

Statistics of civil cases for debt May 2005

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Key figures for the month ended May 2005

	May 2005	% change between May 2004 and May 2005	% change between March 2004 to May 2004 and March 2005 to May 2005
Actual estimates			
Number of civil summonses issued for debt	116 639	-4,6	-9,3
Number of civil judgements recorded for debt	74 061	-8,7	-13,5
Value of civil judgements recorded for debt (R million)	522,5	-0,8	-13,0

Key findings as at the end of May 2005

The number of civil summonses issued for debt decreases

The total number of civil summonses issued for debt for the three months ended May 2005 decreased by 9,3% compared with three months ended May 2004.

The major contributors to the decrease of 9,3% in civil summonses issued for debt for the three months ended May 2005 compared with three months ended May 2004, were civil summonses issued in respect of money lent (-3,8 percentage points), 'other' services (-2,9 percentage points), and professional services (-1,2 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 three months ended May 2005 decreased by 13,5% compared with three months ended May 2004.

The major contributors to the decrease of 13,5% in the number of civil judgements recorded for debt for the three months ended May 2005 compared with three months ended May 2004, were civil judgements in respect of respect of money lent (-4,5 percentage points), promissory notes (-2,9 percentage points) 'other services' (-2,8 percentage points) and rent (-1,7 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 three months ended May 2005 decreased by 13,0% compared with three months ended May 2004.

The major contributors to the decrease of 13,0% in the value of civil judgements recorded for the three months ended May 2005 compared with three months ended May 2004, were civil judgements recorded in respect of money lent (-6,8 percentage points), promissory notes (-2,7 percentage points) 'other services' (-1,6 percentage points) and rent (-1,5 percentage points) (see table 5 column 4).

During May 2005, 74 061 civil judgements for debt, amounting to R522,5 million, were recorded. The largest contributors to the R522,5 million were civil judgements relating to money lent (R152,6 million or 29,2%), 'other' debts (R127,3 million or 24,4%), promissory notes (R71,6 million or 13,7,%) and goods sold on account (R53,7 million or 10,3,%) (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

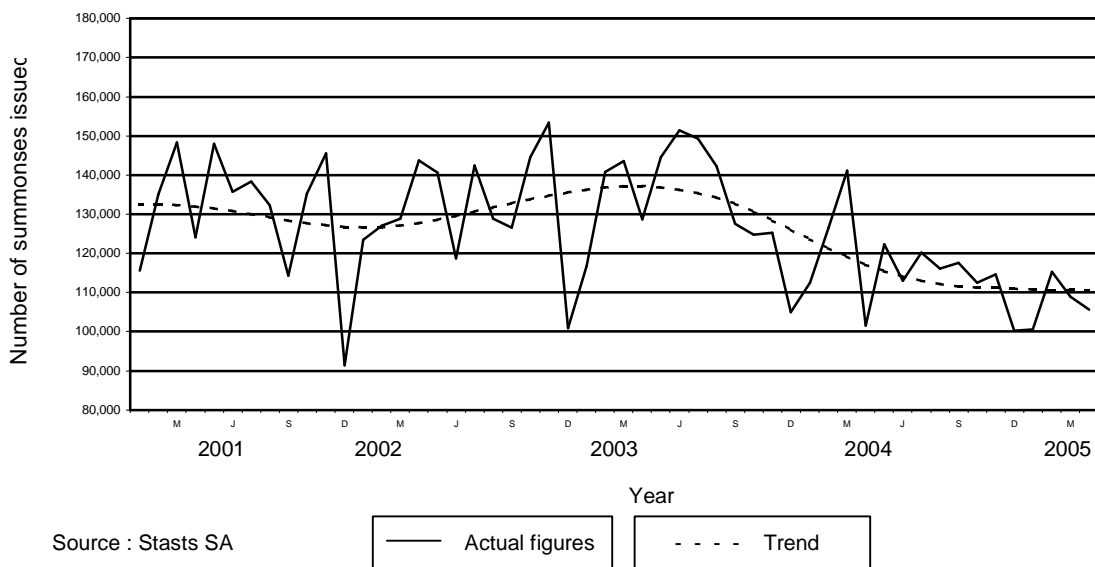
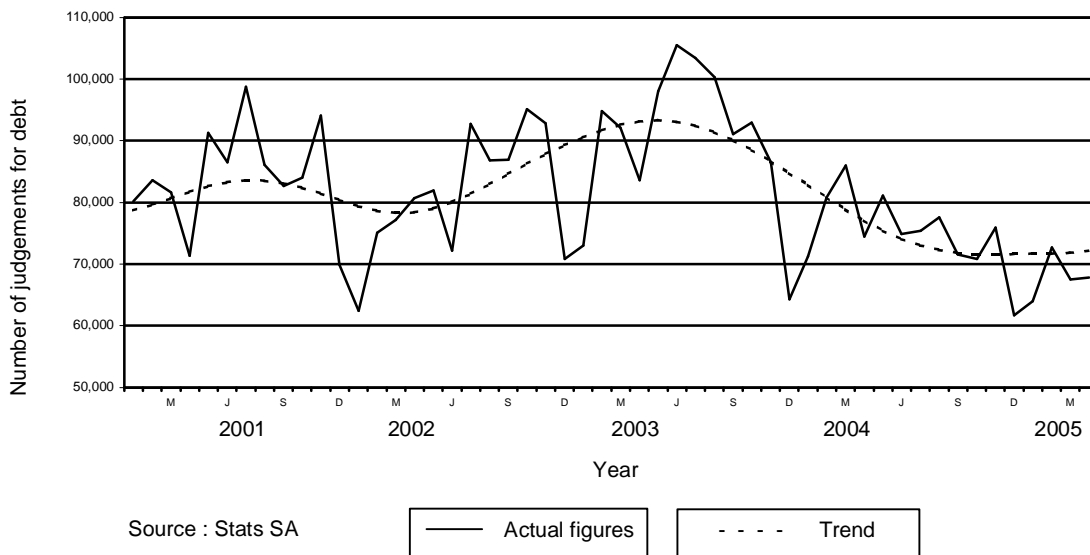


Figure 2 - Civil judgements recorded for debt



**PP
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Statistician-General**

Notes

Forthcoming issue	Issue	Expected release date
	June 2005	25 August 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 May 2005 was 85,0%.	

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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
		May	Apr.	May		May	Apr.	May
1. Cases recorded								
1.1 Actual figures	1 594 269	138 993	123 009	133 905	1 468 203	127 090	113 307	122 059
1.2 Seasonally adjusted		131 939	134 122	128 136		120 691	123 678	116 909
2. Civil summonses for debt								
2.1 Goods sold								
2.1.1 Open account	166 745	13 635	14 396	12 195	146 808	11 818	12 995	10 796
2.1.2 Instalment sale transactions	50 254	4 632	3 938	3 145	46 274	4 276	3 579	2 739
2.2 Services								
2.2.1 Professional	167 273	14 999	12 063	13 965	158 478	14 080	11 503	12 237
2.2.2 Other	261 068	24 826	18 907	23 501	244 594	23 340	17 483	21 454
2.3 Rent	59 425	5 381	3 537	4 928	45 218	3 928	2 878	3 977
2.4 Money lent	325 544	28 989	23 160	27 574	310 493	27 165	21 697	25 980
2.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	131 093	11 200	10 897	11 757	121 148	10 379	10 066	10 846
2.6 Other	236 821	18 616	18 784	19 574	214 152	16 660	16 386	17 148
2.7 Total								
2.7.1 Actual figures	1 398 223	122 278	105 682	116 639	1 287 165	111 646	96 587	105 177
2.7.2 Seasonally adjusted		114 254	113 838	109 624		105 054	104 994	99 691

* 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	7 256	895	1 781	9 815	14 059	4 927	4 152	12 240	2 592	4 182
M	14 438	5 099	2 889	632	1 439	5 740	13 198	4 906	3 850	10 904	2 980	4 604
A	15 381	4 474	2 504	801	1 526	3 230	13 299	5 143	3 967	14 042	2 991	4 808
M	14 282	7 915	3 151	997	2 268	5 435	14 706	6 441	3 621	12 756	1 832	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
		May	Apr.	May		May	Apr.	May
1. Judgements								
1.1 Goods sold								
1.1.1 Open account	112 511	9 384	9 035	9 728	103 007	8 555	8 452	9 083
1.1.2 Instalment sale transactions	16 017	1 491	1 039	1 335	14 307	1 382	954	1 217
1.2 Services								
1.2.1 Professional	84 612	7 944	6 263	7 462	80 025	7 655	6 077	7 270
1.2.2 Other	139 466	12 237	10 907	10 396	131 269	11 622	10 266	9 863
1.3 Rent	41 418	3 642	1 606	2 292	31 039	2 687	1 354	1 570
1.4 Money lent	308 851	28 608	23 867	26 463	303 361	28 192	23 523	26 169
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	94 137	10 142	6 765	7 335	89 724	9 832	6 517	7 091
1.6 Other	104 609	7 705	8 330	9 050	96 031	6 895	7 726	8 479
1.7 Total								
1.7.1 Actual figures	901 621	81 153	67 812	74 061	848 763	76 820	64 869	70 742
1.7.2 Seasonally adjusted		76 844	72 623	70 376		72 073	69 886	66 668

* 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
		May	Apr.	May		May	Apr.	May
R' 000								
1. Judgements								
1.1 Goods sold								
1.1.1 Open account	585 615	45 027	55 519	53 726	453 401	33 121	46 119	43 646
1.1.2 Instalment sale transactions	284 507	22 579	18 899	24 682	233 000	19 279	15 945	20 833
1.2 Services								
1.2.1 Professional	260 267	19 074	14 357	23 939	226 121	17 132	12 221	21 625
1.2.2 Other	744 612	56 743	48 235	50 151	642 577	49 560	43 043	43 464
1.3 Rent	316 836	26 258	15 288	18 549	226 720	17 590	11 022	13 292
1.4 Money lent	2 285 479	184 647	199 992	152 585	2 200 833	178 864	193 595	145 799
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	902 100	82 240	61 154	71 556	826 289	77 281	57 355	65 814
1.6 Other	1 523 389	89 927	86 389	127 330	1 068 799	71 733	67 776	92 027
7.1 Total								
7.1.1 Actual figures	6 902 805	526 495	499 833	522 519	5 877 740	464 560	447 076	446 500
7.1.2 Seasonally adjusted		554 734	554 641	556 453		485 416	503 319	472 390

* 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	-0,7	-0,3	-0,1
Instalment sale transactions	-0,5	-0,3	0,0
Professional services	-1,2	-1,0	0,3
Other services	-2,9	-2,8	-1,6
Rent	-0,8	-1,7	-1,5
Money lent	-3,8	-4,5	-6,8
Promissory notes, bills, R/D cheques, credit cards and other acknowledgement of debt	-0,3	-2,9	-2,7
Other debts	0,9	0,0	-0,3
Total	-9,3	-13,5	-13,0

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 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 May 2004	Actual estimates May 2005	% change between May 2004 and May 2005	Difference between May 2004 and May 2005
Number of summonses for debt	122 278	116 639	-4,6%	5 639
Number of judgements for debt	81 153	74 061	-8,7%	-7 092
Value of judgements for debt (R million)	526,5	522,5	-0,8%	-4,0

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 March 2004 to May 2004	Actual estimates March 2005 to May 2005	% change between March 2004 to May 2004 and March 2005 to May 2005	Difference between March 2004 to May 2004 and March 2005 to May 2005
Number of summonses for debt	364 928	330 985	-9,3%	-33 943
Number of judgements for debt	241 579	209 086	-13,5%	-32 493
Value of judgements for debt (R million)	1 783,5	1 551,4	-13,0%	-232,1

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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