



Statistics of civil cases for debt

November 2004

**Embargoed until:
20 January 2005
11:00**

Key figures for the month ended November 2004

	November 2004	% change between November 2003 and November 2004	% change between September 2003 to November 2003 and September 2004 to November 2004	% change between January 2003 to November 2003 and January 2004 to November 2004
Actual estimates				
Number of civil summonses issued for debt	114 645	-8,5	-8,7	-13,2
Number of civil judgements recorded for debt	75 920	-12,3	-19,3	-17,8
Value of civil judgements recorded for debt (R million)	632,3	-3,8	-18,8	-10,6

	November 2004	% change between October 2004 and November 2004	% change between June 2004 to August 2004 and September 2004 to November 2004
Seasonally adjusted estimates			
Number of civil summonses issued for debt	105 922	-3,3	+1,4
Number of civil judgements recorded for debt	70 728	+5,4	-1,3
Value of civil judgements recorded for debt (R million)	602,4	+13,7	+4,8

Key findings as at the end of November 2004

The number of civil summonses issued for debt increases

The number of civil summonses issued for debt for the three months ended November 2004, after seasonal adjustment, increased by 1,4% compared with the previous three months. However, the total number of civil summonses issued for debt for the three months ended November 2004 decreased by 8,7% compared with the three months ended November 2003. Furthermore, the total number of civil summonses issued for debt for the first eleven months of 2004 decreased by 13,2% compared with the first eleven months of 2003.

The major contributors to the decrease of 8,7% in civil summonses issued for debt for the three months ended November 2004 compared with the three months ended November 2003, were civil summonses issued in respect of goods sold on open account (-3,2 percentage points), money lent (-2,3 percentage points) and rent (-2,1 percentage points) (see table 5 column 2).

The number of civil judgements recorded for debt decreases

The number of civil judgements recorded for debt for the three months ended November 2004, after seasonal adjustment, decreased by 1,3% compared with the previous three months. The total number of civil judgements recorded for debt for the three months ended November 2004 decreased by 19,3% compared with the three months ended November 2003. Furthermore, the total number of civil judgements recorded for debt for the first eleven months of 2004 decreased by 17,8% compared with the first eleven months of 2003.

The major contributors to the decrease of 19,3% in the number of civil judgements recorded for debt for the three months ended November 2004 compared with the three months ended November 2003, were civil judgements in respect of 'other' debts (-4,9 percentage points), goods sold on open account (-3,7 percentage points), money lent (-2,8 percentage points), promissory notes (-2,5 percentage points) and rent (-2,0 percentage points) (see table 5 column 3).

The value of civil judgements recorded for debt increases

The value of civil judgements recorded for debt for the three months ended November 2004, after seasonal adjustment, increased by 4,8% compared with the previous three months. However, the total value of civil judgements recorded for debt for the three months ended November 2004 decreased by 18,8% compared with the three months ended November 2003. Furthermore, the value of civil judgements recorded for debt for the first eleven months of 2004 decreased by 10,6% compared with the first eleven months of 2003.

The major contributors to the decrease of 18,8% in the value of civil judgements recorded for the three months ended November 2004 compared with the three months ended November 2003, were civil judgements recorded in respect of money lent (-14,1 percentage points), goods sold on open account (-3,1 percentage points) and promissory notes (-2,9 percentage points) (see table 5 column 4).

During November 2004, 75 920 civil judgements for debt, amounting to R632,3 million, were recorded. The largest contributors to the R632,3 million were civil judgements relating to money lent (R241,6 million or 38,2%), 'other' debts (R108,9 million or 17,2%), 'other' services (R75,4 million or 11,9%) and promissory notes (R71,7 million or 11,3%) (see table 4 column 5).

Figures 1 and 2 outline the number of civil summonses issued and civil judgements recorded from 2000 to 2004

Figure 1 - Civil summonses issued for debt

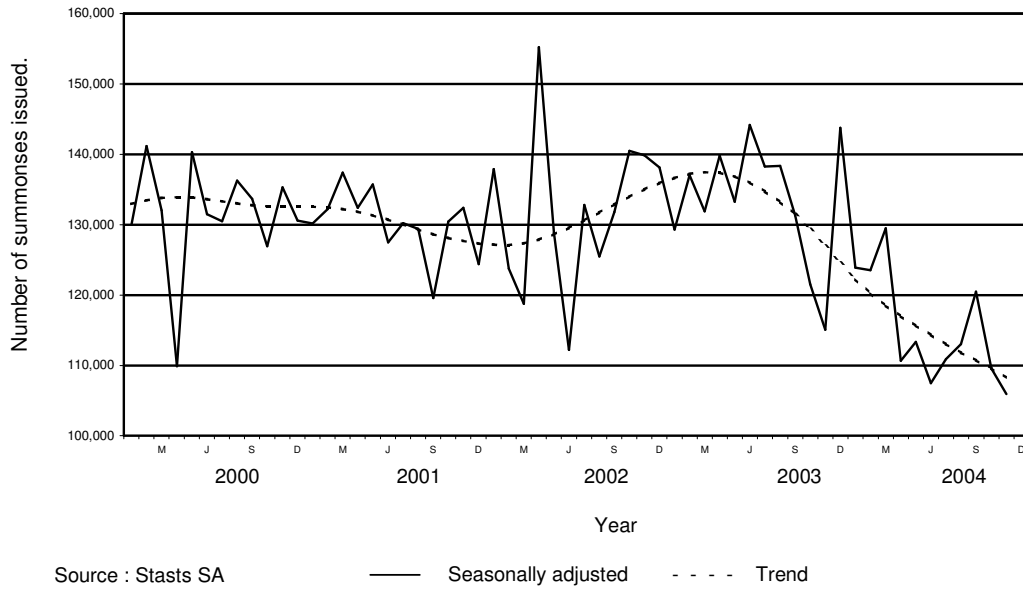
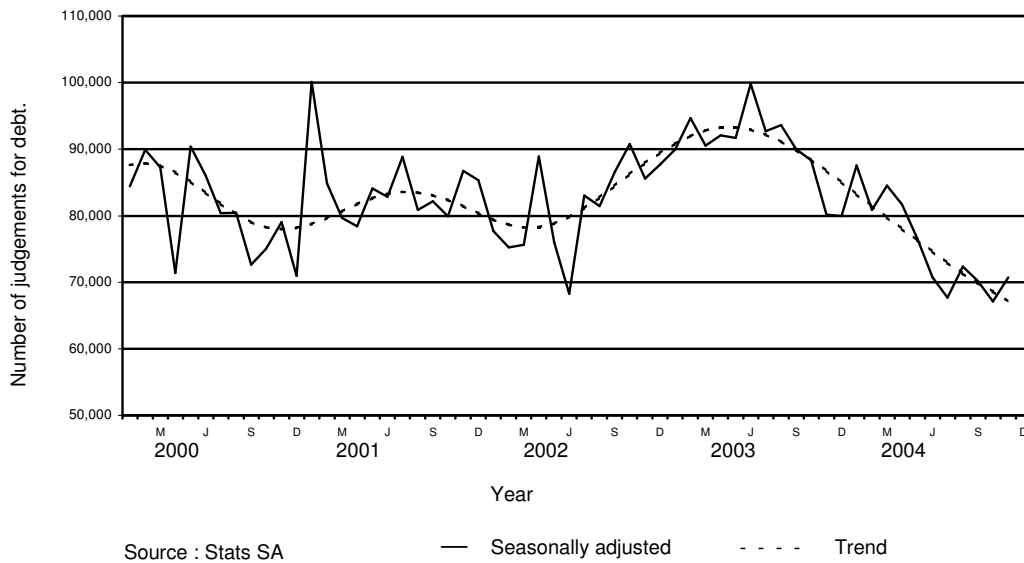


Figure 2 - Civil judgements recorded for debt



PP
PJ Lehohla
Statistician-General

Notes

Forthcoming issue	Issue	Expected release date
	December 2004	24 February 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 November 2004 was 79,5%.	

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 Contribution of the different kinds of debts to the total number and value of debts recorded	10
Explanatory notes	11
Glossary	13
General information	15

Table1 - Number of civil cases recorded and summonses issued for debt according to business enterprises and private persons

Item	Business enterprise and private persons				Private persons			
	2003	2003 November	2004 October	2004 November	2003	2003 November	2004 October	2004 November
1 Cases recorded								
1.1 Actual figures	1 801 274	141 783	128 041	136 967	1 671 791	132 738	118 245	127 387
1.2 Seasonally adjusted		125 022	122 025	121 038		116 083	112 654	111 569
2 Civil summonses for debt								
2.1 Goods sold								
2.1.1 Open account	209 016	16 963	11 678	12 198	186 204	15 438	10 216	10 811
2.1.2 Instalment sale transactions	52 568	5 896	3 764	5 124	48 169	5 521	3 502	4 818
2.2 Services								
2.2.1 Professional	165 715	13 692	14 013	13 485	157 675	13 141	13 342	12 872
2.2.2 Other	272 603	22 497	17 560	23 209	252 824	21 251	16 597	21 952
2.3 Rent	79 342	6 978	4 316	3 986	65 329	5 799	3 308	2 867
2.4 Money lent	417 605	29 519	27 497	25 478	405 557	28 713	26 119	24 531
2.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgement of debt	132 743	9 641	11 865	10 303	123 156	8 986	11 061	9 661
2.6 Other	270 276	20 067	21 824	20 862	247 876	18 907	19 929	18 777
2.7 Total								
2.7.1 Actual figures	1 599 868	125 253	112 517	114 645	1 486 791	117 756	104 075	106 289
2.7.2 Seasonally adjusted		115 097	109 564	105 922		107 334	101 238	97 304

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
2002	200 806	98 361	32 159	20 667	39 642	135 995	150 355	74 363	42 837	162 978	29 548	42 588
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
2003 -J	14 177	7 468	2 485	4 755	2 845	8 389	8 967	4 122	4 833	14 363	1 908	4 578
F	16 617	9 707	3 828	2 028	2 708	11 544	12 822	6 445	5 998	16 259	2 819	6 164
M	16 204	10 104	3 091	2 017	2 941	11 797	14 690	8 256	5 724	12 175	3 475	6 164
A	15 395	6 154	2 564	2 017	3 284	11 414	11 964	7 229	3 321	13 075	2 544	6 687
M	15 663	7 849	2 999	2 017	3 532	13 239	14 584	7 746	4 515	15 954	2 499	6 717
J	14 038	6 813	3 472	2 017	2 276	12 049	19 623	7 395	4 213	12 343	2 113	8 446
J	16 709	7 379	3 584	2 017	2 426	11 438	18 292	8 742	4 731	13 751	3 394	9 502
A	15 263	6 345	2 921	2 017	2 539	11 528	17 204	6 545	4 861	11 187	4 042	9 418
S	15 414	6 477	2 918	2 017	1 841	10 367	16 802	5 611	4 448	11 275	1 854	3 035
O	15 798	5 764	2 918	2 017	2 401	11 321	16 231	6 024	4 288	9 855	3 293	5 282
N	15 315	6 869	3 925	2 017	1 518	7 403	16 231	6 028	4 003	7 602	3 021	3 285
D	13 906	5 990	2 829	2 017	1 842	11 424	16 053	4 471	2 137	7 406	2 856	2 604
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	1 957	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	4 850	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	9 307	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

Table 3 - Number of civil default and consent judgements for debt according to business enterprises and private persons

Item	Business enterprise and private persons				Private persons			
	2003	2003 November	2004 October	2004 November	2003	2003 November	2004 October	2004 November
1 Judgements								
1.1 Goods sold								
1.1.1 Open account	141 959	12 871	9 679	8 833	130 779	11 929	8 704	8 048
1.1.2 Instalment sale transactions	33 293	3 479	1 247	1 431	31 280	3 228	1 124	1 278
1.2 Services								
1.2.1 Professional	84 324	6 779	7 566	6 577	80 648	6 416	6 986	6 272
1.2.2 Other	139 914	12 948	11 325	12 366	131 607	12 176	10 674	11 534
1.3 Rent	52 190	4 517	3 696	2 835	49 615	3 680	2 466	2 082
1.4 Money lent	389 269	26 421	23 308	26 929	363 367	26 140	22 707	26 498
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgement of debt	99 998	9 054	5 176	7 440	96 461	8 601	4 654	6 982
1.6 Other	144 846	10 473	8 860	9 509	133 024	9 120	8 290	8 899
1.7 Total								
1.7.1 Actual figures	1 085 793	86 542	70 857	75 920	1 029 783	81 291	65 605	71 592
1.7.2 Seasonally adjusted		80 160	67 128	70 728		74 806	62 541	66 137

Table 4 - Value of civil default and consent judgements for debt according to business enterprises and private persons

Item	Business enterprise and private persons				Private persons			
	2003	2003 November	2004 October	2004 November	2003	2003 November	2004 October	2004 November
	R' 000							
1 Judgements								
1.1 Goods sold								
1.1.1 Open account	761 616	62 359	44 986	50 746	637 224	49 973	34 569	39 039
1.1.2 Instalment sale transactions	282 935	26 778	22 669	39 036	231 641	23 006	18 492	32 126
1.2 Services								
1.2.1 Professional	213 641	18 016	23 836	20 608	197 073	16 224	21 206	18 259
1.2.2 Other	634 169	65 355	67 960	75 362	571 847	60 084	58 404	59 032
1.3 Rent	300 680	24 553	27 950	24 317	250 426	19 642	20 597	17 266
1.4 Money lent	3 050 038	239 533	178 920	241 640	2 858 101	233 480	171 837	238 427
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgement of debt	917 163	67 934	53 797	71 714	853 522	62 782	46 630	65 307
1.6 Other	1 569 427	152 869	123 364	108 923	1 256 410	120 255	108 610	82 326
1.7 Total								
1.7.1 Actual figures	7 729 669	657 397	543 482	632 346	6 856 245	585 446	480 346	551 782
1.7.2 Seasonally adjusted		630 054	529 712	602 409		559 933	472 485	524 040

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	-3,2	-3,7	-3,1
Instalment sale transactions	-1,0	-1,9	0,3
Professional services	-0,1	-0,1	0,5
Other services	-1,0	-1,4	1,2
Rent	-2,1	-2,0	0,3
Money lent	-2,3	-2,8	-14,1
Promissory notes, bills, R/D cheques, credit cards and other acknowledgement of debt	0,8	-2,5	-2,9
Other	0,2	-4,9	-1,2
Total	-8,7	-19,3	-18,8

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 September 2003 to November 2003, divided by 100.

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.

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.

General information

Stats SA publishes approximately 300 different statistical releases each year. It is not economically viable to produce them in more than one of South Africa's eleven official languages. Since the releases are used extensively, not only locally but also by international economic and social-scientific communities, Stats SA releases are only published in English.

Stats SA has copyright on this publication. Users may apply the information as they wish, provided that they acknowledge Stats SA as the source of the basic data wherever they process, apply, utilise, publish or distribute the data; and also that they specify that the relevant application and analysis (where applicable) result from their own processing of the data.

Stats SA products

A complete set of Stats SA publications is available at the Stats SA Library and the following libraries:

National Library of South Africa, Pretoria Division
National Library of South Africa, Cape Town Division
Natal Society Library, Pietermaritzburg
Library of Parliament, Cape Town
Bloemfontein Public Library
Johannesburg Public Library
Eastern Cape Library Services, King William's Town
Central Regional Library, Polokwane
Central Reference Library, Nelspruit
Central Reference Collection, Kimberley
Central Reference Library, Mmabatho

Stats SA also provides a subscription service.

Electronic services

A large range of data are available via on-line services, diskette, CD and computer printouts. For more details about our electronic data services, contact (012) 310 8600/ 8390/ 8351/ 4892/ 8496/ 8095.

You can visit us on the Internet at: www.statssa.gov.za

Enquiries

Telephone number: (012) 310 8600/ 8390/ 8351/ 4892/ 8496/ 8095 (user information services)
(012) 310 8220 (technical enquiries)
(012) 310 8161 (publications)
(012) 310 8490 (orders)

Fax number: (012) 310 8332 (technical enquiries)

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

Postal address: Private Bag X44, Pretoria, 0001

Produced by Stats SA