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## **STATISTICAL RELEASE**

### **P0041**

# **Statistics of civil cases for debt (Preliminary)**

**November 2024**

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**ENQUIRIES:**  
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## Key results for November 2024

**Table A – Key figures for the month of November 2024**

Actual estimates	Nov 2024	% change between Nov 2023 and Nov 2024	% change between Sep – Nov 2023 and Sep – Nov 2024
Number of civil summonses issued for debt	32 142	-24,3	-18,5
Number of civil judgements recorded for debt	10 659	-7,7	-7,8
Value of civil judgements recorded for debt (R million)	316,0	-7,1	-5,8

### The number of civil summonses issued for debt

The total number of civil summonses issued for debt decreased by 18,5% in the three months ended November 2024 compared with the three months ended November 2023.

The largest contributors to the 18,5% decrease in civil summonses issued were:

- 'other' debts (contributing -5,4 percentage points);
- services (contributing -4,9 percentage points);
- money lent (contributing -3,5 percentage points); and
- promissory notes (contributing -2,5 percentage points) – see Table 5.

### The number of civil judgements recorded for debt

The total number of civil judgements recorded for debt decreased by 7,8% in the three months ended November 2024 compared with the three months ended November 2023.

The largest negative contributors to the 7,8% decrease were civil judgements relating to:

- services (contributing -4,4 percentage points);
- rent (contributing -2,2 percentage points); and
- money lent (contributing -2,1 percentage points).

Promissory notes (contributing 0,9 of a percentage point) 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 5,8% in the three months ended November 2024 compared with the three months ended November 2023.

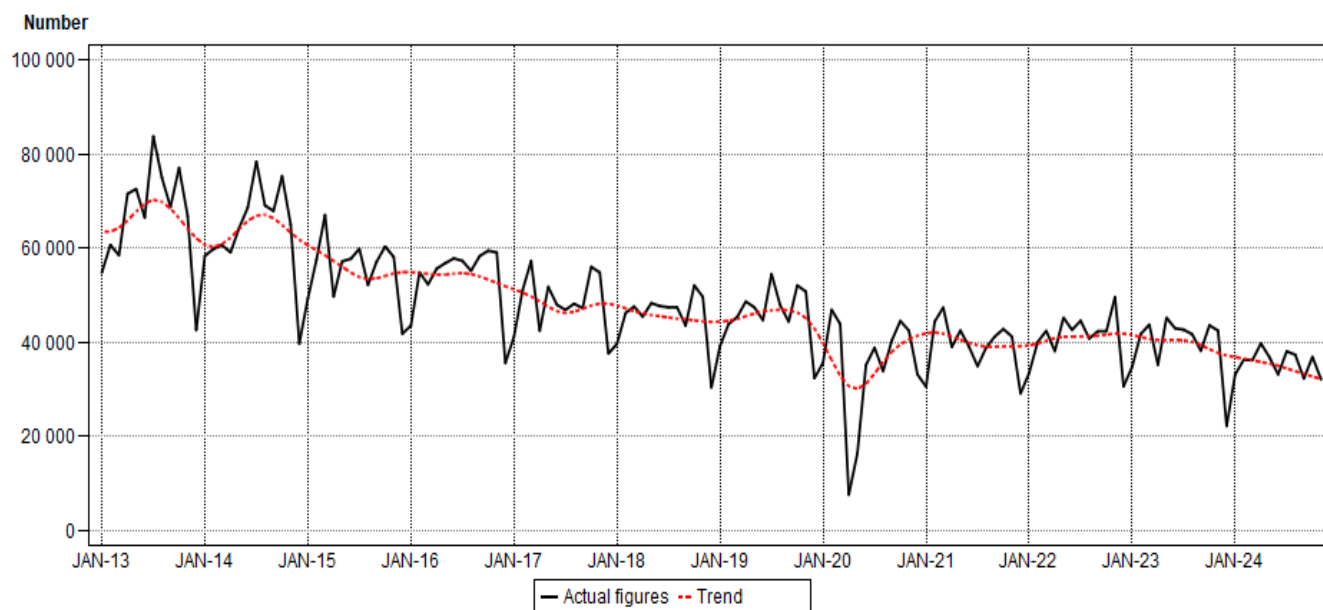
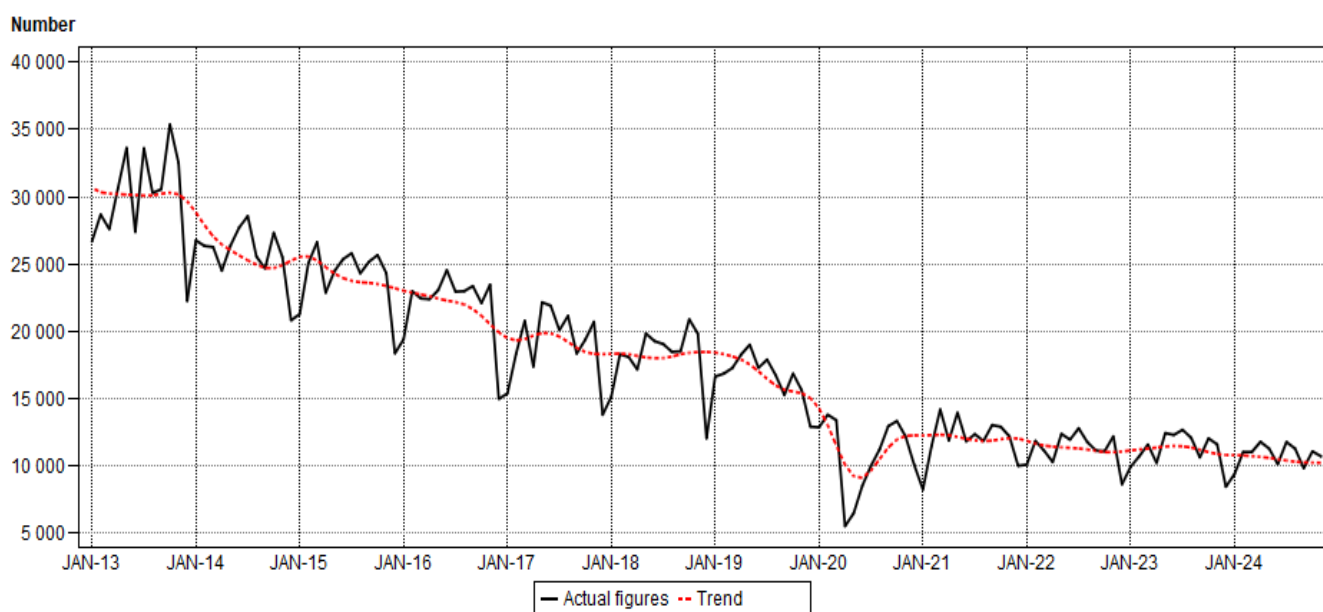
The largest negative contributors were:

- money lent (contributing -3,8 percentage points); and
- services (contributing -3,2 percentage points).

Promissory notes (contributing 1,3 percentage points) and goods sold (contributing 1,1 percentage points) were the largest positive contributors – see Table 5.

In November 2024, 10 659 civil judgements for debt amounting to R316,0 million were recorded. The largest contributors to the total value of judgements were:

- money lent (R82,8 million or 26,2%);
- services (R73,0 million or 23,1%);
- 'other' debts (R61,0 million or 19,3%); and
- promissory notes (R39,4 million or 12,5%) – 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	Nov-23	Oct-24	Nov-24	2023	Nov-23	Oct-24	Nov-24
<b>Cases recorded</b>	<b>Actual figures</b>	<b>490 651</b>	<b>42 948</b>	<b>39 373</b>	<b>32 768</b>	<b>409 038</b>	<b>36 926</b>	<b>33 466</b>	<b>27 668</b>
	<b>Seasonally adjusted</b>		39 314	34 012	31 090		33 514	28 905	26 189
<b>Civil summonses for debt</b>	Goods sold - Open account	19 892	1 528	1 413	1 228	11 927	948	835	722
	Goods sold - Instalment sale transactions	13 520	1 255	985	832	10 473	1 011	760	602
	Services - Professional	61 258	5 350	4 612	4 232	44 558	3 657	3 449	3 134
	Services - Other	67 928	6 690	6 393	5 279	57 638	6 030	5 772	4 544
	Rent	24 109	1 974	1 813	1 615	16 557	1 464	1 340	1 092
	Money lent	105 109	8 463	7 670	6 696	97 555	7 934	7 041	6 055
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	43 594	3 442	2 672	2 479	39 607	3 233	2 469	2 275
	Other debts	139 111	13 782	11 346	9 781	122 538	12 244	10 062	8 680
	<b>Total - Actual figures</b>	<b>474 521</b>	<b>42 484</b>	<b>36 904</b>	<b>32 142</b>	<b>400 853</b>	<b>36 521</b>	<b>31 728</b>	<b>27 104</b>
	<b>Total - Seasonally adjusted</b>		38 737	32 184	30 191		33 165	27 477	25 332

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

Item		Total				Private Persons			
		2023	Nov-23	Oct-24	Nov-24	2023	Nov-23	Oct-24	Nov-24
Number of civil judgements	Goods sold - Open account	6 570	563	484	520	3 399	310	279	251
	Goods sold - Instalment sale transactions	3 053	224	342	277	2 376	173	296	225
	Services - Professional	22 620	2 193	1 828	1 734	16 987	1 475	1 484	1 286
	Services - Other	24 236	2 199	1 901	1 995	21 285	2 024	1 667	1 785
	Rent	10 708	1 063	843	791	7 908	832	664	602
	Money lent	29 247	2 205	2 288	2 335	26 674	2 045	2 001	2 090
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	11 634	930	1 040	933	9 986	867	884	827
	Other debts	25 983	2 170	2 300	2 074	21 397	1 959	1 935	1 759
	<b>Total - Actual figures</b>	<b>134 051</b>	<b>11 547</b>	<b>11 026</b>	<b>10 659</b>	<b>110 012</b>	<b>9 685</b>	<b>9 210</b>	<b>8 825</b>
	<b>Total - Seasonally adjusted</b>		10 733	9 997	10 295		8 921	8 241	8 453

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

Item		Total				Private Persons			
		2023	Nov-23	Oct-24	Nov-24	2023	Nov-23	Oct-24	Nov-24
Value of civil judgements	Goods sold - Open account	162 658	12 967	14 828	13 431	52 628	4 354	7 465	6 455
	Goods sold - Instalment sale transactions	95 057	6 430	7 452	11 493	73 549	4 542	5 921	10 065
	Services - Professional	275 554	36 822	24 736	22 425	161 863	15 927	19 609	15 246
	Services - Other	479 682	43 096	39 266	50 603	396 554	38 421	32 724	44 383
	Rent	361 144	36 850	32 666	34 869	256 500	28 153	26 681	26 821
	Money lent	1 068 083	84 740	87 440	82 753	1 010 531	78 848	73 478	73 358
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	448 744	45 820	48 798	39 410	398 584	40 213	40 502	36 763
	Other debts	733 385	73 271	68 446	61 022	592 296	64 211	53 484	48 889
	<b>Total - Actual figures</b>	<b>3 624 307</b>	<b>339 996</b>	<b>323 632</b>	<b>316 006</b>	<b>2 942 505</b>	<b>274 669</b>	<b>259 864</b>	<b>261 980</b>
	<b>Total - Seasonally adjusted</b>		300 125	284 688	291 684		246 161	235 775	242 949

**Table 4 – Percentage change in the total number of civil summonses and judgements and the value of judgements recorded between the three months ended November 2023 and the three months ended November 2024**

Actual estimates	Actual estimates Sep – Nov 2023	Actual estimates Sep – Nov 2024	% change between Sep – Nov 2023 and Sep – Nov 2024	Difference between Sep – Nov 2023 and Sep – Nov 2024
Number of civil summonses issued for debt	124 272	101 322	-18,5	-22 950
Number of civil judgements recorded for debt	34 113	31 458	-7,8	-2 655
Value of civil judgements recorded for debt (R million)	980,7	924,0	-5,8	-56,7

**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 November 2023 and the three months ended November 2024 <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	-1,0	-1,0	0,2
Goods sold - Instalment sale transactions	-0,7	0,7	0,9
Services - Professional	-3,3	-2,3	-2,8
Services - Other	-1,6	-2,1	-0,4
Rent	-0,5	-2,2	-0,5
Money lent	-3,5	-2,1	-3,8
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	-2,5	0,9	1,3
Other debts	-5,4	0,5	-0,7
<b>Total</b>	<b>-18,5</b>	<b>-7,8</b>	<b>-5,8</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 during September to November 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 Nov 2023	Actual estimates Nov 2024	% change between Nov 2023 and Nov 2024	Difference between Nov 2023 and Nov 2024
Number of civil summonses issued for debt	42 484	32 142	-24,3	-10 342
Number of civil judgements recorded for debt	11 547	10 659	-7,7	-888
Value of civil judgements recorded for debt (R million)	340,0	316,0	-7,1	-24,0

**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	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	8 716	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	8 392	2 207	374	1 163	5 197	1 611	10 091	1 497	1 610	32 142

**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	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	2 587	820	269	1 177	1 146	792	2 030	994	1 211	11 026
	Nov	2 582	768	136	694	1 064	658	2 977	655	1 125	10 659

**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	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	88 045	27 584	5 478	21 076	53 043	15 162	78 052	23 776	11 416	323 632
	Nov	81 320	25 242	5 044	15 666	45 396	12 005	106 216	14 574	10 542	316 006



## 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 November 2024 was 79,3%. The revised collection rate for October 2024 was 76,4%.
- 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
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
Oct-25	Additional information from respondents	Jul-25 - Sep-25

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

<b>Seasonal adjustment</b>	<b>10</b>	<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><a href="#">Click to download seasonal adjustment for civil cases for debt February 2022.</a></p>	
<b>Trend cycle</b>	<b>11</b>	<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>	
<b>Unpublished statistics</b>	<b>12</b>	<p>In some cases, Stats SA can also make available statistics which are not published.</p>	
<b>Symbols and abbreviations</b>	<b>13</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 the 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>	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>	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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