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Statistics of civil cases for debt (Preliminary)

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Key results for September 2025

Table A – Key figures for the month of September 2025

Actual estimates	Sep 2025	% change between Sep 2024 and Sep 2025	% change between Jul – Sep 2024 and Jul – Sep 2025
Number of civil summonses issued for debt	31 818	-1,4	-6,6
Number of civil judgements recorded for debt	9 779	0,1	-6,5
Value of civil judgements recorded for debt (R million)	304,4	7,1	6,3

The number of civil summonses issued for debt

The total number of civil summonses issued for debt decreased by 6,6% in the third quarter of 2025 compared with the third quarter of 2024.

The largest negative contributors to the 6,6% decrease in civil summonses issued were:

- money lent (contributing -3,5 percentage points);
- 'other' debts (contributing -2,4 percentage points); and
- promissory notes (contributing -1,0 percentage point).

The positive contributors were:

- services (contributing 0,6 of a percentage point); and
- rent (contributing 0,2 of a percentage point) – see Table 5.

The number of civil judgements recorded for debt

The total number of civil judgements recorded for debt decreased by 6,5% in the third quarter of 2025 compared with the third quarter of 2024.

The largest negative contributors to the 6,5% decrease were civil judgements relating to:

- money lent (contributing -3,8 percentage points);
- services (contributing -3,7 percentage points); and
- 'other' debts (contributing -0,9 of a percentage point).

The positive contributors were:

- promissory notes (contributing 1,4 percentage points); and
- rent (contributing 0,7 of a percentage point) – see Table 5.

The value of civil judgements recorded for debt

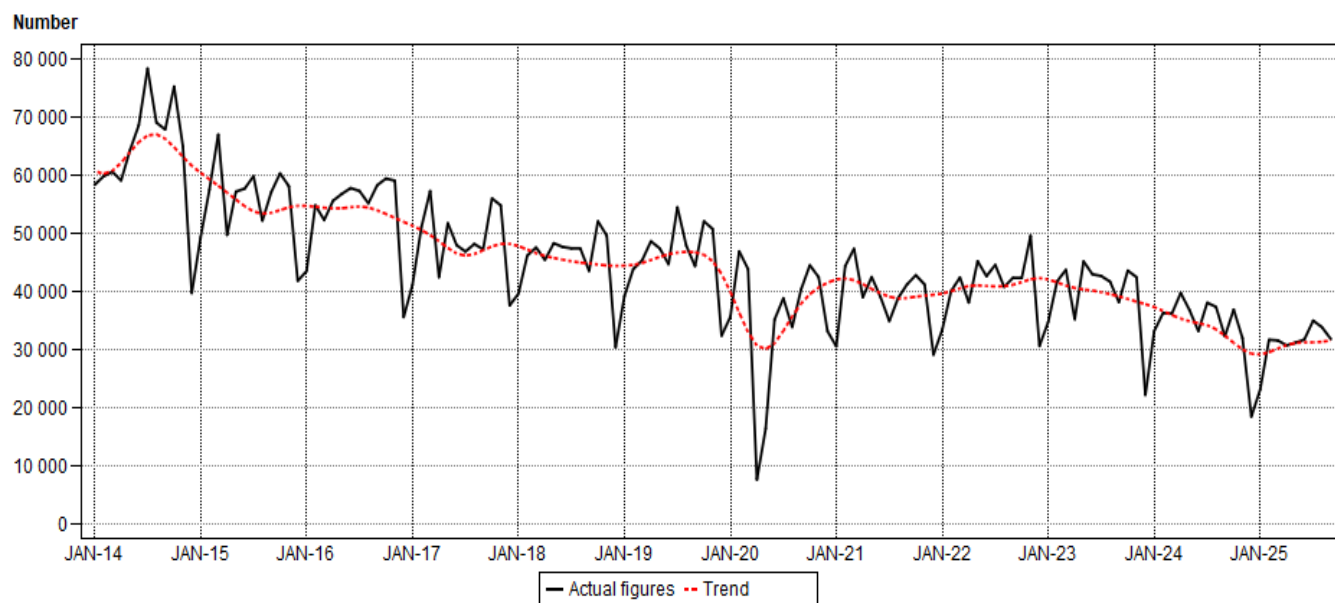
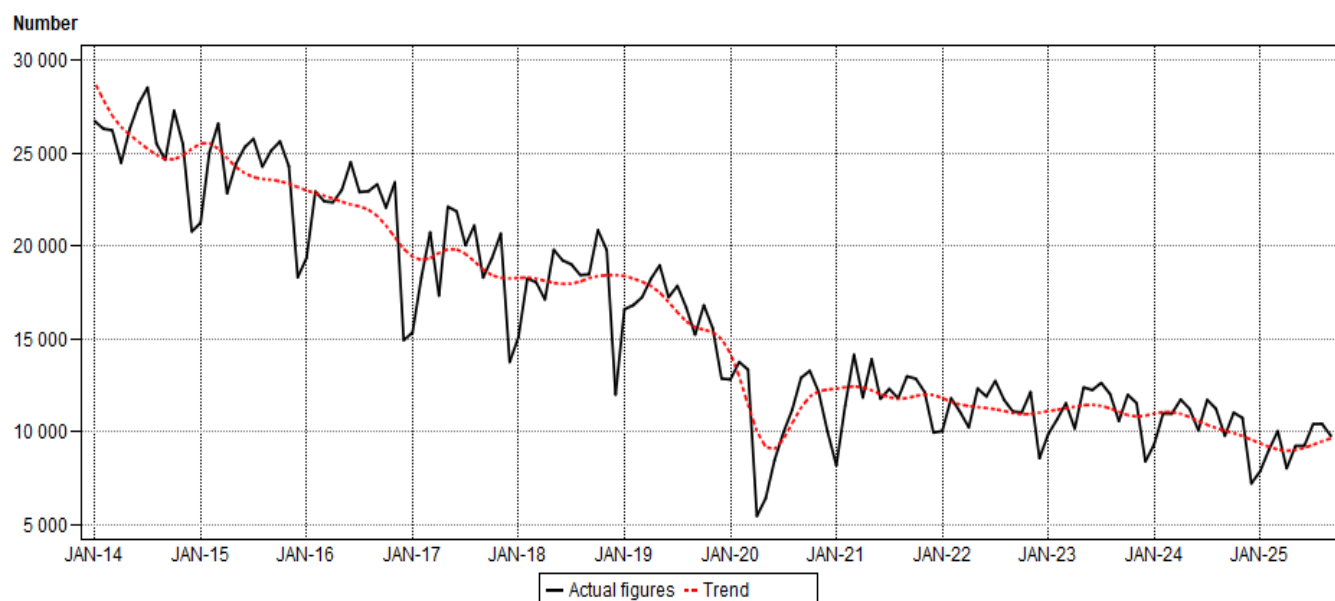
The total value of civil judgements recorded for debt increased by 6,3% in the third quarter of 2025 compared with the third quarter of 2024.

The largest positive contributors were:

- promissory notes (contributing 4,7 percentage points);
- services (contributing 2,3 percentage points); and
- rent (contributing 1,3 percentage points) – see Table 5.

In September 2025, 9 779 civil judgements for debt amounting to R304,4 million were recorded. The largest contributors to the total value of judgements were:

- 'other' debts (R72,2 million or 23,7%);
- money lent (R65,7 million or 21,6%);
- services (R63,6 million or 20,9%); and
- promissory notes (R53,8 million or 17,7%) – 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	Sep-24	Aug-25	Sep-25	2024	Sep-24	Aug-25	Sep-25
Cases recorded	Actual figures	421 908	33 765	35 030	32 893	359 090	28 249	28 681	26 921
	Seasonally adjusted		33 772	33 879	31 651		28 540	27 878	26 203
Civil summonses for debt	Goods sold - Open account	16 449	1 339	1 530	1 344	9 729	756	869	797
	Goods sold - Instalment sale transactions	11 459	822	686	925	8 767	540	462	606
	Services - Professional	48 838	3 937	4 841	4 115	35 844	3 052	3 671	2 970
	Services - Other	67 284	5 387	6 457	5 554	59 220	4 696	5 406	4 864
	Rent	20 017	1 625	1 729	1 764	14 065	1 126	1 135	1 084
	Money lent	83 718	7 016	6 221	6 329	76 875	6 394	5 522	5 626
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	29 304	2 254	1 850	1 881	26 738	2 058	1 547	1 595
	Other debts	133 337	9 896	10 534	9 906	118 975	8 562	9 167	8 595
	Total - Actual figures	410 406	32 276	33 848	31 818	350 213	27 184	27 779	26 137
	Total - Seasonally adjusted		32 784	32 716	30 806		27 864	27 082	25 441

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

Item		Total				Private Persons			
		2024	Sep-24	Aug-25	Sep-25	2024	Sep-24	Aug-25	Sep-25
Number of civil judgements	Goods sold - Open account	5 912	467	525	532	3 373	306	263	309
	Goods sold - Instalment sale transactions	3 111	257	161	243	2 517	209	114	182
	Services - Professional	20 933	1 676	1 688	1 311	15 589	1 416	1 475	1 064
	Services - Other	24 075	1 781	1 933	1 869	21 595	1 554	1 587	1 502
	Rent	10 815	684	1 121	810	8 490	537	764	511
	Money lent	25 913	1 950	2 125	1 730	23 472	1 806	1 833	1 549
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	10 649	883	934	1 093	9 839	797	861	1 007
	Other debts	24 634	2 075	1 940	2 191	21 842	1 768	1 482	1 627
	Total - Actual figures	126 042	9 773	10 427	9 779	106 717	8 393	8 379	7 751
	Total - Seasonally adjusted		9 843	9 948	9 632		8 363	7 938	7 564

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

Item		Total				Private Persons			
		2024	Sep-24	Aug-25	Sep-25	2024	Sep-24	Aug-25	Sep-25
Value of civil judgements	Goods sold - Open account	158 147	13 821	14 822	13 683	64 864	6 067	4 426	6 387
	Goods sold - Instalment sale transactions	95 696	10 880	4 042	10 012	73 509	9 040	2 436	7 386
	Services - Professional	260 859	18 874	29 715	20 003	179 397	15 953	20 751	14 480
	Services - Other	512 477	37 104	57 783	43 565	434 189	30 290	48 126	32 916
	Rent	392 785	27 593	38 792	25 377	298 673	19 530	27 105	16 325
	Money lent	904 493	71 152	79 540	65 719	846 532	67 004	73 193	61 703
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	462 964	38 367	51 062	53 841	425 608	35 544	46 769	48 733
	Other debts	739 892	66 576	67 952	72 225	624 879	53 539	49 499	49 098
	Total - Actual figures	3 527 313	284 367	343 708	304 425	2 947 651	236 967	272 305	237 028
	Total - Seasonally adjusted		276 985	322 500	291 606		230 213	252 064	226 477

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

Actual estimates	Actual estimates Jul – Sep 2024	Actual estimates Jul – Sep 2025	% change between Jul – Sep 2024 and Jul – Sep 2025	Difference between Jul – Sep 2024 and Jul – Sep 2025
Number of civil summonses issued for debt	107 712	100 656	-6,6	-7 056
Number of civil judgements recorded for debt	32 729	30 617	-6,5	-2 112
Value of civil judgements recorded for debt (R million)	948,0	1 007,7	6,3	59,6

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 third quarter of 2024 and the third quarter of 2025 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	0,2
Goods sold - Instalment sale transactions	-0,6	-0,6	-0,8
Services - Professional	0,8	-0,6	1,5
Services - Other	-0,2	-3,1	0,8
Rent	0,2	0,7	1,3
Money lent	-3,5	-3,8	-1,6
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	-1,0	1,4	4,7
Other debts	-2,4	-0,9	0,3
Total	-6,6	-6,5	6,3

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 July to September 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 Sep 2024	Actual estimates Sep 2025	% change between Sep 2024 and Sep 2025	Difference between Sep 2024 and Sep 2025
Number of civil summonses issued for debt	32 276	31 818	-1,4	-458
Number of civil judgements recorded for debt	9 773	9 779	0,1	6
Value of civil judgements recorded for debt (R million)	284,4	304,4	7,1	20,1

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	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	1 601	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	2 706	6 321	1 330	9 464	1 646	1 396	33 848
	Sep	7 719	2 386	347	2 142	5 908	1 566	9 338	999	1 413	31 818

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	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	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	890	1 400	488	1 943	1 205	1 054	10 427
	Sep	2 359	697	191	991	1 439	439	1 989	605	1 069	9 779

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	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	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	77 617	21 414	3 242	16 738	57 578	11 723	83 377	20 486	12 253	304 425

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 September 2025 was 76,4%. The revised collection rate for August 2025 was 80,3%.
- 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
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
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

- 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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