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## **STATISTICAL RELEASE**

### **P0041**

# **Statistics of civil cases for debt (Preliminary)**

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## Key results for March 2025

**Table A – Key figures for the month of March 2025**

Actual estimates	Mar 2025	% change between Mar 2024 and Mar 2025	% change between Jan – Mar 2024 and Jan – Mar 2025
Number of civil summonses issued for debt	31 523	-12,9	-18,3
Number of civil judgements recorded for debt	10 028	-8,7	-13,9
Value of civil judgements recorded for debt (R million)	316,1	13,3	-2,9

### The number of civil summonses issued for debt

The total number of civil summonses issued for debt decreased by 18,3% in the first quarter of 2025 compared with the first quarter of 2024.

The largest contributors to the 18,3% decrease in civil summonses issued were:

- 'other' debts (contributing -10,5 percentage points);
- money lent (contributing -3,2 percentage points);
- promissory notes (contributing -1,9 percentage points); and
- services (contributing -1,7 percentage points) – see Table 5.

### The number of civil judgements recorded for debt

The total number of civil judgements recorded for debt decreased by 13,9% in the first quarter of 2025 compared with the first quarter of 2024.

The largest contributors to the 13,9% decrease were civil judgements relating to:

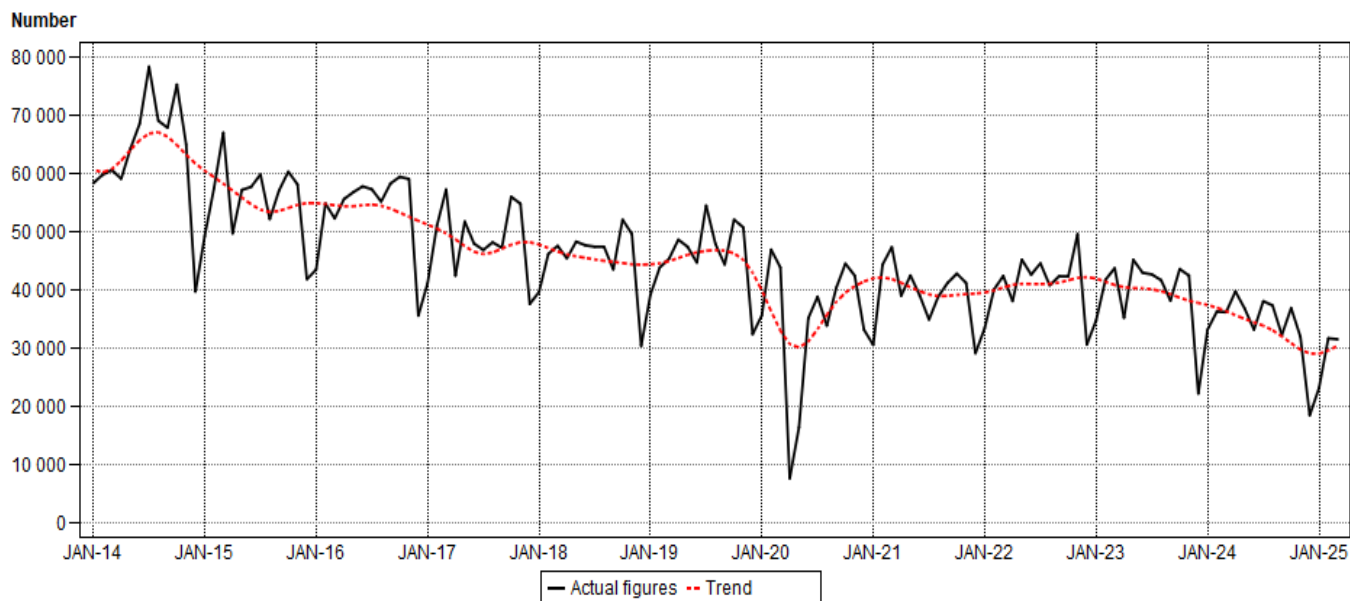
- services (contributing -7,7 percentage points);
- money lent (contributing -4,0 percentage points); and
- rent (contributing -1,2 percentage points) – see Table 5.

### The value of civil judgements recorded for debt

The total value of civil judgements recorded for debt decreased by 2,9% in the first quarter of 2025 compared with the first quarter of 2024. The largest negative contributor was money lent (contributing -4,3 percentage points) and the largest positive contributor was promissory notes (contributing 1,7 percentage points) – see Table 5.

In March 2025, 10 028 civil judgements for debt amounting to R316,1 million were recorded. The largest contributors to the total value of judgements were:

- services (R75,4 million or 23,9%);
- money lent (R66,7 million or 21,1%);
- 'other' debts (R65,8 million or 20,8%); and
- promissory notes (R56,7 million or 17,9%) – 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	Mar-24	Feb-25	Mar-25	2024	Mar-24	Feb-25	Mar-25
<b>Cases recorded</b>	<b>Actual figures</b>	<b>421 908</b>	<b>37 967</b>	<b>33 432</b>	<b>32 726</b>	<b>359 090</b>	<b>32 390</b>	<b>27 877</b>	<b>27 368</b>
	<b>Seasonally adjusted</b>		41 244	34 113	31 578		34 919	27 878	26 083
<b>Civil summonses for debt</b>	Goods sold - Open account	16 449	1 507	1 252	1 223	9 729	873	784	741
	Goods sold - Instalment sale transactions	11 459	961	748	743	8 767	725	552	447
	Services - Professional	48 838	4 199	4 487	4 343	35 844	3 244	3 000	3 123
	Services - Other	67 284	6 000	5 004	5 411	59 220	5 275	4 402	4 793
	Rent	20 017	1 884	2 157	1 750	14 065	1 347	1 640	1 304
	Money lent	83 718	6 689	5 406	6 108	76 875	6 116	4 811	5 543
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	29 304	2 218	1 844	2 032	26 738	2 029	1 642	1 802
	Other debts	133 337	12 740	10 792	9 913	118 975	11 500	9 672	8 795
	<b>Total - Actual figures</b>	<b>410 406</b>	<b>36 198</b>	<b>31 690</b>	<b>31 523</b>	<b>350 213</b>	<b>31 109</b>	<b>26 503</b>	<b>26 548</b>
	<b>Total - Seasonally adjusted</b>		39 224	31 911	30 352		33 524	26 877	25 243

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

Item		Total				Private Persons			
		2024	Mar-24	Feb-25	Mar-25	2024	Mar-24	Feb-25	Mar-25
Number of civil judgements	Goods sold - Open account	5 912	472	433	526	3 373	268	269	325
	Goods sold - Instalment sale transactions	3 111	279	247	199	2 517	232	194	157
	Services - Professional	20 933	2 021	1 356	1 441	15 589	1 411	1 121	1 157
	Services - Other	24 075	1 949	1 674	2 279	21 595	1 758	1 480	2 029
	Rent	10 815	1 146	948	779	8 490	907	755	606
	Money lent	25 913	2 190	1 683	1 750	23 472	1 896	1 387	1 562
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	10 649	1 044	784	1 036	9 839	991	721	951
	Other debts	24 634	1 879	1 914	2 018	21 842	1 696	1 671	1 657
	<b>Total - Actual figures</b>	<b>126 042</b>	<b>10 980</b>	<b>9 039</b>	<b>10 028</b>	<b>106 717</b>	<b>9 159</b>	<b>7 598</b>	<b>8 444</b>
	<b>Total - Seasonally adjusted</b>		11 934	9 477	9 928		9 642	7 936	8 179

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

Item		Total				Private Persons			
		2024	Mar-24	Feb-25	Mar-25	2024	Mar-24	Feb-25	Mar-25
Value of civil judgements	Goods sold - Open account	158 147	15 218	12 015	12 073	64 864	6 269	5 577	5 306
	Goods sold - Instalment sale transactions	95 696	9 524	8 846	5 630	73 509	7 921	7 185	4 492
	Services - Professional	260 859	23 923	21 340	23 225	179 397	15 509	15 779	15 415
	Services - Other	512 477	39 415	35 515	52 157	434 189	33 088	32 006	47 297
	Rent	392 785	36 157	35 646	33 789	298 673	28 838	28 192	23 648
	Money lent	904 493	57 247	53 238	66 701	846 532	55 900	45 672	60 310
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	462 964	41 899	44 822	56 676	425 608	39 851	41 796	49 500
	Other debts	739 892	55 523	69 235	65 804	624 879	48 855	59 223	50 519
	<b>Total - Actual figures</b>	<b>3 527 313</b>	<b>278 906</b>	<b>280 657</b>	<b>316 055</b>	<b>2 947 651</b>	<b>236 231</b>	<b>235 430</b>	<b>256 487</b>
	<b>Total - Seasonally adjusted</b>		310 557	288 537	306 376		259 774	237 985	245 308

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

Actual estimates	Actual estimates Jan – Mar 2024	Actual estimates Jan – Mar 2025	% change between Jan – Mar 2024 and Jan – Mar 2025	Difference between Jan – Mar 2024 and Jan – Mar 2025
Number of civil summonses issued for debt	105 678	86 328	-18,3	-19 350
Number of civil judgements recorded for debt	31 285	26 938	-13,9	-4 347
Value of civil judgements recorded for debt (R million)	848,8	824,6	-2,9	-24,2

**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 between the first quarter of 2024 and the first quarter of 2025 <sup>1</sup>**

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	-0,5	-0,5	0,1
Goods sold - Instalment sale transactions	-0,7	-0,2	-0,4
Services - Professional	0,6	-5,1	0,0
Services - Other	-2,3	-2,6	-0,1
Rent	0,1	-1,2	-0,5
Money lent	-3,2	-4,0	-4,3
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	-1,9	0,0	1,7
Other debts	-10,5	-0,3	0,7
<b>Total</b>	<b>-18,3</b>	<b>-13,9</b>	<b>-2,9</b>

<sup>1</sup> 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 January to March 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 Mar 2024	Actual estimates Mar 2025	% change between Mar 2024 and Mar 2025	Difference between Mar 2024 and Mar 2025
Number of civil summonses issued for debt	36 198	31 523	-12,9	-4 675
Number of civil judgements recorded for debt	10 980	10 028	-8,7	-952
Value of civil judgements recorded for debt (R million)	278,9	316,1	13,3	37,2

**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	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	1 380	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	1 550	8 934	1 423	1 471	31 523

**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	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	2 651	553	143	649	1 008	454	1 903	591	1 087	9 039
	Mar	3 204	631	114	860	1 020	676	1 891	617	1 015	10 028

**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	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	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	12 991	79 984	22 284	8 663	316 055



## 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 March 2025 was 78,8%. The revised collection rate for February 2025 was 81,8%.
- 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
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
Feb-26	Additional information from respondents	Nov-25 - Jan-26

- Rounding-off of figures** 9 Where figures have been rounded off, discrepancies may occur between sums of the component items and the totals.

<b>Seasonal adjustment</b>	<b>10</b>	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: <a href="#">Click to download seasonal adjustment for civil cases for debt February 2022.</a>
<b>Trend cycle</b>	<b>11</b>	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.
<b>Unpublished statistics</b>	<b>12</b>	In some cases, Stats SA can also make available statistics which are not published.
<b>Symbols and abbreviations</b>	<b>13</b>	R/D      Refer to drawer Stats SA   Statistics South Africa *          Revised figures

## Glossary

<b>Acknowledgement of debt</b>	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.
<b>Bills</b>	Bills are statements of charges for services rendered or for amounts owed.
<b>Cases recorded</b>	Includes civil debt and non-debt cases recorded.
<b>Civil judgements</b>	Civil judgements are decisions taken in a civil matter or a dispute between two people or parties.
<b>Civil summonses</b>	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.
<b>Consent judgements</b>	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.
<b>Default judgements</b>	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.
<b>Instalment sale transaction</b>	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.
<b>Litigants</b>	Litigants are people who take part in court proceedings, usually against each other, like a debtor and a creditor.
<b>Litigants referred</b>	Litigants referred relates to a case where the parties have been referred to another instance/court.
<b>Open account transaction</b>	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.
<b>Other services</b>	Other services refer to municipal services (except outstanding assessment rates), plumbers, builders, mechanics, panel beaters and electricians.
<b>Other debts</b>	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.
<b>Plaintiff</b>	Plaintiff is a person/party in a civil case who asks the court for judgement against another person.
<b>Professional services</b>	Professional services refer to medical doctors, dentists, advocates, attorneys, auditors, accountants, architects, engineers, hospital services, etc.
<b>Promissory note</b>	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.
<b>Reference month</b>	Reference month refers to one calendar month.
<b>Refer to drawer (R/D) cheques</b>	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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