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STATISTICAL RELEASE
P0041

Statistics of civil cases for debt (Preliminary)

June 2026

Embargoed until:
19 August 2026
14:30

ENQUIRIES:	FORTHCOMING ISSUE:	EXPECTED RELEASE DATE:
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Contents

Key results for June 2026

Table A – Key figures for the month of June 2026

Actual estimates	Jun 2026	% change between Jun 2025 and Jun 2026	% change between Apr – Jun 2025 and Apr – Jun 2026
Number of civil summonses issued for debt	32 926	3,8	-0,8
Number of civil judgements recorded for debt	9 841	6,5	9,9
Value of civil judgements recorded for debt (R million)	344,3	15,0	20,6

The number of civil summonses issued for debt

The total number of civil summonses issued for debt decreased by 0,8% in the second quarter of 2026 compared with the second quarter of 2025.

The largest negative contributors to the 0,8% decrease in civil summonses issued were:

- money lent (contributing -2,3 percentage points); and
- 'other' debts (contributing -0,9 of a percentage point).

Promissory notes (contributing 2,1 percentage points) was the largest positive contributor – see Table 5.

The number of civil judgements recorded for debt

The total number of civil judgements recorded for debt increased by 9,9% in the second quarter of 2026 compared with the second quarter of 2025.

The largest positive contributors to the 9,9% increase were civil judgements relating to:

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

Rent (contributing -0,6 of a 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 20,6% in the second quarter of 2026 compared with the second quarter of 2025.

The largest positive contributors were:

- money lent (contributing 7,6 percentage points);
- 'other' debts (contributing 5,3 percentage points);
- services (contributing 4,0 percentage points); and
- promissory notes (contributing 3,4 percentage points).

Rent (contributing -1,4 percentage points) was the only negative contributor – see Table 5.

In June 2026, 9 841 civil judgements for debt amounting to R344,3 million were recorded. The largest contributors to the total value of judgements were:

- money lent (R94,5 million or 27,5%);
- services (R78,0 million or 22,6%);
- 'other' debts (R74,1 million or 21,5%); and
- promissory notes (R50,1 million or 14,5%) – see Table 2 and Table 3.

Figure 1 – Civil summonses issued for debt

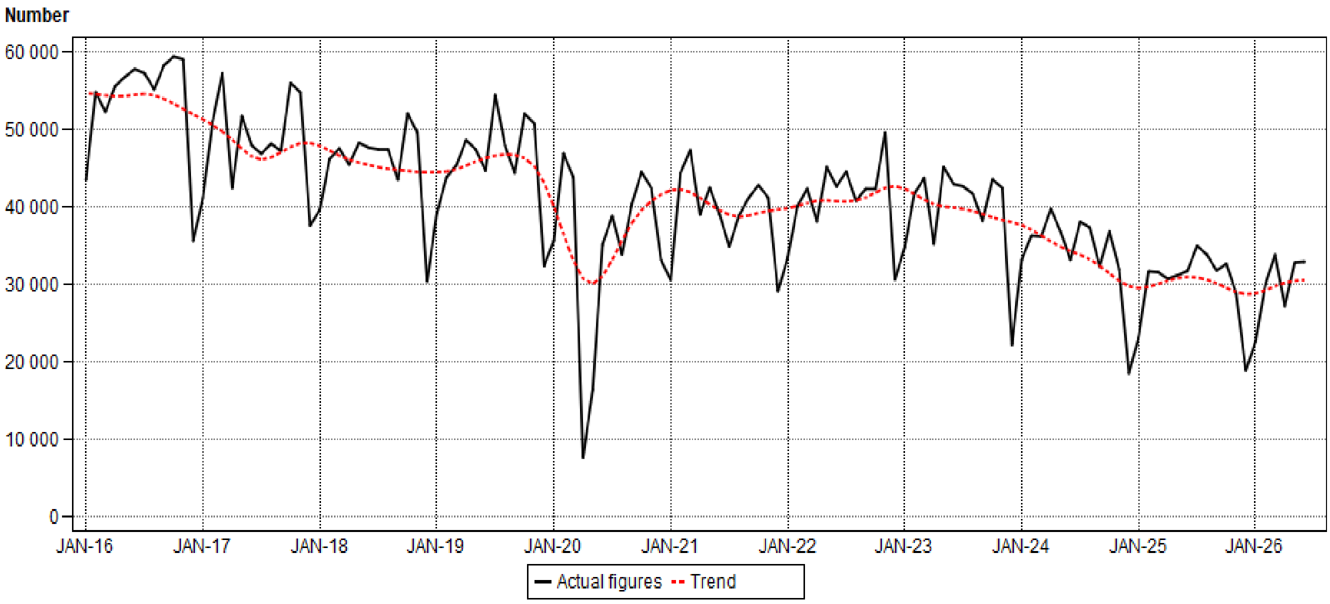
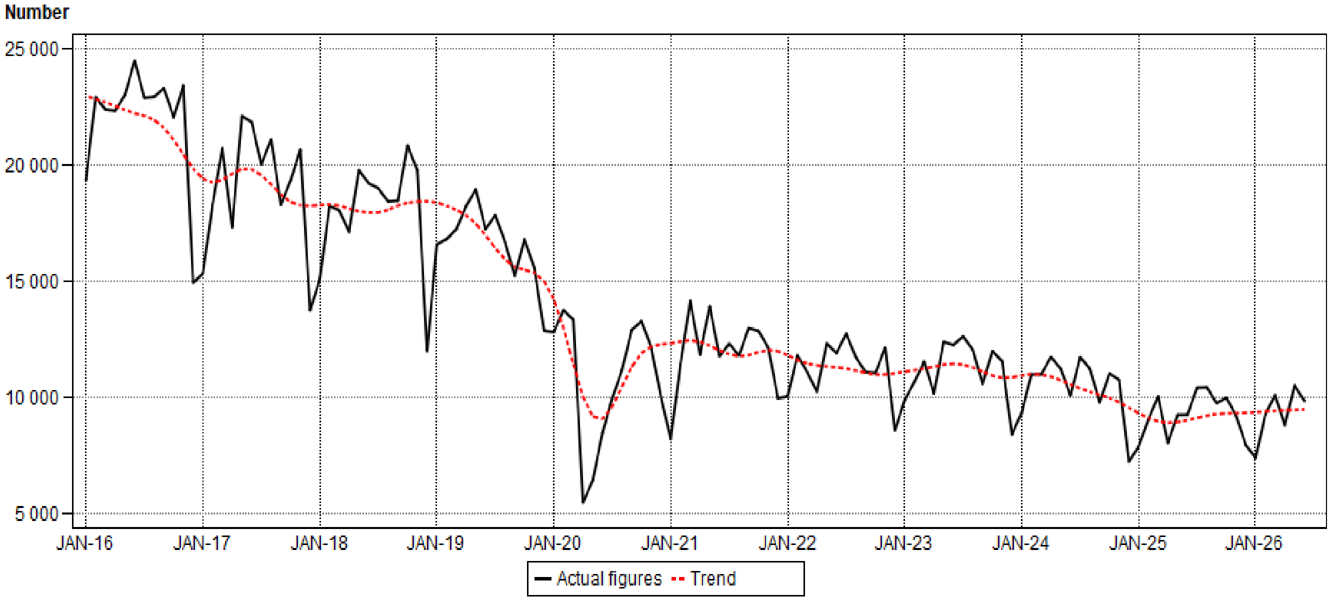


Figure 2 – Civil judgements recorded for debt



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	Jun-25	May-26	Jun-26	2025	Jun-25	May-26	Jun-26
Cases recorded	**Actual figures**	**374 880**	**32 845**	**33 405**	**33 482**	**309 359**	**27 037**	**27 804**	**28 170**
	Seasonally adjusted		31 669	32 972	30 883		26 274	27 638	26 159
Civil summonses for debt	Goods sold - Open account	15 793	1 408	1 308	1 667	9 431	881	821	1 149
	Goods sold - Instalment sale transactions	8 456	698	893	640	5 687	479	606	430
	Services - Professional	50 177	4 181	4 290	4 144	36 249	2 946	3 217	3 037
	Services - Other	59 202	5 297	5 581	5 582	50 906	4 506	4 724	4 696
	Rent	21 362	1 793	1 750	1 925	14 885	1 226	1 194	1 391
	Money lent	70 296	6 494	6 531	5 979	63 015	5 846	5 863	5 465
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	22 839	1 772	2 292	3 331	19 806	1 517	2 030	2 950
	Other debts	112 893	10 083	10 181	9 658	99 032	8 848	8 921	8 573
	Total - Actual figures	**361 018**	**31 726**	**32 826**	**32 926**	**299 011**	**26 249**	**27 376**	**27 691**
	Total - Seasonally adjusted		30 833	32 151	30 331		25 666	27 377	25 520

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

Item		Total				Private Persons			
		2025	Jun-25	May-26	Jun-26	2025	Jun-25	May-26	Jun-26
Number of civil judgements	Goods sold - Open account	5 683	537	491	433	3 188	273	277	268
	Goods sold - Instalment sale transactions	2 285	175	215	239	1 707	127	171	159
	Services - Professional	16 440	1 327	1 577	1 354	13 750	1 095	1 239	1 155
	Services - Other	21 991	1 664	1 877	1 991	18 998	1 497	1 585	1 545
	Rent	9 582	716	879	625	6 931	497	615	406
	Money lent	21 356	1 964	1 852	1 855	18 741	1 772	1 657	1 550
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	11 360	976	1 139	1 137	10 482	936	1 083	1 084
	Other debts	22 459	1 882	2 476	2 207	18 148	1 539	1 628	1 679
	Total - Actual figures	**111 156**	**9 241**	**10 506**	**9 841**	**91 945**	**7 736**	**8 255**	**7 846**
	Total - Seasonally adjusted		9 060	10 427	9 435		7 610	8 024	7 526

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

Item		Total				Private Persons			
		2025	Jun-25	May-26	Jun-26	2025	Jun-25	May-26	Jun-26
Value of civil judgements	Goods sold - Open account	156 984	11 939	14 760	14 646	57 440	3 282	7 031	7 895
	Goods sold - Instalment sale transactions	68 114	5 139	4 987	9 416	50 953	3 710	4 400	6 493
	Services - Professional	269 106	23 445	31 261	25 895	194 371	14 032	16 724	19 478
	Services - Other	542 123	43 197	48 389	52 096	461 410	37 799	41 295	37 514
	Rent	357 050	27 473	32 691	23 558	250 593	21 081	24 968	17 450
	Money lent	790 704	76 692	95 566	94 530	723 652	71 359	76 289	82 237
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	545 432	46 014	49 223	50 063	502 564	44 006	45 650	45 905
	Other debts	731 734	65 581	73 819	74 130	544 297	45 631	54 110	49 259
	Total - Actual figures	**3 461 247**	**299 480**	**350 696**	**344 334**	**2 785 280**	**240 900**	**270 467**	**266 231**
	Total - Seasonally adjusted		294 562	370 421	328 270		234 035	279 524	251 627

Table 4 – Percentage change in the total number of civil summonses and judgements and the value of judgements recorded between the second quarter of 2025 and the second quarter of 2026

Actual estimates	Actual estimates Apr – Jun 2025	Actual estimates Apr – Jun 2026	% change between Apr – Jun 2025 and Apr – Jun 2026	Difference between Apr – Jun 2025 and Apr – Jun 2026
Number of civil summonses issued for debt	93 625	92 890	-0,8	-735
Number of civil judgements recorded for debt	26 501	29 129	9,9	2 628
Value of civil judgements recorded for debt (R million)	791,3	954,2	20,6	163,0

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 second quarter of 2025 and the second quarter of 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	-0,1	0,0	1,3
Goods sold - Instalment sale transactions	0,0	0,1	0,3
Services - Professional	-0,6	0,5	1,2
Services - Other	1,0	3,1	2,8
Rent	0,0	-0,6	-1,4
Money lent	-2,3	-0,4	7,6
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	2,1	1,6	3,4
Other debts	-0,9	5,5	5,3
Total	**-0,8**	**9,9**	**20,6**

[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 April to June 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 Jun 2025	Actual estimates Jun 2026	% change between Jun 2025 and Jun 2026	Difference between Jun 2025 and Jun 2026
Number of civil summonses issued for debt	31 726	32 926	3,8	1 200
Number of civil judgements recorded for debt	9 241	9 841	6,5	600
Value of civil judgements recorded for debt (R million)	299,5	344,3	15,0	44,9

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	Mpuma-langa	Limpopo	South Africa
2025	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	1 108	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	7 882	2 701	357	3 503	3 776	1 370	10 412	1 611	1 314	**32 926**

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	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	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	2 702	355	247	1 100	1 193	623	1 980	599	1 042	**9 841**

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	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	14 786	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	111 863	13 195	5 709	31 608	55 158	21 637	74 956	20 291	9 917	**344 334**

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 June 2026 was 82,8%. The revised collection rate for May 2026 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
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
Apr-27	Additional information from respondents	Jan-27 - Mar-27
May-27	Additional information from respondents	Feb-27 - Apr-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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