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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

P0041

Statistics of civil cases for debt (Preliminary)

December 2024

**Embargoed until:
20 February 2025
14:30**

ENQUIRIES:
Joyce Essel-Mensah
Tel: 082 888 2374

FORTHCOMING ISSUE:
January 2025

EXPECTED RELEASE DATE:
20 March 2025

Dipalopalo tsa Aforikaborwa • Dipalopalo tsa Aforika Borwa • Ezazibalo zaseNingizimu Afrika • Tshitatistika Afrika Tshipembe • Tinhlayo Afrika-Dzonga

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Key results for December 2024

Table A – Key figures for the month of December 2024

Actual estimates	Dec 2024	% change between Dec 2023 and Dec 2024	% change between Oct – Dec 2023 and Oct – Dec 2024	Annual % change between 2023 and 2024
Number of civil summonses issued for debt	18 432	-16,8	-19,4	-13,5
Number of civil judgements recorded for debt	7 215	-14,0	-9,2	-6,0
Value of civil judgements recorded for debt (R million)	207,9	-12,6	-6,0	-2,7

The number of civil summonses issued for debt

The total number of civil summonses issued for debt in 2024 decreased by 13,5% compared with 2023.

The largest contributors to the 13,5% decrease were civil summonses relating to:

- money lent (contributing -4,5 percentage points);
- promissory notes (contributing -3,0 percentage points); and
- services (contributing -2,7 percentage points) – see Table 8.

The number of civil judgements recorded for debt

The total number of civil judgements recorded for debt in 2024 decreased by 6,0% compared with 2023.

The largest negative contributors to the 6,0% decrease were civil judgements relating to:

- money lent (contributing -2,5 percentage points);
- services (contributing -1,4 percentage points); and
- 'other' debts (contributing -1,0 percentage point).

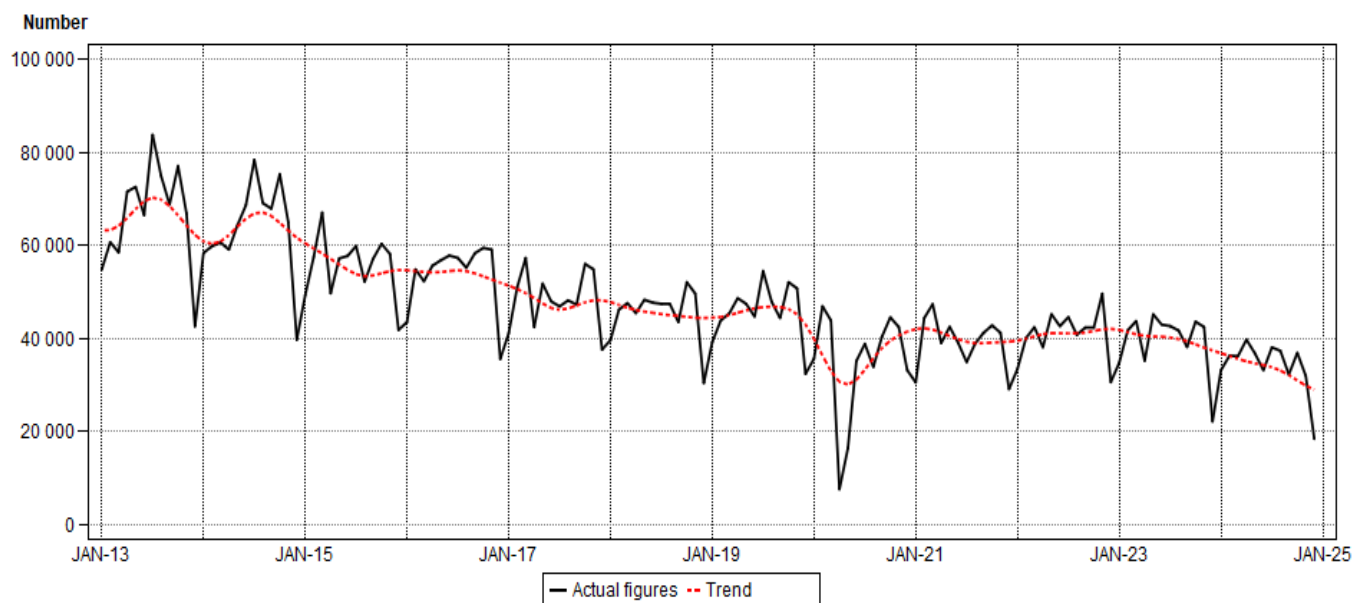
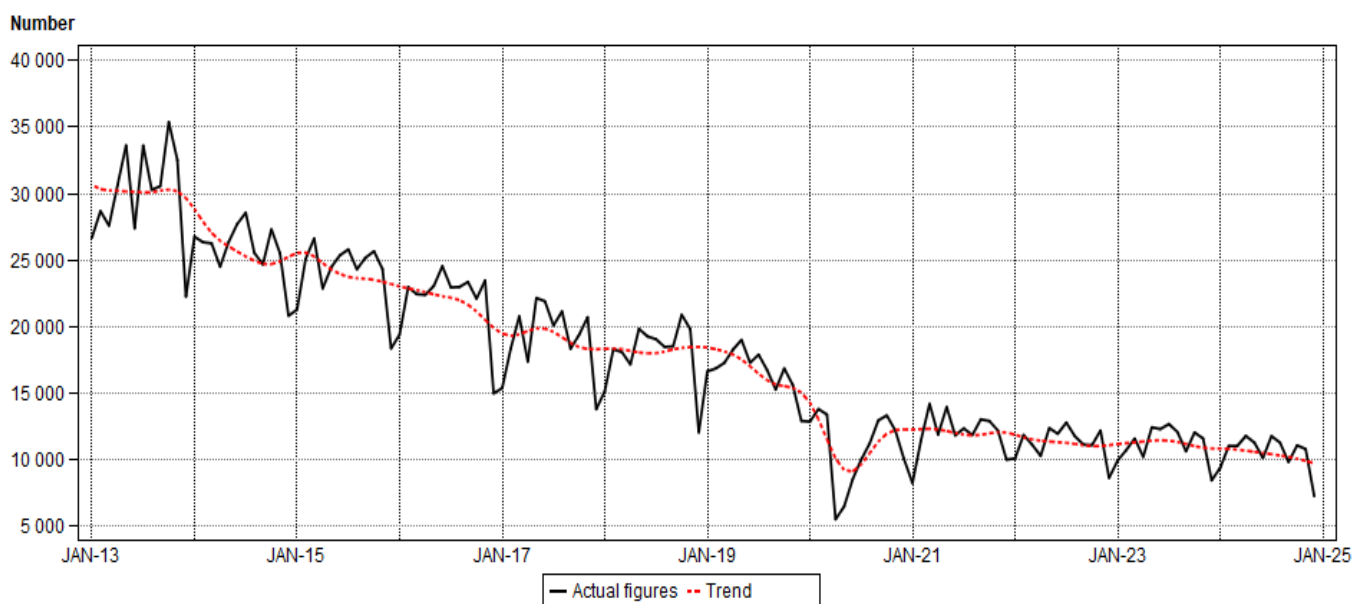
Rent was the only positive contributor (contributing 0,1 of a percentage point) – see Table 8.

The value of civil judgements recorded for debt

The total value of civil judgements recorded for debt in 2024 decreased by 2,7% compared with 2023. The largest negative contributor was money lent (contributing -4,5 percentage points) and the largest positive contributor was rent (contributing 0,9 of a percentage point) – see Table 8.

In 2024, 126 045 civil judgements for debt amounting to R3 527,5 million were recorded. The largest contributors to the total value of judgements were:

- money lent (R904,3 million or 25,6%);
- services (R773,3 million or 21,9%); and
- 'other' debts (R739,9 million or 21,0%) – 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			
		2024	Dec-23	Nov-24	Dec-24	2024	Dec-23	Nov-24	Dec-24
Cases recorded	Actual figures	421 911	22 746	32 576	18 889	359 093	18 112	27 524	15 277
	Seasonally adjusted		33 291	30 576	26 805		26 722	25 662	21 955
Civil summonses for debt	Goods sold - Open account	16 448	1 163	1 230	1 071	9 728	657	725	711
	Goods sold - Instalment sale transactions	11 459	820	835	568	8 767	617	605	385
	Services - Professional	48 838	2 790	4 240	2 651	35 844	1 937	3 144	1 680
	Services - Other	67 284	3 054	5 433	3 121	59 220	2 580	4 683	2 789
	Rent	20 017	1 503	1 640	1 246	14 065	856	1 119	842
	Money lent	83 722	5 086	6 730	4 130	76 879	4 587	6 088	3 661
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	29 304	1 865	2 475	1 637	26 738	1 603	2 271	1 473
	Other debts	133 337	5 869	9 367	4 008	118 975	4 882	8 325	3 375
	Total - Actual figures	410 409	22 150	31 950	18 432	350 216	17 719	26 960	14 916
	Total - Seasonally adjusted		32 772	29 600	26 544		26 104	24 872	21 300

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

Item		Total				Private Persons			
		2024	Dec-23	Nov-24	Dec-24	2024	Dec-23	Nov-24	Dec-24
Number of civil judgements	Goods sold - Open account	5 911	407	525	394	3 372	241	251	225
	Goods sold - Instalment sale transactions	3 111	210	277	159	2 517	168	225	117
	Services - Professional	20 933	1 260	1 740	1 007	15 589	894	1 292	729
	Services - Other	24 075	2 142	2 046	1 393	21 595	1 951	1 836	1 222
	Rent	10 820	681	780	726	8 495	528	590	555
	Money lent	25 912	1 664	2 372	1 661	23 471	1 535	2 127	1 470
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	10 649	682	933	642	9 839	548	827	561
	Other debts	24 634	1 347	2 074	1 233	21 842	1 094	1 759	1 048
	Total - Actual figures	126 045	8 393	10 747	7 215	106 720	6 959	8 907	5 927
	Total - Seasonally adjusted		11 159	10 280	9 266		9 325	8 452	7 651

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

Item		Total				Private Persons			
		2024	Dec-23	Nov-24	Dec-24	2024	Dec-23	Nov-24	Dec-24
Value of civil judgements	Goods sold - Open account	158 138	9 316	13 995	9 124	64 855	4 043	6 478	3 641
	Goods sold - Instalment sale transactions	95 696	6 789	11 493	4 194	73 509	5 501	10 065	2 836
	Services - Professional	260 859	15 861	22 473	13 387	179 397	7 411	15 294	8 682
	Services - Other	512 477	40 647	52 486	34 030	434 189	33 658	46 266	27 638
	Rent	393 158	24 804	33 794	28 585	299 046	17 274	25 686	18 793
	Money lent	904 341	63 110	84 017	51 659	846 380	60 931	74 622	48 541
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	462 964	30 596	39 527	27 292	425 608	23 427	36 880	23 359
	Other debts	739 892	46 778	61 022	39 667	624 879	35 612	48 889	31 840
	Total - Actual figures	3 527 525	237 901	318 807	207 938	2 947 863	187 857	264 180	165 330
	Total - Seasonally adjusted		314 259	291 242	263 755		251 110	242 036	216 325

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

Actual estimates	Actual estimates Oct – Dec 2023	Actual estimates Oct – Dec 2024	% change between Oct – Dec 2023 and Oct – Dec 2024	Difference between Oct – Dec 2023 and Oct – Dec 2024
Number of civil summonses issued for debt	108 251	87 286	-19,4	-20 965
Number of civil judgements recorded for debt	31 933	28 988	-9,2	-2 945
Value of civil judgements recorded for debt (R million)	904,8	850,4	-6,0	-54,5

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 fourth quarter of 2023 and the fourth 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	-0,7	-0,9	0,1
Goods sold - Instalment sale transactions	-0,7	0,4	0,3
Services - Professional	-2,6	-2,9	-2,5
Services - Other	-1,5	-3,6	0,5
Rent	-0,6	-1,8	-0,4
Money lent	-3,9	-0,8	-3,0
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	-2,3	0,5	0,7
Other debts	-7,0	-0,3	-1,8
Total	-19,4	-9,2	-6,0

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 October to December 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 Dec 2023	Actual estimates Dec 2024	% change between Dec 2023 and Dec 2024	Difference between Dec 2023 and Dec 2024
Number of civil summonses issued for debt	22 150	18 432	-16,8	-3 718
Number of civil judgements recorded for debt	8 393	7 215	-14,0	-1 178
Value of civil judgements recorded for debt (R million)	237,9	207,9	-12,6	-30,0

Table 7 – Percentage change in the total number of civil summonses and judgements and the value of judgements recorded between 2023 and 2024

Actual estimates	Actual estimates 2023	Actual estimates 2024	% change between 2023 and 2024	Difference between 2023 and 2024
Number of civil summonses issued for debt	474 521	410 409	-13,5	-64 112
Number of civil judgements recorded for debt	134 051	126 045	-6,0	-8 006
Value of civil judgements recorded for debt (R million)	3 624,3	3 527,5	-2,7	-96,8

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

¹ The contribution (percentage points) is calculated by multiplying the annual percentage change of each kind of debt by the percentage contribution to the total during January to December 2023, divided by 100. Due to rounding off, contributions might not add up to the total.

Table 9 – 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	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	8 716	1 829	1 559	32 276
	Oct	8 789	1 989	582	2 486	6 044	1 842	11 355	2 034	1 783	36 904
	Nov	8 200	2 207	374	1 163	5 197	1 611	10 091	1 497	1 610	31 950
	Dec	4 660	1 564	238	1 274	3 127	970	4 489	911	1 199	18 432

Table 10 – 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	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	2 587	820	269	1 177	1 146	792	2 030	994	1 211	11 026
	Nov	2 670	768	136	694	1 064	658	2 977	655	1 125	10 747
	Dec	1 539	556	93	570	891	511	1 563	494	998	7 215

Table 11 – 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	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	88 045	27 584	5 478	21 076	53 043	15 162	78 052	23 776	11 416	323 632
	Nov	84 121	25 242	5 044	15 666	45 396	12 005	106 216	14 574	10 542	318 807
	Dec	47 705	17 097	1 624	9 633	41 695	7 551	61 562	14 945	6 127	207 938

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 and telephone each month from 203 magistrates' offices.
- Collection rate** 7 The preliminary collection rate for the civil cases for debt survey for December 2024 was 80,8%. The revised collection rate for November 2024 was 79,8%.
- 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
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
Oct-25	Additional information from respondents	Jul-25 - Sep-25
Nov-25	Additional information from respondents	Aug-25 - Oct-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	<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:</p> <p>Click to download seasonal adjustment for civil cases for debt February 2022.</p>	
Trend cycle	11	<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	12	<p>In some cases, Stats SA can also make available statistics which are not published.</p>	
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.

Technical enquiries**Onica Mushwana**

Telephone number: (012) 310 4897 / 066 310 3963

Email address: onicama@statssa.gov.za**Joyce Essel-Mensah**

Telephone number: (012) 310 8255 / 082 888 2374

Email address: joycee@statssa.gov.za

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Postal address	Private Bag X44, Pretoria, 0001

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