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STATISTICAL RELEASE
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Statistics of civil cases for debt (Preliminary)

May 2026

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Contents

Key results for May 2026

Table A – Key figures for the month of May 2026

Actual estimates	May 2026	% change between May 2025 and May 2026	% change between Mar – May 2025 and Mar – May 2026
Number of civil summonses issued for debt	33 066	6,0	1,4
Number of civil judgements recorded for debt	10 488	13,6	7,4
Value of civil judgements recorded for debt (R million)	349,8	29,0	13,8

The number of civil summonses issued for debt

The total number of civil summonses issued for debt increased by 1,4% in the three months ended May 2026 compared with the three months ended May 2025.

The largest positive contributors to the 1,4% increase in civil summonses issued were:

- ‘other’ debts (contributing 1,3 percentage points);
- promissory notes (contributing 0,9 of a percentage point); and
- services (contributing 0,5 of a percentage point).

Money lent (contributing -1,6 percentage points) 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 7,4% in the three months ended May 2026 compared with the three months ended May 2025.

The largest positive contributors to the 7,4% increase were civil judgements relating to:

- ‘other’ debts (contributing 4,1 percentage points);
- promissory notes (contributing 1,6 percentage points); and
- services (contributing 1,6 percentage points).

Rent (contributing -0,8 of a percentage point) was the only negative contributor – see Table 5.

The value of civil judgements recorded for debt

The total value of civil judgements recorded for debt increased by 13,8% in the three months ended May 2026 compared with the three months ended May 2025.

The largest positive contributors were:

- money lent (contributing 5,9 percentage points);
- ‘other’ debts (contributing 4,1 percentage points); and
- services (contributing 2,9 percentage points).

Rent (contributing -1,8 percentage points) was the only negative contributor – see Table 5.

In May 2026, 10 488 civil judgements for debt amounting to R349,8 million were recorded. The largest contributors to the total value of judgements were:

- money lent (R94,9 million or 27,1%);
- services (R79,7 million or 22,8%);
- ‘other’ debts (R73,6 million or 21,1%); and
- promissory notes (R49,0 million or 14,0%) – see Table 2 and Table 3.

Figure 1 – Civil summonses issued for debt

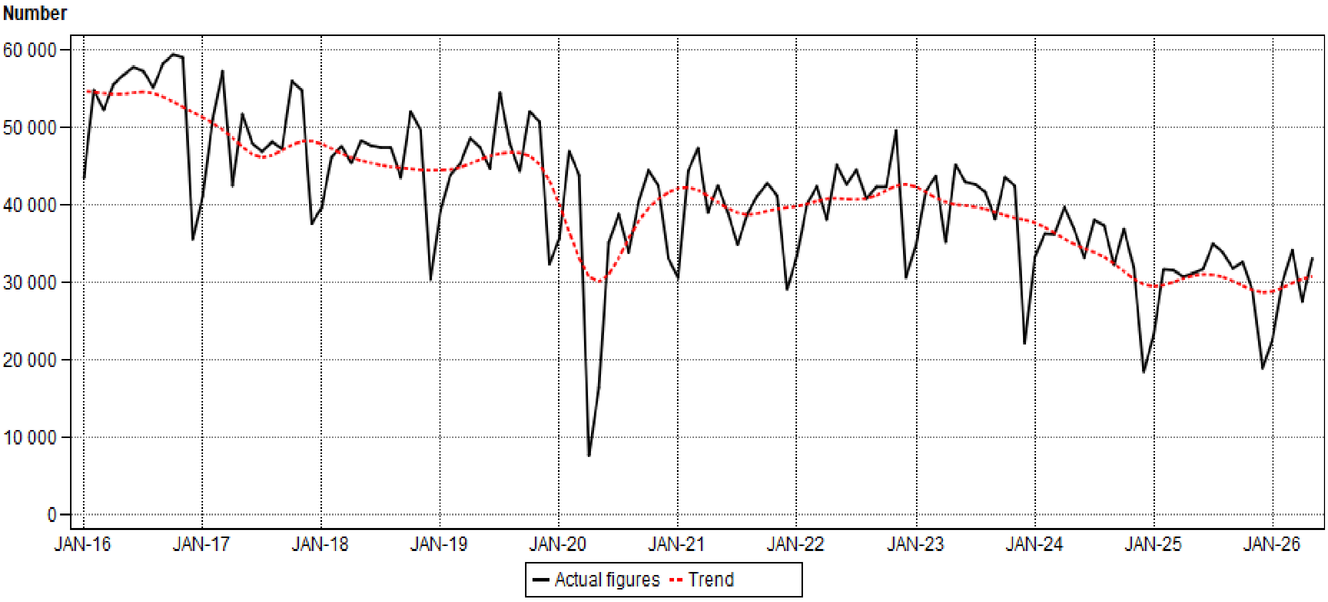
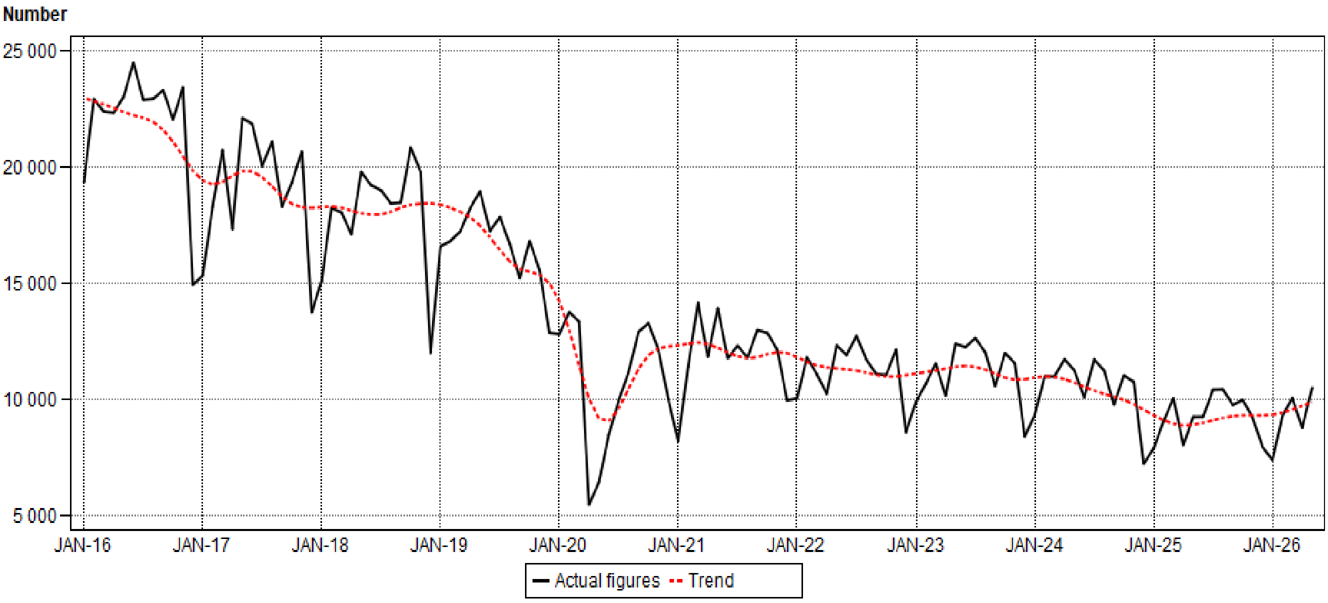


Figure 2 – Civil judgements recorded for debt



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	May-25	Apr-26	May-26	2025	May-25	Apr-26	May-26
Cases recorded	**Actual figures**	**374 880**	**32 195**	**28 145**	**33 645**	**309 359**	**26 436**	**23 290**	**27 843**
	Seasonally adjusted		30 739	29 198	33 297		25 545	23 991	27 971
Civil summonses for debt	Goods sold - Open account	15 793	1 393	1 087	1 326	9 431	839	700	826
	Goods sold - Instalment sale transactions	8 456	824	777	974	5 687	546	500	636
	Services - Professional	50 177	4 482	3 875	4 335	36 249	3 176	2 815	3 226
	Services - Other	59 202	5 199	4 402	5 574	50 906	4 405	3 706	4 718
	Rent	21 362	1 610	1 552	1 782	14 885	1 124	1 074	1 191
	Money lent	70 296	6 315	5 358	6 548	63 015	5 649	4 848	5 855
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	22 839	1 792	1 740	2 283	19 806	1 535	1 487	2 021
	Other debts	112 893	9 567	8 721	10 244	99 032	8 288	7 686	8 942
	Total - Actual figures	**361 018**	**31 182**	**27 512**	**33 066**	**299 011**	**25 562**	**22 816**	**27 415**
	Total - Seasonally adjusted		29 521	28 644	32 499		24 536	23 685	27 511

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

Item		Total				Private Persons			
		2025	May-25	Apr-26	May-26	2025	May-25	Apr-26	May-26
Number of civil judgements	Goods sold - Open account	5 683	483	480	492	3 188	271	252	278
	Goods sold - Instalment sale transactions	2 285	173	135	217	1 707	124	100	171
	Services - Professional	16 440	1 488	1 318	1 579	13 750	1 286	1 098	1 246
	Services - Other	21 991	1 583	1 834	1 876	18 998	1 384	1 578	1 585
	Rent	9 582	855	602	878	6 931	643	416	615
	Money lent	21 356	1 976	1 710	1 839	18 741	1 783	1 415	1 644
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	11 360	966	781	1 134	10 482	920	736	1 078
	Other debts	22 459	1 711	1 903	2 473	18 148	1 523	1 502	1 622
	Total - Actual figures	**111 156**	**9 235**	**8 763**	**10 488**	**91 945**	**7 934**	**7 097**	**8 239**
	Total - Seasonally adjusted		8 856	9 347	10 369		7 521	7 673	8 034

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

Item		Total				Private Persons			
		2025	May-25	Apr-26	May-26	2025	May-25	Apr-26	May-26
Value of civil judgements	Goods sold - Open account	156 984	12 801	16 299	14 785	57 440	4 246	5 379	7 056
	Goods sold - Instalment sale transactions	68 114	5 738	3 356	5 051	50 953	4 147	2 665	4 400
	Services - Professional	269 106	24 736	18 791	31 355	194 371	16 160	13 714	16 785
	Services - Other	542 123	41 676	41 275	48 389	461 410	36 358	33 419	41 295
	Rent	357 050	29 135	19 189	32 691	250 593	22 429	13 629	24 968
	Money lent	790 704	68 914	64 614	94 928	723 652	63 378	59 089	75 651
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	545 432	35 433	38 575	48 964	502 564	33 189	35 080	45 391
	Other debts	731 734	52 706	56 308	73 635	544 297	44 782	38 698	53 840
	Total - Actual figures	**3 461 247**	**271 139**	**258 407**	**349 798**	**2 785 280**	**224 689**	**201 673**	**269 386**
	Total - Seasonally adjusted		274 690	270 523	369 010		225 517	224 991	280 546

Table 4 – Percentage change in the total number of civil summonses and judgements and the value of judgements recorded between the three months ended May 2025 and the three months ended May 2026

Actual estimates	Actual estimates Mar – May 2025	Actual estimates Mar – May 2026	% change between Mar – May 2025 and Mar – May 2026	Difference between Mar – May 2025 and Mar – May 2026
Number of civil summonses issued for debt	93 473	94 741	1,4	1 268
Number of civil judgements recorded for debt	27 297	29 310	7,4	2 013
Value of civil judgements recorded for debt (R million)	810,5	922,0	13,8	111,5

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 May 2025 and the three months ended May 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	-0,3	0,2	1,2
Goods sold - Instalment sale transactions	0,6	0,7	-0,6
Services - Professional	0,2	0,4	1,0
Services - Other	0,3	1,2	1,9
Rent	0,0	-0,8	-1,8
Money lent	-1,6	0,0	5,9
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	0,9	1,6	1,9
Other debts	1,3	4,1	4,1
Total	**1,4**	**7,4**	**13,8**

[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 March to May 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 May 2025	Actual estimates May 2026	% change between May 2025 and May 2026	Difference between May 2025 and May 2026
Number of civil summonses issued for debt	31 182	33 066	6,0	1 884
Number of civil judgements recorded for debt	9 235	10 488	13,6	1 253
Value of civil judgements recorded for debt (R million)	271,1	349,8	29,0	78,7

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	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	6 853	2 269	349	2 442	6 051	1 411	11 993	1 378	1 417	**34 163**
	Apr	6 194	1 907	272	1 963	4 863	1 177	8 425	1 258	1 453	**27 512**
	May	7 632	2 754	477	3 704	5 603	1 333	8 888	1 275	1 400	**33 066**

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	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	3 147	620	206	656	948	725	1 913	757	1 087	**10 059**
	Apr	1 992	526	124	958	1 330	446	1 768	522	1 097	**8 763**
	May	2 734	641	188	948	1 745	447	1 984	797	1 004	**10 488**

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	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	109 190	17 954	3 360	21 668	36 381	17 655	81 342	12 110	14 114	**313 773**
	Apr	69 777	15 369	3 643	14 498	47 257	9 649	71 249	16 240	10 725	**258 407**
	May	97 286	20 721	3 733	25 740	56 996	15 953	89 581	28 342	11 449	**349 798**

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 May 2026 was 83,7%. The collection rate for April 2026 was 80,8%.

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
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
Mar-27	Additional information from respondents	Dec-26 - Feb-27
Apr-27	Additional information from respondents	Jan-27 - Mar-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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