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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 March 2008

Actual estimates	March 2008	% change between March 2007 and March 2008	% change between January 2007 to March 2007 and January 2008 to March 2008
Number of civil summonses issued for debt	88 991	-26,9	-14,6
Number of civil judgements recorded for debt	51 971	-9,4	-7,9
Value of civil judgements recorded for debt (R million)	483,8	-1,0	1,1

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

Key findings as at the end of March 2008

The number of civil summonses issued for debt decreases

The total number of civil summonses issued for debt for the first quarter of 2008 decreased by 14,6% compared with the first quarter of 2007.

The major contributors to this decrease were civil summonses issued in respect of money lent (-10,0 percentage points), promissory notes and other acknowledgements for debt (this category includes credit cards) (-1,7 percentage points) and professional services (-1,1 percentage points) (see Table 6 column 2, page 9).

The number of civil judgements recorded for debt decreases

The total number of civil judgements recorded for debt for the first quarter of 2008 decreased by 7,9% compared with the first quarter of 2007.

Civil judgements in respect of money lent (-6,5 percentage points), promissory notes and other acknowledgements for debt (-2,3 percentage points) and goods sold on open account (-1,3 percentage points) were the main drivers behind the 7,9% decrease (see Table 6 column 3, page 9).

The value of civil judgements recorded for debt increases

The total value of civil judgements recorded for the first quarter of 2008 increased by 1,1% compared with the first quarter of 2007.

The major contributors to this increase were civil judgements recorded in respect of rent (1,7 percentage points), promissory notes and other acknowledgements for debt (1,7 percentage points) and instalment sale transactions (1,3 percentage points). There was, however, a negative contribution of 1,8 percentage points from 'other debts' (see Table 6 column 4, page 9).

During March 2008, 51 971 civil judgements for debt, amounting to R483,8 million, were recorded, which is 1,0% lower than for March 2007. The largest contributors to the R483,8 million were civil judgements relating to money lent (R141,1 million or 29,2%) and 'other debts' (R138,5 million or 28,6%) (see Table 3 and 4, page 7 and 8).

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

Figure 1 – Civil summonses issued for debt

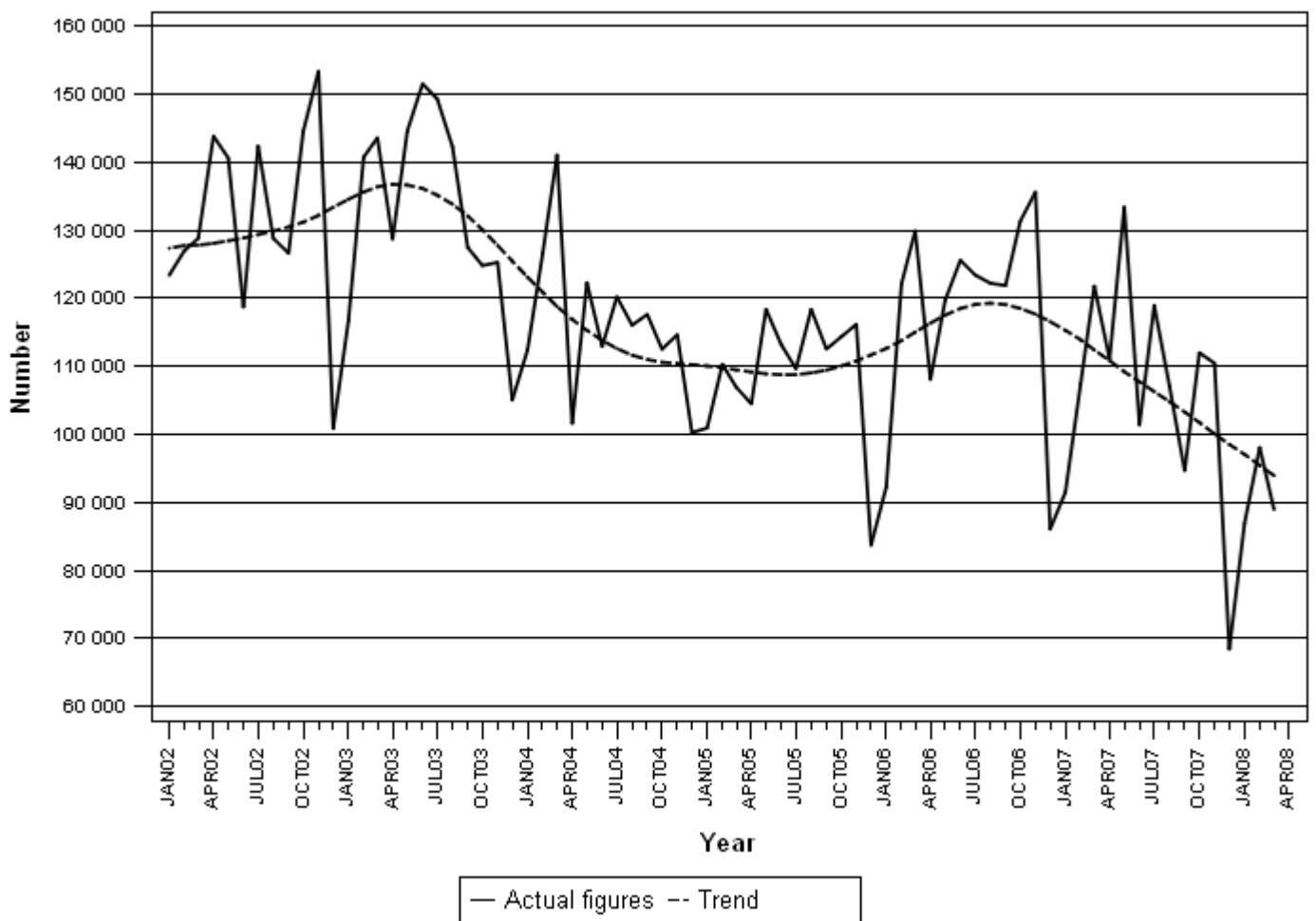
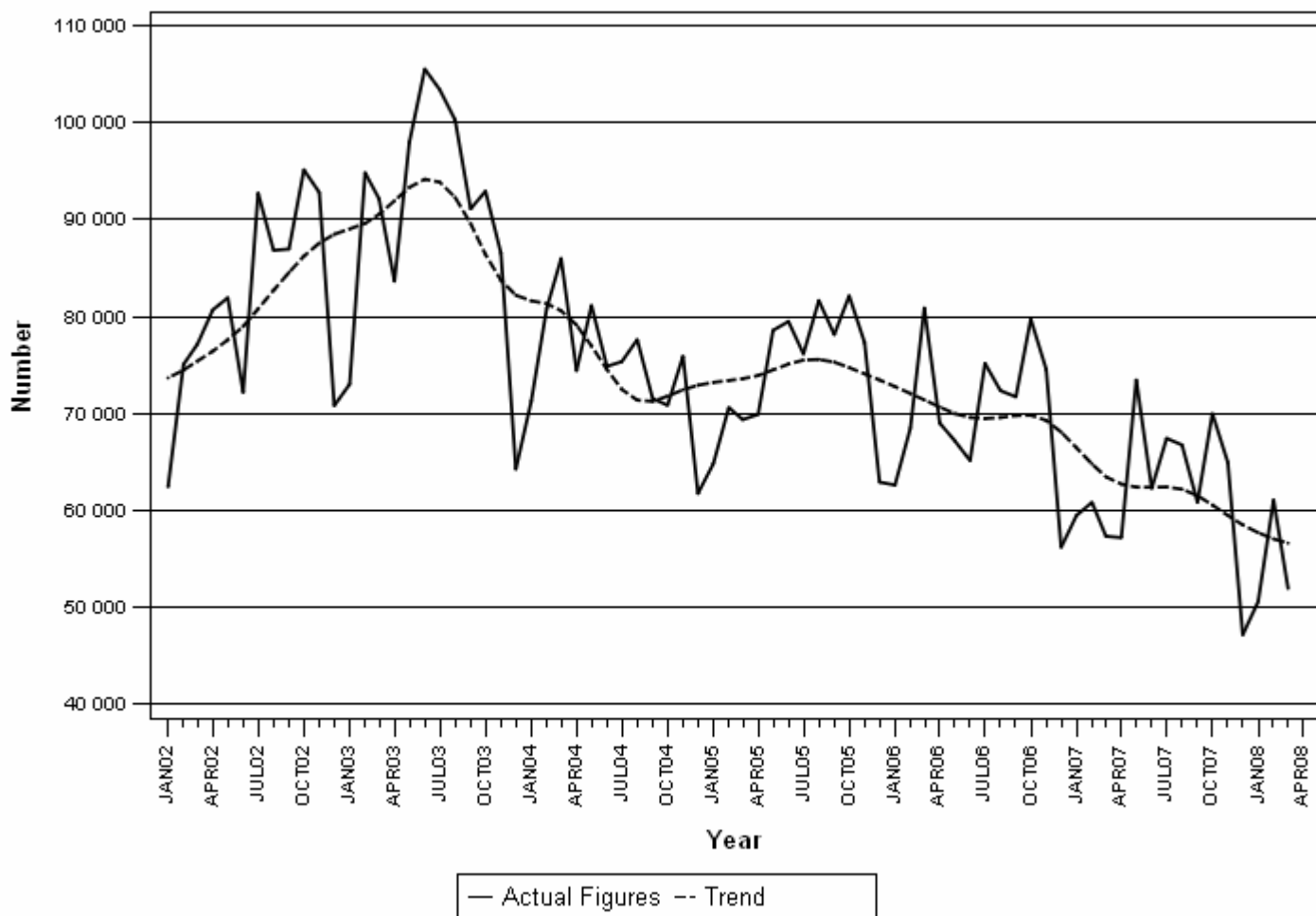


Figure 2 outlines the number of civil judgements recorded for debt from 2002 to March 2008.

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	
		March	February	1/ March		March	February	1/ March
1. Cases recorded								
1.1 Actual figures	1 459 945	138 327	112 319	106 221	1 318 425	124 193	102 969	95 443
1.2 Seasonally adjusted		128 420	108 009	99 086		115 982	99 314	89 531
2. Civil summonses for debt								
2.1 Goods sold								
2.1.1 Open account	117 734	11 850	9 521	8 786	98 588	10 241	7 859	7 334
2.1.2 Instalment sale transactions	27 838	2 705	2 350	2 595	23 512	2 418	1 916	2 260
2.2 Services								
2.2.1 Professional	129 259	12 455	9 847	9 689	110 911	11 105	8 527	8 472
2.2.2 Other	182 924	20 379	15 724	13 451	162 590	18 491	14 124	11 832
2.3 Rent	46 108	3 601	3 361	4 418	38 880	2 885	2 822	3 547
2.4 Money lent	350 896	35 365	23 236	20 199	330 652	33 265	22 048	19 102
2.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	203 142	13 239	13 623	11 252	190 799	12 175	12 637	10 408
2.6 Other debts	220 217	22 190	20 406	18 601	192 203	19 599	19 160	16 134
2.7 Total								
2.7.1 Actual figures	1 278 118	121 784	98 068	88 991	1 148 135	110 179	89 093	79 089
2.7.2 Seasonally adjusted		111 708	96 667	81 907		100 917	87 300	72 674

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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	
1/ 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	3 013	11 748	3 638	2 842
	1/ March	9 382	4 278	1 399	822	1 447	6 079	11 776	4 716	2 508	7 997	1 470	2 905

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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	
		March	February	1/ March		March	February	1/ March
1. Judgements								
1.1 Goods sold								
1.1.1 Open account	91 240	8 452	7 739	7 792	82 514	7 564	6 958	7 027
1.1.2 Instalment sale transactions	8 676	814	895	617	7 422	716	799	534
1.2 Services								
1.2.1 Professional	70 236	6 058	6 486	5 618	63 963	5 471	5 766	5 053
1.2.2 Other	83 337	6 256	7 011	6 638	78 276	5 849	6 353	5 952
1.3 Rent	25 174	1 774	2 862	1 903	20 002	1 319	2 250	1 435
1.4 Money lent	284 538	18 482	19 746	17 812	280 107	17 506	19 382	17 433
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	79 219	5 345	6 516	2 849	75 470	5 008	6 152	2 634
1.6 Other debts	105 316	10 157	9 833	8 742	96 936	8 966	8 903	7 953
1.7 Total								
1.7.1 Actual figures	747 736	57 338	61 088	51 971	704 690	52 399	56 563	48 021
1.7.2 Seasonally adjusted		57 824	64 272	52 626		52 812	59 515	48 594

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	
		March	February	1/ March		March	February	1/ March
1. Judgements								
1.1 Goods sold								
1.1.1 Open account	645 348	51 844	48 106	48 848	499 331	40 064	33 587	37 385
1.1.2 Instalment sale transactions	220 929	21 552	21 468	27 240	180 234	20 010	17 476	23 315
1.2 Services								
1.2.1 Professional	234 349	18 722	19 424	20 801	188 541	14 306	15 745	15 830
1.2.2 Other	569 505	48 321	46 321	47 701	442 362	34 483	33 726	35 358
1.3 Rent	248 826	16 172	34 561	21 648	179 717	12 057	21 159	15 021
1.4 Money lent	1 996 121	133 330	152 396	141 134	1 868 083	124 541	142 673	133 073
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	819 376	57 233	128 271	37 935	738 603	50 701	120 610	32 895
1.6 Other debts	1 404 039	141 717	116 286	138 481	1 145 086	91 629	85 529	116 839
1.7 Total								
1.7.1 Actual figures	6 138 493	488 891	566 833	483 788	5 241 957	387 791	470 505	409 716
1.7.2 Seasonally adjusted		493 848	526 516	490 493		395 226	450 384	419 309

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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 January 2007 to March 2007	Actual estimates January 2008 to March 2008	% change between January 2007 to March 2007 and January 2008 to March 2008	Difference between January 2007 to March 2007 and January 2008 to March 2008
Number of summonses for debt	320 664	273 977	-14,6	-46 687
Number of judgements for debt	177 665	163 659	-7,9	-14 006
Value of judgements for debt (R million)	1 423,3	1 439,5	1,1	16,2

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	-0,7	-1,3	-0,7
--Instalment sale transactions	0,0	0,0	1,3
Professional Services	-1,1	0,2	0,3
Other Services	-1,0	0,9	0,0
Rent	0,5	1,2	1,7
Money lent	-10,0	-6,5	-1,3
Promissory notes, bills, R/D cheques, credit cards and other acknowledgement of debt	-1,7	-2,3	1,7
Other debts	-0,7	-0,1	-1,8
Total	-14,6	-7,9	1,1

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 January 2007 to March 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 March 2007	Actual estimates March 2008	% change between March 2007 and March 2008	Difference between March 2007 and March 2008
Number of summonses for debt	121 784	88 991	-26,9	-32 793
Number of judgements for debt	57 338	51 971	-9,4	-5 367
Value of judgements for debt (R million)	488,9	483,8	-1,0	-5,1

Explanatory notes

Introduction	1	<p>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.</p> <p>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.</p>
Purpose of the survey	3	<p>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.</p>
Scope of the survey	4	<p>This survey covers-</p> <ul style="list-style-type: none"> • 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	<p>The statistical unit for collection of information is a magistrate' office. Magistrates' offices include the small claims courts.</p> <p>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.</p>
Survey methodology and design	6	<p>The survey is conducted by mail each month from 151 magistrates' offices.</p>
Response rate	7	<p>The response rate for the civil cases for debt for March 2008 was 85,4%.</p>
Trend cycle	8	<p>Smoothed seasonally adjusted and trend estimates are generated using the X-11 Seasonal Adjustment Programme.</p>
Publications	9	<p>Users may also wish to refer to the following publications:</p> <ul style="list-style-type: none"> • <i>Bulletin of Statistics issued quarterly.</i> • <i>SA Statistics issued annually.</i>
Unpublished statistics	10	<p>In some cases Stats SA can also make available statistics, which are not published. The statistics can be made available as computer printouts, on diskette or CD. Generally a charge is made for providing unpublished statistics.</p>
Symbols and abbreviations	11	<p>R/D Refer to Drawer CD Compact Disc Stats SA Statistics South Africa TBVC Transkei, Bophuthatswana, Venda, Ciskei * Revised figures</p>

Glossary

Acknowledgement of debt	Acknowledgement of debt is a statement by a person/debtor 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 to 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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