

Statistics of civil cases for debt

March 2005

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Key figures for the month ended March 2005

	March 2005	% change between March 2004 and March 2005	% change between January 2004 to March 2004 and January 2005 to March 2005
Actual estimates			
Number of civil summonses issued for debt	108 302	-23,2	-16,4
Number of civil judgements recorded for debt	65 406	-23,9	-15,8
Value of civil judgements recorded for debt (R million)	521,0	-13,9	-5,3

Key findings as at the end of March 2005

The number of civil summonses issued for debt decreases

The total number of civil summonses issued for debt for the first quarter of 2005 decreased by 16,4% compared with the first quarter of 2004.

The major contributors to the decrease of 16,4% in civil summonses issued for debt for the first quarter of 2005 compared with the first quarter of 2004, were civil summonses issued in respect of money lent (-6,0 percentage points), promissory notes (-2,3 percentage points), 'other' services (-2,3 percentage points), goods sold on open account (-1,7 percentage points) 'other' debts (-1,7 percentage points) and rent (-1,4 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 first quarter of 2005 decreased by 15,8% compared with the first quarter of 2004.

The major contributors to the decrease of 15,8% in the number of civil judgements recorded for debt for the first quarter of 2005 compared with the first quarter of 2004, were civil judgements in respect of money lent (-5,1 percentage points), promissory notes (-2,4 percentage points), rent (-2,2 percentage points), and 'other' debts (-1,8 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 first quarter of 2005 decreased by 5,3% compared with the first quarter of 2004.

The major contributors to the decrease of 5,3% in the value of civil judgements recorded for the first quarter of 2005 compared with the first quarter of 2004, were civil judgements recorded in respect of promissory notes (-4,1 percentage points) and 'other' debts (-2,0 percentage points). However, this decrease was slightly counteracted by an increase in civil judgements recorded in respect of professional services (+1,0 of a percentage point) (see table 5 column 4).

During March 2005, 65 406 civil judgements for debt, amounting to R521,0 million, were recorded. The largest contributors to the R521,0 million were civil judgements relating to money lent (R155,3 million or 29,8%), 'other' debts (R135,0 million or 25,9%), promissory notes (R77,4 million or 14,9%) (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

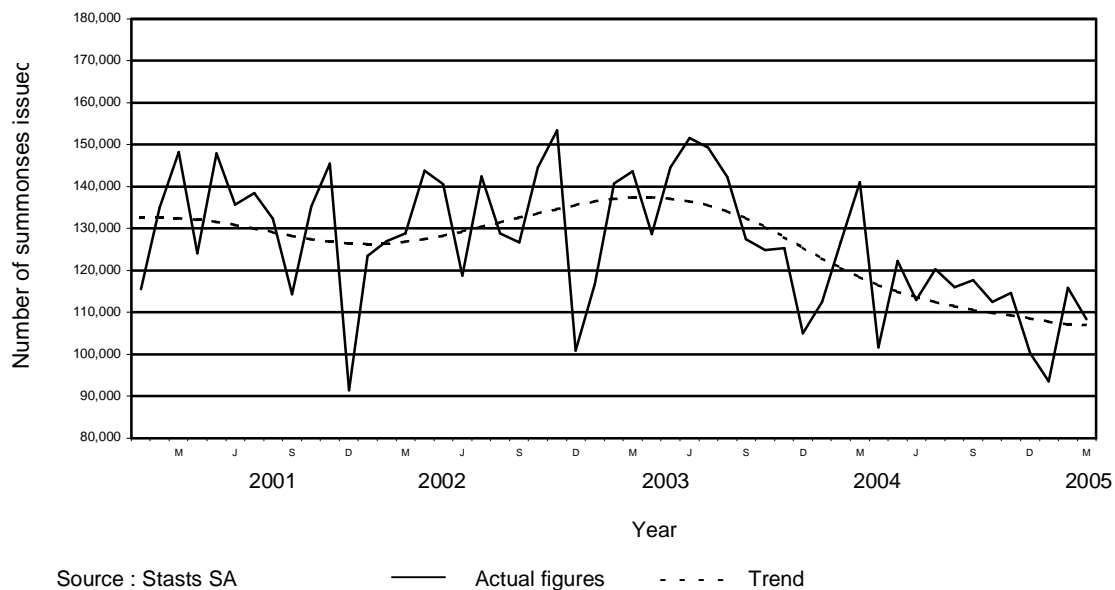
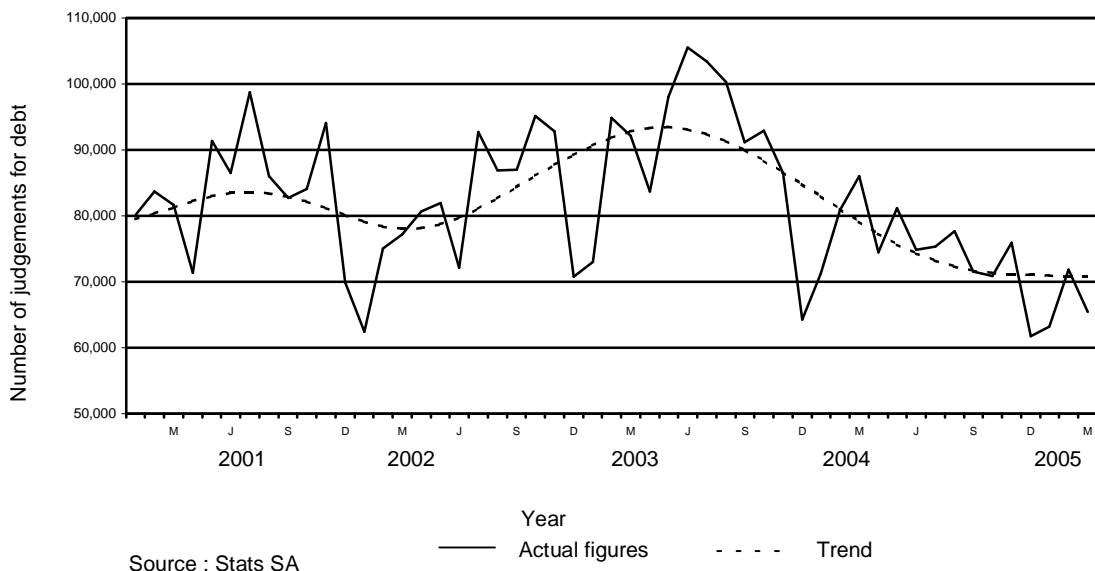


Figure 2 - Civil judgements recorded for debt



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Notes

Forthcoming issue**Issue****Expected release date**

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23 June 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 March 2005 was 77,5%.

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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
		Mar.	Feb.	Mar.		Mar.	Feb.	Mar.
Number								
1. Cases recorded								
1.1 Actual figures	1 594 269	157 855	135 653	122 459	1 468 203	145 587	125 157	113 947
1.2 Seasonally adjusted		155 273	130 888	121 456		142 647	120 826	112 585
2. Civil summonses for debt								
2.1 Goods sold								
2.1.1 Open account	166 745	16 914	14 277	14 293	146 808	14 897	12 678	13 079
2.1.2 Instalment sale transactions	50 254	4 469	5 776	3 457	46 274	4 143	5 543	3 210
2.2 Services								
2.2.1 Professional	167 273	15 800	13 642	12 691	158 478	15 017	12 671	11 961
2.2.2 Other	261 068	28 283	25 800	18 169	244 594	26 816	24 060	16 929
2.3 Rent	59 425	5 654	4 758	4 314	45 218	4 260	4 099	3 543
2.4 Money lent	325 544	33 196	21 441	23 463	310 493	31 816	20 638	22 384
2.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	131 093	12 645	10 445	10 670	121 148	11 715	9 552	9 919
2.6 Other	236 821	24 079	19 771	21 245	214 152	21 549	17 882	19 117
2.7 Total								
2.7.1 Actual figures	1 398 223	141 040	115 910	108 302	1 287 165	130 213	107 123	100 142
2.7.2 Seasonally adjusted		134 570	110 851	103 793		124 322	102 568	96 047

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	3 087	527	1 578	10 239	14 059	3 865	3 547	9 006	2 093	3 995
F	14 772	6 551	7 256	895	1 781	9 815	14 059	4 927	4 152	12 240	2 592	4 182
M	14 438	5 099	3 172	632	1 439	5 740	13 198	4 906	3 850	10 904	2 980	4 182

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
		Mar.	Feb.	Mar.		Mar.	Feb.	Mar.
1. Judgements								
1.1 Goods sold								
1.1.1 Open account	112 511	10 518	8 160	9 708	103 007	9 613	7 510	9 205
1.1.2 Instalment sale transactions	16 017	1 337	1 034	995	14 307	1 162	932	940
1.2 Services								
1.2.1 Professional	84 612	7 440	5 881	6 753	80 025	6 842	5 660	6 583
1.2.2 Other	139 466	14 920	12 893	9 041	131 269	14 054	12 154	8 537
1.3 Rent	41 418	3 409	2 921	1 883	31 039	2 595	2 201	1 569
1.4 Money lent	308 851	27 901	24 653	20 850	303 361	27 497	24 371	20 560
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	94 137	9 508	7 255	7 530	89 724	9 122	7 039	7 494
1.6 Other	104 609	10 968	9 078	8 646	96 031	10 055	8 552	7 821
1.7 Total								
1.7.1 Actual figures	901 621	86 001	71 875	65 406	848 760	80 940	68 419	62 709
1.7.2 Seasonally adjusted		85 778	71 796	65 250		80 644	68 025	62 559

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
		Mar.	Feb.	Mar.		Mar.	Feb.	Mar.
R' 000								
1. Judgements								
1.1 Goods sold								
1.1.1 Open account	585 615	47 611	46 657	50 922	453 401	35 567	36 555	41 075
1.1.2 Instalment sale transactions	284 507	19 039	31 694	16 254	233 000	16 544	26 819	14 419
1.2 Services								
1.2.1 Professional	260 267	16 029	24 568	22 854	226 121	13 761	22 608	20 258
1.2.2 Other	744 612	61 860	64 679	44 218	642 577	56 429	56 197	38 498
1.3 Rent	316 836	27 410	23 189	19 097	226 720	19 612	16 971	11 929
1.4 Money lent	2 285 479	194 928	201 615	155 275	2 200 833	184 166	194 903	148 613
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	902 100	104 123	70 768	77 431	826 289	93 117	64 859	73 281
1.6 Other	1 523 389	134 288	128 283	134 968	1 068 799	88 347	92 541	88 042
1.7 Total								
1.7.1 Actual figures	6 902 805	605 288	591 453	521 019	5 877 740	507 543	511 453	436 115
1.7.2 Seasonally adjusted		554 714	551 548	481 438		452 789	462 974	393 210

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	-1,7	-1,2	0,3
Instalment sale transactions	0,2	-0,5	0,6
Professional services	-1,1	-1,4	1,0
Other services	-2,3	-1,2	0,8
Rent	-1,4	-2,2	-0,7
Money lent	-6,0	-5,1	-1,4
Promissory notes, bills, R/D cheques, credit cards and other acknowledgement of debt	-2,3	-2,4	-4,1
Other debts	-1,7	-1,8	-2,0
Total	-16,4	-15,8	-5,3

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 December 2003 to February 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 March 2004	Actual estimates March 2005	% change between March 2004 and March 2005	Difference between March 2004 and March 2005
Number of summonses for debt	141 040	108 302	-23,2%	-32 738
Number of judgements for debt	86 001	65 406	-23,9%	-20 595
Value of judgements for debt (R million)	605,3	521,0	-13,9%	-84,3

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 January 2004 to March 2004	Actual estimates January 2005 to March 2005	% change between January 2004 to March 2004 and January 2005 to March 2005	Difference between January 2004 to March 2004 and January 2005 to March 2005
Number of summonses for debt	380 102	317 803	-16,4%	-62 299
Number of judgements for debt	238 134	200 488	-15,8%	-37 646
Value of judgements for debt (R million)	1 717,4	1 625,9	-5,3%	-91,5

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 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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