



Statistics of civil cases for debt

June 2004

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Key figures for the month ended June 2004

	June 2004	% change between June 2003 and June 2004	% change between April 2003 to June 2003 and April 2004 to June 2004	% change between January 2003 to June 2003 and January 2004 to June 2004
Actual estimates				
Number of civil summonses issued for debt	112 959	-25,4	-20,7	-13,2
Number of civil judgements recorded for debt	74 624	-29,3	-19,8	-14,4
Value of civil judgements recorded for debt (R million)	541,8	-20,5	-3,6	-4,5

	June 2004	% change between May 2004 and June 2004	% change between January 2004 to March 2004 and April 2004 to June 2004
Seasonally adjusted estimates			
Number of civil summonses issued for debt	106 562	-5,7	-12,7
Number of civil judgements recorded for debt	72 045	-6,2	-8,8
Value of civil judgements recorded for debt (R million)	546,6	-0,8	+7,7

Key findings as at the end of June 2004

The number of civil summonses issued for debt decreases

The number of civil summonses issued for debt for the second quarter of 2004, after seasonal adjustment, decreased by 12,7% compared with the first quarter of 2004. The total number of civil summonses issued for debt for the second quarter of 2004 decreased by 20,7% compared with the second quarter of 2003. Furthermore, the total number of civil summonses issued for debt for the first six months of 2004 decreased by 13,2% compared with the first six months of 2003.

The major contributors to the decrease of 20,7% in civil summonses issued for debt for the second quarter of 2004 compared with the second quarter of 2003 were civil summonses issued in respect of money lent (-7,5 percentage points), 'other' debts (-7,4 percentage points), goods sold on open account (-2,3 percentage points), and 'other services' (-2,1 percentage points).

The number of civil judgements recorded for debt decreases

The number of civil judgements recorded for debt for the second quarter of 2004, after seasonal adjustment, decreased by 8,8% compared with the first quarter of 2004. The total number of civil judgements recorded for debt for the second quarter of 2004 decreased by 19,8% compared with the second quarter of 2003. Furthermore, the total number of civil judgements recorded for debt for the first six months of 2004 decreased by 14,4% compared with the first six months of 2003.

The major contributors to the decrease of 19,8% in the number of civil judgements recorded for debt for the second quarter of 2004 compared with the second quarter of 2003 were civil judgements in respect of money lent (-8,2 percentage points), goods sold on open account (-4,5 percentage points), instalment sale transactions (-3,2 percentage points) and 'other' debts (-2,8 percentage points).

The value of civil judgements recorded for debt increases

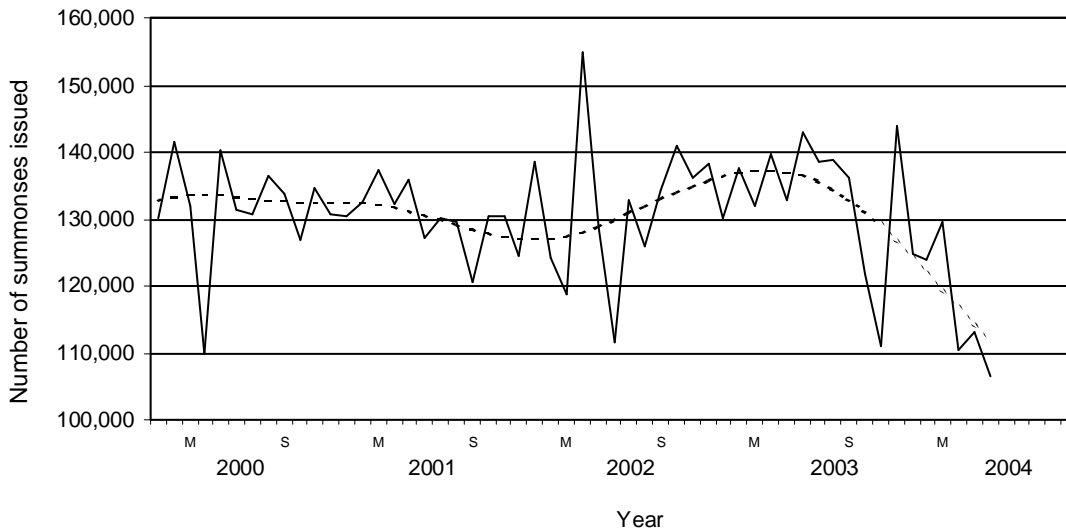
The value of civil judgements recorded for debt for the second quarter of 2004, after seasonal adjustment, increased by 7,7% compared with the first quarter of 2004. However, the total value of civil judgements recorded for debt for the second quarter of 2004 decreased by 3,6% compared with the second quarter of 2003. Furthermore, the value of civil judgements for debt recorded for the first six months of 2004 decreased by 4,5% compared with the first six months of 2003.

The major contributor to the decrease of 3,6% in the value of civil judgements recorded for the second quarter of 2004 compared with the second quarter of 2003 was civil judgements recorded in respect of money lent (-8,2 percentage points). However, this decrease was counteracted by an increase in judgements recorded in respect of promissory notes (+5,3 percentage points).

During June 2004, 74 624 civil judgements for debt, amounting to R541,8 million, were recorded. The largest contributors to the R541,8 million were civil judgements relating to money lent (R164,6 million or 30,4%), promissory notes (R112,9 million or 20,8%) and 'other' debts (R97,5 million or 18,0%) (see table 4 column 5).

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

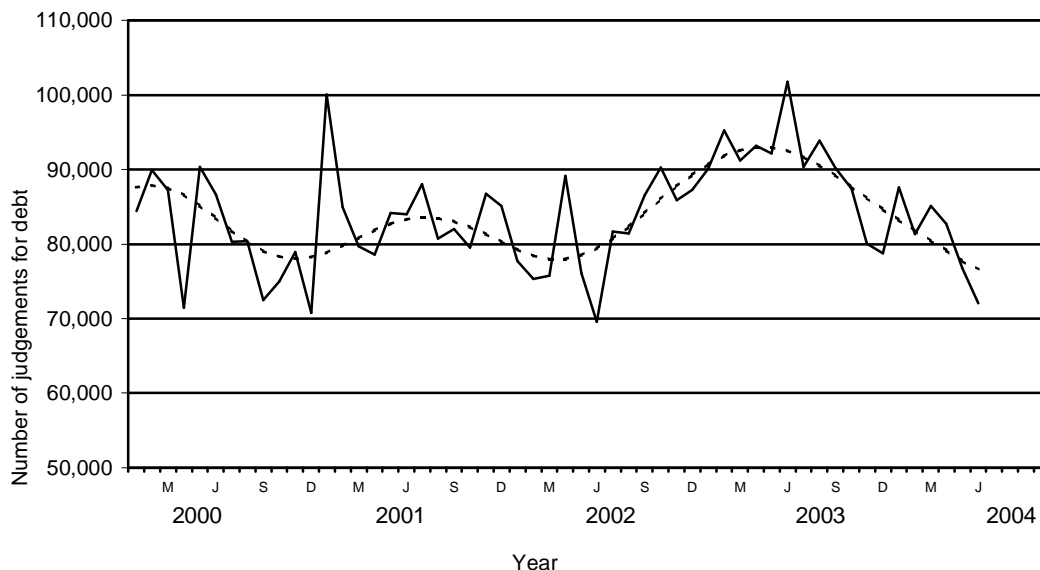
Figure 1 - Civil summonses issued for debt



Source : Stasts 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
	July 2004	23 September 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 June 2004 was 77,5%.	

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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 June	2004 May	2004 June	2003	2003 June	2004 May	2004 June
1 Cases recorded								
1.1 Actual figures	1 801 274	166 480	137 955	127 042	1 671 791	154 927	126 055	115 020
1.2 Seasonally adjusted		160 875	128 839	122 661		150 033	117 792	111 280
2 Civil summonses for debt								
2.1 Goods sold								
2.1.1 Open account	209 016	17 090	13 635	14 440	186 204	15 569	11 818	12 737
2.1.2 Instalment sale transactions	52 568	3 651	4 632	3 977	48 169	3 342	4 276	3 517
2.2 Services								
2.2.1 Professional	165 715	14 764	14 999	13 352	157 675	14 096	14 080	12 638
2.2.2 Other	272 603	23 937	24 826	18 006	252 824	21 930	23 340	16 276
2.3 Rent	79 342	7 118	5 381	5 863	65 329	5 811	3 928	4 416
2.4 Money lent	417 605	42 503	28 989	28 585	405 557	41 293	27 165	26 835
2.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgement of debt	132 743	11 652	11 200	10 667	123 156	10 586	10 379	9 839
2.6 Other	270 276	30 777	18 616	18 069	247 876	28 731	16 660	16 054
2.7 Total								
2.7.1 Actual figures	1 599 868	151 492	122 278	112 959	1 486 791	141 357	111 646	102 312
2.7.2 Seasonally adjusted		143 085	112 992	106 562		133 503	103 242	96 504

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

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 June	2004 May	2004 June	2003	2003 June	2004 May	2004 June
1 Judgements								
1.1 Goods sold								
1.1.1 Open account	141 959	17 196	9 384	9 693	130 779	16 103	8 555	8 945
1.1.2 Instalment sale transactions	33 293	8 928	1 491	1 257	31 280	8 783	1 382	1 088
1.2 Services								
1.2.1 Professional	84 324	7 270	7 944	7 317	80 648	6 889	7 655	6 899
1.2.2 Other	139 914	12 288	12 237	11 833	131 607	11 583	11 622	11 198
1.3 Rent	52 190	4 528	3 642	2 925	49 615	3 820	2 687	1 967
1.4 Money lent	389 269	35 220	28 608	25 241	363 367	34 951	28 192	24 622
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgement of debt	99 998	9 679	10 142	9 317	96 461	9 345	9 832	9 030
1.6 Other	144 846	10 435	7 705	7 041	133 024	9 709	6 895	6 289
1.7 Total								
1.7.1 Actual figures	1 085 793	105 544	81 153	74 624	1 029 783	101 183	76 819	70 039
1.7.2 Seasonally adjusted		101 799	76 772	72 045		98 198	72 444	68 153

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 June	2004 May	2004 June	2003	2003 June	2004 May	2004 June
R' 000								
1 Judgements								
1.1 Goods sold								
1.1.1 Open account	761 616	67 024	45 027	46 307	637 224	55 152	33 121	34 121
1.1.2 Instalment sale transactions	282 935	20 908	22 579	20 620	231 641	16 838	19 279	13 325
1.2 Services								
1.2.1 Professional	213 641	25 531	19 074	20 777	197 073	23 947	17 132	16 249
1.2.2 Other	634 169	55 980	56 743	57 463	571 847	51 196	49 560	49 638
1.3 Rent	300 680	28 596	26 258	21 596	250 426	21 263	17 590	13 630
1.4 Money lent	3 050 038	308 918	184 647	164 582	2 858 101	299 739	178 864	156 267
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgement of debt	917 163	56 209	82 240	112 910	853 522	49 892	77 281	106 713
1.6 Other	1 569 427	117 894	89 927	97 520	1 256 410	108 385	71 733	64 006
1.7 Total								
1.7.1 Actual figures	7 729 669	681 060	526 495	541 775	6 856 245	626 412	464 561	453 948
1.7.2 Seasonally adjusted		687 009	551 309	546 641		621 099	473 108	449 529

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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