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## **STATISTICAL RELEASE**

### **P0041**

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

**November 2025**

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## Key results for November 2025

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

Actual estimates	Nov 2025	% change between Nov 2024 and Nov 2025	% change between Sep – Nov 2024 and Sep – Nov 2025
Number of civil summonses issued for debt	29 587	-7,4	-7,1
Number of civil judgements recorded for debt	9 394	-12,6	-7,6
Value of civil judgements recorded for debt (R million)	270,5	-15,1	-0,8

### The number of civil summonses issued for debt

The total number of civil summonses issued for debt decreased by 7,1% in the three months ended November 2025 compared with the three months ended November 2024.

The largest negative contributors to the 7,1% decrease in civil summonses issued were:

- money lent (contributing -3,1 percentage points);
- 'other' debts (contributing -1,7 percentage points);
- promissory notes (contributing -1,5 percentage points); and
- services (contributing -1,3 percentage points).

Rent (contributing 0,9 of a percentage point) was the only positive contributor – see Table 5.

### The number of civil judgements recorded for debt

The total number of civil judgements recorded for debt decreased by 7,6% in the three months ended November 2025 compared with the three months ended November 2024.

The largest negative contributors to the 7,6% decrease were civil judgements relating to:

- money lent (contributing -3,9 percentage points);
- services (contributing -2,8 percentage points); and
- goods sold (contributing -0,9 of a percentage point).

Promissory notes (contributing 0,4 of a percentage point) was the only positive contributor – see Table 5.

### The value of civil judgements recorded for debt

The total value of civil judgements recorded for debt decreased by 0,8% in the three months ended November 2025 compared with the three months ended November 2024.

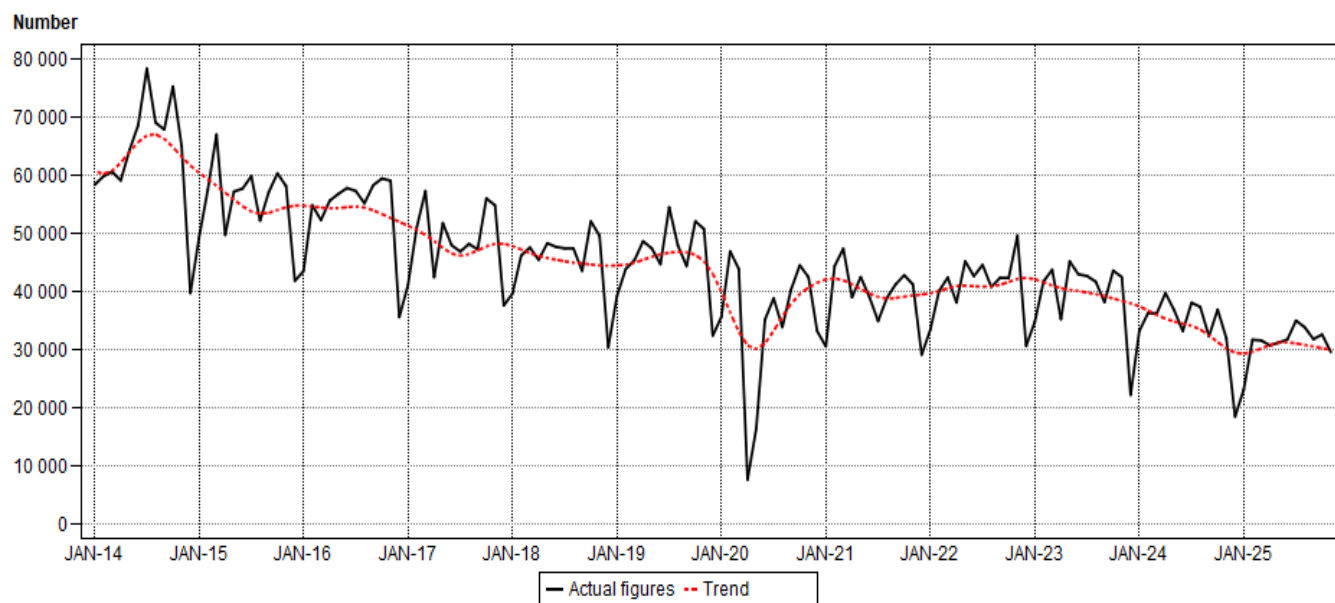
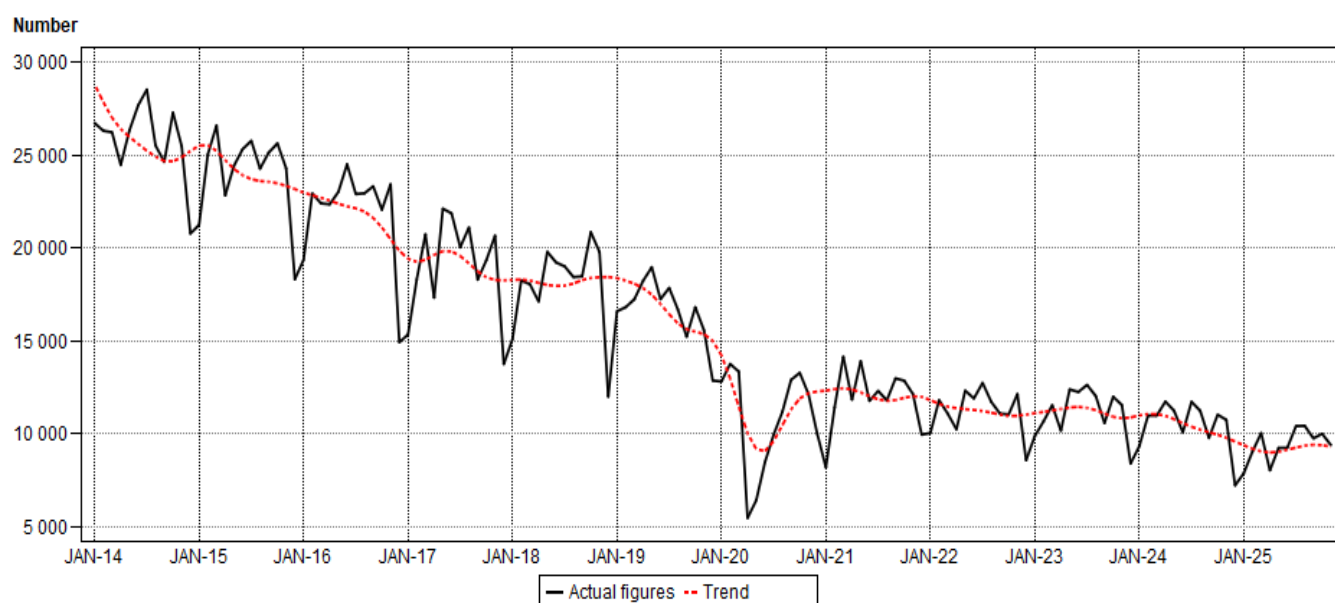
The negative contributors were:

- money lent (contributing -3,8 percentage points);
- rent (contributing -2,6 percentage points); and
- goods sold (contributing -1,3 percentage points).

Promissory notes (contributing 2,6 percentage points), services (contributing 2,4 percentage points) and 'other' debts (contributing 1,9 percentage points) were the positive contributors – see Table 5.

In November 2025, 9 394 civil judgements for debt amounting to R270,5 million were recorded. The largest contributors to the total value of judgements were:

- services (R70,4 million or 26,0%);
- money lent (R61,4 million or 22,7%);
- 'other' debts (R55,7 million or 20,6%); and
- promissory notes (R42,7 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			
		2024	Nov-24	Oct-25	Nov-25	2024	Nov-24	Oct-25	Nov-25
<b>Cases recorded</b>	<b>Actual figures</b>	<b>421 908</b>	<b>32 576</b>	<b>33 423</b>	<b>31 635</b>	<b>359 090</b>	<b>27 524</b>	<b>27 888</b>	<b>25 422</b>
	<b>Seasonally adjusted</b>		30 826	29 323	31 224		25 981	24 206	24 953
<b>Civil summonses for debt</b>	Goods sold - Open account	16 449	1 230	1 416	1 461	9 729	725	854	799
	Goods sold - Instalment sale transactions	11 459	835	707	522	8 767	605	456	331
	Services - Professional	48 838	4 240	4 661	4 175	35 844	3 144	3 550	2 751
	Services - Other	67 284	5 433	5 476	4 681	59 220	4 683	4 683	3 986
	Rent	20 017	1 640	1 901	2 275	14 065	1 119	1 367	1 580
	Money lent	83 718	6 730	6 128	5 798	76 875	6 088	5 580	5 243
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	29 304	2 475	2 054	1 977	26 738	2 271	1 758	1 708
	Other debts	133 337	9 367	10 247	8 698	118 975	8 325	8 977	7 578
	<b>Total - Actual figures</b>	<b>410 406</b>	<b>31 950</b>	<b>32 590</b>	<b>29 587</b>	<b>350 213</b>	<b>26 960</b>	<b>27 225</b>	<b>23 976</b>
	<b>Total - Seasonally adjusted</b>		30 150	28 931	29 133		25 367	23 913	23 592

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

Item		Total				Private Persons			
		2024	Nov-24	Oct-25	Nov-25	2024	Nov-24	Oct-25	Nov-25
Number of civil judgements	Goods sold - Open account	5 912	525	505	463	3 373	251	252	240
	Goods sold - Instalment sale transactions	3 111	277	177	169	2 517	225	124	124
	Services - Professional	20 933	1 740	1 302	1 332	15 589	1 292	1 086	1 120
	Services - Other	24 075	2 046	2 109	2 183	21 595	1 836	1 803	1 920
	Rent	10 815	780	784	711	8 490	590	584	492
	Money lent	25 913	2 372	1 834	1 820	23 472	2 127	1 612	1 620
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	10 649	933	916	971	9 839	827	866	927
	Other debts	24 634	2 074	2 371	1 745	21 842	1 759	1 785	1 297
	<b>Total - Actual figures</b>	<b>126 042</b>	<b>10 747</b>	<b>9 998</b>	<b>9 394</b>	<b>106 717</b>	<b>8 907</b>	<b>8 112</b>	<b>7 740</b>
	<b>Total - Seasonally adjusted</b>		10 256	9 074	9 169		8 454	7 361	7 505

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

Item		Total				Private Persons			
		2024	Nov-24	Oct-25	Nov-25	2024	Nov-24	Oct-25	Nov-25
Value of civil judgements	Goods sold - Open account	158 147	13 995	13 578	13 643	64 864	6 478	3 867	5 359
	Goods sold - Instalment sale transactions	95 696	11 493	5 223	5 658	73 509	10 065	3 780	4 248
	Services - Professional	260 859	22 473	22 266	21 788	179 397	15 294	17 661	18 167
	Services - Other	512 477	52 486	60 696	48 654	434 189	46 266	51 728	40 883
	Rent	392 785	33 794	23 314	21 016	298 673	25 686	17 977	13 939
	Money lent	904 493	84 017	80 232	61 388	846 532	74 622	73 948	55 224
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	462 964	39 527	54 994	42 666	425 608	36 880	52 831	40 524
	Other debts	739 892	61 022	85 772	55 724	624 879	48 889	54 802	37 915
	<b>Total - Actual figures</b>	<b>3 527 313</b>	<b>318 807</b>	<b>346 075</b>	<b>270 537</b>	<b>2 947 651</b>	<b>264 180</b>	<b>276 594</b>	<b>216 259</b>
	<b>Total - Seasonally adjusted</b>		294 875	302 772	256 247		244 486	244 638	207 443

**Table 4 – Percentage change in the total number of civil summonses and judgements and the value of judgements recorded between the three months ended November 2024 and the three months ended November 2025**

Actual estimates	Actual estimates Sep – Nov 2024	Actual estimates Sep – Nov 2025	% change between Sep – Nov 2024 and Sep – Nov 2025	Difference between Sep – Nov 2024 and Sep – Nov 2025
Number of civil summonses issued for debt	101 130	93 980	-7,1	-7 150
Number of civil judgements recorded for debt	31 546	29 143	-7,6	-2 403
Value of civil judgements recorded for debt (R million)	926,8	919,8	-0,8	-7,0

**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 November 2024 and the three months ended November 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	0,2	0,0	-0,3
Goods sold - Instalment sale transactions	-0,5	-0,9	-1,0
Services - Professional	0,2	-4,1	-0,2
Services - Other	-1,5	1,3	2,6
Rent	0,9	0,0	-2,6
Money lent	-3,1	-3,9	-3,8
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	-1,5	0,4	2,6
Other debts	-1,7	-0,5	1,9
<b>Total</b>	<b>-7,1</b>	<b>-7,6</b>	<b>-0,8</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 September to November 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 Nov 2024	Actual estimates Nov 2025	% change between Nov 2024 and Nov 2025	Difference between Nov 2024 and Nov 2025
Number of civil summonses issued for debt	31 950	29 587	-7,4	-2 363
Number of civil judgements recorded for debt	10 747	9 394	-12,6	-1 353
Value of civil judgements recorded for debt (R million)	318,8	270,5	-15,1	-48,3

**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	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	1 601	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	1 380	10 202	1 417	1 513	32 590
	Nov	5 964	2 056	380	1 154	5 414	1 169	10 733	1 312	1 405	29 587

**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	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	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	945	1 652	420	2 478	764	1 113	9 998
	Nov	1 872	680	205	814	1 645	375	1 825	856	1 122	9 394

**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	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	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	9 082	111 931	22 684	11 019	346 075
	Nov	60 459	27 267	4 539	14 989	58 726	5 876	68 612	18 371	11 700	270 537



## 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 November 2025 was 78,8%. The collection rate for October 2025 was 77,8%.
- 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
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
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

- 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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