



**Statistics
South Africa**

Preferred supplier of quality statistics



Statistical release

P0041

Statistics of civil cases for debt (Preliminary)

January 2008

Embargoed until:

20 March 2008

09:30

Enquiries

User Information Services

Tel: (012) 310 8600/4892/8390

Forthcoming issue

February 2008

Expected release date

17 April 2008

Contents	Page
Key figures	2
Table A – Key figures for the month of January 2008.....	2
SUMMARY OF FINDINGS: STATISTICS OF CIVIL CASES FOR DEBT (JANUARY 2008)	2
Key findings as at the end of January 2008	2
The number of civil summonses issued for debt decreases	2
The number of civil judgements recorded for debt decreases	2
The value of civil judgements recorded for debt decreases.....	2
Figure 1 – Civil summonses issued for debt	3
Figure 2 – Civil judgements recorded for debt	4
Table 1 – Number of civil cases recorded and summonses issued for debt according to business enterprises and private persons.	5
Table 2 – Number of civil cases recorded according to selected magistrates’ offices.....	6
Table 3 – Number of civil default and consent judgements for debt according to business enterprises and private persons.	7
Table 4 – Value of civil default and consent judgements for debt according to business enterprises and private persons (R’000)	8
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.....	9
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.	9
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.	9
Explanatory notes	10
Glossary	11
General information	12

Key figures

Table A – Key figures for the month of January 2008

Actual estimates	January 2008	% change between January 2007 and January 2008	% change between November 2006 and January 2007 and November 2007 to January 2008
Number of civil summonses issued for debt	86 461	-5,5	-15,3
Number of civil judgements recorded for debt	49 421	-16,9	-15,1
Value of civil judgements recorded for debt (R million)	390,6	-14,0	-20,1

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

Key findings as at the end of January 2008

The number of civil summonses issued for debt decreases

The total number of civil summonses issued for debt for the three months ended January 2008 decreased by 15,3% compared with the three months ended January 2007.

The major contributors to this decrease were civil summonses issued in respect of money lent (-12,6 percentage points), 'other debts' (-2,5 percentage points) and goods sold on an open account (-1,4 percentage points). There was, however, an increase of 1,6 percentage points with regard to civil summonses issued for promissory notes and other acknowledgements for debt (this category includes credit cards) (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 January 2008 decreased by 15,1% compared with the three months ended January 2007.

Civil judgements in respect of money lent (-7,8 percentage points), goods sold on an open account (-4,0 percentage points) and 'other debts' (-1,9 percentage points) were the main drivers behind the 15,1% 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 January 2008 decreased by 20,1% compared with the three months ended January 2007.

The major contributors to this decrease were civil judgements recorded in respect of 'other debts' (-7,8 percentage points), money lent (-7,2 percentage points) and promissory notes and other acknowledgements for debt (-4,1 percentage points). There was, however, a positive contribution of 1,3 percentage points from instalment sale transactions (see Table 6 column 4, page 9).

During January 2008, 49 421 civil judgements for debt, amounting to R390,6 million, were recorded. The largest contributors to the R390,6 million were civil judgements relating to money lent (R127,1 million or 32,5%) and 'other debts' (R84,1 million or 21,5%) (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 January 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

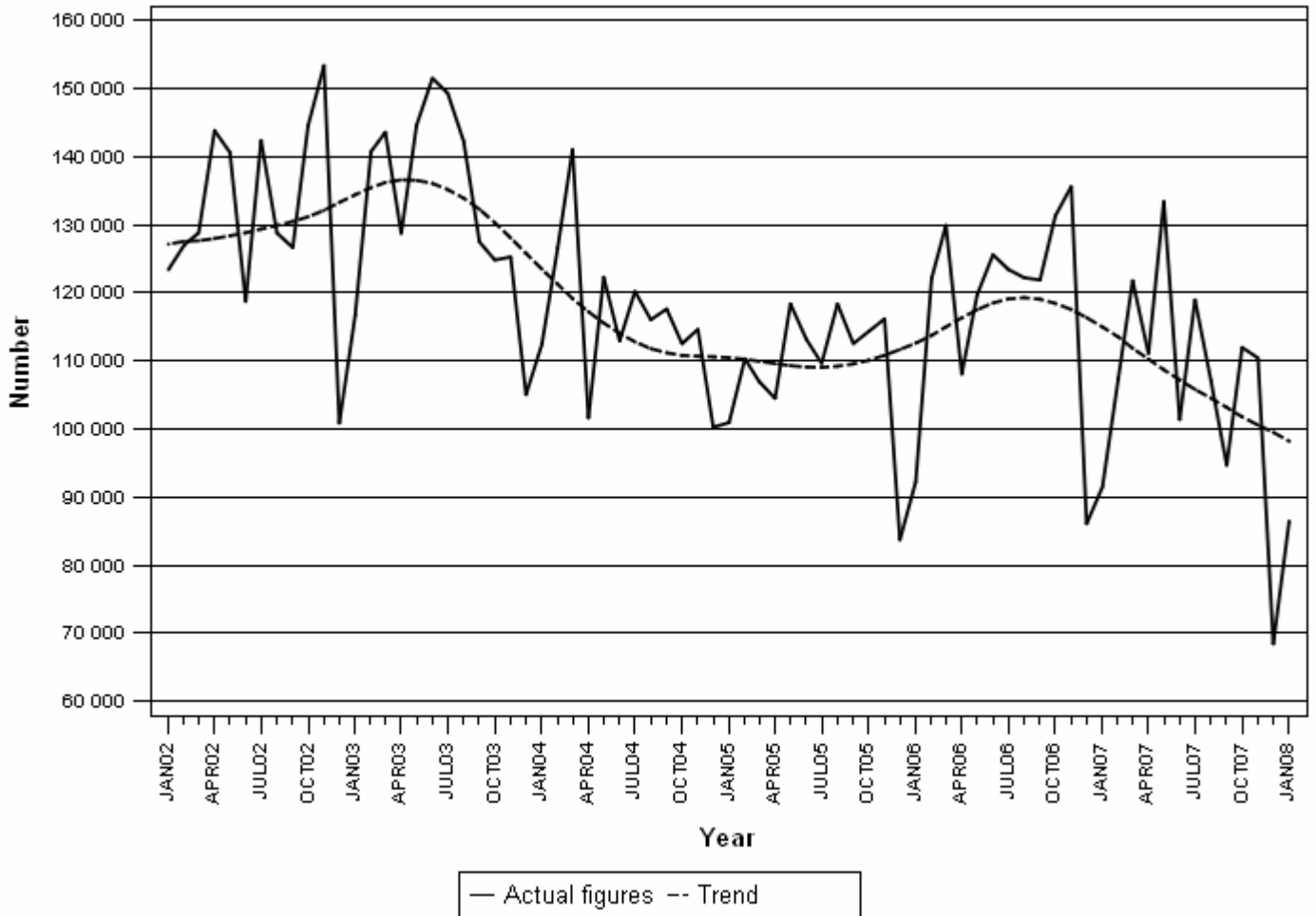
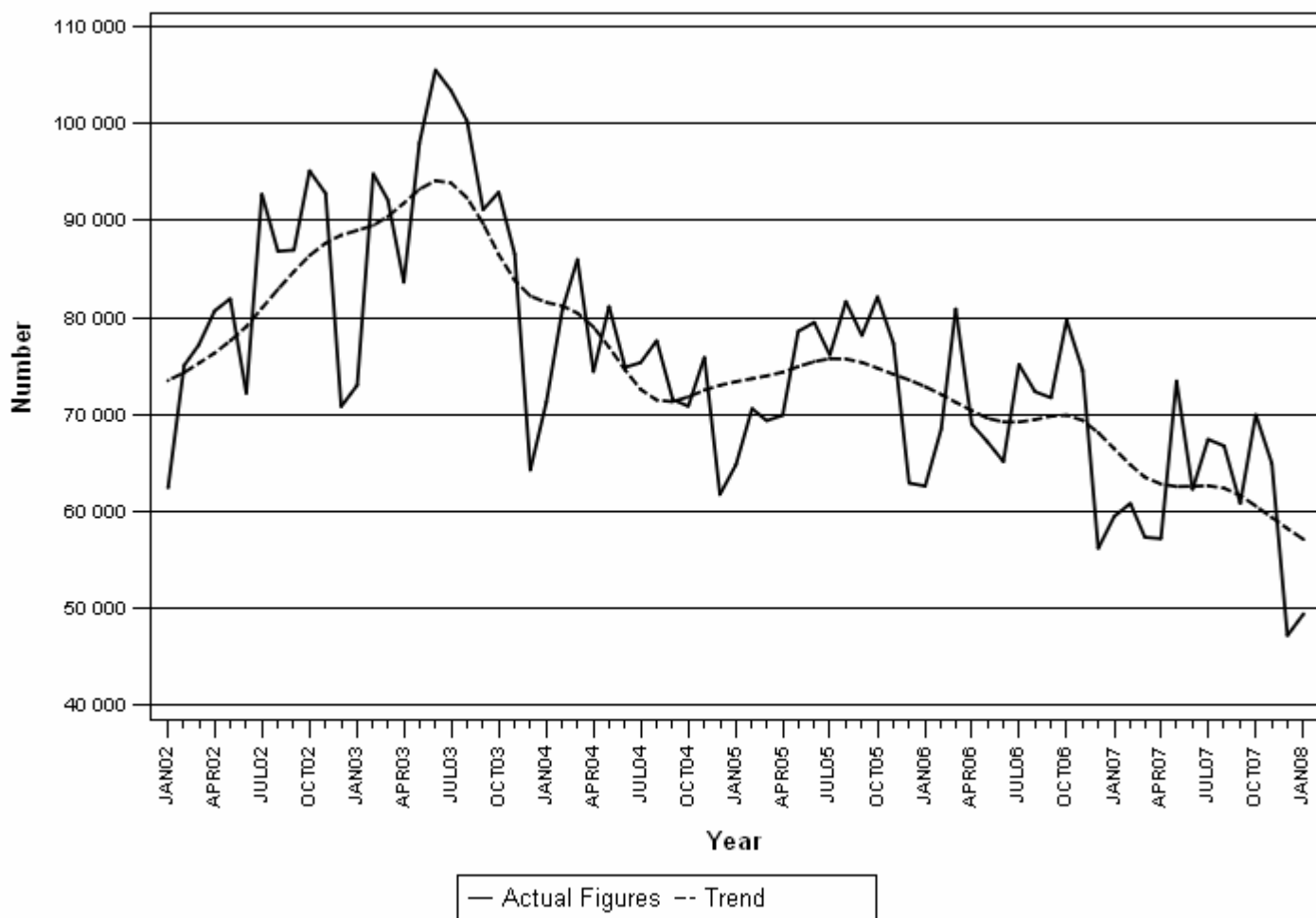


Figure 2 shows that the trend in civil judgements for debt generally declined from mid-2003 and this long-term decreasing trend continued into 2008.

Figure 2 – Civil judgements recorded for debt



P J Lehohla
Statistician-General

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
		January	* December	1/ January		January	* December	1/ January
1. Cases recorded								
1.1 Actual figures	1 459 928	115 424	78 658	100 400	1 318 408	105 445	70 589	89 991
1.2 Seasonally adjusted		131 436	107 574	114 830		118 886	95 263	101 880
2. Civil summonses for debt								
2.1 Goods sold								
2.1.1 Open account	117 701	7 665	6 383	8 236	98 555	6 428	5 166	6 571
2.1.2 Instalment sale transactions	27 838	2 232	2 033	2 455	23 512	2 006	1 698	2 073
2.2 Services								
2.2.1 Professional	129 257	8 841	7 500	8 400	110 908	7 481	6 462	6 830
2.2.2 Other	182 932	10 439	9 807	14 336	162 598	9 065	8 965	12 952
2.3 Rent	46 108	2 678	4 538	3 502	38 880	2 154	4 092	2 882
2.4 Money lent	350 905	30 611	16 275	21 562	330 661	29 222	15 212	20 481
2.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	203 142	13 901	10 945	13 389	190 799	13 111	9 985	12 482
2.6 Other debts	220 217	15 127	10 966	14 581	192 203	13 102	9 393	12 421
2.7 Total								
2.7.1 Actual figures	1 278 100	91 494	68 447	86 461	1 148 116	82 569	60 973	76 692
2.7.2 Seasonally adjusted		107 302	93 669	102 494		96 627	81 939	90 702

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
2006	Year Total	147 564	69 334	50 557	5 922	18 095	69 501	181 787	64 780	59 891	142 102	39 909	60 344
2007	Year Total	117 403	65 797	32 766	9 226	17 420	77 021	215 297	51 978	40 863	153 646	26 219	45 913
	January	7 940	6 102	1 275	729	1 282	5 789	22 003	3 455	2 138	14 856	1 635	4 238
	February	9 788	5 904	2 832	581	1 452	6 018	18 368	4 228	5 791	11 214	954	3 922
	March	12 802	7 935	3 553	1 123	1 613	8 978	15 648	4 318	5 925	13 803	2 186	4 010
	April	9 349	5 013	3 167	1 123	1 748	8 518	15 648	5 118	4 826	12 558	4 822	3 652
	May	10 792	6 650	5 105	1 332	2 346	5 245	25 094	5 655	2 760	16 251	2 714	4 242
	June	10 167	4 387	5 688	503	638	7 164	8 213	3 077	3 142	10 948	4 326	4 105
	July	13 170	4 784	1 799	983	2 173	7 164	20 470	5 775	2 865	14 144	3 004	4 110
	August	8 805	5 275	2 532	764	1 178	4 977	18 632	4 513	3 950	13 494	1 895	4 189
	September	8 734	4 614	1 922	470	1 442	5 154	16 515	3 804	2 855	11 363	1 217	4 070
	October	9 056	6 584	2 181	469	1 558	5 671	23 806	4 444	2 559	13 617	1 515	3 261
	November	9 144	5 153	1 202	788	1 065	6 383	22 542	4 899	3 027	13 026	1 367	3 236
*December	7 656	3 396	1 510	361	925	5 960	8 358	2 692	1 025	8 372	584	2 878	
2008	1/January	6 304	5 151	1 278	274	1 136	5 246	10 193	3 392	1 905	15 008	4 496	3 068

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 1/ January	2007	2007		2008 1/ January
		January	* December			January	* December	
1. Judgements								
1.1 Goods sold								
1.1.1 Open account	91 254	7 416	5 717	5 096	82 527	6 788	5 284	4 543
1.1.2 Instalment sale transactions	8 676	818	611	854	7 422	723	522	731
1.2 Services								
1.2.1 Professional	70 238	5 405	4 811	5 706	63 966	4 990	4 445	4 961
1.2.2 Other	83 332	6 612	5 677	7 321	78 271	6 233	5 277	6 818
1.3 Rent	25 174	1 805	2 477	2 464	20 002	1 365	1 911	1 897
1.4 Money lent	284 550	23 984	17 950	17 417	280 119	23 747	17 446	17 107
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	79 219	5 285	3 590	3 603	75 470	4 945	3 197	3 185
1.6 Other debts	105 316	8 173	6 352	6 960	96 936	7 487	5 829	6 228
1.7 Total								
1.7.1 Actual figures	747 759	59 498	47 185	49 421	704 713	56 278	43 911	45 470
1.7.2 Seasonally adjusted		67 829	56 488	56 383		64 409	52 821	52 127

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
		January	* December	1/ January		January	* December	1/ January
1. Judgements								
1.1 Goods sold								
1.1.1 Open account	645 336	47 731	37 278	39 787	499 321	35 811	27 836	28 959
1.1.2 Instalment sale transactions	220 929	14 267	23 515	19 133	180 234	12 815	18 704	14 921
1.2 Services								
1.2.1 Professional	234 361	18 206	16 467	19 887	188 554	14 245	13 326	15 448
1.2.2 Other	569 477	41 817	34 229	43 850	442 334	35 867	26 226	34 997
1.3 Rent	248 826	14 999	21 107	21 475	179 717	9 721	16 416	15 069
1.4 Money lent	1 996 126	144 141	133 866	127 128	1 868 088	139 422	108 199	119 751
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	819 376	60 610	46 067	35 173	738 603	56 469	33 747	31 099
1.6 Other debts	1 404 039	112 452	70 714	84 140	1 145 086	86 170	56 217	60 280
1.7 Total								
1.7.1 Actual figures	6 138 470	454 223	383 243	390 573	5 241 937	390 520	300 671	320 524
1.7.2 Seasonally adjusted		528 449	479 413	457 517		446 038	370 526	366 872

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 November 2006 to January 2007	Actual estimates November 2007 to January 2008	% change between November 2006 to January 2007 and November 2007 to January 2008	Difference between November 2006 to January 2007 and November 2007 to January 2008
Number of summonses for debt	313 175	265 331	-15,3	-47 844
Number of judgements for debt	190 250	161 571	-15,1	-28 679
Value of judgements for debt (R million)	1 545,6	1 235,4	-20,1	-310,2

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	-1,4	-4,0	-1,7
--Instalment sale transactions	-0,2	-0,1	1,3
Professional Services	-0,3	-0,5	-0,3
Other Services	-0,6	-0,4	-0,9
Rent	0,7	0,7	0,7
Money lent	-12,6	-7,8	-7,2
Promissory notes, bills, R/D cheques, credit cards and other acknowledgement of debt	1,6	-1,1	-4,1
Other debts	-2,5	-1,9	-7,8
Total	-15,3	-15,1	-20,1

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 2006 to January 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 January 2007	Actual estimates January 2008	% change between January 2007 and January 2008	Difference between January 2007 and January 2008
Number of summonses for debt	91 494	86 461	-5,5	-5 033
Number of judgements for debt	59 498	49 421	-16,9	-10 077
Value of judgements for debt (R million)	454,2	390,6	-14,0	-63,6

Explanatory notes

Introduction	1	<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>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.</p>
Purpose of the survey	3	<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>
Scope of the survey	4	<p>This survey covers-</p> <ul style="list-style-type: none"> • 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	5	<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>
Survey methodology and design	6	<p>The survey is conducted by mail each month from 151 magistrates' offices.</p>
Response rate	7	<p>The response rate for the civil cases for debt for January 2008 was 91,4%.</p>
Trend cycle	8	<p>Smoothed seasonally adjusted and trend estimates are generated using the X-11 Seasonal Adjustment Programme.</p>
Publications	9	<p>Users may also wish to refer to the following publications:</p> <ul style="list-style-type: none"> • <i>Bulletin of Statistics issued quarterly.</i> • <i>SA Statistics issued annually.</i>
Unpublished statistics	10	<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>
Symbols and abbreviations	11	<p>R/D Refer to Drawer CD Compact Disc Stats SA Statistics South Africa TBVC Transkei, Bophuthatswana, Venda, Ciskei * Revised figures</p>

Glossary

Acknowledgement of debt	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.
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 debt he owes without defending the action. This usually happens before the debtor signs a binding contract, e.g. 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 to 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 refer 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.

General information

Stats SA publishes approximately 300 different statistical releases each year. It is not economically viable to produce them in more than one of South Africa's eleven official languages. Since the releases are used extensively, not only locally but also by international economic and social-scientific communities, Stats SA releases are published in English only.

Stats SA has copyright on this publication. Users may apply the information as they wish, provided that they acknowledge Stats SA as the source of the basic data wherever they process, apply, utilize, publish or distribute the data: and also that they specify that the relevant application and analysis (where applicable) result from their own processing of the data.

Advanced release calendar

An advanced release calendar is disseminated on www.statssa.gov.za

Stats SA products

A complete set of Stats SA publications is available at the Stats SA Library and the following libraries:

National Library of South Africa, Pretoria Division
National Library of South Africa, Cape Town Division
Natal Society Library, Pietermaritzburg
Library of Parliament, Cape Town
Bloemfontein Public Library
Johannesburg Public Library
Eastern Cape Library Services, King William's Town
Central Regional Library, Polokwane
Central Reference Library, Nelspruit
Central Reference Collection, Kimberley
Central Reference Library, Mmabatho

Stats SA also provides a subscription service.

Electronic services

A large range of data is available via on-line services, diskette, CD and computer printouts. For more details about our electronic data services, contact (012) 310 8600/8390/8351/8496/4892/8095.

You can visit us on the Internet at: www.statssa.gov.za

General enquiries

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

Fax number: (012) 310 8664 (technical enquiries)

email: juan-pierret@statssa.gov.za (technical enquiries)
info@statssa.gov.za (user information services)
distribution@statssa.gov.za (orders)

Postal address: Private Bag X44, Pretoria, 0001

Produced by Stats SA