

Statistical release

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Statistics of civil cases for debt (Preliminary)

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User Information Services
Tel: (012) 310 8600/4892/8390

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Key figures

Table A – Key figures for the month of October 2008

Actual estimates	October 2008	% change between October 2007 and October 2008	% change between August to October 2007 and August to October 2008
Number of civil summonses issued for debt	117 234	4,7	6,8
Number of civil judgements recorded for debt	59 655	-14,8	-14,6
Value of civil judgements recorded for debt (R million)	558,7	-17,8	-8,3

SUMMARY OF FINDINGS: STATISTICS OF CIVIL CASES FOR DEBT (OCTOBER 2008)

Key findings as at the end of October 2008

The number of civil summonses issued for debt increases

The total number of civil summonses issued for debt for the three months ended October 2008 increased by 6,8% compared with the three months ended October 2007. There was also an increase of 4,7% between October 2007 and October 2008 (see Table A).

The major contributors to the increase in civil summonses issued for debt for the three months ended October 2008 compared with the three months ended October 2007 were civil summonses issued in respect of professional services (1,8 percentage points), 'other debts' (1,3 percentage points), money lent (0,9 of a percentage point) and goods sold on an open account (0,9 of a percentage point) (see Table 6 column 2, page 8). The number of civil summonses issued for debt for October 2008 reached 117 234 and was the highest number recorded since July 2007 (118 943).

The number of civil judgements recorded for debt continues to decrease

The total number of civil judgements recorded for debt for the three months ended October 2008 decreased by 14,6% compared with the three months ended October 2007. There was also a decrease of 14,8% between October 2007 and October 2008 (see Table A).

Civil judgements in respect of money lent (-8,6 percentage points), promissory notes and other acknowledgements of debt (-4,6 percentage points), goods sold on an open account (-2,8 percentage points) and 'other services' (-1,5 percentage points) were the main drivers behind the 14,6% decrease in the number of civil judgements (see Table 6 column 3, page 8).

The value of civil judgements recorded for debt decreases

The total value of civil judgements recorded for the three months ended October 2008 decreased by 8,3% compared with the three months ended October 2007. There was a decrease of 17,8% in the value of civil judgements recorded for debt between October 2007 and October 2008 (see Table A).

The major contributors to the decrease in the value of civil judgements for the three months ended October 2008 compared with the three months ended October 2007 were promissory notes and other acknowledgements of debt (-5,3 percentage points) and 'other debts' (-5,0 percentage points). The value of judgements regarding professional services partially counteracted the decrease of 8,3% and contributed 1,4 percentage points (see Table 6 column 4, page 8).

During October 2008, 59 655 civil judgements for debt, amounting to R558,7 million, were recorded. The largest contributors to the R558,7 million were:

- Civil judgements relating to money lent (R188,3 million or 33,7%)
- 'Other debts' (R114,1 million or 20,4%)
- Promissory notes and other acknowledgements of debt (R65,3 million or 11,7%) and
- 'Other services' (R57,2 million or 10,2%).

Figures 1 and 2 outline the number of civil summonses issued and civil judgements recorded for debt respectively from January 2002 to October 2008.

Figure 1 – Civil summonses issued for debt

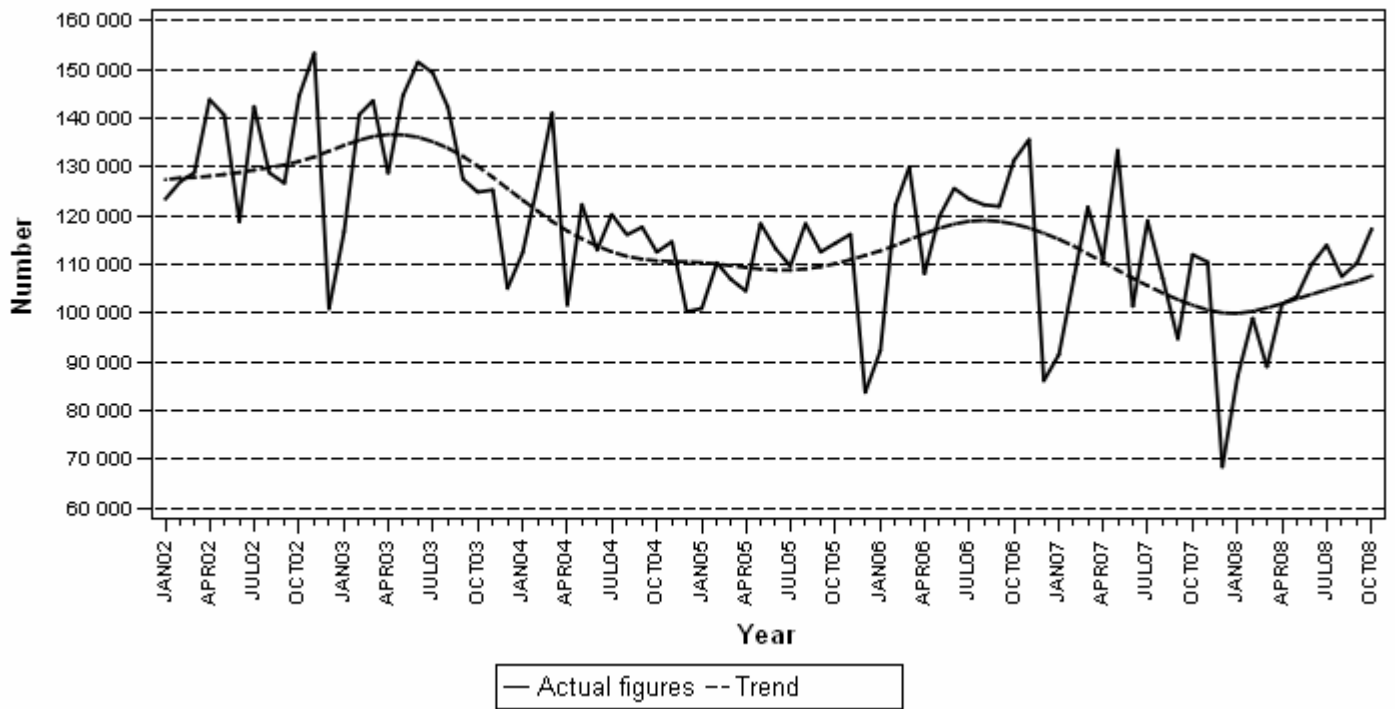
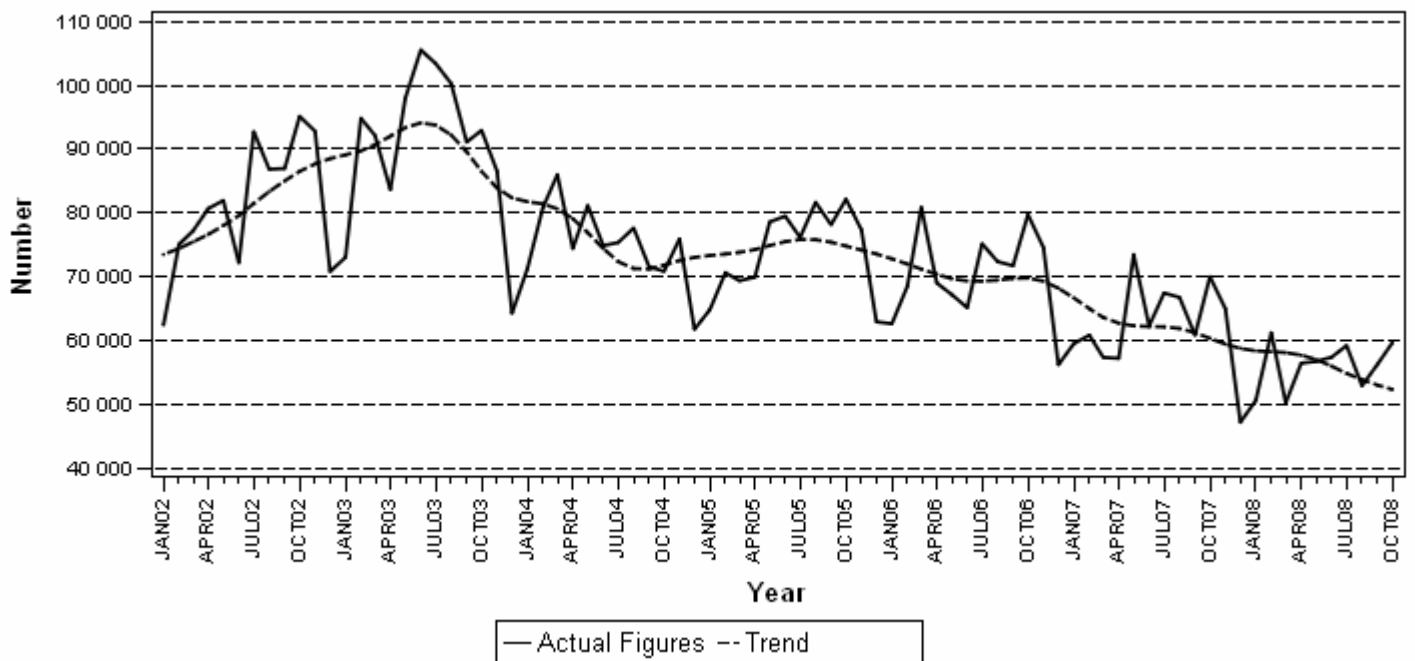


Figure 2 – Civil judgements recorded for debt



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			
	2007	2007	2008		2007	2007	2008	
		October	1/ September	1/ October		October	1/ September	1/ October
1. Cases recorded								
1.1 Actual figures	1 459 945	129 519	130 513	136 453	1 318 425	117 984	94 437	121 705
1.2 Seasonally adjusted		120 467	129 620	126 179		107 620	98 514	110 137
2. Civil summonses for debt								
2.1 Goods sold								
2.1.1 Open account	117 734	9 635	9 246	12 545	98 588	8 128	7 248	10 687
2.1.2 Instalment sale transactions	27 838	2 768	2 882	2 808	23 512	2 219	2 375	2 334
2.2 Services								
2.2.1 Professional	129 259	11 234	12 460	13 553	110 911	9 636	10 447	11 238
2.2.2 Other	182 924	16 421	14 498	16 272	162 590	14 555	12 639	14 307
2.3 Rent	46 108	4 612	4 741	4 339	38 880	4 050	3 511	3 562
2.4 Money lent	350 896	24 709	25 862	24 930	330 652	23 848	23 833	23 296
2.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	203 142	23 256	21 174	21 753	190 799	22 380	20 061	20 829
2.6 Other debts	220 217	19 352	19 373	21 034	192 203	17 193	17 439	18 122
2.7 Total								
2.7.1 Actual figures	1 278 118	111 987	110 236	117 234	1 148 135	102 009	97 553	104 375
2.7.2 Seasonally adjusted		103 364	109 819	107 534		93 421	97 445	94 941

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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	Pietermaritzburg	Durban	Johannesburg	East Rand	West Rand	Pretoria	Vereeniging and Vanderbijlpark	Bloemfontein
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
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
	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	5 671	23 806	4 444	2 559	13 617	1 515	3 261
	November	9 144	5 153	1 202	788	1 065	6 383	22 542	4 899	3 027	13 026	1 367	3 236
December	7 656	3 396	1 510	361	925	5 960	8 358	2 692	1 025	8 372	584	2 878	
2008	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	4 528	2 816	14 527	1 839	2 962
	1/ October	12 480	3 866	1 549	405	1 966	7 767	18 597	5 758	3 777	14 812	1 975	1 286

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			
	2007	2007	2008		2007	2007	2008	
		October	1/ September	1/ October		October	1/ September	1/ October
1. Judgements								
1.1 Goods sold								
1.1.1 Open account	91 240	9 169	6 612	6 793	82 514	8 298	5 556	6 170
1.1.2 Instalment sale transactions	8 676	822	1 234	764	7 422	692	896	615
1.2 Services								
1.2.1 Professional	70 236	6 379	7 129	7 825	63 963	5 780	6 166	6 703
1.2.2 Other	83 337	7 858	7 305	7 589	78 276	7 362	6 566	6 773
1.3 Rent	25 174	2 273	2 632	2 299	20 002	1 881	1 941	1 747
1.4 Money lent	284 538	26 619	17 273	20 015	280 107	26 361	15 941	19 651
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	79 219	7 632	3 750	4 757	75 470	7 360	3 219	4 047
1.6 Other debts	105 316	9 249	10 321	9 613	96 936	8 734	9 255	8 745
1.7 Total								
1.7.1 Actual figures	747 736	70 001	56 256	59 655	704 690	66 468	49 540	54 451
1.7.2 Seasonally adjusted		61 264	54 341	51 943		57 751	48 387	47 046

1/ Preliminary.

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			
	2007	2007	2008		2007	2007	2008	
		October	1/ September	1/ October		October	1/ September	1/ October
1. Judgements								
1.1 Goods sold								
1.1.1 Open account	645 348	58 997	51 246	53 557	499 331	43 661	36 052	35 673
1.1.2 Instalment sale transactions	220 929	17 362	16 898	24 300	180 234	14 034	13 801	18 277
1.2 Services								
1.2.1 Professional	234 349	19 891	29 702	26 878	188 541	15 351	22 407	21 809
1.2.2 Other	569 505	52 507	56 553	57 199	442 362	42 497	47 079	47 413
1.3 Rent	248 826	22 285	30 887	29 115	179 717	15 349	18 177	17 099
1.4 Money lent	1 996 121	206 314	159 047	188 268	1 868 083	193 726	142 221	182 566
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	819 376	101 500	46 609	65 292	738 603	95 249	38 942	41 898
1.6 Other debts	1 404 039	201 057	94 964	114 046	1 145 086	169 417	74 409	84 949
1.7 Total								
1.7.1 Actual figures	6 138 493	679 913	485 906	558 655	5 241 957	589 284	393 088	449 684
1.7.2 Seasonally adjusted		588 031	476 949	483 804		506 870	380 358	385 142

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 August to October 2007	Actual estimates August to October 2008	% change between August to October 2007 and August to October 2008	Difference between August to October 2007 and August to October 2008
Number of summonses for debt	313 782	334 966	6,8	21 184
Number of judgements for debt	197 588	168 800	-14,6	-28 788
Value of judgements for debt (R million)	1 680,0	1 540,2	-8,3	-139,8

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

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 August to October 2007, 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 October 2007	Actual estimates October 2008	% change between October 2007 and October 2008	Difference between October 2007 and October 2008
Number of summonses for debt	111 987	117 234	4,7	5 247
Number of judgements for debt	70 001	59 655	-14,8	-10 346
Value of judgements for debt (R million)	679,9	558,7	-17,8	-121,2

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 was 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 151 magistrates' offices.</p>
Response rate	7	<p>The response rate for the civil cases for debt for October 2008 was 92,7%.</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 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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Fax number: (012) 310 8664 (technical enquiries)

email: nthabisengt@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