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Statistical release

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Statistics of civil cases for debt (Preliminary)

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Contents

Key results for September 2013.....2

Detailed results: Tables.....4

Table 1 – Number of civil cases recorded and summonses issued for debt according to business enterprises and private persons.....4

Table 2 – Number of civil default and consent judgements for debt according to business enterprises and private persons5

Table 3 – Value of civil default and consent judgements for debt according to business enterprises and private persons (R'000)5

Table 4 – 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 2013.....6

Table 5 – 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 20136

Table 6 – 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....6

Explanatory notes.....7

Glossary8

General information.....9

Key results for September 2013

Table A – Key figures for the month of September 2013

Actual estimates	September 2013	% change between September 2012 and September 2013	% change between Jul – Sep 2012 and Jul – Sep 2013
Number of civil summonses issued for debt	68 824	-0,4	5,3
Number of civil judgements recorded for debt	30 550	-9,7	-14,7
Value of civil judgements recorded for debt (R million)	402,3	0,5	-3,9

The number of civil summonses issued for debt

The total number of civil summonses issued for debt increased by 5,3% in the third quarter of 2013 compared with the third quarter of 2012. A year-on-year decrease of 0,4% was recorded in September 2013 – see Table A and Tables 4 and 6.

The two categories that contributed significantly to the 5,3% increase were services and promissory notes (each contributing 2,4 percentage points) – see Table 5.

The number of civil judgements recorded for debt

The total number of civil judgements recorded for debt decreased by 14,7% in the third quarter of 2013 compared with the third quarter of 2012. A year-on-year decrease of 9,7% was recorded in September 2013 – see Table A and Tables 4 and 6.

The main categories that influenced the 14,7% decrease were civil judgements relating to:

- money lent (contributing -7,5 percentage points);
- goods sold (contributing -5,0 percentage points); and
- 'other' debts (contributing -1,2 percentage points) – see Table 5.

The value of civil judgements recorded for debt

The total value of civil judgements recorded for debt was 3,9% lower in the third quarter of 2013 compared with the third quarter of 2012. A year-on-year increase of 0,5% was recorded in September 2013 – see Table A and Tables 4 and 6.

The major contributors to the 3,9% decrease were the money lent and goods sold categories (contributing -5,0 and -3,4 percentage points respectively) – see Table 5.

In September 2013, 30 550 civil judgements for debt amounting to R402,3 million were recorded. The largest contributors to the total value of judgements were:

- 'other' debts (R121,7 million or 30,3%);
- money lent (R100,7 million or 25,0%); and
- services (R65,3 million or 16,2%) – see Tables 2 and 3.

Figure 1 – Civil summonses issued for debt

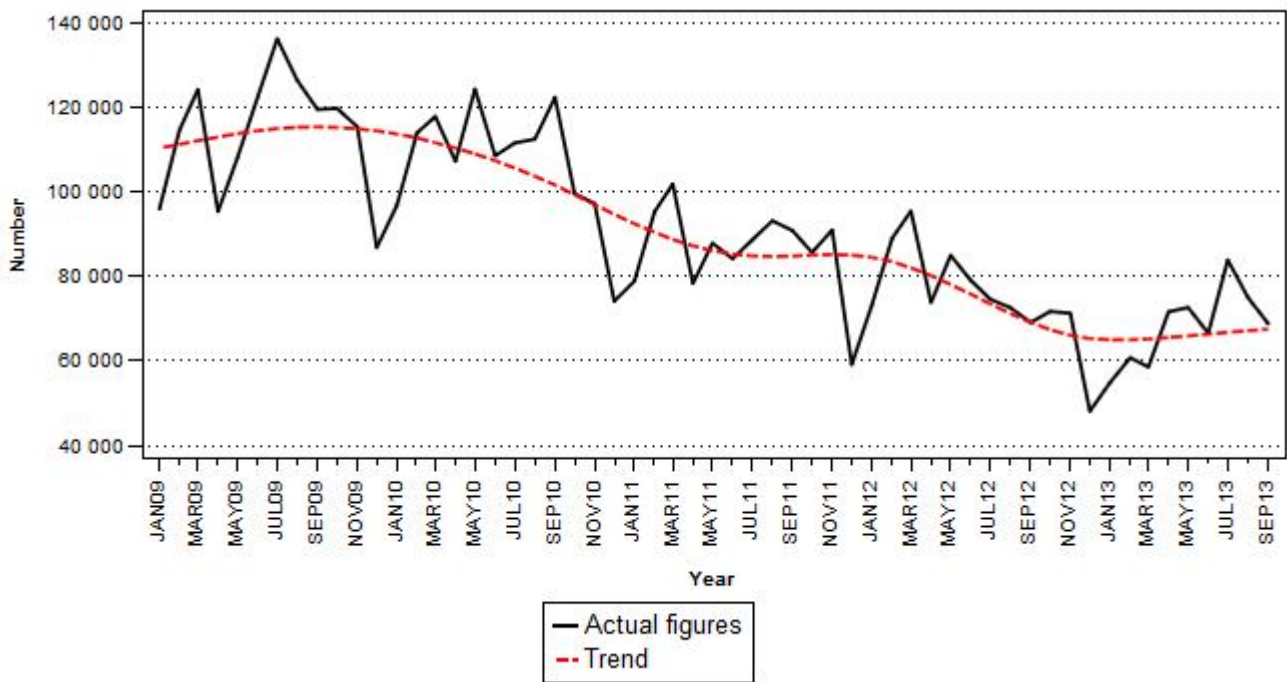
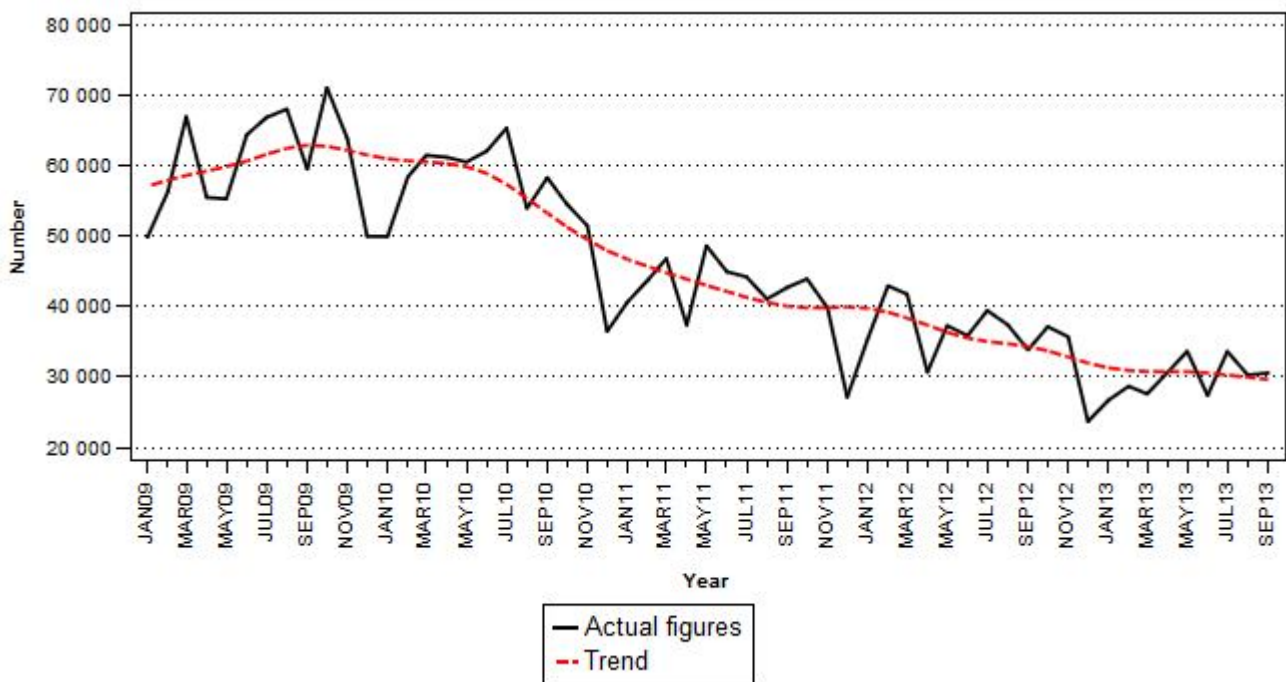


Figure 2 – Civil judgements recorded for debt



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Detailed results: Tables

Table 1 – Number of civil cases recorded and summonses issued for debt according to business enterprises and private persons

Item		Total				Private Persons			
		2012	Sep-12	1/ Aug-13	1/ Sep-13	2012	Sep-12	1/ Aug-13	1/ Sep-13
Cases recorded	Actual figures	976 918	75 557	82 072	76 463	839 397	61 462	71 386	67 664
	Seasonally adjusted		73 295	77 069	74 216		62 176	69 387	68 702
Civil summonses for debt	Goods sold - Open account	74 860	6 353	5 770	5 778	54 822	4 583	4 653	4 600
	Goods sold - Instalment sale transactions	22 701	2 181	1 982	2 679	18 705	1 743	1 489	2 210
	Services - Professional	103 025	8 923	8 733	8 457	89 379	7 386	7 842	7 720
	Services - Other	160 522	9 721	12 519	11 176	140 113	8 086	11 074	9 795
	Rent	40 863	3 908	4 577	4 636	31 578	2 977	3 838	3 856
	Money lent	227 228	15 769	18 425	14 877	207 208	13 875	17 394	13 923
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	117 405	9 068	11 098	8 788	96 001	5 605	10 001	7 642
	Other debts	156 110	13 144	11 898	12 433	137 121	10 750	11 045	11 463
	Total - Actual figures	902 714	69 067	75 002	68 824	774 927	55 005	67 336	61 209
	Total - Seasonally adjusted		67 013	69 617	66 859		55 986	64 671	62 636

1/ Preliminary.

Table 2 – Number of civil default and consent judgements for debt according to business enterprises and private persons

Item		Total				Private Persons			
		2012	Sep-12	1/ Aug-13	1/ Sep-13	2012	Sep-12	1/ Aug-13	1/ Sep-13
Number of civil judgements	Goods sold - Open account	44 323	3 106	2 500	2 136	36 403	2 496	2 003	1 657
	Goods sold - Instalment sale transactions	9 904	884	559	713	8 083	732	433	554
	Services - Professional	59 439	4 809	4 951	4 008	52 796	4 110	4 608	3 695
	Services - Other	54 045	4 040	4 698	5 044	46 033	3 459	4 078	4 479
	Rent	23 821	1 783	2 047	1 912	18 714	1 393	1 785	1 636
	Money lent	140 381	9 896	7 780	8 594	132 018	9 166	7 162	7 814
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	38 588	4 585	3 082	3 371	33 790	4 123	2 684	2 930
	Other debts	60 535	4 747	4 659	4 772	54 852	4 244	4 114	4 229
	Total - Actual figures	431 036	33 850	30 276	30 550	382 689	29 723	26 867	26 994
	Total - Seasonally adjusted		32 627	29 550	29 465		28 853	26 170	26 165

Table 3 – Value of civil default and consent judgements for debt according to business enterprises and private persons (R'000)

Item		Total				Private Persons			
		2012	Sep-12	1/ Aug-13	1/ Sep-13	2012	Sep-12	1/ Aug-13	1/ Sep-13
Value of civil judgements	Goods sold - Open account	468 565	33 401	32 304	30 811	260 678	17 653	18 533	19 763
	Goods sold - Instalment sale transactions	170 861	12 898	9 677	11 365	136 433	9 875	8 678	9 259
	Services - Professional	297 868	23 341	26 084	20 279	240 087	19 489	23 249	17 836
	Services - Other	514 292	39 867	61 519	45 003	399 902	32 215	41 140	36 350
	Rent	346 466	29 580	33 987	36 669	207 105	17 045	24 314	19 766
	Money lent	1 394 203	106 867	99 551	100 735	1 272 156	94 235	91 998	90 695
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	428 523	40 030	38 639	35 706	335 860	31 984	32 658	28 803
	Other debts	1 106 276	114 259	144 145	121 717	734 641	61 240	96 067	67 855
	Total - Actual figures	4 727 054	400 243	445 906	402 285	3 586 862	283 736	336 637	290 327
	Total - Seasonally adjusted		395 557	404 321	397 851		285 253	309 656	291 436

1/ Preliminary.

Table 4 – 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 2013

Actual estimates	Actual estimates Jul – Sep 2012	Actual estimates Jul – Sep 2013	% change between Jul – Sep 2012 and Jul – Sep 2013	Difference between Jul – Sep 2012 and Jul – Sep 2013
Number of civil summonses issued for debt	216 197	227 692	5,3	11 495
Number of civil judgements recorded for debt	110 692	94 442	-14,7	-16 250
Value of civil judgements recorded for debt (R million)	1 323,4	1 272,0	-3,9	-51,4

Table 5 – 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 2013 1/

Item	Contribution (% points) to the % change in the total		
	Civil summonses for debt	Number of civil judgements	Value of civil judgements
Goods sold - Open account	-1,0	-4,4	-2,0
Goods sold - Instalment sale transactions	0,6	-0,6	-1,4
Services - Professional	-0,4	-1,0	-0,6
Services - Other	2,8	0,6	2,1
Rent	1,0	0,6	1,7
Money lent	1,0	-7,5	-5,0
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	2,4	-1,0	0,5
Other debts	-1,0	-1,2	0,7
Total	5,3	-14,7	-3,9

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 2012, divided by 100. Figures have been rounded off.

Table 6 – 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 2012	Actual estimates September 2013	% change between September 2012 and September 2013	Difference between September 2012 and September 2013
Number of civil summonses issued for debt	69 067	68 824	-0,4	-243
Number of civil judgements recorded for debt	33 850	30 550	-9,7	-3 300
Value of civil judgements recorded for debt (R million)	400,2	402,3	0,5	2,1

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.
Purpose of the survey	3	The survey of civil cases for debt covers a sample of magistrates' offices in South Africa. 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.
Scope of the survey	4	This survey covers: <ul style="list-style-type: none"> • 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	5	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 are included in the monthly survey of civil cases for debt. The monthly survey of 203 magistrates' courts represents approximately 98% of all cases in South Africa.
Survey methodology and design	6	The survey is conducted by mail, fax and telephone each month from 203 magistrates' offices.
Collection rate	7	The preliminary collection rate for the civil cases for debt survey for September 2013 was 88,7%. The improved collection rate for August 2013 was 89,2%.
Trend cycle	8	Smoothed seasonally adjusted and trend estimates are generated using the X-11 Seasonal Adjustment Programme.
Publications	9	Users may also wish to refer to the following publications: <ul style="list-style-type: none"> • <i>Bulletin of Statistics</i> issued quarterly. • <i>SA Statistics</i> 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 as computer printouts or electronic versions. Generally a charge is made for providing unpublished statistics.
Symbols and abbreviations	11	R/D Refer to Drawer Stats SA Statistics South Africa * Revised figures

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.
Cases recorded	Includes civil debt and non-debt cases recorded.
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 debt he owes without defending the action. This usually happens before the debtor signs a binding contract, e.g. 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 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.
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 salaries, 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 refer to medical doctors, dentists, advocates, attorneys, auditors, accountants, architects, engineers, hospital services etc.
Promissory note	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.
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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