

# Statistical release

## P0041

# Statistics of civil cases for debt (Preliminary)

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## Key results for August 2011

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

Actual estimates	August 2011	% change between August 2010 and August 2011	% change between June to August 2010 and June to August 2011
Number of civil summonses issued for debt	95 199	-15,4	-18,3
Number of civil judgements recorded for debt	41 706	-22,7	-27,3
Value of civil judgements recorded for debt (R million)	438,3	-13,9	-19,7

### The number of civil summonses issued for debt

**An 18,3% decrease in the total number of civil summonses issued for debt was recorded for the three months ended August 2011 compared with the three months ended August 2010. A year-on-year decrease of 15,4% was recorded in August 2011 (see Table A and Tables 5 and 7).**

The major contributors to the 18,3% decrease were:

- the money lent category (contributing -6,4 percentage points);
- the 'other debts' category (contributing -6,0 percentage points); and
- the promissory notes and other acknowledgements of debt category (contributing -3,5 percentage points) (see Table 6).

### The number of civil judgements recorded for debt

**The total number of civil judgements recorded for debt for the three months ended August 2011 decreased by 27,3% compared with the three months ended August 2010. A year-on-year decrease of 22,7% was recorded in August 2011 (see Table A and Tables 5 and 7).**

The main drivers behind the 27,3% decrease were civil judgements relating to:

- the money lent category (contributing -11,4 percentage points);
- the services category (contributing -6,1 percentage points); and
- the promissory notes and other acknowledgements of debt category (contributing -5,8 percentage points) (see Table 6).

### The value of civil judgements recorded for debt

**There was a 19,7% decrease in the total value of civil judgements recorded for debt for the three months ended August 2011 compared with the three months ended August 2010. A year-on-year decrease of 13,9% was recorded in August 2011 (see Table A and Tables 5 and 7).**

The major contributors to the 19,7% decrease were the money lent category (contributing -10,2 percentage points) and the promissory notes and other acknowledgements of debt category (contributing -5,3 percentage points) (see Table 6).

During August 2011, 41 706 civil judgements for debt amounting to R438,3 million were recorded. The largest contributors to the R438,3 million were:

- money lent (R116,7 million or 26,6%);
- 'other debts' (R92,8 million or 21,2%);
- services (R76,3 million or 17,4%); and
- goods sold (R76,0 million or 17,4%) (see Tables 3 and 4).

Figure 1 – Civil summonses issued for debt

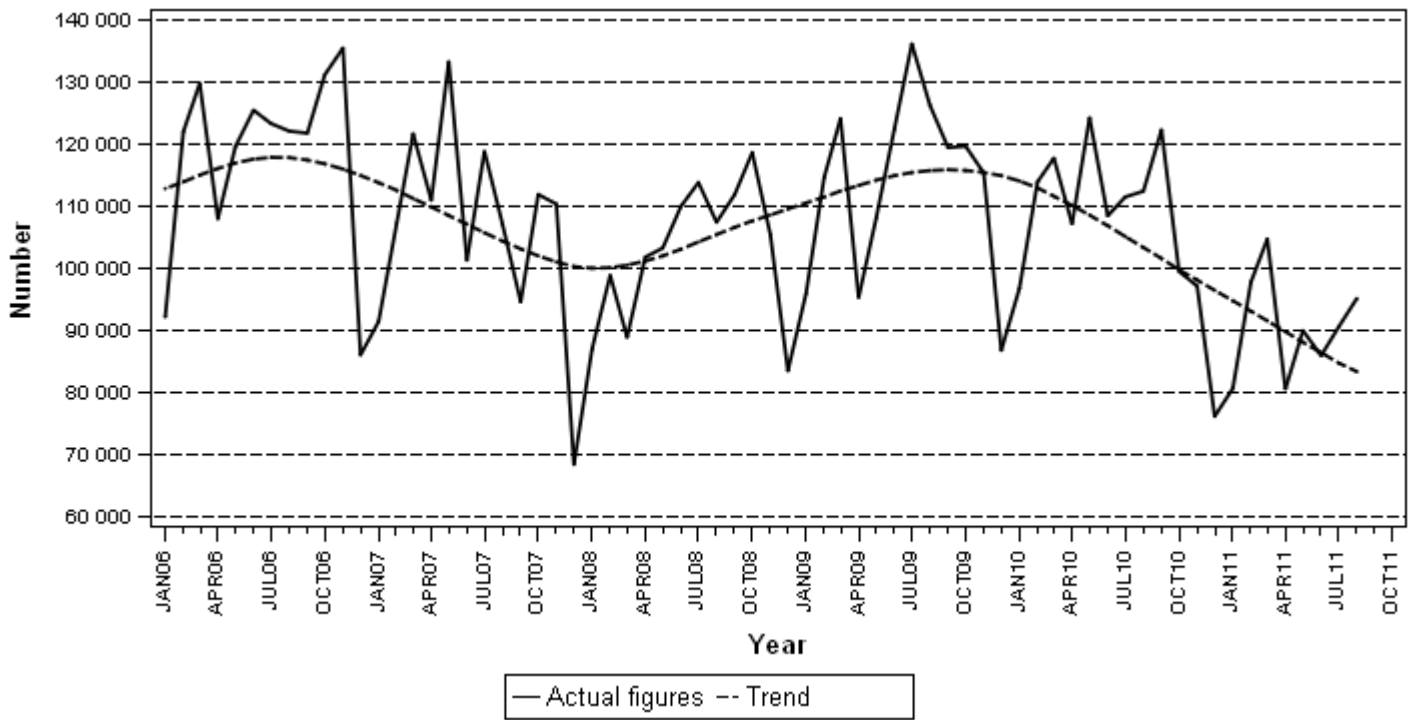
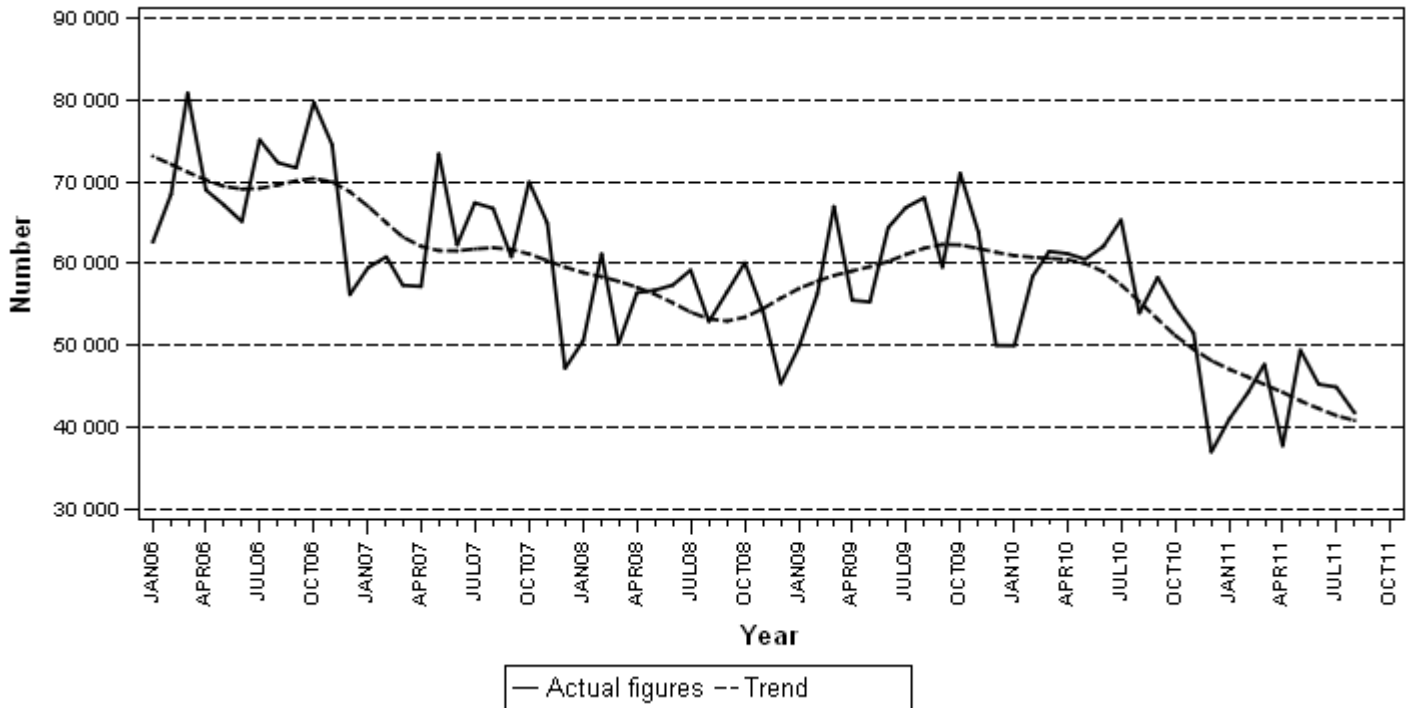


Figure 2 – Civil judgements recorded for debt



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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	
		August	July	August		August	July	August
<b>1. Cases recorded</b>								
<b>1.1 Actual figures</b>	<b>1 469 321</b>	<b>124 983</b>	<b>115 761</b>	<b>106 608</b>	<b>1 299 023</b>	<b>109 860</b>	<b>105 320</b>	<b>88 526</b>
<b>1.2 Seasonally adjusted</b>		118 040	104 160	100 267		105 287	93 527	84 744
<b>2. Civil summonses for debt</b>								
<b>2.1 Goods sold</b>								
<b>2.1.1 Open account</b>	108 884	8 688	6 352	8 591	87 313	6 820	4 877	6 774
<b>2.1.2 Instalment sale transactions</b>	31 736	2 536	2 181	2 867	27 418	2 201	1 897	2 352
<b>2.2 Services</b>								
<b>2.2.1 Professional</b>	147 619	12 743	10 289	10 926	128 120	11 318	9 100	9 406
<b>2.2.2 Other</b>	165 477	13 820	18 504	19 562	140 491	11 916	16 741	17 049
<b>2.3 Rent</b>	52 683	4 480	3 435	4 537	43 261	3 732	2 794	3 500
<b>2.4 Money lent</b>	314 868	27 537	18 352	20 951	298 470	25 985	17 187	18 919
<b>2.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt</b>	230 272	20 222	16 039	11 414	214 984	18 993	15 069	7 655
<b>2.6 Other debts</b>	236 788	22 481	15 459	16 351	190 156	18 143	13 881	12 833
<b>2.7 Total</b>								
<b>2.7.1 Actual figures</b>	<b>1 288 327</b>	<b>112 507</b>	<b>90 611</b>	<b>95 199</b>	<b>1 130 213</b>	<b>99 108</b>	<b>81 546</b>	<b>78 488</b>
<b>2.7.2 Seasonally adjusted</b>		103 561	82 423	86 983		92 820	73 143	73 076

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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	1 016	4 428
	May	5 999	6 607	1 430	351	1 469	6 728	20 293	3 590	2 599	9 172	1 098	4 520
	June	7 480	5 207	975	374	1 325	5 738	17 514	3 829	2 459	8 132	1 368	3 855
	July	7 879	4 502	1 309	549	2 056	6 124	17 611	3 913	3 476	7 393	1 765	3 492
	August	7 482	6 460	1 137	680	1 268	4 909	15 940	4 581	3 251	6 977	1 448	3 982

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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	
		August	July	August		August	July	August
<b>1. Judgements</b>								
<b>1.1 Goods sold</b>								
1.1.1 Open account	67 065	6 079	5 010	4 787	57 366	5 301	4 198	4 129
1.1.2 Instalment sale transactions	12 394	1 122	985	1 174	10 259	905	816	973
<b>1.2 Services</b>								
1.2.1 Professional	86 597	7 336	6 350	6 266	77 977	6 501	5 895	5 892
1.2.2 Other	77 202	6 234	4 555	4 771	68 837	5 587	3 866	4 100
1.3 Rent	29 007	2 384	2 057	2 192	23 848	2 064	1 606	1 800
1.4 Money lent	244 032	18 848	14 841	13 326	236 581	18 453	14 406	12 931
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	72 356	5 035	4 280	2 769	65 192	4 489	3 889	2 527
1.6 Other debts	85 559	6 896	6 791	6 421	76 954	6 097	6 060	5 769
<b>1.7 Total</b>								
1.7.1 Actual figures	<b>674 212</b>	<b>53 934</b>	<b>44 869</b>	<b>41 706</b>	<b>617 014</b>	<b>49 397</b>	<b>40 736</b>	<b>38 121</b>
1.7.2 Seasonally adjusted		52 745	40 483	40 952		48 911	36 958	37 927

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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	
		August	July	August		August	July	August
<b>1. Judgements</b>								
<b>1.1 Goods sold</b>								
1.1.1 Open account	613 287	52 664	54 427	43 533	394 335	34 493	35 602	30 506
1.1.2 Instalment sale transactions	354 943	24 327	24 788	32 511	274 906	18 542	18 994	24 447
<b>1.2 Services</b>								
1.2.1 Professional	351 311	25 820	27 711	27 845	281 299	19 288	23 646	24 063
1.2.2 Other	716 644	56 353	47 075	48 479	572 184	46 556	31 996	38 382
1.3 Rent	448 323	34 962	31 284	38 582	298 711	22 168	17 506	24 873
1.4 Money lent	2 202 708	152 764	147 658	116 705	2 059 059	141 277	138 908	106 790
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	792 214	62 268	40 969	37 836	646 469	53 774	33 777	30 232
1.6 Other debts	1 098 153	99 915	91 554	92 774	843 748	70 552	67 147	67 158
<b>1.7 Total</b>								
1.7.1 Actual figures	<b>6 577 583</b>	<b>509 073</b>	<b>465 466</b>	<b>438 265</b>	<b>5 370 711</b>	<b>406 650</b>	<b>367 576</b>	<b>346 451</b>
1.7.2 Seasonally adjusted		499 542	414 385	431 852		405 120	333 465	346 212

1/ Preliminary.



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

Actual estimates	Actual estimates June to August 2010	Actual estimates June to August 2011	% change between June to August 2010 and June to August 2011	Difference between June to August 2010 and June to August 2011
Number of summonses for debt	332 643	271 788	-18,3	-60 855
Number of judgements for debt	181 383	131 788	-27,3	-49 595
Value of judgements for debt (R million)	1 722,8	1 383,3	-19,7	-339,5

**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 August 2011 and the three months ended August 2010 1/**

Item	Contribution (% points) to the % change in the total number of summonses for debt	Contribution (% points) to the % change in the total number of civil judgements for debt	Contribution (% points) to the % change in the total value of civil judgements for debt
<b>Goods sold</b>			
– Open account	-2,2	-2,0	-0,9
– Instalment sale transactions	-0,3	-0,2	-0,3
<b>Services</b>			
– Professional	-2,4	-2,0	-0,1
– Other	3,1	-4,1	-1,5
Rent	-0,5	-1,2	-0,9
Money lent	-6,4	-11,4	-10,2
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	-3,5	-5,8	-5,3
Other debts	-6,0	-0,5	-0,7
<b>Total</b>	<b>-18,3</b>	<b>-27,3</b>	<b>-19,7</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 June to August 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 August 2010	Actual estimates August 2011	% change between August 2010 and August 2011	Difference between August 2010 and August 2011
Number of summonses for debt	112 507	95 199	-15,4	-17 308
Number of judgements for debt	53 934	41 706	-22,7	-12 228
Value of judgements for debt (R million)	509,1	438,3	-13,9	-70,8

## 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 August 2011 was 90,7%. Improved response rate for July 2011 was 91,4%.
<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

## 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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