

Statistics of civil cases for debt

October 2004

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Key figures for the month ended October 2004

	October 2004	% change between October 2003 and October 2004	% change between August 2003 to October 2003 and August 2004 to October 2004	% change between January 2003 to October 2003 and January 2004 to October 2004
Actual estimates				
Number of civil summonses issued for debt	112 517	-9,8	-12,3	-13,6
Number of civil judgements recorded for debt	68 653	-26,1	-23,4	-18,6
Value of civil judgements recorded for debt (R million)	511,2	-45,4	-22,2	-11,7

	October 2004	% change between September 2004 and October 2004	% change between May 2004 to July 2004 and August 2004 to October 2004
Seasonally adjusted estimates			
Number of civil summonses issued for debt	110 306	-8,9	+3,7
Number of civil judgements recorded for debt	65 049	-6,7	-3,7
Value of civil judgements recorded for debt (R million)	489,2	-24,4	+2,8

Key findings as at the end of October 2004

The number of civil summonses issued for debt increases

The number of civil summonses issued for debt for the three months ended October 2004, after seasonal adjustment, increased by 3,7% compared with the previous three months. The total number of civil summonses issued for debt for the three months ended October 2004 decreased by 12,3% compared with the three months ended October 2003. Furthermore, the total number of civil summonses issued for debt for the first ten months of 2004 decreased by 13,6% compared with the first ten months of 2003.

The major contributors to the decrease of 12,3% in civil summonses issued for debt for the three months ended October 2004 compared with the three months ended October 2003, were civil summonses issued in respect of money lent (-3,4 percentage points), goods sold on open account (-2,6 percentage points), rent (-1,8 percentage points), 'other' debts (-1,5 percentage points) and 'other services' (-1,5 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 October 2004, after seasonal adjustment, decreased by 3,7% compared with the previous three months. The total number of civil judgements recorded for debt for three months ended October 2004 decreased by 23,4% compared with the three months ended October 2003. Furthermore, the total number of civil judgements recorded for debt for the first ten months of 2004 decreased by 18,6% compared with the first ten months of 2003.

The major contributors to the decrease of 23,4% in the number of civil judgements recorded for debt for the three months ended October 2004 compared with the three months ended October 2003, were civil judgements in respect of money lent (-9,5 percentage points), 'other' debts (-5,2 percentage points), promissory notes (-2,4 percentage points), goods sold on open account (-2,2 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 October 2004, after seasonal adjustment, increased by 2,8% compared with the previous three months. The total value of civil judgements recorded for debt for the three months ended October 2004 decreased by 22,2% compared with the three months ended October 2003. Furthermore, the value of civil judgements recorded for debt for the first ten months of 2004 decreased by 11,7% compared with the first ten months of 2003.

The major contributors to the decrease of 22,2% in the value of civil judgements recorded for the three months ended October 2004 compared with the three months ended October 2003, were civil judgements recorded in respect of money lent (-16,5 percentage points), goods sold on open account (-5,0 percentage points) and promissory notes (-4,9 percentage points). However, this decrease was partially counteracted by an increase in the value of judgements recorded in respect of 'other' debts (+2,2 percentage points) and 'other services' (+1,6 percentage points) (see table 5 column 4).

During October 2004, 68 653 civil judgements for debt, amounting to R511,2 million, were recorded. The largest contributors to the R511,2 million were civil judgements relating to money lent (R155,8 million or 30,5%), 'other' debts (R122,7 million or 24,0%) and 'other services' (R65,6 million or 12,8%) (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

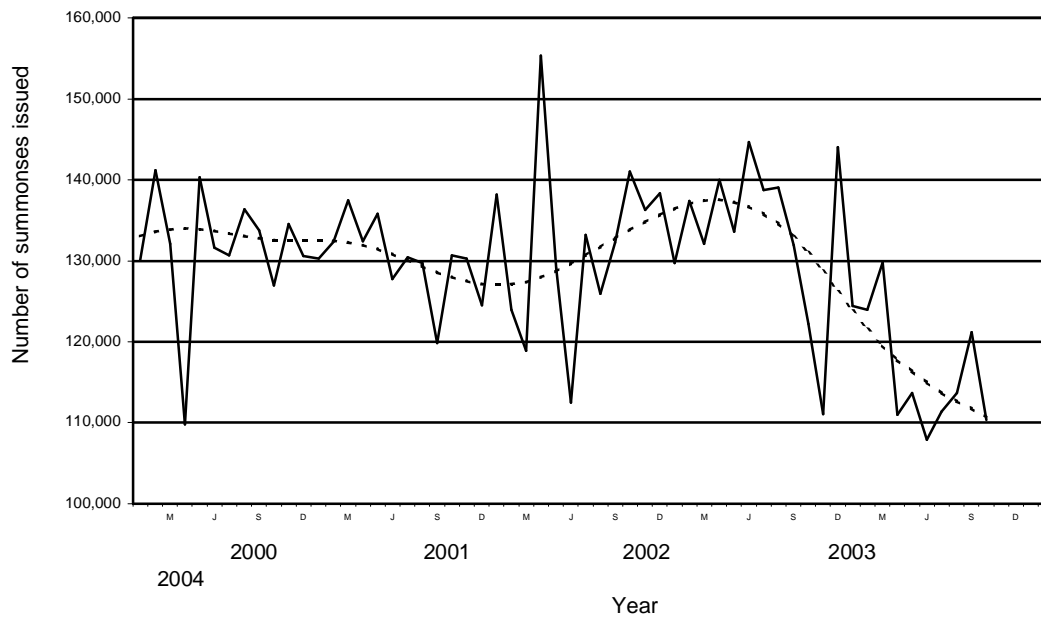
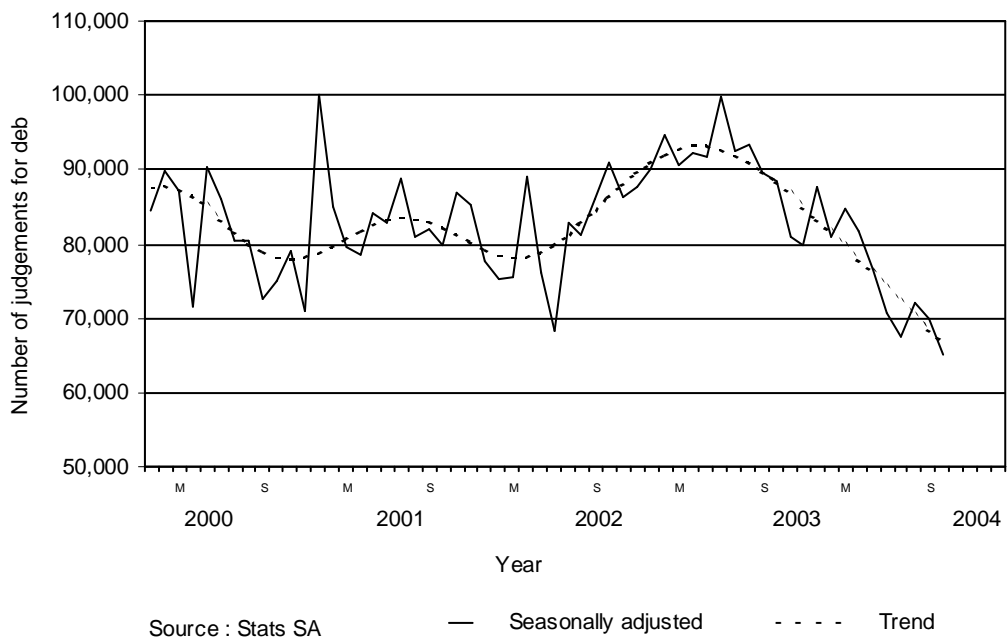


Figure 2 - Civil judgements recorded for debt



**PP
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Notes

Forthcoming issue	Issue	Expected release date
	November 2004	20 January 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 October 2004 was 76,5%.	

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 October	2004 September	2004 October	2003	2003 September	2004 August	2004 October
1 Cases recorded								
1.1 Actual figures	1 801 274	153 554	134 943	127 919	1 671 791	143 087	123 652	118 130
1.2 Seasonally adjusted		147 310	137 676	122 393		137 296	125 936	113 011
2 Civil summonses for debt								
2.1 Goods sold								
2.1.1 Open account	209 016	16 584	14 172	11 678	186 204	15 150	12 307	10 216
2.1.2 Instalment sale transactions	52 568	5 378	4 369	3 764	48 169	5 069	3 999	3 502
2.2 Services								
2.2.1 Professional	165 715	14 419	14 559	14 013	157 675	13 900	13 684	13 342
2.2.2 Other	272 603	21 451	21 567	17 560	252 824	20 147	19 769	16 597
2.3 Rent	79 342	6 975	3 806	4 316	65 329	5 871	2 714	3 308
2.4 Money lent	417 605	28 253	27 027	27 497	405 557	27 631	25 619	26 119
2.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgement of debt	132 743	10 355	12 218	11 865	123 156	9 701	11 300	11 061
2.6 Other	270 276	21 393	19 901	21 824	247 876	20 088	18 215	19 929
2.7 Total								
2.7.1 Actual figures	1 599 868	124 808	117 619	112 517	1 486 791	117 557	107 605	104 075
2.7.2 Seasonally adjusted		122 246	121 146	110 306		115 079	110 846	101 849

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

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 October	2004 September	2004 October	2003	2003 October	2004 September	2004 October
1 Judgements								
1.1 Goods sold								
1.1.1 Open account	141 959	11 793	8 028	9 816	130 779	10 930	7 195	8 764
1.1.2 Instalment sale transactions	33 293	3 091	1 191	1 349	31 280	2 886	1 044	1 198
1.2 Services								
1.2.1 Professional	84 324	8 077	7 367	7 494	80 648	7 730	6 865	6 879
1.2.2 Other	139 914	14 346	11 809	10 913	131 607	13 571	11 043	10 190
1.3 Rent	52 190	5 859	3 703	2 944	49 615	4 772	2 581	1 964
1.4 Money lent	389 269	28 657	24 840	22 189	363 367	28 381	24 050	21 543
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgement of debt	99 998	9 740	5 828	5 085	96 461	9 336	5 631	4 571
1.6 Other	144 846	11 373	8 770	8 863	133 024	9 957	8 030	8 339
1.7 Total								
1.7.1 Actual figures	1 085 793	92 936	71 536	68 653	1 029 783	87 564	66 438	63 447
1.7.2 Seasonally adjusted		88 406	69 790	65 089		83 692	64 760	60 495

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 October	2004 September	2004 October	2003	2003 October	2004 September	2004 October
R' 000								
1 Judgements								
1.1 Goods sold								
1.1.1 Open account	761 616	67 014	45 884	44 918	637 224	57 409	33 592	35 099
1.1.2 Instalment sale transactions	282 935	26 845	24 230	22 445	231 641	21 162	20 285	18 451
1.2 Services								
1.2.1 Professional	213 641	18 674	24 330	23 785	197 073	16 951	20 994	21 101
1.2.2 Other	634 169	72 831	74 541	65 614	571 847	65 493	64 917	56 336
1.3 Rent	300 680	27 798	32 772	24 260	250 426	22 449	23 550	17 429
1.4 Money lent	3 050 038	484 520	209 341	155 798	2 858 101	478 580	200 947	148 514
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgement of debt	917 163	99 694	51 951	51 640	853 522	94 594	47 672	44 999
1.6 Other	1 569 427	139 409	170 695	122 714	1 256 410	101 547	119 456	108 543
1.7 Total								
1.7.1 Actual figures	7 729 669	936 784	633 744	511 174	6 856 245	858 185	531 413	450 472
1.7.2 Seasonally adjusted		891 278	647 482	489 236		838 213	527 556	440 535

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 Judgements for debt	Contribution percentage points to the percentage change in the total number of Judgements for debt
Goods sold			
Open account	-2,6	-2,2	-5,0
Instalment sale transactions	-1,3	-1,5	-0,4
Professional services	-0,2	0,3	0,5
Other services	-1,5	-0,8	1,6
Rent	-1,8	-2,0	0,3
Money lent	-3,4	-9,5	-16,5
Promissory notes, bills, R/D cheques, credit cards and other acknowledgement of debt	-0,1	-2,4	- 4,9
Other	-1,5	-5,2	2,2
Total	-12,3	-23,4	-22,2

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 August 2003 to October 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, 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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