

Statistics of civil cases for debt

January 2005

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Key figures for the month ended January 2005

	January 2005	% change between January 2004 and January 2005	% change between November 2003 to January 2004 and November 2004 to January 2005
Actual estimates			
Number of civil summonses issued for debt	93 591	-16,8	-10,0
Number of civil judgements recorded for debt	63 207	-11,3	-9,6
Value of civil judgements recorded for debt (R million)	513,5	-3,1	-6,2

	January 2005	% change between December 2004 and January 2005	% change between August 2004 to October 2004 and November 2004 to January 2005
Seasonally adjusted estimates			
Number of civil summonses issued for debt	105 457	-18,5	-1,1
Number of civil judgements recorded for debt	75 369	-0,4	+6,1
Value of civil judgements recorded for debt (R million)	599,9	+18,3	-1,8

Key findings as at the end of January 2005

The number of civil summonses issued for debt decreases

The number of civil summonses issued for debt for the three months ended January 2005, after seasonal adjustment, decreased by 1,1% compared with the previous three months. Furthermore, the total number of civil summonses issued for debt for the three months ended January 2005 decreased by 10,0% compared with the three months ended January 2004.

The major contributors to the decrease of 10,0% in civil summonses issued for debt for the three months ended January 2005 compared with the three months ended January 2004, were civil summonses issued in respect of money lent (-3,2 percentage points), goods sold on open account (-2,5 percentage points), rent (-2,1 percentage points) and promissory notes (-2,0 percentage points) (see table 5 column 2).

The number of civil judgements recorded for debt increases

The number of civil judgements recorded for debt for the three months ended January 2005, after seasonal adjustment, increased by 6,1% compared with the previous three months. However, the total number of civil judgements recorded for debt for the three months ended January 2005 decreased by 9,6% compared with the three months ended January 2004.

The major contributors to the decrease of 9,6% in the number of civil judgements recorded for debt for the three months ended January 2005 compared with the three months ended January 2004, were civil judgements in respect of rent (-2,6 percentage points), goods sold on open account (-2,4 percentage points), promissory notes (-2,2 percentage points) and 'other' debts (-1,6 percentage points) (see table 5 column 3).

The value of civil judgements recorded for debt decreases

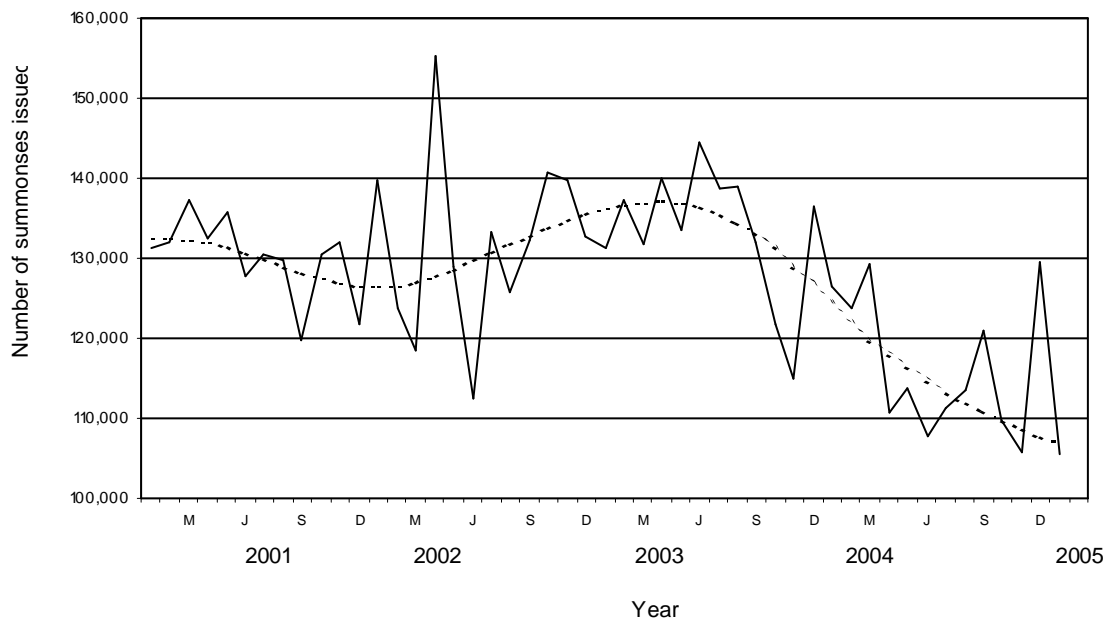
The value of civil judgements recorded for debt for the three months ended January 2005, after seasonal adjustment, decreased by 1,8% compared with the previous three months. Furthermore, the total value of civil judgements recorded for debt for the three months ended January 2005 decreased by 6,2% compared with three months ended January 2004.

The major contributor to the decrease of 6,2% in the value of civil judgements recorded for the three months ended January 2005 compared with the three months ended January 2004, was civil judgements recorded in respect of 'other' debts (-6,3 percentage points). However, this decrease was lightly counteracted by an increase in civil judgements recorded in respect of 'other' services (+1,4 percentage points) (see table 5 column 4).

During January 2005, 63 207 civil judgements for debt, amounting to R513,5 million, were recorded. The largest contributors to the R513,5 million were civil judgements relating to money lent (R173,0 million or 33,7%), 'other' debts (R81,8 million or 15,9%), 'other' services (R73,5 million or 14,3%) and promissory notes (R72,1 million or 14,0%) (see table 4 column 5).

Figures 1 and 2 outline the number of civil summonses issued and civil judgements recorded from 2001 to 2005

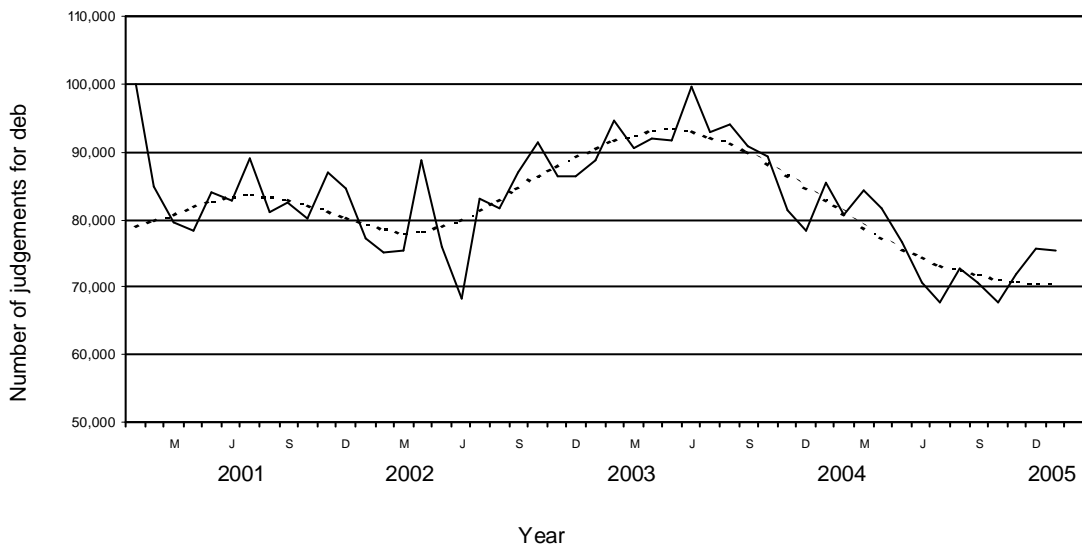
Figure 1 - Civil summonses issued for debt



Source : Stats SA

— Seasonally adjusted - - - - Trend

Figure 2 - Civil judgements recorded for debt



Source : Stats SA

— Seasonally adjusted - - - - Trend

**PP
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Statistician-General**

Notes

Forthcoming issue	Issue	Expected release date
	February 2005	21 April 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 January 2005 was 76,0%.	

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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			
	2004	2004	2004	2005	2004	2004	2004	2005
		Jan.	Dec.	Jan.		Jan.	Dec.	Jan.
Number								
1. Cases recorded								
1.1 Actual figures	1 594 269	128 319	114 143	117 217	1 468 203	118 944	105 043	107 964
1.2 Seasonally adjusted		143 359	138 816	131 343		132 788	127 549	120 801
2. Civil summonses for debt								
2.1 Goods sold								
2.1.1 Open account	166 745	14 159	10 896	11 857	146 808	12 363	9 644	10 536
2.1.2 Instalment sale transactions	50 254	3 537	3 990	3 712	46 274	3 273	3 703	3 472
2.2 Services								
2.2.1 Professional	167 273	12 952	13 604	12 221	158 478	12 293	12 861	11 450
2.2.2 Other	261 068	21 965	21 464	20 298	244 594	21 114	20 003	18 660
2.3 Rent	59 425	6 079	3 935	3 867	45 218	5 150	2 701	2 750
2.4 Money lent	325 544	25 905	22 186	19 444	310 493	24 874	21 544	18 711
2.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	131 093	10 675	7 329	5 413	121 148	10 008	6 326	4 889
2.6 Other	236 821	17 161	16 869	16 779	214 152	15 479	15 422	15 394
2.7 Total								
2.7.1 Actual figures	1 398 223	112 433	100 273	93 591	1 287 166	104 554	92 205	85 862
2.7.2 Seasonally adjusted		126 389	129 383	105 457		117 211	118 537	96 578

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
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
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
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	3 087	527	1 578	10 239	14 059	3 865	3 547	9 006	2 093	3 995

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			
	2004	2004	2004	2005	2004	2004	2004	2005
		Jan.	Dec.	Jan.		Jan.	Dec.	Jan.
Number								
1. Judgements								
1.1 Goods sold								
1.1.1 Open account	112 511	7 755	7 442	7 493	103 007	7 110	6 714	6 856
1.1.2 Instalment sale transactions	16 017	1 378	1 280	1 252	14 307	1 259	1 117	1 154
1.2 Services								
1.2.1 Professional	84 612	7 058	5 750	5 470	80 025	6 807	5 401	5 246
1.2.2 Other	139 466	9 309	10 345	10 746	131 269	8 875	9 623	10 106
1.3 Rent	41 418	4 602	2 590	2 439	31 039	3 884	1 905	1 925
1.4 Money lent	308 851	23 312	22 170	21 796	303 361	23 005	21 791	21 465
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	94 137	8 570	5 138	5 859	89 724	8 219	4 989	5 752
1.6 Other	104 609	9 295	7 032	8 152	96 031	8 464	6 386	7 450
1.7 Total								
1.7.1 Actual figures	901 621	71 279	61 747	63 207	848 764	67 623	57 926	59 954
1.7.2 Seasonally adjusted		85 357	75 690	75 369		81 743	71 688	72 187

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			
	2004	2004	2004	2005	2004	2004	2004	2005
		Jan.	Dec.	Jan.		Jan.	Dec.	Jan.
R' 000								
1. Judgements								
1.1 Goods sold								
1.1.1 Open account	585 615	43 639	42 858	46 823	453 401	32 520	32 850	38 062
1.1.2 Instalment sale transactions	284 507	19 836	26 093	23 169	233 000	16 941	20 873	23 000
1.2 Services								
1.2.1 Professional	260 267	16 690	18 235	20 130	226 121	15 458	14 819	18 007
1.2.2 Other	744 612	57 985	54 869	73 525	642 577	52 850	46 631	55 129
1.3 Rent	316 836	23 181	23 475	22 877	226 720	17 267	16 636	17 596
1.4 Money lent	2 285 479	166 128	136 953	173 040	2 200 833	160 296	132 335	158 232
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	902 100	68 171	53 258	72 079	826 289	59 221	49 453	68 298
1.6 Other	1 523 389	134 168	79 880	81 834	1 068 799	83 894	68 298	65 066
1.7 Total								
1.7.1 Actual figures	6 902 805	529 798	435 621	513 477	5 877 743	438 447	381 895	443 890
1.7.2 Seasonally adjusted		619 907	507 155	599 939		528 232	452 279	534 390

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

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 November 2003 to January 2004, 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 January 2004	Actual estimates January 2005	% change between January 2004 and January 2005	Difference between January 2004 and January 2005
Number of summonses for debt	112 433	93 591	-16,8%	-18 842
Number of judgements for debt	71 279	63 207	-11,3%	-8 072
Value of judgements for debt	529 798	513 477	-3,1%	-16 321

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 November 2003 to January 2004	Actual estimates November 2004 to January 2005	% change between November 2003 to January 2004 and November 2004 to January 2005	Difference between November 2003 to January 2004 and November 2004 to January 2005
Number of summonses for debt	342 737	308 509	-10,0%	-34 228
Number of judgements for debt	222 090	200 874	-9,6%	-21 216
Value of judgements for debt	1 686 250	1 581 444	-6,2%	-104 806

Table 8 - Percentage change in seasonally adjusted figures for the total number and value of debts recorded between the current month and the previous month.

	Seasonally adjusted December 2004	Seasonally adjusted January 2005	% change between December 2004 and January 2005	Difference between December 2004 and January 2005
Number of summonses for debt	129 383	105 457	-18,5%	-23 926
Number of judgements for debt	75 690	75 369	-0,4%	-321
Value of judgements for debt	507 155	599 939	+18,3%	92 784

Table 9 - Percentage change in seasonally adjusted figures for the total number and value of debts recorded between the current quarter and the previous quarter.

	Seasonally adjusted August 2004 to October 2004	Seasonally adjusted November 2004 to January 2005	% change between August 2004 to October 2004 and November 2004 to January 2005	Difference between August 2004 to October 2004 and November 2004 to January 2005
Number of summonses for debt	344 413	340 668	-1,1%	-3 746
Number of judgements for debt	210 062	222 927	+6,1%	12 865
Value of judgements for debt	1 734 214	1 703 157	-1,8%	-31 057

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, ejectment 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 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.

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.

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