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# Statistical release

## P0041

# Statistics of civil cases for debt (Preliminary)

## September 2012

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### **Enquiries**

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## Results for September 2012

**Table A – Key figures for the month of September 2012**

Actual estimates	September 2012	% change between September 2011 and September 2012	% change between July to September 2011 and July to September 2012
Number of civil summonses issued for debt	69 527	-24,6	-22,3
Number of civil judgements recorded for debt	33 512	-21,6	-15,3
Value of civil judgements recorded for debt (R million)	399,8	-2,4	0,1

### The number of civil summonses issued for debt

**A 22,3% decrease in the total number of civil summonses issued for debt was recorded in the third quarter of 2012 compared with the third quarter of 2011. A 24,6% year-on-year decrease was recorded in September 2012 – see Table A and Tables 5 and 7.**

Categories that made major contributions to the 22,3% decrease were:

- services (contributing -10,4 percentage points);
- promissory notes and other acknowledgements of debt (contributing -3,2 percentage points);
- money lent (contributing -3,0 percentage points); and
- 'other' debts (contributing -2,9 percentage points) – see Table 6.

### The number of civil judgements recorded for debt

**The total number of civil judgements recorded for debt decreased by 15,3% in the third quarter of 2012 compared with the third quarter of 2011. A year-on-year decrease of 21,6% was recorded in September 2012 – see Table A and Tables 5 and 7.**

The categories behind the 15,3% decrease were civil judgements relating to:

- money lent (contributing -6,5 percentage points);
- services (contributing -3,5 percentage points);
- goods sold (contributing -2,9 percentage points); and
- 'other' debts (contributing -2,4 percentage points) – see Table 6.

### The value of civil judgements recorded for debt

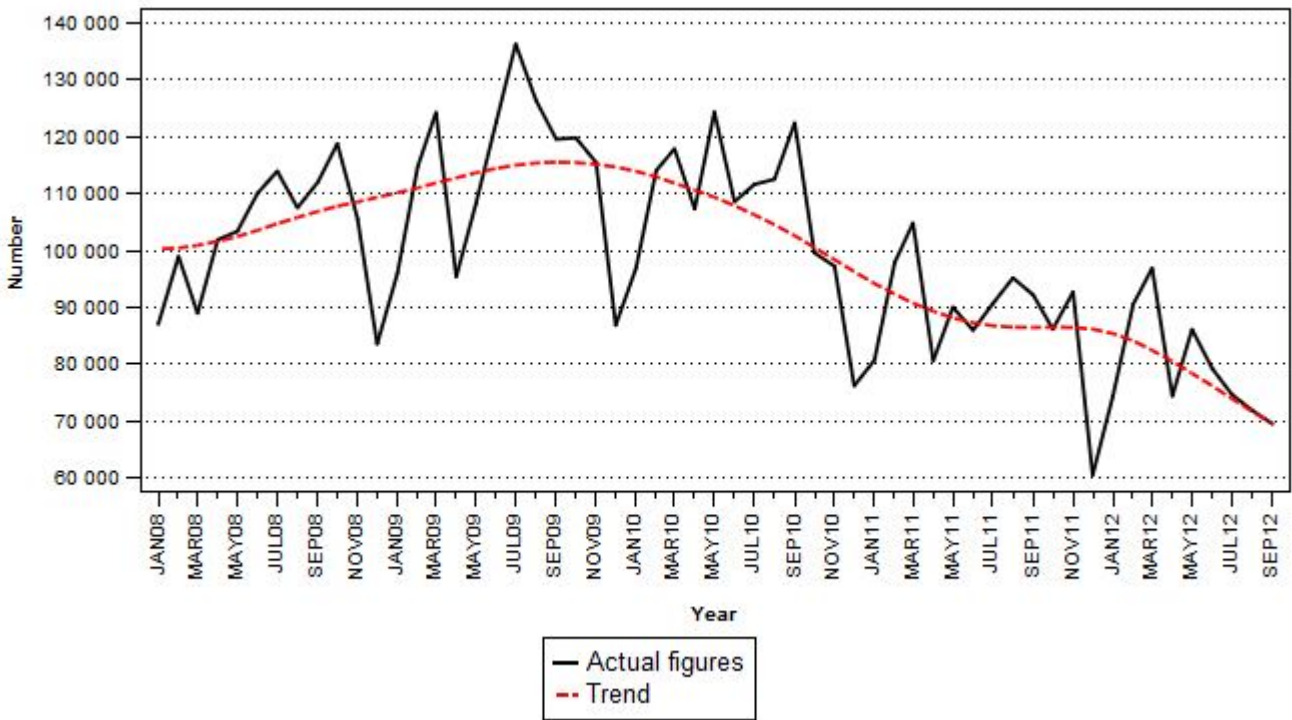
**There was a 0,1% increase in the total value of civil judgements recorded for debt in the third quarter of 2012 compared with the third quarter of 2011. A year-on-year decrease of 2,4% was recorded in September 2012 – see Table A and Tables 5 and 7.**

The only contributor to the 0,1% increase was the 'other' debts category (contributing 8,7 percentage points) – see Table 6.

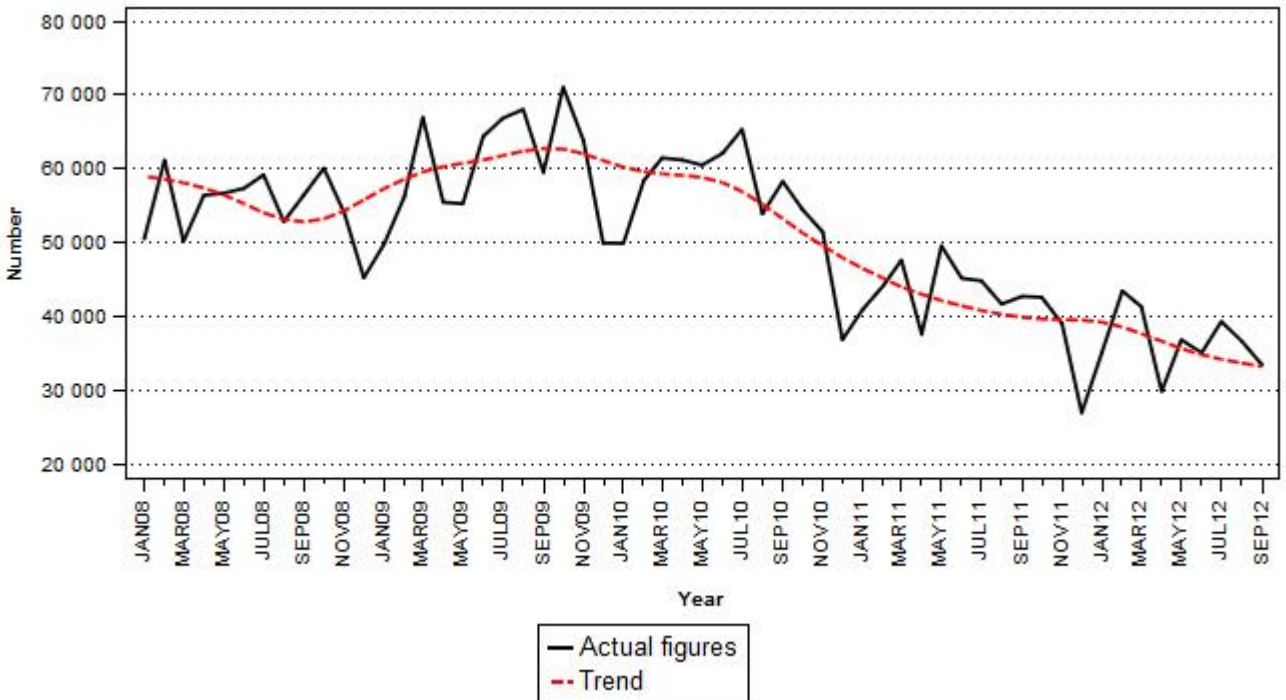
During September 2012, 33 512 civil judgements for debt amounting to R399,8 million were recorded. The largest contributors to the R399,8 million were:

- 'other' debts (R116,1 million or 29,0%);
- money lent (R101,4 million or 25,4%);
- services (R63,5 million or 15,9%); and
- goods sold (R46,8 million or 11,7%) – see Tables 3 and 4.

**Figure 1 – Civil summonses issued for debt**



**Figure 2 – Civil judgements recorded for debt**



**PJ Lehohla**  
**Statistician-General**

**Tables**

**Table 1 – Number of civil cases recorded and summonses issued for debt: Total and private persons**

Item		Total				Private persons			
		2011	September 2011	1/ August 2012	1/ September 2012	2011	September 2011	1/ August 2012	1/ September 2012
<b>Cases recorded</b>	<b>Actual figures</b>	<b>1 228 074</b>	<b>107 630</b>	<b>80 514</b>	<b>75 358</b>	<b>1 074 543</b>	<b>88 552</b>	<b>67 532</b>	<b>61 558</b>
	<b>Seasonally adjusted</b>		103 023	75 731	72 145		88 728	65 161	61 674
<b>Civil summonses for debt</b>	Goods sold - Open account	82 722	8 686	6 696	6 394	63 885	6 767	4 790	4 633
	Goods sold - Instalment sale transactions	24 715	2 675	2 162	2 201	20 451	2 150	1 772	1 778
	Services - Professional	117 707	11 561	9 878	8 913	102 139	10 099	8 488	7 587
	Services - Other	197 580	17 265	10 419	9 855	176 093	15 244	8 840	8 202
	Rent	46 160	4 862	3 945	4 018	36 613	3 886	2 960	3 057
	Money lent	232 578	20 029	16 608	15 529	214 837	18 130	14 803	13 818
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	171 991	11 721	9 196	9 338	151 980	8 011	5 414	5 712
	Other debts	183 793	15 381	12 980	13 279	156 535	12 077	10 583	10 813
	<b>Total - Actual figures</b>	<b>1 057 246</b>	<b>92 180</b>	<b>71 884</b>	<b>69 527</b>	<b>922 533</b>	<b>76 364</b>	<b>57 650</b>	<b>55 600</b>
	<b>Total - Seasonally adjusted</b>		88 639	67 361	66 914		76 110	55 548	55 725

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, Vanderbijlpark and Meyerton	Bloemfontein
<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>2011</b>	<b>Year Total</b>	<b>79 463</b>	<b>60 025</b>	<b>11 782</b>	<b>4 842</b>	<b>16 605</b>	<b>64 927</b>	<b>222 519</b>	<b>47 918</b>	<b>37 724</b>	<b>94 991</b>	<b>14 597</b>	<b>41 547</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	19 903	3 398	2 711	7 212	1 016	4 428
	May	5 999	6 607	1 430	351	1 469	6 728	20 295	3 556	2 599	9 172	1 098	4 520
	June	7 480	5 207	975	374	1 325	5 738	17 516	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
	October	6 220	6 621	588	244	1 141	3 976	12 013	5 438	3 187	8 655	924	2 893
	November	6 482	7 447	627	461	1 171	4 410	13 803	3 987	4 811	8 658	1 435	2 488
December	8 376	3 629	309	259	730	3 781	9 662	2 290	3 285	4 402	571	1 640	
<b>1/ 2012</b>	January	6 626	4 188	264	321	1 251	3 717	9 405	3 477	4 217	7 230	838	1 590
	February	6 421	6 720	345	710	1 269	4 068	12 143	4 107	6 091	7 905	987	2 259
	March	6 674	11 178	160	423	2 006	3 799	10 661	5 089	6 182	7 524	1 115	2 006
	April	6 630	4 986	152	350	1 591	3 374	9 428	3 524	3 944	7 098	1 083	2 194
	May	6 931	4 543	159	537	2 411	3 355	14 658	3 973	2 492	7 892	1 041	1 891
	June	6 655	3 038	125	590	2 048	3 373	10 056	4 548	2 500	9 580	1 079	1 976
	July	5 643	2 626	268	297	2 685	3 332	10 834	4 596	2 144	11 884	911	1 520
	August	6 176	2 522	193	414	2 036	3 427	11 463	3 626	2 342	8 474	1 083	1 908
September	5 865	1 845	159	649	1 831	3 407	12 486	3 593	2 282	7 439	1 289	1 516	

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**Table 3 – Number of civil default and consent judgements for debt: Total and private persons**

Item		Total				Private persons			
		2011	September 2011	1/ August 2012	1/ September 2012	2011	September 2011	1/ August 2012	1/ September 2012
Number of civil judgements	Goods sold - Open account	56 599	5 269	4 434	3 054	48 208	4 572	3 744	2 458
	Goods sold - Instalment sale transactions	10 636	1 069	845	809	8 673	895	697	673
	Services - Professional	68 314	6 339	4 898	4 738	63 158	5 968	4 528	4 217
	Services - Other	57 871	5 116	5 325	4 037	50 115	4 425	4 568	3 463
	Rent	25 693	2 549	1 920	1 834	20 599	2 055	1 538	1 444
	Money lent	163 337	12 947	11 009	9 429	158 119	12 537	10 527	8 844
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	44 550	3 249	3 007	4 756	38 545	2 902	2 519	4 278
	Other debts	76 406	6 230	5 287	4 855	67 988	5 588	4 813	4 356
	<b>Total - Actual figures</b>	<b>503 406</b>	<b>42 768</b>	<b>36 725</b>	<b>33 512</b>	<b>455 405</b>	<b>38 942</b>	<b>32 934</b>	<b>29 733</b>
	<b>Total - Seasonally adjusted</b>		40 905	35 269	32 043		37 584	31 470	28 624

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**Table 4 – Value of civil default and consent judgements for debt: Total and private persons (R'000)**

Item		Total				Private persons			
		2011	September 2011	1/ August 2012	1/ September 2012	2011	September 2011	1/ August 2012	1/ September 2012
Value of civil judgements	Goods sold - Open account	522 678	45 464	41 782	33 507	333 611	31 471	23 109	17 710
	Goods sold - Instalment sale transactions	284 150	24 149	21 868	13 250	230 821	19 059	15 870	10 186
	Services - Professional	308 692	28 720	23 867	23 713	264 557	25 616	20 170	20 184
	Services - Other	592 032	47 045	51 992	39 792	444 349	36 556	39 229	32 276
	Rent	374 423	38 080	31 600	30 240	223 786	23 659	20 409	17 724
	Money lent	1 525 895	102 775	118 482	101 352	1 422 619	95 617	110 237	90 041
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	536 585	46 586	36 738	41 828	436 042	40 181	30 315	33 421
	Other debts	1 016 435	76 927	145 212	116 128	728 727	59 871	111 329	62 215
	<b>Total - Actual figures</b>	<b>5 160 890</b>	<b>409 746</b>	<b>471 541</b>	<b>399 810</b>	<b>4 084 512</b>	<b>332 030</b>	<b>370 668</b>	<b>283 757</b>
	<b>Total - Seasonally adjusted</b>		408 062	455 489	397 961		335 011	361 530	285 647

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 2012 and the third quarter of 2011**

Actual estimates	Actual estimates July to September 2011	Actual estimates July to September 2012	% change between July to September 2011 and July to September 2012	Difference between July to September 2011 and July to September 2012
Number of civil summonses issued for debt	277 956	216 103	-22,3	-61 853
Number of civil judgements recorded for debt	129 358	109 590	-15,3	-19 768
Value of civil judgements recorded for debt (R million)	1 310,6	1 311,6	0,1	1,0

**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 2012 and the third quarter of 2011 1/**

	Contribution (% points) to the total % change		
	Civil summonses for debt	Number of civil judgements	Value of civil judgements
Goods sold - Open account	-1,5	-2,3	-1,7
Goods sold - Instalment sale transactions	-0,7	-0,6	-2,2
Services - Professional	-1,8	-3,0	-0,5
Services - Other	-8,6	-0,5	-0,5
Rent	-0,6	-0,9	-1,7
Money lent	-3,0	-6,5	-1,2
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	-3,2	0,9	-0,7
Other debts	-2,9	-2,4	8,7
<b>Total</b>	<b>-22,3</b>	<b>-15,3</b>	<b>0,1</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 2011, divided by 100. Due to rounding off, contributions might not add up to the total.

**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 2011	Actual estimates September 2012	% change between September 2011 and September 2012	Difference between September 2011 and September 2012
Number of civil summonses issued for debt	92 180	69 527	-24,6	-22 653
Number of civil judgements recorded for debt	42 768	33 512	-21,6	-9 256
Value of civil judgements recorded for debt (R million)	409,7	399,8	-2,4	-9,9



## 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, ejectment 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>Collection rate</b>	<b>7</b>	The preliminary collection rate for the civil cases for debt survey for September 2012 was 93,4%. Improved collection rate for August 2012 was 91,4%.
<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; and</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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