

# Statistical release

## P0041

# Statistics of civil cases for debt (Preliminary)

**April 2011**

**Embargoed until:  
15 June 2011  
09:00**

**Enquiries**

User Information Services  
Tel: (012) 310 8600/4892/8390

**Forthcoming issue**

May 2011

**Expected release date**

21 July 2011

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## Key results for April 2011

**Table A – Key figures for the month of April 2011**

Actual estimates	April 2011	% change between April 2010 and April 2011	% change between February to April 2010 and February to April 2011
Number of civil summonses issued for debt	80 291	-25,1	-16,6
Number of civil judgements recorded for debt	38 963	-36,3	-27,8
Value of civil judgements recorded for debt (R million)	383,0	-25,8	-23,7

### The number of civil summonses issued for debt

**The three months ended April 2011 reflected a 16,6% decrease in the total number of civil summonses issued for debt compared with the three months ended April 2010. A 25,1% year-on-year decrease was recorded in April 2011 (see Table A and Tables 5 and 7).**

The major contributors to the 16,6% decrease were:

- the money lent category (contributing -7,1 percentage points);
- the goods sold category (contributing -4,5 percentage points);
- the 'other debts' category (contributing -2,3 percentage points); and
- the services category (contributing -2,0 percentage points) (see Table 6).

### The number of civil judgements recorded for debt

**The total number of civil judgements recorded for debt decreased by 27,8% for the three months ended April 2011 compared with the three months ended April 2010. A 36,3% year-on-year decrease was recorded in April 2011 (see Table A and Tables 5 and 7).**

The main drivers behind the 27,8% decrease were civil judgements relating to:

- the money lent category (contributing -13,8 percentage points);
- the promissory notes and other acknowledgements of debt category (contributing -5,7 percentage points); and
- the services category (contributing -5,3 percentage points) (see Table 6).

### The value of civil judgements recorded for debt

**There was a 23,7% decrease in the total value of civil judgements recorded for debt for the three months ended April 2011 compared with the three months ended April 2010. A year-on-year decrease of 25,8% was recorded in April 2011 (see Table A and Tables 5 and 7).**

The major contributors to the 23,7% decrease were:

- the money lent category (contributing -12,7 percentage points);
- the services category (contributing -3,7 percentage points); and
- the promissory notes and other acknowledgements of debt category (contributing -3,4 percentage points) (see Table 6).

During April 2011, 38 963 civil judgements for debt amounting to R383,0 million were recorded. The largest contributors to the R383,0 million were:

- money lent (R128,7 million or 33,6%);
- goods sold (R65,4 million or 17,1%);
- services (R62,7 million or 16,4%); and
- 'other debts' (R59,7 million or 15,6%) (see Tables 3 and 4).

Figure 1 – Civil summonses issued for debt

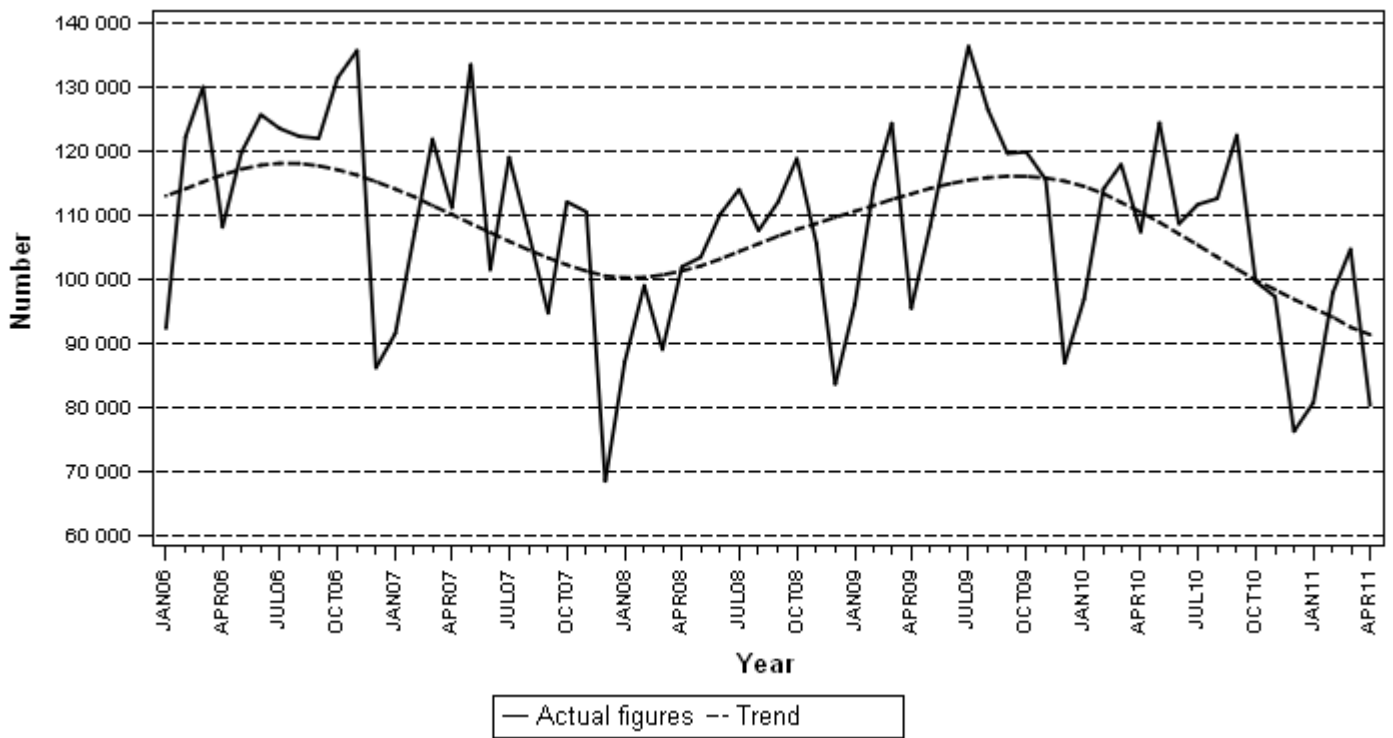
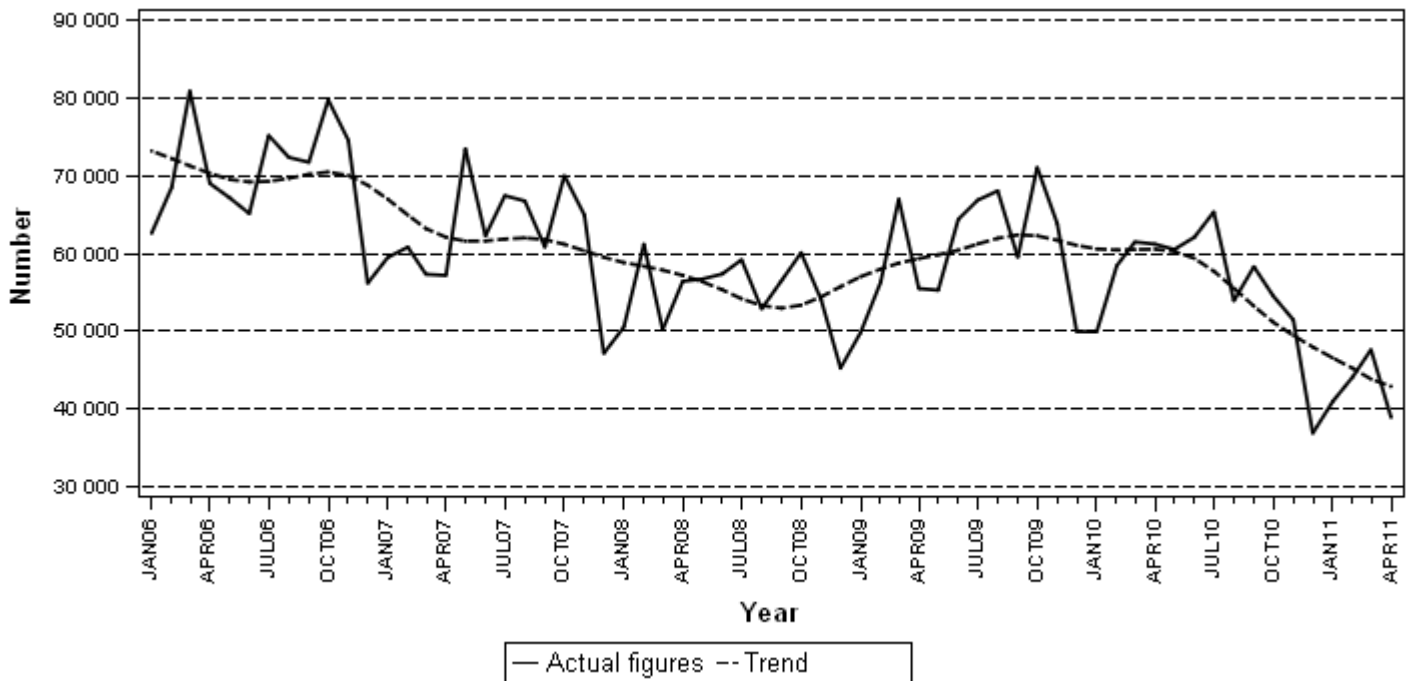


Figure 2 – Civil judgements recorded for debt



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**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			
	2010	2010	1/ 2011		2010	2010	1/ 2011	
		April	March	April		April	March	April
<b>1. Cases recorded</b>								
<b>1.1 Actual figures</b>	<b>1 469 321</b>	<b>123 497</b>	<b>119 740</b>	<b>97 760</b>	<b>1 299 023</b>	<b>110 101</b>	<b>107 110</b>	<b>87 511</b>
<b>1.2 Seasonally adjusted</b>		133 517	109 429	106 121		117 198	96 774	93 611
<b>2. Civil summonses for debt</b>								
<b>2.1 Goods sold</b>								
<b>2.1.1 Open account</b>	108 884	9 798	6 717	5 715	87 313	8 082	4 726	4 304
<b>2.1.2 Instalment sale transactions</b>	31 736	2 951	1 741	1 448	27 418	2 623	1 434	1 250
<b>2.2 Services</b>								
<b>2.2.1 Professional</b>	147 619	13 042	10 346	8 814	128 120	11 459	9 227	7 655
<b>2.2.2 Other</b>	165 477	12 349	17 163	14 443	140 491	10 504	15 489	12 839
<b>2.3 Rent</b>	52 683	4 481	3 362	3 420	43 261	3 557	2 601	2 687
<b>2.4 Money lent</b>	314 868	29 999	30 171	17 111	298 470	28 751	28 911	15 787
<b>2.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt</b>	230 272	17 050	16 979	15 704	214 984	16 024	15 736	14 645
<b>2.6 Other debts</b>	236 788	17 592	18 138	13 636	190 156	13 819	14 990	11 884
<b>2.7 Total</b>								
<b>2.7.1 Actual figures</b>	<b>1 288 327</b>	<b>107 262</b>	<b>104 617</b>	<b>80 291</b>	<b>1 130 213</b>	<b>94 819</b>	<b>93 114</b>	<b>71 051</b>
<b>2.7.2 Seasonally adjusted</b>		115 675	95 844	87 485		101 843	84 584	76 938

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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 Vanderbijlpark and Meyerton	Bloemfontein
<b>2009</b>	<b>Year Total</b>	<b>134 632</b>	<b>43 416</b>	<b>18 080</b>	<b>8 026</b>	<b>21 618</b>	<b>91 171</b>	<b>260 137</b>	<b>54 501</b>	<b>38 110</b>	<b>152 361</b>	<b>24 302</b>	<b>40 531</b>
	January	8 015	2 649	1 179	469	1 851	7 973	22 543	3 233	2 629	8 470	1 539	4 856
	February	10 123	4 177	1 516	647	2 069	7 669	19 618	7 236	2 819	11 258	3 699	3 991
	March	11 883	3 920	1 648	686	2 312	6 898	24 373	5 272	2 753	11 882	1 540	5 900
	April	11 127	3 180	1 802	413	1 944	7 668	19 616	4 276	2 849	10 033	1 066	6 000
	May	13 037	3 004	2 074	618	2 179	8 162	20 002	4 536	3 295	20 265	1 001	6 500
	June	13 991	3 375	1 325	360	2 148	8 055	17 263	4 381	2 841	12 186	881	6 000
	July	10 630	2 756	1 779	467	1 911	8 085	22 212	5 041	2 659	10 005	1 658	5 435
	August	10 970	2 904	1 205	353	759	7 540	22 301	4 559	3 114	10 765	1 574	6 200
	September	9 700	3 093	345	316	2 883	7 289	27 645	4 516	3 276	13 402	924	6 800
	October	6 673	2 689	939	465	2 019	7 278	16 794	4 676	3 102	12 802	1 759	5 925
	November	6 983	3 340	1 081	351	1 594	7 022	19 021	3 961	2 618	11 105	1 159	4 012
	December	4 934	2 049	930	101	1 167	7 143	24 746	2 679	2 033	6 421	542	2 640
<b>2010</b>	<b>Year Total</b>	<b>118 066</b>	<b>37 136</b>	<b>15 823</b>	<b>5 246</b>	<b>22 836</b>	<b>90 782</b>	<b>256 134</b>	<b>54 366</b>	<b>33 988</b>	<b>138 594</b>	<b>17 342</b>	<b>64 259</b>
<b>1/ 2011</b>	January	4 253	2 019	876	293	1 493	6 512	22 549	3 222	2 516	8 018	934	3 585
	February	5 379	3 184	1 197	344	1 805	6 343	28 740	4 472	3 473	9 927	1 563	2 946
	March	6 907	4 548	1 301	419	826	6 034	24 728	4 818	2 831	8 569	1 405	4 354
	April	5 317	3 823	1 423	290	1 581	6 031	19 902	3 398	2 711	7 212	894	4 428

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**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			
	2010	2010	1/ 2011		2010	2010	1/ 2011	
		April	March	April		April	March	April
<b>1. Judgements</b>								
<b>1.1 Goods sold</b>								
1.1.1 Open account	67 065	6 791	3 483	3 589	57 366	5 909	2 644	2 922
1.1.2 Instalment sale transactions	12 394	999	931	739	10 259	842	744	583
<b>1.2 Services</b>								
1.2.1 Professional	86 597	7 064	6 028	5 127	77 977	6 178	5 466	4 777
1.2.2 Other	77 202	5 776	5 701	4 027	68 837	4 957	4 811	3 365
1.3 Rent	29 007	2 150	2 240	3 406	23 848	1 734	1 691	2 954
1.4 Money lent	244 032	24 856	17 927	12 805	236 581	24 227	17 491	12 284
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	72 356	7 665	3 533	3 502	65 192	7 059	3 112	2 723
1.6 Other debts	85 559	5 906	7 808	5 768	76 954	5 344	6 759	5 117
<b>1.7 Total</b>								
1.7.1 Actual figures	<b>674 212</b>	<b>61 207</b>	<b>47 651</b>	<b>38 963</b>	<b>617 014</b>	<b>56 250</b>	<b>42 718</b>	<b>34 725</b>
1.7.2 Seasonally adjusted		63 814	44 973	40 538		57 972	41 489	35 683

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**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			
	2010	2010	1/ 2011		2010	2010	1/ 2011	
		April	March	April		April	March	April
<b>1. Judgements</b>								
<b>1.1 Goods sold</b>								
1.1.1 Open account	613 287	56 261	47 173	36 896	394 335	39 955	26 522	24 541
1.1.2 Instalment sale transactions	354 943	27 248	26 617	28 488	274 906	22 139	22 900	25 692
<b>1.2 Services</b>								
1.2.1 Professional	351 311	28 042	26 844	21 281	281 299	23 119	21 528	17 977
1.2.2 Other	716 644	54 378	61 321	41 386	572 184	44 721	42 593	31 932
1.3 Rent	448 323	40 838	33 247	23 943	298 711	28 826	19 950	13 996
1.4 Money lent	2 202 708	184 829	148 896	128 666	2 059 059	174 400	142 244	113 238
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	792 214	47 168	33 016	42 569	646 469	36 808	24 777	31 786
1.6 Other debts	1 098 153	77 420	129 810	59 744	843 748	53 999	84 963	46 660
<b>1.7 Total</b>								
1.7.1 Actual figures	<b>6 577 583</b>	<b>516 184</b>	<b>506 924</b>	<b>382 973</b>	<b>5 370 711</b>	<b>423 967</b>	<b>385 477</b>	<b>305 822</b>
1.7.2 Seasonally adjusted		555 713	466 555	415 762		450 307	358 019	326 860

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**Table 5 – Percentage change in the total number of civil summonses, judgements and the value of judgements recorded between the three months ended April 2011 and the three months ended April 2010**

Actual estimates	Actual estimates February to April 2010	Actual estimates February to April 2011	% change between February to April 2010 and February to April 2011	Difference between February to April 2010 and February to April 2011
Number of summonses for debt	339 123	282 757	-16,6	-56 366
Number of judgements for debt	181 128	130 785	-27,8	-50 343
Value of judgements for debt (R million)	1 765,8	1 346,6	-23,7	-419,2

**Table 6 – Contribution of the different kinds of debts to the change in total number of civil summonses, judgements and the value of judgements recorded between the three months ended April 2011 and the three months ended April 2010 1/**

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
<b>Goods sold</b>			
– Open account	-3,2	-3,6	-2,0
– Instalment sale transactions	-1,3	-0,3	-0,8
<b>Services</b>			
– Professional	-3,0	-3,2	-1,8
– Other	1,0	-2,1	-1,9
Rent	-0,9	0,4	-1,5
Money lent	-7,1	-13,8	-12,7
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	0,1	-5,7	-3,4
Other debts	-2,3	0,3	0,5
<b>Total</b>	<b>-16,6</b>	<b>-27,8</b>	<b>-23,7</b>

1/ The contribution (percentage points) is calculated by multiplying the three-monthly percentage change of each kind of debt with the percentage contribution to the total number or value of cases recorded during February to April 2010, 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 2010	Actual estimates April 2011	% change between April 2010 and April 2011	Difference between April 2010 and April 2011
Number of summonses for debt	107 262	80 291	-25,1	-26 971
Number of judgements for debt	61 207	38 963	-36,3	-22 244
Value of judgements for debt (R million)	516,2	383,0	-25,8	-133,2

## Explanatory notes

<b>Introduction</b>	<b>1</b>	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.
	<b>2</b>	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.
<b>Purpose of the survey</b>	<b>3</b>	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.
<b>Scope of the survey</b>	<b>4</b>	This survey covers: <ul style="list-style-type: none"> <li>• number of civil cases recorded;</li> <li>• number of civil summonses issued for debt;</li> <li>• number of civil judgements recorded for debt; and</li> <li>• value of civil judgements recorded for debt.</li> </ul>
<b>Statistical unit</b>	<b>5</b>	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, which account for approximately 95% of all the civil cases in South Africa, are included in the monthly survey of civil cases for debt. The smallest magistrates' offices are not used in the sample. A sample of 151 magistrates' offices was drawn using the number of civil cases recorded as measure of size.
<b>Survey methodology and design</b>	<b>6</b>	The survey is conducted by mail, fax and telephone each month from 151 magistrates' offices.
<b>Response rate</b>	<b>7</b>	The preliminary response rate for the civil cases for debt survey for April 2011 was 86,8%. Improved response rate for March 2011 was 92,7%.
<b>Trend cycle</b>	<b>8</b>	Smoothed seasonally adjusted and trend estimates are generated using the X-11 Seasonal Adjustment Programme.
<b>Publications</b>	<b>9</b>	Users may also wish to refer to the following publications: <ul style="list-style-type: none"> <li>• <i>Bulletin of Statistics</i> issued quarterly.</li> <li>• <i>SA Statistics</i> issued annually.</li> </ul>
<b>Unpublished statistics</b>	<b>10</b>	In some cases Stats SA can also make available statistics which are not published. The statistics can be made available as computer printouts or electronic versions. Generally a charge is made for providing unpublished statistics.
<b>Symbols and abbreviations</b>	<b>11</b>	R/D        Refer to Drawer Stats SA    Statistics South Africa TBVC       Transkei, Bophuthatswana, Venda, Ciskei *            Revised figures

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## 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>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. This usually happens before the debtor signs a binding contract, e.g. loan agreement.
<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' refers to municipal services (except outstanding assessment rates), plumbers, builders, mechanics, panel-beaters and electricians.
<b>Other debts</b>	'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 salaries, tax, outstanding assessment rates, outstanding money in respect of television maintenance contracts and outstanding money in respect of flat 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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