



Statistics of civil cases for debt

September 2003

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Key figures for the month ended September 2003

Actual estimates	September 2003	% change between September 2002 and September 2003	% change between July 2002 to September 2002 and July 2003 to September 2003	% change between January 2002 to September 2002 and January 2003 to September 2003
Number of civil summonses issued for debt	129 618	+2,4	+6,1	+5,9
Number of civil judgements recorded for debt	90 785	+4,4	+10,4	+17,5
Value of civil judgements recorded for debt (R million)	592,1	+7,1	+10,7	-3,5

Seasonally adjusted estimates	September 2003	% change between August 2003 and September 2003	% change between April 2003 to June 2003 and July 2003 to September 2003
Number of civil summonses issued for debt	139 882	-0,9	+2,2
Number of civil judgements recorded for debt	92 096	-3,5	-1,5
Value of civil judgements recorded for debt (R million)	643,5	-2,0	+5,1

Key findings as at the end of September 2003

The number of civil summonses for debt increases

The number of civil summonses issued for debt for the third quarter of 2003, after seasonal adjustment, increased by 2,2% compared with the second quarter of 2003. Furthermore, the total number of civil summonses issued for debt for the third quarter of 2003 increased by 6,1% compared with the third quarter of 2002. The number of civil summonses issued for debt for the first nine months of 2003 increased by 5,9% compared with the first nine months of 2002.

The major contributors to the increase of 6,1% in civil summonses issued for debt for the third quarter of 2003 compared with the third quarter of 2002 were civil summonses issued in respect of 'other' debts (+4,1 percentage points) and professional services (+1,6 percentage points).

The number of civil judgements recorded for debt decreases

The number of civil judgements recorded for debt for the third quarter of 2003, after seasonal adjustment, decreased by 1,5% compared with the second quarter of 2003. However, the total number of civil judgements recorded for debt for the third quarter of 2003 increased by 10,4% compared with the third quarter of 2002. The number of civil judgements recorded for debt for the first nine months of 2003 increased by 17,5% compared with the first nine months of 2002.

The major contributors to the increase of 10,4% in the number of civil judgements recorded for debt for the third quarter of 2003 compared with the third quarter of 2002 were civil judgements recorded in respect of 'other' debts (+5,5 percentage points) and money lent (+4,7 percentage points).

The value of civil judgements recorded for debt increases

The value of civil judgements recorded for debt for the third quarter of 2003, after seasonal adjustment, increased by 5,1% compared with the second quarter of 2003. Furthermore, the total value of civil judgements recorded for debt for the third quarter of 2003 increased by 10,7% compared with the third quarter of 2002. However, the value of civil judgements recorded for debt for the first nine months of 2003 decreased by 3,5% compared with the first nine months of 2002.

The major contributors to the increase of 10,7% in the value of civil judgements recorded for debt for the third quarter of 2003 compared with the third quarter of 2002 were civil judgements recorded in respect of promissory notes (+8,0 percentage points) and goods sold (+5,0 percentage points). However, this increase was partially counteracted by a decrease in judgements recorded relating to instalment sale transactions (-2,3 percentage points).

During September 2003, 90 785 civil judgements for debt amounted to R592,1 million. The largest contributors to the R592,1 million were civil judgements relating to money lent (37,1% or R219,7 million), 'other' debts (15,6% or R92,2 million), goods sold (13,6% or R80,4 million) and promissory notes (12,9% or R76,2 million).

Figure 1 - Civil summonses issued for debt

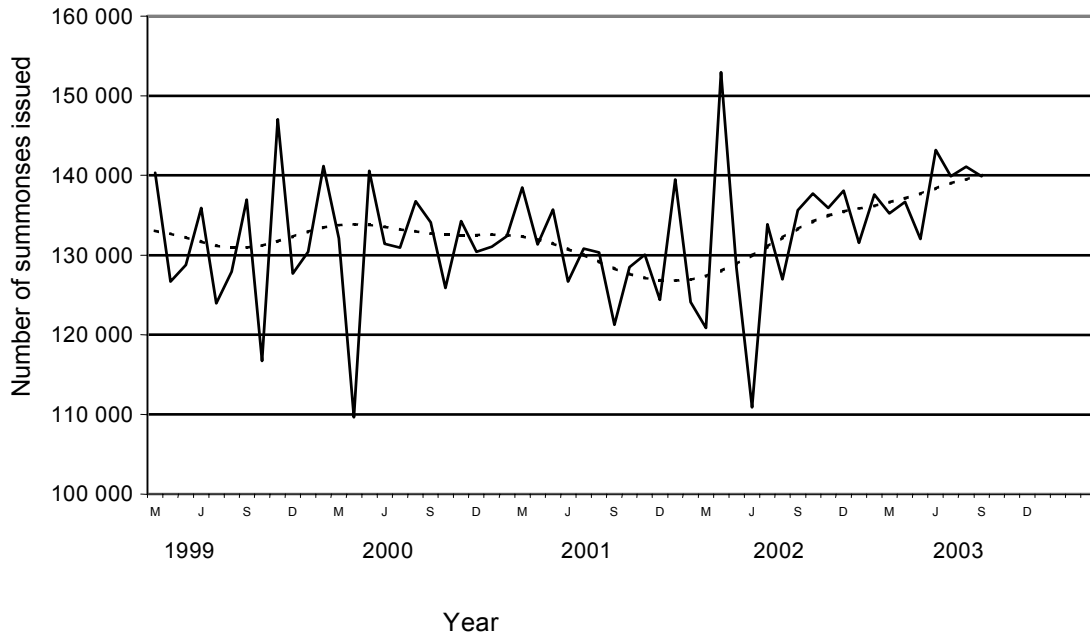
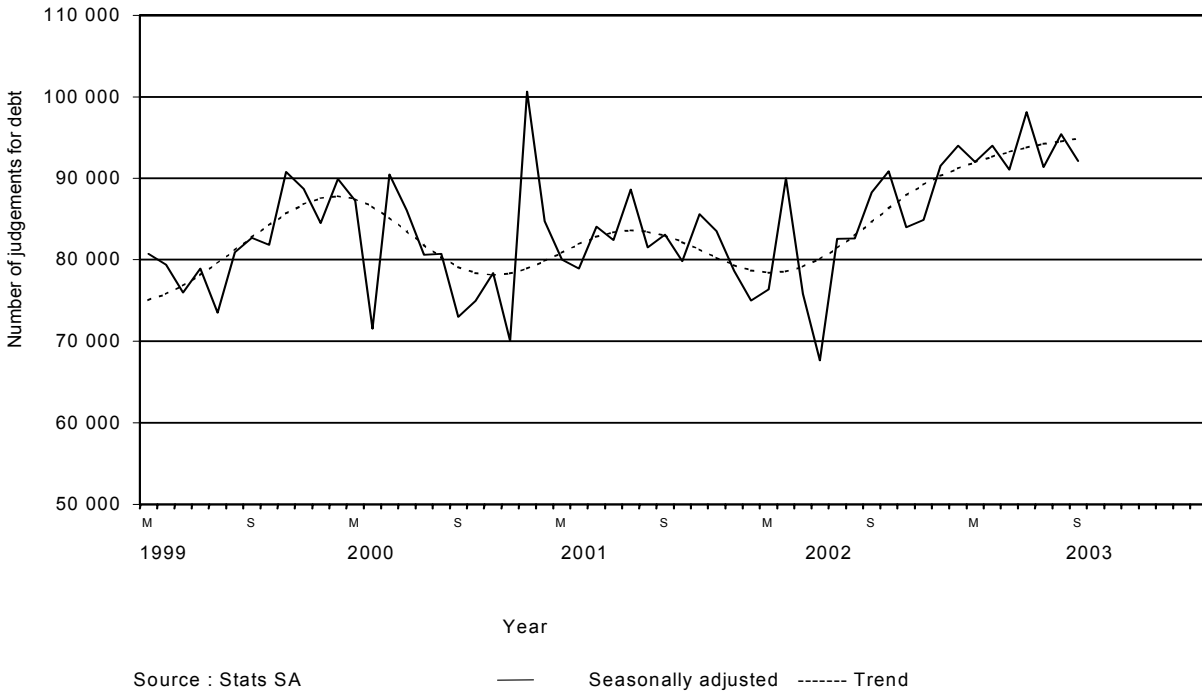


Figure 2 - Civil judgements recorded for debt



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Notes

Forthcoming issues	Issue	Expected release date
	October 2003	18 December 2003
	November 2003	22 January 2004
	December 2003	19 February 2004

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 September 2003 is 82,9%.

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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			
	2002	2002	2003	2003	2002	2002	2003	2003
		Sept.	Aug.	Sept.		Sept.	Aug.	Sept.
1. Cases recorded								
1.1 Actual figures	1 768 056	139 916	158 012	149 109	1 621 463	127 287	146 981	140 294
1.2 Seasonally adjusted		150 377	159 336	161 059		136 909	148 068	151 804
2. Civil summonses for debt								
2.1 Goods sold								
2.1.1 Open account	223 915	18 413	17 537	16 600	199 118	15 699	15 599	15 206
2.1.2 Instalment sale transactions	49 296	4 158	6 036	5 826	44 571	3 747	5 567	5 488
2.2 Services								
2.2.1 Professional	160 952	12 793	15 529	15 033	153 189	12 053	14 687	14 349
2.2.2 Other	279 149	22 073	22 801	22 599	261 533	20 780	21 410	21 327
2.3 Rent	82 475	6 825	6 187	5 875	67 581	5 764	4 960	4 925
2.4 Money lent	424 569	32 795	34 743	31 614	408 513	31 456	33 838	31 165
2.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	120 049	10 620	13 011	11 668	108 623	9 547	12 086	10 870
2.6 Other	238 485	18 955	27 118	20 403	208 719	16 145	25 149	19 084
2.7 Total								
2.7.1 Actual figures	1 578 890	126 632	142 962	129 618	1 451 846	115 192	133 298	122 414
2.7.2 Seasonally adjusted		135 626	141 116	139 882		123 380	131 482	132 170

Table 2 - Number of civil cases recorded in 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
2001	200 575	126 257	30 998	19 520	42 098	109 605	116 694	85 965	43 278	186 626	38 956	48 186
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
2002 - J	12 399	9 395	1 684	1 657	2 947	6 618	10 413	5 931	3 111	13 571	1 503	2 627
F	12 156	10 065	1 899	769	3 301	13 463	10 413	6 028	3 003	12 691	1 858	2 939
M	15 356	9 855	2 118	3 325	3 393	9 628	11 519	5 847	3 371	12 756	1 751	3 640
A	20 988	9 796	3 344	3 325	3 624	13 563	16 691	5 208	3 013	14 853	3 492	3 726
M	20 483	9 796	2 664	943	4 174	12 811	14 247	5 682	3 144	13 848	3 142	3 751
J	14 132	6 109	2 386	943	3 340	10 140	10 951	6 295	3 116	12 321	2 187	3 947
J	17 194	8 335	2 747	990	4 818	9 948	13 946	6 850	4 010	12 357	4 442	4 297
A	14 614	7 400	2 926	990	2 900	10 487	11 742	6 044	3 351	14 219	2 552	4 266
S	17 873	6 999	3 184	990	2 724	10 283	13 822	5 584	3 480	11 698	1 984	4 417
O	19 587	10 551	3 184	990	3 579	13 578	13 822	6 869	4 539	18 602	2 241	2 810
N	22 178	5 970	3 466	990	2 501	16 979	13 822	7 732	4 881	15 955	2 880	3 005
D	13 846	4 090	2 557	4 755	2 341	8 497	8 967	6 293	3 818	10 107	1 516	3 163
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	15 554	6 813	3 472	2 017	2 276	12 049	19 623	7 395	4 213	12 343	2 113	8 446
J	17 051	7 379	3 584	2 017	2 426	11 438	18 292	8 742	4 731	13 751	3 394	9 502
A	15 940	6 345	2 921	2 017	2 539	11 528	17 204	6 545	4 861	11 187	4 042	9 418
S	16 252	6 477	2 921	2 017	1 841	10 367	16 802	6 473	4 448	11 275	1 854	3 035

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			
	2002	2002	2003	2003	2002	2002	2003	2003
		Sept.	Aug.	Sept.		Sept.	Aug.	Sept.
1. Judgements								
1.1 Goods sold								
1.1.1 Open account	126 610	10 792	11 411	12 030	117 230	9 859	10 555	11 243
1.1.2 Instalment sale transactions	19 195	1 550	2 255	2 484	17 499	1 420	2 132	2 305
1.2 Services								
1.2.1 Professional	87 469	6 914	6 363	6 811	84 702	6 658	6 111	6 413
1.2.2 Other	141 994	12 035	11 219	11 923	134 442	11 372	10 479	11 418
1.3 Rent	40 913	3 855	4 917	5 275	33 338	3 068	4 173	4 739
1.4 Money lent	353 517	32 291	43 342	27 723	342 083	31 770	29 973	27 476
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	89 663	9 776	9 312	6 412	84 314	9 337	9 010	6 088
1.6 Other	115 450	9 760	11 318	18 127	107 655	9 199	10 510	17 041
1.7 Total								
1.7.1 Actual figures	974 811	86 973	100 137	90 785	921 266	82 684	82 943	86 723
1.7.2 Seasonally adjusted		88 225	95 405	92 096		83 901	83 043	87 969

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			
	2002	2002	2003	2003	2002	2002	2003	2003
		Sept.	Aug.	Sept.		Sept.	Aug.	Sept.
	R1 000							
1. Judgements								
1.1 Goods sold								
1.1.1 Open account	700 324	49 687	112 077	80 440	565 746	38 221	98 772	66 993
1.1.2 Instalment sale transactions	372 719	32 789	27 049	26 075	319 888	22 052	23 878	21 449
1.2 Services								
1.2.1 Professional	198 577	14 534	22 763	19 405	178 994	12 466	20 700	17 230
1.2.2 Other	704 882	53 510	50 722	52 627	634 912	48 608	44 858	45 578
1.3 Rent	285 956	28 027	26 478	25 481	200 310	17 728	19 701	21 742
1.4 Money lent	2 913 813	212 195	228 161	219 697	2 715 548	195 674	219 297	212 441
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	629 694	44 320	101 463	76 183	515 737	37 139	91 622	70 159
1.6 Other	1 663 909	117 904	133 142	92 168	1 170 812	97 022	98 884	70 061
1.7 Total								
1.7.1 Actual figures	7 469 874	552 966	701 855	592 076	6 301 946	468 909	617 713	525 652
1.7.1 Seasonally adjusted		596 186	656 352	643 494		501 399	565 418	566 426

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 (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.

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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