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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

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Statistics of civil cases for debt (Preliminary)

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Joyce Essel-Mensah
Tel: 082 888 2374

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Contents

Key results for February 2025	2
Table A – Key figures for the month of February 2025	2
Figure 1 – Civil summonses issued for debt.....	3
Figure 2 – Civil judgements recorded for debt.....	3
Detailed results: Tables	4
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 February 2024 and the three months ended February 2025	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 February 2024 and the three months ended February 2025.....	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
Explanatory notes	8
Glossary	10
Technical enquiries	11
General information	12

Key results for February 2025

Table A – Key figures for the month of February 2025

Actual estimates	Feb 2025	% change between Feb 2024 and Feb 2025	% change between Dec 2023 – Feb 2024 and Dec 2024 – Feb 2025
Number of civil summonses issued for debt	31 898	-12,1	-19,9
Number of civil judgements recorded for debt	9 217	-16,0	-15,3
Value of civil judgements recorded for debt (R million)	282,3	-6,1	-11,1

The number of civil summonses issued for debt

The total number of civil summonses issued for debt decreased by 19,9% in the three months ended February 2025 compared with the three months ended February 2024.

The largest contributors to the 19,9% decrease in civil summonses issued were:

- 'other' debts (contributing -10,9 percentage points);
- money lent (contributing -4,0 percentage points); and
- promissory notes (contributing -2,2 percentage points) – see Table 5.

The number of civil judgements recorded for debt

The total number of civil judgements recorded for debt decreased by 15,3% in the three months ended February 2025 compared with the three months ended February 2024.

The largest contributors to the 15,3% decrease were civil judgements relating to:

- services (contributing -10,5 percentage points);
- money lent (contributing -2,6 percentage points); and
- 'other' debts (contributing -1,5 percentage points) – see Table 5.

The value of civil judgements recorded for debt

The total value of civil judgements recorded for debt decreased by 11,1% in the three months ended February 2025 compared with the three months ended February 2024.

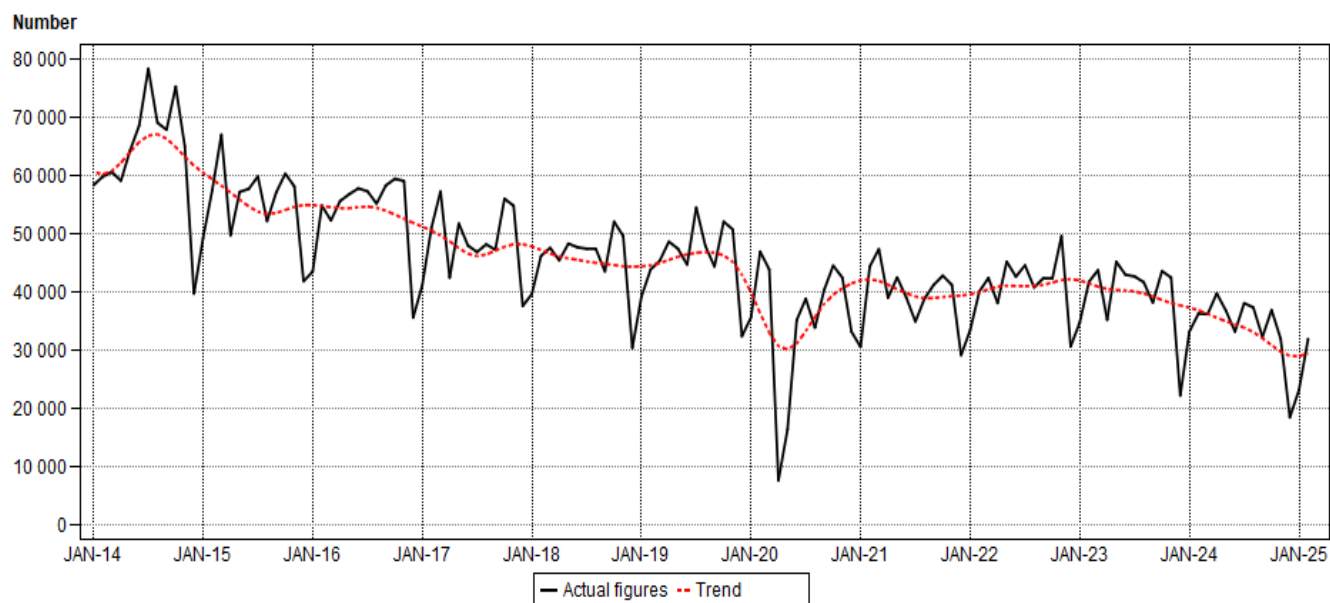
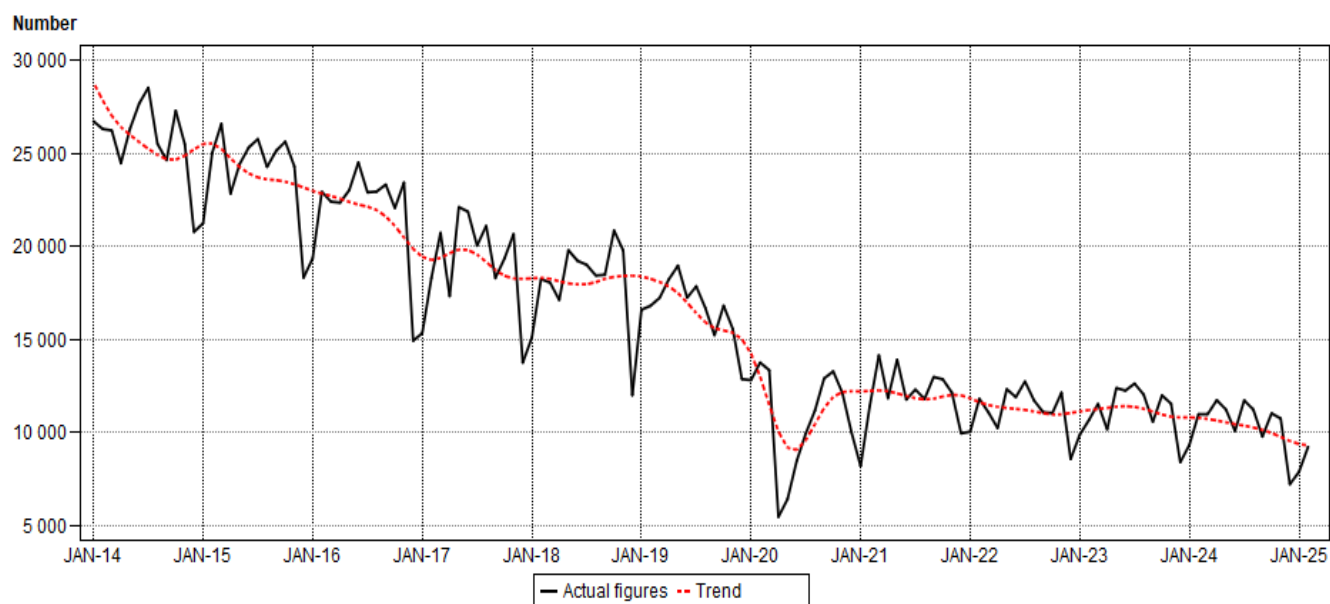
The largest negative contributors were:

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

Goods sold (contributing 1,3 percentage points) was the only positive contributor – see Table 5.

In February 2025, 9 217 civil judgements for debt amounting to R282,3 million were recorded. The largest contributors to the total value of judgements were:

- 'other' debts (R61,5 million or 21,8%);
- services (R60,1 million or 21,3%);
- money lent (R54,8 million or 19,4%); and
- promissory notes (R42,9 million or 15,2%) – see Table 2 and Table 3.

Figure 1 – Civil summonses issued for debt**Figure 2 – Civil judgements recorded for debt**


Risenga Maluleke
Statistician-General

Detailed results: Tables**Table 1 – Number of civil cases recorded and summonses issued for debt: Total and private persons**

Item		Total				Private Persons			
		2024	Feb-24	Jan-25	Feb-25	2024	Feb-24	Jan-25	Feb-25
Cases recorded	Actual figures	421 908	36 987	23 852	33 676	359 090	31 753	19 947	28 086
	Seasonally adjusted		35 819	28 033	34 309		31 268	23 553	28 032
Civil summonses for debt	Goods sold - Open account	16 449	1 434	1 066	1 286	9 729	862	642	786
	Goods sold - Instalment sale transactions	11 459	1 055	548	749	8 767	847	354	552
	Services - Professional	48 838	4 115	3 217	4 582	35 844	3 012	2 490	3 105
	Services - Other	67 284	5 709	3 401	4 998	59 220	5 129	2 984	4 405
	Rent	20 017	1 997	1 312	2 062	14 065	1 420	905	1 546
	Money lent	83 718	6 772	4 760	5 416	76 875	6 357	4 129	4 824
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	29 304	3 378	1 665	1 861	26 738	3 072	1 510	1 660
	Other debts	133 337	11 834	7 135	10 944	118 975	10 411	6 333	9 799
	Total - Actual figures	410 406	36 294	23 104	31 898	350 213	31 110	19 347	26 677
	Total - Seasonally adjusted		34 706	27 201	32 188		29 643	22 942	26 882

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

Item		Total				Private Persons			
		2024	Feb-24	Jan-25	Feb-25	2024	Feb-24	Jan-25	Feb-25
Number of civil judgements	Goods sold - Open account	5 912	482	397	436	3 373	270	215	259
	Goods sold - Instalment sale transactions	3 111	203	192	263	2 517	157	148	194
	Services - Professional	20 933	1 912	1 346	1 394	15 589	1 344	1 101	1 171
	Services - Other	24 075	2 362	1 293	1 789	21 595	2 166	1 125	1 592
	Rent	10 815	948	684	973	8 490	742	429	753
	Money lent	25 913	2 297	1 668	1 751	23 472	2 081	1 431	1 427
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	10 649	725	764	772	9 839	683	681	700
	Other debts	24 634	2 049	1 527	1 839	21 842	1 856	1 294	1 636
	Total - Actual figures	126 042	10 978	7 871	9 217	106 717	9 299	6 424	7 732
	Total - Seasonally adjusted		10 585	9 066	9 530		8 921	7 460	7 995

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

Item		Total				Private Persons			
		2024	Feb-24	Jan-25	Feb-25	2024	Feb-24	Jan-25	Feb-25
Value of civil judgements	Goods sold - Open account	158 147	13 162	17 885	19 988	64 864	4 149	3 945	5 054
	Goods sold - Instalment sale transactions	95 696	6 094	5 473	9 909	73 509	4 371	4 333	7 185
	Services - Professional	260 859	21 418	21 272	23 636	179 397	13 385	14 197	17 896
	Services - Other	512 477	44 963	29 939	36 436	434 189	38 481	25 797	33 177
	Rent	392 785	31 703	21 066	33 164	298 673	25 679	14 598	25 708
	Money lent	904 493	86 902	55 841	54 844	846 532	81 948	51 026	46 214
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	462 964	35 519	32 633	42 856	425 608	31 614	30 217	39 256
	Other debts	739 892	60 924	43 811	61 500	624 879	56 451	35 447	53 123
	Total - Actual figures	3 527 313	300 685	227 920	282 333	2 947 651	256 078	179 560	227 613
	Total - Seasonally adjusted		304 237	276 981	287 158		260 386	216 067	230 617

Table 4 – Percentage change in the total number of civil summonses and judgements and the value of judgements recorded between the three months ended February 2024 and the three months ended February 2025

Actual estimates	Actual estimates Dec 2023 – Feb 2024	Actual estimates Dec 2024 – Feb 2025	% change between Dec 2023 – Feb 2024 and Dec 2024 – Feb 2025	Difference between Dec 2023 – Feb 2024 and Dec 2024 – Feb 2025
Number of civil summonses issued for debt	91 630	73 431	-19,9	-18 199
Number of civil judgements recorded for debt	28 698	24 300	-15,3	-4 398
Value of civil judgements recorded for debt (R million)	807,8	718,0	-11,1	-89,8

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 February 2024 and the three months ended February 2025 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	-0,3	-0,7	1,4
Goods sold - Instalment sale transactions	-0,9	0,0	-0,1
Services - Professional	0,4	-4,3	0,0
Services - Other	-1,9	-6,2	-2,4
Rent	-0,1	0,1	-0,1
Money lent	-4,0	-2,6	-6,9
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	-2,2	-0,1	-0,7
Other debts	-10,9	-1,5	-2,4
Total	-19,9	-15,3	-11,1

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 December 2023 to February 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 Feb 2024	Actual estimates Feb 2025	% change between Feb 2024 and Feb 2025	Difference between Feb 2024 and Feb 2025
Number of civil summonses issued for debt	36 294	31 898	-12,1	-4 396
Number of civil judgements recorded for debt	10 978	9 217	-16,0	-1 761
Value of civil judgements recorded for debt (R million)	300,7	282,3	-6,1	-18,4

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
2024	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	235	1 274	3 127	970	4 489	911	1 199	18 429
2025	Jan	5 428	1 369	395	1 011	4 537	1 317	6 271	1 331	1 445	23 104
	Feb	7 737	2 360	495	1 264	5 067	1 610	10 405	1 455	1 505	31 898

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
2024	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	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	2 738	553	143	636	1 014	454	1 903	689	1 087	9 217

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
2024	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	1 412	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	73 281	17 125	1 792	12 651	43 525	8 601	92 984	23 928	8 446	282 333

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 February 2025 was 79,8%. The revised collection rate for January 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
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
Dec-25	Additional information from respondents	Sep-25 - Nov-25
Jan-26	Additional information from respondents	Oct-25 - Dec-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

Vhonani Kwinda

Telephone number: (012) 310 2113 / 076 607 6148

Email address: vhonanik@statssa.gov.za

Joyce Essel-Mensah

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

Email address: joycee@statssa.gov.za

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User information services	Telephone number: (012) 310 8600 Email address: info@statssa.gov.za
Orders/subscription services	Telephone number: (012) 310 8619 Email address: millies@statssa.gov.za
Postal address	Private Bag X44, Pretoria, 0001

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