

Statistics of civil cases for debt September 2004

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Key figures for the month ended September 2004

	September 2004	% change between September 2003 and September 2004	% change between July 2003 to September 2003 and July 2004 to September 2004	% change between January 2003 to September 2003 and January 2004 to September 2004
Actual estimates				
Number of civil summonses issued for debt	117 619	-7,7	-15,5	-14,0
Number of civil judgements recorded for debt	71 536	-21,5	-23,8	-17,7
Value of civil judgements recorded for debt (R million)	633,7	-0,2	-8,9	-6,1

	September 2004	% change between August 2004 and September 2004	% change between April 2004 to June 2004 and July 2004 to September 2004
Seasonally adjusted estimates			
Number of civil summonses issued for debt	121 287	+6,7	+4,2
Number of civil judgements recorded for debt	69 923	-3,0	-8,5
Value of civil judgements recorded for debt (R million)	635,0	+10,1	-4,0

Key findings as at the end of September 2004

The number of civil summonses issued for debt increases

The number of civil summonses issued for debt for the third quarter of 2004, after seasonal adjustment, increased by 4,2% compared with the second quarter of 2004. The total number of civil summonses issued for debt for the third quarter of 2004 decreased by 15,5% compared with the third quarter of 2003. Furthermore, the total number of civil summonses issued for debt for the first nine months of 2004 decreased by 14,0% compared with the first nine months of 2003.

The major contributors to the decrease of 15,5% in civil summonses issued for debt for the third quarter of 2004 compared with the third quarter of 2003 were civil summonses issued in respect of money lent (-5,7 percentage points), 'other' debts (-3,2 percentage points), goods sold on open account (-2,3 percentage points), rent (-1,3 percentage points) and 'other services' (-1,0 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 third quarter of 2004, after seasonal adjustment, decreased by 8,5% compared with the second quarter of 2004. The total number of civil judgements recorded for debt for third quarter of 2004 decreased by 23,8% compared with the third quarter of 2003. Furthermore, the total number of civil judgements recorded for debt for the first nine months of 2004 decreased by 17,7% compared with the first nine months of 2003.

The major contributors to the decrease of 23,8% in the number of civil judgements recorded for debt for the third quarter of 2004 compared with the third quarter of 2003 were civil judgements in respect of money lent (-11,1 percentage points), 'other' debts (-6,3 percentage points), goods sold on open account (-1,9 percentage points) and rent (-1,6 percentage points) (see table 5 column 3).

The value of civil judgements recorded for debt decreases

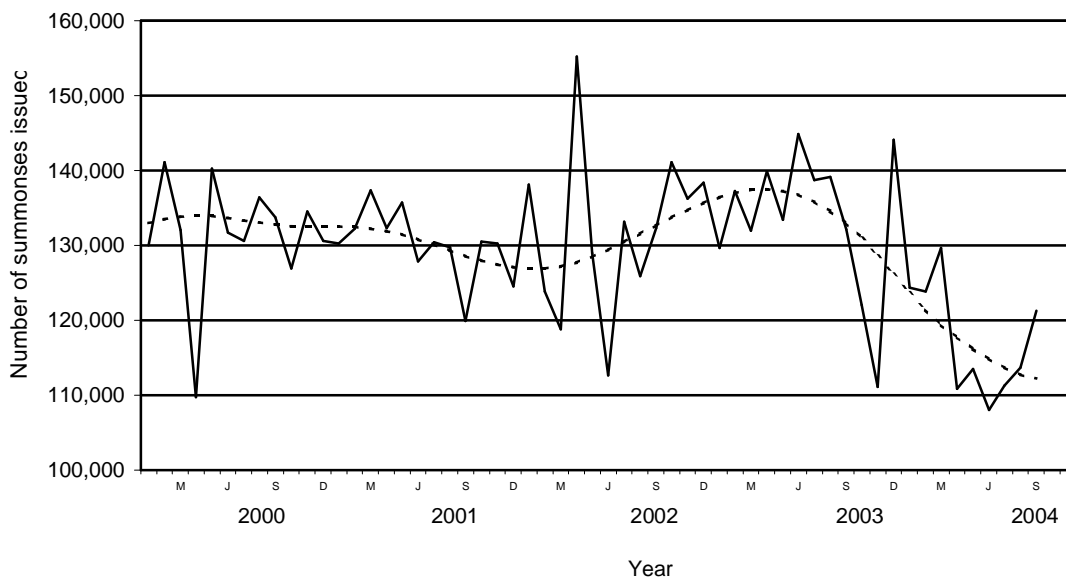
The value of civil judgements recorded for debt for the third quarter of 2004, after seasonal adjustment, decreased by 4,0% compared with the second quarter of 2004. The total value of civil judgements recorded for debt for the third quarter of 2004 decreased by 8,9% compared with the third quarter of 2003. Furthermore, the value of civil judgements recorded for debt for the first nine months of 2004 decreased by 6,1% compared with the first nine months of 2003.

The major contributors to the decrease of 8,9% in the value of civil judgements recorded for the third quarter of 2004 compared with the third quarter of 2003 was civil judgements recorded in respect of money lent (-6,4 percentage points), goods sold on open account (-5,4 percentage points) and promissory notes (-4,8 percentage points). However, this decrease was counteracted by an increase in the value of judgements recorded in respect of 'other' debts (+3,0 percentage points) and 'other services' (+2,6 percentage points) (see table 5 column 4).

During September 2004, 71 536 civil judgements for debt, amounting to R633,7 million, were recorded. The largest contributors to the R633,7 million were civil judgements relating to money lent (R209,3 million or 33,0%), 'other' debts (R170,7 million or 26,9%) and 'other services' (R74,5 million or 11,8%) (see table 4 column 5).

Figures 1 and 2 outline the number of civil summonses issued and civil judgements recorded from 2000 to 2004

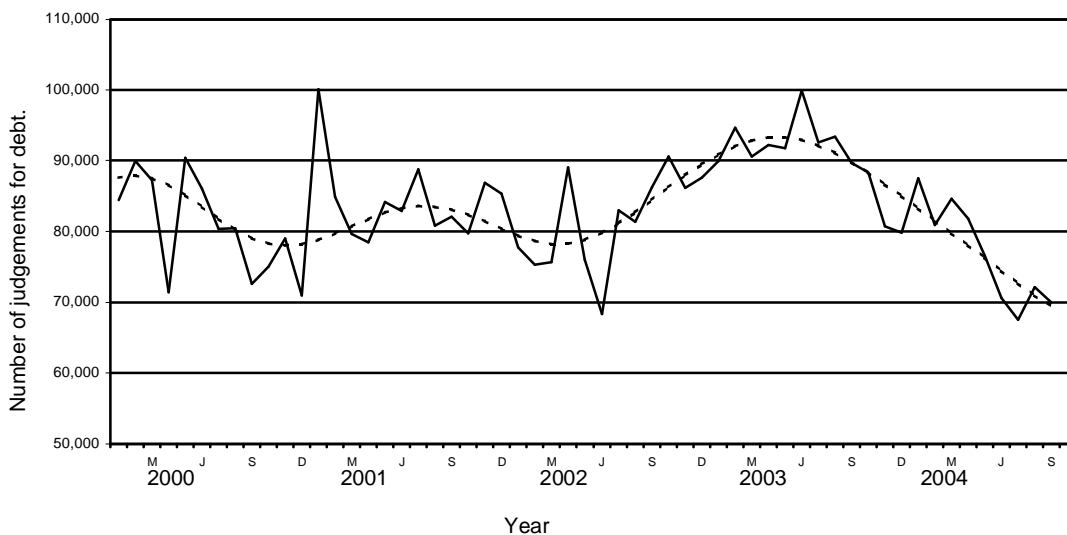
Figure 1 - Civil summonses issued for debt



Source : Stats SA

— Seasonally adjusted - - - - Trend

Figure 2 - Civil judgements recorded for debt



Source : Stats SA

— Seasonally adjusted - - - - Trend

**PP
PJ Lehohla
Statistician-General**

Notes

Forthcoming issue	Issue	Expected release date
	October 2004	15 December 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 2004 was 79,5%.	

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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 September	2004 August	2004 September	2003	2003 September	2004 August	2004 September
1 Cases recorded								
1.1 Actual figures	1 801 274	147 449	133 530	134 943	1 671 791	139 035	123 937	123 652
1.2 Seasonally adjusted		151 701	133 315	138 262		142 621	123 493	126 435
2 Civil summonses for debt								
2.1 Goods sold								
2.1.1 Open account	209 016	16 530	14 642	14 172	186 204	15 209	13 245	12 307
2.1.2 Instalment sale transactions	52 568	5 790	4 081	4 369	48 169	5 455	3 767	3 999
2.2 Services								
2.2.1 Professional	165 715	14 308	14 641	14 559	157 675	13 675	13 920	13 684
2.2.2 Other	272 603	22 313	21 604	21 567	252 824	21 114	19 915	19 769
2.3 Rent	79 342	5 932	3 827	3 806	65 329	5 001	2 888	2 714
2.4 Money lent	417 605	30 874	26 049	27 027	405 557	30 467	25 209	25 619
2.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgement of debt	132 743	11 342	10 134	12 218	123 156	10 553	9 163	11 300
2.6 Other	270 276	20 378	21 068	19 901	247 876	19 170	19 680	18 215
2.7 Total								
2.7.1 Actual figures	1 599 868	127 467	116 046	117 619	1 486 791	120 644	107 787	107 605
2.7.2 Seasonally adjusted		132 123	113 682	121 287		125 012	105 286	110 981

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

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 September	2004 August	2004 September	2003	2003 September	2004 August	2004 September
1 Judgements								
1.1 Goods sold								
1.1.1 Open account	141 959	11 880	10 972	8 028	130 779	11 086	10 069	7 195
1.1.2 Instalment sale transactions	33 293	2 477	1 138	1 191	31 280	2 302	1 013	1 044
1.2 Services								
1.2.1 Professional	84 324	7 012	7 365	7 367	80 648	6 596	6 889	6 865
1.2.2 Other	139 914	12 034	12 486	11 809	131 607	11 548	11 688	11 043
1.3 Rent	52 190	5 284	3 811	3 703	49 615	4 740	2 828	2 581
1.4 Money lent	389 269	27 468	25 368	24 840	363 367	27 227	24 820	24 050
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgement of debt	99 998	6 483	7 752	5 828	96 461	6 163	7 488	5 631
1.6 Other	144 846	18 483	8 734	8 770	133 024	17 376	8 065	8 030
1.7 Total								
1.7.1 Actual figures	1 085 793	91 121	77 626	71 536	1 029 783	87 039	72 860	66 438
1.7.2 Seasonally adjusted		89 668	72 098	69 923		85 637	67 400	64 937

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 September	2004 August	2004 September	2003	2003 September	2004 August	2004 September
	R' 000							
1 Judgements								
1.1 Goods sold								
1.1.1 Open account	761 616	80 917	54 102	45 884	637 224	67 279	44 398	33 592
1.1.2 Instalment sale transactions	282 935	25 183	22 622	24 230	231 641	20 300	18 892	20 285
1.2 Services								
1.2.1 Professional	213 641	20 101	23 687	24 330	197 073	19 669	17 153	20 994
1.2.2 Other	634 169	52 323	71 622	74 541	571 847	46 060	62 758	64 917
1.3 Rent	300 680	26 933	29 322	32 772	250 426	21 603	22 168	23 550
1.4 Money lent	3 050 038	219 206	191 394	209 341	2 858 101	212 782	185 898	200 947
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgement of debt	917 163	73 608	58 323	51 951	853 522	72 064	53 132	47 672
1.6 Other	1 569 427	136 879	163 014	170 695	1 256 410	92 725	87 443	119 456
1.7 Total								
1.7.1 Actual figures	7 729 669	635 150	614 086	633 744	6 856 245	555 482	491 842	531 413
1.7.2 Seasonally adjusted		644 379	576 834	634 995		561 896	459 785	530 588

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	-2,3	-1,9	-5,4
Instalment sale transactions	-0,9	-1,2	-0,1
Professional services	-0,6	0,0	1,4
Other services	-1,0	-0,4	2,6
Rent	-1,3	-1,6	0,6
Money lent	-5,7	-11,1	-6,4
Promissory notes, bills, R/D cheques, credit cards and other acknowledgement of debt	-0,6	-1,3	- 4,8
Other	-3,2	-6,3	3,0
Total	-15,5	-23,8	-8,9

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 2003 to November 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, ejection 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 published. 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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