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# Statistical release

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## Statistics of civil cases for debt (Preliminary)

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## Key figures

Table A – Key figures for the month of September 2008

Actual estimates	September 2008	% change between September 2007 and September 2008	% change between July to September 2007 and July to September 2008
Number of civil summonses issued for debt	110 468	16,7	3,5
Number of civil judgements recorded for debt	56 177	-7,7	-13,7
Value of civil judgements recorded for debt (R million)	483,2	1,2	2,2

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

### Key findings as at the end of September 2008

#### The number of civil summonses issued for debt increases

*The total number of civil summonses issued for debt for the three months ended September 2008 increased by 3,5% compared with the three months ended September 2007. There was also an increase of 16,7% between September 2007 and September 2008 (see Table A).*

The major contributors to the increase in civil summonses issued for debt for the three months ended September 2008 compared with the three months ended September 2007 were civil summonses issued in respect of professional services (1,4 percentage points), 'other debts' (1,0 percentage point) and rent (0,9 of a percentage point). Two categories that counteracted the increase of 3,5% in the number of summonses issued were the categories money lent (-0,5 of a percentage point) and promissory notes and other acknowledgement of debt (-0,4 of a percentage point) (see Table 6 column 2, page 8).

#### 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 September 2008 decreased by 13,7% compared with the three months ended September 2007. There was also a decrease of 7,7% between September 2007 and September 2008 (see Table A).*

Civil judgements in respect of money lent (-6,7 percentage points), promissory notes and other acknowledgement of debt (-6,3 percentage points), goods sold on an open account (-1,3 percentage points) and 'other services' (-1,3 percentage points) were the main drivers behind the 13,7% decrease in the number of civil judgements (see Table 6 column 3, page 8).

#### The value of civil judgements recorded for debt increases

*The total value of civil judgements recorded for the three months ended September 2008 increased by 2,2% compared with the three months ended September 2007. Furthermore, there was an increase of 1,2% in the value of civil judgements recorded for debt between September 2007 and September 2008 (see Table A).*

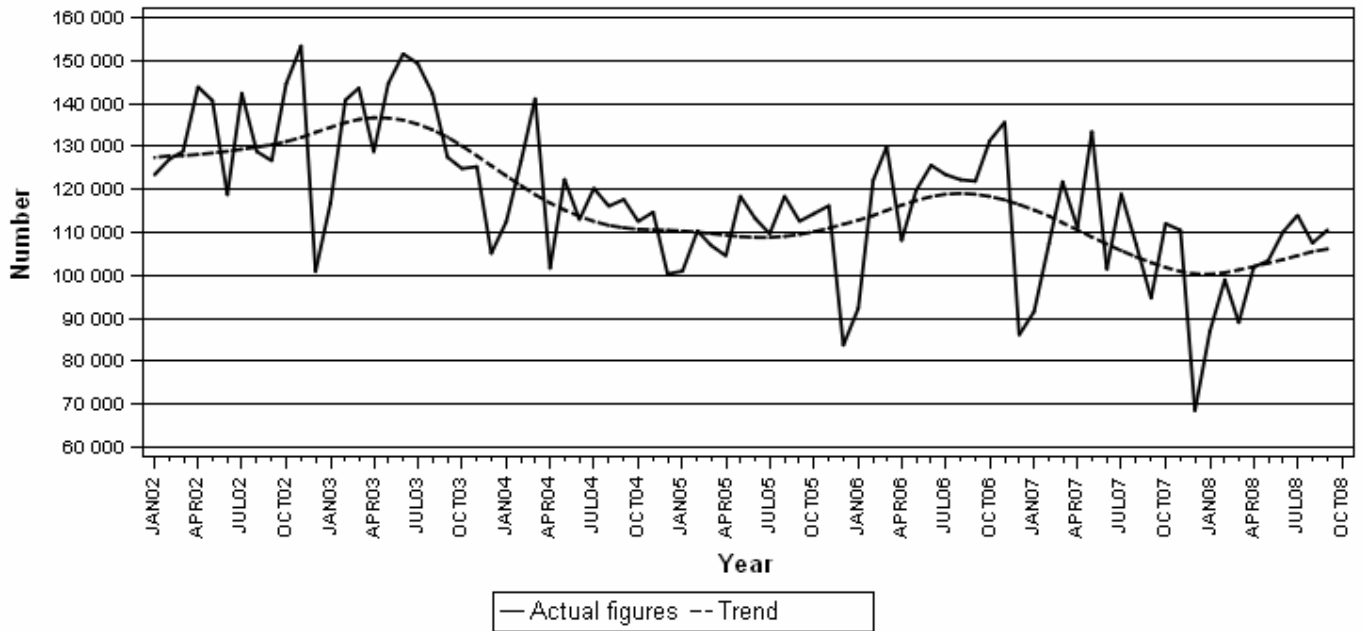
The major contributors to the increase in the value of civil judgements for the three months ended September 2008 compared with the three months ended September 2007 were civil judgements in respect of money lent (6,5 percentage points) and professional services (1,0 percentage point) (see Table 6 column 4, page 8).

During September 2008, 56 177 civil judgements for debt, amounting to R483,2 million, were recorded. The largest contributors to the R483,2 million were:

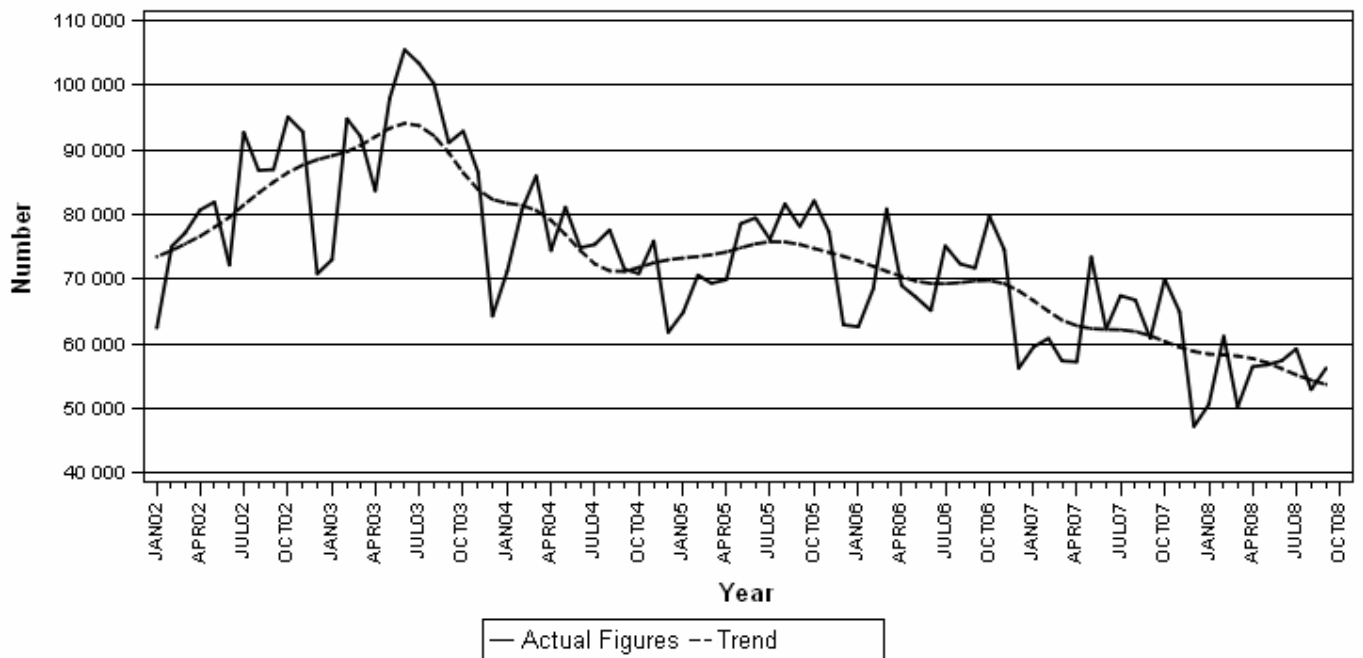
- Civil judgements relating to money lent (R158,4 million or 32,8%)
- 'Other debts' (R94,3 million or 19,5%)
- 'Other services' (R56,3 million or 11,7%) and
- Goods sold on an open account (R50,9 million or 10,5%) (see Table 4, page 7).

Figures 1 and 2 outline the number of civil summonses issued and civil judgements recorded for debt respectively from January 2002 to September 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	
		September	1/ August	1/ September		September	1/ August	1/ September
<b>1. Cases recorded</b>								
<b>1.1 Actual figures</b>	1 459 945	107 652	125 636	129 580	1 318 425	98 503	110 704	93 895
<b>1.2 Seasonally adjusted</b>		106 416	122 653	128 948		101 331	107 061	97 722
<b>2. Civil summonses for debt</b>								
<b>2.1 Goods sold</b>								
<b>2.1.1 Open account</b>	117 734	8 910	9 233	9 276	98 588	7 464	7 321	7 276
<b>2.1.2 Instalment sale transactions</b>	27 838	2 182	2 516	2 877	23 512	1 845	2 156	2 372
<b>2.2 Services</b>								
<b>2.2.1 Professional</b>	129 259	10 240	11 658	12 467	110 911	9 174	9 765	10 457
<b>2.2.2 Other</b>	182 924	13 293	16 280	14 454	162 590	11 840	14 194	12 618
<b>2.3 Rent</b>	46 108	3 800	4 714	4 738	38 880	3 368	3 673	3 506
<b>2.4 Money lent</b>	350 896	22 861	26 201	25 939	330 652	21 966	23 663	23 910
<b>2.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt</b>	203 142	16 857	17 423	21 176	190 799	16 153	16 268	20 063
<b>2.6 Other debts</b>	220 217	16 515	19 471	19 541	192 203	14 644	16 547	17 614
<b>2.7 Total</b>								
<b>2.7.1 Actual figures</b>	<b>1 278 118</b>	<b>94 658</b>	<b>107 496</b>	<b>110 468</b>	<b>1 148 135</b>	<b>86 454</b>	<b>93 587</b>	<b>97 816</b>
<b>2.7.2 Seasonally adjusted</b>		93 555	103 944	109 772		85 674	91 053	97 409

1/ Preliminary.

**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
<b>2006</b>	<b>Year Total</b>	147 564	69 334	50 557	5 922	18 095	69 501	181 787	64 780	59 891	142 102	39 909	60 344
<b>2007</b>	<b>Year Total</b>	117 403	65 797	32 766	9 226	17 420	77 021	215 297	51 978	40 863	153 646	26 219	45 913
	<b>January</b>	7 940	6 102	1 275	729	1 282	5 789	22 003	3 455	2 138	14 856	1 635	4 238
	<b>February</b>	9 788	5 904	2 832	581	1 452	6 018	18 368	4 228	5 791	11 214	954	3 922
	<b>March</b>	12 802	7 935	3 553	1 123	1 613	8 978	15 648	4 318	5 925	13 803	2 186	4 010
	<b>April</b>	9 349	5 013	3 167	1 123	1 748	8 518	15 648	5 118	4 826	12 558	4 822	3 652
	<b>May</b>	10 792	6 650	5 105	1 332	2 346	5 245	25 094	5 655	2 760	16 251	2 714	4 242
	<b>June</b>	10 167	4 387	5 688	503	638	7 164	8 213	3 077	3 142	10 948	4 326	4 105
	<b>July</b>	13 170	4 784	1 799	983	2 173	7 164	20 470	5 775	2 865	14 144	3 004	4 110
	<b>August</b>	8 805	5 275	2 532	764	1 178	4 977	18 632	4 513	3 950	13 494	1 895	4 189
	<b>September</b>	8 734	4 614	1 922	470	1 442	5 154	16 515	3 804	2 855	11 363	1 217	4 070
	<b>October</b>	9 056	6 584	2 181	469	1 558	5 671	23 806	4 444	2 559	13 617	1 515	3 261
	<b>November</b>	9 144	5 153	1 202	788	1 065	6 383	22 542	4 899	3 027	13 026	1 367	3 236
<b>December</b>	7 656	3 396	1 510	361	925	5 960	8 358	2 692	1 025	8 372	584	2 878	
<b>2008</b>	<b>January</b>	6 304	5 151	1 278	274	1 136	5 286	10 193	3 392	1 905	15 008	4 496	3 068
	<b>February</b>	9 395	4 538	2 187	431	1 132	5 476	11 003	4 424	3 242	11 748	3 638	2 842
	<b>March</b>	9 382	4 278	1 399	822	1 447	6 079	11 776	4 716	2 482	7 997	1 470	2 905
	<b>April</b>	8 158	6 398	1 807	465	1 851	6 648	17 776	5 253	2 858	9 995	1 815	2 658
	<b>May</b>	9 157	6 544	1 695	597	1 814	5 513	17 667	5 407	2 499	10 008	2 666	3 087
	<b>June</b>	8 499	6 045	1 578	928	1 557	5 572	19 524	5 494	2 673	12 313	1 865	2 987
	<b>July</b>	11 015	3 344	1 144	869	1 954	7 370	22 450	4 484	2 922	11 901	2 710	2 992
	<b>August</b>	9 558	4 502	1 180	500	1 615	6 213	20 052	4 552	3 490	11 136	2 236	3 050
	<b>1/ September</b>	10 882	3 738	825	555	1 707	6 312	22 753	4 539	2 816	14 527	1 839	2 962

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	
		September	1/ August	1/ September		September	1/ August	1/ September
<b>1. Judgements</b>								
<b>1.1 Goods sold</b>								
1.1.1 Open account	91 240	9 289	6 773	6 573	82 514	8 544	5 758	5 510
1.1.2 Instalment sale transactions	8 676	619	702	1 234	7 422	549	594	896
<b>1.2 Services</b>								
1.2.1 Professional	70 236	5 767	6 235	7 093	63 963	5 291	5 448	6 133
1.2.2 Other	83 337	7 798	6 308	7 234	78 276	7 332	5 488	6 526
1.3 Rent	25 174	2 211	2 033	2 623	20 002	1 648	1 436	1 937
1.4 Money lent	284 538	21 134	18 368	17 348	280 107	20 827	17 777	16 019
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	79 219	6 079	3 701	3 742	75 470	5 773	3 085	3 219
1.6 Other debts	105 316	7 935	8 769	10 330	96 936	7 432	7 451	9 273
<b>1.7 Total</b>								
1.7.1 Actual figures	<b>747 736</b>	<b>60 832</b>	<b>52 889</b>	<b>56 177</b>	<b>704 690</b>	<b>57 396</b>	<b>47 037</b>	<b>49 513</b>
1.7.2 Seasonally adjusted		58 954	49 860	54 363		56 153	44 333	48 394

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	
		September	1/ August	1/ September		September	1/ August	1/ September
<b>1. Judgements</b>								
<b>1.1 Goods sold</b>								
<b>1.1.1 Open account</b>	645 348	49 331	48 507	50 940	499 331	39 486	32 681	35 893
<b>1.1.2 Instalment sale transactions</b>	220 929	20 607	15 637	16 898	180 234	17 258	13 749	13 801
<b>1.2 Services</b>								
<b>1.2.1 Professional</b>	234 349	18 976	25 890	29 599	188 541	15 685	19 100	22 331
<b>1.2.2 Other</b>	569 505	56 010	49 666	56 271	442 362	38 303	37 869	46 629
<b>1.3 Rent</b>	248 826	20 396	24 912	30 232	179 717	14 728	16 633	17 640
<b>1.4 Money lent</b>	1 996 121	139 303	174 850	158 386	1 868 083	126 267	148 257	142 364
<b>1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt</b>	819 376	76 677	50 776	46 559	738 603	71 838	41 057	38 935
<b>1.6 Other debts</b>	1 404 039	96 252	105 395	94 273	1 145 086	83 162	76 204	73 969
<b>1.7 Total</b>								
<b>1.7.1 Actual figures</b>	<b>6 138 493</b>	<b>477 552</b>	<b>495 633</b>	<b>483 158</b>	<b>5 241 957</b>	<b>406 727</b>	<b>385 550</b>	<b>391 562</b>
<b>1.7.2 Seasonally adjusted</b>		465 563	481 711	475 869		389 950	372 139	378 989

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 July to September 2007	Actual estimates July to September 2008	% change between July to September 2007 and July to September 2008	Difference between July to September 2007 and July to September 2008
Number of summonses for debt	320 738	331 883	3,5	11 145
Number of judgements for debt	195 026	168 264	-13,7	-26 762
Value of judgements for debt (R million)	1 539,2	1 572,4	2,2	33,2

**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	0,0	-1,3	0,0
--Instalment sale transactions	0,2	0,3	0,3
Professional Services	1,4	0,8	1,0
Other Services	0,8	-1,3	0,2
Rent	0,9	0,4	0,7
Money lent	-0,5	-6,7	6,5
Promissory notes, bills, R/D cheques, credit cards and other acknowledgement of debt	-0,4	-6,3	-6,8
Other debts	1,0	0,5	0,2
<b>Total</b>	<b>3,5</b>	<b>-13,7</b>	<b>2,2</b>

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 July to September 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 September 2007	Actual estimates September 2008	% change between September 2007 and September 2008	Difference between September 2007 and September 2008
Number of summonses for debt	94 658	110 468	16,7	15 810
Number of judgements for debt	60 832	56 177	-7,7	-4 655
Value of judgements for debt (R million)	477,6	483,2	1,2	5,6

## Explanatory notes

<b>Introduction</b>	<b>1</b>	<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>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.</p>										
<b>Purpose of the survey</b>	<b>3</b>	<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>										
<b>Scope of the survey</b>	<b>4</b>	<p>This survey covers-</p> <ul style="list-style-type: none"> <li>• number of civil cases recorded;</li> <li>• number of civil summonses issued for debt;</li> <li>• number of civil judgements recorded for debt; and</li> <li>• value of civil judgements recorded for debt.</li> </ul>										
<b>Statistical unit</b>	<b>5</b>	<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>										
<b>Survey methodology and design</b>	<b>6</b>	<p>The survey is conducted by mail each month from 151 magistrates' offices.</p>										
<b>Response rate</b>	<b>7</b>	<p>The response rate for the civil cases for debt for September 2008 was 87,4%.</p>										
<b>Trend cycle</b>	<b>8</b>	<p>Smoothed seasonally adjusted and trend estimates are generated using the X-11 Seasonal Adjustment Programme.</p>										
<b>Publications</b>	<b>9</b>	<p>Users may also wish to refer to the following publications:</p> <ul style="list-style-type: none"> <li>• <i>Bulletin of Statistics issued quarterly.</i></li> <li>• <i>SA Statistics issued annually.</i></li> </ul>										
<b>Unpublished statistics</b>	<b>10</b>	<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>										
<b>Symbols and abbreviations</b>	<b>11</b>	<table border="0"> <tr> <td>R/D</td> <td>Refer to Drawer</td> </tr> <tr> <td>CD</td> <td>Compact Disc</td> </tr> <tr> <td>Stats SA</td> <td>Statistics South Africa</td> </tr> <tr> <td>TBVC</td> <td>Transkei, Bophuthatswana, Venda, Ciskei</td> </tr> <tr> <td>*</td> <td>Revised figures</td> </tr> </table>	R/D	Refer to Drawer	CD	Compact Disc	Stats SA	Statistics South Africa	TBVC	Transkei, Bophuthatswana, Venda, Ciskei	*	Revised figures
R/D	Refer to Drawer											
CD	Compact Disc											
Stats SA	Statistics South Africa											
TBVC	Transkei, Bophuthatswana, Venda, Ciskei											
*	Revised figures											

## Glossary

<b>Acknowledgement of debt</b>	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.
<b>Bills</b>	Bills are statements of charges for services rendered or for amounts owed.
<b>Civil judgements</b>	Civil judgements are decisions taken in a civil matter or a dispute between two people or parties.
<b>Civil summonses</b>	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.
<b>Consent judgements</b>	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.
<b>Default judgements</b>	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.
<b>Instalment sale transaction</b>	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.
<b>Litigants</b>	Litigants are people who take part in court proceedings, usually against each other, like a debtor and a creditor.
<b>Litigants referred</b>	Litigants referred relates to a case where the parties have been referred to another instance/court.
<b>Open account transaction</b>	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.
<b>Other services</b>	“Other services” refers to municipal services (except outstanding assessment rates), plumbers, builders, mechanics, panel-beaters and electricians.
<b>Other debts</b>	“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,
<b>Plaintiff</b>	Plaintiff is a person/party in a civil case who asks the court for judgement against another person.
<b>Professional services</b>	Professional services refer to medical doctors/ dentists, advocates/attorneys, auditors/accountants, architects, engineers and hospital services.
<b>Promissory note</b>	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.
<b>Reference month</b>	Reference month refers to one calendar month.
<b>Refer to drawer (R/D) cheques</b>	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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