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# Statistical release

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## Statistics of civil cases for debt (Preliminary)

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## Key figures

**Table A – Key figures for the month of August 2008**

Actual estimates	August 2008	% change between August 2007 and August 2008	% change between June to August 2007 and June to August 2008
Number of civil summonses issued for debt	107 490	0,3	0,9
Number of civil judgements recorded for debt	52 845	-20,8	-13,8
Value of civil judgements recorded for debt (R million)	497,4	-4,8	4,6

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

### Key findings as at the end of August 2008

#### The number of civil summonses issued for debt increases

*The total number of civil summonses issued for debt for the three months ended August 2008 increased by 0,9% compared with the three months ended August 2007. This was the first annual increase for a three-month period since the 2,4% increase reported for the three months ended May 2007 (see Table A).*

The major contributors to the increase in civil summonses issued for debt for the three months ended August 2008 compared with the three months ended August 2007 were civil summonses issued in respect of 'other debts' (2,0 percentage points), professional services (1,1 percentage points) and rent (1,1 percentage points). Two categories that counteracted the increase of 0,9% in the number of summonses issued were the categories money lent (-2,4 percentage points) and goods sold on an open account (-0,8 of a percentage point) (see Table 6 column 2, page 8).

#### The number of civil judgements recorded for debt continues to decrease

*The total number of civil judgements recorded for debt for the three months ended August 2008 decreased by 13,8% compared with the three months ended August 2007. There was also a decrease of 20,8% between August 2007 and August 2008 (see Table A).*

Civil judgements in respect of money lent (-7,4 percentage points), promissory notes and other acknowledgements of debt (-6,7 percentage points) and 'other debts' (-1,1 percentage points) were the main drivers behind the 13,8% decrease in the number of judgements (see Table 6 column 3, page 8).

#### The value of civil judgements recorded for debt increases

*The total value of civil judgements recorded for the three months ended August 2008 increased by 4,6% compared with the three months ended August 2007. However, there was a decrease of 4,8% in the value of civil judgements recorded for debt between August 2007 and August 2008 (see Table A).*

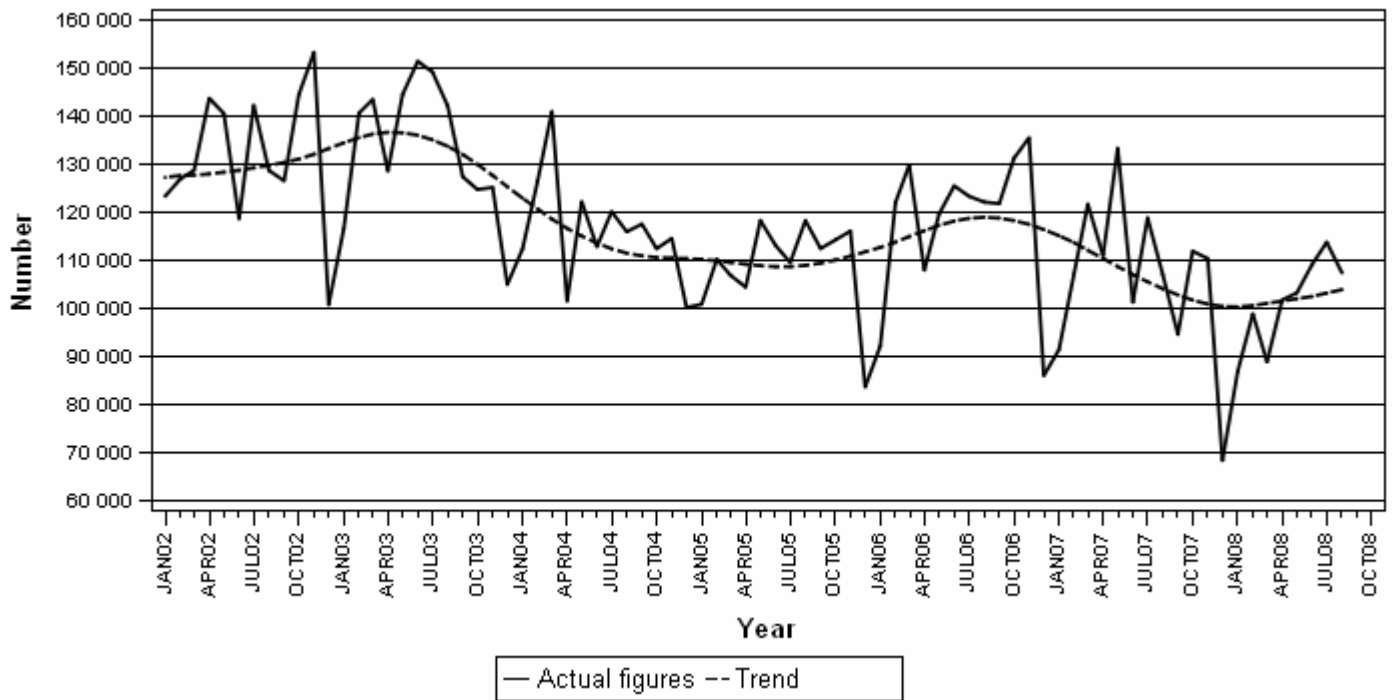
The major contributors to the increase in the value of civil judgements for the three months ended August 2008 compared with the three months ended August 2007 were civil judgements in respect of money lent (7,5 percentage points) and instalment sale transactions (1,0 percentage point) (see Table 6 column 4, page 8).

During August 2008, 52 845 civil judgements for debt, amounting to R497,4 million, were recorded. The largest contributors to the R497,4 million were:

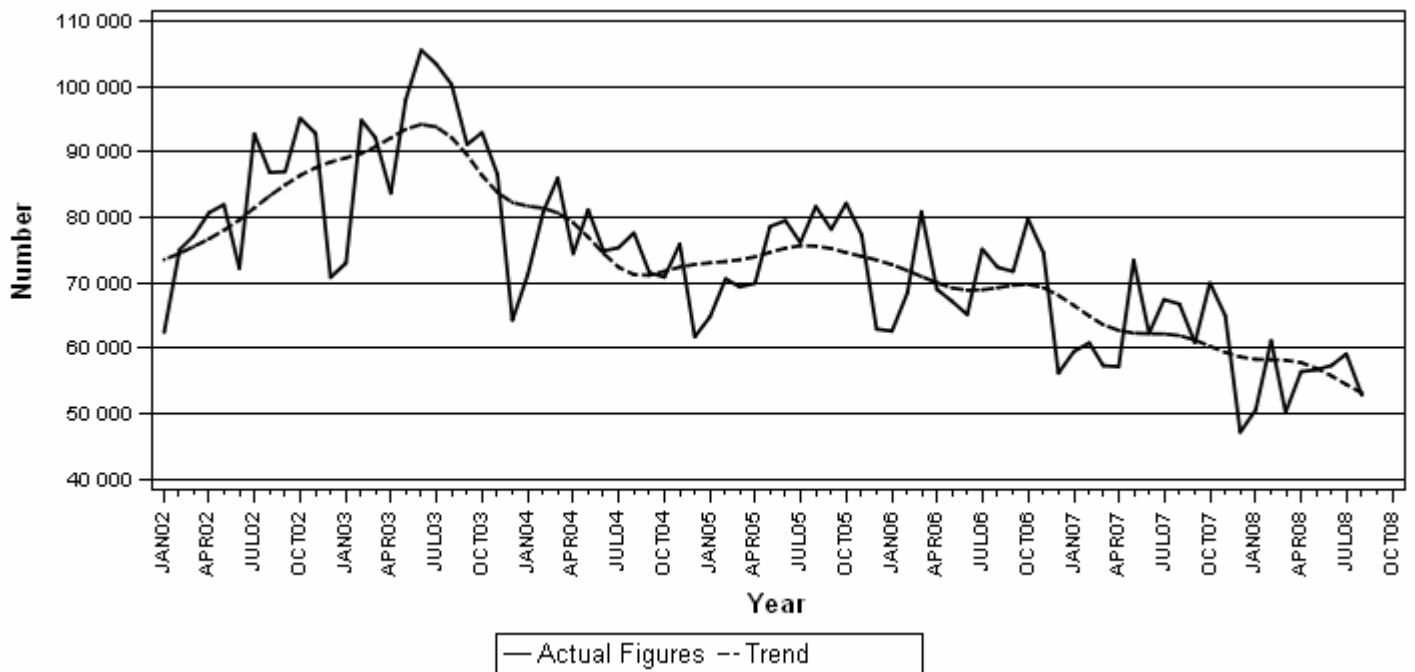
- Civil judgements relating to money lent (R176,5 million or 35,5%)
- 'Other debts' (R105,4 million or 21,2%)
- Promissory notes (R50,7 million or 10,2%) and
- 'Other services' (R49,4 million or 9,9%) (see Table 4, page 7).

Figures 1 and 2 outline the number of civil summonses issued and civil judgements recorded for debt respectively from January 2002 to August 2008.

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



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



**P J Lehohla**  
**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	
		August	1/ July	1/ August		August	1/ July	1/ August
<b>1. Cases recorded</b>								
<b>1.1 Actual figures</b>	1 459 945	122 395	132 449	125 629	1 318 425	110 740	118 304	110 677
<b>1.2 Seasonally adjusted</b>		118 631	124 871	122 351		107 313	111 032	107 933
<b>2. Civil summonses for debt</b>								
<b>2.1 Goods sold</b>								
<b>2.1.1 Open account</b>	117 734	9 776	10 497	9 239	98 588	8 208	8 628	7 323
<b>2.1.2 Instalment sale transactions</b>	27 838	2 302	2 220	2 514	23 512	1 834	1 964	2 153
<b>2.2 Services</b>								
<b>2.2.1 Professional</b>	129 259	10 674	12 249	11 699	110 911	9 483	10 293	9 799
<b>2.2.2 Other</b>	182 924	15 182	14 753	16 254	162 590	13 691	13 030	14 168
<b>2.3 Rent</b>	46 108	4 282	5 978	4 718	38 880	3 555	4 877	3 673
<b>2.4 Money lent</b>	350 896	26 481	27 270	26 257	330 652	24 739	24 908	23 719
<b>2.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt</b>	203 142	18 359	18 784	17 367	190 799	17 129	17 561	16 210
<b>2.6 Other debts</b>	220 217	20 081	22 094	19 442	192 203	17 648	19 114	16 516
<b>2.7 Total</b>								
<b>2.7.1 Actual figures</b>	<b>1 278 118</b>	<b>107 137</b>	<b>113 845</b>	<b>107 490</b>	<b>1 148 135</b>	<b>96 287</b>	<b>100 375</b>	<b>93 561</b>
<b>2.7.2 Seasonally adjusted</b>		102 942	105 761	103 612		92 819	93 197	90 684

1/ Preliminary.

**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
<b>2006</b>	<b>Year Total</b>	<b>147 564</b>	<b>69 334</b>	<b>50 557</b>	<b>5 922</b>	<b>18 095</b>	<b>69 501</b>	<b>181 787</b>	<b>64 780</b>	<b>59 891</b>	<b>142 102</b>	<b>39 909</b>	<b>60 344</b>
<b>2007</b>	<b>Year Total</b>	<b>117 403</b>	<b>65 797</b>	<b>32 766</b>	<b>9 226</b>	<b>17 420</b>	<b>77 021</b>	<b>215 297</b>	<b>51 978</b>	<b>40 863</b>	<b>153 646</b>	<b>26 219</b>	<b>45 913</b>
	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	
<b>2008</b>	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
	April	8 158	6 398	1 807	465	1 851	6 648	17 776	5 253	2 858	9 995	1 815	2 658
	May	9 157	6 544	1 695	597	1 814	5 513	17 667	5 407	2 499	10 008	2 666	3 087
	June	8 499	6 045	1 578	928	1 557	5 572	19 524	4 318	2 673	12 313	1 865	2 987
	* July	11 015	3 344	1 144	869	1 954	7 370	22 450	4 484	2 922	11 901	2 710	2 992
	1/ August	9 558	4 502	1 180	500	1 615	6 213	20 052	4 552	3 490	11 136	2 236	3 050

1/ Preliminary.

\* Revised.

**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	
		August	1/ July	1/ August		August	1/ July	1/ August
<b>1. Judgements</b>								
<b>1.1 Goods sold</b>								
<b>1.1.1 Open account</b>	91 240	7 198	7 599	6 787	82 514	6 454	6 551	5 760
<b>1.1.2 Instalment sale transactions</b>	8 676	874	892	709	7 422	732	764	601
<b>1.2 Services</b>								
<b>1.2.1 Professional</b>	70 236	6 109	6 681	6 245	63 963	5 557	6 031	5 457
<b>1.2.2 Other</b>	83 337	8 537	7 376	6 181	78 276	8 063	6 589	5 362
<b>1.3 Rent</b>	25 174	2 465	3 246	2 048	20 002	2 040	2 481	1 440
<b>1.4 Money lent</b>	284 538	24 867	19 788	18 400	280 107	24 530	19 303	17 807
<b>1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt</b>	79 219	7 639	3 469	3 707	75 470	7 313	3 095	3 091
<b>1.6 Other debts</b>	105 316	9 066	10 086	8 768	96 936	8 503	8 879	7 449
<b>1.7 Total</b>								
<b>1.7.1 Actual figures</b>	<b>747 736</b>	<b>66 755</b>	<b>59 137</b>	<b>52 845</b>	<b>704 690</b>	<b>63 192</b>	<b>53 693</b>	<b>46 967</b>
<b>1.7.2 Seasonally adjusted</b>		63 241	54 778	50 247		59 895	50 205	44 680

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	
		August	1/ July	1/ August		August	1/ July	1/ August
<b>1. Judgements</b>								
<b>1.1 Goods sold</b>								
<b>1.1.1 Open account</b>	645 348	56 353	61 799	48 839	499 331	43 307	40 656	32 699
<b>1.1.2 Instalment sale transactions</b>	220 929	20 889	28 701	15 543	180 234	15 038	22 283	13 656
<b>1.2 Services</b>								
<b>1.2.1 Professional</b>	234 349	20 159	23 402	25 873	188 541	16 874	18 752	19 075
<b>1.2.2 Other</b>	569 505	56 526	66 887	49 446	442 362	45 872	51 697	37 723
<b>1.3 Rent</b>	248 826	25 345	25 900	25 059	179 717	19 350	18 547	16 734
<b>1.4 Money lent</b>	1 996 121	168 042	218 134	176 487	1 868 083	153 479	208 977	149 327
<b>1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt</b>	819 376	73 487	42 695	50 746	738 603	66 557	35 685	41 108
<b>1.6 Other debts</b>	1 404 039	101 726	125 350	105 389	1 145 086	83 334	85 932	76 184
<b>1.7 Total</b>								
<b>1.7.1 Actual figures</b>	<b>6 138 493</b>	<b>522 527</b>	<b>592 868</b>	<b>497 382</b>	<b>5 241 957</b>	<b>443 811</b>	<b>482 529</b>	<b>386 506</b>
<b>1.7.2 Seasonally adjusted</b>		509 136	545 314	488 092		429 699	458 900	376 054

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 June to August 2007	Actual estimates June to August 2008	% change between June to August 2007 and June to August 2008	Difference between June to August 2007 and June to August 2008
Number of summonses for debt	327 454	330 542	0,9	3 088
Number of judgements for debt	196 469	169 342	-13,8	-27 127
Value of judgements for debt (R million)	1 566,3	1 638,2	4,6	71,9

**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 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
Goods sold			
--Open Account	-0,8	0,6	0,2
--Instalment sale transactions	0,1	0,1	1,0
Professional Services	1,1	0,7	0,5
Other Services	-0,1	-1,0	0,4
Rent	1,1	0,9	0,7
Money lent	-2,4	-7,4	7,5
Promissory notes, bills, R/D cheques, credit cards and other acknowledgement of debt	0,0	-6,7	-6,4
Other debts	2,0	-1,1	0,6
<b>Total</b>	<b>0,9</b>	<b>-13,8</b>	<b>4,6</b>

1/ 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 June to August 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 August 2007	Actual estimates August 2008	% change between August 2007 and August 2008	Difference between August 2007 and August 2008
Number of summonses for debt	107 137	107 490	0,3	353
Number of judgements for debt	66 755	52 845	-20,8	-13 910
Value of judgements for debt (R million)	522,5	497,4	-4,8	-25,1

## Explanatory notes

<b>Introduction</b>	<b>1</b>	<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>
<b>Purpose of the survey</b>	<b>3</b>	<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>
<b>Scope of the survey</b>	<b>4</b>	<p>This survey covers-</p> <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>	<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>
<b>Survey methodology and design</b>	<b>6</b>	<p>The survey is conducted by mail each month from 151 magistrates' offices.</p>
<b>Response rate</b>	<b>7</b>	<p>The response rate for the civil cases for debt for August 2008 was 93,4%.</p>
<b>Trend cycle</b>	<b>8</b>	<p>Smoothed seasonally adjusted and trend estimates are generated using the X-11 Seasonal Adjustment Programme.</p>
<b>Publications</b>	<b>9</b>	<p>Users may also wish to refer to the following publications:</p> <ul style="list-style-type: none"> <li>• <i>Bulletin of Statistics issued quarterly.</i></li> <li>• <i>SA Statistics issued annually.</i></li> </ul>
<b>Unpublished statistics</b>	<b>10</b>	<p>In some cases Stats SA can also make available statistics, which are not published. The statistics can be made available as computer printouts or CD. Generally a charge is made for providing unpublished statistics.</p>
<b>Symbols and abbreviations</b>	<b>11</b>	<p>R/D        Refer to Drawer          CD         Compact Disc          Stats SA   Statistics South Africa          TBVC      Transkei, Bophuthatswana, Venda, Ciskei          *           Revised figures</p>

## Glossary

<b>Acknowledgement of debt</b>	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.
<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 sales, tax, outstanding assessment rates, outstanding money in respect to 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 and hospital services.
<b>Promissory note</b>	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.
<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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