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# Statistical release

## P0041

# Statistics of civil cases for debt (Preliminary)

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## Key results for September 2011

**Table A – Key figures for the month of September 2011**

Actual estimates	September 2011	% change between September 2010 and September 2011	% change between July to September 2010 and July to September 2011
Number of civil summonses issued for debt	90 185	-26,3	-20,4
Number of civil judgements recorded for debt	42 316	-27,4	-27,4
Value of civil judgements recorded for debt (R million)	401,6	-32,5	-24,9

### The number of civil summonses issued for debt

**A 20,4% decrease in the total number of civil summonses issued for debt was recorded for the third quarter of 2011 compared with the third quarter of 2010. A year-on-year decrease of 26,3% was recorded in September 2011 (see Table A and Tables 5 and 7).**

The major contributors to the 20,4% decrease were:

- the promissory notes and other acknowledgements of debt category (contributing -7,2 percentage points);
- the money lent category (contributing -6,9 percentage points); and
- the 'other debts' category (contributing -5,6 percentage points) (see Table 6).

### The number of civil judgements recorded for debt

**The third quarter of 2011 reflected a 27,4% decrease in the total number of civil judgements recorded for debt compared with the third quarter of 2010. A year-on-year decrease of 27,4% was also recorded in September 2011 (see Table A and Tables 5 and 7).**

The main drivers behind the 27,4% decrease in the third quarter of 2011 were civil judgements relating to:

- the money lent category (contributing -12,2 percentage points);
- the services category (contributing -7,0 percentage points); and
- the promissory notes and other acknowledgements of debt category (contributing -4,3 percentage points) (see Table 6).

### The value of civil judgements recorded for debt

**There was a 24,9% decrease in the total value of civil judgements recorded for debt for the third quarter of 2011 compared with the third quarter of 2010. A year-on-year decrease of 32,5% was recorded in September 2011 (see Table A and Tables 5 and 7).**

The major contributors to the 24,9% decrease were the money lent category (contributing -13,3 percentage points) and the promissory notes and other acknowledgements of debt category (contributing -5,4 percentage points) (see Table 6).

During September 2011, 42 316 civil judgements for debt amounting to R401,6 million were recorded. The largest contributors to the R401,6 million were:

- money lent (R102,4 million or 25,5%);
- 'other debts' (R76,3 million or 19,0%);
- services (R72,2 million or 18,0%); and
- goods sold (R66,3 million or 16,5%) (see Tables 3 and 4).

Figure 1 – Civil summonses issued for debt

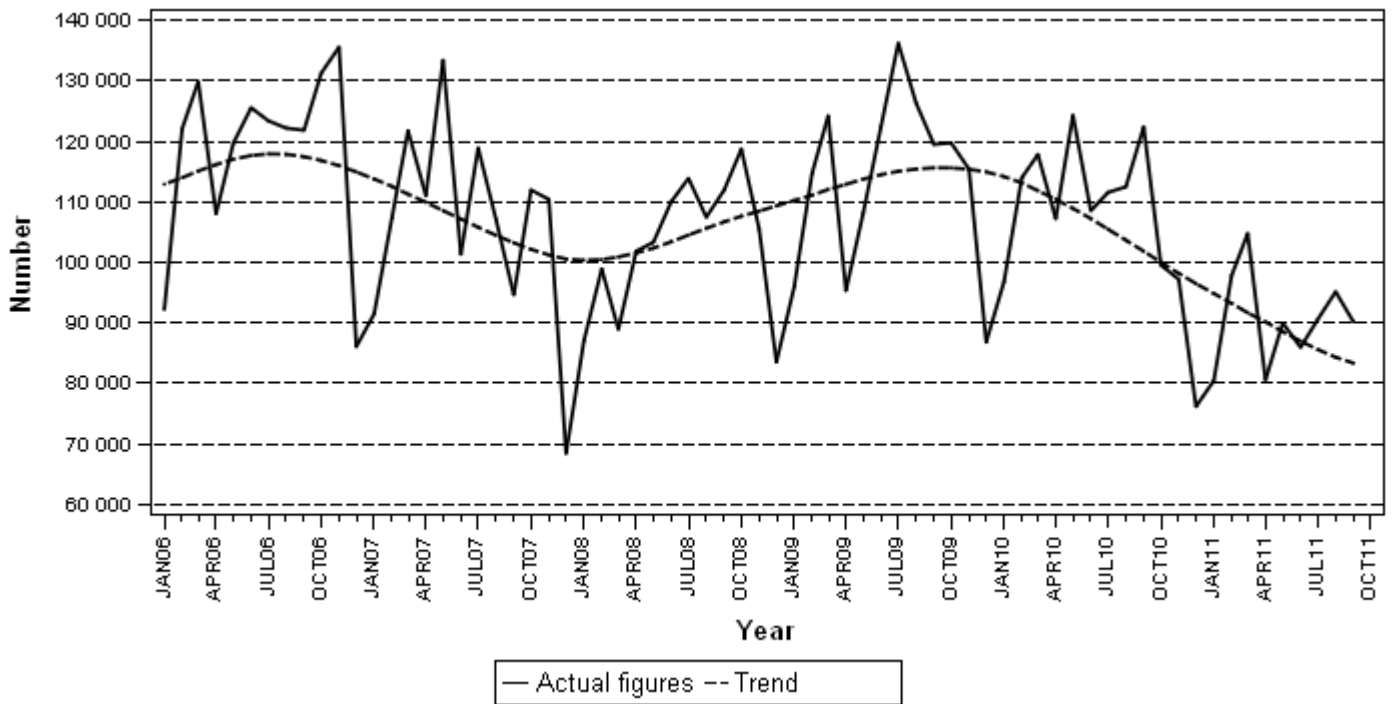
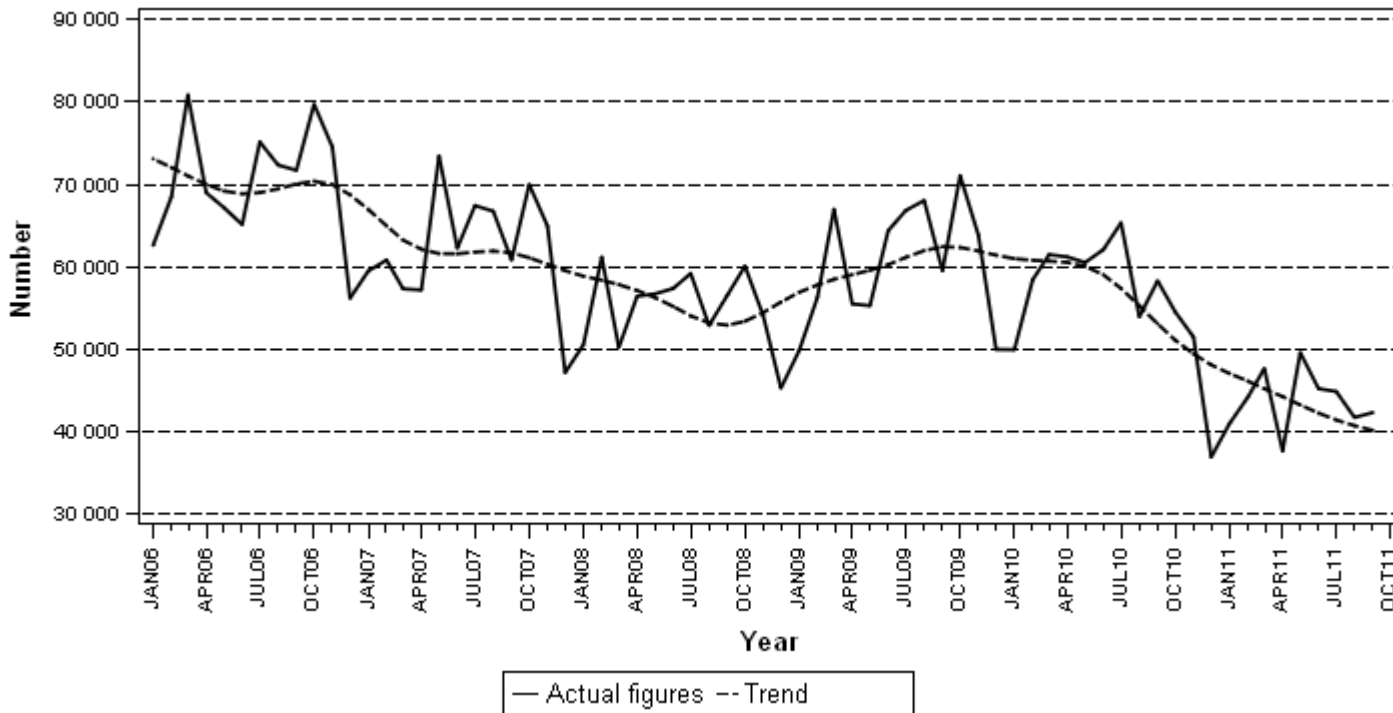


Figure 2 – Civil judgements recorded for debt



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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			
	2010	2010	1/ 2011		2010	2010	1/ 2011	
		September	August	September		September	August	September
<b>1. Cases recorded</b>								
<b>1.1 Actual figures</b>	<b>1 469 321</b>	<b>136 234</b>	<b>106 576</b>	<b>105 650</b>	<b>1 299 023</b>	<b>119 744</b>	<b>88 492</b>	<b>86 155</b>
<b>1.2 Seasonally adjusted</b>		131 284	100 476	101 661		122 094	84 942	87 316
<b>2. Civil summonses for debt</b>								
<b>2.1 Goods sold</b>								
<b>2.1.1 Open account</b>	108 884	9 823	8 579	8 577	87 313	7 793	6 757	6 675
<b>2.1.2 Instalment sale transactions</b>	31 736	2 791	2 846	2 428	27 418	2 450	2 332	1 930
<b>2.2 Services</b>								
<b>2.2.1 Professional</b>	147 619	13 516	10 953	11 143	128 120	12 043	9 432	9 700
<b>2.2.2 Other</b>	165 477	15 995	19 554	17 068	140 491	13 929	17 038	15 085
<b>2.3 Rent</b>	52 683	4 693	4 534	4 884	43 261	3 940	3 501	3 907
<b>2.4 Money lent</b>	314 868	29 966	20 933	19 792	298 470	27 531	18 902	17 908
<b>2.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt</b>	230 272	23 945	11 397	11 453	214 984	22 558	7 640	7 743
<b>2.6 Other debts</b>	236 788	21 672	16 367	14 840	190 156	16 895	12 849	11 510
<b>2.7 Total</b>								
<b>2.7.1 Actual figures</b>	<b>1 288 327</b>	<b>122 401</b>	<b>95 163</b>	<b>90 185</b>	<b>1 130 213</b>	<b>107 139</b>	<b>78 451</b>	<b>74 458</b>
<b>2.7.2 Seasonally adjusted</b>		116 712	87 396	85 552		103 723	73 148	71 773

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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, Vanderbijlpark and Meyerton	Bloemfontein
<b>2009</b>	<b>Year Total</b>	<b>134 632</b>	<b>43 416</b>	<b>18 080</b>	<b>8 026</b>	<b>21 618</b>	<b>91 171</b>	<b>260 137</b>	<b>54 501</b>	<b>38 110</b>	<b>152 361</b>	<b>24 302</b>	<b>40 531</b>
	January	8 015	2 649	1 179	469	1 851	7 973	22 543	3 233	2 629	8 470	1 539	4 856
	February	10 123	4 177	1 516	647	2 069	7 669	19 618	7 236	2 819	11 258	3 699	3 991
	March	11 883	3 920	1 648	686	2 312	6 898	24 373	5 272	2 753	11 882	1 540	5 900
	April	11 127	3 180	1 802	413	1 944	7 668	19 616	4 276	2 849	10 033	1 066	6 000
	May	13 037	3 004	2 074	618	2 179	8 162	20 002	4 536	3 295	20 265	1 001	6 500
	June	13 991	3 375	1 325	360	2 148	8 055	17 263	4 381	2 841	12 186	881	6 000
	July	10 630	2 756	1 779	467	1 911	8 085	22 212	5 041	2 659	10 005	1 658	5 435
	August	10 970	2 904	1 205	353	759	7 540	22 301	4 559	3 114	10 765	1 574	6 200
	September	9 700	3 093	345	316	2 883	7 289	27 645	4 516	3 276	13 402	924	6 800
	October	6 673	2 689	939	465	2 019	7 278	16 794	4 676	3 102	12 802	1 759	5 925
	November	6 983	3 340	1 081	351	1 594	7 022	19 021	3 961	2 618	11 105	1 159	4 012
	December	4 934	2 049	930	101	1 167	7 143	24 746	2 679	2 033	6 421	542	2 640
<b>2010</b>	<b>Year Total</b>	<b>118 066</b>	<b>37 136</b>	<b>15 823</b>	<b>5 246</b>	<b>22 836</b>	<b>90 782</b>	<b>256 134</b>	<b>54 366</b>	<b>33 988</b>	<b>138 594</b>	<b>17 342</b>	<b>64 259</b>
<b>1/ 2011</b>	January	4 253	2 019	876	293	1 493	6 512	22 549	3 222	2 516	8 018	934	3 585
	February	5 379	3 184	1 197	344	1 805	6 343	28 740	4 472	3 473	9 927	1 563	2 946
	March	6 907	4 548	1 301	419	826	6 034	24 728	4 818	2 831	8 569	1 405	4 354
	April	5 317	3 823	1 423	290	1 581	6 031	19 902	3 398	2 711	7 212	1 016	4 428
	May	5 999	6 607	1 430	351	1 469	6 728	20 293	3 556	2 599	9 172	1 098	4 520
	June	7 480	5 207	975	374	1 325	5 738	17 514	3 829	2 459	8 132	1 368	3 855
	July	7 879	4 502	1 309	549	2 056	6 124	17 611	3 913	3 476	7 393	1 765	3 492
	August	7 482	6 460	1 137	680	1 268	4 909	15 940	4 581	3 251	6 977	1 448	3 982
	September	7 689	5 978	610	578	1 740	4 341	19 759	4 414	3 125	7 876	1 070	3 364

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**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			
	2010	2010	1/ 2011		2010	2010	1/ 2011	
		September	August	September		September	August	September
<b>1. Judgements</b>								
<b>1.1 Goods sold</b>								
1.1.1 Open account	67 065	6 196	4 776	5 269	57 366	5 321	4 117	4 575
1.1.2 Instalment sale transactions	12 394	1 085	1 174	935	10 259	899	973	769
<b>1.2 Services</b>								
1.2.1 Professional	86 597	7 595	6 303	6 043	77 977	6 801	5 925	5 671
1.2.2 Other	77 202	7 116	4 777	5 089	68 837	6 382	4 103	4 393
1.3 Rent	29 007	2 407	2 185	2 520	23 848	1 919	1 795	2 019
1.4 Money lent	244 032	20 643	13 288	12 938	236 581	19 998	12 892	12 528
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	72 356	5 364	2 763	3 267	65 192	4 660	2 516	2 920
1.6 Other debts	85 559	7 900	6 455	6 255	76 954	7 107	5 788	5 610
<b>1.7 Total</b>								
1.7.1 Actual figures	<b>674 212</b>	<b>58 306</b>	<b>41 721</b>	<b>42 316</b>	<b>617 014</b>	<b>53 087</b>	<b>38 109</b>	<b>38 485</b>
1.7.2 Seasonally adjusted		55 461	41 020	40 166		51 563	38 147	37 336

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**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			
	2010	2010	1/ 2011		2010	2010	1/ 2011	
		September	August	September		September	August	September
<b>1. Judgements</b>								
<b>1.1 Goods sold</b>								
1.1.1 Open account	613 287	56 989	43 709	44 958	394 335	35 703	30 504	31 063
1.1.2 Instalment sale transactions	354 943	30 235	30 649	21 347	274 906	23 975	23 477	16 483
<b>1.2 Services</b>								
1.2.1 Professional	351 311	26 510	28 153	25 284	281 299	21 146	24 415	22 245
1.2.2 Other	716 644	65 590	48 379	46 899	572 184	55 931	38 215	36 289
1.3 Rent	448 323	35 761	38 081	37 841	298 711	23 070	24 467	23 272
1.4 Money lent	2 202 708	217 090	115 031	102 405	2 059 059	206 363	106 893	95 306
1.5 Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	792 214	70 435	38 022	46 586	646 469	58 997	30 298	40 181
1.6 Other debts	1 098 153	92 405	93 315	76 297	843 748	69 457	66 938	59 159
<b>1.7 Total</b>								
1.7.1 Actual figures	<b>6 577 583</b>	<b>595 015</b>	<b>435 339</b>	<b>401 617</b>	<b>5 370 711</b>	<b>494 642</b>	<b>345 207</b>	<b>323 998</b>
1.7.2 Seasonally adjusted		596 319	427 672	402 465		507 017	343 744	332 910

1/ Preliminary.



**Table 5 – Percentage change in the total number of civil summonses, judgements and the value of judgements recorded between the third quarter of 2011 and the third quarter of 2010**

Actual estimates	Actual estimates July to September 2010	Actual estimates July to September 2011	% change between July to September 2010 and July to September 2011	Difference between July to September 2010 and July to September 2011
Number of summonses for debt	346 493	275 959	-20,4	-70 534
Number of judgements for debt	177 592	128 906	-27,4	-48 686
Value of judgements for debt (R million)	1 735,1	1 302,4	-24,9	-432,7

**Table 6 – Contribution of the different kinds of debts to the change in total number of civil summonses, judgements and the value of judgements recorded between the third quarter of 2011 and the third quarter of 2010 1/**

Item	Contribution (% points) to the % change in the total number of summonses for debt	Contribution (% points) to the % change in the total number of civil judgements for debt	Contribution (% points) to the % change in the total value of civil judgements for debt
Goods sold			
– Open account	-1,3	-1,8	-1,2
– Instalment sale transactions	-0,2	-0,2	-0,5
Services			
– Professional	-2,0	-2,3	0,0
– Other	2,9	-4,7	-2,2
Rent	-0,2	-0,2	-0,4
Money lent	-6,9	-12,2	-13,3
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	-7,2	-4,3	-5,4
Other debts	-5,6	-1,6	-1,9
<b>Total</b>	<b>-20,4</b>	<b>-27,4</b>	<b>-24,9</b>

1/ The contribution (percentage points) is calculated by multiplying the three-monthly percentage change of each kind of debt with the percentage contribution to the total number or value of cases recorded during July to September 2010, 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 2010	Actual estimates September 2011	% change between September 2010 and September 2011	Difference between September 2010 and September 2011
Number of summonses for debt	122 401	90 185	-26,3	-32 216
Number of judgements for debt	58 306	42 316	-27,4	-15 990
Value of judgements for debt (R million)	595,0	401,6	-32,5	-193,4

## Explanatory notes

<b>Introduction</b>	<b>1</b>	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.
	<b>2</b>	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.
<b>Purpose of the survey</b>	<b>3</b>	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.
<b>Scope of the survey</b>	<b>4</b>	This survey covers: <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>	The statistical unit for collection of information is a magistrate's office. Magistrates' offices include the small claims courts.  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 for debt. The smallest magistrates' offices are not used in the sample. A sample of 151 magistrates' offices was drawn using the number of civil cases recorded as measure of size.
<b>Survey methodology and design</b>	<b>6</b>	The survey is conducted by mail, fax and telephone each month from 151 magistrates' offices.
<b>Response rate</b>	<b>7</b>	The preliminary response rate for the civil cases for debt survey for September 2011 was 86,8%. Improved response rate for August 2011 was 92,1%.
<b>Trend cycle</b>	<b>8</b>	Smoothed seasonally adjusted and trend estimates are generated using the X-11 Seasonal Adjustment Programme.
<b>Publications</b>	<b>9</b>	Users may also wish to refer to the following publications: <ul style="list-style-type: none"> <li>• <i>Bulletin of Statistics</i> issued quarterly.</li> <li>• <i>SA Statistics</i> issued annually.</li> </ul>
<b>Unpublished statistics</b>	<b>10</b>	In some cases Stats SA can also make available statistics which are not published. The statistics can be made available as computer printouts or electronic versions. Generally a charge is made for providing unpublished statistics.
<b>Symbols and abbreviations</b>	<b>11</b>	R/D        Refer to Drawer 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 in 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 salaries, tax, outstanding assessment rates, outstanding money in respect of 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, hospital services etc.
<b>Promissory note</b>	Promissory note is a written undertaking, signed by a person or party, 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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