 compared with the third quarter of 2023.

The largest contributors to the 12,0% decrease in civil summonses issued were:

- promissory notes (contributing -3,7 percentage points);
- services (contributing -3,0 percentage points);
- money lent (contributing -2,2 percentage points); and
- 'other' debts (contributing -1,7 percentage points) – see Table 5.

The number of civil judgements recorded for debt

The total number of civil judgements recorded for debt decreased by 6,7% in the third quarter of 2024 compared with the third quarter of 2023.

The largest contributors to the 6,7% decrease were civil judgements relating to:

- services (contributing -4,0 percentage points); and
- promissory notes (contributing -1,1 percentage points) – see Table 5.

The value of civil judgements recorded for debt

The total value of civil judgements recorded for debt decreased by 1,3% in the third quarter of 2024 compared with the third quarter of 2023. The largest negative contributor was money lent (contributing -4,4 percentage points) and the largest positive contributor was rent (contributing 2,3 percentage points) – see Table 5.

In September 2024, 9 744 civil judgements for debt amounting to R298,8 million were recorded. The largest contributors to the total value of judgements were:

- money lent (R71,1 million or 23,8%);
- 'other' debts (R67,9 million or 22,7%);
- services (R61,8 million or 20,7%); and
- promissory notes (R42,5 million or 14,2%) – see Table 2 and Table 3.

Figure 1 – Civil summonses issued for debt

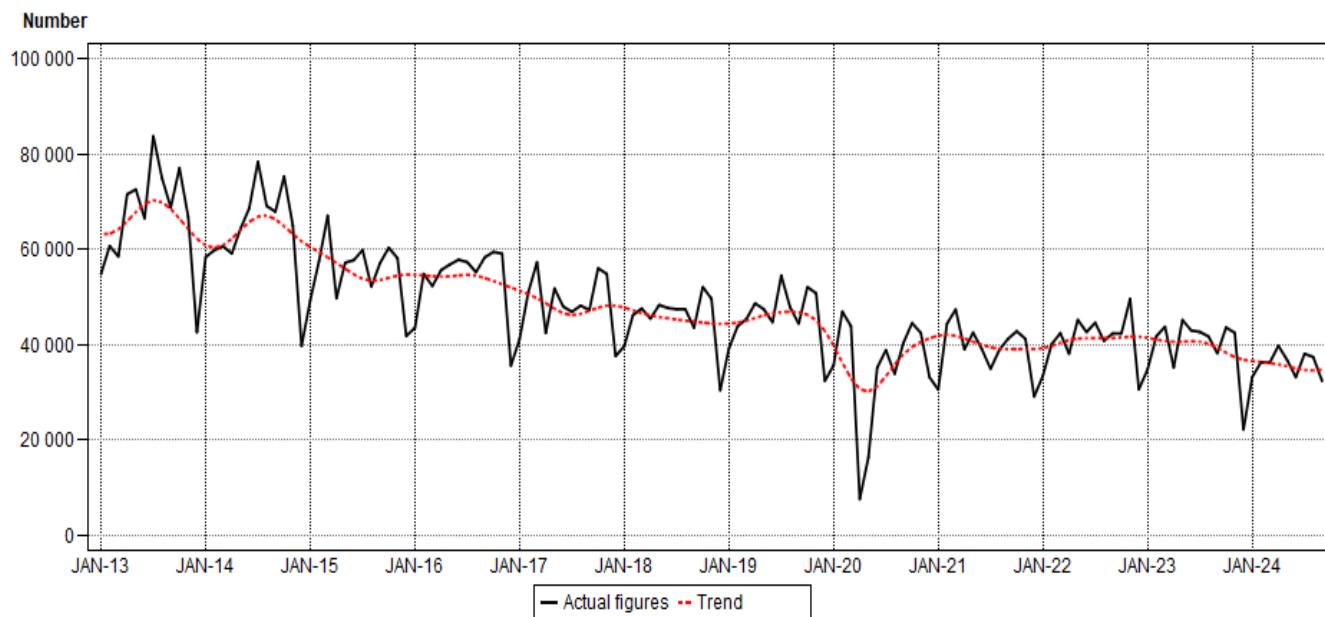
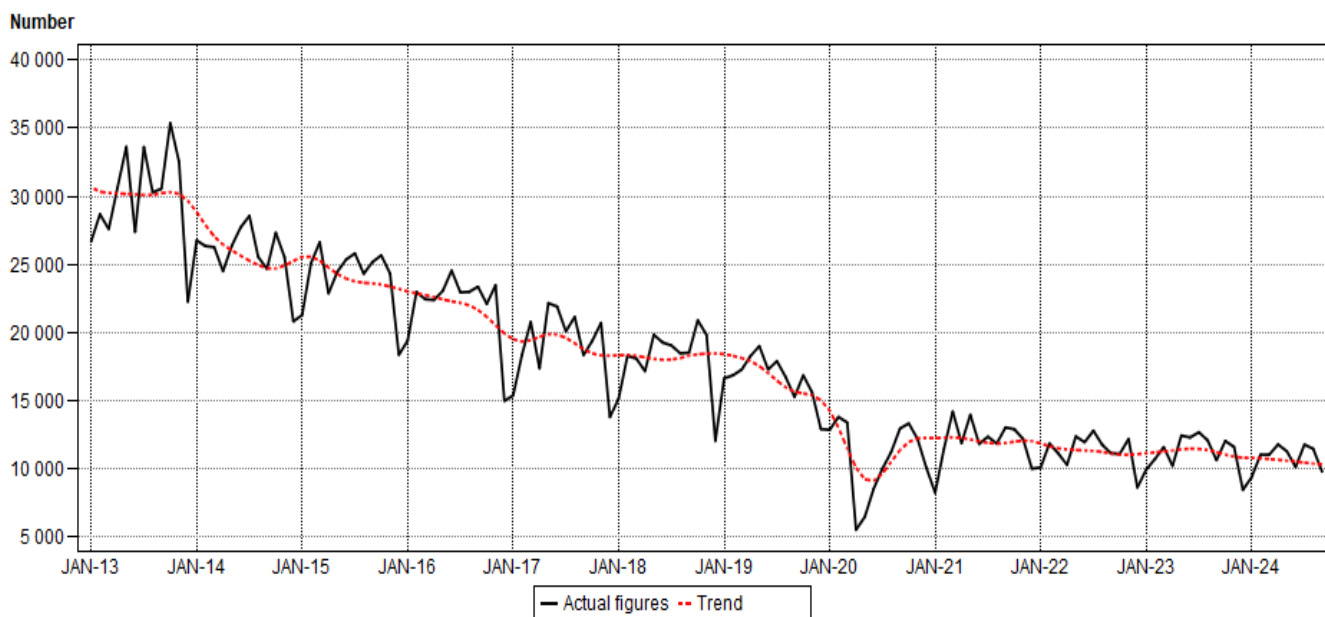


Figure 2 – Civil judgements recorded for debt




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			
		2023	Sep-23	Aug-24	Sep-24	2023	Sep-23	Aug-24	Sep-24
Cases recorded	Actual figures	490 651	39 389	37 827	33 890	409 038	32 248	31 690	28 341
	Seasonally adjusted		39 659	37 444	34 190		32 873	31 118	28 993
Civil summonses for debt	Goods sold - Open account	19 892	1 866	1 544	1 362	11 927	1 066	890	754
	Goods sold - Instalment sale transactions	13 520	1 093	1 153	822	10 473	868	876	540
	Services - Professional	61 258	5 395	4 588	3 913	44 558	3 551	3 045	3 048
	Services - Other	67 928	5 497	5 563	5 482	57 638	4 643	4 667	4 784
	Rent	24 109	1 864	1 921	1 640	16 557	1 236	1 330	1 146
	Money lent	105 109	8 001	8 031	7 135	97 555	7 471	7 402	6 494
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	43 594	3 100	2 610	2 217	39 607	2 794	2 347	2 016
	Other debts	139 111	11 355	12 001	9 828	122 538	10 207	10 806	8 493
	Total - Actual figures	474 521	38 171	37 411	32 399	400 853	31 836	31 363	27 275
	Total - Seasonally adjusted		38 739	37 642	33 385		32 656	30 968	28 449

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

Item	Total				Private Persons				
	2023	Sep-23	Aug-24	Sep-24	2023	Sep-23	Aug-24	Sep-24	
Number of civil judgements	Goods sold - Open account	6 570	540	413	472	3 399	293	249	307
	Goods sold - Instalment sale transactions	3 053	200	264	258	2 376	154	215	209
	Services - Professional	22 620	1 786	1 512	1 695	16 987	1 239	1 161	1 435
	Services - Other	24 236	2 068	2 361	1 731	21 285	1 801	2 126	1 511
	Rent	10 708	851	1 010	693	7 908	641	840	540
	Money lent	29 247	2 390	2 642	1 951	26 674	2 245	2 443	1 807
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	11 634	795	879	883	9 986	737	842	798
	Other debts	25 983	1 943	2 336	2 061	21 397	1 775	1 996	1 752
	Total - Actual figures	134 051	10 573	11 417	9 744	110 012	8 885	9 872	8 359
	Total - Seasonally adjusted		10 806	11 076	9 923		8 909	9 380	8 356

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

Item	Total				Private Persons				
	2023	Sep-23	Aug-24	Sep-24	2023	Sep-23	Aug-24	Sep-24	
Value of civil judgements	Goods sold - Open account	162 658	12 219	12 701	15 810	52 628	3 847	4 987	6 075
	Goods sold - Instalment sale transactions	95 057	7 457	6 686	11 018	73 549	5 423	5 312	9 052
	Services - Professional	275 554	25 501	20 853	18 882	161 863	12 347	15 817	15 962
	Services - Other	479 682	50 956	53 165	42 898	396 554	43 499	43 557	36 363
	Rent	361 144	26 115	43 920	28 726	256 500	18 936	34 968	19 449
	Money lent	1 068 083	91 728	82 508	71 095	1 010 531	89 417	77 214	66 948
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	448 744	35 509	34 951	42 521	398 584	32 186	33 167	35 880
	Other debts	733 385	64 318	73 098	67 881	592 296	56 857	57 335	53 269
	Total - Actual figures	3 624 307	313 803	327 882	298 831	2 942 505	262 512	272 357	242 998
	Total - Seasonally adjusted		303 860	308 181	285 946		254 518	253 885	233 573

Table 4 – Percentage change in the total number of civil summonses and judgements and the value of judgements recorded between the third quarter of 2023 and the third quarter of 2024

Actual estimates	Actual estimates Jul – Sep 2023	Actual estimates Jul – Sep 2024	% change between Jul – Sep 2023 and Jul – Sep 2024	Difference between Jul – Sep 2023 and Jul – Sep 2024
Number of civil summonses issued for debt	122 558	107 892	-12,0	-14 666
Number of civil judgements recorded for debt	35 237	32 884	-6,7	-2 353
Value of civil judgements recorded for debt (R million)	980,6	967,6	-1,3	-13,0

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 third quarter of 2023 and the third quarter of 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	-0,8	-0,9	-0,5
Goods sold - Instalment sale transactions	-0,1	0,2	0,5
Services - Professional	-3,1	-4,3	-1,6
Services - Other	0,1	0,3	1,4
Rent	-0,5	0,0	2,3
Money lent	-2,2	-0,7	-4,4
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	-3,7	-1,1	-0,2
Other debts	-1,7	-0,1	1,1
Total	-12,0	-6,7	-1,3

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 July to September 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 Sep 2023	Actual estimates Sep 2024	% change between Sep 2023 and Sep 2024	Difference between Sep 2023 and Sep 2024
Number of civil summonses issued for debt	38 171	32 399	-15,1	-5 772
Number of civil judgements recorded for debt	10 573	9 744	-7,8	-829
Value of civil judgements recorded for debt (R million)	313,8	298,8	-4,8	-15,0

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	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	10 581	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	11 186	1 804	1 609	37 411
	Sep	7 662	2 126	452	2 101	6 320	1 512	8 838	1 829	1 559	32 399

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	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	2 480	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	2 865	642	1 057	11 417
	Sep	2 033	745	143	803	1 238	604	2 093	814	1 271	9 744

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	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	77 888	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	93 646	19 527	7 464	327 882
	Sep	61 543	20 358	2 647	16 933	48 269	13 309	98 491	23 342	13 939	298 831

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, ejectment 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 September 2024 was 77,3%. The revised collection rate for August 2024 was 76,8%.
- 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
Sep-24	Additional information from respondents	Jun-24 - Aug-24
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

- 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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