

Statistics of civil cases for debt (Preliminary): March 2006

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Key figures for the month of March 2006

	March 2006	% change between March 2005 and March 2006	% change between January 2005 to March 2005 and January 2006 to March 2006
Actual estimates			
Number of civil summonses issued for debt	130 034	21,6	8,2
Number of civil judgements recorded for debt	81 121	16,9	3,6
Value of civil judgements recorded for debt (R million)	597 196	12,7	0,8

Key findings as at the end of March 2006

The number of civil summonses issued for debt increases

The total number of civil summonses issued for debt for the first quarter of 2006 increased by 8,2% compared with the first quarter of 2005.

The major contributors to the increase of 8,2% in civil summonses issued for debt for the first quarter of 2006 compared with the first quarter of 2005, were civil summonses issued in respect of money lent (+4,9 percentage points), 'other' debts (+4,1 percentage points) and promissory notes and others (+2,6 percentage points). There was, however, a decrease of 2,5 percentage points with regard to civil summons of 'other services'. (see table 6 column 2 page 10).

The number of civil judgements recorded for debt increases

The total number of civil judgements recorded for debt for the first quarter of 2006 increased by 3,6% compared with the first quarter of 2005.

The major contributor to the increase of 3,6% in the number of civil judgements recorded for debt for the first quarter of 2006 compared with the first quarter of 2005, were civil judgements in respect of money lent (+4,1 percentage points) and 'other' debts (2,0 percentage points). However, this increase was partially counteracted by a decrease in judgements recorded for debt in respect of 'other services' (-3,5 percentage points) (see table 6 column 3 page 10).

The value of civil judgements recorded for debt increases

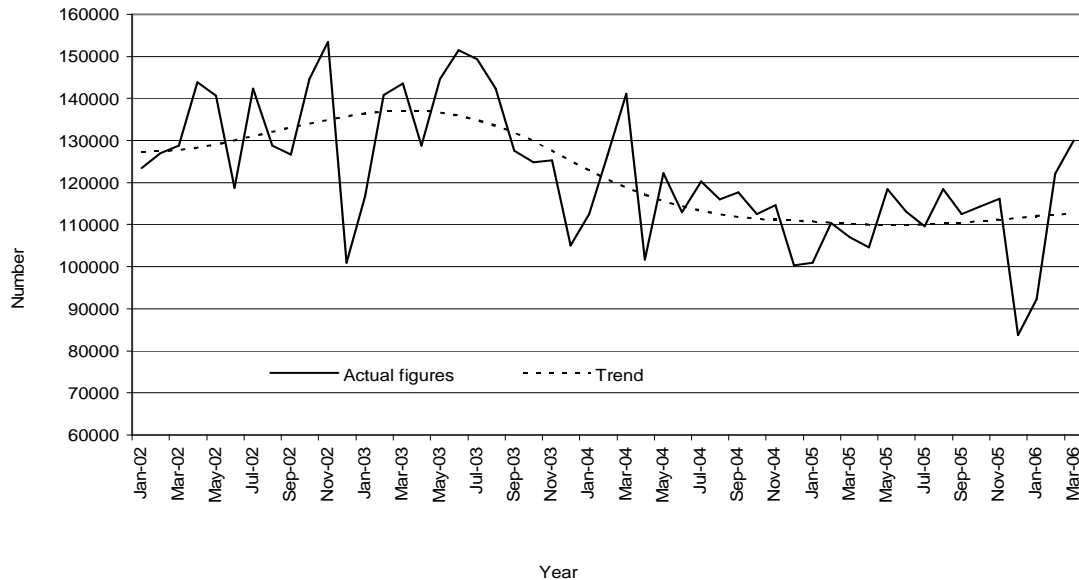
The total value of civil judgements recorded for debt for the first quarter of 2006 increased by 0,8% compared with the first quarter of 2005.

The major contributors to the increase of 0,8% in the value of civil judgements recorded for the first quarter of 2006 compared with the first quarter of 2005 were civil judgements recorded in respect of 'other' debts (+ 9,7 percentage points). However, this increase was partially counteracted by a decrease in judgements recorded for debt in respect of promissory notes and others (-2,3 percentage points) and money lent (-2,2 percentage points). (see table 6 column 4 page 10).

During March 2006, 81 121 civil judgements for debt, amounting to R597,2 million, were recorded. The largest contributors to the R597,2 million were civil judgements relating to money lent (R178,5 million or 29,9%) and 'other' debt (R178,3 million or 29,9%) (see table 4 page 9).

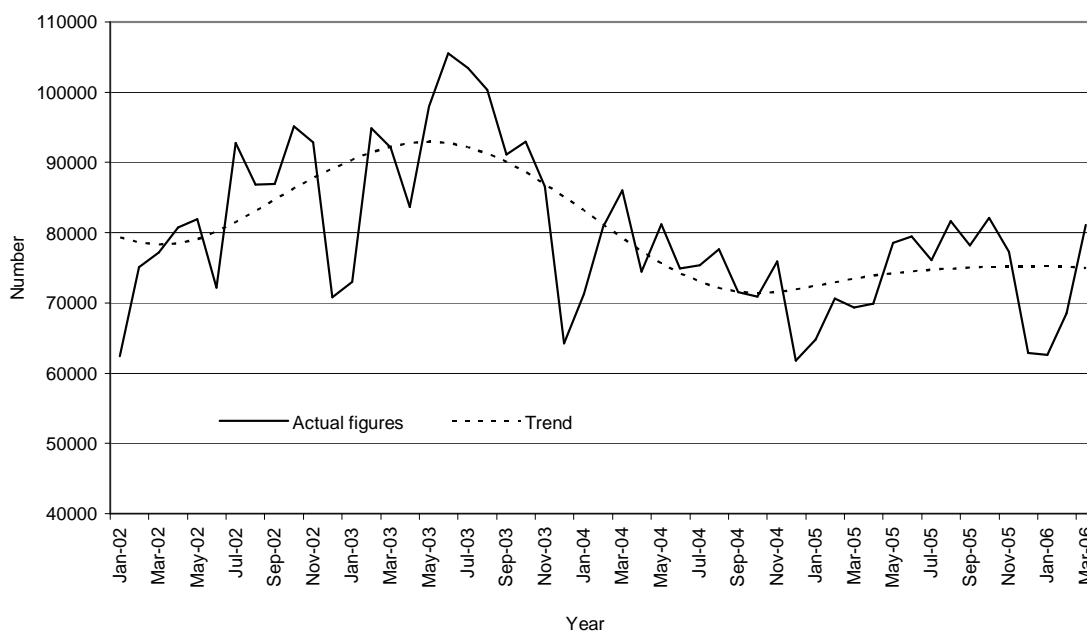
Figures 1 and 2 outline the number of civil summonses issued and civil judgements recorded for debt from 2002 to 2006 respectively. In figure 1 since January 2002 the trend estimates for the total number of civil summonses issued for debt showed an increasing trend until April 2003. The trend has been decreasing from May 2003 until February 2005. From March 2005 the trend remained relatively constant until present.

Figure 1 - Civil summonses issued for debt



In figure 2 since April 2002 the trend estimates for civil judgements recorded for debt showed an increasing trend until June 2003. The trend has decreased since July 2003 until October 2004 but since November 2004 it has increased thereafter.

Figure 2 - Civil judgements recorded for debt



PJ Lehohla
Statistician-General

Notes

Forthcoming issue	Issue	Expected release date
	April 2006	22 June 2006
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 2006 was 90,7%.	

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
Table 5 Percentage change in the total number and value of debts recorded between the current quarter and the corresponding quarter of the previous year.....	10
Table 6 Contribution of the different kinds of debts to the total number and value of debts recorded for the current quarter and the corresponding quarter of the previous year.....	10
Table 7 Percentage change in the total number and value of debts recorded between the current month and the corresponding month of the previous year	10
Explanatory notes	11
Glossary	13
General information	15

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			
	2005	2005	* 2006	1/ 2006	2005	2005	* 2006	1/ 2006
		Mar.	Feb.	Mar.		Mar.	Feb.	Mar.
1. Cases recorded								
1.1 Actual figures	1 514 116	122 415	135 834	147 227	1 373 027	113 416	122 011	132 385
1.2 Seasonally adjusted		110 536	128 489	130 229		102 275	115 192	117 104
2. Civil summonses for debt								
2.1 Goods sold								
2.1.1 Open account	159 679	12 840	13 482	17 457	138 886	11 461	11 556	15 232
2.1.2 Instalment sale transactions	51 566	3 551	3 741	2 966	46 903	3 267	2 990	2 502
2.2 Services								
2.2.1 Professional	152 858	12 770	13 244	12 865	133 286	12 061	11 311	11 063
2.2.2 Other	229 019	18 303	17 928	19 567	208 046	17 106	16 304	17 571
2.3 Rent	49 151	3 884	4 001	4 526	39 785	3 087	3 274	3 426
2.3.1 Money lent	296 341	23 142	29 157	32 131	277 400	21 976	27 203	30 779
2.3.2 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	128 403	10 549	14 369	14 639	118 238	9 824	13 123	13 334
2.6 Other debts	241 952	21 914	26 164	25 883	215 513	19 610	22 871	22 125
2.7 Total								
2.7.1 Actual figures	1 308 969	106 953	122 086	130 034	1 178 056	98 393	108 632	116 032
2.7.2 Seasonally adjusted		95 298	117 189	114 794		87 832	104 286	102 719

1/ Preliminary

* 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
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
2005	165 535	69 776	38 487	9 248	20 091	77 468	156 641	58 486	58 984	138 300	27 437	59 361
2005 - J	11 896	6 551	2 247	545	1 578	10 239	14 059	3 943	4 003	9 006	2 093	4 441
F	14 772	6 551	3 172	895	1 781	9 815	11 918	5 120	5 274	12 240	2 592	4 182
M	11 976	5 099	2 889	632	1 439	5 740	13 198	4 899	4 666	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	6 654	5 028	12 756	1 832	4 884
J	15 193	6 117	3 350	721	1 636	4 921	12 201	4 335	5 686	12 114	1 794	5 073
J	13 402	4 474	3 240	873	1 894	4 921	12 726	4 973	5 567	11 494	2 127	5 083
A	18 630	5 573	2 941	861	2 220	7 311	14 095	4 914	5 759	11 839	3 311	5 249
S	15 391	5 612	3 517	911	1 539	7 311	13 090	5 117	4 851	12 216	1 112	5 371
O	14 575	7 432	3 951	871	1 433	6 397	13 889	4 751	4 479	11 456	1 901	5 291
N	16 106	6 489	4 009	740	1 410	6 397	11 730	5 502	*5 731	12 428	2 469	5 214
D	* 7 608	3 489	3 516	401	1 367	*5 751	11 730	3 135	*3 973	7 805	2 235	5 161
2006 - J	10 205	5 091	*4 446	209	1 171	*5 751	6 505	4 097	*4 441	10 867	2 437	5 120
F	11 387	7 860	*5 785	756	1 751	*5 751	13 143	4 652	*7 231	12 266	2 492	5 117
M	14 010	8 082	*6 013	732	1 742	*6 285	14 398	5 761	*6 259	14 272	2 994	4 789

* Revised

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			
	2005	2005	* 2006	1/ 2006	2005	2005	* 2006	1/ 2006
		Mar.	Feb.	Mar.		Mar.	Feb.	Mar.
1. Judgements								
1.1 Goods sold								
1.1.1 Open account	114 109	10 908	7 723	10 655	104 472	10 330	6 751	9 559
1.1.2 Instalment sale transactions	16 620	988	1 423	1 872	14 927	938	1 236	1 731
1.2 Services								
1.2.1 Professional	83 017	6 571	6 819	7 209	77 613	6 395	5 972	6 750
1.2.2 Other	122 987	9 264	7 002	9 846	115 538	8 791	6 453	9 295
1.3 Rent	29 088	1 930	2 277	3 318	22 870	1 545	1 958	2 314
1.4 Money lent	309 063	21 413	23 955	27 899	304 434	21 168	23 598	27 253
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	82 229	7 553	7 406	7 906	77 741	7 454	5 978	7 433
1.6 Other debts	134 032	10 738	11 879	12 416	121 147	9 861	10 631	11 148
1.7 Total								
1.7.1 Actual figures	891 151	69 365	68 484	81 121	838 739	66 482	62 577	75 483
1.7.2 Seasonally adjusted		66 770	70 300	77 622		64 742	63 376	73 372

1/ Preliminary

* 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			
	2005	2005	* 2006	1/ 2006	2005	2005	* 2006	1/ 2006
		Mar.	Feb.	Mar.		Mar.	Feb.	Mar.
1. Judgements								
1.1 Goods sold								
1.1.1 Open account	661 352	52 139	43 102	54 704	540 967	42 491	29 545	45 067
1.1.2 Instalment sale transactions	273 731	16 253	18 317	36 355	227 774	14 521	16 401	28 759
1.2 Services								
1.2.1 Professional	258 691	23 417	16 375	14 573	219 341	20 711	13 478	12 122
1.2.2 Other	601 147	43 121	46 168	55 006	507 366	37 938	39 391	42 296
1.3 Rent	217 608	19 010	13 579	21 334	155 938	11 490	10 408	16 405
1.4 Money lent	2 152 458	161 152	135 293	178 530	2 028 303	153 856	131 976	170 562
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	822 425	71 439	73 310	58 369	729 677	67 568	66 345	50 945
1.6 Other debts	1 663 448	143 401	243 608	178 325	1 281 651	95 562	160 706	113 063
1.7 Total								
1.7.1 Actual figures	6 650 860	529 932	589 753	597 196	5 691 019	444 137	468 250	479 219
1.7.2 Seasonally adjusted		495 835	566 184	562 910		409 376	447 973	447 014

1/ Preliminary

* Revised

Table 5 - 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 2005 to March 2005	Actual estimates January 2006 to March 2006	% change between January 2005 to March 2005 and January 2006 to March 2006	Difference between January 2005 to March 2005 and January 2006 to March 2006
Number of summonses for debt	318 189	344 388	8,2%	26 199
Number of judgements for debt	204 816	212 229	3,6%	7 413
Value of judgements for debt (R million)	1 619,5	1 633,2	0,8%	13,7

Table 6 - Contribution of the different kinds of debts to the total number and value of debts recorded for the current quarter and the corresponding quarter of the previous year.

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	0,6	-0,2	-0,5
Instalment sale transactions	-1,0	0,4	-0,5
Professional services	-0,5	0,9	-1,3
Other services	-2,5	-3,5	-1,3
Rent	0,0	0,0	-0,8
Money lent	4,9	4,1	-2,2
Promissory notes, bills, R/D cheques, credit cards and other acknowledgement of debt	2,6	-0,1	-2,3
Other debts	4,1	2,0	9,7
Total	8,2	3,6	0,8

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 January 2005 to March 2005, divided by 100.

Table 7 - 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 2005	Actual estimates March 2006	% change between March 2005 and March 2006	Difference between March 2005 and March 2006
Number of summonses for debt	106 953	130 034	21,6%	23 081
Number of judgements for debt	69 365	81 121	16,9%	11 756
Value of judgements for debt (R million)	529,9	597,2	12,7%	67,3

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 magistrates' 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 151 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 from approximately 151 magistrates' offices.
- Trend cycle**
- 7 Smoothed seasonally adjusted and trend estimates are generated using the X-11 Seasonal Adjustment Programme.
- Publications**
- 8 Users may also wish to refer to the following publications:
 - *Bulletin of Statistics* issued quarterly.
 - *SA Statistics* issued annually.

Unpublished statistics

- 9 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

- 10 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 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 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 refers 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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Fax number: (012) 310 8332 (technical enquiries)

Email: juan-pierret@statssa.gov.za (technical enquiries)
info@statssa.gov.za (user information services)
distribution@statssa.gov.za (orders)

Postal address: Private Bag X44, Pretoria, 0001

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