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Statistics of civil cases for debt (Preliminary)

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Key results for October 2025

Table A – Key figures for the month of October 2025

Actual estimates	Oct 2025	% change between Oct 2024 and Oct 2025	% change between Aug – Oct 2024 and Aug – Oct 2025
Number of civil summonses issued for debt	32 349	-12,3	-8,0
Number of civil judgements recorded for debt	9 906	-10,2	-6,1
Value of civil judgements recorded for debt (R million)	338,9	4,7	5,9

The number of civil summonses issued for debt

The total number of civil summonses issued for debt decreased by 8,0% in the three months ended October 2025 compared with the three months ended October 2024.

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

- money lent (contributing -3,8 percentage points);
- 'other' debts (contributing -2,4 percentage points); and
- promissory notes (contributing -1,6 percentage points).

Services (contributing 0,6 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 6,1% in the three months ended October 2025 compared with the three months ended October 2024.

The largest negative contributors to the 6,1% decrease were civil judgements relating to:

- money lent (contributing -3,8 percentage points);
- services (contributing -2,6 percentage points); and
- 'other' debts (contributing -0,4 of a percentage point).

The positive contributors were:

- rent (contributing 0,6 of a percentage point); and
- promissory notes (contributing 0,4 of a percentage point) – see Table 5.

The value of civil judgements recorded for debt

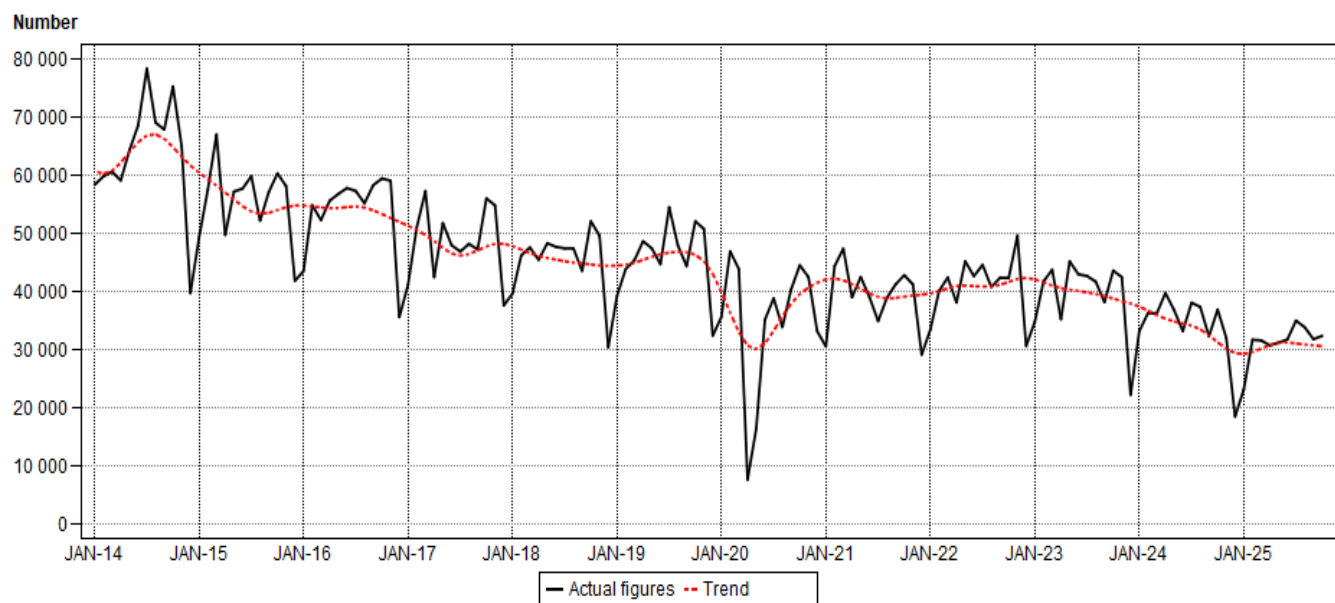
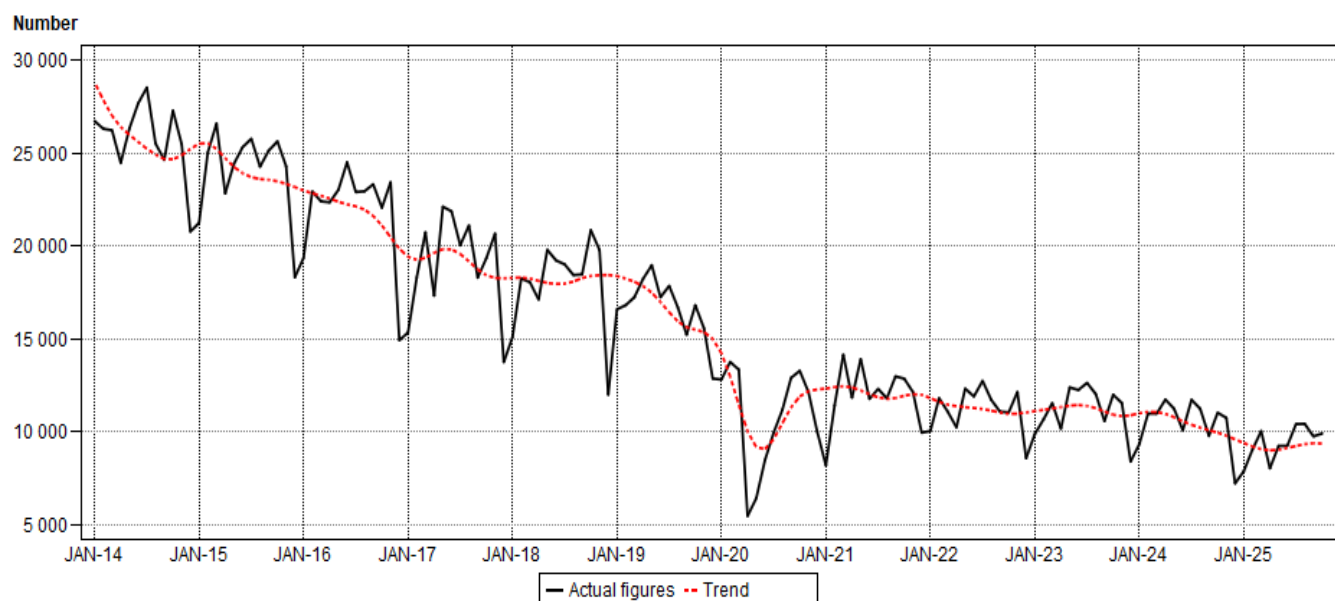
The total value of civil judgements recorded for debt increased by 5,9% in the three months ended October 2025 compared with the three months ended October 2024.

The positive contributors were:

- promissory notes (contributing 4,0 percentage points);
- services (contributing 3,9 percentage points); and
- 'other' debts (contributing 2,3 percentage points) – see Table 5.

In October 2025, 9 906 civil judgements for debt amounting to R338,9 million were recorded. The largest contributors to the total value of judgements were:

- 'other' debts (R85,6 million or 25,3%);
- services (R79,0 million or 23,3%);
- money lent (R77,7 million or 22,9%); and
- promissory notes (R55,0 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			
		2024	Oct-24	Sep-25	Oct-25	2024	Oct-24	Sep-25	Oct-25
Cases recorded	Actual figures	421 908	39 373	32 871	33 187	359 090	33 466	26 910	27 648
	Seasonally adjusted		34 484	31 443	29 140		29 058	26 010	24 069
Civil summonses for debt	Goods sold - Open account	16 449	1 413	1 339	1 416	9 729	835	794	854
	Goods sold - Instalment sale transactions	11 459	985	924	707	8 767	760	604	456
	Services - Professional	48 838	4 612	4 113	4 675	35 844	3 449	2 971	3 564
	Services - Other	67 284	6 393	5 552	5 475	59 220	5 772	4 863	4 682
	Rent	20 017	1 813	1 763	1 647	14 065	1 340	1 083	1 113
	Money lent	83 718	7 670	6 318	6 128	76 875	7 041	5 615	5 580
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	29 304	2 672	1 882	2 054	26 738	2 469	1 597	1 758
	Other debts	133 337	11 346	9 910	10 247	118 975	10 062	8 602	8 977
	Total - Actual figures	410 406	36 904	31 801	32 349	350 213	31 728	26 129	26 984
	Total - Seasonally adjusted		32 466	30 662	28 857		27 571	25 287	23 825

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

Item		Total				Private Persons			
		2024	Oct-24	Sep-25	Oct-25	2024	Oct-24	Sep-25	Oct-25
Number of civil judgements	Goods sold - Open account	5 912	484	522	505	3 373	279	299	252
	Goods sold - Instalment sale transactions	3 111	342	243	176	2 517	296	182	123
	Services - Professional	20 933	1 828	1 311	1 298	15 589	1 484	1 064	1 082
	Services - Other	24 075	1 901	1 858	2 066	21 595	1 667	1 491	1 760
	Rent	10 815	843	808	778	8 490	664	511	578
	Money lent	25 913	2 288	1 729	1 798	23 472	2 001	1 548	1 576
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	10 649	1 040	1 089	916	9 839	884	1 003	866
	Other debts	24 634	2 300	2 191	2 369	21 842	1 935	1 627	1 783
	Total - Actual figures	126 042	11 026	9 751	9 906	106 717	9 210	7 725	8 020
	Total - Seasonally adjusted		10 019	9 561	9 011		8 299	7 517	7 283

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

Item		Total				Private Persons			
		2024	Oct-24	Sep-25	Oct-25	2024	Oct-24	Sep-25	Oct-25
Value of civil judgements	Goods sold - Open account	158 147	14 828	13 021	13 578	64 864	7 465	5 725	3 867
	Goods sold - Instalment sale transactions	95 696	7 452	10 012	5 082	73 509	5 921	7 386	3 639
	Services - Professional	260 859	24 736	20 003	22 186	179 397	19 609	14 480	17 581
	Services - Other	512 477	39 266	43 534	56 816	434 189	32 724	32 884	47 849
	Rent	392 785	32 666	25 256	22 847	298 673	26 681	16 325	17 509
	Money lent	904 493	87 440	65 719	77 733	846 532	73 478	61 703	71 450
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	462 964	48 798	53 423	54 994	425 608	40 502	48 315	52 831
	Other debts	739 892	68 446	72 225	85 619	624 879	53 484	49 098	54 649
	Total - Actual figures	3 527 313	323 632	303 193	338 855	2 947 651	259 864	235 916	269 375
	Total - Seasonally adjusted		285 052	290 974	301 335		234 780	226 465	241 979

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

Actual estimates	Actual estimates Aug – Oct 2024	Actual estimates Aug – Oct 2025	% change between Aug – Oct 2024 and Aug – Oct 2025	Difference between Aug – Oct 2024 and Aug – Oct 2025
Number of civil summonses issued for debt	106 534	97 997	-8,0	-8 537
Number of civil judgements recorded for debt	32 032	30 083	-6,1	-1 949
Value of civil judgements recorded for debt (R million)	930,8	985,8	5,9	54,9

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 October 2024 and the three months ended October 2025¹

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

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 August to October 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 Oct 2024	Actual estimates Oct 2025	% change between Oct 2024 and Oct 2025	Difference between Oct 2024 and Oct 2025
Number of civil summonses issued for debt	36 904	32 349	-12,3	-4 555
Number of civil judgements recorded for debt	11 026	9 906	-10,2	-1 120
Value of civil judgements recorded for debt (R million)	323,6	338,9	4,7	15,2

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	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	1 601	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	7 717	2 386	347	2 139	5 908	1 566	9 338	987	1 413	31 801
	Oct	6 551	2 641	518	2 187	5 940	1 380	10 202	1 417	1 513	32 349

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	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	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	1 560	420	2 478	764	1 113	9 906

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	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	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	71 872	9 082	111 931	22 684	11 019	338 855

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 October 2025 was 77,8%. The revised collection rate for September 2025 was 78,3%.
- 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
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
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

- 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	<p>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:</p> <p>Click to download seasonal adjustment for civil cases for debt February 2022.</p>	
Trend cycle	11	<p>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.</p>	
Unpublished statistics	12	<p>In some cases, Stats SA can also make available statistics which are not published.</p>	
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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