

Statistical release

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Statistics of civil cases for debt (Preliminary)

April 2008

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Key figures

Table A – Key figures for the month of April 2008

Actual estimates	April 2008	% change between April 2007 and April 2008	% change between February 2007 to April 2007 and February 2008 to April 2008
Number of civil summonses issued for debt	101 833	-8,3	-14,8
Number of civil judgements recorded for debt	57 967	1,4	-2,8
Value of civil judgements recorded for debt (R million)	485,4	0,2	4,6

SUMMARY OF FINDINGS: STATISTICS OF CIVIL CASES FOR DEBT (APRIL 2008)

Key findings as at the end of April 2008

The number of civil summonses issued for debt decreases

The total number of civil summonses issued for debt for the three months ended April 2008 decreased by 14,8% compared with the three months ended April 2007.

The major contributors to this decrease were civil summonses issued in respect of money lent (-9,6 percentage points), other services (-3,3 percentage points), goods sold on open account and professional services (both contributing -1,1 percentage points) (see Table 6 column 2, page 9).

The number of civil judgements recorded for debt decreases

The total number of civil judgements recorded for debt for the three months ended April 2008 decreased by 2,8% compared with the three months ended April 2007.

Civil judgements in respect of money lent (-4,7 percentage points) and promissory notes and other acknowledgements for debt (this category includes credit cards) (-2,1 percentage points) were the main drivers behind the 2,8% decrease (see Table 6 column 3, page 9).

The value of civil judgements recorded for debt increases

The total value of civil judgements recorded for the three months ended April 2008 increased by 4,6% compared with the three months ended April 2007.

The major contributors to this increase were civil judgements recorded in respect of promissory notes and other acknowledgements for debt (2,4 percentage points), rent (1,9 percentage points), goods sold on open account (1,6 percentage points) and instalment sale transactions (1,4 percentage points). There was, however, a negative contribution of 3,6 percentage points from 'other debts' (see Table 6 column 4, page 9).

During April 2008, 57 967 civil judgements for debt, amounting to R485,4 million, were recorded, which is 1,4% higher than for April 2007. The largest contributors to the R485,4 million were civil judgements relating to money lent (R148,6 million or 30,6%) and 'other debts' (R110,7 million or 22,8%) (see Tables 3 and 4, pages 7 and 8).

Figure 1 outlines the number of civil summonses issued for debt from January 2002 to April 2008.

Figure 1 – Civil summonses issued for debt

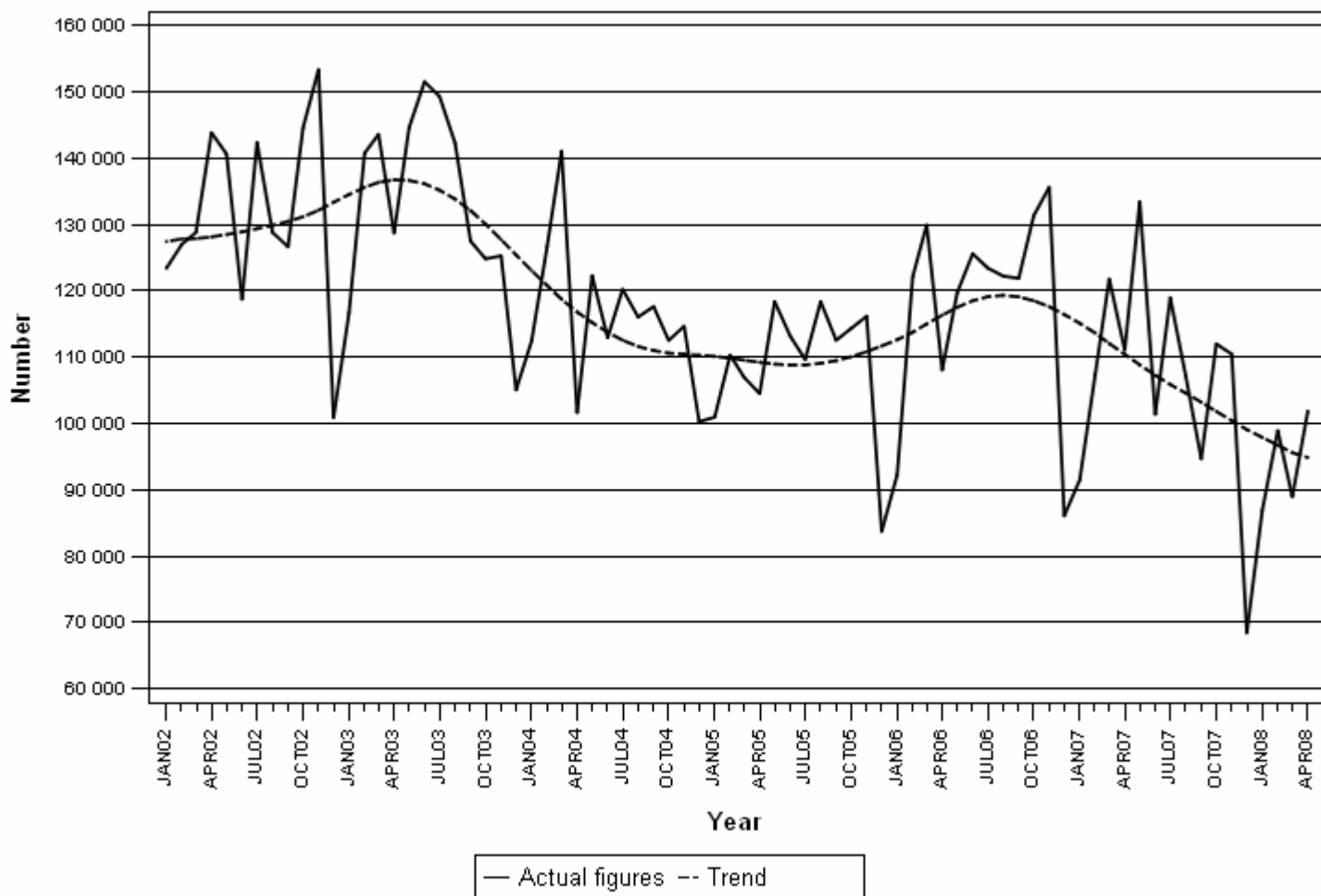
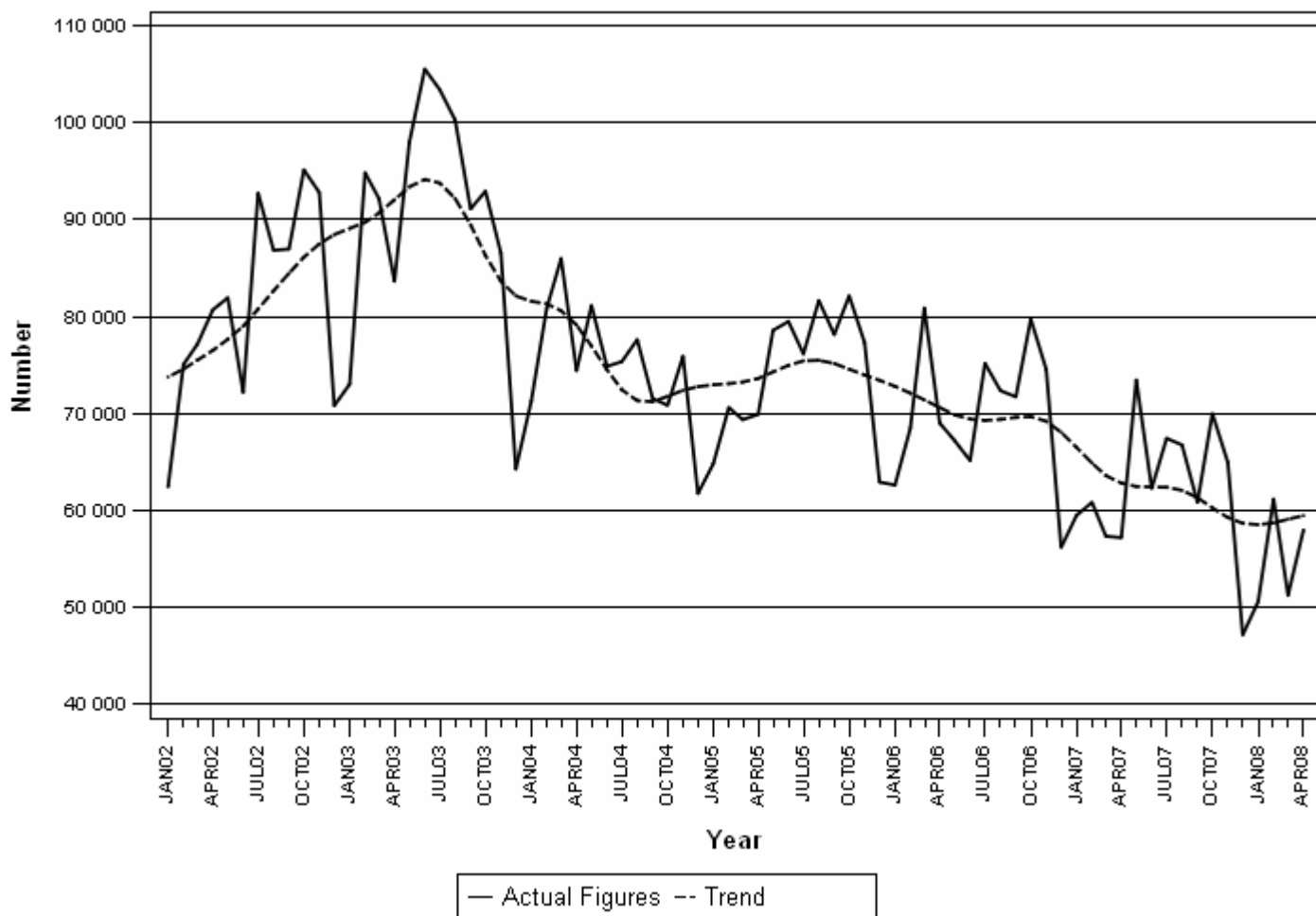


Figure 2 outlines the number of civil judgements recorded for debt from January 2002 to April 2008.

Figure 2 – Civil judgements recorded for debt



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Statistician-General

Detailed results: Tables

Table 1 – Number of civil cases recorded and summonses issued for debt according to business enterprises and private persons.

Item	Business enterprises and private persons				Private Persons			
	2007	2007	2008		2007	2007	2008	
		April	March	1/ April		April	March	1/ April
1. Cases recorded								
1.1 Actual figures	1 459 945	124 955	106 172	119 911	1 318 425	110 701	95 375	106 871
1.2 Seasonally adjusted		131 733	96 801	125 821		116 947	87 378	112 297
2. Civil summonses for debt								
2.1 Goods sold								
2.1.1 Open account	117 734	10 171	8 935	9 058	98 588	8 514	7 478	7 367
2.1.2 Instalment sale transactions	27 838	1 803	2 622	3 148	23 512	1 493	2 273	2 632
2.2 Services								
2.2.1 Professional	129 259	11 132	9 596	10 555	110 911	9 346	8 355	9 222
2.2.2 Other	182 924	18 720	13 258	14 342	162 590	16 580	11 619	12 449
2.3 Rent	46 108	3 124	4 585	4 261	38 880	2 543	3 726	3 430
2.4 Money lent	350 896	32 615	20 297	24 106	330 652	29 929	19 215	22 366
2.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	203 142	13 558	11 367	14 890	190 799	12 242	10 517	13 900
2.6 Other debts	220 217	19 936	18 292	21 473	192 203	17 159	15 844	18 634
2.7 Total								
2.7.1 Actual figures	1 278 118	111 059	88 952	101 833	1 148 135	97 806	79 027	90 000
2.7.2 Seasonally adjusted		115 082	81 277	104 834		102 246	72 086	93 589

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Table 2 – Number of civil cases recorded according to selected magistrates' offices.

Year and month		Cape Peninsula	Port Elizabeth	East London	Kimberley	Pietermaritzburg	Durban	Johannesburg	East Rand	West Rand	Pretoria	Vereeniging and Vanderbijlpark	Bloemfontein
2006	Year Total	147 564	69 334	50 557	5 922	18 095	69 501	181 787	64 780	59 891	142 102	39 909	60 344
2007	Year Total	117 403	65 797	32 766	9 226	17 420	77 021	215 297	51 978	40 863	153 646	26 219	45 913
	January	7 940	6 102	1 275	729	1 282	5 789	22 003	3 455	2 138	14 856	1 635	4 238
	February	9 788	5 904	2 832	581	1 452	6 018	18 368	4 228	5 791	11 214	954	3 922
	March	12 802	7 935	3 553	1 123	1 613	8 978	15 648	4 318	5 925	13 803	2 186	4 010
	April	9 349	5 013	3 167	1 123	1 748	8 518	15 648	5 118	4 826	12 558	4 822	3 652
	May	10 792	6 650	5 105	1 332	2 346	5 245	25 094	5 655	2 760	16 251	2 714	4 242
	June	10 167	4 387	5 688	503	638	7 164	8 213	3 077	3 142	10 948	4 326	4 105
	July	13 170	4 784	1 799	983	2 173	7 164	20 470	5 775	2 865	14 144	3 004	4 110
	August	8 805	5 275	2 532	764	1 178	4 977	18 632	4 513	3 950	13 494	1 895	4 189
	September	8 734	4 614	1 922	470	1 442	5 154	16 515	3 804	2 855	11 363	1 217	4 070
	October	9 056	6 584	2 181	469	1 558	5 671	23 806	4 444	2 559	13 617	1 515	3 261
	November	9 144	5 153	1 202	788	1 065	6 383	22 542	4 899	3 027	13 026	1 367	3 236
December	7 656	3 396	1 510	361	925	5 960	8 358	2 692	1 025	8 372	584	2 878	
2008	January	6 304	5 151	1 278	274	1 136	5 286	10 193	3 392	1 905	15 008	4 496	3 068
	February	9 395	4 538	2 187	431	1 132	5 476	11 003	4 424	3 242	11 748	3 638	2 842
	March	9 382	4 278	1 399	822	1 447	6 079	11 776	4 716	2 482	7 997	1 470	2 905
	1/ April	8 158	6 398	1 807	465	1 851	6 648	17 776	5 253	2 858	9 995	1 815	2 658

1/ Preliminary.

Table 3 – Number of civil default and consent judgements for debt according to business enterprises and private persons.

Item	Business enterprises and private persons				Private Persons			
	2007	2007	2008		2007	2007	2008	
		April	March	1/ April		April	March	1/ April
1. Judgements								
1.1 Goods sold								
1.1.1 Open account	91 240	6 913	7 707	9 214	82 514	6 200	6 952	8 455
1.1.2 Instalment sale transactions	8 676	708	585	650	7 422	575	504	555
1.2 Services								
1.2.1 Professional	70 236	5 612	5 489	6 228	63 963	5 076	4 916	5 600
1.2.2 Other	83 337	6 053	6 478	5 958	78 276	5 727	5 793	5 255
1.3 Rent	25 174	1 771	1 881	2 271	20 002	1 432	1 412	1 690
1.4 Money lent	284 538	23 130	17 674	20 457	280 107	22 812	17 304	20 131
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	79 219	4 904	2 867	3 542	75 470	4 654	2 656	3 261
1.6 Other debts	105 316	8 102	8 557	9 647	96 936	7 377	7 768	8 808
1.7 Total								
1.7.1 Actual figures	747 736	57 193	51 238	57 967	704 690	53 853	47 305	53 755
1.7.2 Seasonally adjusted		60 370	52 335	61 255		56 384	47 991	56 247

1/ Preliminary.

Table 4 – Value of civil default and consent judgements for debt according to business enterprises and private persons (R'000)

Item	Business enterprises and private persons				Private Persons			
	2007	2007	2008		2007	2007	2008	
		April	March	1/ April		April	March	1/ April
1. Judgements								
1.1 Goods sold								
1.1.1 Open account	645 348	44 416	48 374	71 536	499 331	32 451	36 711	52 962
1.1.2 Instalment sale transactions	220 929	13 353	26 870	19 691	180 234	10 191	22 798	13 632
1.2 Services								
1.2.1 Professional	234 349	16 880	20 300	22 588	188 541	14 017	15 173	16 395
1.2.2 Other	569 505	36 530	46 237	46 567	442 362	28 216	34 108	34 538
1.3 Rent	248 826	16 620	21 119	26 885	179 717	11 983	14 369	18 811
1.4 Money lent	1 996 121	143 345	135 421	148 581	1 868 083	138 050	128 307	139 678
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	819 376	52 248	36 008	38 784	738 603	45 794	32 289	28 155
1.6 Other debts	1 404 039	160 978	136 125	110 742	1 145 086	146 163	116 894	88 604
1.7 Total								
1.7.1 Actual figures	6 138 493	484 370	470 454	485 374	5 241 957	426 865	400 649	392 775
1.7.2 Seasonally adjusted		511 775	479 397	512 826		445 343	406 949	409 567

1/ Preliminary.

Table 5 – Percentage change in the total number of civil summonses, judgements and the value of judgements recorded between the current quarter and the corresponding quarter of the previous year.

Actual estimates	Actual estimates February 2007 to April 2007	Actual estimates February 2008 to April 2008	% change between February 2007 to April 2007 and February 2008 to April 2008	Difference between February 2007 to April 2007 and February 2008 to April 2008
Number of summonses for debt	340 229	289 719	-14,8	-50 510
Number of judgements for debt	175 360	170 388	-2,8	-4 972
Value of judgements for debt (R million)	1 453,4	1 520,7	4,6	67,3

Table 6 – Contribution of the different kinds of debts to the total number of civil summonses, judgements and the value of judgements recorded for the current quarter and the corresponding quarter of the previous year.

Item	Contribution (percentage points) to the percentage change in the total number of summonses for debt	Contribution (percentage points) to the percentage change in the total number of civil judgements for debt	Contribution (percentage points) to the percentage change in the total value of civil judgements for debt
Goods sold			
--Open Account	-1,1	1,4	1,6
--Instalment sale transactions	0,4	-0,1	1,4
Professional Services	-1,1	0,4	0,5
Other Services	-3,3	0,2	0,4
Rent	0,6	0,9	1,9
Money lent	-9,6	-4,7	0,0
Promissory notes, bills, R/D cheques, credit cards and other acknowledgement of debt	-0,8	-2,1	2,4
Other debts	0,1	1,1	-3,6
Total	-14,8	-2,8	4,6

The contribution (percentage points) is calculated by multiplying the quarterly percentage change of each kind of debt with the percentage contribution to the total number or value of cases recorded during February 2007 to April 2007, divided by 100. Figures have been rounded off.

Table 7 – Percentage change in the total number of civil summonses, judgements and the value of judgements recorded between the current month and the corresponding month of the previous year.

Actual estimates	Actual estimates April 2007	Actual estimates April 2008	% change between April 2007 and April 2008	Difference between April 2007 and April 2008
Number of summonses for debt	111 059	101 833	-8,3	-9 226
Number of judgements for debt	57 193	57 967	1,4	77,4
Value of judgements for debt (R million)	484,4	485,4	0,2	1,0

Explanatory notes

Introduction	1	<p>Statistics South Africa (Stats SA) conducts a monthly sample survey of civil cases recorded and civil summonses for debt issued in South Africa. This information is obtained from selected magistrates' offices.</p> <p>Except for cases recorded, all other information relates to debt cases only, therefore claims for damages, ejection orders and other non-debt cases are excluded.</p>
Purpose of the survey	3	<p>The survey of Civil Cases for Debt covers a sample of magistrates' offices in South Africa, excluding the former Transkei, Bophuthatswana, Venda and Ciskei (TBVC states). 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.</p>
Scope of the survey	4	<p>This survey covers-</p> <ul style="list-style-type: none"> • 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	<p>The statistical unit for collection of information is a magistrate' office. Magistrates' offices include the small claims courts.</p> <p>The largest magistrates' offices in South Africa, which account for approximately 95% of all the civil cases in South Africa, are included in the monthly survey of civil cases recorded and civil summonses for debt issued. The smallest magistrates, offices are not used in the sample. A sample of 151 magistrates' offices was drawn using only the number of civil cases recorded as measure of size.</p>
Survey methodology and design	6	<p>The survey is conducted by mail each month from 151 magistrates' offices.</p>
Response rate	7	<p>The response rate for the civil cases for debt for April 2008 was 87,4%.</p>
Trend cycle	8	<p>Smoothed seasonally adjusted and trend estimates are generated using the X-11 Seasonal Adjustment Programme.</p>
Publications	9	<p>Users may also wish to refer to the following publications:</p> <ul style="list-style-type: none"> • <i>Bulletin of Statistics issued quarterly.</i> • <i>SA Statistics issued annually.</i>
Unpublished statistics	10	<p>In some cases Stats SA can also make available statistics, which are not published. The statistics can be made available as computer printouts, on diskette or CD. Generally a charge is made for providing unpublished statistics.</p>
Symbols and abbreviations	11	<p>R/D Refer to Drawer CD Compact Disc Stats SA Statistics South Africa TBVC Transkei, Bophuthatswana, Venda, Ciskei * Revised figures</p>

Glossary

Acknowledgement of debt	Acknowledgement of debt is a statement by a person/debtor 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.
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. This usually happens before the debtor signs a binding contract, e.g. loan agreement.
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" refers to municipal services (except outstanding assessment rates), plumbers, builders, mechanics, panel-beaters and electricians.
Other debts	"Other debts" refers to all other kinds of outstanding debts such as salaries and wages, outstanding medical fund debts, outstanding sponsored debts, outstanding class and tuition debt, outstanding income and sales, tax, outstanding assessment rates, outstanding money in respect to television maintenance contracts and outstanding money in respect of flat 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 and hospital services.
Promissory note	Promissory note is a written note, signed by one person, in which he promises 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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