



Statistics of civil cases for debt

July 2004

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Key figures for the month ended July 2004

	July 2004	% change between July 2003 and July 2004	% change between May 2003 to July 2003 and May 2004 to July 2004	% change between January 2003 to July 2003 and January 2004 to July 2004
Actual estimates				
Number of civil summonses issued for debt	120 684	-19,2	-20,1	-14,1
Number of civil judgements recorded for debt	77 365	-25,2	-24,0	-16,1
Value of civil judgements recorded for debt (R million)	686,5	-3,3	-10,2	-4,3

	July 2004	% change between June 2004 and July 2004	% change between February 2004 to April 2004 and May 2004 to July 2004
Seasonally adjusted estimates			
Number of civil summonses issued for debt	110 315	3,3	-9,4
Number of civil judgements recorded for debt	68 244	-3,2	-13,6
Value of civil judgements recorded for debt (R million)	612,9	10,5	-4,3

Key findings as at the end of July 2004

The number of civil summonses issued for debt decreases

The number of civil summonses issued for debt for the three months ended July 2004, after seasonal adjustment, decreased by 9,4% compared with the previous three months. The total number of civil summonses issued for debt for the three months ended July 2004 decreased by 20,1% compared with the three months ended July 2003. Furthermore, the total number of civil summonses issued for debt for the first seven months of 2004 decreased by 14,1% compared with the first seven months of 2003.

The major contributors to the decrease of 20,1% in civil summonses issued for debt for the three months ended July 2004 compared with the three months ended July 2003 were civil summonses issued in respect of money lent (-7,8 percentage points), 'other' debts (-6,6 percentage points), goods sold on open account (-2,2 percentage points), and 'other services' (-1,5 percentage points).

The number of civil judgements recorded for debt decreases

The number of civil judgements recorded for debt for the three months ended July 2004, after seasonal adjustment, decreased by 13,6% compared with the previous three months. The total number of civil judgements recorded for debt for the three months ended July 2004 decreased by 24,0% compared with the three months ended July 2003. Furthermore, the total number of civil judgements recorded for debt for the first seven months of 2004 decreased by 16,1% compared with the first seven months of 2003.

The major contributors to the decrease of 24,0% in the number of civil judgements recorded for debt for the three months ended July 2004 compared with the three months ended July 2003 were civil judgements in respect of money lent (-9,3 percentage points), 'other' debts (-4,1 percentage points), goods sold on open account (-4,0 percentage points) and instalment sale transactions (-3,2 percentage points).

The value of civil judgements recorded for debt decreases

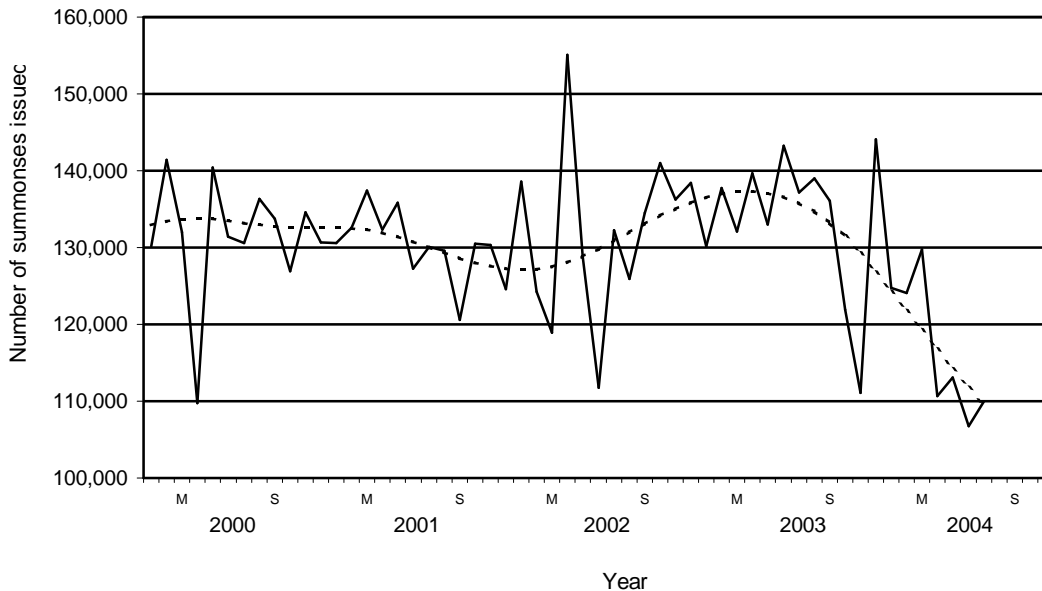
The value of civil judgements recorded for debt for the three months ended July 2004, after seasonal adjustment, decreased by 4,3% compared with the previous three months. The total value of civil judgements recorded for debt for the three months ended July 2004 decreased by 10,2% compared with the three months ended July 2003. Furthermore, the value of civil judgements recorded for debt for the first seven months of 2004 decreased by 4,3% compared with the first seven months of 2003.

The major contributor to the decrease of 10,2% in the value of civil judgements recorded for the three months ended July 2004 compared with the three months ended July 2003 was civil judgements recorded in respect of money lent (-13,5 percentage points). However, this decrease was counteracted by an increase in judgements recorded in respect of promissory notes (+2,9 percentage points).

During July 2004, 77 365 civil judgements for debt, amounting to R686,5 million, were recorded. The largest contributors to the R686,5 million were civil judgements relating to money lent (R191,0 million or 27,8%), 'other' debts (R187,8 million or 27,4%) and goods sold on open account (R92,4 million or 13,5%) (see table 4 column 5).

Figures 1 and 2 outline the number of civil summonses issued and civil judgements recorded from 2000 to 2004

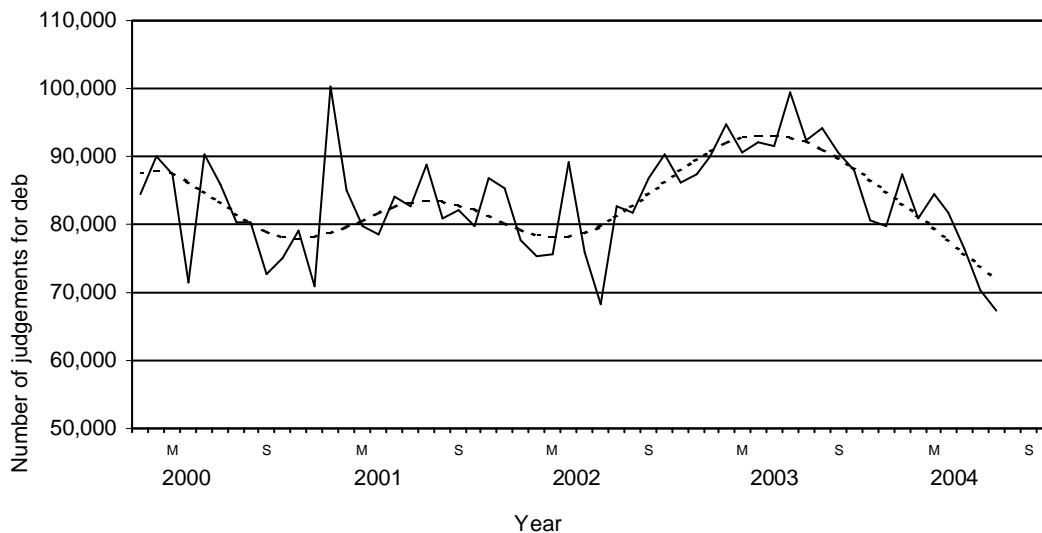
Figure 1 - Civil summonses issued for debt



Source : Stats SA

— Seasonally adjusted - - - Trend

Figure 2 - Civil judgements recorded for debt



Source : Stats SA

— Seasonally adjusted - - - Trend

**PP
PJ Lehohla
Statistician-General**

Notes

Forthcoming issue	Issue	Expected release date
	August 2004	21 October 2004
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 July 2004 was 82,9%.	

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 according to 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

Table1 - Number of civil cases recorded and summonses issued for debt according to business enterprises and private persons

Item	Business enterprise and private persons				Private persons			
	2003	2003 July	2004 June	2004 July	2003	2003 July	2004 June	2004 July
1 Cases recorded								
1.1 Actual figures	1 801 274	164 401	127 042	136 740	1 671 791	153 017	115 020	125 963
1.2 Seasonally adjusted		155 590	123 180	128 486		144 684	111 959	118 220
2 Civil summonses for debt								
2.1 Goods sold								
2.1.1 Open account	209 016	19 948	14 440	16 001	186 204	17 863	12 737	14 007
2.1.2 Instalment sale transactions	52 568	5 016	3 977	4 683	48 169	4 600	3 517	4 235
2.2 Services								
2.2.1 Professional	165 715	15 705	13 352	13 569	157 675	14 952	12 638	12 711
2.2.2 Other	272 603	23 622	18 006	21 381	252 824	21 597	16 276	19 998
2.3 Rent	79 342	6 116	5 863	5 236	65 329	4 871	4 416	4 012
2.4 Money lent	417 605	38 284	28 585	27 348	405 557	37 179	26 835	26 327
2.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgement of debt	132 743	12 170	10 667	11 503	123 156	11 046	9 839	10 624
2.6 Other	270 276	28 421	18 069	20 963	247 876	26 300	16 054	18 977
2.7 Total								
2.7.1 Actual figures	1 599 868	149 282	112 959	120 684	1 486 791	138 407	102 312	110 891
2.7.2 Seasonally adjusted		137 108	106 763	110 315		127 197	96 978	101 405

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
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	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	1 957	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	4 850	1 100	2 052	10 239	14 059	5 847	4 347	10 652	2 015	5 292

Table 3 - Number of civil default and consent judgements for debt according to business enterprises and private persons

Item	Business enterprise and private persons				Private persons			
	2003	2003 July	2004 June	2004 July	2003	2003 July	2004 June	2004 July
1 Judgements								
1.1 Goods sold								
1.1.1 Open account	141 959	11 333	9 693	10 724	130 779	10 348	8 945	9 955
1.1.2 Instalment sale transactions	33 293	2 523	1 257	1 257	31 280	2 383	1 088	1 119
1.2 Services								
1.2.1 Professional	84 324	7 522	7 317	6 455	80 648	7 155	6 899	6 221
1.2.2 Other	139 914	13 516	11 833	11 218	131 607	12 864	11 198	10 525
1.3 Rent	52 190	4 969	2 925	2 906	49 615	4 737	1 967	2 235
1.4 Money lent	389 269	39 021	25 241	27 354	363 367	32 436	24 622	27 041
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgement of debt	99 998	9 581	9 317	8 104	96 461	9 391	9 030	7 812
1.6 Other	144 846	14 954	7 041	9 347	133 024	13 417	6 289	8 709
1.7 Total								
1.7.1 Actual figures	1 085 793	103 419	74 624	77 365	1 029 783	98 732	70 039	73 616
1.7.2 Seasonally adjusted		91 248	70 467	68 244		87 466	66 933	65 260

Table 4 - Value of civil default and consent judgements for debt according to business enterprises and private persons

Item	Business enterprise and private persons				Private persons			
	2003	2003 July	2004 June	2004 July	2003	2003 July	2004 June	2004 July
	R' 000							
1 Judgements								
1.1 Goods sold								
1.1.1 Open account	761 616	64 449	46 307	92 350	637 224	53 663	34 121	81 914
1.1.2 Instalment sale transactions	282 935	23 388	20 620	26 516	231 641	18 306	13 325	21 169
1.2 Services								
1.2.1 Professional	213 641	15 036	20 777	38 879	197 073	13 589	16 249	36 739
1.2.2 Other	634 169	54 654	57 463	64 291	571 847	50 011	49 638	54 904
1.3 Rent	300 680	25 303	21 596	29 371	250 426	20 636	13 630	22 289
1.4 Money lent	3 050 038	253 999	164 582	190 957	2 858 101	212 964	156 267	184 274
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgement of debt	917 163	91 360	112 910	56 361	853 522	80 528	106 713	51 745
1.6 Other	1 569 427	181 831	97 520	187 796	1 256 410	109 097	64 006	131 003
1.7 Total								
1.7.1 Actual figures	7 729 669	710 020	541 775	686 521	6 856 245	578 795	453 948	584 037
1.7.2 Seasonally adjusted		640 228	554 699	612 943		535 479	475 760	537 556

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 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.

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