Centre for Social Concern

Basic Needs Basket

Cost of Living for August 2026



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Centre for Reflection,

URBAN COST OF LIVING DECLINES BUT REMAINS BEYOND THE REACH OF MANY HOUSEHOLDS.

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 slightly since last month with 15.39%.

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 August 2026						
A. FOOD ITEMS				**B. NON FOOD ITEMS**		
Maize (2 x 50 Kg Bags)	39,750	79,500		Charcoal (50Kg)	50,000	100,000
Milling (Including grinding) (14 tins)	2,800	39,200		Protex (10 tablets)	2,563	25,630
Beans(0.8Kg/day) 8 days	5,750	36,800		Boom (8 Packets)	2,563	20,504
Dry Usipa (250g/day) 4 days	18,670	18,670		Clere body lotion (2)	3,813	7,626
Dry Utaka (200g/day) 4 days	35,965	28,772		Vaseline Blue Seal (2)	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	531	25,488		Housing (3 bedrooms)	126,484	126,484
Rape (750g/day) for 30 days	984	22,140			**Sub-Total**	**335,143**
Tomato (0.5Kg/day) 30 days	2,351	35,265		**Lilongwe Total Basic Needs**		**888,839**
Onion (116g/day) for 30 days	3,351	11,729				
Fresh milk(250mls/day)30 dys	1,938	29,070		**C. SOME OTHER ADDITIONAL COSTS**		
Kukoma Oil(100mls) for 30dys	9,063	27,189		**Education**		
Bread (5 bkfs/wk) for 20 days	3,500	70,000		Secondary(fees) per year		
Sugar (2Kgs/week)	4,638	37,104		Primary(GPF) per year		
Kitchen Salt	1,769	1,769		Uniform/Shoes(primary)/year		
Tea leaves (Chisangalalo)	500	20,000		Uniform/Shoes(Secondary)year		
Cassava/Potatoes(2Kgs/Bkfs)	1,000	16,000		Other (pens,books, etc)/term		
	Sub-Total	**554,696**			**Sub-Total**	

Zomba cost of living for a household of six people for August 2026						
A. FOOD ITEMS				**B. NON FOOD ITEMS**		
Maize (2 x 50 Kg Bags)	52,000	104,000		Charcoal (50Kg)	25,397	50,794
Milling (Including grinding) (14 tins)	1,500	21,000		Protex (10 Tablets)	2,771	27,710
Beans(0.8Kg/day) 8 days	6,829	43,706		Boom (8 Packets)	2,757	22,056
Dry Usipa (250g/day) 4 days	18,286	18,286		Clere body lotion (2)	4,229	8,458
Dry Utaka (200g/day) 4 days	45,714	36,571		Vaseline Blue Seal (2)	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	957	21,533			**Sub-Total**	**275,657**
Tomato (0.5Kg/day) 30 days	2,000	30,000		**Zomba Total Basic Needs**		**843,288**
Onion (116g/day) for 30 days	2,543	8,901				
Fresh milk(250mls/day)30 dys	1,800	27,000		**C. SOME OTHER ADDITIONAL COSTS**		
Kukoma Oil(100mls) for 30dys	8,986	26,958		**Education**		
Bread (5 bkfs/wk) for 20 days	3,000	60,000		Secondary(fees) per year		
Sugar (2Kgs/week)	4,943	39,544		Primary(GPF) per year		
Kitchen Salt	1,757	1,757		Uniform/Shoes(primary)/year		
Tea leaves (Chisangalalo)	621	24,840		Uniform/Shoes(Secondary)/year		
Cassava/Potatoes(2Kgs/Bkfs)	1,171	18,736		Other (pens,books, etc)/term		
	Sub-Total	**567,631**			**Sub-Total**	

Blantyre cost of living for a household of six people for August 2026						
A. FOOD ITEMS				B. NON FOOD ITEMS		
Maize (2 x 50 Kg Bags)	50,000	100,000		Charcoal (50Kg)	33,143	66,286
Milling (Including grinding) (14 tins)	2,417	33,838		Protex (10 tablets)	2,586	25,860
Beans(0.8Kg/day) 8 days	6,571	42,054		Boom (8 tablets)	2,500	20,000
Dry Usipa (250g/day) 4 days	25,143	25,143		Clere body lotion (2)	3,900	7,800
Dry Utaka (200g/day) 4 days	74,286	59,429		Vaseline Blue Seal (2)	7,850	15,700
Kapenta (200g/day) 4 days	60,000	48,000		Electricity	26,722	26,722
Beef (1 Kg/day) 4 days	14,000	56,000		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	529	11,903			Sub-Total	283,042
Tomato (0.5Kg/day) 30 days	3,071	46,065		Blantyre Total Basic Needs		937,707
Onion (116g/day) for 30 days	4,157	14,550				
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	3,014	60,280		Secondary(fees) per year		
Sugar (2Kgs/week)	4,514	36,112		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	654,665			Sub-Total	

Mzuzu cost of living for a household of six people for August 2026						
A. FOOD ITEMS				B. NON FOOD ITEMS		
Maize (2 x 50 Kg Bags)	49,167	98,334		Charcoal (50Kg)	29,333	58,666
Milling (Including grinding) (14 tins)	3,417	47,838		Protex (10 tablets)	2,575	25,750
Beans(0.8Kg/day) 8 days	6,250	40,000		Boom (8 tablets)	2,733	21,864
Dry Usipa (250g/day) 4 days	16,667	16,667		Clere body lotion (2)	4,000	8,000
Dry Utaka (200g/day) 4 days	32,083	25,666		Vaseline Blue Seal (2)	7,850	7,850
Kapenta (200g/day) 4 days	30,000	24,000		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	500	24,000		Housing (3 bedrooms)	48,428	48,428
Rape (750g/day) for 30 days	1,133	25,493			Sub-Total	184,922
Tomato (0.5Kg/day) 30 days	2,750	41,250		Mzuzu Total Basic Needs		944,877
Onion (116g/day) for 30 days	6,833	23,916				
Fresh milk(250mls/day)30 dys	2,033	30,495		C. SOME OTHER ADDITIONAL COSTS		
Kukoma Oil(100mls) for 30dys	9,783	29,349		Education		
Bread (5 bkfs/wk) for 20 days	3,583	71,660		Secondary(fees) per year		
Sugar (2Kgs/week)	4,800	38,400		Primary (GPF) per year		
Kitchen Salt	2,520	2,520		Uniform/Shoes(primary)/year		
Tea leaves (Chisangalalo)	417	16,680		Uniform/Shoes (Secondary)/year		
Cassava/Potatoes(2Kgs/Bkfs)	1,167	18,672		Other (pens,books, etc)/term		
	Sub-Total	630,939			Sub-Total	

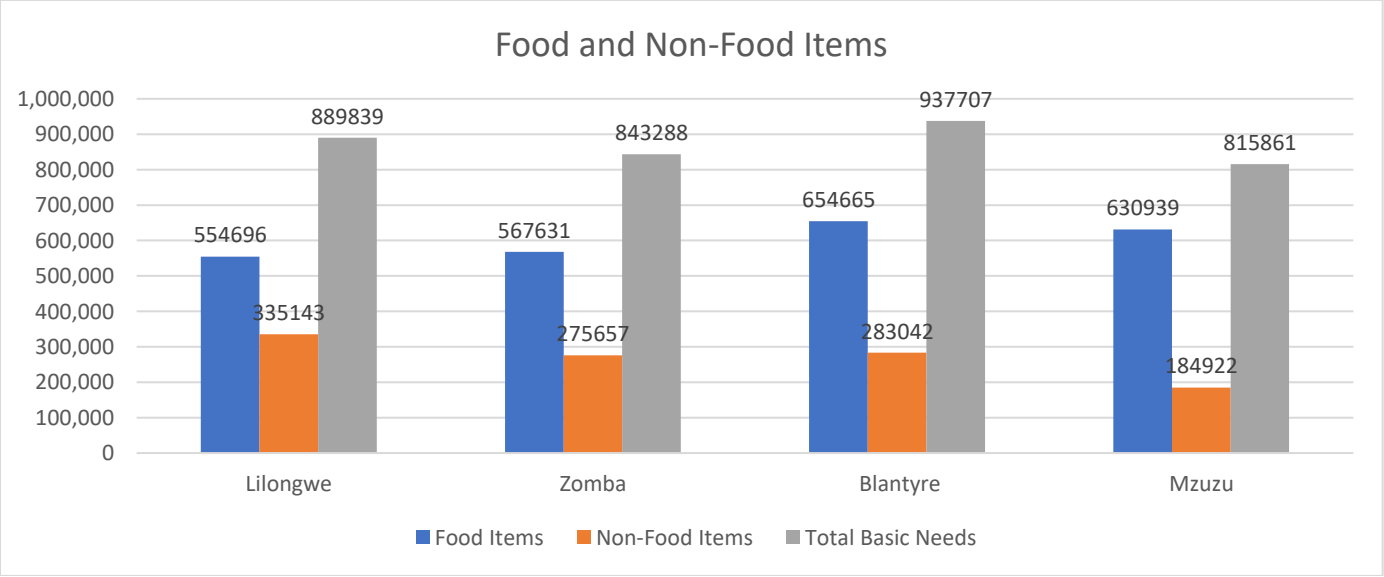
Table showing cost of living per district

	Food Items	Non-Food Items	Total Basic Needs	% change
Lilongwe	554,696	335,143	889,839	-4.89%
Zomba	567,631	275,657	843,288	-1.95%
Blantyre	654,665	283,042	937,707	-24.53%
Mzuzu	630,939	184,922	815,861	-30.22%

CfSC notes that the average cost of living for a family of six declined from MK1,005,829 in July 2026 to MK871,673.75 in August 2026. Despite this overall decline, CfSC is concerned about the continued increase in maize prices in three cities. Maize prices increased by 17.31% in Zomba, 28.33% in Blantyre, and 27.10% in Mzuzu. In contrast, Lilongwe recorded a 9.12% decline in maize prices. The continued increase in maize prices in most cities is worrying, particularly as the country moves towards the dry season, when maize availability may become more constrained and place additional pressure on household food security.

The decline in the overall cost of living was largely influenced by reductions in food prices in some cities. Mzuzu recorded the largest decline in the cost of living at 30.22%, mainly due to decreases in the prices of food items such as tomatoes, onions, beans, and dry utaka. Zomba recorded the smallest decline at 1.95%, indicating that households in the city experienced only a marginal reduction in their overall cost of living.

Graph showing cost of living per district.



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

1. KEY ISSUES AND CONCERN.

Despite the overall decrease in the cost of living for a family of six, the Centre remains concerned about a number of issues that continue to place pressure on households, including:

1. Increase in the price of maize:

Maize prices continue to increase as the country approaches the dry season, driven partly by increased demand on the market. This is a potential warning to the Government that more households may face difficulties accessing adequate food if appropriate measures are not put in place to ensure the availability and affordability of maize.

2. Low wages:

Low wages remain a major concern, as many households are struggling to meet their basic needs with the income they receive. The rising prices of essential goods and services are reducing household purchasing power, making it increasingly difficult for low-income workers to afford food, housing, transport and other basic necessities.

3. High transport fares:

High transportation fares continue to contribute to the high cost of living in cities, as households spend a significant portion of their income on commuting to work, markets, schools, healthcare facilities and other essential services. Rising transport costs further reduce the income available to households for other basic needs.

4. Increase in rental prices:

Rental prices continue to increase in urban areas due to the limited availability of affordable housing and growing demand. This is putting additional pressure on households, particularly low-income families, as a larger share of their income is spent on housing, leaving less money available for food and other essential needs.

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

The rising cost of living is making everyday life harder for many people, especially since most households are already struggling to meet even basic needs. While prices continue to go up, wages and incomes have largely stayed the same, leaving families under increasing financial pressure. As a result, low-income households are facing a number of growing challenges, including:

1. Increased Food Insecurity

Many households cannot afford a balanced diet and are forced to reduce meal frequency, quantity, and dietary diversity, increasing malnutrition risks.

2. Reduced Purchasing Power

Wages and incomes have not increased at the same pace as living costs. Families are therefore unable to meet basic needs despite working full-time.

3. Growth in Household Debt

Households increasingly rely on borrowing from friends, relatives, savings groups, and money lenders to survive.

4. Reduced Access to Education

Parents struggle to pay school fees, buy uniforms, and meet educational expenses, leading to absenteeism and school dropouts.

5. Poor Health Outcomes

Families may delay seeking medical treatment or fail to purchase prescribed medicines due to financial constraints.

6. **Increased Vulnerability and Poverty**

High living costs force households to sell productive assets, reducing their future ability to generate income and trapping them in poverty.

3. STRATEGIES THE GOVERNMENT OF MALAWI SHOULD FOLLOW

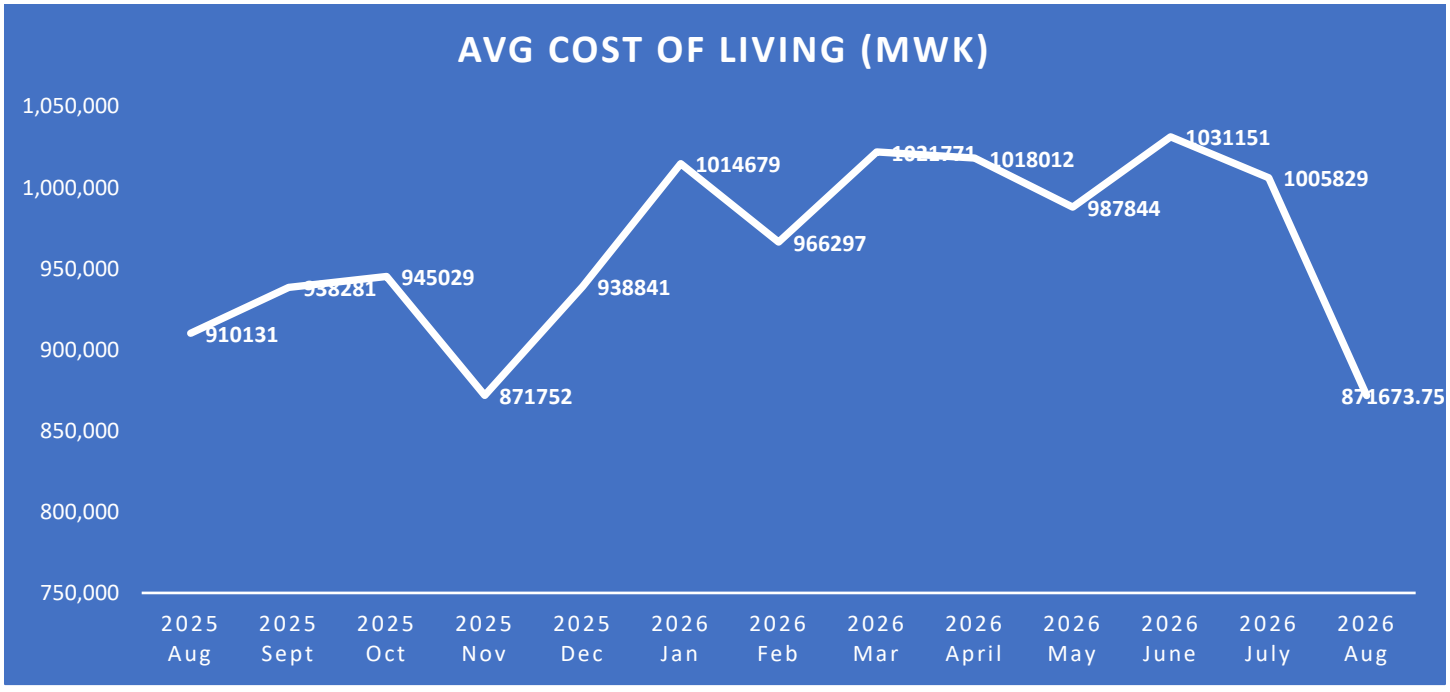
To sustainably reduce the cost of living and improve household welfare, Government should consider the following measures:

1. Invest in irrigation farming: The government should increase investment in irrigation farming to reduce reliance on rain-fed agriculture, improve food production throughout the year, and ensure a stable supply of essential food items. Expanding irrigation schemes will help reduce seasonal price increases, improve household incomes, and strengthen resilience against rising costs of living.
2. Increase the supply of affordable housing by supporting the Malawi Housing Corporation and encouraging public-private partnerships to construct affordable houses in major cities, thereby helping to stabilize rental prices.
3. Support local industries and domestic production by creating a conducive business environment, improving access to finance, and promoting the production and export of value-added products to reduce reliance on imports and strengthen foreign exchange earnings.
4. Expand social protection programs by increasing cash transfers, public works programs, and other targeted assistance to cushion vulnerable households against the rising cost of living.
5. Introduce or expand school feeding programs in urban public schools to improve food security among children from low-income households and reduce the financial burden on families.

Table showing monthly average for the cost of living

	2025	2025	2025	2025	2025	2026	2026	2026	2026	2026	2026	2026	2026
	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	April	May	June	July	Aug
Amount (MWK)	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	871,673.75

Graph showing monthly average for the cost of living



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 ($) = K1,751.00Malawian 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