

Statistics of civil cases for debt

October 2005

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Key figures for the month ended October 2005

	October 2005	% change between October 2004 and October 2005	% change between August 2004 to October 2004 and August 2005 to October 2005
Actual estimates			
Number of civil summonses issued for debt	109 510	-2,7	-2,5
Number of civil judgements recorded for debt	75 151	6,1	4,2
Value of civil judgements recorded for debt (R million)	608,9	12,0	1,3

Key findings as at the end of October 2005

The number of civil summonses issued for debt decreases

The total number of civil summonses issued for debt for the three months ended October 2005 decreased by 2,5% compared with the three months ended October 2004.

The major contributor to the decrease of 2,5% in civil summonses issued for debt for the three months ended October 2005 compared with the three months ended October 2004, was civil summonses issued in respect of money lent (-2,4 percentage points) (see table 5 column 2 page 10).

The number of civil judgements recorded for debt increases

The total number of civil judgements recorded for debt for the three months ended October 2005 increased by 4,2% compared with the three months ended October 2004.

The major contributors to the increase of 4,2% in the number of civil judgements recorded for debt for the three months ended October 2005 compared with the three months ended October 2004, were civil judgements in respect of money lent (+7,0 percentage points) and 'other' debts (+2,8 percentage points). However, this increase was partially counteracted by a decrease in judgements recorded for debt in respect of 'other services' (-2,2 percentage points) and rent (-1,9 percentage points) (see table 5 column 3 page 10).

The value of civil judgements recorded for debt increases

The total value of civil judgements recorded for debt for the three months ended October 2005 increased by 1,3% compared with the three months ended October 2004.

The major contributors to the increase of 1,3% in the value of civil judgements recorded for the three months ended October 2005 compared with the three months ended October 2004, were civil judgements recorded in respect of promissory notes (+3,0 percentage points) and goods sold on account (+2,6 percentage points). However, this increase was partially counteracted by a decrease in value of judgements recorded for debt in respect of 'other services' (-3,6 percentage points) and rent (-2,1 percentage points) (see table 5 column 4 page 10).

During October 2005, 75 151 civil judgements for debt, amounting to R608,9 million, were recorded. The largest contributors to the R608,9 million were civil judgements relating to money lent (R186,7 million or 30,7%), 'other' debts (R169,8 million or 27,9%) (see table 4 column 5 page 9).

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

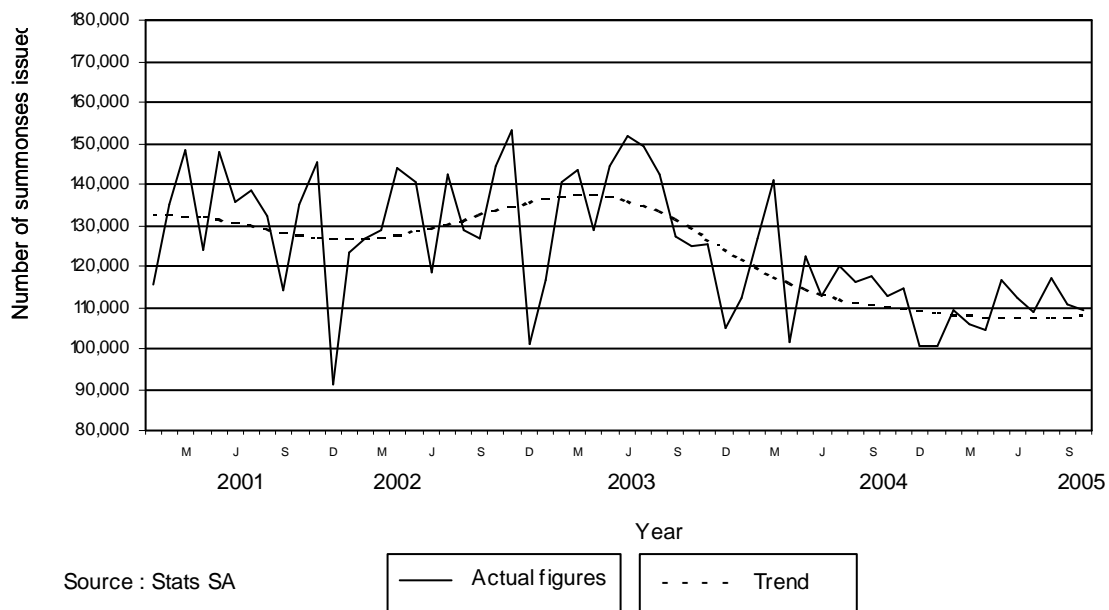
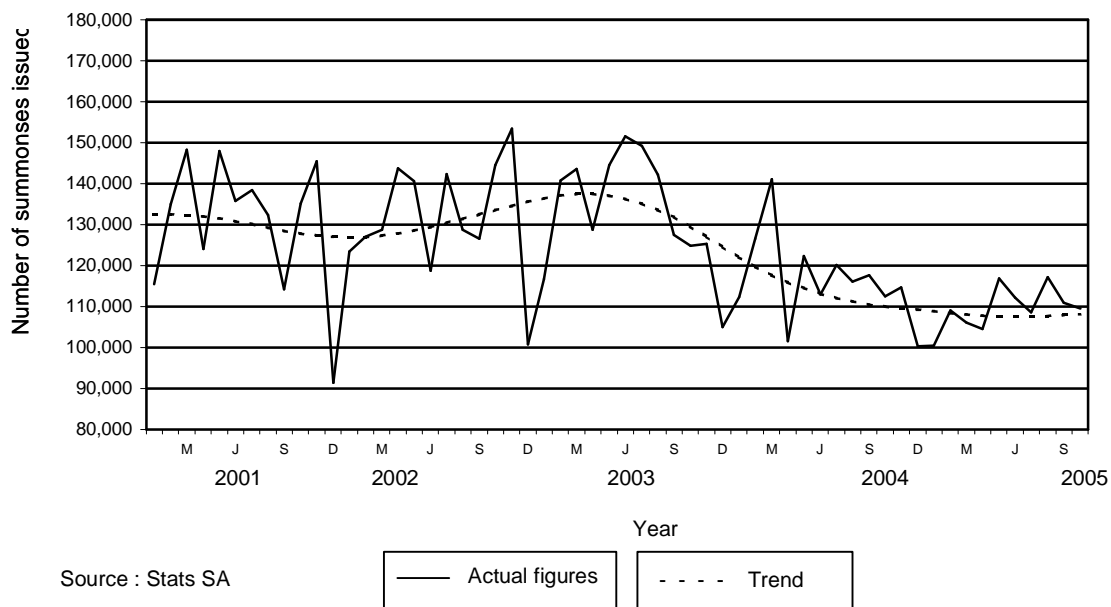


Figure 2 - Civil judgements recorded for debt



PJ Lehohla
Statistician-General

Notes

Forthcoming issue	Issue	Expected release date
	November 2005	19 January 2006
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 2005 was 86%.	

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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
		Oct.	Sept.*	Oct.		Oct.	Sept.*	Oct.
1. Cases recorded								
1.1 Actual figures	1 594 269	128 041	138 115	131 613	1 468 203	118 245	122 412	118 704
1.2 Seasonally adjusted		123 446	135 466	127 624		113 939	120 443	114 915
2. Civil summonses for debt								
2.1 Goods sold								
2.1.1 Open account	166 745	11 678	14 040	14 404	146 808	10 216	11 684	12 302
2.1.2 Instalment sale transactions	50 254	3 764	5 633	4 304	46 274	3 502	5 292	3 836
2.2 Services								
2.2.1 Professional	167 273	14 013	14 764	11 316	158 478	13 342	11 604	9 389
2.2.2 Other	261 068	17 560	16 894	18 362	244 594	16 597	14 917	16 455
2.3 Rent	59 425	4 316	4 599	4 613	45 218	3 308	3 779	3 399
2.4 Money lent	325 544	27 497	23 570	24 346	310 493	26 119	22 354	23 235
2.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	131 093	11 865	11 394	11 124	121 148	11 061	10 625	10 317
2.6 Other	236 821	21 824	20 015	21 040	214 152	19 929	17 736	18 614
2.7 Total								
2.7.1 Actual figures	1 398 223	112 517	110 909	109 509	1 287 165	104 074	97 991	97 547
2.7.2 Seasonally adjusted		110 448	109 871	108 300		101 724	97 075	95 891

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	3 172	895	1 781	9 815	11 918	5 120	4 152	12 240	2 592	4 182
M	11 976	5 099	2 889	632	1 439	5 740	13 198	4 899	3 850	10 904	2 980	4 604
A	13 600	4 474	2 504	801	1 526	3 230	13 299	5 143	3 967	14 042	2 991	4 808
M	12 386	7 915	3 151	997	2 268	5 435	14 706	6 441	3 621	12 756	1 832	4 884
J	15 193	6 117	3 350	721	1 636	4 921	12 201	4 335	3 959	12 114	1 794	4 884
J	13 402	4 474	3 240	873	1 894	4 921	12 726	4 973	3 690	11 494	2 127	5 083
A	17 524	5 573	2 941	861	2 220	7 311	14 095	4 150	3 752	11 839	3 311	5 083
S	15 391	5 612	3 517	911	1 539	7 311	13 090	4 988	3 146	12 216	1 112	5 083
O	12 246	7 432	3 951	871	1 433	6 397	13 090	4 622	3 262	11 456	1 901	5 083

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
		Oct.	Sept.*	Oct.		Oct.	Sept.*	Oct.
1. Judgements								
1.1 Goods sold								
1.1.1 Open account	112 511	9 679	8 417	8 719	103 007	8 704	7 557	7 727
1.1.2 Instalment sale transactions	16 017	1 247	1 587	1 370	14 307	1 124	1 407	1 149
1.2 Services								
1.2.1 Professional	84 612	7 566	6 421	6 520	80 025	6 986	5 842	5 787
1.2.2 Other	139 466	11 325	10 324	9 050	131 269	10 674	9 815	8 443
1.3 Rent	41 418	3 696	1 988	3 208	31 039	2 466	1 586	2 349
1.4 Money lent	308 851	23 308	30 117	29 134	303 361	22 707	29 656	28 629
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	94 137	5 176	5 893	6 025	89 724	4 654	5 563	5 582
1.6 Other	104 609	8 860	10 312	11 125	96 031	8 290	9 349	10 327
1.7 Total								
1.7.1 Actual figures	901 621	70 857	75 059	75 151	848 763	65 605	70 775	69 993
1.7.2 Seasonally adjusted		67 954	73 654	72 223		63 604	69 646	68 048

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
		Oct.	Sept.*	Oct.		Oct.	Sept.*	Oct.
R' 000								
1. Judgements								
1.1 Goods sold								
1.1.1 Open account	585 615	44 986	81 587	52 464	453 401	34 569	72 405	38 654
1.1.2 Instalment sale transactions	284 507	22 669	22 289	27 402	233 000	18 492	18 714	19 831
1.2 Services								
1.2.1 Professional	260 267	23 836	17 686	39 979	226 121	21 206	13 667	33 758
1.2.2 Other	744 612	67 960	49 849	50 469	642 577	58 404	42 085	42 609
1.3 Rent	316 836	27 950	15 418	22 292	226 720	20 597	9 851	17 198
1.4 Money lent	2 285 479	178 920	190 227	186 654	2 200 833	171 837	179 439	171 025
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	902 100	53 797	77 856	59 862	826 289	46 630	68 245	45 454
1.6 Other	1 523 389	123 364	155 976	169 825	1 068 799	108 610	117 774	125 219
1.7 Total								
1.7.1 Actual figures	6 902 805	543 482	610 888	608 947	5 877 740	480 345	522 180	493 748
1.7.1 Seasonally adjusted		516 700	577 330	580 215		459 346	491 834	472 082

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

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 2004 to October 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 October 2004	Actual estimates October 2005	% change between October 2004 and October 2005	Difference between October 2004 and October 2005
Number of summonses for debt	112 517	109 509	-2,7%	-3 008,0
Number of judgements for debt	70 857	75 151	6,1%	4 294,0
Value of judgements for debt (R million)	543,5	608,9	12,0%	65,5

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 August 2004 to October 2004	Actual estimates August 2005 to October 2005	% change between August 2004 to October 2004 and August 2005 to October 2005	Difference between August 2004 to October 2004 and August 2005 to October 2005
Number of summonses for debt	346 182	337 669	-2,5%	-8 513,0
Number of judgements for debt	220 019	229 338	4,2%	9 319,0
Value of judgements for debt (R million)	1 791,3	1 815,0	1,3%	-23,7

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 magistrates' 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 from 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.
* Revised figures

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 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 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 note is 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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Enquiries

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(012) 310 4883/4885/8018 (library)

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

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