



Statistics of civil cases for debt

February 2004

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Key figures for the month ended February 2004

	February 2004	% change between February 2003 and February 2004	% change between December 2002 to February 2003 and December 2003 to February 2004	% change between January 2003 to February 2003 and January 2004 to February 2004
Actual estimates				
Number of civil summonses issued for debt	126 246	-10,3	-4,1	-7,3
Number of civil judgements recorded for debt	80 497	-15,1	-9,5	-9,6
Value of civil judgements recorded for debt (R million)	635,0	-1,4	+3,5	+6,2

	February 2004	% change between January 2004 and February 2004	% change between September 2003 to November 2003 and December 2003 to February 2004
Seasonally adjusted estimates			
Number of civil summonses issued for debt	124 399	-0,6	+6,8
Number of civil judgements recorded for debt	80 734	-7,6	-4,4
Value of civil judgements recorded for debt (R million)	576,3	-9,5	-19,2

Key findings as at the end of February 2004

The number of civil summonses issued for debt increases

The number of civil summonses issued for debt for the three months ended February 2004, after seasonal adjustment, increased by 6,8% compared with the previous three months. However, the total number of civil summonses issued for debt for the three months ended February 2004 decreased by 4,1% compared with the three months ended February 2003. Furthermore, the total number of civil summonses issued for debt for the first two months of 2004 decreased by 7,3% compared with the first two months of 2003.

The major contributors to the decrease of 4,1% in civil summonses issued for debt for the three months ended February 2004 compared with the three months ended February 2003 were civil summonses issued in respect of money lent (-7,7 percentage points) and goods sold (-3,2 percentage points). However, this decrease was partially counteracted by an increase in summonses issued relating to 'other' debts (+2,6 percentage points) and 'other' services (+2,4 percentage points).

The number of civil judgements recorded for debt decreases

The number of civil judgements recorded for debt for the three months ended February 2004, after seasonal adjustment, decreased by 4,4% compared with the previous three months. Furthermore, the total number of civil judgements recorded for debt for the three months ended February 2004 decreased by 9,5% compared with the three months ended February 2003. The total number of civil judgements recorded for debt for the first two months of 2004 decreased by 9,6% compared with the first two months of 2003.

The major contributors to the decrease of 9,5% in the number of civil judgements recorded for debt for the three months ended February 2004 compared with the three months ended February 2003 were civil judgements in respect of money lent (-6,8 percentage points) and 'other' debts (-2,7 percentage points).

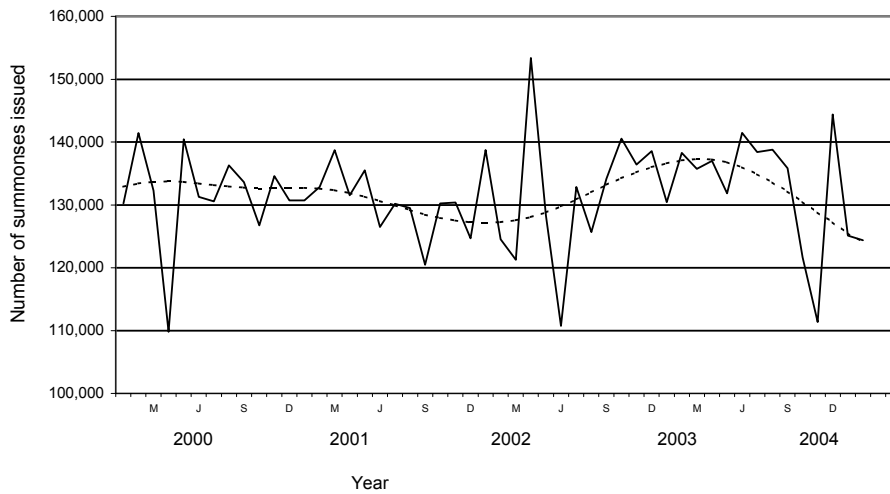
The value of civil judgements recorded for debt decreases

The value of civil judgements recorded for debt for the three months ended February 2004, after seasonal adjustment, decreased by 19,2% compared with the previous three months. However, the total value of civil judgements recorded for debt for the three months ended February 2004 increased by 3,5% compared with the three months ended February 2003. Furthermore, the total value of civil judgements recorded for debt for the first two months of 2004 increased by 6,2% compared with the first two months of 2003.

The major contributors to the increase of 3,5% in the value of civil judgements recorded for debt for the three months ended February 2004 compared with the three months ended February 2003 were civil judgements recorded in respect of promissory notes (+6,7 percentage points), 'other' debts (+3,1 percentage points) and 'other' services (+2,3 percentage points). However, this increase was partially counteracted by a decrease in judgements recorded relating to money lent (-9,5 percentage points).

During February 2004, 80 497 civil judgements for debt, amounting to R635,0 million, were recorded. The largest contributors to the R635,0 million were civil judgements relating to money lent (R192,6 million or 30,4%) and 'other' debts (R163,5 million or 25,8%).

Figure 1 - Civil summonses issued for debt

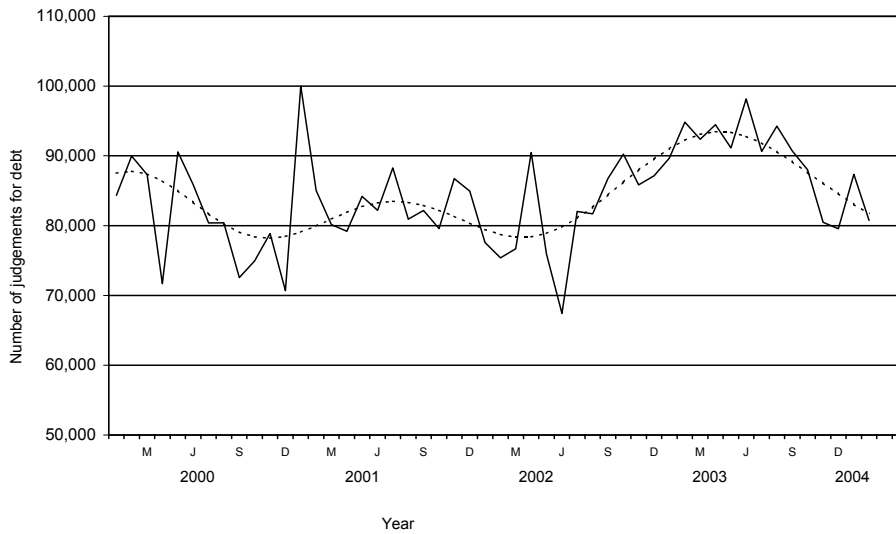


Source : Stats SA

— Seasonally adjusted

- - Trend

Figure 2 - Civil judgements recorded for debt



Source : Stats SA

— Seasonally adjusted

- - Trend

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 Statistician-General

Notes

Forthcoming issues	Issue	Expected release date
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	March 2004	27 May 2004
	April 2004	24 June 2004
	May 2004	22 July 2004
	June 2004	26 August 2004
	July 2004	23 September 2004
	August 2004	21 October 2004
	September 2004	25 November 2004
	October 2004	15 December 2004
	November 2004	20 January 2005
	December 2004	24 February 2005

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 February 2004 was 78,9%.

Contents

	Page
Notes	4
Tables	
Table 1 Number of civil cases recorded and summonses issued for debt according to business enterprises and private persons	6
Table 2 Number of civil cases recorded in selected magistrates' offices	7
Table 3 Number of civil default and consent judgements for debt according to business enterprises and private persons	8
Table 4 Value of civil default and consent judgements for debt according to business enterprises and private persons	9
Explanatory notes	10
Glossary	12
General information	14

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			
	2003	2003	2004	2004	2003	2003	2004	2004
		Feb.	Jan.	Feb.		Feb.	Jan.	Feb.
1. Cases recorded								
1.1 Actual figures	1 801 274	159 845	128 319	142 733	1 671 791	147 890	118 944	131 607
1.2 Seasonally adjusted		157 820	145 058	141 740		146 552	134 383	130 987
2. Civil summonses for debt								
2.1 Goods sold								
2.1.1 Open account	209 016	21 392	14 159	15 522	186 204	18 705	12 363	13 723
2.1.2 Instalment sale transactions	52 568	3 352	3 537	4 206	48 169	3 052	3 273	3 920
2.2 Services								
2.2.1 Professional	165 715	14 196	12 952	14 104	157 675	13 338	12 293	13 434
2.2.2 Other	272 603	24 059	21 965	22 883	252 824	21 824	21 114	21 636
2.3 Rent	79 342	7 617	6 079	6 565	65 329	6 366	5 150	5 276
2.4 Money lent	417 605	42 653	25 905	28 010	405 557	41 097	24 874	26 639
2.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	132 743	10 204	10 675	11 918	123 156	9 402	10 008	11 159
2.6 Other	270 276	17 248	17 161	23 038	247 876	15 910	15 479	20 426
2.7 Total								
2.7.1 Actual figures	1 599 868	140 721	112 433	126 246	1 486 791	129 694	104 554	116 212
2.7.2 Seasonally adjusted		138 280	125 130	124 398		127 905	115 933	114 821

Table 2 - Number of civil cases recorded in 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
2002	200 806	98 361	32 159	20 667	39 642	135 995	150 355	74 363	42 837	162 978	29 548	42 588
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
2003 - J	14 177	7 468	2 485	4 755	2 845	8 389	8 967	4 122	4 833	14 363	1 908	4 578
F	16 617	9 707	3 828	2 028	2 708	11 544	12 822	6 445	5 998	16 259	2 819	6 164
M	16 204	10 104	3 091	2 017	2 941	11 797	14 690	8 256	5 724	12 175	3 475	6 164
A	15 395	6 154	2 564	2 017	3 284	11 414	11 964	7 229	3 321	13 075	2 544	6 687
M	15 663	7 849	2 999	2 017	3 532	13 239	14 584	7 746	4 515	15 954	2 499	6 717
J	14 038	6 813	3 472	2 017	2 276	12 049	19 623	7 395	4 213	12 343	2 113	8 446
J	16 709	7 379	3 584	2 017	2 426	11 438	18 292	8 742	4 731	13 751	3 394	9 502
A	15 263	6 345	2 921	2 017	2 539	11 528	17 204	6 545	4 861	11 187	4 042	9 418
S	15 414	6 477	2 918	2 017	1 841	10 367	16 802	5 611	4 448	11 275	1 854	3 035
O	15 798	5 764	2 918	2 017	2 401	11 321	16 231	6 024	4 288	9 855	3 293	5 282
N	15 315	6 869	3 925	2 017	1 518	7 403	16 231	6 028	4 003	7 602	3 021	3 285
D	13 906	5 990	2 829	2 017	1 842	11 424	16 053	4 471	2 137	7 406	2 856	2 604
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	14 803	6 921	2 149	1 957	1 713	9 997	16 006	6 014	5 127	11 989	2 513	4 337

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			
	2003	2003	2004	2004	2003	2003	2004	2004
		Feb.	Jan.	Feb.		Feb.	Jan.	Feb.
1. Judgements								
1.1 Goods sold								
1.1.1 Open account	141 959	10 824	7 755	9 855	130 779	9 993	7 110	9 063
1.1.2 Instalment sale transactions	33 293	1 622	1 378	1 823	31 280	1 451	1 259	1 693
1.2 Services								
1.2.1 Professional	84 324	7 117	7 058	6 997	73 648	6 852	6 807	6 680
1.2.2 Other	139 914	12 342	9 309	11 141	131 607	11 564	8 875	10 625
1.3 Rent	52 190	2 749	4 602	4 537	49 615	2 144	3 884	3 882
1.4 Money lent	389 269	38 249	23 312	28 145	363 367	37 517	23 005	27 851
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	99 998	8 353	8 570	8 196	96 461	8 105	8 219	7 739
1.6 Other	144 846	13 586	9 295	9 803	133 024	12 636	8 464	9 044
1.7 Total								
1.7.1 Actual figures	1 085 793	94 842	71 279	80 497	1 029 783	90 261	67 623	76 578
1.7.2 Seasonally adjusted		94 845	87 374	80 733		90 612	82 917	77 026

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			
	2003	2003	2004	2004	2003	2003	2004	2004
		Feb.	Jan.	Feb.		Feb.	Jan.	Feb.
	R1 000							
1. Judgements								
1.1 Goods sold								
1.1.1 Open account	761 616	58 128	43 639	47 477	637 224	53 631	32 520	37 271
1.1.2 Instalment sale transactions	282 935	19 900	19 836	22 403	231 641	17 939	16 941	19 675
1.2 Services								
1.2.1 Professional	213 641	16 587	16 690	17 069	197 073	15 004	15 458	14 973
1.2.2 Other	634 169	47 577	57 985	47 932	571 847	41 538	52 850	40 621
1.3 Rent	300 680	19 101	23 181	26 062	250 426	14 348	17 267	18 170
1.4 Money lent	3 050 038	274 917	166 128	192 610	2 858 101	260 514	160 296	182 529
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	917 163	59 749	68 171	117 491	853 522	49 709	59 221	111 178
1.6 Other	1 569 427	147 320	134 168	163 523	1 256 410	144 592	83 894	123 874
1.7 Total								
1.7.1 Actual figures	7 729 669	643 279	529 798	634 567	6 856 245	607 275	438 447	548 290
1.7.2 Seasonally adjusted		585 541	636 697	576 267		547 062	549 705	490 852

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 magistrate's 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 (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 published. 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

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 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.
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 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.
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.

General information

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