

Statistics of civil cases for debt December 2005

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Key figures for the month ended December 2005

	December 2005	% change between December 2004 and December 2005	% change between October 2004 to December 2004 and October 2005 to December 2005	% change between January 2004 to December 2004 and January 2005 to December 2005
Actual estimates				
Number of civil summonses issued for debt	81 769	-18,5	-5,1	-6,7
Number of civil judgements recorded for debt	63 824	3,4	6,3	-1,2
Value of civil judgements recorded for debt (R million)	551,6	26,6	14,6	-1,9

Key findings for the year 2005

The number of civil summonses for debt lower than a year ago

The number of civil summonses issued for debt for the year 2005 decreased by 6,7% compared with year 2004.

The major contributors to the decrease of 6,7% in civil summonses issued for debt for the year 2005 compared with year 2004 were civil summonses issued in respect of 'other services' (-2,3 percentage points), money lent (-2,0 percentage points) and professional services (-1,0 percentage points).

The number of civil judgements recorded for debt lower than a year ago

The number of civil judgements recorded for debt for the year 2005 decreased by 1,2% compared with year 2004.

The major contributors to the decrease of 1,2% in the number of civil judgements recorded for debt for the year 2005 compared with year 2004 were civil judgements recorded in respect of 'other services' (-1,7 percentage points), promissory notes and others (-1,4 percentage points) and rent (-1,3 percentage points). However, this decrease was partially counteracted by an increase in judgements recorded in respect of 'other' debts (+3,1 percentage points).

The value of civil judgements recorded for debt lower than a year ago

The value of civil judgements recorded for debt for the year 2005 decreased by 1,9% compared with year 2004.

The major contributor to the decrease of 1,9% in the value of civil judgements recorded for debt for the year 2005 compared with year 2004 was civil judgements recorded in respect of 'other services' (-1,8 percentage points).

Key findings as at the end of December 2005

The number of civil summonses issued for debt decreases

The total number of civil summonses issued for debt for the fourth quarter of 2005 decreased by 5,1% compared with the fourth quarter of 2004.

The major contributor to the decrease of 5,1% in civil summonses issued for debt for the fourth quarter of 2005 compared with the fourth quarter of 2004, was civil summonses issued in respect of 'other services' (-4,5 percentage points). (see table 5 column 2 page 11).

The number of civil judgements recorded for debt increases

The total number of civil judgements recorded for debt for the fourth quarter of 2005 increased by 6,3% compared with the fourth quarter of 2004.

The major contributors to the increase of 6,3% in the number of civil judgements recorded for debt for the fourth quarter of 2005 compared with the fourth quarter of 2004, were civil judgements in respect of money lent (+4,7 percentage points) and 'other' debts (+4,1 percentage points). However, this increase was partially counteracted by a decrease in judgements recorded for debt in respect of 'other services' (-3,5 percentage points) (see table 5 column 3 page 11).

The value of civil judgements recorded for debt increases

The total value of civil judgements recorded for debt for the fourth quarter of 2005 increased by 14,6% compared with the fourth quarter of 2004.

The major contributors to the increase of 14,6% in the value of civil judgements recorded for the fourth quarter of 2005 compared with the fourth quarter of 2004, were civil judgements recorded in respect of 'other' debts (+7,3 percentage points), promissory notes and others (+3,6 percentage points) and goods sold on account (+2,8 percentage points). However, this increase was partially counteracted by a decrease in value of judgements recorded for debt in respect of 'other services' (-2,1 percentage points) (see table 5 column 4 page 11).

During December 2005, 63 824 civil judgements for debt, amounting to R551,6 million, were recorded. The largest contributors to the R551,6 million were civil judgements relating to money lent (R161,6 million or 29,3%) and 'other' debts (R101,4 million or 18,4%).

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

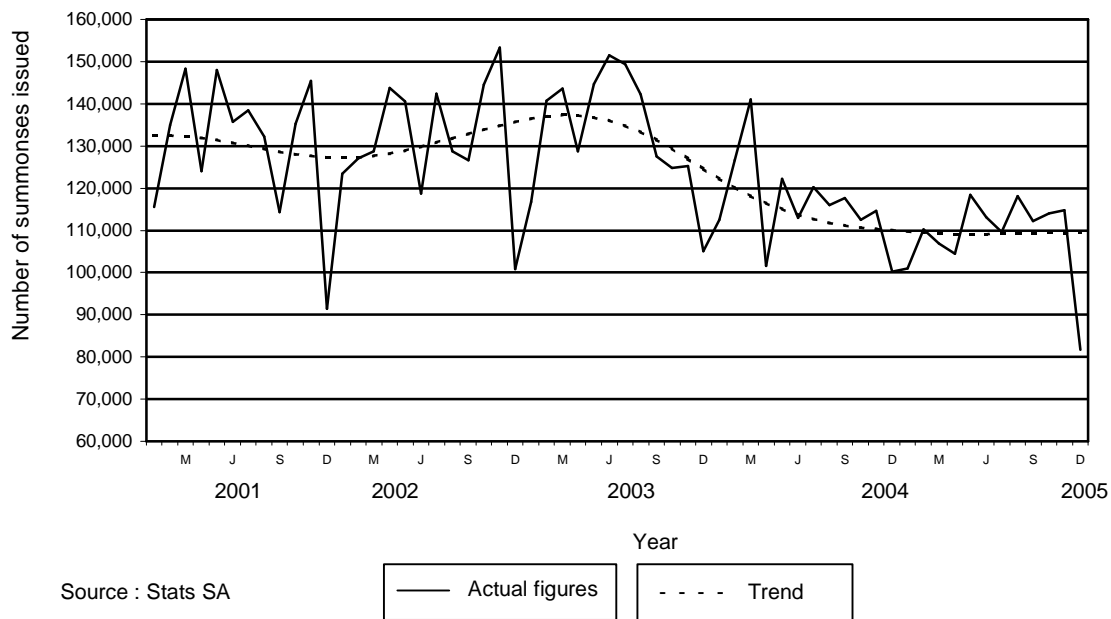
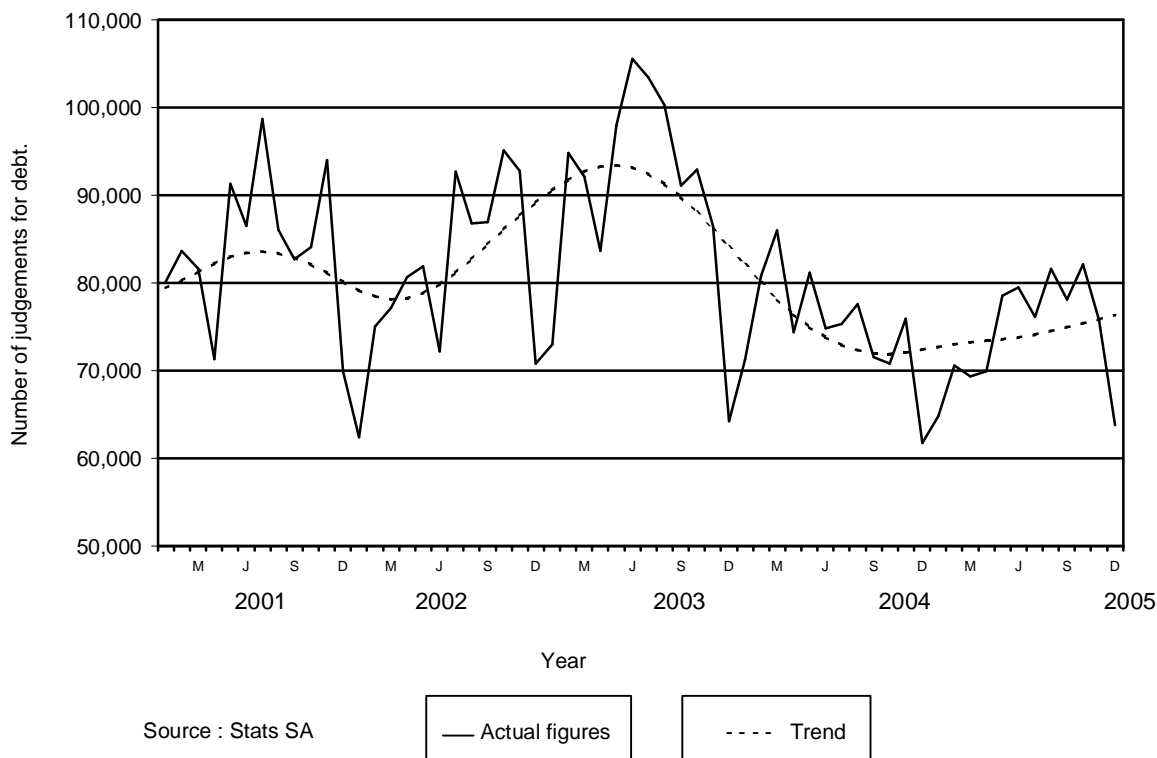


Figure 2 - Civil judgements recorded for debt



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Statistician-General

Notes

Forthcoming issue	Issue	Expected release date
	January 2006	23 March 2006
Purpose of the survey	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.	
Response rate	The response rate for December 2005 was 82%.	

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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			
	2005	2004	2005	2005	2005	2004	2005	2005
		Dec.	Nov*.	Dec.		Dec.	Nov*	Dec.
1. Cases recorded								
1.1 Actual figures	1 557 129	114 143	144 290	102 052	1 409 632	105 043	129 647	93 710
1.2 Seasonally adjusted		142 597	132 740	127 325		127 448	118 769	113 288
2. Civil summonses for debt								
2.1 Goods sold								
2.1.1 Open account	159 645	10 896	15 374	8 996	138 837	9 644	13 224	7 828
2.1.2 Instalment sale transactions	51 005	3 990	3 865	2 261	46 464	3 703	3 279	1 941
2.2 Services								
2.2.1 Professional	152 688	13 604	12 342	7 941	133 208	12 861	9 860	7 084
2.2.2 Other	228 338	21 464	16 630	11 173	207 630	20 003	15 102	10 001
2.3 Rent	49 881	3 935	4 720	3 692	40 040	2 701	3 658	2 803
2.4 Money lent	297 725	22 186	28 589	23 012	278 834	21 544	27 365	22 338
2.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	127 610	7 329	11 489	8 135	117 535	6 326	10 784	7 402
2.6 Other debts	237 962	16 869	21 746	16 559	211 640	15 422	18 988	14 893
2.7 Total								
2.7.1 Actual figures	1 304 854	100 273	114 755	81 769	1 174 188	92 204	102 260	74 290
2.7.2 Seasonally adjusted		131 951	109 283	107 083		117 603	96 468	94 016

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
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
2005	165 202	69 776	38 487	9 248	20 091	78 114	156 641	57 701	50 325	138 300	27 437	58 379
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	4 003	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	4 914	5 759	11 839	3 311	5 083
S	15 391	5 612	3 517	911	1 539	7 311	13 090	4 988	4 851	12 216	1 112	5 083
O	14 575	7 432	3 951	871	1 433	6 397	13 889	4 622	4 479	11 456	1 901	5 083
N	16 106	6 489	4 009	740	1 410	6 397	11 730	5 345	4 627	12 428	2 469	5 083
D	8 381	3 489	3 516	401	1 367	6 397	11 730	2 978	3 367	7 805	2 235	5 161

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			
	2005	2004	2005	2005	2005	2004	2005	2005
		Dec.	Nov*	Dec.		Dec.	Nov*	Dec.
1. Judgements								
1.1 Goods sold								
1.1.1 Open account	113 538	7 442	9 451	7 660	103 969	6 714	8 572	6 744
1.1.2 Instalment sale transactions	16 625	1 280	1 160	1 302	14 924	1 117	1 010	1 138
1.2 Services								
1.2.1 Professional	81 874	5 750	7 317	5 505	76 594	5 401	6 570	4 829
1.2.2 Other	123 771	10 345	8 587	8 112	116 438	9 623	8 031	7 422
1.3 Rent	29 959	2 590	4 107	3 088	23 371	1 905	3 374	2 361
1.4 Money lent	310 804	22 170	27 450	24 318	306 190	21 791	27 067	23 953
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	81 264	5 138	5 304	4 276	77 776	4 989	4 911	3 789
1.6 Other debts	132 634	7 032	12 388	9 563	120 627	6 386	11 466	8 909
1.7 Total								
1.7.1 Actual figures	890 469	61 747	75 764	63 824	839 889	57 926	71 001	59 145
1.7.2 Seasonally adjusted		75 616	74 057	78 388		70 967	69 600	72 668

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			
	2005	2004	2005	2005	2005	2004	2005	2005
		Dec.	Nov*.	Dec.		Dec.	Nov*.	Dec.
R' 000								
1. Judgements								
1.1 Goods sold								
1.1.1 Open account	692 342	42 858	69 302	63 146	543 479	32 850	52 779	32 713
1.1.2 Instalment sale transactions	299 551	26 093	23 661	33 458	242 596	20 873	18 084	22 734
1.2 Services								
1.2.1 Professional	280 755	18 235	22 648	31 641	232 140	14 819	17 876	21 703
1.2.2 Other	622 717	54 869	48 108	53 899	528 893	46 631	40 418	41 545
1.3 Rent	246 666	23 475	21 987	35 373	175 822	16 636	20 259	24 790
1.4 Money lent	2 197 214	136 953	194 677	161 587	2 047 581	132 335	176 856	139 407
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	901 017	53 258	70 763	71 133	784 861	49 453	46 106	41 792
1.6 Other debts	1 533 747	79 880	157 113	101 396	1 144 090	68 298	127 972	74 353
1.7 Total								
1.7.1 Actual figures	6 774 009	435 621	608 259	551 633	5 699 462	381 895	500 350	399 037
1.7.1 Seasonally adjusted		513 830	581 707	660 241		454 832	464 349	482 552

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	1,5	0,2	2,8
Instalment sale transactions	-0,7	0,1	0,1
Professional services	-2,6	-0,2	2,0
Other services	-4,5	-3,5	-2,1
Rent	0,4	0,7	0,4
Money lent	0,5	4,7	0,5
Promissory notes, bills, R/D cheques, credit cards and other acknowledgement of debt	0,1	0,2	3,6
Other debts	0,2	4,1	7,3
Total	-5,1	6,3	14,6

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 October 2005 to December 2005, 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 December 2004	Actual estimates December 2005	% change between December 2004 and December 2005	Difference between December 2004 and December 2005
Number of summonses for debt	100 273	81 769	-18,5%	-18 504
Number of judgements for debt	61 747	63 824	3,4%	2 077
Value of judgements for debt (R million)	435,6	551,6	26,6%	116,0

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 October 2004 to December 2004	Actual estimates October 2005 to December 2005	% change between October 2004 to December 2004 and October 2005 to December 2005	Difference between October 2004 to December 2004 and October 2005 to December 2005
Number of summonses for debt	327 435	310 593	-5,1%	-16 842
Number of judgements for debt	208 524	221 740	6,3%	13 216
Value of judgements for debt (R million)	1 611,4	1 846,6	14,6%	235,2

Table 8 - Percentage change in the total number and value of debts recorded between 2004 and 2005.

	Actual estimates October 2004 to December 2004	Actual estimates October 2005 to December 2005	% change between October 2004 to December 2004 and October 2005 to December 2005	Difference between October 2004 to December 2004 and October 2005 to December 2005
Number of summonses for debt	1 398 223	1 304 854	-6,7%	-93 369
Number of judgements for debt	901 621	890 469	-1,2%	-11 152
Value of judgements for debt (R million)	6 902,8	6 774,0	-1,9%	-128,8

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 from 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.
* Revised figures

Glossary

Acknowledgement of debt	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.
Bills	Bills are statements of charges for services rendered or for amounts owed.
Civil judgements	Civil judgements are decisions taken in a civil matter or a dispute between two people or parties.
Civil summonses	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.
Consent judgements	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.
Default judgements	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.
Instalment sale transaction	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.
Litigants	Litigants are people who take part in court proceedings, usually against each other, like a debtor and a creditor.
Litigants referred	Litigants referred relates to a case where the parties have been referred to another instance/court.
Open account transaction	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.
Other services	“Other services” refers to municipal services (except outstanding assessment rates), plumbers, builders, mechanics, panel-beaters and electricians.
Other debts	“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.

Plaintiff	Plaintiff is a person/party in a civil case who asks the court for judgement against another person.
Professional services	Professional services refers to medical doctors/dentists, advocates/attorneys, auditors/ accountants, architects, engineers and hospital services.
Promissory note	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.
Reference month	Reference month refers to one calendar month.
Refer to drawer (R/D) cheques	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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