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Key figures

Table A – Key figures for the month of November 2007

Actual estimates	November 2007	% change between November 2006 and November 2007	% change between September 2006 to November 2006 and September 2007 to November 2007
Number of civil summonses issued for debt	109 046	-19,6	-18,9
Number of civil judgements recorded for debt	73 735	-1,1	-5,3
Value of civil judgements recorded for debt (R million)	450,8	-31,8	-10,7

SUMMARY OF FINDINGS: STATISTICS OF CIVIL CASES FOR DEBT (NOVEMBER 2007)

Key findings as at the end of November 2007

The number of civil summonses issued for debt decreases

The total number of civil summonses issued for debt for the three months ended November 2007 decreased by 18,9% compared with the three months ended November 2006.

The major contributors to this decrease were civil summonses issued in respect of money lent (-15,5 percentage points), 'other debts' (-3,9 percentage points), 'other services' (-2,4 percentage points) and goods sold on an open account (-2,3 percentage points). There was, however, an increase of 6,0 percentage points with regard to civil summonses issued for promissory notes and other acknowledgements for debt (this category includes credit cards) (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 three months ended November 2007 decreased by 5,3% compared with the three months ended November 2006.

Civil judgements in respect of goods sold on an open account (-3,2 percentage points) and 'other debts' (-2,3 percentage points) were the main drivers behind the 5,3% decrease (see Table 6 column 3, page 9).

The value of civil judgements recorded for debt decreases

The total value of civil judgements recorded for debt for the three months ended November 2007 decreased by 10,7% compared with the three months ended November 2006.

The major contributors to the decrease of 10,7% in the value of civil judgements for the three months ended November 2007 compared with the three months ended November 2006 were civil judgements recorded in respect of money lent (-7,2 percentage points), 'other debts' (-2,8 percentage points), goods sold on an open account (-1,2 percentage points) and professional services (-1,1 percentage points). There was, however, a contribution of 1,7 percentage points from promissory notes and other acknowledgements of debt (see Table 6 column 4, page 9).

During November 2007, 73 735 civil judgements for debt, amounting to R450,8 million, were recorded. The largest contributors to the R450,8 million were civil judgements relating to money lent (R161,4 million or 35,8%) and 'other debts' (R99 592 million or 22,1%) (see Table 4, page 8).

Figures 1 and 2 outline the number of civil summonses issued and civil judgements recorded for debt from 2002 to November 2007 respectively. In figure 1 from January 2002 the trend estimates for the total number of civil summonses issued for debt showed an upward increase until April 2003. The trend decreased from May 2003 to June 2005 but increased again to August 2006. Thereafter the trend decreased again.

Figure 1 – Civil summonses issued for debt

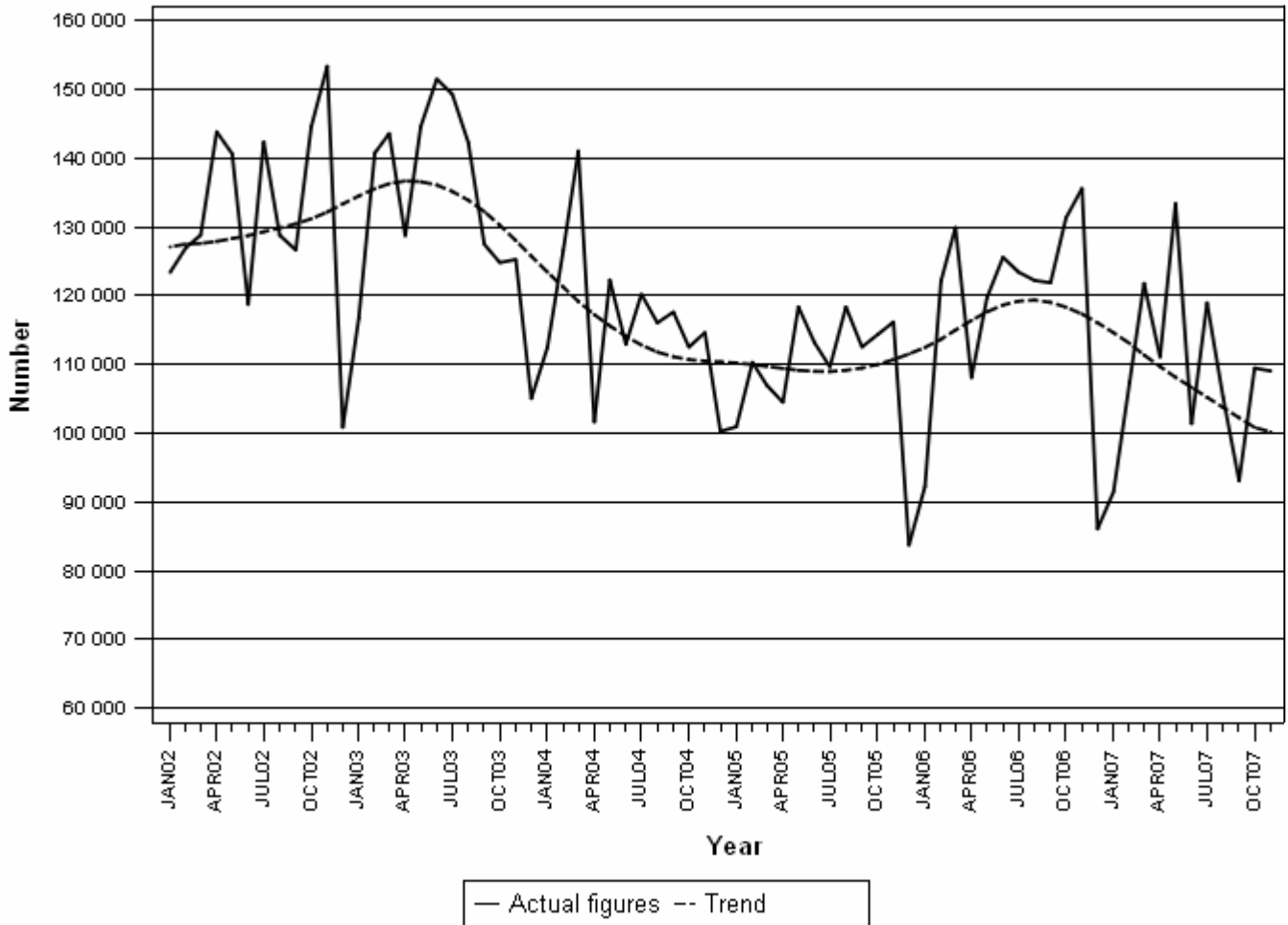
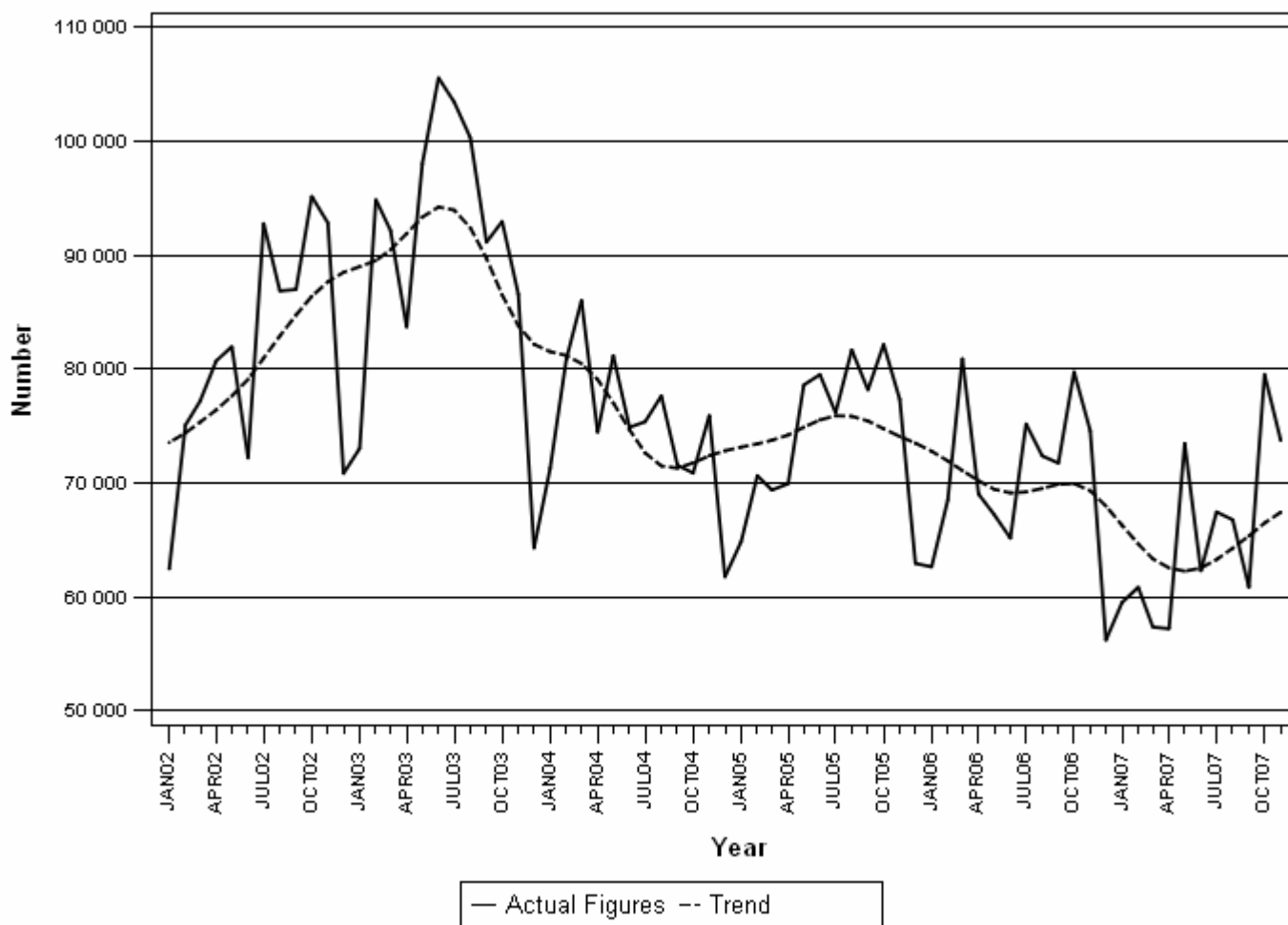


Figure 2 shows that the trend in civil judgements for debt generally declined from mid-2003 and this long-term decreasing trend continued into the first half of 2007. From June 2007 the trend started increasing.

Figure 2 – Civil judgements recorded for debt



P J Lehohla
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			
	2006	2006	2007		2006	2006	2007	
		November	*October	1/ November		November	*October	1/ November
1. Cases recorded								
1.1 Actual figures	1 603 709	157 062	129 045	123 928	1 442 388	143 608	117 235	113 571
1.2 Seasonally adjusted		143 945	120 768	113 356		131 383	109 007	103 686
2 Civil summonses for debt								
2.1 Goods sold								
2.1.1 Open account	159 476	13 077	9 542	10 208	137 314	11 161	8 054	8 762
2.1.2 Instalment sale transactions	35 514	3 449	2 767	2 665	28 794	2 825	2 160	2 133
2.2 Services								
2.2.1 Professional	138 310	11 846	11 055	11 680	117 768	10 443	9 437	9 976
2.2.2 Other	200 992	18 890	16 485	14 987	178 084	16 843	14 618	13 256
2.3 Rent	50 894	4 511	5 036	4 541	39 914	3 557	4 436	4 007
2.4 Money lent	407 106	47 652	24 219	24 960	387 509	46 126	23 314	24 028
2.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	148 099	15 173	23 435	21 983	133 964	14 161	22 559	21 043
2.6 Other debts	277 740	20 993	19 001	18 022	242 332	18 172	16 701	15 980
2.7 Total								
2.7.1 Actual figures	1 418 131	135 591	111 540	109 046	1 265 679	123 288	101 279	99 185
2.7.2 Seasonally adjusted		125 723	104 301	100 656		114 620	94 108	91 815

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
2005	Year Total	165 535	69 776	38 487	9 248	20 091	77 468	156 641	58 486	58 984	138 300	27 437	59 361
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
	January	10 205	5 091	4 446	209	1 171	5 751	6 505	4 097	4 441	10 867	2 437	5 120
	February	11 387	7 860	5 785	756	1 751	5 751	13 143	4 652	7 231	12 266	2 492	5 117
	March	14 010	8 082	6 013	732	1 742	6 285	14 398	5 761	6 259	14 272	2 994	4 789
	April	11 657	5 239	4 285	311	1 290	6 364	12 046	5 658	4 454	8 127	3 028	5 191
	May	13 981	5 393	2 620	741	1 893	4 925	15 758	5 585	5 489	11 299	3 200	5 253
	June	13 359	6 628	5 688	555	1 254	4 999	16 849	5 418	4 411	10 018	5 307	5 244
	July	12 981	5 770	5 218	442	1 348	5 867	16 060	6 478	5 190	10 318	3 847	5 449
	August	11 196	3 824	4 814	480	1 348	5 796	15 146	6 702	5 147	8 550	2 712	5 513
	September	12 137	5 315	2 350	507	1 140	5 291	18 632	5 593	5 057	13 258	1 869	5 368
	October	13 397	6 537	2 616	532	1 577	5 291	19 761	6 699	5 199	14 758	5 172	5 174
	November	13 082	6 315	4 499	271	1 837	6 571	21 268	4 784	4 347	19 625	4 144	4 145
December	10 172	3 280	2 223	386	1 744	6 610	12 221	3 353	2 666	8 744	2 707	3 981	
2007	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	5 476	23 806	4 444	2 559	13 617	1 515	3 261
1/November	9 144	5 153	1 202	788	1 065	5 476	22 542	4 775	3 027	13 026	1 367	3 236	

1/ Preliminary

* 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					
	2006	2006		2007		2006	2006		2007	
		November	*October	1/ November	November		*October	1/ November		
1. Judgements										
1.1 Goods sold										
1.1.1 Open account	120 554	10 662	9 330	8 207	109 368	9 860	8 434	7 448		
1.1.2 Instalment sale transactions	12 254	858	848	655	10 582	744	720	561		
1.2 Services										
1.2.1 Professional	78 747	7 038	6 310	6 099	69 974	6 439	5 696	5 606		
1.2.2 Other	96 191	7 950	7 951	7 987	89 567	7 467	7 416	7 580		
1.3 Rent	25 941	2 096	2 540	2 422	20 595	1 595	2 312	2 222		
1.4 Money lent	297 379	30 368	34 777	32 491	289 631	29 976	33 422	31 107		
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	75 440	6 116	8 436	7 197	68 753	5 867	8 144	6 952		
1.6 Other debts	136 605	9 472	9 316	8 677	122 291	8 607	8 807	8 225		
1.7 Total										
1.7.1 Actual figures	843 111	74 560	79 508	73 735	780 761	70 555	74 951	69 701		
1.7.2 Seasonally adjusted		69 775	70 740	68 714		65 762	65 805	64 635		

1/ Preliminary.

* Revised.

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			
	2006	2006	2007		2006	2006	2007	
		November	*October	1/ November		November	*October	1/ November
1. Judgements								
1.1 Goods sold								
1.1.1 Open account	673 174	58 173	57 745	46 563	523 117	45 935	44 211	38 454
1.1.2 Instalment sale transactions	256 585	27 124	16 164	15 440	197 360	19 056	13 074	12 252
1.2 Services								
1.2.1 Professional	266 969	26 894	20 144	20 243	223 269	22 184	15 598	17 662
1.2.2 Other	579 439	49 183	52 306	40 493	464 798	38 535	42 612	33 199
1.3 Rent	222 568	21 075	22 344	17 573	153 995	13 175	15 913	12 573
1.4 Money lent	2 086 739	245 849	206 584	161 381	1 960 167	236 155	192 804	146 633
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	713 512	74 322	101 777	49 469	630 837	69 827	95 533	44 403
1.6 Other debts	1 784 255	157 929	207 848	99 592	1 271 309	133 052	176 901	84 120
1.7 Total								
1.7.1 Actual figures	6 583 241	660 549	684 912	450 754	5 424 852	577 919	596 646	389 296
1.7.2 Seasonally adjusted		612 378	581 625	418 415		518 104	513 207	349 663

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 September 2006 to November 2006	Actual estimates September 2007 to November 2007	% change between September 2006 to November 2006 and September 2007 to November 2007	Difference between September 2006 to November 2006 and September 2007 to November 2007
Number of summonses for debt	388 770	315 244	-18,9	-73 526
Number of judgements for debt	226 031	214 075	-5,3	-11 956
Value of judgements for debt (R million)	1 806,2	1 613,2	-10,7	-193,1

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.

	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	-2,3	-3,2	-1,2
--Instalment sale transactions	-0,3	-0,3	-0,9
Professional Services	-0,4	-0,5	-1,1
Other Services	-2,4	-0,2	0,7
Rent	-0,2	0,5	0,1
Money lent	-15,5	0,0	-7,2
Promissory notes, bills, R/D cheques, credit cards and other acknowledgement of debt	6,0	0,7	1,7
Other debts	-3,9	-2,3	-2,8
Total	-18,9	-5,3	-10,7

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 2006 to November 2006, divided by 100. Figures have been rounded off.

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 November 2006	Actual estimates November 2007	% change between November 2006 and November 2007	Difference between November 2006 and November 2007
Number of summonses for debt	135 591	109 046	-19,6	-26 545
Number of judgements for debt	74 560	73 735	-1,1	-825
Value of judgements for debt (R million)	660,5	450,8	-31,8	-209,7

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 is 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 approximately 151 magistrates' offices.</p>
Response rate	7	<p>The response rate for the civil cases for debt for November 2007 was 84,0%.</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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