



The Centre for Social Concern

Basic Needs Basket

Cost of Living for July 2026

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Centre for Reflection,



URBAN COST OF LIVING REMAINS HIGH NOTWITHSTANDING SLIGHT DECLINE IN PRICES.

The Centre for Social Concern (CfSC) notes, with cautious optimism, that the average cost of living, as measured by the Basic Needs Basket (BNB), declined from MK 1,031,151 in June 2026 to MK 1,005,829 in July 2026. This represents a reduction of MK 25,322, equivalent to 2.46%. Despite this overall improvement, Blantyre continues to record the highest cost of living among the four cities monitored, followed by Mzuzu, Lilongwe, and Zomba.

The July 2026 Basic Needs Basket findings further indicate that the average price of maize increased marginally in Lilongwe, Blantyre, and Mzuzu, while remaining unchanged in Zomba. Nevertheless, the overall decrease in the cost of living was primarily driven by lower prices of other essential food commodities, particularly tomatoes, onions, and cassava, reflecting improved market supplies from irrigated crop production.

*Centre for Reflection, Research and Action on Issues of Social Concern in the Light of the
Gospel and the Church's Social Teaching*

Lilongwe cost of living for a household of six people for July 2026					
A. FOOD ITEMS			B. NON FOOD ITEMS		
Maize	33,125	66,500	Charcoal (50Kg)	50,000	100,000
Milling (Including grinding)	2,843	39,802	Protex	2,563	25,630
Beans(0.8Kg/day) 8 days	5,625	36,000	Boom	2,563	20,504
Dry Usipa (250g/day) 4 days	39,921	39,921	Clere body lotion	3,813	7,626
Dry Utaka (200g/day) 4 days	34,250	27,400	Vaseline Blue Seal	6,563	13,126
Kapenta (200g/day) 4 days	0	0	Electricity	29,140	29,140
Beef (1 Kg/day) 4 days	14,000	56,000	Running Water (meter)	12,633	12,633
Eggs (12/day) 4 days	544	26,112	Housing (3 bedrooms)	126,484	126,484
Rape (750g/day) for 30 days	1,677	37,733	Sub-Total		335,143
Tomato (0.5Kg/day) 30 days	3,426	51,390	Lilongwe Total Basic Needs		933,388
Onion (116g/day) for 30 days	4,507	15,775			
Fresh milk(250mls/day)30 dys			C. SOME OTHER ADDITIONAL COSTS		
Kukoma Oil(100mls) for 30dys			Education		
Bread (5 bkfs/wk) for 20 days			Secondary(fees) per year		
Sugar (2Kgs/week)			Primary(GPF) per year		
Kitchen Salt			Uniform/Shoes(primary)/year		
Tea leaves (Chisangalalo)			Uniform/Shoes(Secondary)year		
Cassava/Potatoes(2Kgs/Bkfs)			Other (pens,books, etc)/term		
Sub-Total		598,245	Sub-Total		

Zomba cost of living for a household of six people for July 2026					
A. FOOD ITEMS				B. NON FOOD ITEMS	
Maize	43,000	86,000	Charcoal (50Kg)	25,397	50,794
Milling (Including grinding)	1,500	21,000	Protex	2,857	28,570
Beans(0.8Kg/day) 8 days	6,929	44,346	Boom	2,729	21,832
Dry Usipa (250g/day) 4 days	41,429	41,429	Clere body lotion	4,086	8,172
Dry Utaka (200g/day) 4 days	41,429	33,143	Vaseline Blue Seal	7,000	14,000
Kapenta (200g/day) 4 days	0	0	Electricity	24,475	24,475
Beef (1 Kg/day) 4 days	14,000	56,000	Running Water (meter)	19,319	19,319
Eggs (12/day) 4 days	600	28,800	Housing (3 bedrooms)	108,845	108,845
Rape (750g/day) for 30 days	1,486	33,435	Sub-Total		276,007
Tomato (0.5Kg/day) 30 days	1,871	28,065	Zomba Total Basic Needs		859,761
Onion (116g/day) for 30 days	2,543	8,901			
Fresh milk(250mls/day)30 dys			C. SOME OTHER ADDITIONAL COSTS		
Kukoma Oil(100mls) for 30dys			Education		
Bread (5 bkfs/wk) for 20 days			Secondary(fees) per year		
Sugar (2Kgs/week)			Primary(GPF) per year		
Kitchen Salt			Uniform/Shoes(primary)/year		
Tea leaves (Chisangalalo)			Uniform/Shoes(Secondary)/year		
Cassava/Potatoes(2Kgs/Bkfs)			Other (pens,books, etc)/term		
Sub-Total		583,754	Sub-Total		

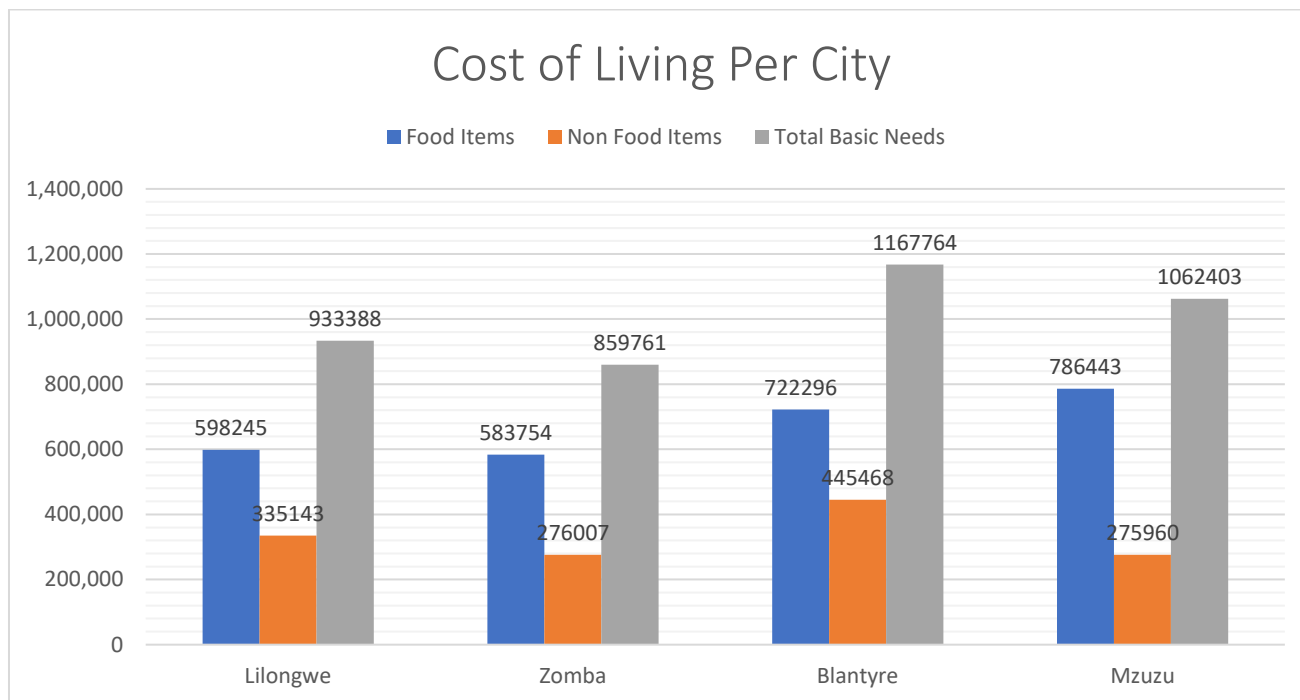
Blantyre cost of living for a household of six people for July 2026						
A. FOOD ITEMS					B. NON FOOD ITEMS	
Maize	35,833	71,666		Charcoal (50Kg)	114,286	228,572
Milling (Including grinding)	2,500	35,000		Protex	2,600	26,000
Beans(0.8Kg/day) 8 days	5,429	34,746		Boom	2,500	20,000
Dry Usipa (250g/day) 4 days	42,857	42,857		Clere body lotion	3,900	7,800
Dry Utaka (200g/day) 4 days	59,286	47,429		Vaseline Blue Seal	1,307	2,614
Kapenta (200g/day) 4 days	59,286	47,429		Electricity	26,722	26,722
Beef (1 Kg/day) 4 days	12,286	49,144		Running Water (meter)	25,569	25,569
Eggs (12/day) 4 days	500	24,000		Housing (3 bedrooms)	108,191	108,191
Rape (750g/day) for 30 days	1,143	25,718		Sub-Total		445,468
Tomato (0.5Kg/day) 30 days	8,143	122,145		Blantyre Total Basic Needs		1,167,764
Onion (116g/day) for 30 days	7,186	25,151				
Fresh milk(250mls/day)30 dys	1,971	29,565		C. SOME OTHER ADDITIONAL COSTS		
Kukoma Oil(100mls) for 30dys	9,271	27,813		Education		
Bread (5 bkfs/wk) for 20 days	2,986	59,720		Secondary(fees) per year		
Sugar (2Kgs/week)	5,000	40,000		Primary (GPF) per year		
Kitchen Salt	1,914	1,914		Uniform/Shoes(primary)/year		
Tea leaves (Chisangalalo)	150	6,000		Uniform/Shoes(Secondary)/year		
Cassava/Potatoes(2Kgs/Bkfs)	2,000	32,000		Other (pens,books, etc)/term		
Sub-Total		722,296		Sub-Total		

Mzuzu cost of living for a household of six people for July 2026					
A. FOOD ITEMS			B. NON FOOD ITEMS		
Maize	35,842	71,684	Charcoal (50Kg)	95,833	191,666
Milling (Including grinding)	3,750	52,500	Protex	3,483	34,830
Beans(0.8Kg/day) 8 days	12,692	81,229	Boom	2,800	22,400
Dry Usipa (250g/day) 4 days	35,000	35,000	Clere body lotion	4,417	8,834
Dry Utaka (200g/day) 4 days	76,667	61,334	Vaseline Blue Seal	5,525	1,066
Kapenta (200g/day) 4 days	24,167	19,334	Electricity	9,321	9,321
Beef (1 Kg/day) 4 days	14,000	56,000	Running Water (meter)	7,843	7,843
Eggs (12/day) 4 days	592	28,416	Housing (3 bedrooms)	48,428	48,428
Rape (750g/day) for 30 days	4,317	97,133		Sub-Total	275,960
Tomato (0.5Kg/day) 30 days	4,275	64,125		Mzuzu Total Basic Needs	1,062,403
Onion (116g/day) for 30 days	3,933	13,766			
Fresh milk(250mls/day)30 dys	2,967	44,505	C. SOME OTHER ADDITIONAL COSTS		
Kukoma Oil(100mls) for 30dys	11,617	34,851	Education		
Bread (5 bkfs/wk) for 20 days	3,500	70,000	Secondary(fees) per year		
Sugar (2Kgs/week)	4,850	38,800	Primary(GPF) per year		
Kitchen Salt	4,240	4,240	Uniform/Shoes(primary)/year		
Tea leaves (Chisangalalo)	267	10,680	Uniform/Shoes(Secondary)/year		
Cassava/Potatoes(2Kgs/Bkfs)	2,000	32,000	Other (pens,books, etc)/term		
	Sub-Total	786,443	Sub-Total		

Table showing cost of living per district

District	Food Items	Non-Food Items	Total Basic Needs
Lilongwe	598,245	335,143	933,388
Zomba	583,754	276,007	859,761
Blantyre	722,296	445,468	1,167,764
Mzuzu	786,443	275,960	1,062,403

Graph showing cost of living per district



Note: Total Basic Needs is calculated from Total Food Items + Total Non-Food Items.

1. FACTORS CONTRIBUTING TO THE HIGH COST OF LIVING IN CITIES.

Although the average cost of living declined in July 2026, the 2.46% reduction is too small to make a meaningful difference in the day-to-day lives of most households. Many families of six continue to struggle to afford their basic needs, as the amount required to meet their monthly household expenses remains beyond their reach. Furthermore, these price reductions are seasonal and are unlikely to be sustained once the harvest season comes to an end.

The following factors continue to contribute to the high cost of living in Malawi:

- Fluctuations of the US dollar:** Malawi continues to experience a shortage of foreign exchange reserves, forcing many traders to rely on the parallel (black) market to obtain foreign currency. Consequently, the prices of imported goods have become unstable, contributing to the rising cost of living.
- Increase in rental prices:** Housing costs have increased due to several factors, including the shortage of affordable housing in urban areas and landlords adjusting rental charges in response to increasing living costs.
- Electricity and water bills:** Monthly expenditure on essential utilities, including electricity and water, has increased for most households, thereby raising the overall cost of meeting basic needs.

2. EFFECTS OF THE HIGH COST OF LIVING ON LOW-INCOME EARNERS IN URBAN AREAS.

The rising cost of living continues to make everyday life more difficult for many households, particularly low-income families that are already struggling to meet their basic needs. While the prices of essential goods and services continue to increase, wages and household incomes have remained largely stagnant, placing families under growing financial pressure. As a result, low-income households are experiencing the following challenges:

1. Increased Food Insecurity

Many households can no longer afford a balanced diet and are forced to reduce the frequency, quantity, and quality of their meals, thereby increasing the risk of malnutrition.

2. Reduced Purchasing Power

Household incomes have not kept pace with increases in the cost of living, making it difficult for many families to meet their basic needs despite being employed.

3. Growth in Household Debt

Many households increasingly rely on borrowing from friends, relatives, village savings groups, and money lenders to meet their daily expenses.

4. Reduced Access to Education and Health

parents struggle to pay school fees, purchase uniforms, and meet other educational expenses, resulting in increased absenteeism and school dropouts. Financial constraints force many households to delay seeking medical treatment or forgo purchasing prescribed medicines, thereby worsening health outcomes.

5. Increased Vulnerability and Poverty

The high cost of living compels many households to sell productive assets to meet immediate needs, reducing their future income-generating capacity and deepening poverty. This contributes to increased household stress, family conflicts, mental health challenges, and broader social instability.

3. STRATEGIES THE GOVERNMENT OF MALAWI SHOULD IMPLEMENT

To sustainably reduce the cost of living and improve household welfare, the Government of Malawi should consider implementing the following measures:

1. **Invest in Irrigation Agriculture:** Increase investment in irrigation farming to reduce dependence on rain-fed agriculture, improve year-round food production, and ensure a stable supply of essential food commodities. Expanding irrigation schemes would help moderate seasonal price fluctuations, increase household incomes, and strengthen resilience against rising living costs.

2. **Increase the Supply of Affordable Housing:** Support the Malawi Housing Corporation and encourage public-private partnerships to construct affordable housing in major urban centres, thereby helping to stabilize rental prices.

3. **Support Local Industries and Domestic Production:** Create a conducive business environment by improving access to finance, promoting local manufacturing, and encouraging the production and export of value-added products. These measures would reduce dependence on imports while strengthening foreign exchange earnings.

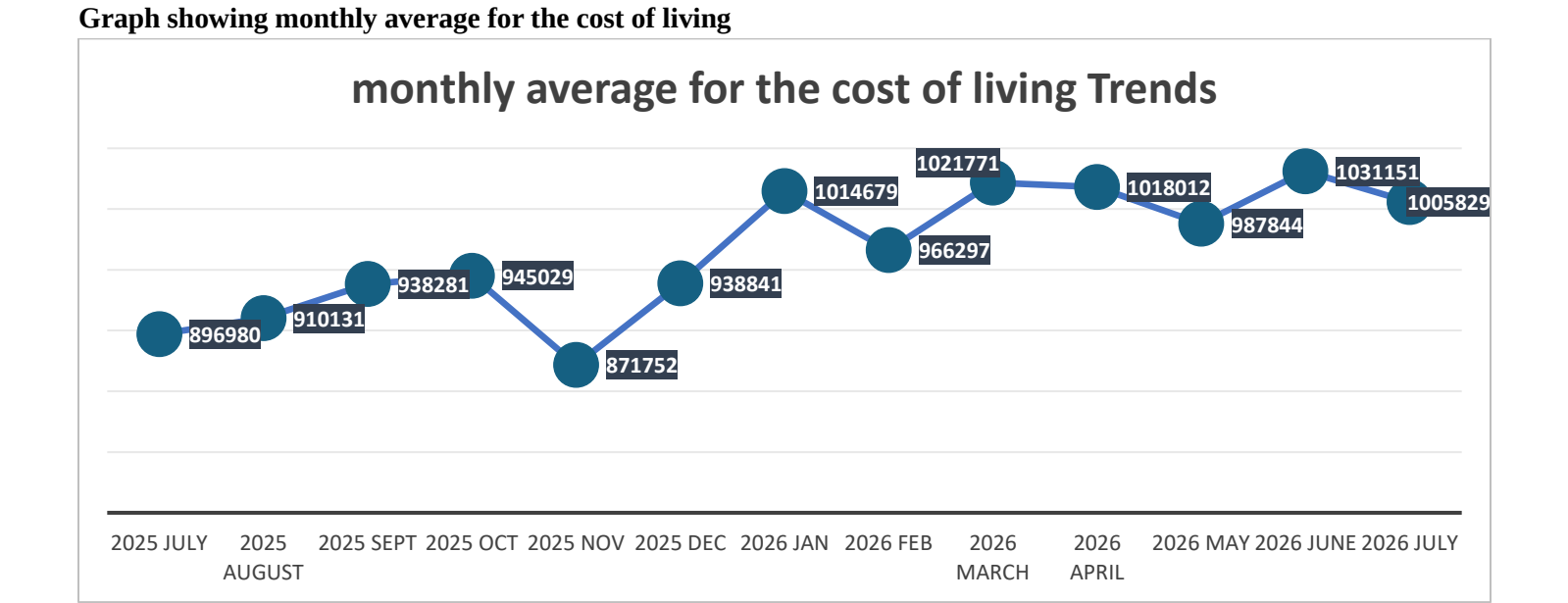
4. **Promote Affordable Alternative Energy Sources:** Encourage the adoption of affordable alternative energy sources, such as solar power, through incentives and targeted subsidies. This would reduce household dependence on grid electricity and charcoal, thereby lowering energy costs.

5. **Stabilize Inflation and the Exchange Rate:** Strengthen foreign exchange management, increase export earnings, and implement measures to reduce reliance on the parallel foreign exchange market while promoting transparent and efficient currency trading.

6. Expand Social Protection Programmes: Increase funding for cash transfer programmes, public works initiatives, and other targeted social protection interventions to cushion vulnerable households against the rising cost of living.
7. Expand School Feeding Programmes: Introduce or expand school feeding programmes in urban public schools to improve food security among children from low-income households while reducing the financial burden on their families.

Table showing monthly average for the cost of living

Monthly average	2025	2025	2025	2025	2025	2025	2026	2026	2026	2026	2026	2026	2026
	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	April	May	June	July
Amount (MWK)	896,980	910,131	938,281	945,029	871,752	938,841	1,014,679	966,297	1,021,771	1,018,012	987,844	1,031,151	1,005,829



Fuel Cost

Fuel (cost at the pump)	
Diesel (per litre)	K6,306
Petrol (per litre)	K5,619
Paraffin (per litre)	K4,771

Minibus Fare

Minibus fare to town and back	
Lilongwe	K10,000
Zomba	K6000
Blantyre	K6000
Mzuzu	K 6000

NB: 1 USA dollar (\$) = K1,751.0000Malawian Kwacha (MK). Source: <https://www.rbm.mw/Statistics/MajorRates> : The Social Conditions Research Programme of the Centre for Social Concern

Conducted these surveys from 7th and 8th, August 2026 in the cities of Blantyre, Zomba, Lilongwe and Mzuzu

NOTE: The data on electricity, housing, water and other additional costs is collected and analyzed on quarterly basis