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Statistics of civil cases for debt (Preliminary)

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Key figures

Table A – Key figures for the month of June 2008

Actual estimates	June 2008	% change between June 2007 and June 2008	% change between April to June 2007 and April to June 2008
Number of civil summonses issued for debt	109 259	7,8	-9,1
Number of civil judgements recorded for debt	57 306	-8,0	-12,0
Value of civil judgements recorded for debt (R million)	546,4	8,3	-9,0

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

Key findings as at the end of June 2008

The number of civil summonses issued for debt continues to decrease

The total number of civil summonses issued for debt for the second quarter of 2008 decreased by 9,1% compared with the second quarter of 2007. However, there was an increase of 7,8% between June 2007 and June 2008, the first year-on-year increase since April 2007. The civil service strike during June 2007 was partially responsible for this year-on-year increase of 7,8% due to the low base effect.

The major contributors to the decrease in civil summonses between the second quarter of 2007 and the second quarter of 2008 were civil summonses issued in respect of money lent (-9,9 percentage points), other services (-2,0 percentage points) and goods sold on open account (-1,5 percentage points). Two categories that counteracted the decrease of 9,1% were 'other debts' (1,6 percentage points) and promissory notes and other acknowledgements of debt (this category includes credit cards) (1,4 percentage points) (see Table 6 column 2, page 9).

The number of civil judgements recorded for debt decreases

Following the trend in the number of summonses issued for debt, the total number of civil judgements recorded for debt for the second quarter of 2008 decreased by 12,0% compared with the second quarter of 2007.

Civil judgements in respect of money lent (-11,1 percentage points) and promissory notes and other acknowledgements of debt (-4,7 percentage points) were the main drivers behind the 12,0% decrease in the number of judgements (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 second quarter of 2008 decreased by 9,0% compared with the second quarter of 2007.

The major contributors to this decrease were civil judgements in respect of money lent (-5,5 percentage points), 'other debts' (-3,5 percentage points) and judgements recorded for promissory notes and other acknowledgements of debt (-2,9 percentage points) (see Table 6 column 4, page 9).

During June 2008, 57 306 civil judgements for debt, amounting to R546,4 million, were recorded. The largest contributors to the R546,4 million were:

- Civil judgements relating to money lent (R208,4 million or 38,1%)
- 'Other debts' (R93,2 million or 17,1%)
- Goods sold on open account (R61,8 million or 11,3%) and
- Promissory notes and other acknowledgements for debt (R60,4 million or 11,1%) (see Table 4, page 8).

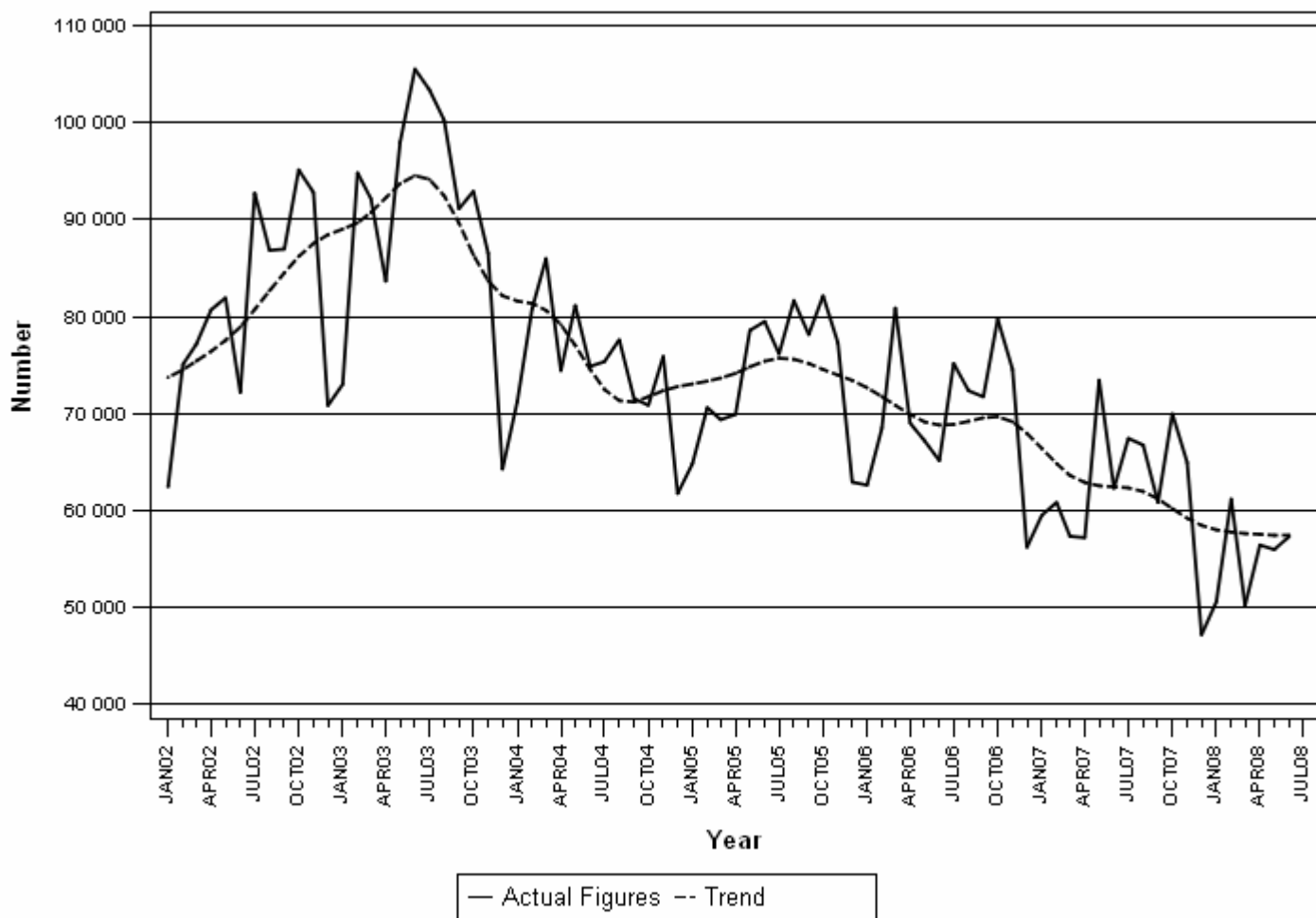
Figure 1 outlines the number of civil summonses issued for debt from January 2002 to June 2008.

Figure 1 – Civil summonses issued for debt



Figure 2 outlines the number of civil judgements recorded for debt from January 2002 to June 2008.

Figure 2 – Civil judgements recorded for debt



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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	
		June	1/ May	1/ June		June	1/ May	1/ June
1. Cases recorded								
1.1 Actual figures	1 459 945	113 792	123 294	126 584	1 318 425	100 744	109 584	111 457
1.2 Seasonally adjusted		108 496	117 654	119 893		99 260	104 595	109 090
2. Civil summonses for debt								
2.1 Goods sold								
2.1.1 Open account	117 734	11 128	10 716	8 821	98 588	9 395	8 881	7 032
2.1.2 Instalment sale transactions	27 838	2 134	2 549	2 411	23 512	1 810	2 053	2 160
2.2 Services								
2.2.1 Professional	129 259	10 564	11 546	12 005	110 911	9 004	10 184	10 374
2.2.2 Other	182 924	16 650	16 243	14 795	162 590	14 443	14 183	12 547
2.3 Rent	46 108	3 415	4 514	4 855	38 880	2 682	3 669	4 256
2.4 Money lent	350 896	27 238	21 555	24 507	330 652	24 573	19 273	22 340
2.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	203 142	12 738	16 967	18 470	190 799	11 516	15 860	17 548
2.6 Other debts	220 217	17 507	19 347	23 395	192 203	15 276	16 506	18 666
2.7 Total								
2.7.1 Actual figures	1 278 118	101 374	103 437	109 259	1 148 135	88 699	90 609	94 923
2.7.2 Seasonally adjusted		95 993	99 198	102 836		86 609	87 121	92 030

1/ Preliminary.

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	January	6 304	5 151	1 278	274	1 136	5 286	10 193	3 392	1 905	15 008	4 496	3 068
	February	9 395	4 538	2 187	431	1 132	5 476	11 003	4 424	3 242	11 748	3 638	2 842
	March	9 382	4 278	1 399	822	1 447	6 079	11 776	4 716	2 482	7 997	1 470	2 905
	April	8 158	6 398	1 807	465	1 851	6 648	17 776	5 253	2 858	9 995	1 815	2 658
	1/ May	9 157	6 544	1 695	597	1 814	5 513	17 667	5 407	2 499	10 008	2 666	3 087
	1/ June	8 499	6 045	1 578	928	1 557	5 572	19 524	4 318	2 392	12 313	1 865	2 987

1/ Preliminary.

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		2007	2007	2008	
		June	1/ May	1/ June		June	1/ May	1/ June
1. Judgements								
1.1 Goods sold								
1.1.1 Open account	91 240	6 703	8 372	7 719	82 514	6 026	7 521	6 746
1.1.2 Instalment sale transactions	8 676	544	777	670	7 422	460	642	557
1.2 Services								
1.2.1 Professional	70 236	5 361	5 794	6 556	63 963	4 944	5 165	5 716
1.2.2 Other	83 337	6 129	6 252	6 416	78 276	5 708	5 848	5 869
1.3 Rent	25 174	1 774	3 192	3 186	20 002	1 391	2 294	2 390
1.4 Money lent	284 538	25 060	18 669	19 722	280 107	24 737	18 289	19 402
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	79 219	7 332	4 341	4 272	75 470	7 079	3 945	3 818
1.6 Other debts	105 316	9 372	8 572	8 765	96 936	8 697	7 866	7 626
1.7 Total								
1.7.1 Actual figures	747 736	62 275	55 969	57 306	704 690	59 042	51 570	52 124
1.7.2 Seasonally adjusted		62 142	56 078	57 371		58 554	51 501	51 788

1/ Preliminary.

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	
		June	1/ May	1/ June		June	1/ May	1/ June
1. Judgements								
1.1 Goods sold								
1.1.1 Open account	645 348	56 083	57 909	61 778	499 331	38 298	42 705	46 398
1.1.2 Instalment sale transactions	220 929	14 320	20 222	19 784	180 234	10 890	15 751	13 277
1.2 Services								
1.2.1 Professional	234 349	20 141	20 852	23 448	188 541	17 355	16 180	17 831
1.2.2 Other	569 505	45 137	41 892	49 534	442 362	33 575	31 633	31 668
1.3 Rent	248 826	20 880	24 077	29 848	179 717	14 731	14 463	18 108
1.4 Money lent	1 996 121	174 337	163 053	208 438	1 868 083	165 884	153 740	191 480
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	819 376	84 935	53 308	60 395	738 603	79 574	47 851	52 189
1.6 Other debts	1 404 039	88 817	91 706	93 179	1 145 086	74 829	72 247	73 587
1.7 Total								
1.7.1 Actual figures	6 138 493	504 650	473 019	546 404	5 241 957	435 136	394 570	444 538
1.7.2 Seasonally adjusted		503 054	484 941	540 890		438 395	393 377	444 893

1/ Preliminary.

Table 5 – Percentage change in the total number of civil summonses, judgements and the value of judgements recorded between the current quarter and the corresponding quarter of the previous year

Actual estimates	Actual estimates April to June 2007	Actual estimates April to June 2008	% change between April to June 2007 and April to June 2008	Difference between April to June 2007 and April to June 2008
Number of summonses for debt	345 848	314 519	-9,1	-31 329
Number of judgements for debt	192 924	169 709	-12,0	-23 215
Value of judgements for debt (R million)	1 651,2	1 502,3	-9,0	-148,9

Table 6 – Contribution of the different kinds of debts to the total number of civil summonses, judgements and the value of judgements 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	-1,5	1,8	-0,1
--Instalment sale transactions	0,5	0,1	1,0
Professional Services	-0,2	0,6	0,5
Other Services	-2,0	-0,2	0,2
Rent	1,0	1,6	1,1
Money lent	-9,9	-11,1	-5,5
Promissory notes, bills, R/D cheques, credit cards and other acknowledgement of debt	1,4	-4,7	-2,9
Other debts	1,6	-0,2	-3,5
Total	-9,1	-12,0	-9,0

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 April to June 2007, divided by 100. Figures have been rounded off.

Table 7 – Percentage change in the total number of civil summonses, judgements and the value of judgements recorded between the current month and the corresponding month of the previous year

Actual estimates	Actual estimates June 2007	Actual estimates June 2008	% change between June 2007 and June 2008	Difference between June 2007 and June 2008
Number of summonses for debt	101 374	109 259	7,8	7 885
Number of judgements for debt	62 275	57 306	-8,0	-4 969
Value of judgements for debt (R million)	504,7	546,4	8,3	41,7

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.
- Purpose of the survey** 3 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.
- Scope of the survey** 4 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** 5 The statistical unit for collection of information is a magistrate's office. Magistrates' offices include the small claims courts.
- 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.
- Survey methodology and design** 6 The survey is conducted by mail each month from 151 magistrates' offices.
- Response rate** 7 The response rate for the civil cases for debt survey for June 2008 was 86,8%.
- Trend cycle** 8 Smoothed seasonally adjusted and trend 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 as computer printouts or CD. 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 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 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 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.

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