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SUMMARY OF FINDINGS: STATISTICS OF CIVIL CASES FOR DEBT (NOVEMBER 2009)

Table A – Key figures for the month of November 2009

Actual estimates	November 2009	% change between November 2008 and November 2009	% change between September to November 2008 and September to November 2009
Number of civil summonses issued for debt	114 077	8,1	5,1
Number of civil judgements recorded for debt	64 254	18,8	14,3
Value of civil judgements recorded for debt (R million)	649,2	24,1	29,9

The number of civil summonses issued for debt increases

The three months ended November 2009 reflected a 5,1% increase in the total number of civil summonses issued for debt compared with the three months ended November 2008. An increase of 8,1% was recorded between November 2008 and November 2009 (see Table A and Tables 5 and 7).

The major contributors to the increase in civil summonses issued for debt for the three months ended November 2009 compared with the three months ended November 2008 were civil summonses issued in respect of money lent (2,6 percentage points), promissory notes and other acknowledgements of debt (1,4 percentage points) (this category includes credit card debt), 'other debts' (0,9 of a percentage point) and professional services (0,9 of a percentage point). The only negative contributors were the goods sold on an open account category and the rent category (see Table 6).

The number of civil judgements recorded for debt increases

Following the trend in the number of civil summonses issued for debt, the total number of civil judgements recorded for debt for the three months ended November 2009 increased by 14,3% compared with the three months ended November 2008. An increase of 18,8% was recorded between November 2008 and November 2009 (see Table A and Tables 5 and 7).

Civil judgements in respect of money lent (contributing 8,8 percentage points), promissory notes and other acknowledgements of debt (contributing 4,2 percentage points) and goods sold on an open account (contributing 1,9 percentage points) were the main drivers behind the 14,3% increase. The 'other debts' and 'other services' categories were the only negative contributors (see Table 6).

The value of civil judgements recorded for debt increases

The total value of civil judgements recorded for debt for the three months ended November 2009 increased by 29,9% compared with the three months ended November 2008. A 24,1% increase was recorded between November 2008 and November 2009 (see Table A and Tables 5 and 7).

The major contributors to the 29,9% increase in the value of civil judgements for the three months ended November 2009 compared with the three months ended November 2008 were money lent (10,7 percentage points), promissory notes and other acknowledgements of debt (5,6 percentage points) and goods sold on an open account (4,0 percentage points) (see Table 6).

During November 2009, 64 254 civil judgements for debt amounting to R649,2 million were recorded. The largest contributors to the R649,2 million were (see Tables 3 and 4):

- money lent (R210,7 million or 32,5%)
- promissory notes and other acknowledgements of debt (R102,8 million or 15,8%)
- 'other debts' (R95,4 million or 14,7%) and
- goods sold on an open account (R70,0 million or 10,8%).

Figures 1 and 2 outline the number of civil summonses issued and civil judgements recorded for debt respectively from January 2004 to November 2009.

Figure 1 – Civil summonses issued for debt

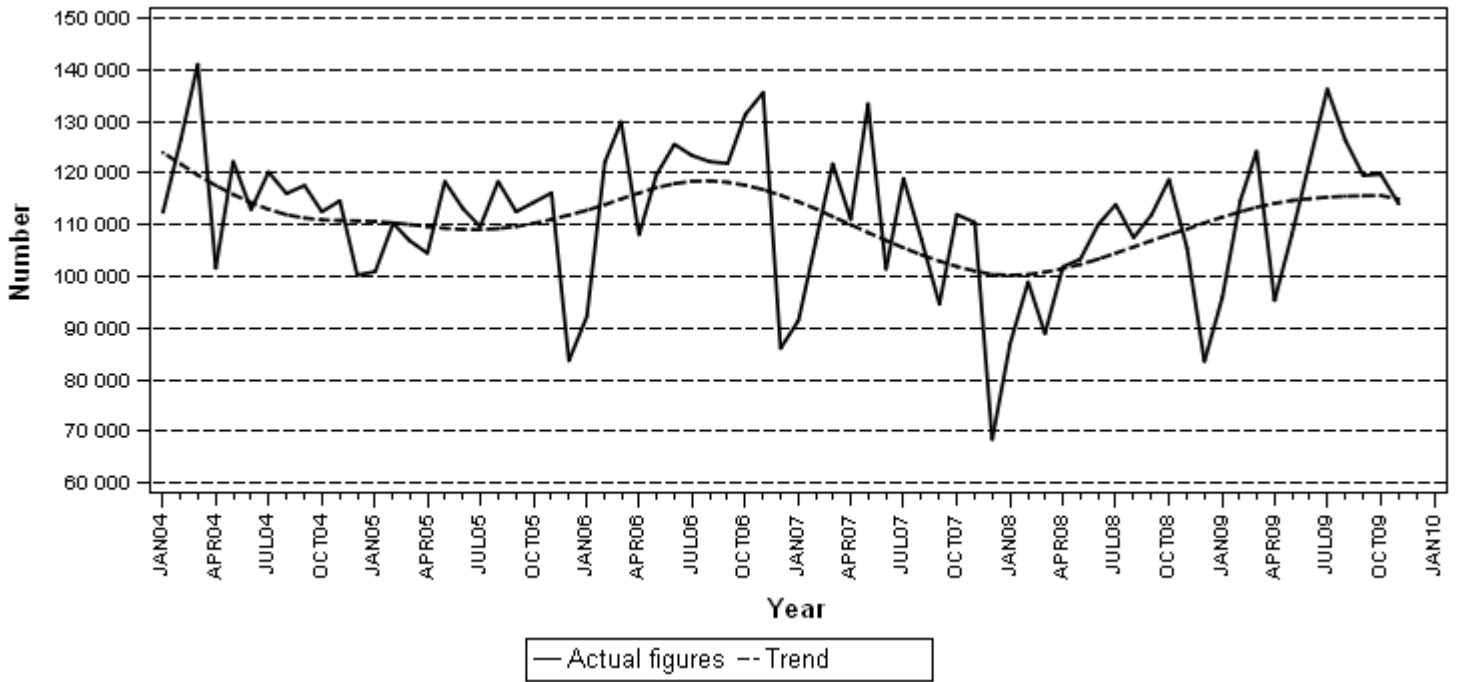
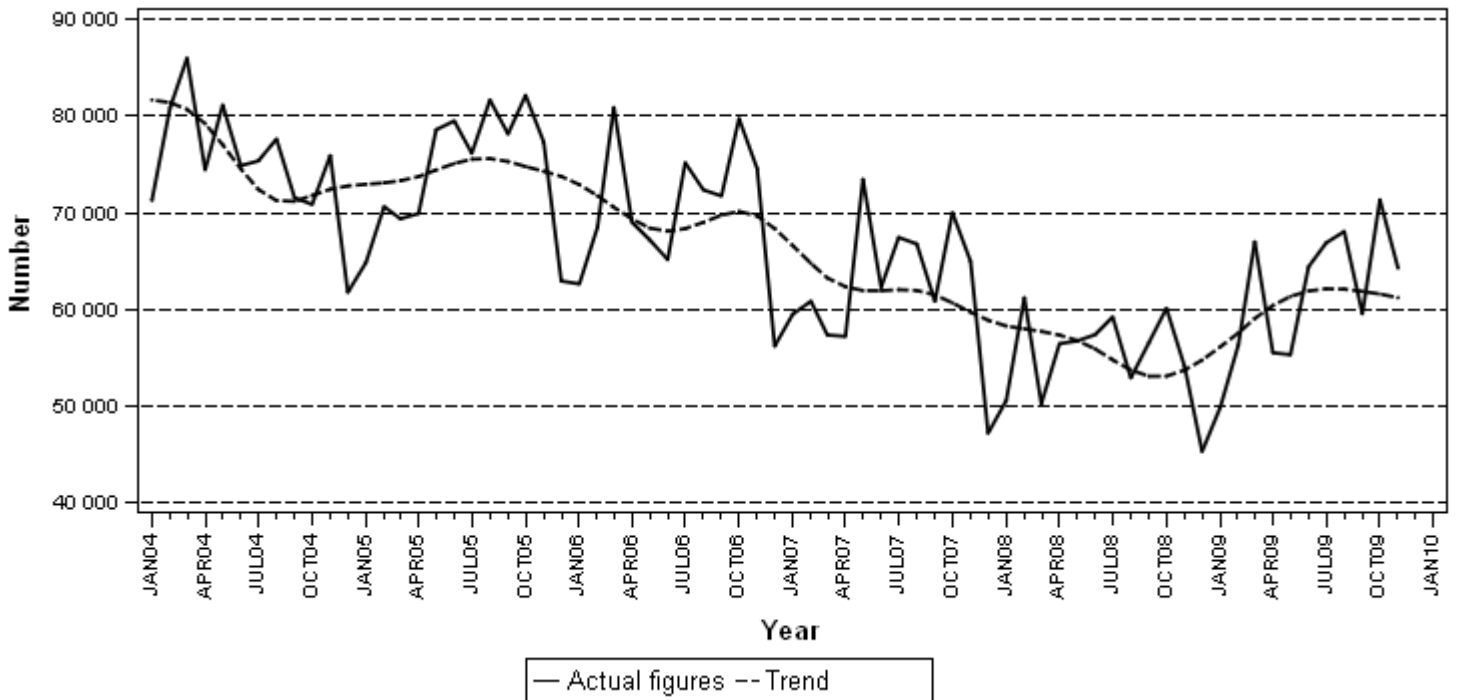


Figure 2 – Civil judgements recorded for debt



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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			
	2008	2008	1/ 2009		2008	2008	1/ 2009	
		November	October	November		November	October	November
1. Cases recorded								
1.1 Actual figures	1 442 676	128 970	138 858	134 271	1 265 159	115 603	123 041	120 201
1.2 Seasonally adjusted		122 199	128 126	127 765		108 248	112 904	112 945
2. Civil summonses for debt								
2.1 Goods sold								
2.1.1 Open account	116 702	11 791	10 307	10 728	95 703	9 949	8 551	8 859
2.1.2 Instalment sale transactions	31 242	3 193	3 326	3 216	26 472	2 797	2 890	2 792
2.2 Services								
2.2.1 Professional	132 886	11 724	14 357	13 388	112 140	9 530	11 397	11 378
2.2.2 Other	173 709	12 188	15 355	15 308	151 941	10 465	13 302	12 919
2.3 Rent	53 031	4 566	4 318	4 611	42 964	3 692	3 677	3 870
2.4 Money lent	283 693	24 630	26 551	26 960	262 921	23 262	24 564	25 783
2.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	201 891	19 140	23 562	20 177	189 884	18 292	22 203	18 693
2.6 Other debts	238 253	18 275	22 022	19 689	205 941	15 329	17 990	16 100
2.7 Total								
2.7.1 Actual figures	1 231 407	105 507	119 798	114 077	1 087 966	93 316	104 574	100 394
2.7.2 Seasonally adjusted		101 106	110 466	109 894		89 575	96 039	96 768

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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	Pieter-maritzburg	Durban	Johannesburg	East Rand	West Rand	Pretoria	Vereeniging and Vanderbijlpark	Bloemfontein
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
2008	Year Total	117 171	54 474	17 553	7 236	19 284	78 092	205 869	59 060	33 410	138 384	26 859	33 374
	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	3 242	11 748	3 638	2 842
	March	9 382	4 278	1 399	822	1 447	6 079	11 776	4 716	2 482	7 997	1 470	2 905
	April	8 158	6 398	1 807	465	1 851	6 648	17 776	5 253	2 858	9 995	1 815	2 658
	May	9 157	6 544	1 695	597	1 814	5 513	17 667	5 407	2 499	10 008	2 666	3 087
	June	8 499	6 045	1 578	928	1 557	5 572	19 524	5 494	2 673	12 313	1 865	2 987
	July	11 015	3 344	1 144	869	1 954	7 370	22 450	4 484	2 922	11 901	2 710	2 992
	August	9 558	4 502	1 180	500	1 615	6 213	20 052	4 552	3 490	11 136	2 236	3 050
	September	10 882	3 738	825	555	1 707	6 312	22 753	5 257	2 816	14 527	1 839	2 962
	October	12 480	3 866	1 549	405	1 966	7 767	18 597	5 758	3 777	14 812	1 975	2 374
	November	12 497	3 655	1 535	844	2 050	8 149	18 480	5 704	2 879	11 611	1 375	2 356
December	9 844	2 415	1 376	546	1 055	7 707	15 598	4 619	1 867	7 328	774	2 093	
1/ 2009	January	8 353	1 955	1 259	515	1 713	7 400	20 427	5 126	2 299	10 835	1 265	4 435
	February	10 331	3 211	1 619	795	1 557	7 766	22 126	5 592	2 742	12 559	1 449	3 645
	March	14 242	5 191	1 759	755	1 807	7 604	20 163	5 618	4 660	14 922	2 339	3 728
	April	9 791	3 286	1 384	538	1 403	7 336	18 223	4 108	2 668	9 863	1 671	2 494
	May	11 016	3 555	1 439	641	1 839	7 483	20 872	4 878	3 120	11 931	3 448	3 554
	June	14 060	3 298	2 364	639	1 537	7 470	24 521	4 495	3 063	12 165	2 698	2 670
	July	12 682	4 276	1 620	806	1 895	7 186	26 907	4 373	3 861	17 167	2 629	3 758
	August	10 659	5 756	1 721	871	1 693	7 967	22 448	3 667	3 181	21 921	2 034	2 971
	September	10 082	3 067	1 394	948	2 161	8 227	25 483	4 587	2 890	11 846	2 781	3 056
	October	12 376	3 973	1 349	542	2 478	7 429	20 819	5 002	3 420	11 304	1 589	3 200
	November	12 435	3 747	1 395	537	2 439	7 795	20 688	4 467	3 710	11 049	1 581	4 000

1/ Preliminary.

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			
	2008	2008	1/ 2009		2008	2008	1/ 2009	
		November	October	November		November	October	November
1. Judgements								
1.1 Goods sold								
1.1.1 Open account	85 779	6 245	7 937	7 955	75 644	5 381	6 488	6 683
1.1.2 Instalment sale transactions	9 655	866	1 423	1 187	8 047	737	1 129	1 005
1.2 Services								
1.2.1 Professional	77 331	7 346	7 866	8 016	67 961	6 404	6 856	7 341
1.2.2 Other	80 433	6 482	7 797	7 039	72 556	5 847	6 840	6 294
1.3 Rent	30 891	2 124	2 853	2 854	23 363	1 677	2 306	1 946
1.4 Money lent	222 378	18 764	25 151	22 425	216 753	18 271	24 652	21 939
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	47 916	4 186	8 661	7 259	42 595	3 682	7 976	6 337
1.6 Other debts	106 174	8 056	9 651	7 519	95 631	7 375	8 820	6 876
1.7 Total								
1.7.1 Actual figures	660 557	54 069	71 339	64 254	602 550	49 374	65 067	58 421
1.7.2 Seasonally adjusted		51 356	62 209	61 142		46 541	56 312	55 172

1/ Preliminary.

Table 4 – Value of civil default and consent judgements for debt according to business enterprises and private persons (R000)

Item	Business enterprises and private persons				Private Persons			
	2008	2008	1/ 2009		2008	2008	1/ 2009	
		November	October	November		November	October	November
1. Judgements								
1.1 Goods sold								
1.1.1 Open account	631 110	45 614	74 332	69 999	442 239	31 094	49 053	46 113
1.1.2 Instalment sale transactions	254 184	24 047	48 754	32 776	199 440	16 969	40 509	26 553
1.2 Services								
1.2.1 Professional	281 951	27 762	31 779	34 887	217 663	20 773	22 839	29 287
1.2.2 Other	595 868	50 701	78 175	60 226	455 915	42 241	63 136	48 688
1.3 Rent	323 395	31 373	47 235	42 489	212 835	22 127	32 630	27 675
1.4 Money lent	1 956 374	149 547	227 481	210 718	1 827 288	143 781	219 536	200 541
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	662 489	74 915	108 076	102 783	555 402	61 575	94 706	86 986
1.6 Other debts	1 314 647	119 172	137 309	95 352	1 012 729	95 864	108 222	71 875
1.7 Total								
1.7.1 Actual figures	6 020 018	523 131	753 141	649 230	4 923 511	434 424	630 631	537 718
1.7.2 Seasonally adjusted		513 147	660 900	641 919		417 809	549 019	521 374

1/ Preliminary.

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 September to November 2008	Actual estimates September to November 2009	% change between September to November 2008 and September to November 2009	Difference between September to November 2008 and September to November 2009
Number of summonses for debt	336 221	353 411	5,1	17 190
Number of judgements for debt	170 713	195 125	14,3	24 412
Value of judgements for debt (R million)	1 571,8	2 041,6	29,9	469,8

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 1/

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	-0,8	1,9	4,0
– Instalment sale transactions	0,0	0,4	3,0
Professional services	0,9	0,6	0,5
Other services	0,4	-0,1	1,8
Rent	-0,2	0,6	2,2
Money lent	2,6	8,8	10,7
Promissory notes, bills, R/D cheques, credit cards and other acknowledgement of debt	1,4	4,2	5,6
Other debts	0,9	-2,1	2,2
Total	5,1	14,3	29,9

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 September to November 2008, 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 November 2008	Actual estimates November 2009	% change between November 2008 and November 2009	Difference between November 2008 and November 2009
Number of summonses for debt	105 507	114 077	8,1	8 570
Number of judgements for debt	54 069	64 254	18,8	10 185
Value of judgements for debt (R million)	523,1	649,2	24,1	126,1

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's 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 the number of civil cases recorded as measure of size.</p>
Survey methodology and design	6	<p>The survey is conducted by mail, fax and telephone each month from 151 magistrates' offices.</p>
Response rate	7	<p>The response rate for the civil cases for debt survey for November 2009 was 82,8%.</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 or electronic versions. Generally a charge is made for providing unpublished statistics.</p>
Symbols and abbreviations	11	<p>R/D Refer to Drawer 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 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 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 salaries, 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 refer to medical doctors, dentists, advocates, attorneys, auditors, accountants, architects, engineers, hospital services etc.
Promissory note	Promissory note is a written undertaking, signed by a person or party, 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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