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Statistics of civil cases for debt (Preliminary)

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Key results for July 2025

Table A – Key figures for the month of July 2025

Actual estimates	Jul 2025	% change between Jul 2024 and Jul 2025	% change between May – Jul 2024 and May – Jul 2025
Number of civil summonses issued for debt	34 978	-8,2	-9,4
Number of civil judgements recorded for debt	10 452	-10,8	-12,4
Value of civil judgements recorded for debt (R million)	359,8	5,6	3,9

The number of civil summonses issued for debt

The total number of civil summonses issued for debt decreased by 9,4% in the three months ended July 2025 compared with the three months ended July 2024.

The largest negative contributors to the 9,4% decrease in civil summonses issued were:

- 'other' debts (contributing -4,7 percentage points);
- money lent (contributing -2,4 percentage points); and
- promissory notes (contributing -1,1 percentage points).

Rent was the only positive contributor (contributing 0,4 of a percentage point) – see Table 5.

The number of civil judgements recorded for debt

The total number of civil judgements recorded for debt decreased by 12,4% in the three months ended July 2025 compared with the three months ended July 2024.

The largest negative contributors to the 12,4% decrease were civil judgements relating to:

- services (contributing -7,5 percentage points);
- 'other' debts (contributing -1,9 percentage points);
- money lent (contributing -1,7 percentage points); and
- rent (contributing -1,5 percentage points).

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

The value of civil judgements recorded for debt

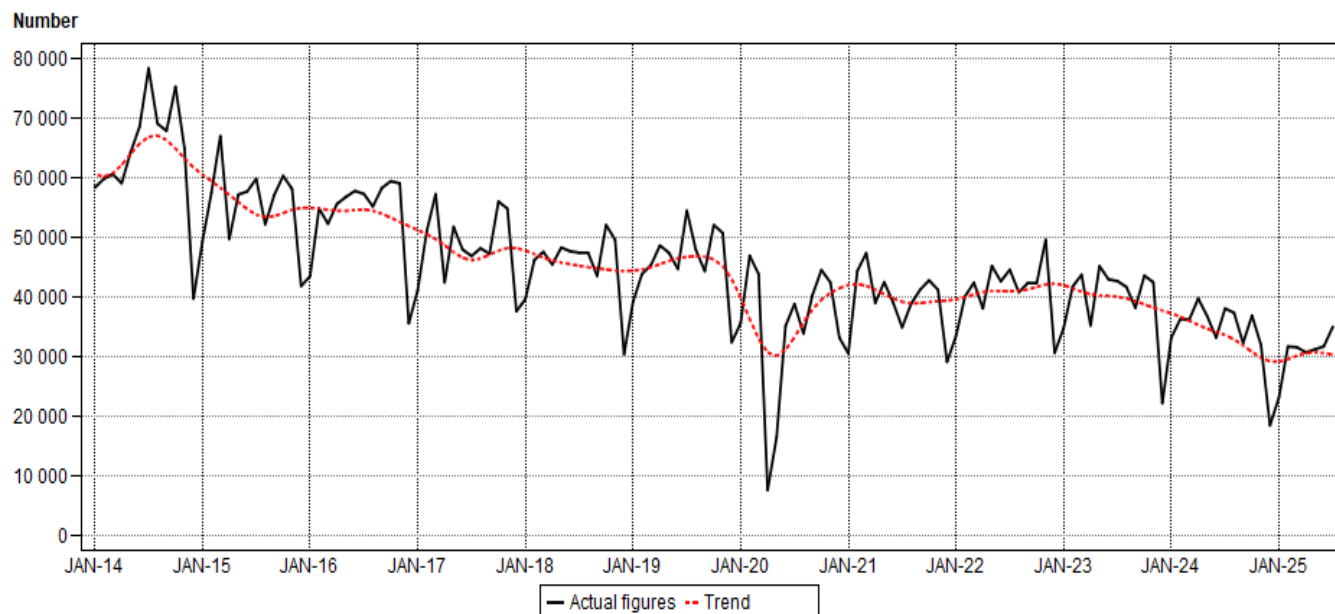
The total value of civil judgements recorded for debt increased by 3,9% in the three months ended July 2025 compared with the three months ended July 2024.

The largest positive contributors were:

- promissory notes (contributing 2,8 percentage points);
- rent (contributing 1,6 percentage points); and
- services (contributing 0,6 of a percentage point) – see Table 5.

In July 2025, 10 452 civil judgements for debt amounting to R359,8 million were recorded. The largest contributors to the total value of judgements were:

- money lent (R82,2 million or 22,8%);
- services (R74,6 million or 20,7%);
- 'other' debts (R71,7 million or 19,9%); and
- rent (R57,2 million or 15,9%) – 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			
		2024	Jul-24	Jun-25	Jul-25	2024	Jul-24	Jun-25	Jul-25
Cases recorded	Actual figures	421 908	38 668	32 845	35 896	359 090	33 552	27 037	29 537
	Seasonally adjusted		33 734	31 816	31 515		29 452	26 502	26 020
Civil summonses for debt	Goods sold - Open account	16 449	1 312	1 408	1 510	9 729	799	881	954
	Goods sold - Instalment sale transactions	11 459	1 082	698	768	8 767	849	479	511
	Services - Professional	48 838	4 635	4 181	5 038	35 844	3 468	2 946	3 544
	Services - Other	67 284	6 924	5 297	5 580	59 220	6 256	4 506	4 778
	Rent	20 017	1 687	1 793	1 979	14 065	1 218	1 226	1 357
	Money lent	83 718	8 211	6 494	6 941	76 875	7 612	5 846	6 248
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	29 304	2 403	1 772	2 431	26 738	2 183	1 517	2 155
	Other debts	133 337	11 828	10 083	10 731	118 975	10 638	8 848	9 380
	Total - Actual figures	410 406	38 082	31 726	34 978	350 213	33 023	26 249	28 927
	Total - Seasonally adjusted		33 109	30 963	30 404		28 737	25 916	25 170

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

Item		Total				Private Persons			
		2024	Jul-24	Jun-25	Jul-25	2024	Jul-24	Jun-25	Jul-25
Number of civil judgements	Goods sold - Open account	5 912	491	537	465	3 373	287	273	281
	Goods sold - Instalment sale transactions	3 111	267	175	189	2 517	214	127	122
	Services - Professional	20 933	1 681	1 327	1 588	15 589	1 131	1 095	1 350
	Services - Other	24 075	2 316	1 664	1 607	21 595	2 072	1 497	1 357
	Rent	10 815	1 038	716	1 021	8 490	858	497	824
	Money lent	25 913	2 503	1 964	2 034	23 472	2 276	1 772	1 829
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	10 649	1 084	976	1 277	9 839	1 019	936	1 178
	Other debts	24 634	2 343	1 882	2 271	21 842	2 104	1 539	1 907
	Total - Actual figures	126 042	11 723	9 241	10 452	106 717	9 961	7 736	8 848
	Total - Seasonally adjusted		10 202	8 988	9 075		8 886	7 593	7 822

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

Item		Total				Private Persons			
		2024	Jul-24	Jun-25	Jul-25	2024	Jul-24	Jun-25	Jul-25
Value of civil judgements	Goods sold - Open account	158 147	13 633	11 939	12 139	64 864	4 768	3 282	4 190
	Goods sold - Instalment sale transactions	95 696	9 960	5 139	5 779	73 509	7 534	3 710	4 042
	Services - Professional	260 859	22 834	23 445	26 520	179 397	13 536	14 032	17 033
	Services - Other	512 477	51 608	43 197	48 103	434 189	43 759	37 799	39 923
	Rent	392 785	37 245	27 473	57 192	298 673	29 906	21 081	33 926
	Money lent	904 493	89 237	76 692	82 199	846 532	83 728	71 359	78 430
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	462 964	43 571	46 014	56 190	425 608	40 763	44 006	51 407
	Other debts	739 892	72 763	65 581	71 655	624 879	60 948	45 631	55 970
	Total - Actual figures	3 527 313	340 851	299 480	359 777	2 947 651	284 942	240 900	284 921
	Total - Seasonally adjusted		286 429	296 166	306 133		241 949	235 886	247 035

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

Actual estimates	Actual estimates May – Jul 2024	Actual estimates May – Jul 2025	% change between May – Jul 2024 and May – Jul 2025	Difference between May – Jul 2024 and May – Jul 2025
Number of civil summonses issued for debt	108 055	97 886	-9,4	-10 169
Number of civil judgements recorded for debt	33 032	28 928	-12,4	-4 104
Value of civil judgements recorded for debt (R million)	895,2	930,4	3,9	35,2

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 July 2024 and the three months ended July 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	0,0	-0,2	0,0
Goods sold - Instalment sale transactions	-0,8	-1,0	-0,9
Services - Professional	1,0	-2,8	1,0
Services - Other	-1,8	-4,7	-0,4
Rent	0,4	-1,5	1,6
Money lent	-2,4	-1,7	-0,1
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	-1,1	1,3	2,8
Other debts	-4,7	-1,9	0,0
Total	-9,4	-12,4	3,9

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 May to July 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 Jul 2024	Actual estimates Jul 2025	% change between Jul 2024 and Jul 2025	Difference between Jul 2024 and Jul 2025
Number of civil summonses issued for debt	38 082	34 978	-8,2	-3 104
Number of civil judgements recorded for debt	11 723	10 452	-10,8	-1 271
Value of civil judgements recorded for debt (R million)	340,9	359,8	5,6	18,9

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	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	1 380	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	486	2 198	5 551	1 543	10 053	2 010	1 605	34 978

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	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	2 651	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	231	766	1 191	550	2 437	842	1 079	10 452

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	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	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	5 065	16 172	55 980	12 095	101 412	43 570	10 809	359 777

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 July 2025 was 80,3%. The collection rate for June 2025 was 84,2%.
- 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
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
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

- 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.

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