

ZAMBIA ROAD SAFETY TRUST

Technical Policy Brief | October 2026

More Crashes, Same Severity, Less Enforcement

A statistical analysis of Zambia Police road traffic crash data, January 2025 to September 2026

Prepared for: Ministry of Transport and Logistics, Ministry of Home Affairs and Internal Security, Zambia Police Service Traffic Department, Road Transport and Safety Agency, Ministry of Health, Ministry of Education, Lusaka City Council, and cooperating partners

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Status: Version 1, based on published police statements. A second version will follow once the full police quarterly bulletins are analysed.

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Summary for decision makers

Zambia Police recorded 2,286 road deaths in the first nine months of 2026, compared with 1,893 in the same period of 2025. That is an increase of 21%, and it is statistically robust (rate ratio 1.21, 95% CI 1.14 to 1.28). At this pace, Zambia will record about 3,090 road deaths in 2026, roughly double the national target of a 30% cut by 2026.

The central finding of this brief is that crashes are not becoming more deadly. Deaths per injury crash have not changed (rate ratio 1.02, $p = 0.62$). Deaths are rising because the number of crashes is rising, across every severity level and in nine of ten provinces. That points to more traffic and more exposure that the road safety system is not absorbing, not to a sudden change in driver behaviour.

Six findings

- **Deaths up 21% year to date.** Every 2026 quarter so far is significantly higher than the same quarter of 2025 (Q1 +37%, Q2 +16%, Q3 +14%).
- **Volume, not severity.** Fatal crashes (+24%) and all crashes (+19%) are rising together, while deaths per injury crash are flat. The road system is producing more crashes, not worse ones.
- **Enforcement has stalled.** In Q3 2026 crashes rose 27% but recorded traffic offences rose only 1%. Offences per crash fell from 4.9 to 3.9, and admission of guilt revenue per offence fell from K455 to K383.
- **Unprotected road users carry the burden.** In 2025, 64% of deaths were pedestrians, motorcyclists, pillion passengers and cyclists. Pedestrians alone were 36%.
- **Children die at a higher rate when involved.** In 2025, 16.3% of child casualties died, against 12.1% for older casualties ($p < 0.001$). Child deaths in Q3 2026 were 91, up from 73.
- **The official count is an undercount, and some figures need checking.** WHO estimates true deaths at about 1.5 times the police count. The Copperbelt figure for Q3 2026 more than doubled in one quarter and needs verifying before it is used.

Five actions for the next 6 months

1. **Speed management on the highest crash corridors before the festive season,** starting in Lusaka, Copperbelt and Central provinces, with published enforcement targets.
2. **An enforcement intensity indicator,** offences recorded per 100 crashes, published every quarter alongside crash figures.
3. **Pedestrian and school zone protection:** 30 km/h school zones, raised crossings and footpaths on the routes where children and pedestrians die.
4. **A quarterly data standard:** a fixed release date, deaths by road user and age every quarter, and geolocated fatal crash records shared with RTSA, the Ministry of Health and accredited researchers.
5. **A reset of the national target,** with quarterly milestones, a named lead agency and a funded plan, since the 2026 target will not be met.

1. Purpose and context

Zambia Police publish road traffic crash figures each quarter. These statements are read mainly as news, one quarter at a time. This brief reads them together, as a time series, and asks four questions that matter for policy:

- Is the rise in road deaths real and statistically significant, or within normal variation?
- Is the rise driven by more crashes, or by crashes becoming more severe?
- Who is dying, where, and is enforcement keeping pace?
- Where does Zambia stand against its own road safety target, and what should change?

Zambia set a target of a 30% reduction in road deaths and serious injuries by 2026 (WHO Global Status Report on Road Safety 2023, country profile). The UN Second Decade of Action for Road Safety, which Zambia is part of, calls for a 50% reduction in deaths by 2030. UNDP estimates that road crashes cost Zambia about ZMW 16.7 billion a year, equal to 4.7% of GDP.

This is version 1. It uses the figures the police have released publicly. We know these are summaries. A second version will use the full quarterly bulletins, which allow analysis by district, road, time of day and vehicle type.

2. Data and methods

2.1 Data sources

The primary source is the Zambia Police Service quarterly and annual road traffic statements for Q1 2025 to Q3 2026, as reported verbatim in national media (Zambia Monitor, Diggers, Mwebantu). Each figure was cross-checked against at least one other report of the same statement where one existed. Annex B lists every source.

Supporting sources are: RTSA Road Transport and Safety Status Report 2023 (annual deaths 2021 to 2023 and vehicle fleet); WHO Global Status Report on Road Safety 2023 country profile for Zambia (modelled death estimate and national target); UN World Population Prospects 2024 (population); UNDP Zambia Road Safety Investment Case 2023 (economic cost and returns on interventions).

2.2 Definitions

- Crash: any road traffic accident recorded by police, including property damage only.
- Injury crash: fatal plus serious injury plus slight injury crashes. This excludes damage only crashes, which are the most sensitive to changes in reporting.
- Deaths: persons killed, as recorded by police. The police definition of the time window after the crash (for example, 30 days) is not stated in the releases.
- Child: a person under 16, as used by Zambia Police.

2.3 Statistical methods

- Year on year comparisons use rate ratios for Poisson counts with exact conditional 95% confidence intervals and two sided p values.
- Changes in severity (deaths per injury crash) are tested as Poisson rate ratios with injury crashes as the exposure.

- The quarterly trend is estimated with a log linear quasi Poisson model over seven quarters. Overdispersion was present (dispersion 7.1 for deaths), so standard errors were scaled. Seven points do not allow seasonality to be modelled, so trend estimates are indicative only.
- The 2026 projection applies the year to date rate ratio, with its uncertainty, to Q4 2025 deaths, plus Poisson variation (20,000 simulations). A second projection uses the trend model. Both are reported.
- Under-reporting is illustrated, not corrected, by applying the 2021 ratio of WHO modelled deaths to police reported deaths (3,338 to 2,163).
- Sensitivity: because Poisson intervals can be too narrow when counts vary more than chance alone predicts, the main result was repeated with intervals widened by the observed overdispersion. The finding held (rate ratio 1.21, 95% CI 1.03 to 1.42).

All calculations were done in Python (statsmodels, scipy) and are reproducible from the data in Annex A.

3. Results

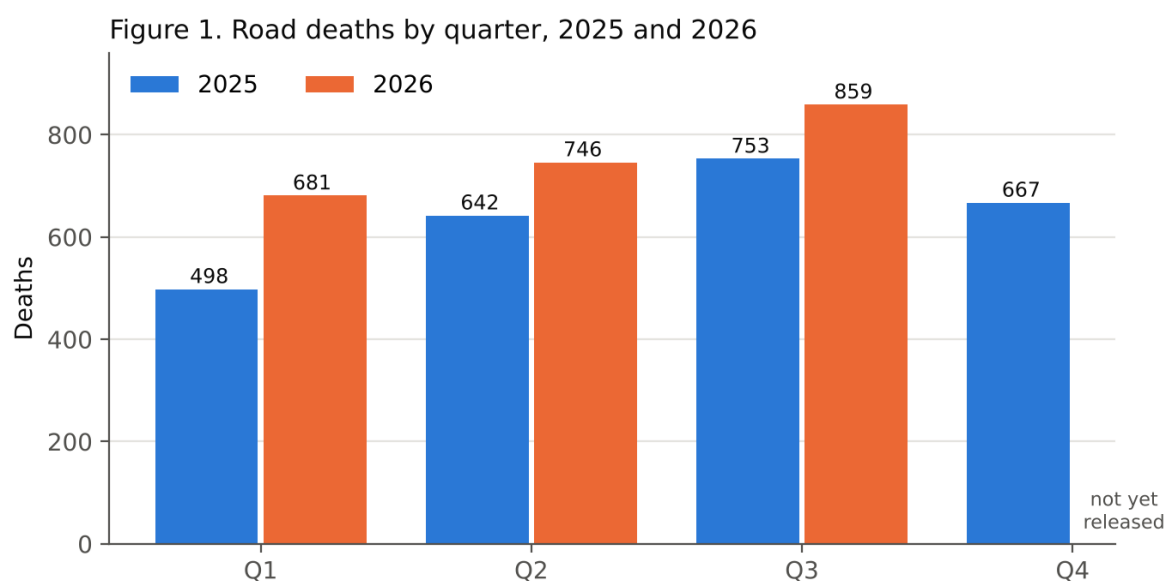
3.1 Deaths and crashes are rising in every quarter

Table 1 sets out the main counts. Every 2026 quarter so far is above the same quarter of 2025, for crashes, fatal crashes and deaths.

Table 1. Police recorded crashes and casualties by quarter

Quarter	Crashes	Fatal crashes	Deaths	Serious crashes	Slight crashes	Damage only
Q1 2025	8,809	410	498	832	1,814	5,753
Q2 2025	9,377	522	642	939	1,816	6,100
Q3 2025	10,126	583	753	1,060	1,893*	6,590*
Q4 2025	10,400	554	667	856	1,971	7,019
Q1 2026	9,772	527	681	891	2,006	6,348
Q2 2026	11,074	602	746	995	2,058	7,419
Q3 2026	12,865	747	859	1,202	2,706	8,210
Q1 to Q3 2025	28,312	1,515	1,893	2,831	5,523	18,443
Q1 to Q3 2026	33,711	1,876	2,286	3,088	6,770	21,977

* Q3 2025 slight crashes were reported as 1,893 in October 2025 but implied as 1,959 in the October 2026 statement. Damage only is derived as the remainder. Sources: Zambia Police statements, Annex B.



Source: Zambia Police quarterly statements. Q4 2026 due January 2027.

Table 2. Year on year change, 2026 against the same quarter of 2025

Measure	Q1	Q2	Q3	Q1 to Q3 combined
Deaths	+36.7% (1.22 to 1.54)	+16.2% (1.04 to 1.29)	+14.1% (1.03 to 1.26)	+20.8% (1.14 to 1.28)
Fatal crashes	+28.5% (1.13 to 1.47)	+15.3% (1.02 to 1.30)	+28.1% (1.15 to 1.43)	+23.8% (1.16 to 1.33)
All crashes	+10.9% (1.08 to 1.14)	+18.1% (1.15 to 1.21)	+27.0% (1.24 to 1.30)	+19.1% (1.17 to 1.21)
p value, deaths	< 0.001	0.006	0.009	< 0.001

Figures in brackets are 95% confidence intervals for the rate ratio. Exact Poisson method.

The trend model gives the same picture. Across the seven quarters, deaths grew by about 6.5% per quarter (95% CI 2.6% to 10.6%), equal to roughly 29% a year (11% to 50%). Fatal crashes grew faster, at about 7.4% per quarter. With seven data points and no seasonal adjustment, these rates should be read as direction and scale, not as precise forecasts.

3.2 Crashes are not getting deadlier; there are simply more of them

This is the most important finding for policy. If deaths were rising because crashes had become more violent (higher speeds, worse vehicles, slower ambulance response), we would expect more deaths per injury crash. We do not see that.

Table 3. Severity indicators, Q1 to Q3 2026 against Q1 to Q3 2025

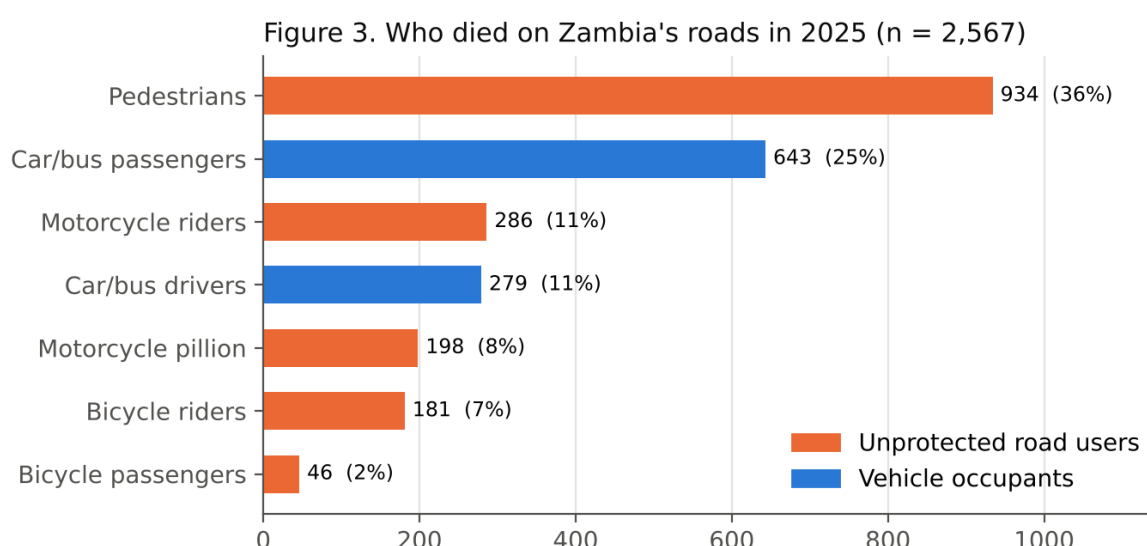
Indicator	2025	2026	Rate ratio (95% CI)	p
Deaths per 100 injury crashes	19.2	19.5	1.02 (0.96 to 1.08)	0.62
Fatal crashes per 100 injury crashes	15.4	16.0	1.04 (0.97 to 1.11)	0.24
Deaths per 100 crashes (all)	6.7	6.8	1.01 (0.95 to 1.08)	0.65
Damage only share of crashes	65.1%	65.2%		

Calculated from Table 1.

Three things follow.

- **The rise is very probably real, not a reporting artefact.** If more damage only crashes were simply being reported (for example because of insurance or digital reporting), the damage only share would rise and severity ratios would fall. Neither happened. Fatal crashes, which are the least likely to go unrecorded, rose 24%.
- **The driver of the rise is exposure.** More vehicles, more motorcycles, more trips and more people walking beside fast traffic produce more crashes at the same severity. We cannot measure exposure directly, because there is no current vehicle fleet figure or traffic count data in the public domain. RTSA reported 823,680 registered vehicles in 2023, after de-registrations; growth since then is not published.
- **The response has to be system level.** Campaigns aimed at individual drivers will not keep pace with rising exposure. The tools that work at scale are speed management, safe crossings and road design, and consistent enforcement.

3.3 Who is dying



Source: Zambia Police annual statement 2025. Road user categories sum to 2,567 deaths.

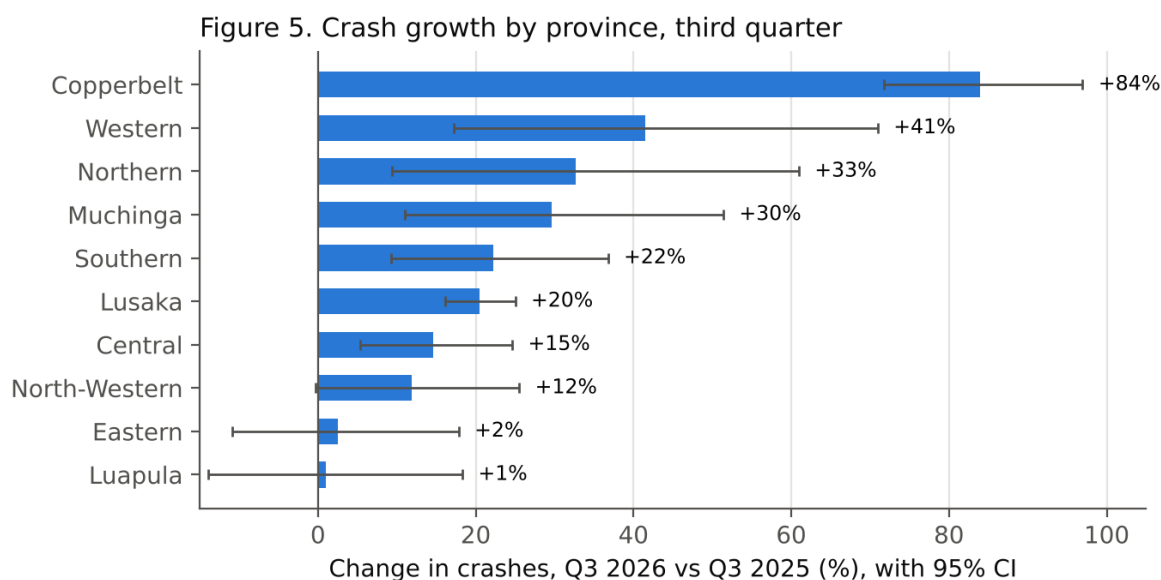
In 2025, 1,645 of 2,567 deaths (64%) were people outside a vehicle: pedestrians, motorcycle riders and passengers, and cyclists. Pedestrians alone were 934 (36%). Police do not publish this breakdown quarterly, so we cannot say how the 2026 rise is split between road users. That gap matters, because the interventions for pedestrians (crossings, footpaths, lower urban speeds) are different from those for vehicle occupants (seatbelts, vehicle standards).

Children. Police recorded 1,493 child casualties and 243 child deaths in 2025. When a child is involved in a crash, the chance of dying is higher than for older casualties: 16.3% against 12.1% (difference significant, $p < 0.001$). Child deaths rose from 73 in Q3 2025 to 91 in Q3 2026, and from 136 to 160 across Q2 and Q3 combined (+18%). With numbers this small, the rise in child deaths is not yet statistically significant ($p = 0.18$). The rise in children involved in crashes is significant (+22%, 95% CI 1.11 to 1.34). Police state that most child victims were pedestrians or passengers.

Hit and run. Hit and run crashes made up 9% of fatal crashes in both Q2 (54 of 602) and Q3 2026 (68 of 747). Each of these is a death where nobody has been held responsible, and where the victim's family may have no route to compensation.

3.4 Where crashes happen

Lusaka Province accounts for about half of all recorded crashes (49% to 54% each quarter) while holding about one sixth of the population (2022 Census). This partly reflects real traffic concentration and partly better recording in the capital. Province level death figures are not published, so we cannot say where people are dying, only where crashes are recorded.



Source: Zambia Police Q3 2025 and Q3 2026 statements. Error bars are 95% CIs (Poisson).

Crashes rose significantly in eight of ten provinces. Eastern and Luapula were flat.

The Copperbelt figure needs verifying before anyone uses it. Copperbelt recorded 1,125 crashes in Q2 2026, below its Q2 2025 figure of 1,282. It then recorded 2,378 in Q3 2026, more than double the previous quarter. A real change of that size in three months is unlikely. A change in recording (for example a new reporting system, a backlog, or a boundary change) is more likely. Excluding Copperbelt, national Q3 crash growth is 18.7% rather than 27.0%. Deaths are not affected by this question, because provincial deaths are not reported.

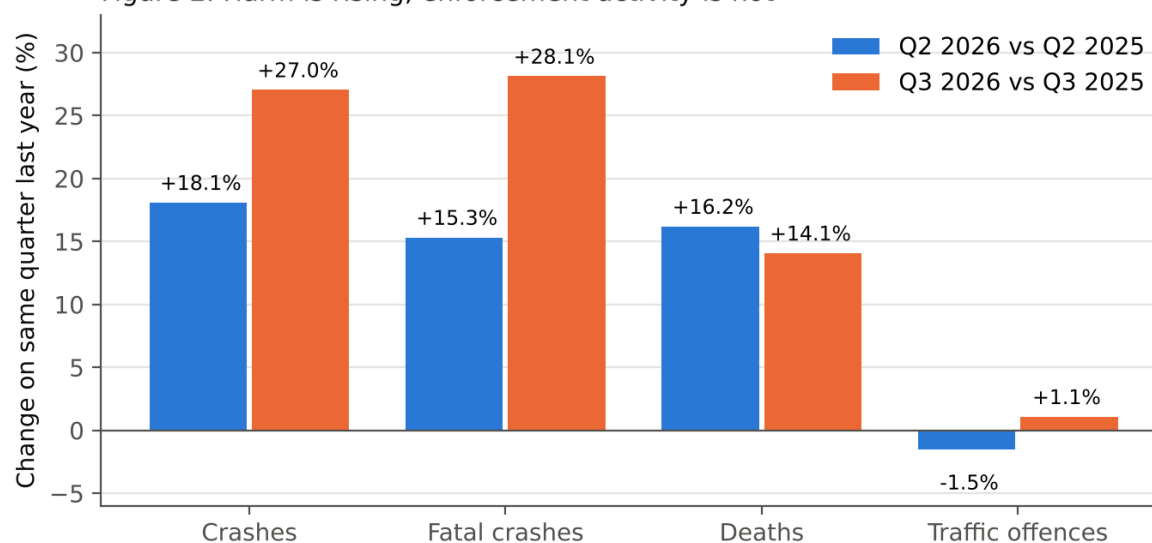
3.5 Causes recorded by police

Excessive speed is the leading recorded cause in every quarter where counts are given: 2,317 crashes in Q2 2025 (25%), 2,523 in Q2 2026 (23%) and 3,014 in Q3 2026 (23%). The next causes are misjudging clearance distance, failure to keep to the nearside, cutting in, and failure to obey signs.

These categories describe the last driver action before the crash, as judged by the attending officer. They are useful, but they lean towards blaming individuals and say little about the road, the vehicle or the speed limit itself. Under the Safe System approach recommended by WHO and the UN Decade of Action, speed is treated as a system setting to be managed through limits, design and enforcement, not only as a driver fault.

3.6 Enforcement is not keeping pace

Figure 2. Harm is rising, enforcement activity is not



Source: Zambia Police Q2 and Q3 statements, 2025 and 2026.

Table 4. Enforcement indicators

Quarter	Offences recorded	Admission of guilt (K)	Offences per crash	K per offence
Q2 2025	46,510	18,152,450	4.96	390
Q3 2025	49,564	22,557,416	4.89	455
Q2 2026	45,813	16,905,920	4.14	369
Q3 2026	50,100	19,184,514	3.89	383

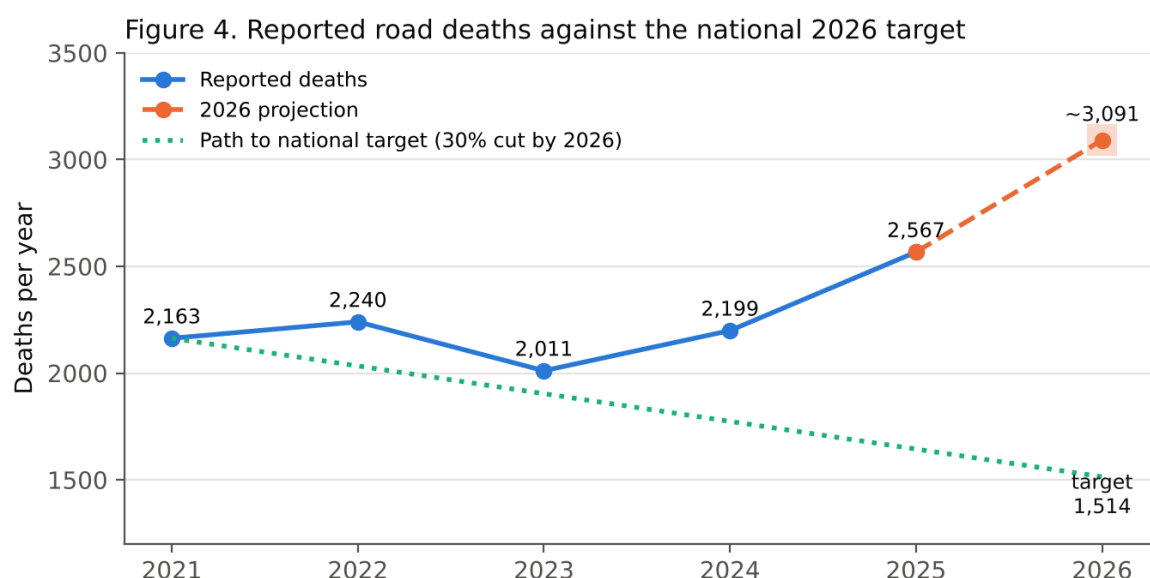
Q1 2026 offences and revenue were not found in the published statements.

Enforcement grew strongly in 2025: offences rose 24% while crashes rose 8%. In 2026 that has reversed. In Q3 2026 crashes rose 27% while offences rose 1%, so the number of offences recorded per crash fell by a fifth. Revenue fell 15%, and the average amount collected per offence fell from K455 to K383.

We do not know why revenue per offence fell. Possible reasons include a change in the mix of offences, changes to fine levels or payment systems, more warnings and fewer fines, or weaker collection. Each has a different policy answer, so the police and the Ministry of Home Affairs and Internal Security should explain it. We do not suggest any wrongdoing.

Offence counts measure police activity, not deterrence. What deters speeding is the driver's expectation of being caught, which depends on how visible and consistent enforcement is, especially on the highest risk roads.

3.7 The 2026 projection and the national target



Annual deaths 2021 to 2023 from RTSA; 2024 and 2025 from Zambia Police. The target path assumes a 2021 baseline, which should be confirmed with RTSA.

If Q4 2026 follows the year to date pattern, Zambia will record about 3,090 road deaths in 2026 (95% range 3,020 to 3,170). The trend model, which assumes continued acceleration, gives a higher figure of about 3,170 (range 3,040 to 3,320). Taking both, the likely range is 3,000 to 3,300 reported deaths.

- That would be the highest number in the RTSA series, and about 43% above 2021.
- The national target of a 30% cut by 2026 implies about 1,510 deaths, if 2021 is the baseline. Reported deaths will be about twice that.
- Per head of population, reported deaths rise from about 11.7 per 100,000 in 2025 to about 13.7 in 2026.

Under-reporting. WHO estimated Zambia's true road deaths in 2021 at 3,338 (95% CI 2,811 to 3,866), against 2,163 recorded by police, a ratio of about 1.5. If that ratio still held, the true toll in 2025 would be around 4,000 (3,300 to 4,600). We present this to show scale, not as a corrected figure. Linking police and hospital records would give Zambia its own estimate.

4. Data quality findings

The police figures are internally consistent in most places: crash categories add up to the totals in every quarter where all four are given. We found the following issues, which do not change the conclusions but should be fixed.

Table 5. Inconsistencies and gaps in published figures

Issue	Detail	Effect
Revised Q3 2025 slight crashes	1,893 (Oct 2025) against 1,959 implied (Oct 2026)	Minor; revisions are normal but should be flagged
Quarterly and annual totals differ	2025 deaths: quarters sum to 2,560, annual is 2,567. Child casualties: 1,503 against 1,493	Minor; late deaths or revisions not explained

Issue	Detail	Effect
Province totals do not match	Q3 2025 provinces sum to 10,116 against 10,126 national	Minor
Copperbelt Q3 2026	Doubled in one quarter (1,125 to 2,378)	Material; inflates national crash growth
Serious injuries per serious crash	Fell to 1.71 in Q2 2026 from 1.94 in Q2 2025	Possible coding change; needs checking
Q1 2026 detail	No offences, revenue, child or province figures found	Limits comparison
No quarterly road user or age data	Only annual	Prevents tracking pedestrians and motorcyclists
No death definition stated	Time window after crash not stated	Limits international comparison
No fixed release date	Releases ranged from 10 to 25 days after quarter end	Planning and accountability

5. Discussion

The data tell a consistent story. Zambia's roads are carrying more traffic and producing more crashes, and the road safety system is not adjusting. The severity of a typical crash has not changed. What has changed is how many crashes there are.

This matters for the choice of response. Awareness campaigns and festive season appeals are aimed at individual behaviour, and they have a place. But the evidence here, and the international evidence behind the Safe System approach, point to measures that act on the whole system: lower and enforced speeds where people walk, physical separation and crossings, and enforcement that drivers can see and expect. UNDP's investment case for Zambia found returns of about 39 to 1 for speed humps and 10 to 1 for roadside paths over 30 years.

The fall in enforcement intensity in 2026 is the finding most within government control. It can be reversed within months, at relatively low cost, and its effect can be measured in the next two quarterly releases.

5.1 Limitations

- The analysis uses published summaries. District, road, time of day and vehicle data are not available in them.
- Exposure (vehicle kilometres, fleet size, motorcycle numbers) is not measured, so we infer rather than prove that exposure growth drives the rise.
- Seven quarters is a short series. Trend estimates are indicative.
- Police data undercount deaths, especially deaths in hospital after a delay and in rural areas. If under-recording has changed over time, trends could be affected in either direction.
- Some figures come from a single media report of a police statement. We cross-checked where possible.

6. Recommendations

Table 6. Recommended actions, lead agencies and timing

Action	Evidence in this brief	Lead	When
1. Visible speed enforcement on the 10 highest crash corridors in Lusaka, Copperbelt and Central, with published weekly operations	Speed is the top recorded cause; enforcement per crash fell 20%	Zambia Police, RTSA	Before 15 December 2026
2. Publish offences per 100 crashes, by province, every quarter	Enforcement fell while crashes rose	Zambia Police	From Q4 2026 release
3. Explain the fall in admission of guilt revenue per offence	K455 to K383 per offence	Ministry of Home Affairs and Internal Security	Q4 2026
4. 30 km/h school zones with raised crossings on priority routes	Children involved +22%; higher fatality when involved	RTSA, LCC and councils, Ministry of Education	Pilot by Q2 2027
5. Footpaths and crossings on pedestrian death clusters	Pedestrians 36% of deaths	RDA, LCC, councils	Plan in 2027 budget
6. Quarterly data standard: fixed date, road user and age breakdown, geolocated fatal crashes	Gaps in Table 5	Zambia Police, RTSA, ZamStats	From Q1 2027
7. Link police and hospital death records	WHO ratio of about 1.5	Ministry of Health, Zambia Police, ZNPHI	Study in 2027
8. Verify the Copperbelt Q3 2026 figure	Doubling in one quarter	Zambia Police	Immediately
9. Reset the national target with quarterly milestones and a funded plan	2026 target will be missed by about half	Ministry of Transport and Logistics, RTSA	By March 2027

ZRST offers to work with the Zambia Police Traffic Department and RTSA on deeper analysis of the full quarterly bulletins, at no cost to government, and to share the methods and code used in this brief.

Annex A. Data used in the analysis

A1. Casualties and other indicators by quarter

Quarter	Seriously injured	Minor injuries	Children involved	Child deaths	Lusaka crashes	Copperbelt crashes
Q1 2025	1,550	2,607	342	51	4,753	1,216
Q2 2025	1,826	2,942	365	63	4,713	1,282
Q3 2025	n/a	n/a	411	73	5,249	1,293
Q4 2025	1,776	2,914	385	56	5,515	1,197
Q1 2026	1,674	3,014	n/a	n/a	n/a	n/a
Q2 2026	1,701	3,015	388	69	6,027	1,125
Q3 2026	2,144	3,906	560	91	6,325	2,378

A2. Annual figures

Year	Deaths	Crashes	Offences	Source
2021	2,163			RTSA, WHO
2022	2,240			RTSA
2023	2,011			RTSA
2024	2,199	35,731	146,432	Zambia Police
2025	2,567	38,712	182,054	Zambia Police
2026 (projected)	3,000 to 3,300			This brief

Annex B. Source register

1. Zambia Monitor, 17 April 2025. Zambia: 498 die from 8,809 road traffic accidents in first quarter 2025. zambiamonitor.com
2. Diggers News, 17 April 2025. 498 people died in road accidents in Q1 of 2025. diggers.news
3. Zambia Monitor, 16 July 2025. Lusaka leads as Zambia records over 9,000 road traffic accidents in Q2 2025; 642 lives lost.
4. Zambia Monitor, 22 October 2025. Road accidents claim over 750 Zambians between July and September 2025.
5. Zambia Monitor, 10 January 2026. Road accidents rise to 10,400 in fourth quarter, 667 dead.
6. Zambia Monitor, 15 January 2026. Zambia records 38,712 road accidents in 2025, as fatalities overtake 2024 figures.
7. Diggers News, 16 April 2026. Police record 9,772 RTAs in Q1 of 2026.
8. Zambia Monitor, 25 July 2026. 746 die as road accidents rise 18.1 percent in Q2 2026.
9. Zambia Monitor and Diggers News, 21 October 2026. 859 die from 12,865 road accidents between July and September 2026.
10. Road Transport and Safety Agency (2025). 2023 Road Transport and Safety Status Report. rtsa.org.zm
11. World Health Organization (2023). Global Status Report on Road Safety 2023: Zambia country profile.
12. UNDP (2023). Road Safety in Zambia: Investment Case.
13. United Nations (2024). World Population Prospects 2024.
14. Zambia Road Safety Trust (2026). Child Road Safety in Zambia: A 10-Year Look (2016 to 2025). zambianroadsafety.org