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STATISTICAL RELEASE
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Statistics of civil cases for debt (Preliminary)

July 2026

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Contents

Key results for July 2026

Table A – Key figures for the month of July 2026

Actual estimates	Jul 2026	% change between Jul 2025 and Jul 2026	% change between May – Jul 2025 and May – Jul 2026
Number of civil summonses issued for debt	35 995	2,9	3,9
Number of civil judgements recorded for debt	10 732	3,1	7,6
Value of civil judgements recorded for debt (R million)	352,1	-2,1	12,6

The number of civil summonses issued for debt

The total number of civil summonses issued for debt increased by 3,9% in the three months ended July 2026 compared with the three months ended July 2025.

The largest positive contributors to the 3,9% increase in civil summonses issued were:

- promissory notes (contributing 2,8 percentage points);
- money lent (contributing 0,4 of a percentage point); and
- goods sold (contributing 0,4 of a percentage point).

Services (contributing -0,1 of a percentage point) was the only negative contributor – see Table 5.

The number of civil judgements recorded for debt

The total number of civil judgements recorded for debt increased by 7,6% in the three months ended July 2026 compared with the three months ended July 2025.

The largest positive contributors to the 7,6% increase were civil judgements relating to:

- 'other' debts (contributing 5,2 percentage points);
- services (contributing 1,9 percentage points); and
- promissory notes (contributing 1,8 percentage points).

Rent (contributing -1,0 percentage point) was the largest negative contributor – see Table 5.

The value of civil judgements recorded for debt

The total value of civil judgements recorded for debt increased by 12,6% in the three months ended July 2026 compared with the three months ended July 2025.

The largest positive contributors were:

- 'other' debts (contributing 6,1 percentage points);
- money lent (contributing 4,9 percentage points);
- promissory notes (contributing 3,0 percentage points); and
- goods sold (contributing 1,9 percentage points).

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

In July 2026, 10 732 civil judgements for debt amounting to R352,1 million were recorded. The largest contributors to the total value of judgements were:

- 'other' debts (R98,5 million or 28,0%);
- money lent (R83,1 million or 23,6%);
- promissory notes (R66,0 million or 18,8%); and
- services (R55,6 million or 15,8%) – see Table 2 and Table 3.

Figure 1 – Civil summonses issued for debt

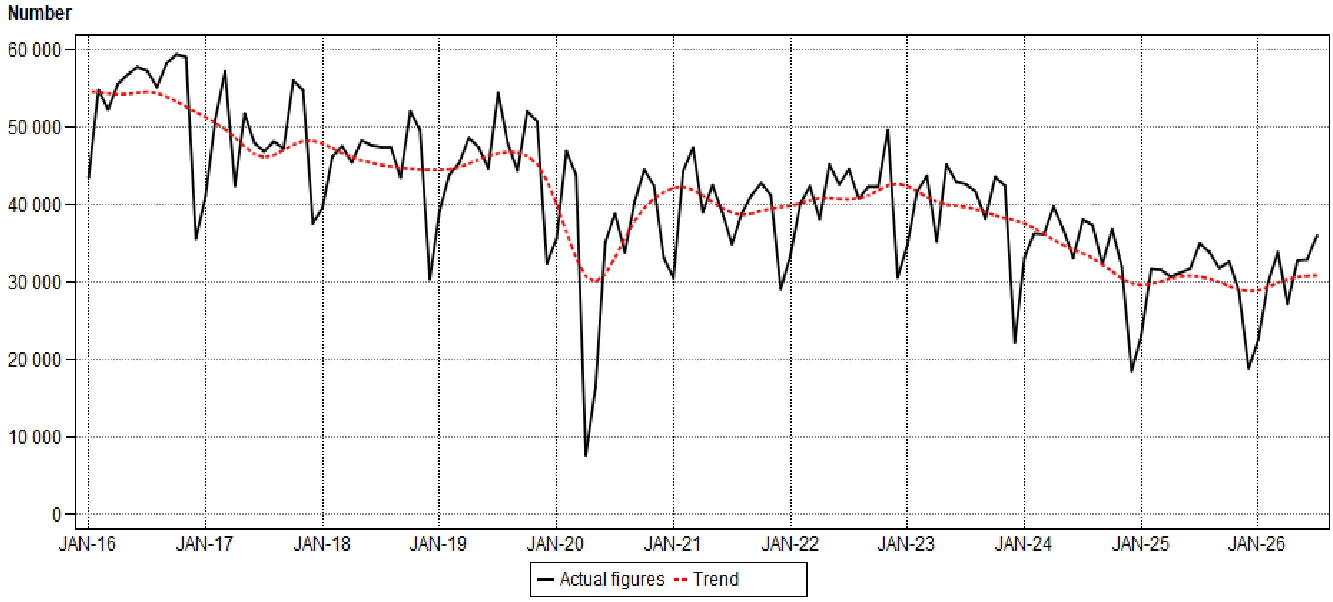
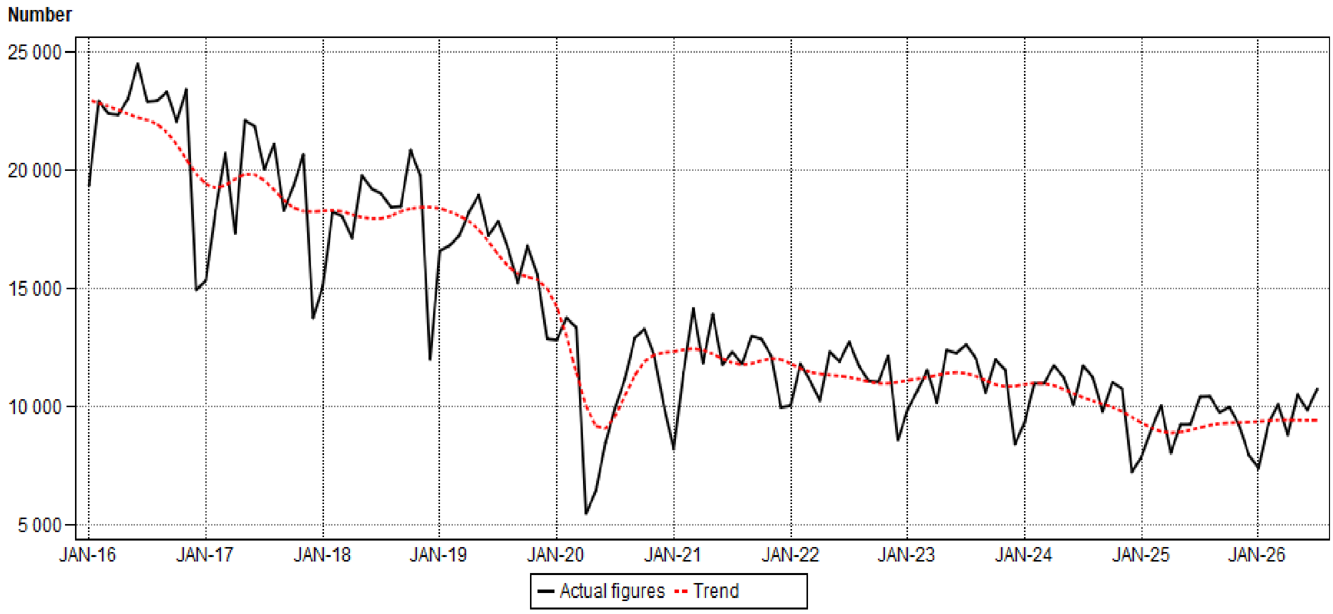


Figure 2 – Civil judgements recorded for debt



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	**Jul-25**	**Jun-26**	**Jul-26**	**2025**	**Jul-25**	**Jun-26**	**Jul-26**
Cases recorded	**Actual figures**	**374 880**	**35 908**	**33 494**	**36 784**	**309 359**	**29 554**	**28 182**	**30 818**
	Seasonally adjusted		31 165	31 089	31 932		25 685	26 314	26 829
Civil summonses for debt	Goods sold - Open account	15 793	1 510	1 666	1 552	9 431	954	1 148	981
	Goods sold - Instalment sale transactions	8 456	766	640	930	5 687	509	430	624
	Services - Professional	50 177	5 031	4 152	4 067	36 249	3 537	3 045	2 751
	Services - Other	59 202	5 600	5 582	5 977	50 906	4 798	4 696	5 041
	Rent	21 362	1 978	1 925	1 839	14 885	1 356	1 391	1 283
	Money lent	70 296	6 946	5 983	7 632	63 015	6 253	5 470	7 098
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	22 839	2 429	3 331	3 119	19 806	2 153	2 950	2 691
	Other debts	112 893	10 730	9 658	10 879	99 032	9 384	8 573	9 779
	Total - Actual figures	**361 018**	**34 990**	**32 937**	**35 995**	**299 011**	**28 944**	**27 703**	**30 248**
	Total - Seasonally adjusted		30 128	30 525	31 320		24 831	25 668	26 289

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

Item		Total				Private Persons			
		2025	Jul-25	Jun-26	Jul-26	2025	Jul-25	Jun-26	Jul-26
Number of civil judgements	Goods sold - Open account	5 683	465	432	584	3 188	281	268	406
	Goods sold - Instalment sale transactions	2 285	188	239	214	1 707	121	159	144
	Services - Professional	16 440	1 589	1 355	1 375	13 750	1 351	1 157	1 121
	Services - Other	21 991	1 645	1 991	1 671	18 998	1 395	1 545	1 410
	Rent	9 582	1 021	625	807	6 931	824	406	552
	Money lent	21 356	1 966	1 856	1 937	18 741	1 761	1 551	1 690
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	11 360	1 277	1 137	1 477	10 482	1 178	1 084	1 269
	Other debts	22 459	2 260	2 203	2 667	18 148	1 903	1 675	1 872
	Total - Actual figures	**111 156**	**10 411**	**9 838**	**10 732**	**91 945**	**8 814**	**7 845**	**8 464**
	Total - Seasonally adjusted		9 131	9 415	9 416		7 798	7 514	7 481

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

Item		Total				Private Persons			
		2025	Jul-25	Jun-26	Jul-26	2025	Jul-25	Jun-26	Jul-26
Value of civil judgements	Goods sold - Open account	156 984	12 139	14 646	18 053	57 440	4 190	7 895	10 472
	Goods sold - Instalment sale transactions	68 114	5 726	9 416	9 182	50 953	3 989	6 493	4 710
	Services - Professional	269 106	26 518	25 899	19 857	194 371	17 030	19 482	14 370
	Services - Other	542 123	48 313	52 096	35 694	461 410	40 132	37 514	25 227
	Rent	357 050	57 192	23 558	21 687	250 593	33 926	17 450	16 818
	Money lent	790 704	81 870	94 547	83 074	723 652	78 102	82 253	76 550
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	545 432	56 190	50 063	66 036	502 564	51 407	45 905	55 629
	Other debts	731 734	71 581	74 081	98 495	544 297	56 058	49 210	65 774
	Total - Actual figures	**3 461 247**	**359 529**	**344 306**	**352 078**	**2 785 280**	**284 834**	**266 202**	**269 550**
	Total - Seasonally adjusted		309 588	326 603	305 019		248 846	250 200	233 279

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 2025 and the three months ended July 2026

Actual estimates	Actual estimates May – Jul 2025	Actual estimates May – Jul 2026	% change between May – Jul 2025 and May – Jul 2026	Difference between May – Jul 2025 and May – Jul 2026
Number of civil summonses issued for debt	97 898	101 758	3,9	3 860
Number of civil judgements recorded for debt	28 887	31 076	7,6	2 189
Value of civil judgements recorded for debt (R million)	930,1	1 047,1	12,6	117,0

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 2025 and the three months ended July 2026 [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	0,2	0,1	1,1
Goods sold - Instalment sale transactions	0,2	0,5	0,8
Services - Professional	-1,2	-0,3	0,2
Services - Other	1,1	2,2	0,3
Rent	0,1	-1,0	-3,9
Money lent	0,4	-0,9	4,9
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	2,8	1,8	3,0
Other debts	0,3	5,2	6,1
Total	**3,9**	**7,6**	**12,6**

[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 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 Jul 2025	Actual estimates Jul 2026	% change between Jul 2025 and Jul 2026	Difference between Jul 2025 and Jul 2026
Number of civil summonses issued for debt	34 990	35 995	2,9	1 005
Number of civil judgements recorded for debt	10 411	10 732	3,1	321
Value of civil judgements recorded for debt (R million)	359,5	352,1	-2,1	-7,4

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	Mpuma-langa	Limpopo	South Africa
2025	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	1 108	4 739	1 121	10 733	1 312	1 405	**28 870**
	Dec	3 994	1 820	212	919	2 688	824	6 148	895	1 343	**18 843**
2026	Jan	4 859	1 490	404	813	4 099	1 484	6 687	1 454	1 299	**22 589**
	Feb	6 332	2 105	351	1 219	4 796	1 337	11 142	1 376	1 312	**29 970**
	Mar	6 675	2 269	349	2 442	5 953	1 411	11 993	1 378	1 417	**33 887**
	Apr	6 016	1 907	272	1 963	4 667	1 177	8 425	1 258	1 453	**27 138**
	May	7 454	2 754	477	3 704	5 541	1 333	8 888	1 275	1 400	**32 826**
	Jun	7 886	2 701	357	3 509	3 776	1 370	10 413	1 611	1 314	**32 937**
	Jul	7 225	2 659	455	3 377	5 245	1 662	12 280	1 479	1 613	**35 995**

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	Mpuma-langa	Limpopo	South Africa
2025	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	794	1 517	339	1 825	856	1 122	**9 204**
	Dec	1 343	637	180	651	1 227	225	2 067	533	1 078	**7 941**
2026	Jan	1 403	543	70	533	1 006	567	1 571	678	1 002	**7 373**
	Feb	2 588	660	186	742	845	384	1 986	870	995	**9 256**
	Mar	3 160	620	206	656	977	725	1 913	757	1 087	**10 101**
	Apr	2 005	526	124	961	1 333	446	1 768	522	1 097	**8 782**
	May	2 747	641	188	950	1 748	447	1 984	797	1 004	**10 506**
	Jun	2 698	355	247	1 103	1 193	623	1 978	599	1 042	**9 838**
	Jul	2 442	412	215	1 043	1 436	641	2 259	1 016	1 268	**10 732**

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	Mpuma-langa	Limpopo	South Africa
2025	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	14 786	53 492	5 661	68 612	18 371	11 700	**264 622**
	Dec	46 111	26 122	4 029	11 809	45 749	5 023	68 002	11 075	7 529	**225 450**
2026	Jan	47 056	15 369	1 995	9 477	47 743	15 433	71 301	18 009	6 286	**232 670**
	Feb	84 851	22 730	3 938	15 373	34 804	11 626	91 533	20 633	7 621	**293 109**
	Mar	109 904	17 954	3 360	21 668	37 890	17 655	81 342	12 110	14 114	**315 995**
	Apr	70 492	15 369	3 643	14 498	47 335	9 649	71 249	16 240	10 725	**259 200**
	May	98 000	20 721	3 733	25 740	57 179	15 953	89 581	28 342	11 449	**350 696**
	Jun	111 830	13 195	5 709	31 612	55 158	21 637	74 956	20 291	9 917	**344 306**
	Jul	94 304	15 443	4 109	28 956	51 071	17 399	97 767	31 788	11 242	**352 078**

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 2026 was 79,3%. The revised collection rate for June 2026 was 83,7%.

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-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
Apr-27	Additional information from respondents	Jan-27 - Mar-27
May-27	Additional information from respondents	Feb-27 - Apr-27
Jun-27	Additional information from respondents	Mar-27 - May-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

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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