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STATISTICAL RELEASE

P0041

Statistics of civil cases for debt (Preliminary)

March 2026

Embargoed until:
20 May 2026
14:30

ENQUIRIES:
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FORTHCOMING ISSUE:
April 2026

EXPECTED RELEASE DATE:
17 June 2026



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Key results for March 2026

Table A – Key figures for the month of March 2026

Actual estimates	Mar 2026	% change between Mar 2025 and Mar 2026	% change between Jan – Mar 2025 and Jan – Mar 2026
Number of civil summonses issued for debt	33 646	6,6	-0,2
Number of civil judgements recorded for debt	9 847	-1,9	-1,7
Value of civil judgements recorded for debt (R million)	306,7	-3,8	0,6

The number of civil summonses issued for debt

The total number of civil summonses issued for debt decreased by 0,2% in the first quarter of 2026 compared with the first quarter of 2025.

The negative contributors to the 0,2% decrease in civil summonses issued were:

- services (contributing -2,5 percentage points);
- money lent (contributing -0,6 of a percentage point); and
- rent (contributing -0,6 of a percentage point).

'Other' debts (contributing 2,0 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 decreased by 1,7% in the first quarter of 2026 compared with the first quarter of 2025.

The largest negative contributors to the 1,7% decrease were civil judgements relating to:

- rent (contributing -2,1 percentage points); and
- services (contributing -0,7 of a percentage point).

Goods sold (contributing 0,7 of a percentage point) was the largest positive contributor – see Table 5.

The value of civil judgements recorded for debt

The total value of civil judgements recorded for debt increased by 0,6% in the first quarter of 2026 compared with the first quarter of 2025.

The largest positive contributors were:

- money lent (contributing 3,2 percentage points); and
- 'other' debts (contributing 2,3 percentage points).

Rent (contributing -3,4 percentage points) was the largest negative contributor – see Table 5.

In March 2026, 9 847 civil judgements for debt amounting to R306,7 million were recorded. The largest contributors to the total value of judgements were:

- services (R76,3 million or 24,9%);
- money lent (R72,0 million or 23,5%);
- 'other' debts (R65,8 million or 21,5%); and
- promissory notes (R49,8 million or 16,2%) – see Table 2 and Table 3.

Figure 1 – Civil summonses issued for debt

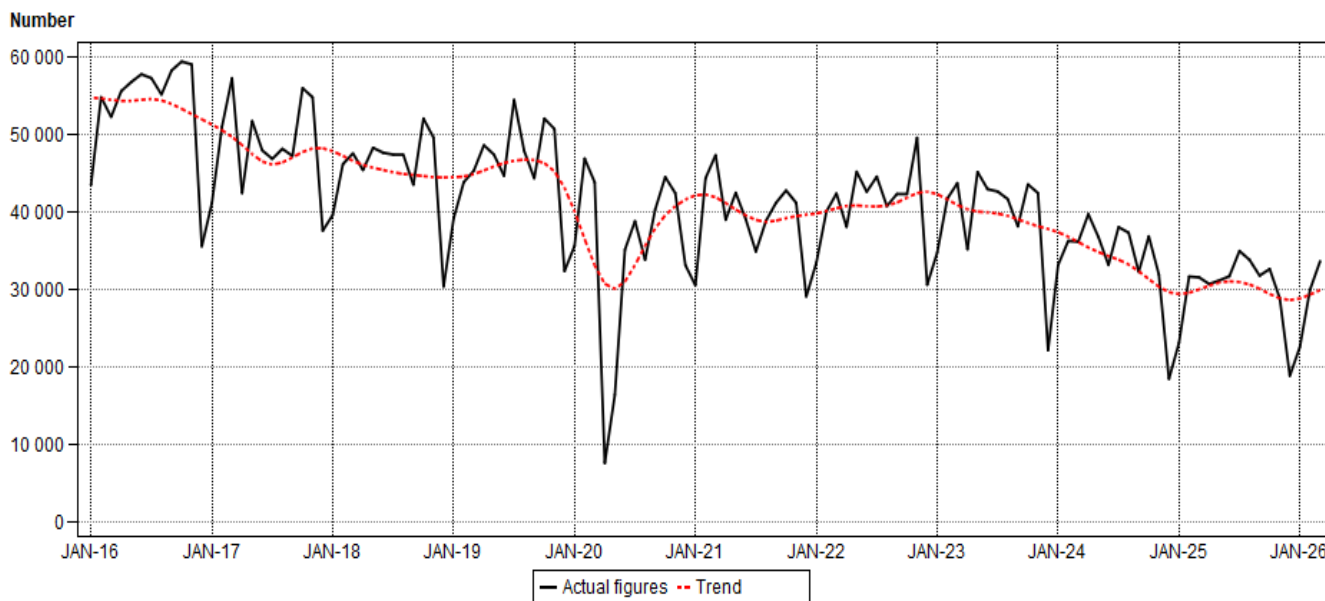
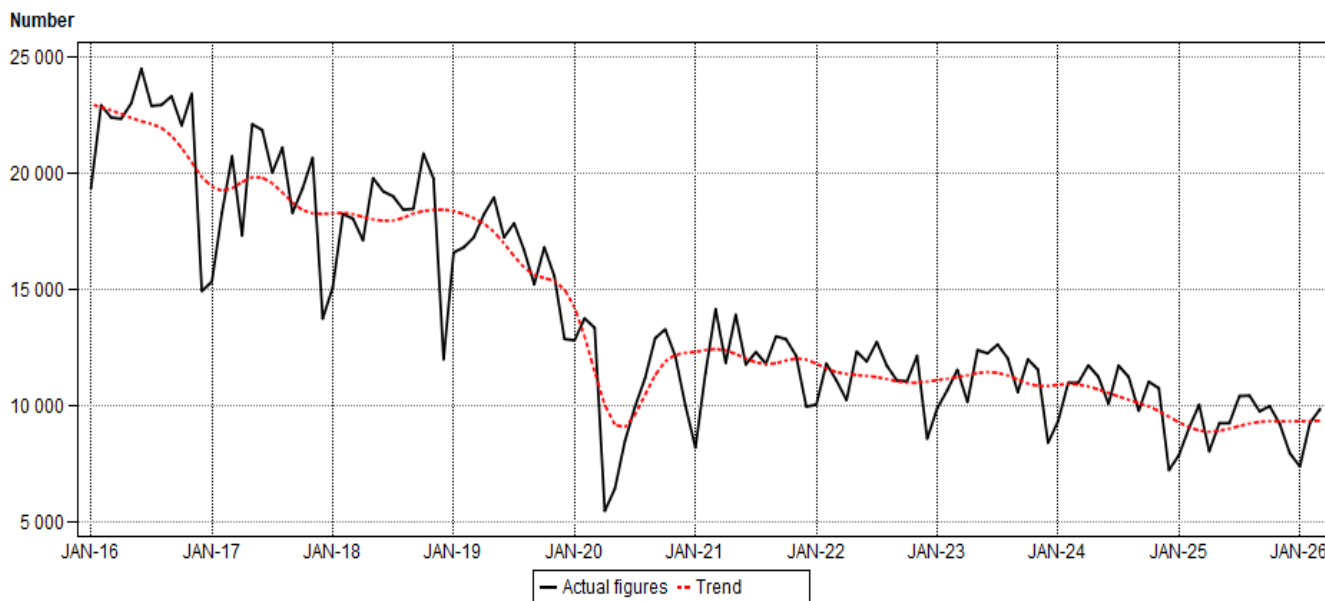


Figure 2 – Civil judgements recorded for debt




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			
		2025	Mar-25	Feb-26	Mar-26	2025	Mar-25	Feb-26	Mar-26
Cases recorded	Actual figures	374 880	32 841	30 808	34 360	309 359	27 448	24 903	28 313
	Seasonally adjusted		31 350	31 026	31 302		25 866	24 913	25 492
Civil summonses for debt	Goods sold - Open account	15 793	1 225	1 513	1 242	9 431	742	861	740
	Goods sold - Instalment sale transactions	8 456	743	835	1 055	5 687	447	553	752
	Services - Professional	50 177	4 375	4 609	5 005	36 249	3 150	2 728	3 270
	Services - Other	59 202	5 417	3 547	4 886	50 906	4 794	2 915	4 142
	Rent	21 362	1 750	1 767	1 822	14 885	1 304	1 219	1 288
	Money lent	70 296	6 108	5 681	6 086	63 015	5 543	5 116	5 571
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	22 839	2 032	2 098	2 496	19 806	1 802	1 896	2 085
	Other debts	112 893	9 924	9 920	11 054	99 032	8 782	8 865	9 919
	Total - Actual figures	361 018	31 574	29 970	33 646	299 011	26 564	24 153	27 767
Total - Seasonally adjusted		30 092	29 598	30 506		25 082	24 109	24 953	

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

Item		Total				Private Persons			
		2025	Mar-25	Feb-26	Mar-26	2025	Mar-25	Feb-26	Mar-26
Number of civil judgements	Goods sold - Open account	5 683	526	536	506	3 188	325	294	276
	Goods sold - Instalment sale transactions	2 285	199	160	403	1 707	157	113	329
	Services - Professional	16 440	1 440	1 406	1 408	13 750	1 156	1 150	1 236
	Services - Other	21 991	2 279	1 728	1 970	18 998	2 029	1 527	1 601
	Rent	9 582	779	680	640	6 931	606	443	472
	Money lent	21 356	1 750	1 832	1 739	18 741	1 562	1 597	1 575
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	11 360	1 036	801	1 223	10 482	951	742	996
	Other debts	22 459	2 028	2 113	1 958	18 148	1 657	1 697	1 567
	Total - Actual figures	111 156	10 037	9 256	9 847	91 945	8 443	7 563	8 052
	Total - Seasonally adjusted		9 763	9 519	9 190		8 233	7 756	7 527

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

Item		Total				Private Persons			
		2025	Mar-25	Feb-26	Mar-26	2025	Mar-25	Feb-26	Mar-26
Value of civil judgements	Goods sold - Open account	156 984	12 073	15 648	14 386	57 440	5 306	7 068	6 757
	Goods sold - Instalment sale transactions	68 114	5 630	3 458	2 506	50 953	4 492	2 847	2 098
	Services - Professional	269 106	23 224	23 919	23 391	194 371	15 414	14 144	18 602
	Services - Other	542 123	52 157	38 838	52 945	461 410	47 297	33 714	41 118
	Rent	357 050	33 789	21 846	25 738	250 593	23 648	13 231	21 967
	Money lent	790 704	66 709	74 468	72 021	723 652	60 318	63 236	68 066
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	545 432	56 676	40 365	49 827	502 564	49 500	38 041	40 109
	Other debts	731 734	68 483	74 567	65 839	544 297	50 497	54 075	47 465
	Total - Actual figures	3 461 247	318 741	293 109	306 653	2 785 280	256 472	226 356	246 182
	Total - Seasonally adjusted		311 478	298 431	307 542		239 433	228 769	242 580

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

Actual estimates	Actual estimates Jan – Mar 2025	Actual estimates Jan – Mar 2026	% change between Jan – Mar 2025 and Jan – Mar 2026	Difference between Jan – Mar 2025 and Jan – Mar 2026
Number of civil summonses issued for debt	86 379	86 205	-0,2	-174
Number of civil judgements recorded for debt	26 947	26 476	-1,7	-471
Value of civil judgements recorded for debt (R million)	827,3	832,4	0,6	5,1

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

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 January to March 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 Mar 2025	Actual estimates Mar 2026	% change between Mar 2025 and Mar 2026	Difference between Mar 2025 and Mar 2026
Number of civil summonses issued for debt	31 574	33 646	6,6	2 072
Number of civil judgements recorded for debt	10 037	9 847	-1,9	-190
Value of civil judgements recorded for debt (R million)	318,7	306,7	-3,8	-12,0

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	
2025	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	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	6 826	2 269	349	2 442	6 044	1 380	11 547	1 372	1 417	33 646

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	
2025	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	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	3 142	620	225	656	963	668	1 713	773	1 087	9 847

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	
2025	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	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	108 854	17 954	3 620	21 668	37 097	15 338	75 149	12 859	14 114	306 653

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 2026 was 75,4%. The collection rate for February 2026 was 84,7%.
- 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
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
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

- 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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