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## **STATISTICAL RELEASE**

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# Statistics of civil cases for debt (Preliminary)

April 2026

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## Contents

|  |           |
|--|-----------|
| <b>Key results for April 2026</b> .....  | <b>2</b>  |
| Table A – Key figures for the month of April 2026 .....  | 2         |
| Figure 1 – Civil summonses issued for debt .....   | 3         |
| Figure 2 – Civil judgements recorded for debt .....  | 3         |
| <b>Detailed results: Tables</b> .....  | <b>4</b>  |
| Table 1 – Number of civil cases recorded and summonses issued for debt: Total and private persons .....  | 4         |
| Table 2 – Number of civil default and consent judgements for debt: Total and private persons .....   | 5         |
| Table 3 – Value of civil default and consent judgements for debt: Total and private persons (R'000) .....  | 5         |
| Table 4 – Percentage change in the total number of civil summonses and judgements and the value of judgements recorded between the three months ended April 2025 and the three months ended April 2026 .....                                     | 6         |
| 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 April 2025 and the three months ended April 2026 ..... | 6         |
| 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 ...  | 6         |
| Table 7 – Number of civil summonses issued for debt by province .....  | 7         |
| Table 8 – Number of civil default and consent judgements for debt by province .....  | 7         |
| Table 9 – Value of civil default and consent judgements for debt by province (R'000) .....   | 7         |
| <b>Explanatory notes</b> .....   | <b>8</b>  |
| <b>Glossary</b> .....  | <b>10</b> |
| <b>Technical enquiries</b> .....   | <b>11</b> |
| <b>General information</b> .....   | <b>12</b> |

## Key results for April 2026

**Table A – Key figures for the month of April 2026**

| Actual estimates  | Apr 2026 | % change between Apr 2025 and Apr 2026 | % change between Feb – Apr 2025 and Feb – Apr 2026 |
|---|----------|--|--|
| Number of civil summonses issued for debt               | 27 512   | -10,4                                  | -2,5   |
| Number of civil judgements recorded for debt            | 8 763    | 9,2                                    | 3,6  |
| Value of civil judgements recorded for debt (R million) | 258,4    | 17,1                                   | 5,5  |

### The number of civil summonses issued for debt

The total number of civil summonses issued for debt decreased by 2,5% in the three months ended April 2026 compared with the three months ended April 2025.

The largest negative contributors to the 2,5% decrease in civil summonses issued were:

- money lent (contributing -1,5 percentage points); and
- services (contributing -1,2 percentage points) – see Table 5.

### The number of civil judgements recorded for debt

The total number of civil judgements recorded for debt increased by 3,6% in the three months ended April 2026 compared with the three months ended April 2025.

The largest positive contributors to the 3,6% increase were civil judgements relating to:

- 'other' debts (contributing 2,0 percentage points);
- money lent (contributing 1,1 percentage points); and
- promissory notes (contributing 1,0 percentage point).

Rent (contributing -1,8 percentage points) was the only negative contributor – see Table 5.

### The value of civil judgements recorded for debt

The total value of civil judgements recorded for debt increased by 5,5% in the three months ended April 2026 compared with the three months ended April 2025.

The largest positive contributors were:

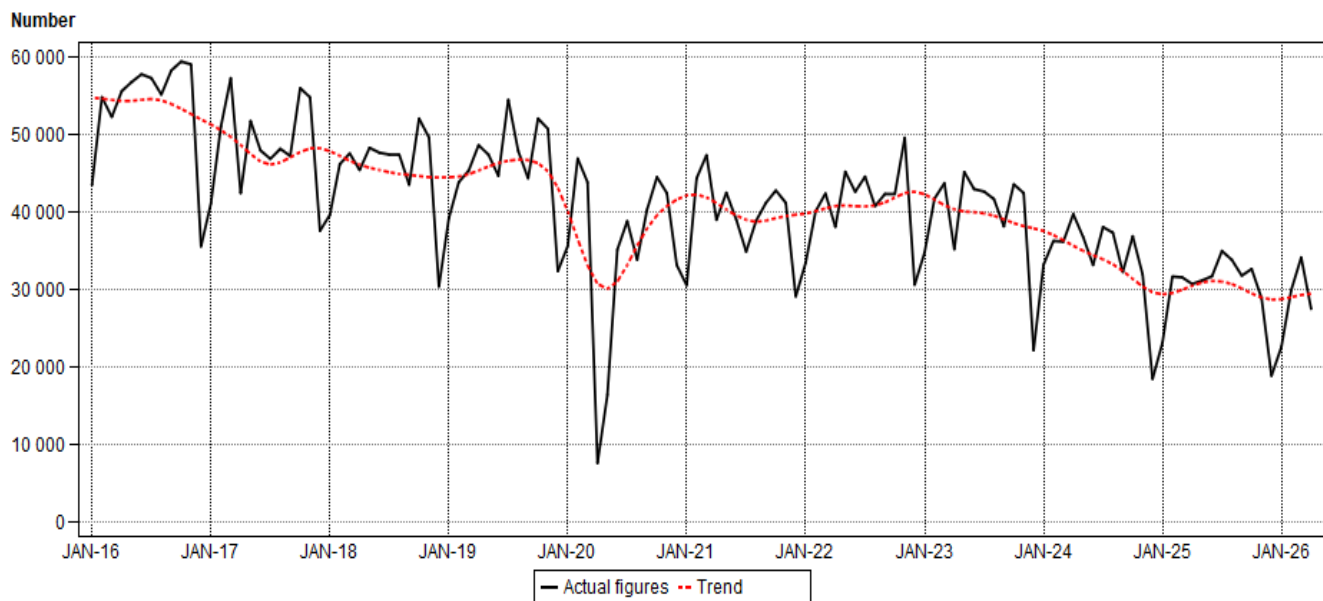
- money lent (contributing 5,3 percentage points);
- 'other' debts (contributing 2,2 percentage points); and
- services (contributing 2,0 percentage points).

Rent (contributing -3,9 percentage points) was the largest negative contributor – see Table 5.

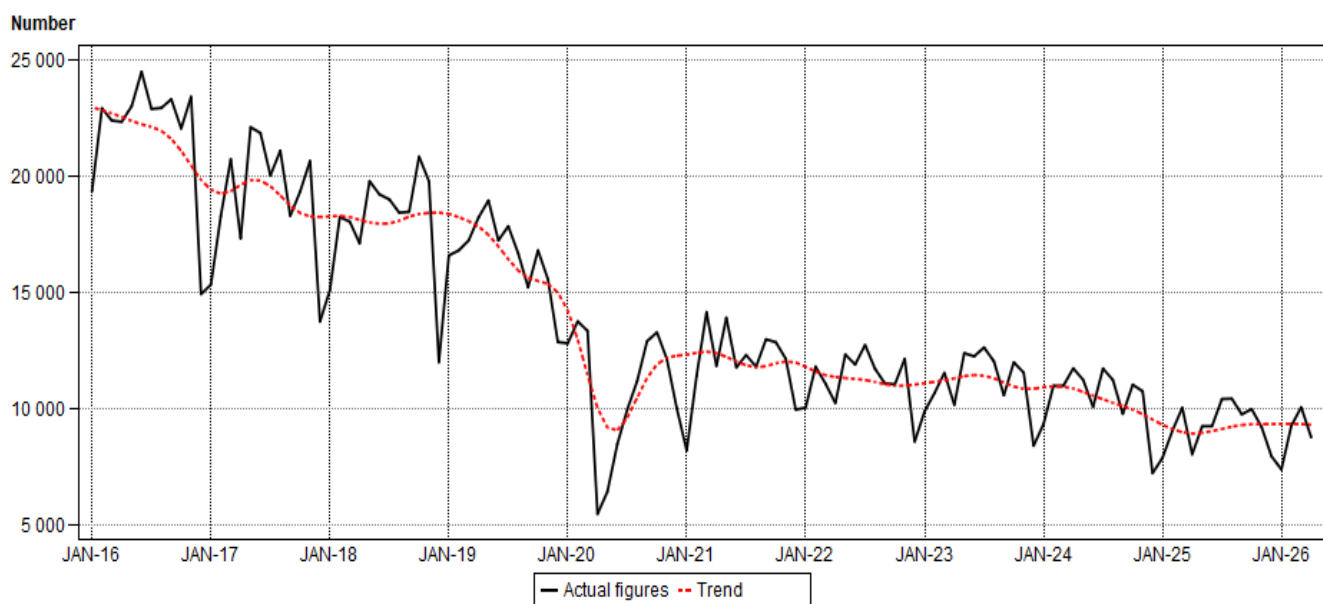
In April 2026, 8 763 civil judgements for debt amounting to R258,4 million were recorded. The largest contributors to the total value of judgements were:

- money lent (R64,6 million or 25,0%);
- services (R60,1 million or 23,2%);
- 'other' debts (R56,3 million or 21,8%); and
- promissory notes (R38,6 million or 14,9%) – 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 |               |               |               |
|---------------------------------|---|----------------|---------------|---------------|---------------|-----------------|---------------|---------------|---------------|
|                                 |   | 2025           | Apr-25        | Mar-26        | Apr-26        | 2025            | Apr-25        | Mar-26        | Apr-26        |
| <b>Cases recorded</b>           | <b>Actual figures</b>   | <b>374 880</b> | <b>31 666</b> | <b>34 912</b> | <b>28 145</b> | <b>309 359</b>  | <b>26 579</b> | <b>28 964</b> | <b>23 290</b> |
|                                 | <b>Seasonally adjusted</b>  |                | 32 406        | 31 466        | 28 932        |                 | 27 077        | 25 694        | 23 754        |
| <b>Civil summonses for debt</b> | Goods sold - Open account   | 15 793         | 1 351         | 1 242         | 1 087         | 9 431           | 803           | 740           | 700           |
|                                 | Goods sold - Instalment sale transactions   | 8 456          | 692           | 1 054         | 777           | 5 687           | 485           | 749           | 500           |
|                                 | Services - Professional   | 50 177         | 4 144         | 4 978         | 3 875         | 36 249          | 3 091         | 3 358         | 2 815         |
|                                 | Services - Other  | 59 202         | 4 140         | 5 039         | 4 402         | 50 906          | 3 627         | 4 298         | 3 706         |
|                                 | Rent  | 21 362         | 1 809         | 1 866         | 1 552         | 14 885          | 1 256         | 1 334         | 1 074         |
|                                 | Money lent  | 70 296         | 7 156         | 6 222         | 5 358         | 63 015          | 6 571         | 5 697         | 4 848         |
|                                 | Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt | 22 839         | 1 888         | 2 492         | 1 740         | 19 806          | 1 613         | 2 082         | 1 487         |
|                                 | Other debts   | 112 893        | 9 537         | 11 270        | 8 721         | 99 032          | 8 428         | 10 126        | 7 686         |
|                                 | <b>Total - Actual figures</b>   | <b>361 018</b> | <b>30 717</b> | <b>34 163</b> | <b>27 512</b> | <b>299 011</b>  | <b>25 874</b> | <b>28 384</b> | <b>22 816</b> |
|                                 | <b>Total - Seasonally adjusted</b>  |                | 31 329        | 30 634        | 28 352        |                 | 26 386        | 25 202        | 23 458        |

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

| Item                              |   | Total          |              |               |              | Private Persons |              |              |              |
|-----------------------------------|---|----------------|--------------|---------------|--------------|-----------------|--------------|--------------|--------------|
|                                   |   | 2025           | Apr-25       | Mar-26        | Apr-26       | 2025            | Apr-25       | Mar-26       | Apr-26       |
| <b>Number of civil judgements</b> | Goods sold - Open account   | 5 683          | 392          | 491           | 480          | 3 188           | 227          | 261          | 252          |
|                                   | Goods sold - Instalment sale transactions   | 2 285          | 205          | 404           | 135          | 1 707           | 155          | 329          | 100          |
|                                   | Services - Professional   | 16 440         | 1 289        | 1 424         | 1 318        | 13 750          | 1 055        | 1 227        | 1 098        |
|                                   | Services - Other  | 21 991         | 1 622        | 2 099         | 1 834        | 18 998          | 1 411        | 1 729        | 1 578        |
|                                   | Rent  | 9 582          | 705          | 653           | 602          | 6 931           | 533          | 484          | 416          |
|                                   | Money lent  | 21 356         | 1 588        | 1 778         | 1 710        | 18 741          | 1 351        | 1 614        | 1 415        |
|                                   | Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt | 11 360         | 687          | 1 201         | 781          | 10 482          | 649          | 975          | 736          |
|                                   | Other debts   | 22 459         | 1 537        | 2 009         | 1 903        | 18 148          | 1 368        | 1 614        | 1 502        |
|                                   | <b>Total - Actual figures</b>   | <b>111 156</b> | <b>8 025</b> | <b>10 059</b> | <b>8 763</b> | <b>91 945</b>   | <b>6 749</b> | <b>8 233</b> | <b>7 097</b> |
|                                   | <b>Total - Seasonally adjusted</b>  |                | 8 476        | 9 306         | 9 214        |                 | 7 282        | 7 638        | 7 613        |

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

| Item                             |   | Total            |                |                |                | Private Persons  |                |                |                |
|----------------------------------|---|------------------|----------------|----------------|----------------|------------------|----------------|----------------|----------------|
|                                  |   | 2025             | Apr-25         | Mar-26         | Apr-26         | 2025             | Apr-25         | Mar-26         | Apr-26         |
| <b>Value of civil judgements</b> | Goods sold - Open account   | 156 984          | 10 366         | 14 182         | 16 299         | 57 440           | 5 007          | 6 588          | 5 379          |
|                                  | Goods sold - Instalment sale transactions   | 68 114           | 4 580          | 2 606          | 3 356          | 50 953           | 2 798          | 2 098          | 2 665          |
|                                  | Services - Professional   | 269 106          | 17 995         | 24 182         | 18 791         | 194 371          | 15 307         | 18 713         | 13 714         |
|                                  | Services - Other  | 542 123          | 34 466         | 54 417         | 41 275         | 461 410          | 29 082         | 42 426         | 33 419         |
|                                  | Rent  | 357 050          | 30 102         | 26 244         | 19 189         | 250 593          | 21 680         | 22 450         | 13 629         |
|                                  | Money lent  | 790 704          | 49 491         | 73 580         | 64 614         | 723 652          | 44 373         | 69 624         | 59 089         |
|                                  | Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt | 545 432          | 29 793         | 49 870         | 38 575         | 502 564          | 27 796         | 39 614         | 35 080         |
|                                  | Other debts   | 731 734          | 43 854         | 68 692         | 56 308         | 544 297          | 35 664         | 50 173         | 38 698         |
|                                  | <b>Total - Actual figures</b>   | <b>3 461 247</b> | <b>220 647</b> | <b>313 773</b> | <b>258 407</b> | <b>2 785 280</b> | <b>181 707</b> | <b>251 686</b> | <b>201 673</b> |
|                                  | <b>Total - Seasonally adjusted</b>  |                  | 254 249        | 307 688        | 281 285        |                  | 218 177        | 244 647        | 222 136        |

**Table 4 – Percentage change in the total number of civil summonses and judgements and the value of judgements recorded between the three months ended April 2025 and the three months ended April 2026**

| Actual estimates  | Actual estimates<br>Feb – Apr 2025 | Actual estimates<br>Feb – Apr 2026 | % change<br>between<br>Feb – Apr 2025<br>and<br>Feb – Apr 2026 | Difference<br>between<br>Feb – Apr 2025<br>and<br>Feb – Apr 2026 |
|---|------------------------------------|------------------------------------|--|--|
| Number of civil summonses issued for debt               | 93 981                             | 91 645                             | -2,5   | -2 336   |
| Number of civil judgements recorded for debt            | 27 101                             | 28 078                             | 3,6  | 977  |
| Value of civil judgements recorded for debt (R million) | 820,0                              | 865,3                              | 5,5  | 45,2   |

**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 April 2025 and the three months ended April 2026 <sup>1</sup>**

| Item   | Contribution (% points) to the % change in the total |                               |                              |
|--|--|-------------------------------|------------------------------|
|  | Civil summonses for<br>debt                          | Number of civil<br>judgements | Value of civil<br>judgements |
| Goods sold - Open account  | 0,0  | 0,6                           | 1,4                          |
| Goods sold - Instalment sale transactions  | 0,5  | 0,2                           | -1,2                         |
| Services - Professional  | 0,5  | 0,2                           | 0,5                          |
| Services - Other   | -1,7   | 0,3                           | 1,5                          |
| Rent   | -0,6   | -1,8                          | -3,9                         |
| Money lent   | -1,5   | 1,1                           | 5,3                          |
| Promissory notes, bills, R/D cheques, credit cards and other<br>acknowledgements of debt | 0,6  | 1,0                           | -0,3                         |
| Other debts  | -0,4   | 2,0                           | 2,2                          |
| <b>Total</b>   | <b>-2,5</b>  | <b>3,6</b>                    | <b>5,5</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 during February to April 2025, 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<br>Apr 2025 | Actual estimates<br>Apr 2026 | % change<br>between<br>Apr 2025<br>and<br>Apr 2026 | Difference<br>between<br>Apr 2025<br>and<br>Apr 2026 |
|---|------------------------------|------------------------------|--|--|
| Number of civil summonses issued for debt               | 30 717                       | 27 512                       | -10,4  | -3 205   |
| Number of civil judgements recorded for debt            | 8 025                        | 8 763                        | 9,2  | 738  |
| Value of civil judgements recorded for debt (R million) | 220,6                        | 258,4                        | 17,1   | 37,8   |

**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  |               |
|--------|--------------|--------------|---------------|------------|---------------|------------|---------|------------|---------|---------------|---------------|
| 2025   | Apr          | 6 992        | 2 418         | 374        | 2 239         | 5 631      | 1 186   | 9 008      | 1 319   | 1 550         | <b>30 717</b> |
|        | May          | 7 267        | 2 491         | 360        | 2 294         | 5 799      | 1 289   | 8 665      | 1 377   | 1 640         | <b>31 182</b> |
|        | Jun          | 7 862        | 2 007         | 390        | 2 165         | 5 668      | 1 450   | 9 410      | 1 294   | 1 480         | <b>31 726</b> |
|        | Jul          | 8 619        | 2 913         | 479        | 2 198         | 5 551      | 1 539   | 10 081     | 2 005   | 1 605         | <b>34 990</b> |
|        | Aug          | 7 817        | 2 655         | 513        | 2 705         | 6 321      | 1 330   | 9 464      | 1 646   | 1 396         | <b>33 847</b> |
|        | Sep          | 7 719        | 2 386         | 347        | 2 139         | 5 908      | 1 566   | 9 338      | 987     | 1 413         | <b>31 803</b> |
|        | Oct          | 6 551        | 2 641         | 518        | 2 187         | 6 181      | 1 451   | 10 202     | 1 417   | 1 513         | <b>32 661</b> |
|        | Nov          | 6 016        | 2 056         | 380        | 1 108         | 4 739      | 1 121   | 10 733     | 1 312   | 1 405         | <b>28 870</b> |
| Dec    | 3 994        | 1 820        | 212           | 919        | 2 688         | 824        | 6 148   | 895        | 1 343   | <b>18 843</b> |               |
| 2026   | Jan          | 4 859        | 1 490         | 404        | 813           | 4 099      | 1 484   | 6 687      | 1 454   | 1 299         | <b>22 589</b> |
|        | Feb          | 6 332        | 2 105         | 351        | 1 219         | 4 796      | 1 337   | 11 142     | 1 376   | 1 312         | <b>29 970</b> |
|        | Mar          | 6 853        | 2 269         | 349        | 2 442         | 6 051      | 1 411   | 11 993     | 1 378   | 1 417         | <b>34 163</b> |
|        | Apr          | 6 194        | 1 907         | 272        | 1 963         | 4 863      | 1 177   | 8 425      | 1 258   | 1 453         | <b>27 512</b> |

**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 |               |
|--------|--------------|--------------|---------------|------------|---------------|------------|---------|------------|---------|--------------|---------------|
| 2025   | Apr          | 1 700        | 615           | 116        | 753           | 941        | 431     | 1 575      | 805     | 1 089        | <b>8 025</b>  |
|        | May          | 2 089        | 693           | 160        | 854           | 1 058      | 642     | 1 996      | 709     | 1 034        | <b>9 235</b>  |
|        | Jun          | 2 463        | 533           | 202        | 714           | 1 039      | 576     | 1 954      | 681     | 1 079        | <b>9 241</b>  |
|        | Jul          | 2 702        | 654           | 224        | 766           | 1 191      | 537     | 2 421      | 837     | 1 079        | <b>10 411</b> |
|        | Aug          | 2 479        | 698           | 270        | 889           | 1 400      | 488     | 1 943      | 1 205   | 1 054        | <b>10 426</b> |
|        | Sep          | 2 344        | 697           | 191        | 978           | 1 439      | 439     | 1 989      | 605     | 1 069        | <b>9 751</b>  |
|        | Oct          | 1 801        | 690           | 135        | 947           | 1 652      | 395     | 2 478      | 764     | 1 113        | <b>9 975</b>  |
|        | Nov          | 1 866        | 680           | 205        | 794           | 1 517      | 339     | 1 825      | 856     | 1 122        | <b>9 204</b>  |
| Dec    | 1 343        | 637          | 180           | 651        | 1 227         | 225        | 2 067   | 533        | 1 078   | <b>7 941</b> |               |
| 2026   | Jan          | 1 403        | 543           | 70         | 533           | 1 006      | 567     | 1 571      | 678     | 1 002        | <b>7 373</b>  |
|        | Feb          | 2 588        | 660           | 186        | 742           | 845        | 384     | 1 986      | 870     | 995          | <b>9 256</b>  |
|        | Mar          | 3 147        | 620           | 206        | 656           | 948        | 725     | 1 913      | 757     | 1 087        | <b>10 059</b> |
|        | Apr          | 1 992        | 526           | 124        | 958           | 1 330      | 446     | 1 768      | 522     | 1 097        | <b>8 763</b>  |

**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   |                |
|--------|--------------|--------------|---------------|------------|---------------|------------|---------|------------|---------|----------------|----------------|
| 2025   | Apr          | 48 401       | 19 731        | 1 879      | 16 236        | 37 787     | 8 587   | 59 849     | 18 716  | 9 464          | <b>220 647</b> |
|        | May          | 69 358       | 22 396        | 3 534      | 16 629        | 41 548     | 13 014  | 80 573     | 16 756  | 7 332          | <b>271 139</b> |
|        | Jun          | 83 499       | 19 435        | 6 936      | 12 637        | 49 843     | 17 456  | 76 568     | 21 145  | 11 961         | <b>299 480</b> |
|        | Jul          | 88 038       | 26 638        | 4 865      | 16 172        | 55 980     | 11 913  | 101 578    | 43 538  | 10 809         | <b>359 529</b> |
|        | Aug          | 101 044      | 23 042        | 3 761      | 20 270        | 57 610     | 15 840  | 87 858     | 23 106  | 11 177         | <b>343 708</b> |
|        | Sep          | 76 832       | 21 414        | 3 242      | 16 290        | 57 578     | 11 723  | 83 377     | 20 486  | 12 253         | <b>303 193</b> |
|        | Oct          | 61 950       | 30 487        | 2 826      | 17 004        | 79 093     | 9 167   | 111 931    | 22 684  | 11 019         | <b>346 161</b> |
|        | Nov          | 60 193       | 27 267        | 4 539      | 14 786        | 53 492     | 5 661   | 68 612     | 18 371  | 11 700         | <b>264 622</b> |
| Dec    | 46 111       | 26 122       | 4 029         | 11 809     | 45 749        | 5 023      | 68 002  | 11 075     | 7 529   | <b>225 450</b> |                |
| 2026   | Jan          | 47 056       | 15 369        | 1 995      | 9 477         | 47 743     | 15 433  | 71 301     | 18 009  | 6 286          | <b>232 670</b> |
|        | Feb          | 84 851       | 22 730        | 3 938      | 15 373        | 34 804     | 11 626  | 91 533     | 20 633  | 7 621          | <b>293 109</b> |
|        | Mar          | 109 190      | 17 954        | 3 360      | 21 668        | 36 381     | 17 655  | 81 342     | 12 110  | 14 114         | <b>313 773</b> |
|        | Apr          | 69 777       | 15 369        | 3 643      | 14 498        | 47 257     | 9 649   | 71 249     | 16 240  | 10 725         | <b>258 407</b> |

## 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 April 2026 was 80,8%. The revised collection rate for March 2026 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 |
|---------------------|---|----------------------------|
| Apr-26              | Additional information from respondents | Jan-26 - Mar-26            |
| May-26              | Additional information from respondents | Feb-26 - Apr-26            |
| Jun-26              | Additional information from respondents | Mar-26 - May-26            |
| Jul-26              | Additional information from respondents | Apr-26 - Jun-26            |
| Aug-26              | Additional information from respondents | May-26 - Jul-26            |
| Sep-26              | Additional information from respondents | Jun-26 - Aug-26            |
| Oct-26              | Additional information from respondents | Jul-26 - Sep-26            |
| Nov-26              | Additional information from respondents | Aug-26 - Oct-26            |
| Dec-26              | Additional information from respondents | Sep-26 - Nov-26            |
| Jan-27              | Additional information from respondents | Oct-26 - Dec-26            |
| Feb-27              | Additional information from respondents | Nov-26 - Jan-27            |
| Mar-27              | Additional information from respondents | Dec-26 - Feb-27            |

- 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

|                                      |   |
|--------------------------------------|---|
| <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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