

# **Statistics of civil cases for debt August 2005**

**Embargoed until:  
20 October 2005  
9:30**

**Key figures for the month ended August 2005**

	<b>August 2005</b>	<b>% change between August 2004 and August 2005</b>	<b>% change between June 2004 to August 2004 and June 2005 to August 2005</b>
<b>Actual estimates</b>			
Number of civil summonses issued for debt	117 086	0,9	-3,3
Number of civil judgements recorded for debt	78 964	1,7	0,7
Value of civil judgements recorded for debt (R million)	595,1	-3,1	-8,9

## **Key findings as at the end of August 2005**

### **The number of civil summonses issued for debt decreases**

*The total number of civil summonses issued for debt for the three months ended August 2005 decreased by 3,3% compared with the three months ended August 2004.*

The major contributors to the decrease of 3,3% in civil summonses issued for debt for the three months ended August 2005 compared with the three months ended August 2004, were civil summonses issued in respect of goods sold on account (-1,6 percentage points) and money lent (-1,4 percentage points) (see table 5 column 2).

### **The number of civil judgements recorded for debt increases**

*The total number of civil judgements recorded for debt for the three months ended August 2005 increased by 0,7% compared with the three months ended August 2004.*

The major contributors to the increase of 0,7% in the number of civil judgements recorded for debt for the three months ended August 2005 compared with the three months ended August 2004, were civil judgements in respect of 'other' debts (+2,7 percentage points) and money lent (+1,8 percentage points). However, this increase was partially counteracted by a decrease in judgements recorded for debt in respect of rent (-1,7 percentage points), promissory notes (-1,1 percentage points) and 'other services' (-1,1 percentage points) (see table 5 column 3).

### **The value of civil judgements recorded for debt decreases**

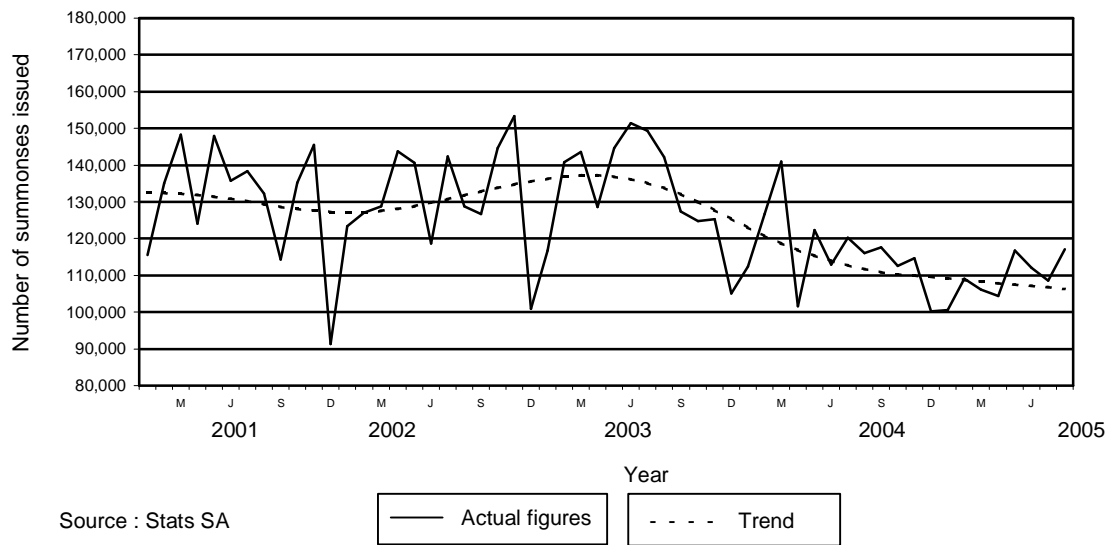
*The total value of civil judgements recorded for debt for the three months ended August 2005 decreased by 8,9% compared with the three months ended August 2004.*

The major contributors to the decrease of 8,9% in the value of civil judgements recorded for the three months ended August 2005 compared with the three months ended August 2004, were civil judgements recorded in respect of 'other' debts (-5,2 percentage points), 'other services' (-2,6 percentage points) and rent (-1,9 percentage points), (see table 5 column 4)

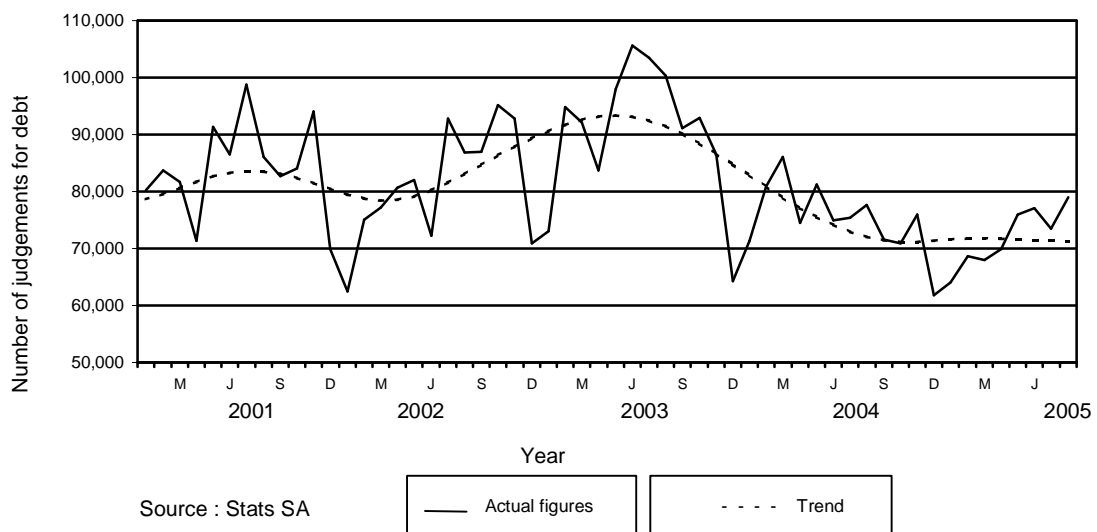
During August 2005, 78 964 civil judgements for debt, amounting to R595,1 million, were recorded. The largest contributors to the R595,1 million were civil judgements relating to money lent (R210,9 million or 35,4%), 'other' debts (R145,8 million or 24,5%) and promissory notes (R80,1 million or 13,5%) (see table 4 column 5).

**Figures 1 and 2 outline the number of civil summonses issued and civil judgements recorded from 2001 to 2005**

**Figure 1 - Civil summonses issued for debt**



**Figure 2 - Civil judgements recorded for debt**



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**Statistician-General**

## Notes

<b>Forthcoming issue</b>	<b>Issue</b>	<b>Expected release date</b>
	September 2005	24 November 2005
<b>Purpose of the survey</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>Response rate</b>	The response rate for August 2005 was 88%.	

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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			
	2004	2004	2005	2005	2004	2004	2005	2005
		Aug.	Jul.	Aug.		Aug.	Jul.	Aug.
1. Cases recorded								
1.1 Actual figures	1 594 269	133 530	125 017	135 963	1 468 203	123 937	113 374	123 943
1.2 Seasonally adjusted		129 784	119 824	131 307		119 754	108 167	118 929
2. Civil summonses for debt								
2.1 Goods sold								
2.1.1 Open account	166 745	14 642	12 902	13 321	146 808	13 245	10 736	11 770
2.1.2 Instalment sale transactions	50 254	4 081	4 569	5 394	46 274	3 767	4 189	4 984
2.2 Services								
2.2.1 Professional	167 273	14 641	12 596	14 424	158 478	13 920	10 846	11 856
2.2.2 Other	261 068	21 604	18 008	22 342	244 594	19 915	16 370	20 481
2.3 Rent	59 425	3 827	4 198	4 593	45 218	2 888	3 603	3 988
2.4 Money lent	325 544	26 049	24 996	24 356	310 493	25 209	23 831	23 428
2.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	131 093	10 134	11 380	13 213	121 148	9 163	10 336	12 270
2.6 Other	236 821	21 068	19 966	19 443	214 152	19 680	17 700	17 402
2.7 Total								
2.7.1 Actual figures	1 398 223	116 046	108 615	117 085	1 287 166	107 787	97 611	106 179
2.7.2 Seasonally adjusted		110 694	101 785	111 056		101 988	91 288	99 776

\* Revised

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

Year or month	Cape Peninsula	Port Elizabeth	East-London	Kimberley	Pietermaritzburg	Durban	Johannesburg	East Rand	West Rand	Pretoria	Vereeniging and Vanderbijlpark	Bloemfontein
2003	184 499	86 919	37 534	26 953	30 153	131 913	183 463	78 614	53 072	145 245	33 818	71 882
2004	143 146	81 408	37 375	13 044	19 321	121 484	169 721	87 621	51 872	128 803	25 498	55 835
2004 - J	13 627	7 634	2 149	1 370	1 249	8 053	14 070	5 493	3 745	11 949	1 568	3 417
F	15 167	6 921	2 149	1 957	1 713	9 997	16 006	6 014	5 127	11 989	2 513	4 337
M	12 787	10 896	3 587	1 957	2 427	10 711	17 689	9 544	5 759	12 922	2 827	3 945
A	10 087	5 786	2 243	1 957	1 215	8 415	11 018	5 510	3 806	7 605	2 252	4 542
M	11 545	8 252	3 521	990	1 712	11 633	14 059	7 474	4 564	9 739	2 504	4 542
J	12 390	3 174	3 521	790	1 682	11 346	12 525	6 408	4 375	9 692	1 442	4 542
J	12 988	3 174	4 823	1 100	2 052	10 239	14 059	5 847	4 347	10 652	2 015	5 292
A	11 424	7 185	3 034	710	1 663	10 867	14 059	8 433	4 750	9 826	2 021	5 676
S	10 897	5 063	3 087	710	1 837	10 867	14 059	7 954	4 369	10 797	1 494	5 676
O	9 933	5 483	3 087	488	1 112	8 878	14 059	9 423	3 928	11 728	3 001	5 676
N	10 688	8 920	3 087	488	1 574	10 239	14 059	8 729	4 388	14 231	2 134	4 195
D	11 613	8 920	3 087	527	1 085	10 239	14 059	6 792	2 714	7 673	1 727	3 995
2005 - J	11 896	6 551	2 247	545	1 578	10 239	14 059	3 943	3 547	9 006	2 093	4 441
F	14 772	6 551	3 172	895	1 781	9 815	11 918	5 120	4 152	12 240	2 592	4 182
M	11 976	5 099	2 889	632	1 439	5 740	13 198	4 899	3 850	10 904	2 980	4 604
A	13 600	4 474	2 504	801	1 526	3 230	13 299	5 143	3 967	14 042	2 991	4 808
M	12 386	7 915	3 151	997	2 268	5 435	14 706	6 441	3 621	12 756	1 832	4 884
J	15 193	6 117	3 350	721	1 636	4 921	12 201	4 335	3 959	12 114	1 794	4 884
J	13 402	4 474	3 240	873	1 894	4 921	12 726	4 973	3 690	11 494	2 127	5 083
A	17 524	5 573	2 941	861	2 220	7 311	14 095	3 993	3 752	11 839	3 311	5 083

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			
	2004	2004	2005	2005	2004	2004	2005	2005
		Aug.	Jul.	Aug.		Aug.	Jul.	Aug.
1. Judgements								
1.1 Goods sold								
1.1.1 Open account	112 511	10 972	10 599	9 647	103 007	10 069	9 806	8 781
1.1.2 Instalment sale transactions	16 017	1 138	1 637	1 656	14 307	1 013	1 469	1 500
1.2 Services								
1.2.1 Professional	84 612	7 365	6 860	7 153	80 025	6 889	6 327	6 608
1.2.2 Other	139 466	12 486	9 904	11 258	131 269	11 688	9 396	10 590
1.3 Rent	41 418	3 811	1 782	1 889	31 039	2 828	1 423	1 525
1.4 Money lent	308 851	25 368	25 691	29 430	303 361	24 820	25 270	29 145
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	94 137	7 752	7 694	6 760	89 724	7 488	7 401	6 512
1.6 Other	104 609	8 734	9 281	11 171	96 031	8 065	8 510	10 281
1.7 Total								
1.7.1 Actual figures	901 621	77 626	73 448	78 964	848 763	72 860	69 602	74 942
1.7.2 Seasonally adjusted		71 714	68 421	72 592		67 213	64 727	68 778

\* Revised

Table 4 - Value of civil default and consent judgements for debt according to business enterprises and private persons

Item	Business enterprises and private persons				Private persons			
	2004	2004	2005	2005	2004	2004	2005	2005
		Aug.	Jul.	Aug.		Aug.	Jul.	Aug.
R' 000								
1. Judgements								
1.1 Goods sold								
1.1.1 Open account	585 615	54 102	54 683	57 020	453 401	44 398	45 772	46 357
1.1.2 Instalment sale transactions	284 507	22 622	24 939	19 159	233 000	18 892	22 566	16 112
1.2 Services								
1.2.1 Professional	260 267	23 687	20 701	16 826	226 121	17 153	17 077	14 353
1.2.2 Other	744 612	71 622	46 315	49 867	642 577	62 758	40 492	42 853
1.3 Rent	316 836	29 322	14 131	15 450	226 720	22 168	9 022	10 161
1.4 Money lent	2 285 479	191 394	169 915	210 893	2 200 833	185 898	160 922	204 365
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	902 100	58 323	70 865	80 108	826 289	53 132	65 374	75 984
1.6 Other	1 523 389	163 014	94 981	145 807	1 068 799	87 443	73 644	108 553
1.7 Total								
1.7.1 Actual figures	6 902 805	614 086	496 530	595 130	5 877 743	491 842	434 869	518 738
1.7.1 Seasonally adjusted		556 168	468 097	536 822		446 728	421 244	470 132

\* Revised

Table 5 - Contribution of the different kinds of debts to the total number and value of debts recorded

Different kinds of debts	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	-1,6	-0,6	0,9
Instalment sale transactions	0,7	0,5	-0,3
Professional services	-0,4	0,3	-1,2
Other services	0,1	-1,1	-2,6
Rent	-0,6	-1,7	-1,9
Money lent	-1,4	1,8	1,4
Promissory notes, bills, R/D cheques, credit cards and other acknowledgement of debt	0,8	-1,1	-0,1
Other debts	-0,8	2,7	-5,2
<b>Total</b>	<b>-3,3</b>	<b>0,7</b>	<b>-8,9</b>

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 May 2004 to July 2004, divided by 100.

Table 6 - Percentage change in the total number and value of debts recorded between the current month and the corresponding month of the previous year.

	Actual estimates July 2004	Actual estimates July 2005	% change between July 2004 and July 2005	Difference between July 2004 and July 2005
Number of summonses for debt	116 046	117 086	0,9%	1 040
Number of judgements for debt	77 626	78 964	1,7%	1 338
Value of judgements for debt (R million)	614,1	595,1	-3,1%	-19,0

Table 7 - Percentage change in the total number and value of debts recorded between the current quarter and the corresponding quarter of the previous year.

	Actual estimates May 2004 to July 2004	Actual estimates May 2005 to July 2005	% change between May 2004 to July 2004 and May 2005 to July 2005	Difference between May 2004 to July 2004 and May 2005 to July 2005
Number of summonses for debt	349 179	337 830	-3,3%	-11 349
Number of judgements for debt	227 849	229 480	0,7%	1 631
Value of judgements for debt (R million)	1 762,1	1 605,8	-8,9%	-156,2

## Explanatory notes

- Introduction**
- 1 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.
  - 2 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.
- Scope of the survey**
- 3 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**
- 4 The statistical unit for collection of information is a magistrates' office. Magistrates' offices include the small claims courts.
  - 5 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 152 magistrates' offices is drawn using only the number of civil cases recorded as the measure of size.
- Survey methodology and design**
- 6 The survey is conducted by mail each month for approximately 152 magistrates' offices.
- Seasonal adjustment**
- 7 Seasonal adjustment (variation) 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. This means the month-to-month movements of seasonally adjusted estimates may not be reliable indicators of trend behaviour.
- Trend cycle**
- 8 Smoothed seasonally adjusted estimates are generated using the X-11 Seasonal Adjustment Programme.
- Publications**
- 9 Users may also wish to refer to the following publications:
    - *Bulletin of Statistics* issued quarterly.
    - *SA Statistics* issued annually.

**Unpublished statistics**

- 10** In some cases Stats SA can also make available statistics which are not included in standard publications. The statistics can be made available in one or more of the following ways: computer printout, CD or diskette. Generally a charge is made for providing unpublished statistics.

**Symbols and abbreviations**

- 11** R/D            Refer to Drawer  
CD              Compact Disc  
Stats SA        Statistics South Africa  
TBVC            Transkei, Bophuthatswana, Venda, Ciskei.

## 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 a debt he owes without defending the action. This usually happens before the debtor signs a binding contract, e.g. a 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 transactions 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 sales, 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 refers to medical doctors/dentists, advocates/attorneys, auditors/ accountants, architects, engineers and hospital services.
<b>Promissory note</b>	Promissory notes are written notes, 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.
<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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