

Statistics of civil cases for debt January 2006

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Key figures for the month ended January 2006

	January 2006	% change between January 2005 and January 2006	% change between November 2004 to January 2005 and November 2005 to January 2006
Actual estimates			
Number of civil summonses issued for debt	84 614	-16,2	-11,0
Number of civil judgements recorded for debt	61 804	-4,7	-0,5
Value of civil judgements recorded for debt (R million)	543,7	4,8	7,4

Key findings as at the end of January 2006

The number of civil summonses issued for debt decreases

The total number of civil summonses issued for debt for the three months ended January 2006 decreased by 11,0% compared with three months ended January 2005.

The major contributors to the decrease of 11,0% in civil summonses issued for debt for the three months ended January 2006 compared with the three months ended January 2005, were civil summonses issued in respect of 'other services' (-7,6 percentage points) and professional services (-3,4 percentage points) (see table 5 column 2 page 10).

The number of civil judgements recorded for debt decreases

The total number of civil judgements recorded for debt for the three months ended January 2006 decreased by 0,5% compared with three months ended January 2005.

The major contributors to the decrease of 0,5% in the number of civil judgements recorded for debt for the three months ended January 2006 compared with the three months ended January 2005, were civil judgements in respect of 'other services' (-4,5 percentage points) and promissory notes and others (-2,6 percentage points). However, this decrease was partially counteracted by an increase in judgements recorded for debt in respect of 'other' debts (+2,8 percentage points) and money lent (+2,5 percentage points) (see table 5 column 3 page 10).

The value of civil judgements recorded for debt increases

The total value of civil judgements recorded for debt for the three months ended January 2006 increased by 7,4% compared with three months ended January 2005.

The major contributors to the increase of 7,4% in the value of civil judgements recorded for the three months ended January 2006 compared with the three months ended January 2005, were civil judgements recorded in respect of 'other' debts (+4,6 percentage points), and goods sold on account (+2,4 percentage points). However, this increase was partially counteracted by a decrease in value of judgements recorded for debt in respect of 'other services' (-3,3 percentage points) (see table 5 column 4 page 10).

During January 2006, 61 804 civil judgements for debt, amounting to R543,7 million, were recorded. The largest contributors to the R543,7 million were civil judgements relating to money lent (R220,4 million or 40,5%) and 'other' debts (R89,5 million or 16,5%).

Figures 1 and 2 outline the number of civil summonses issued and civil judgements recorded from 2002 to 2006

Figure 1 - Civil summonses issued for debt

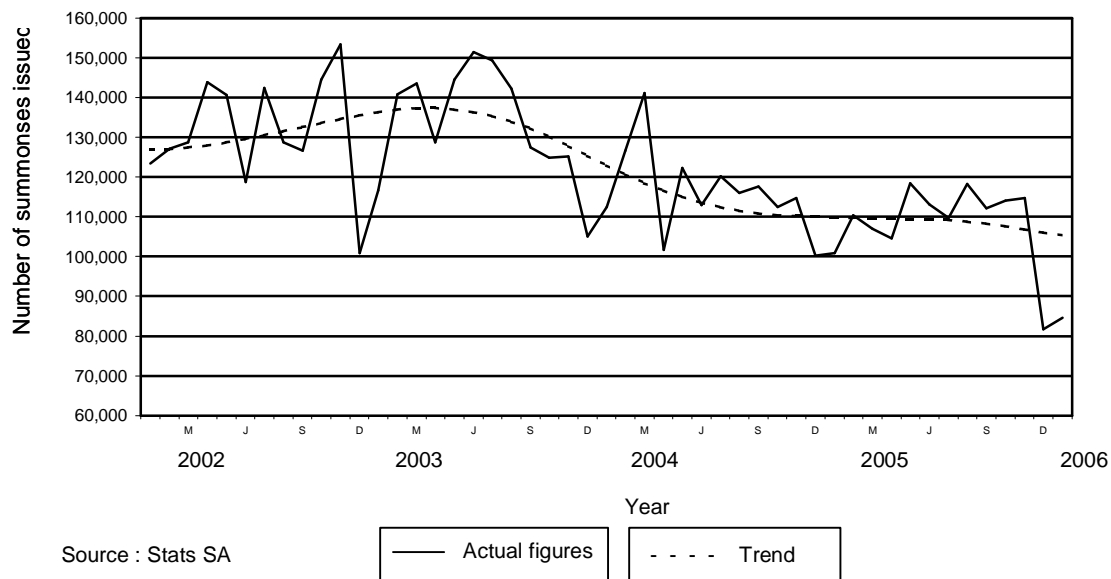
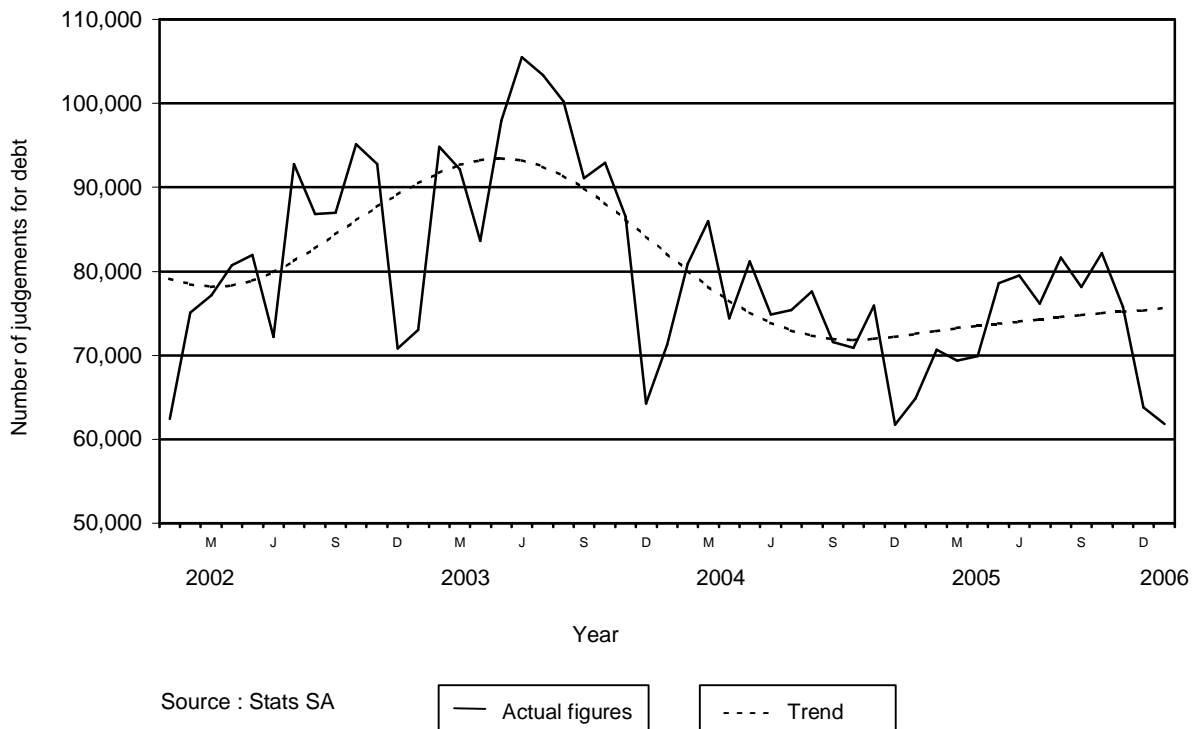


Figure 2 - Civil judgements recorded for debt



PJ Lehohla
Statistician-General

Notes

Forthcoming issue	Issue	Expected release date
	February 2006	20 April 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 January 2006 was 85%.	

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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	2005	2005	2006	2005	2005	2005	2006
		Jan.	Dec.*	Jan.		Jan.	Dec.*	Jan.
1. Cases recorded								
1.1 Actual figures	1 576 285*	117 361	109 382	97 532	1 425 352*	107 894	99 550	89 820
1.2 Seasonally adjusted		130 797	131 015	109 783		119 996	118 183	100 964
2. Civil summonses for debt								
2.1 Goods sold								
2.1.1 Open account	159 645	12 037	8 996	8 338	138 837	10 663	7 828	7 128
2.1.2 Instalment sale transactions	51 005	4 419	2 261	2 093	46 464	4 177	1 941	1 795
2.2 Services								
2.2.1 Professional	152 688	12 417	7 941	8 640	133 208	11 610	7 084	7 985
2.2.2 Other	228 338	20 215	11 173	13 088	207 630	18 647	10 001	11 914
2.3 Rent	49 881	3 878	3 692	3 852	40 040	2 761	2 803	2 969
2.3.1 Money lent	297 725	22 493	23 012	23 347	278 834	21 753	22 338	22 577
2.3.2 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	127 610	8 573	8 135	7 025	117 535	7 541	7 402	6 227
2.6 Other debts	237 962	16 905	16 559	18 231	211 640	15 560	14 893	16 308
2.7 Total								
2.7.1 Actual figures	1 304 854	100 937	81 769	84 614	1 174 191	92 712	74 290	76 902
2.7.2 Seasonally adjusted		113 331	104 000	95 463		103 601	92 718	86 361

* Revised

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
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
2006 - J	5 676	5 091	3 516	209	1 171	6 397	6 505	4 097	1 341	10 867	2 016	5 120

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	2005	2005	2006	2005	2005	2005	2006
		Jan.	Dec.*	Jan.		Jan.	Dec.*	Jan.
1. Judgements								
1.1 Goods sold								
1.1.1 Open account	113 538	8 049	7 660	7 084	103 969	7 396	6 744	5 950
1.1.2 Instalment sale transactions	16 625	1 251	1 302	1 075	14 924	1 152	1 138	897
1.2 Services								
1.2.1 Professional	81 874	5 539	5 505	5 588	76 594	5 254	4 829	5 108
1.2.2 Other	123 771	10 837	8 112	7 753	116 438	10 203	7 422	7 175
1.3 Rent	29 959	2 456	3 088	3 087	23 371	1 944	2 361	2 301
1.4 Money lent	310 804	21 808	24 318	24 199	306 190	21 462	23 953	23 807
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	81 264	5 939	4 276	3 766	77 776	5 835	3 789	3 337
1.6 Other debts	132 634	8 952	9 563	9 252	120 627	8 181	8 909	8 631
1.7 Total								
1.7.1 Actual figures	890 470	64 832	63 823	61 803	839 889	61 427	59 145	57 206
1.7.2 Seasonally adjusted		76 363	77 487	72 246		72 531	70 967	67 091

* Revised

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	2005	2005	2006	2005	2005	2005	2006
		Jan.	Dec.*	Jan.		Jan.	Dec.*	Jan.
1. Judgements								
1.1 Goods sold								
1.1.1 Open account	692 342	48 394	63 146	46 847	543 479	39 532	32 713	31 401
1.1.2 Instalment sale transactions	299 551	28 494	33 458	22 339	242 596	23 656	22 734	18 674
1.2 Services								
1.2.1 Professional	280 755	18 080	31 641	27 463	232 140	15 589	21 703	21 338
1.2.2 Other	622 717	72 929	53 899	48 698	528 893	54 618	41 545	37 050
1.3 Rent	246 666	22 810	35 373	32 786	175 822	17 545	24 790	23 627
1.4 Money lent	2 197 214	169 341	161 587	220 365	2 047 581	154 313	139 407	207 116
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	901 017	72 044	71 133	55 755	784 861	68 428	41 792	37 582
1.6 Other debts	1 533 747	86 733	101 396	89 450	1 144 090	67 825	74 353	61 181
1.7 Total								
1.7.1 Actual figures	6 774 009	518 825	551 634	543 703	5 699 462	441 505	399 037	437 969
1.7.2 Seasonally adjusted		595 638	654 833	618 015		509 624	482 004	499 797

* Revised

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

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 2004 to January 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 January 2005	Actual estimates January 2006	% change between January 2005 and January 2006	Difference between January 2005 and January 2006
Number of summonses for debt	100 937	84 614	-16,2%	-16 323
Number of judgements for debt	64 831	61 804	-4,7%	-3 027
Value of judgements for debt (R million)	518,8	543,7	4,8%	24,9

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 2004 to January 2005	Actual estimates November 2005 to January 2006	% change between November 2004 to January 2005 and November 2005 to January 2006	Difference between November 2004 to January 2005 and November 2005 to January 2006
Number of summonses for debt	315 855	281 138	-11,0%	-34 717
Number of judgements for debt	202 498	201 392	-0,5%	-1 106
Value of judgements for debt (R million)	1 586,8	1 703,6	7,4%	116,8

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, 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 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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Enquiries

Telephone number: (012) 310 8600/ 8390/ 8351/ 4892/ 8496/ 8095 (user information services)
(012) 310 8220 (technical enquiries)
(012) 310 8161 (orders)
(012) 310 4883/4885/8018 (library)

Fax number: (012) 310 8332 (technical enquiries)

Email: mpelim@statssa.gov.za (technical enquiries)
info@statssa.gov.za (user information services)
distribution@statssa.gov.za (orders)

Postal address: Private Bag X44, Pretoria, 0001

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