

Statistics of civil cases for debt

June 2005

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Key figures for the month ended June 2005

	June 2005	% change between June 2004 and June 2005	% change between April 2004 to June 2004 and April 2005 to June 2005
Actual estimates			
Number of civil summonses issued for debt	112 389	-0,5	-1,2
Number of civil judgements recorded for debt	77 506	+3,5	-3,3
Value of civil judgements recorded for debt (R million)	519,9	-4,2	-8,1

Key findings as at the end of June 2005

The number of civil summonses issued for debt decreases

The total number of civil summonses issued for debt for the second quarter of 2005 decreased by 1,2% compared with the second quarter of 2004.

The major contributors to the decrease of 1,2% in civil summonses issued for debt for the second quarter of 2005 compared with the second quarter of 2004, were civil summonses issued in respect of rent (-1,4 percentage points), money lent (-1,0 percentage point) and goods sold on account (-0,8 of a percentage point). However, this decrease was partially counteracted by an increase in summonses issued in respect of 'other' debts (+1,3 percentage points), and 'other services' (+1,1 percentage points). (see table 5 column 2).

The number of civil judgements recorded for debt decreases

The total number of civil judgements recorded for debt for the second quarter of 2005 decreased by 3,3% compared with the second quarter of 2004.

The major contributors to the decrease of 3,3% in the number of civil judgements recorded for debt for the second quarter of 2005 compared with the second quarter of 2004, were civil judgements in respect of promissory notes (-2,6 percentage points), rent (-1,4 percentage points) and money lent (-1,1 percentage points). However, this decrease was partially counteracted by an increase in judgements recorded for debt in respect of 'other' debts (+2,4 percentage points) (see table 5 column 3).

The value of civil judgements recorded for debt decreases

The total value of civil judgements recorded for debt for the second quarter of 2005 decreased by 8,1% compared with the second quarter of 2004.

The major contributors to the decrease of 8,1% in the value of civil judgements recorded for the second quarter of 2005 compared with the second quarter of 2004, were civil judgements recorded in respect of money lent (-4,7 percentage points) and promissory notes (-3,3 percentage points) (see table 5 column 4).

During June 2005, 77 506 civil judgements for debt, amounting to R519,9 million, were recorded. The largest contributors to the R520,0 million were civil judgements relating to money lent (R164,2 million or 31,6%), 'other' debts (R113,2 million or 21,8%), promissory notes (R74,6 million or 14,4,%) and goods sold on account (R52,6 million or 10,1%) (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

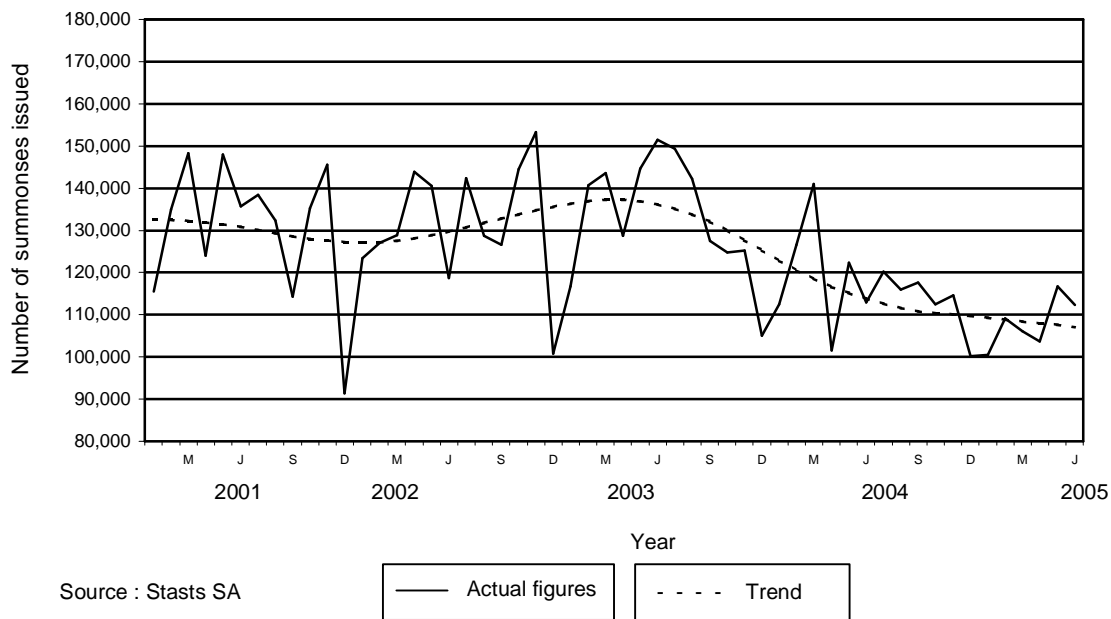
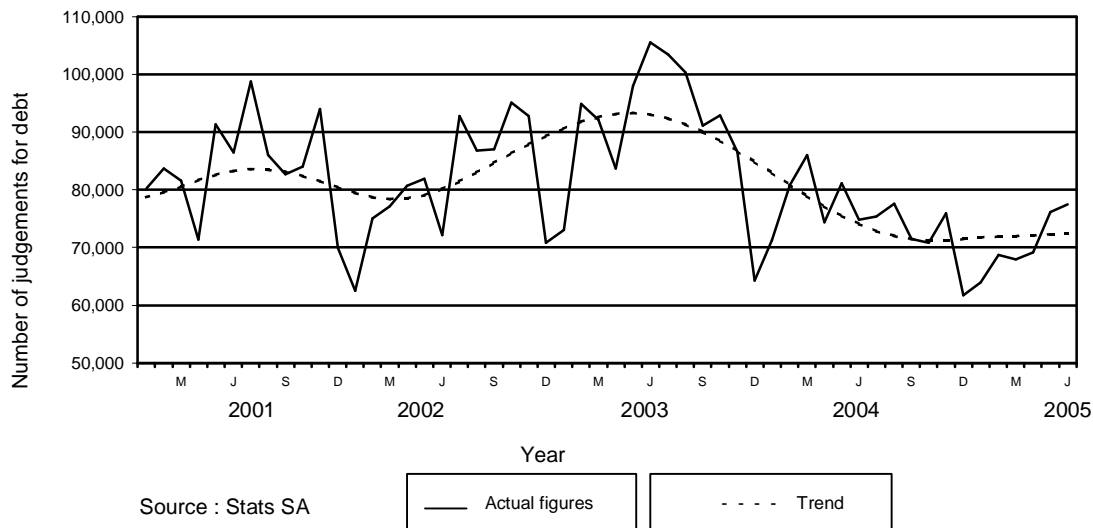


Figure 2 - Civil judgements recorded for debt



**PP
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Statistician-General**

Notes

Forthcoming issue	Issue	Expected release date
	July 2005	22 September 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 June 2005 was 85,5%.	

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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	2005	2005	2004	2004	2005	2005
		Jun.	May	Jun.		Jun.	May	Jun.
Number								
1. Cases recorded								
1.1 Actual figures	1 594 269	127 247	133 961	129 367	1 468 203	115 229	122 604	110 536
1.2 Seasonally adjusted		124 187	127 560	126 079		115 517	116 292	110 782
2. Civil summonses for debt								
2.2 Goods sold								
2.2.1 Open account	166 745	14 562	11 590	12 907	146 808	12 858	10 152	11 126
2.2.2 Instalment sale transactions	50 254	3 962	3 118	5 069	46 274	3 502	2 720	4 652
2.3 Services								
2.3.1 Professional	167 273	13 344	14 007	12 689	158 478	12 631	12 362	11 000
2.3.2 Other	261 068	17 997	24 941	21 726	244 594	16 267	22 522	18 241
2.4 Rent	59 425	5 858	4 317	3 890	45 218	4 413	3 584	2 955
2.5 Money lent	325 544	28 585	28 407	27 820	310 493	26 835	26 872	21 155
2.6 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	131 093	10 667	11 623	10 630	121 148	9 839	10 790	9 721
2.7 Other	236 821	17 945	18 690	17 658	214 152	15 931	16 718	15 347
2.1 Total								
2.1.1 Actual figures	1 398 223	112 920	116 693	112 389	1 287 165	102 276	105 720	94 197
2.1.2 Seasonally adjusted		107 258	108 885	106 697		99 985	98 445	92 288

* 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
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	2 247	545	1 578	10 239	14 059	3 943	3 547	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

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	2005	2005	2004	2004	2005	2005
		Jun.	May	Jun.		Jun.	May	Jun.
1. Judgements								
1.2 Goods sold								
1.2.1 Open account	112 511	9 816	10 809	9 364	103 007	9 068	10 039	8 596
1.2.2 Instalment sale transactions	16 017	1 257	1 409	1 472	14 307	1 088	1 248	1 314
1.3 Services								
1.3.1 Professional	84 612	7 351	7 571	7 781	80 025	6 933	7 344	7 249
1.3.2 Other	139 466	11 840	10 529	11 997	131 269	11 205	10 021	11 421
1.4 Rent	41 418	2 928	2 398	2 082	31 039	1 969	1 587	1 712
1.5 Money lent	308 851	25 299	26 767	26 605	303 361	24 680	26 421	26 253
1.6 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	94 137	9 317	7 386	8 236	89 724	9 030	7 101	7 982
1.7 Other	104 609	7 060	9 228	9 969	96 031	6 310	8 653	9 202
1.1 Total								
1.1.1 Actual figures	901 621	74 868	76 097	77 506	848 763	70 283	72 414	73 729
1.1.2 Seasonally adjusted		69 974	71 971	72 326		65 872	68 358	69 027

* 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			
	2004	2004	2005	2005	2004	2004	2005	2005
		Jun.	May	Jun.		Jun.	May	Jun.
	R' 000							
1. Judgements								
1.1 Goods sold								
1.1.1 Open account	585 615	46 714	56 960	52 583	453 401	34 528	45 727	42 629
1.1.2 Instalment sale transactions	284 507	20 620	26 675	22 229	233 000	13 325	22 035	18 381
1.2 Services								
1.2.1 Professional	260 267	20 832	25 546	25 040	226 121	16 304	22 475	20 114
1.2.2 Other	744 612	57 480	52 002	50 740	642 577	49 654	44 986	44 844
1.3 Rent	316 836	21 597	20 818	17 247	226 720	13 631	14 002	12 068
1.4 Money lent	2 285 479	164 696	156 492	164 231	2 200 833	156 381	147 158	154 370
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	902 100	112 910	71 953	74 635	826 289	106 713	65 929	69 780
1.6 Other	1 523 389	97 590	139 995	113 178	1 068 799	64 077	103 602	85 419
1.7 Total								
1.7.1 Actual figures	6 902 805	542 439	550 441	519 883	5 877 740	454 613	465 914	447 605
1.7.2 Seasonally adjusted		549 434	575 933	523 148		468 769	484 318	460 067

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

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 March 2004 to May 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 June 2004	Actual estimates June 2005	% change between June 2004 and June 2005	Difference between June 2004 and June 2005
Number of summonses for debt	112 920	112 389	-0,5%	-531
Number of judgements for debt	74 868	77 506	3,5%	2 638
Value of judgements for debt (R million)	542,4	519,9	-4,2%	-22,5

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 April 2004 to June 2004	Actual estimates April 2005 to June 2005	% change between April 2004 to June 2004 and April 2005 to June 2005	Difference between April 2004 to June 2004 and April 2005 to June 2005
Number of summonses for debt	336 808	332 756	-1,2%	-4 052
Number of judgements for debt	230 446	222 771	-3,3%	-7 675
Value of judgements for debt (R million)	1 720,6	1 581,6	-8,1%	-139,0

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, ejection 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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