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# Statistical release

**P0041**

## Statistics of civil cases for debt (Preliminary)

**February 2008**

**Embargoed until:**

**17 April 2008**

**09:30**

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### **Forthcoming issue**

March 2008

### **Expected release date**

22 May 2008

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## Key figures

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

Actual estimates	February 2008	% change between February 2007 and February 2008	% change between December 2006 to February 2007 and December 2007 to February 2008
Number of civil summonses issued for debt	97 873	-8,9	-11,3
Number of civil judgements recorded for debt	60 920	0,1	-10,3
Value of civil judgements recorded for debt (R million)	560,7	16,8	-2,4

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

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

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

*The total number of civil summonses issued for debt for the three months ended February 2008 decreased by 11,3% compared with the three months ended February 2007.*

The major contributors to this decrease were civil summonses issued in respect of money lent (-9,1 percentage points), promissory notes and other acknowledgements for debt (this category includes credit cards) (-1,6 percentage points) and 'other debts' (-1,2 percentage points) (see Table 6 column 2, page 9).

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

*The total number of civil judgements recorded for debt for the three months ended February 2008 decreased by 10,3% compared with the three months ended February 2007.*

Civil judgements in respect of money lent (-7,9 percentage points), goods sold on open account (-2,5 percentage points) and promissory notes and other acknowledgements for debt (-1,3 percentage points) were the main drivers behind the 10,3% decrease (see Table 6 column 3, page 9).

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

*The total value of civil judgements recorded for the three months ended February 2008 decreased by 2,4% compared with the three months ended February 2007.*

The major contributors to this decrease were civil judgements recorded in respect of 'other debts' (-3,7 percentage points), money lent (-2,6 percentage points) and goods sold on open account (-1,2 percentage points). There was, however, a positive contribution of 2,3 percentage points from promissory notes and other acknowledgements for debt. However, the value of civil judgements for February 2008 compared with February 2007 increased by 16,8%, which is the first annual increase since October 2007 (14,2%) (see Table 6 column 4, page 9).

During February 2008, 60 920 civil judgements for debt, amounting to R560,7 million, were recorded. The largest contributors to the R560,7 million were civil judgements relating to money lent (R153,3 million or 27,3%) and promissory notes and other acknowledgements for debt (R128,8 million or 23,0%) (see Table 3 and 4, page 7 and 8).

Figures 1 and 2 outline the number of civil summonses issued and civil judgements recorded for debt from 2002 to February 2008 respectively. In figure 1 from January 2002 the trend estimates for the total number of civil summonses issued for debt showed an upward increase until April 2003. The trend decreased from May 2003 to June 2005 but increased again to August 2006. Thereafter the trend decreased again.

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

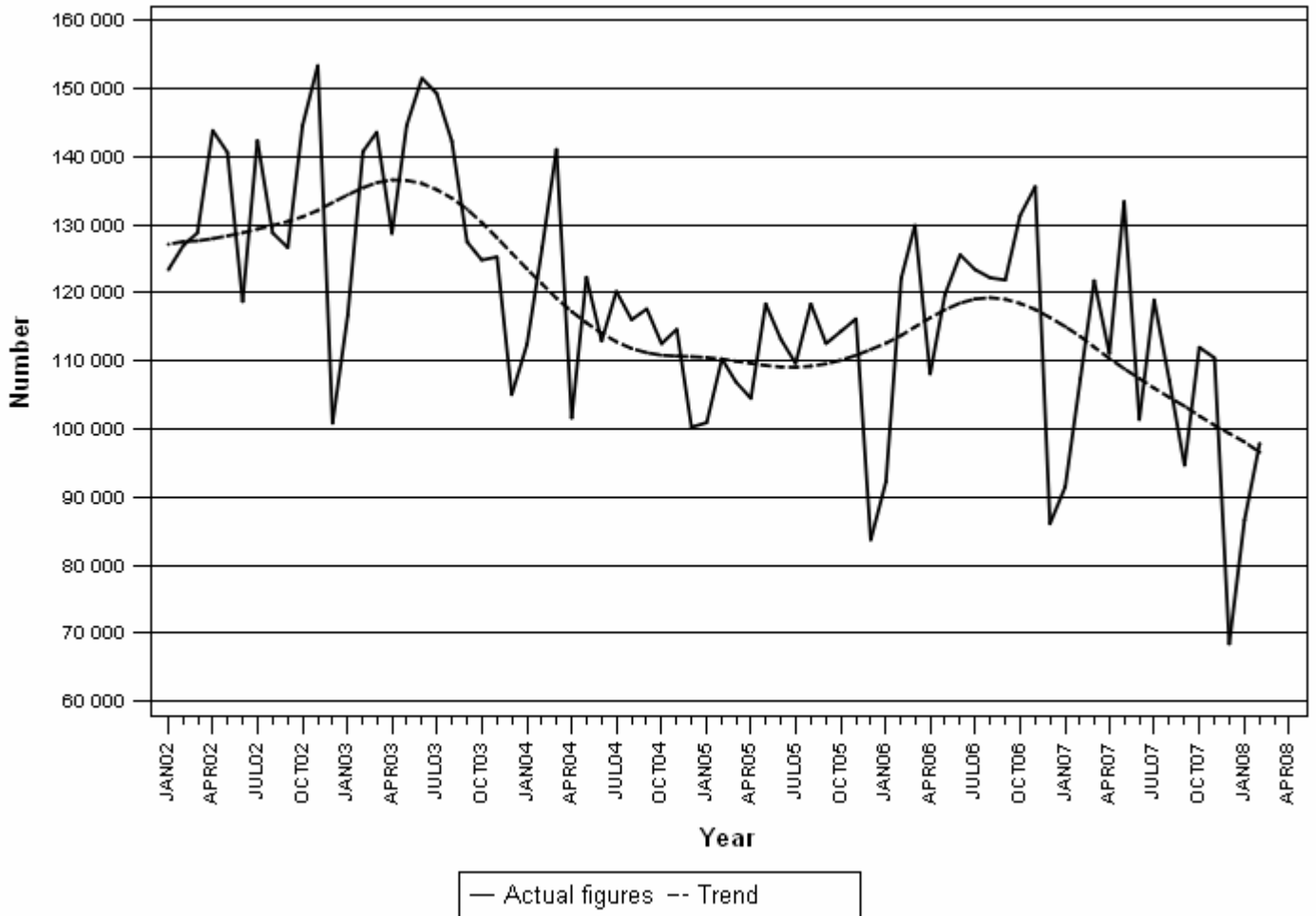
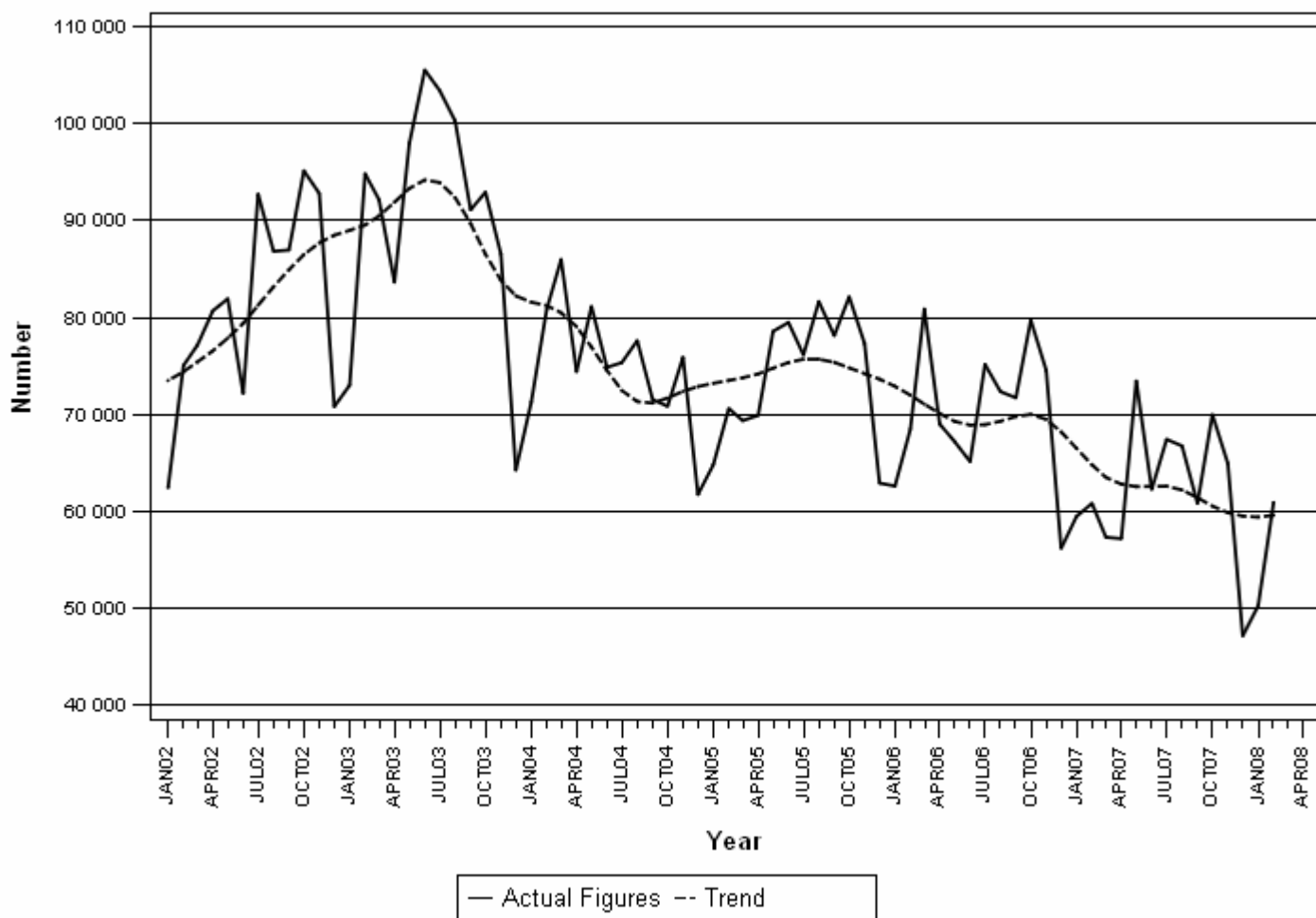


Figure 2 shows that the trend in civil judgements for debt generally declined from mid-2003 and this long-term decreasing trend started to level off towards the end of 2007.

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



**P J Lehohla**  
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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			
	2007	2007	2008		2007	2007	2008	
		February	* January	1/ February		February	* January	1/ February
<b>1. Cases recorded</b>								
<b>1.1 Actual figures</b>	1 459 945	119 529	100 519	111 772	1 318 425	108 601	90 283	102 440
<b>1.2 Seasonally adjusted</b>		116 980	114 813	109 359		106 868	102 302	100 930
<b>2. Civil summonses for debt</b>								
<b>2.1 Goods sold</b>								
<b>2.1.1 Open account</b>	117 734	9 383	8 499	9 535	98 588	7 899	6 846	7 880
<b>2.1.2 Instalment sale transactions</b>	27 838	2 202	2 255	2 339	23 512	1 959	1 907	1 897
<b>2.2 Services</b>								
<b>2.2.1 Professional</b>	129 259	10 279	8 628	9 854	110 911	8 811	7 091	8 527
<b>2.2.2 Other</b>	182 924	15 683	14 295	15 480	162 590	14 021	12 957	13 909
<b>2.3 Rent</b>	46 108	3 563	3 677	3 352	38 880	2 935	3 160	2 817
<b>2.4 Money lent</b>	350 896	32 367	22 806	23 275	330 652	30 705	21 594	22 100
<b>2.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt</b>	203 142	15 926	12 608	13 687	190 799	15 049	11 707	12 694
<b>2.6 Other debts</b>	220 217	17 983	13 813	20 351	192 203	15 454	11 724	19 088
<b>2.7 Total</b>								
<b>2.7.1 Actual figures</b>	1 278 118	107 386	86 581	97 873	1 148 135	96 833	76 986	88 912
<b>2.7.2 Seasonally adjusted</b>		106 114	102 464	97 008		95 352	90 959	87 734

1/ Preliminary.

\* Revised.

**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>	147 564	69 334	50 557	5 922	18 095	69 501	181 787	64 780	59 891	142 102	39 909	60 344
<b>2007</b>	<b>Year Total</b>	117 403	65 797	32 766	9 226	17 420	77 021	215 297	51 978	40 863	153 646	26 219	45 913
	<b>January</b>	7 940	6 102	1 275	729	1 282	5 789	22 003	3 455	2 138	14 856	1 635	4 238
	<b>February</b>	9 788	5 904	2 832	581	1 452	6 018	18 368	4 228	5 791	11 214	954	3 922
	<b>March</b>	12 802	7 935	3 553	1 123	1 613	8 978	15 648	4 318	5 925	13 803	2 186	4 010
	<b>April</b>	9 349	5 013	3 167	1 123	1 748	8 518	15 648	5 118	4 826	12 558	4 822	3 652
	<b>May</b>	10 792	6 650	5 105	1 332	2 346	5 245	25 094	5 655	2 760	16 251	2 714	4 242
	<b>June</b>	10 167	4 387	5 688	503	638	7 164	8 213	3 077	3 142	10 948	4 326	4 105
	<b>July</b>	13 170	4 784	1 799	983	2 173	7 164	20 470	5 775	2 865	14 144	3 004	4 110
	<b>August</b>	8 805	5 275	2 532	764	1 178	4 977	18 632	4 513	3 950	13 494	1 895	4 189
	<b>September</b>	8 734	4 614	1 922	470	1 442	5 154	16 515	3 804	2 855	11 363	1 217	4 070
	<b>October</b>	9 056	6 584	2 181	469	1 558	5 671	23 806	4 444	2 559	13 617	1 515	3 261
	<b>November</b>	9 144	5 153	1 202	788	1 065	6 383	22 542	4 899	3 027	13 026	1 367	3 236
<b>December</b>	7 656	3 396	1 510	361	925	5 960	8 358	2 692	1 025	8 372	584	2 878	
<b>2008</b>	<b>* January</b>	6 304	5 151	1 278	274	1 136	5 286	10 193	3 392	1 905	15 008	4 496	3 068
	<b>1/February</b>	9 368	4 538	2 187	431	1 132	5 476	11 003	4 424	3 013	11 748	3 162	2 842

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	
		February	* January	1/ February		February	* January	1/ February
<b>1. Judgements</b>								
<b>1.1 Goods sold</b>								
<b>1.1.1 Open account</b>	91 240	6 978	5 033	7 799	82 514	6 357	4 411	7 035
<b>1.1.2 Instalment sale transactions</b>	8 676	750	830	862	7 422	683	702	782
<b>1.2 Services</b>								
<b>1.2.1 Professional</b>	70 236	5 772	5 460	6 485	63 963	5 217	4 741	5 757
<b>1.2.2 Other</b>	83 337	6 806	7 650	6 878	78 276	6 385	7 188	6 322
<b>1.3 Rent</b>	25 174	1 955	2 962	2 863	20 002	1 528	2 254	2 256
<b>1.4 Money lent</b>	284 538	24 406	17 789	19 705	280 107	24 144	17 501	19 322
<b>1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt</b>	79 219	6 459	3 718	6 559	75 470	6 148	3 206	6 202
<b>1.6 Other debts</b>	105 316	7 703	6 823	9 769	96 936	6 788	6 265	8 860
<b>1.7 Total</b>								
<b>1.7.1 Actual figures</b>	747 736	60 829	50 265	60 920	704 690	57 250	46 268	56 536
<b>1.7.2 Seasonally adjusted</b>		62 906	57 729	63 186		59 046	53 366	58 528

1/ Preliminary.

\* Revised.



**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	
		February	January	1/ February		February	January	1/ February
<b>1. Judgements</b>								
<b>1.1 Goods sold</b>								
<b>1.1.1 Open account</b>	645 348	48 762	40 845	48 242	499 331	38 461	29 398	34 005
<b>1.1.2 Instalment sale transactions</b>	220 929	13 751	19 775	19 876	180 234	11 882	15 339	16 780
<b>1.2 Services</b>								
<b>1.2.1 Professional</b>	234 349	19 857	20 678	19 567	188 541	15 718	15 821	15 874
<b>1.2.2 Other</b>	569 505	47 350	42 964	44 869	442 362	39 687	33 866	33 800
<b>1.3 Rent</b>	248 826	21 969	21 279	31 584	179 717	14 754	15 411	21 163
<b>1.4 Money lent</b>	1 996 121	159 140	123 773	153 317	1 868 083	154 002	116 900	142 207
<b>1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt</b>	819 376	59 311	35 102	128 797	738 603	54 900	30 952	121 178
<b>1.6 Other debts</b>	1 404 039	110 036	83 800	114 407	1 145 086	82 449	60 057	84 567
<b>1.7 Total</b>								
<b>1.7.1 Actual figures</b>	6 138 493	480 176	388 216	560 659	5 241 957	411 853	317 744	469 574
<b>1.7.2 Seasonally adjusted</b>		460 497	464 542	535 465		405 102	369 327	462 226

1/ Preliminary.  
\* Revised.

**Table 5 – 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	Actual estimates December 2006 to February 2007	Actual estimates December 2007 to February 2008	% change between December 2006 to February 2007 and December 2007 to February 2008	Difference between December 2006 to February 2007 and December 2007 to February 2008
Number of summonses for debt	284 970	252 896	-11,3	-32 074
Number of judgements for debt	176 519	158 352	-10,3	-18 167
Value of judgements for debt (R million)	1 365,3	1 332,1	-2,4	-33,2

**Table 6 – Contribution of the different kinds of debts to the total number and value of debts recorded for the current quarter and the corresponding quarter of the previous year.**

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	-0,4	-2,5	-1,2
--Instalment sale transactions	0,0	0,1	1,8
Professional Services	-0,5	0,3	0,2
Other Services	0,7	-0,1	-0,7
Rent	0,8	1,5	1,5
Money lent	-9,1	-7,9	-2,6
Promissory notes, bills, R/D cheques, credit cards and other acknowledgement of debt	-1,6	-1,3	2,3
Other debts	-1,2	-0,4	-3,7
<b>Total</b>	<b>-11,3</b>	<b>-10,3</b>	<b>-2,4</b>

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 December 2006 to February 2007, divided by 100. Figures have been rounded off.

**Table 7 – 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	Actual estimates February 2007	Actual estimates February 2008	% change between February 2007 and February 2008	Difference between February 2007 and February 2008
Number of summonses for debt	107 386	97 873	-8,9	-9 513
Number of judgements for debt	60 829	60 920	0,1	91
Value of judgements for debt (R million)	480,2	560,7	16,8	80,5

## 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 February 2008 was 85,0%.</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, on diskette 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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