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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 2009**

Actual estimates	August 2009	% change between August 2008 and August 2009	% change between June to August 2008 and June to August 2009
Number of civil summonses issued for debt	126 371	17,6	16,1
Number of civil judgements recorded for debt	67 599	27,8	17,3
Value of civil judgements recorded for debt (R million)	656,3	32,4	20,7

### SUMMARY OF FINDINGS: STATISTICS OF CIVIL CASES FOR DEBT (AUGUST 2009)

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

*The total number of civil summonses issued for debt for the three months ended August 2009 increased by 16,1% compared with the three months ended August 2008. There was also a 17,6% increase between August 2008 and August 2009 (see Table A and Tables 5 and 7).*

The major contributors to the increase in civil summonses issued for debt for the three months ended August 2009 compared with the three months ended August 2008 were civil summonses issued in respect of promissory notes and other acknowledgements of debt (5,7 percentage points) (this category includes credit cards debt), money lent (4,6 percentage points), goods sold on an open account (2,4 percentage points) and 'other debts' (2,2 percentage points). The 'other services' and rent categories were the only negative contributors (see Table 6).

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

*Following the trend in the number of civil summonses issued for debt, the total number of civil judgements recorded for debt for the three months ended August 2009 increased by 17,3% compared with the three months ended August 2008. There was also a 27,8% increase between August 2008 and August 2009 (see Table A and Tables 5 and 7).*

Civil judgements in respect of money lent (10,3 percentage points) and professional services (3,3 percentage points) were the main drivers behind the 17,3% increase in the number of civil judgements recorded for debt (see Table 6).

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

*The total value of civil judgements recorded for debt for the three months ended August 2009 increased by 20,7% compared with the three months ended August 2008. There was also a 32,4% increase between August 2008 and August 2009 (see Table A and Tables 5 and 7).*

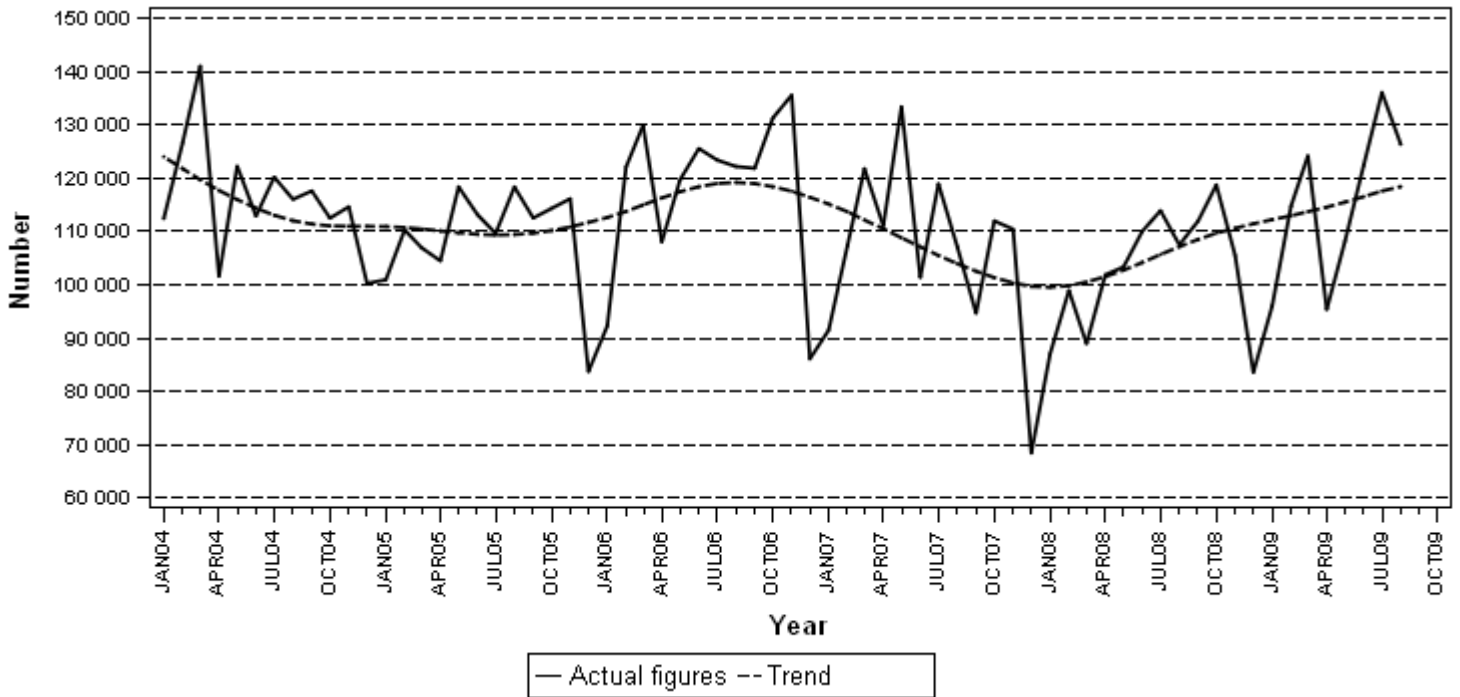
The major contributors to the 20,7% increase in the value of civil judgements for the three months ended August 2009 compared with the same period last year were money lent (7,3 percentage points), rent (3,3 percentage points) and other services (3,1 percentage points). The 'other debts' category was the only negative contributor (-1,5 percentage points) (see Table 6).

During August 2009, 67 599 civil judgements for debt amounting to R656,3 million were recorded. The largest contributors to the R656,3 million were:

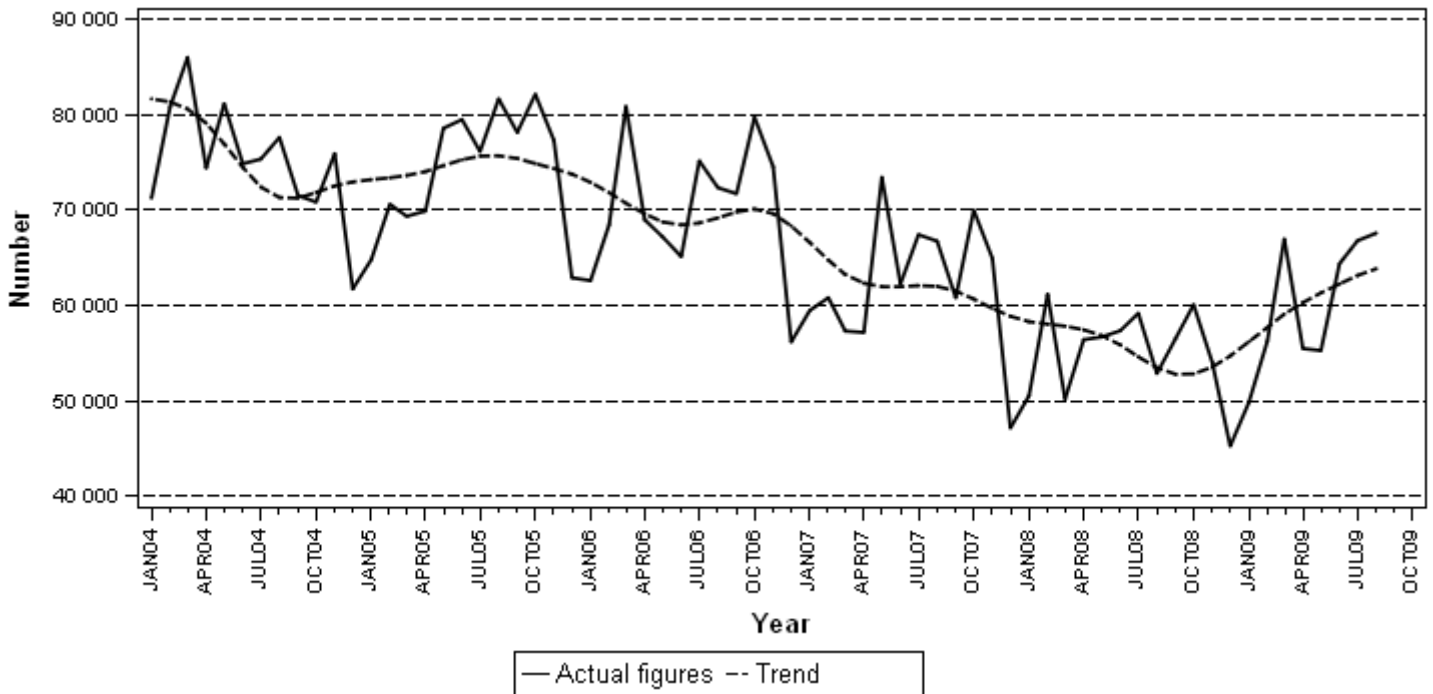
- Civil judgements relating to money lent (R237,9 million or 36,2%)
- 'Other debts' (R93,4 million or 14,2%)
- Other services (R79,1 million or 12,1%) and
- Promissory notes and other acknowledgements of debt (R77,0 million or 11,7%).

Figures 1 and 2 outline the number of civil summonses issued and civil judgements recorded for debt respectively from January 2004 to August 2009.

**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			
	2008	2008	1/ 2009		2008	2008	1/ 2009	
		August	July	August		August	July	August
<b>1. Cases recorded</b>								
<b>1.1 Actual figures</b>	<b>1 442 676</b>	<b>125 636</b>	<b>154 223</b>	<b>146 657</b>	<b>1 265 159</b>	<b>110 704</b>	<b>136 006</b>	<b>130 610</b>
<b>1.2 Seasonally adjusted</b>		121 655	141 149	142 417		106 926	123 645	126 563
<b>2. Civil summonses for debt</b>								
<b>2.1 Goods sold</b>								
<b>2.1.1 Open account</b>	116 702	9 233	12 576	12 058	95 703	7 321	10 300	9 893
<b>2.1.2 Instalment sale transactions</b>	31 242	2 516	3 281	2 966	26 472	2 156	2 786	2 485
<b>2.2 Services</b>								
<b>2.2.1 Professional</b>	132 886	11 658	14 597	13 963	112 140	9 765	12 388	11 858
<b>2.2.2 Other</b>	173 709	16 280	16 012	15 377	151 941	14 194	13 827	13 379
<b>2.3 Rent</b>	53 031	4 714	4 694	4 650	42 964	3 673	3 813	3 890
<b>2.4 Money lent</b>	283 693	26 201	35 042	30 583	262 921	23 663	33 181	28 913
<b>2.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt</b>	201 891	17 423	25 665	23 775	189 884	16 268	24 380	22 118
<b>2.6 Other debts</b>	238 253	19 471	24 224	22 999	205 941	16 547	19 428	19 070
<b>2.7 Total</b>								
<b>2.7.1 Actual figures</b>	<b>1 231 407</b>	<b>107 496</b>	<b>136 091</b>	<b>126 371</b>	<b>1 087 966</b>	<b>93 587</b>	<b>120 103</b>	<b>111 606</b>
<b>2.7.2 Seasonally adjusted</b>		103 845	122 799	122 515		90 847	108 329	108 900

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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
<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>
<b>2008</b>	<b>Year Total</b>	<b>117 171</b>	<b>54 474</b>	<b>17 553</b>	<b>7 236</b>	<b>19 284</b>	<b>78 092</b>	<b>205 869</b>	<b>59 060</b>	<b>33 410</b>	<b>138 384</b>	<b>26 859</b>	<b>33 374</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	5 494	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
	August	9 558	4 502	1 180	500	1 615	6 213	20 052	4 552	3 490	11 136	2 236	3 050
	September	10 882	3 738	825	555	1 707	6 312	22 753	5 257	2 816	14 527	1 839	2 962
	October	12 480	3 866	1 549	405	1 966	7 767	18 597	5 758	3 777	14 812	1 975	2 374
	November	12 497	3 655	1 535	844	2 050	8 149	18 480	5 704	2 879	11 611	1 375	2 356
December	9 844	2 415	1 376	546	1 055	7 707	15 598	4 619	1 867	7 328	774	2 093	
<b>1/ 2009</b>	January	8 353	1 955	1 259	515	1 713	7 400	20 427	5 126	2 299	10 835	1 265	4 435
	February	10 331	3 211	1 619	795	1 557	7 766	22 126	5 592	2 742	12 559	1 449	3 645
	March	14 242	5 191	1 759	755	1 807	7 604	20 163	5 618	4 660	14 922	2 339	3 728
	April	9 791	3 286	1 384	538	1 403	7 336	18 223	4 108	2 668	9 863	1 671	2 494
	May	11 016	3 555	1 439	641	1 839	7 483	20 872	4 878	3 120	11 931	3 448	3 554
	June	14 060	3 298	2 364	639	1 537	7 470	24 521	4 495	3 063	12 165	2 698	2 670
	July	12 682	4 276	1 620	806	1 895	7 186	26 907	4 373	3 861	17 167	2 629	3 758
	August	10 659	5 756	1 721	871	1 693	7 967	22 448	3 545	3 181	21 921	2 034	2 971

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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			
	2008	2008	1/ 2009		2008	2008	1/ 2009	
		August	July	August		August	July	August
<b>1. Judgements</b>								
<b>1.1 Goods sold</b>								
1.1.1 Open account	85 779	6 773	8 112	8 533	75 644	5 758	7 019	7 312
1.1.2 Instalment sale transactions	9 655	702	1 305	1 275	8 047	594	1 123	1 095
<b>1.2 Services</b>								
1.2.1 Professional	77 331	6 235	8 032	8 339	67 961	5 448	6 663	7 237
1.2.2 Other	80 433	6 308	7 673	7 623	72 556	5 488	6 160	6 621
<b>1.3 Rent</b>	30 891	2 033	2 879	2 609	23 363	1 436	2 109	2 024
<b>1.4 Money lent</b>	222 378	18 368	25 813	26 114	216 753	17 777	24 748	25 606
<b>1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt</b>	47 916	3 701	5 342	5 686	42 595	3 085	4 411	4 727
<b>1.6 Other debts</b>	106 174	8 769	7 649	7 420	95 631	7 451	6 896	6 662
<b>1.7 Total</b>								
<b>1.7.1 Actual figures</b>	<b>660 557</b>	<b>52 889</b>	<b>66 805</b>	<b>67 599</b>	<b>602 550</b>	<b>47 037</b>	<b>59 129</b>	<b>61 284</b>
<b>1.7.2 Seasonally adjusted</b>		50 125	61 570	64 186		44 428	55 381	57 941

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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			
	2008	2008	1/ 2009		2008	2008	1/ 2009	
		August	July	August		August	July	August
<b>1. Judgements</b>								
<b>1.1 Goods sold</b>								
<b>1.1.1 Open account</b>	631 110	48 507	66 279	69 760	442 239	32 681	43 305	45 577
<b>1.1.2 Instalment sale transactions</b>	254 184	15 637	38 159	32 424	199 440	13 749	30 472	29 273
<b>1.2 Services</b>								
<b>1.2.1 Professional</b>	281 951	25 890	28 964	25 380	217 663	19 100	22 553	20 459
<b>1.2.2 Other</b>	595 868	49 666	70 933	79 095	455 915	37 869	47 515	61 296
<b>1.3 Rent</b>	323 395	24 912	42 441	41 388	212 835	16 633	27 654	24 767
<b>1.4 Money lent</b>	1 956 374	174 850	251 843	237 897	1 827 288	148 257	240 778	230 165
<b>1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt</b>	662 489	50 776	64 493	76 968	555 402	41 057	50 915	58 562
<b>1.6 Other debts</b>	1 314 647	105 395	97 132	93 407	1 012 729	76 204	79 956	70 398
<b>1.7 Total</b>								
<b>1.7.1 Actual figures</b>	<b>6 020 018</b>	<b>495 633</b>	<b>660 244</b>	<b>656 319</b>	<b>4 923 511</b>	<b>385 550</b>	<b>543 148</b>	<b>540 497</b>
<b>1.7.2 Seasonally adjusted</b>		472 865	588 668	627 256		372 022	509 982	524 875

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**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 2008	Actual estimates June to August 2009	% change between June to August 2008 and June to August 2009	Difference between June to August 2008 and June to August 2009
Number of summonses for debt	331 472	384 937	16,1	53 465
Number of judgements for debt	169 456	198 804	17,3	29 348
Value of judgements for debt (R million)	1 637,1	1 976,3	20,7	339,2

**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	2,4	1,7	2,4
--Instalment sale transactions	0,7	0,8	2,6
Professional services	1,5	3,3	0,5
Other services	-0,3	1,6	3,1
Rent	-0,6	-0,2	3,3
Money lent	4,6	10,3	7,3
Promissory notes, bills, R/D cheques, credit cards and other acknowledgement of debt	5,7	2,0	2,8
Other debts	2,2	-2,2	-1,5
<b>Total</b>	<b>16,1</b>	<b>17,3</b>	<b>20,7</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 2008, 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 2008	Actual estimates August 2009	% change between August 2008 and August 2009	Difference between August 2008 and August 2009
Number of summonses for debt	107 496	126 371	17,6	18 875
Number of judgements for debt	52 889	67 599	27,8	14 710
Value of judgements for debt (R million)	495,6	656,3	32,4	160,7

## 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.
- Purpose of the survey** 3 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.
- 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, 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 the number of civil cases recorded as measure of size.
- Survey methodology and design** 6 The survey is conducted by mail each month from 151 magistrates' offices.
- Response rate** 7 The response rate for the civil cases for debt survey for August 2009 was 92,7%.
- Trend cycle** 8 Smoothed seasonally adjusted and trend 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 published. The statistics can be made available as computer printouts or electronic versions. Generally a charge is made for providing unpublished statistics.
- Symbols and abbreviations** 11 R/D Refer to Drawer  
 Stats SA Statistics South Africa  
 TBVC Transkei, Bophuthatswana, Venda, Ciskei  
 \* Revised figures

## 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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