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Statistics of civil cases for debt (Preliminary)

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IMPROVING LIVES THROUGH DATA ECOSYSTEMS



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Key results for December 2025

Table A – Key figures for the month of December 2025

Actual estimates	Dec 2025	% change between Dec 2024 and Dec 2025	% change between Oct – Dec 2024 and Oct – Dec 2025	Annual % change between 2024 and 2025
Number of civil summonses issued for debt	20 041	8,7	-5,7	-11,6
Number of civil judgements recorded for debt	8 180	13,4	-5,1	-11,5
Value of civil judgements recorded for debt (R million)	236,1	13,7	0,2	-1,4

The number of civil summonses issued for debt

The total number of civil summonses issued for debt in 2025 decreased by 11,6% compared with 2024.

The largest negative contributors to the 11,6% decrease were civil summonses relating to:

- 'other' debts (contributing -4,9 percentage points);
- money lent (contributing -2,9 percentage points);
- promissory notes (contributing -1,6 percentage points); and
- services (contributing -1,6 percentage points).

Rent was the only positive contributor (contributing 0,4 of a percentage point) – see Table 8.

The number of civil judgements recorded for debt

The total number of civil judgements recorded for debt in 2025 decreased by 11,5% compared with 2024.

The largest negative contributors to the 11,5% decrease were civil judgements relating to:

- services (contributing -5,1 percentage points);
- money lent (contributing -3,5 percentage points); and
- 'other' debts (contributing -1,6 percentage points).

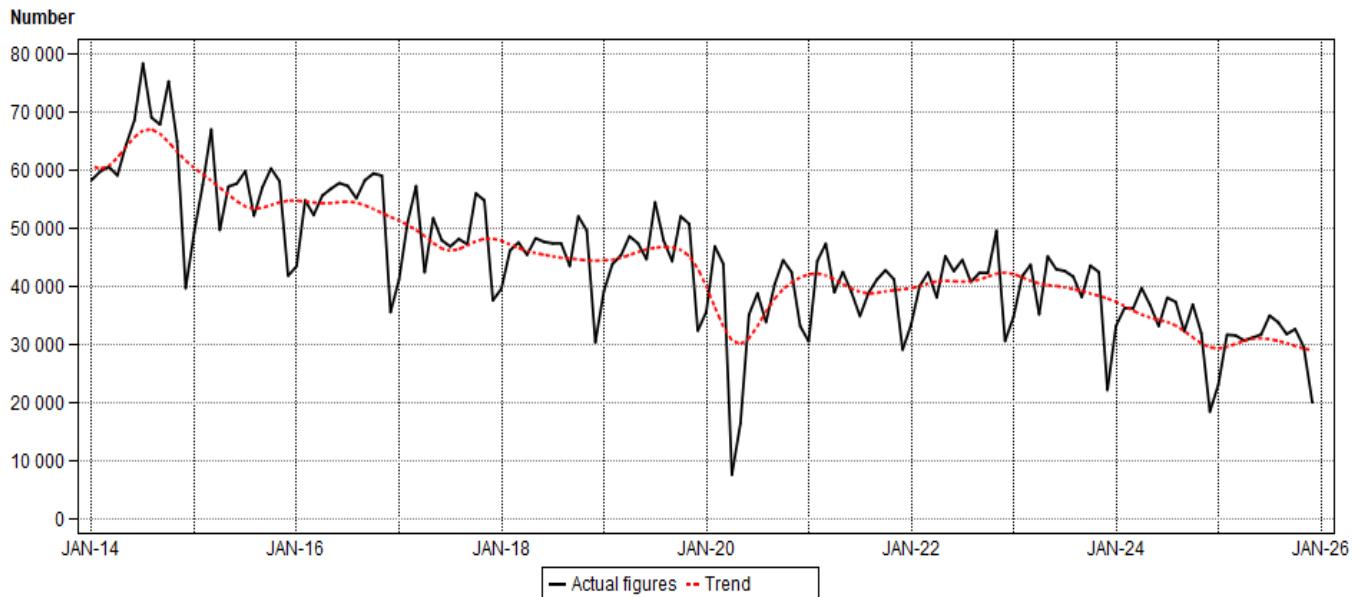
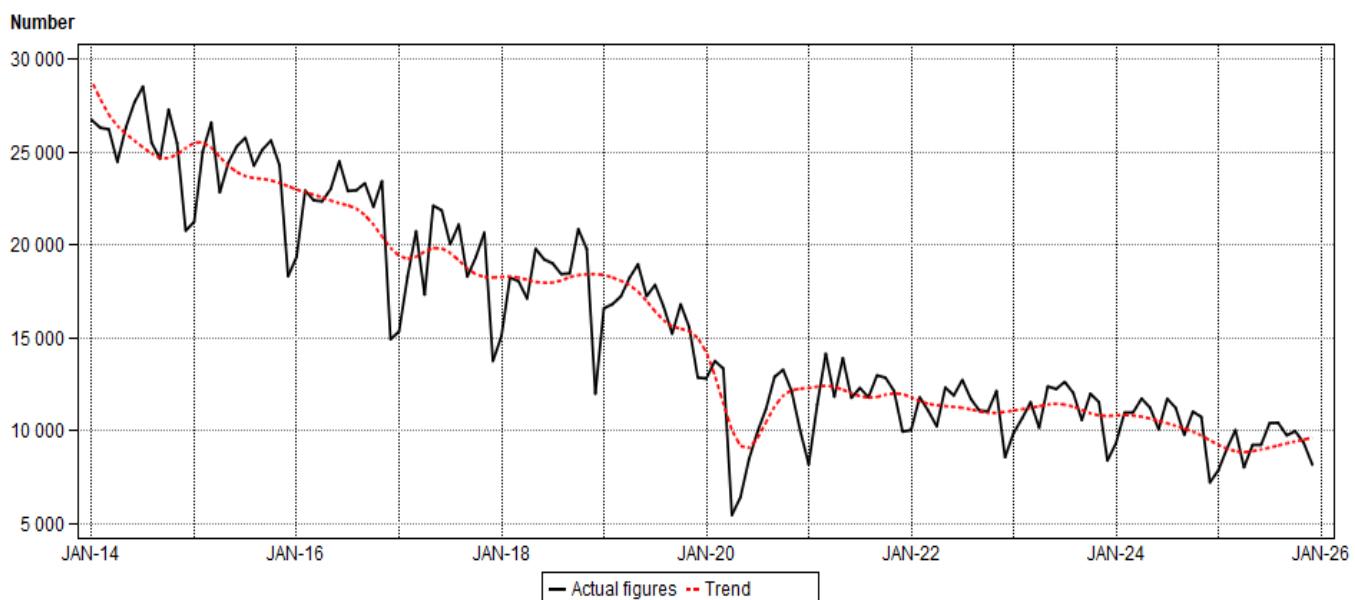
Promissory notes was the only positive contributor (contributing 0,5 of a percentage point) – see Table 8.

The value of civil judgements recorded for debt

The total value of civil judgements recorded for debt in 2025 decreased by 1,4% compared with 2024. The largest negative contributor was money lent (contributing -3,0 percentage points) and the largest positive contributor was promissory notes (contributing 2,3 percentage points) – see Table 8.

In 2025, 111 533 civil judgements for debt amounting to R3 476,8 million were recorded. The largest contributors to the total value of judgements were:

- services (R812,4 million or 23,4%);
- money lent (R798,0 million or 23,0%); and
- 'other' debts (R740,2 million or 21,3%) – 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	Dec-24	Nov-25	Dec-25	2025	Dec-24	Nov-25	Dec-25
Cases recorded	Actual figures	376 737	18 886	31 659	20 976	310 729	15 274	25 376	16 956
	Seasonally adjusted		27 387	31 064	29 574		22 200	24 797	23 946
Civil summonses for debt	Goods sold - Open account	16 003	1 072	1 435	1 105	9 570	712	771	664
	Goods sold - Instalment sale transactions	8 476	568	545	468	5 676	385	352	303
	Services - Professional	50 190	2 651	4 143	2 540	36 201	1 680	2 723	1 920
	Services - Other	59 390	3 121	4 709	3 131	51 092	2 789	3 988	2 628
	Rent	21 597	1 246	2 277	1 534	15 089	842	1 581	1 122
	Money lent	71 636	4 126	5 776	3 993	64 276	3 657	5 224	3 512
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	22 572	1 637	1 987	1 376	19 561	1 473	1 719	1 170
	Other debts	113 071	4 008	8 717	5 894	98 963	3 375	7 572	4 909
	Total - Actual figures	362 935	18 429	29 589	20 041	300 428	14 913	23 930	16 228
	Total - Seasonally adjusted		27 233	29 004	28 844		21 742	23 439	23 017

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

Item		Total				Private Persons			
		2025	Dec-24	Nov-25	Dec-25	2025	Dec-24	Nov-25	Dec-25
Number of civil judgements	Goods sold - Open account	5 612	395	441	401	3 120	226	220	240
	Goods sold - Instalment sale transactions	2 315	159	184	154	1 713	117	139	111
	Services - Professional	16 494	1 007	1 317	1 055	13 782	729	1 106	903
	Services - Other	22 031	1 393	2 190	2 179	19 029	1 222	1 920	1 906
	Rent	9 621	721	697	521	6 971	550	479	361
	Money lent	21 564	1 662	1 813	1 464	18 945	1 471	1 609	1 292
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	11 340	642	967	943	10 478	561	929	782
	Other debts	22 556	1 233	1 733	1 463	18 258	1 048	1 285	1 125
	Total - Actual figures	111 533	7 212	9 342	8 180	92 296	5 924	7 687	6 720
	Total - Seasonally adjusted		9 054	9 210	9 989		7 520	7 527	8 323

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

Item		Total				Private Persons			
		2025	Dec-24	Nov-25	Dec-25	2025	Dec-24	Nov-25	Dec-25
Value of civil judgements	Goods sold - Open account	152 540	9 133	12 902	9 065	53 846	3 650	4 715	3 626
	Goods sold - Instalment sale transactions	70 584	4 194	5 726	4 322	51 671	2 836	4 316	2 973
	Services - Professional	269 124	13 387	21 713	16 936	194 218	8 682	18 104	15 376
	Services - Other	543 243	34 030	48 731	47 210	462 278	27 638	40 883	40 168
	Rent	359 022	28 212	20 910	16 469	252 651	18 420	13 839	11 962
	Money lent	797 971	51 811	61 385	58 239	730 594	48 693	55 165	52 256
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	544 136	27 292	42 668	40 369	502 359	23 359	40 656	35 817
	Other debts	740 221	39 667	55 528	43 493	550 554	31 840	37 719	32 134
	Total - Actual figures	3 476 841	207 726	269 563	236 103	2 798 171	165 118	215 397	194 312
	Total - Seasonally adjusted		265 459	254 008	290 597		214 881	207 757	241 794

Table 4 – Percentage change in the total number of civil summonses and judgements and the value of judgements recorded between the fourth quarter of 2024 and the fourth quarter of 2025

Actual estimates	Actual estimates Oct – Dec 2024	Actual estimates Oct – Dec 2025	% change between Oct – Dec 2024 and Oct – Dec 2025	Difference between Oct – Dec 2024 and Oct – Dec 2025
Number of civil summonses issued for debt	87 283	82 291	-5,7	-4 992
Number of civil judgements recorded for debt	28 985	27 497	-5,1	-1 488
Value of civil judgements recorded for debt (R million)	850,2	851,8	0,2	1,7

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 fourth quarter of 2024 and the fourth quarter of 2025¹

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

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 2024, 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 2024	Actual estimates Dec 2025	% change between Dec 2024 and Dec 2025	Difference between Dec 2024 and Dec 2025
Number of civil summonses issued for debt	18 429	20 041	8,7	1 612
Number of civil judgements recorded for debt	7 212	8 180	13,4	968
Value of civil judgements recorded for debt (R million)	207,7	236,1	13,7	28,4

Table 7 – Percentage change in the total number of civil summonses and judgements and the value of judgements recorded between 2024 and 2025

Actual estimates	Actual estimates 2024	Actual estimates 2025	% change between 2024 and 2025	Difference between 2024 and 2025
Number of civil summonses issued for debt	410 406	362 935	-11,6	-47 471
Number of civil judgements recorded for debt	126 042	111 533	-11,5	-14 509
Value of civil judgements recorded for debt (R million)	3 527,3	3 476,8	-1,4	-50,5

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 2024 and 2025¹

Item	Contribution (% points) to the % change in the total		
	Civil summonses for debt	Number of civil judgements	Value of civil judgements
Goods sold - Open account	-0,1	-0,2	-0,2
Goods sold - Instalment sale transactions	-0,7	-0,6	-0,7
Services - Professional	0,3	-3,5	0,2
Services - Other	-1,9	-1,6	0,9
Rent	0,4	-0,9	-1,0
Money lent	-2,9	-3,5	-3,0
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	-1,6	0,5	2,3
Other debts	-4,9	-1,6	0,0
Total	-11,6	-11,5	-1,4

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 2024, 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
2024	Dec	4 660	1 564	235	1 274	3 127	970	4 489	911	1 199	18 429
2025	Jan	5 428	1 380	395	1 011	4 537	1 317	6 271	1 331	1 445	23 115
	Feb	7 669	2 347	495	1 273	5 047	1 610	10 405	1 339	1 505	31 690
	Mar	7 291	2 120	582	2 524	5 628	1 601	8 934	1 423	1 471	31 574
	Apr	6 992	2 418	374	2 239	5 631	1 186	9 008	1 319	1 550	30 717
	May	7 267	2 491	360	2 294	5 799	1 289	8 665	1 377	1 640	31 182
	Jun	7 862	2 007	390	2 165	5 668	1 450	9 410	1 294	1 480	31 726
	Jul	8 619	2 913	479	2 198	5 551	1 539	10 081	2 005	1 605	34 990
	Aug	7 817	2 655	513	2 705	6 321	1 330	9 464	1 646	1 396	33 847
	Sep	7 719	2 386	347	2 139	5 908	1 566	9 338	987	1 413	31 803
	Oct	6 551	2 641	518	2 187	6 181	1 451	10 202	1 417	1 513	32 661
	Nov	6 016	2 056	380	1 154	5 412	1 121	10 733	1 312	1 405	29 589
	Dec	3 994	1 841	212	956	3 828	824	6 148	895	1 343	20 041

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
2024	Dec	1 539	556	90	570	891	511	1 563	494	998	7 212
2025	Jan	2 247	512	146	398	922	433	1 607	586	1 020	7 871
	Feb	2 651	553	143	649	1 008	454	1 903	591	1 087	9 039
	Mar	3 204	631	114	860	1 020	685	1 891	617	1 015	10 037
	Apr	1 700	615	116	753	941	431	1 575	805	1 089	8 025
	May	2 089	693	160	854	1 058	642	1 996	709	1 034	9 235
	Jun	2 463	533	202	714	1 039	576	1 954	681	1 079	9 241
	Jul	2 702	654	224	766	1 191	537	2 421	837	1 079	10 411
	Aug	2 479	698	270	889	1 400	488	1 943	1 205	1 054	10 426
	Sep	2 344	697	191	978	1 439	439	1 989	605	1 069	9 751
	Oct	1 801	690	135	947	1 652	395	2 478	764	1 113	9 975
	Nov	1 866	680	205	814	1 635	339	1 825	856	1 122	9 342
	Dec	1 343	651	180	671	1 432	225	2 067	533	1 078	8 180

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
2024	Dec	47 705	17 097	1 412	9 633	41 695	7 551	61 562	14 945	6 127	207 726
2025	Jan	61 073	14 318	2 670	8 170	32 041	9 639	69 225	23 596	7 190	227 920
	Feb	82 354	17 125	1 792	12 901	43 946	8 601	92 984	12 509	8 446	280 657
	Mar	110 626	24 718	3 644	15 246	37 899	15 676	79 984	22 284	8 663	318 741
	Apr	48 401	19 731	1 879	16 236	37 787	8 587	59 849	18 716	9 464	220 647
	May	69 358	22 396	3 534	16 629	41 548	13 014	80 573	16 756	7 332	271 139
	Jun	83 499	19 435	6 936	12 637	49 843	17 456	76 568	21 145	11 961	299 480
	Jul	88 038	26 638	4 865	16 172	55 980	11 913	101 578	43 538	10 809	359 529
	Aug	101 044	23 042	3 761	20 270	57 610	15 840	87 858	23 106	11 177	343 708
	Sep	76 832	21 414	3 242	16 290	57 578	11 723	83 377	20 486	12 253	303 193
	Oct	61 950	30 487	2 826	17 004	79 093	9 167	111 931	22 684	11 019	346 161
	Nov	60 193	27 267	4 539	14 989	58 231	5 661	68 612	18 371	11 700	269 563
	Dec	46 111	26 495	4 029	12 012	55 826	5 023	68 002	11 075	7 529	236 103

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 2025 was 81,8%. The revised collection rate for November 2025 was 80,8%.

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-25	Additional information from respondents	Sep-25 - Nov-25
Jan-26	Additional information from respondents	Oct-25 - Dec-25
Feb-26	Additional information from respondents	Nov-25 - Jan-26
Mar-26	Additional information from respondents	Dec-25 - Feb-26
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

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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