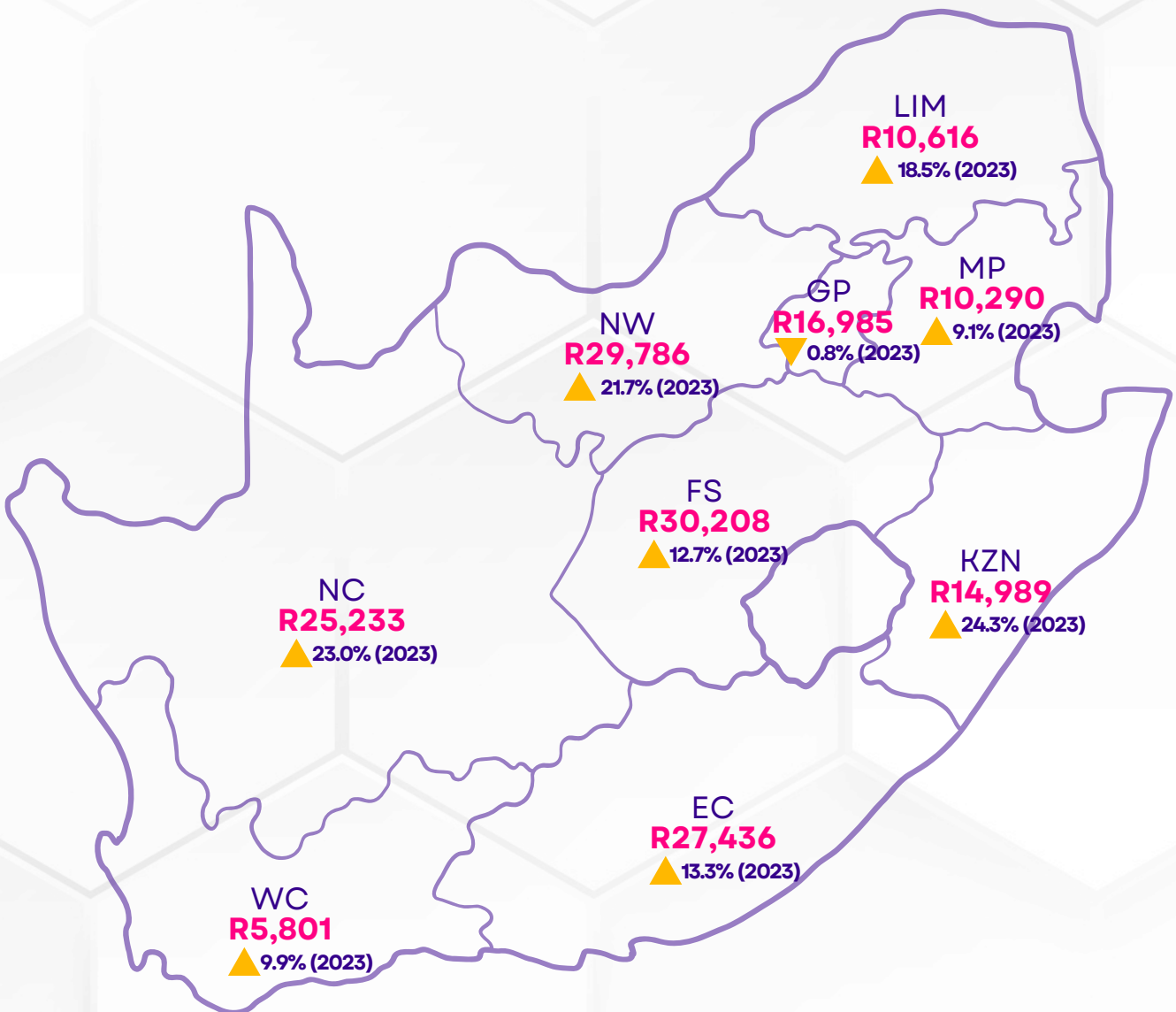


**R16,721**

↑ 10.0% (2023)

the average amount owed by households to municipalities in South Africa.



South African households are under severe financial strain due to a combination of rising inflation, high interest rates, elevated unemployment, and sluggish economic growth.

These challenges are forcing households to prioritize payments with limited funds, impacting disposable income, debt management, and savings.