Centre for Social Concern

Basic Needs Basket

Cost of Living for SEPTEMBER 2026

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Centre for Reflection,



URBAN COST OF LIVING RISES SLIGHTLY IN SEPTEMBER AS HOUSEHOLDS CONTINUE TO FACE PRESSURES.

The Centre for Social Concern (CfSC) notes with concern that the cost of living for a family of six increased by 1.42% in September, indicating a continued rise in the financial burden on households.

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 September 2026						
A. FOOD ITEMS				B. NON FOOD ITEMS		
Maize (2 x 50 Kg Bags)	43,375	86,750		Charcoal (50Kg) 2 Bags	50,000	100,000
Milling (Including grinding) (14 tins)	2,971	41,594		Protex (10 tablets)	2,500	25,000
Beans(0.8Kg/day) 8 days	5,313	34,003		Boom (8packets)	2,500	20,000
Dry Usipa (250g/day) 4 days	48,646	48,646		Clere body lotion (2)	3,750	7,500
Dry Utaka (200g/day) 4 days	32,933	26,346		Vaseline Blue Seal (2)	6,500	13,000
Kapenta (200g/day) 4 days	0	0		Electricity	22,864	22,864
Beef (1 Kg/day) 4 days	14,000	56,000		Running Water (meter)	7,248	7,248
Eggs (12/day) 4 days	550	26,400		Housing (3 bedrooms)	133,981	133,981
Rape (750g/day) for 30 days	631	14,198			Sub-Total	**329,593**
Tomato (0.5Kg/day) 30 days	1,310	19,650		**Lilongwe Total Basic Needs**		**890,740**
Onion (116g/day) for 30 days	2,432	8,512				
Fresh milk(250mls/day)30 dys	1,913	28,695		C. SOME OTHER ADDITIONAL COSTS		
Kukoma Oil(100mls) for 30dys	8,938	26,814		**Education**		
Bread (5 bkfs/wk) for 20 days	3,438	68,760		Secondary(fees) per year		
Sugar (2Kgs/week)	4,725	37,800		Primary(GPF) per year		
Kitchen Salt (1kg)	1,819	1,819		Uniform/Shoes(primary)/year		
Tea leaves (Chisangalalo)	469	18,760		Uniform/Shoes(Secondary)year		
Cassava/Potatoes(2Kgs/Bkfs)	1,025	16,400		Other (pens,books, etc)/term		
	Sub-Total	**561,147**			Sub-Total	

Zomba cost of living for a household of six people for September 2026						
A. FOOD ITEMS				B. NON FOOD ITEMS		
Maize (2 x 50 Kg Bags)	58,000	116,000		Charcoal (50Kg) 2 Bags	25,397	50,794
Milling (Including grinding) (14 tins)	1,500	21,000		Protex (10 tablets)	2,729	27,290
Beans(0.8Kg/day) 8 days	6,214	39,770		Boom (8packets)	2,757	22,056
Dry Usipa (250g/day) 4 days	31,429	31,429		Clere body lotion (2)	3,943	7,886
Dry Utaka (200g/day) 4 days	37,143	29,714		Vaseline Blue Seal (2)	7,000	14,000
Kapenta (200g/day) 4 days	0	0		Electricity	22,761	22,761
Beef (1 Kg/day) 4 days	14,000	56,000		Running Water (meter)	19,731	19,731
Eggs (12/day) 4 days	558	26,784		Housing (3 bedrooms)	110,305	110,305
Rape (750g/day) for 30 days	943	21,218			Sub-Total	**274,823**
Tomato (0.5Kg/day) 30 days	1,200	18,000		**Zomba Total Basic Needs**		**859,919**
Onion (116g/day) for 30 days	1,371	4,799				
Fresh milk(250mls/day)30 dys	1,800	27,000		C. SOME OTHER ADDITIONAL COSTS		
Kukoma Oil(100mls) for 30dys	8,914	26,742		**Education**		
Bread (5 bkfs/wk) for 20 days	3,000	60,000		Secondary(fees) per year		
Sugar (2Kgs/week)	4,671	37,368		Primary(GPF) per year		
Kitchen Salt	1,593	1,593		Uniform/Shoes(primary)/year		
Tea leaves (Chisangalalo)	621	24,840		Uniform/Shoes(Secondary)/year		
Cassava/Potatoes(2Kgs/Bkfs)	1,086	17,376		Other (pens,books, etc)/term		
	Sub-Total	**559,632**			Sub-Total	

Blantyre cost of living for a household of six people for September 2026						
A. FOOD ITEMS				B. NON FOOD ITEMS		
Maize (2 x 50 Kg Bags)	55,000	110,000		Charcoal (50Kg) 2 Bags	33,143	66,286
Milling (Including grinding) (14 tins)	2,500	35,000		Protex (10 tablets)	2,586	25,860
Beans(0.8Kg/day) 8 days	6,571	42,054		Boom (8packets)	2,500	20,000
Dry Usipa (250g/day) 4 days	62,857	62,857		Clere body lotion (2)	3,829	7,658
Dry Utaka (200g/day) 4 days	66,429	53,143		Vaseline Blue Seal (2)	1,307	2,614
Kapenta (200g/day) 4 days	0	0		Electricity	27,022	27,022
Beef (1 Kg/day) 4 days	14,000	56,000		Running Water (meter)	25,764	25,764
Eggs (12/day) 4 days	500	24,000		Housing (3 bedrooms)	109,703	109,703
Rape (750g/day) for 30 days	514	11,565			Sub-Total	284,907
Tomato (0.5Kg/day) 30 days	2,529	37,935		Blantyre Total Basic Needs		932,735
Onion (116g/day) for 30 days	3,229	11,302				
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)	2,643	42,288		Other (pens,books, etc)/term		
	Sub-Total	647,828			Sub-Total	

Mzuzu cost of living for a household of six people for September 2026						
A. FOOD ITEMS				B. NON FOOD ITEMS		
Maize (2 x 50 Kg Bags)	53,333	106,666		Charcoal (50Kg) 2 Bags	28,000	56,000
Milling (Including grinding) (14 tins)	3,333	46,662		Protex (10 tablets)	2,550	25,500
Beans(0.8Kg/day) 8 days	6,500	41,600		Boom (8packets)	2,617	20,936
Dry Usipa (250g/day) 4 days	38,333	38,333		Clere body lotion (2)	4,167	8,334
Dry Utaka (200g/day) 4 days	38,667	30,934		Vaseline Blue Seal (2)	7,850	1,066
Kapenta (200g/day) 4 days	0	0		Electricity	11,606	11,606
Beef (1 Kg/day) 4 days	14,000	56,000		Running Water (meter)	15,842	15,842
Eggs (12/day) 4 days	500	24,000		Housing (3 bedrooms)	59,037	59,037
Rape (750g/day) for 30 days	1,167	26,258			Sub-Total	198,321
Tomato (0.5Kg/day) 30 days	2,517	37,755		Mzuzu Total Basic Needs		853,404
Onion (116g/day) for 30 days	7,167	25,085				
Fresh milk(250mls/day)30 dys	2,000	30,000		C. SOME OTHER ADDITIONAL COSTS		
Kukoma Oil(100mls) for 30dys	9,717	29,151		Education		
Bread (5 bkfs/wk) for 20 days	3,683	73,660		Secondary(fees) per year		
Sugar (2Kgs/week)	4,800	38,400		Primary (GPF) per year		
Kitchen Salt	2,580	2,580		Uniform/Shoes(primary)/year		
Tea leaves (Chisangalalo)	400	16,000		Uniform/Shoes (Secondary)/year		
Cassava/Potatoes(2Kgs/Bkfs)	2,000	32,000		Other (pens,books, etc)/term		
	Sub-Total	655,083			Sub-Total	

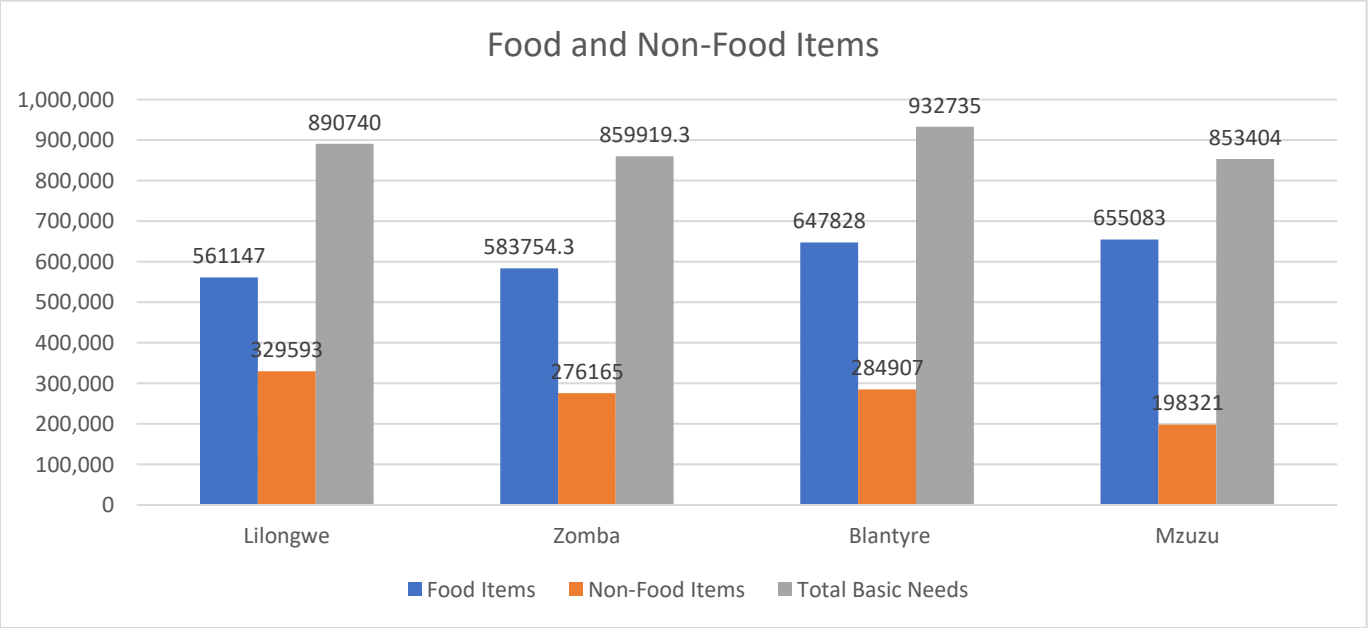
Table showing cost of living per district

	Food Items	Non-Food Items	Total Basic Needs	% change
Lilongwe	561,147	329,593	890,740	0.10%
Zomba	583,754	276,165	859,919	1.93%
Blantyre	647,828	284,907	932,735	-0.53%
Mzuzu	655,083	198,321	853,404	4.40%

The average cost of living for a family of six in September increased from MK871,674 in August to MK884,200, representing an increase of MK12,526. Mzuzu recorded the highest increases in both food and non-food items compared to other cities. Food prices increased by 3.68%, driven by rising prices of maize and usipa while non-food prices surged by 44.63%, largely due to increases in electricity bills, house rentals, and other essential expenses. Despite the increase in water tariffs across all water boards in Malawi, Lilongwe recorded lower water expenditure due to intermittent water supply and frequent blackouts, putting people's health at risk of water-borne diseases and disrupting businesses.

The Centre also notes with concern that the average price of maize continued to increase across all four cities, by 9% in Lilongwe, 11.54% in Zomba, 10% in Blantyre and 8.47% in Mzuzu. The continued increase in maize prices raises concerns about food insecurity as the country approaches the lean season.

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.

Despite the slight increase in the cost of living, many households in Malawi continue to live below the average income required to meet their basic needs. One of the major factors contributing to this situation is low salaries, which make it difficult for households to afford the Basic Needs Basket covering both food and non-food items. These pressures are particularly challenging for low-income households, whose incomes often do not increase at the same pace as the cost of basic necessities. Below are the key factors contributing to the high cost of living in Malawi's four major cities:

1. **Increase in maize prices:** Maize prices continue to increase across all four cities, with the lowest price of a 50kg bag recorded at MK47,000. The increase in the price of this staple food is placing an additional burden on households.
2. **Increase in rental prices**: Rental prices continue to increase in the cities due to the scarcity of houses. The high demand for available houses is contributing to the increase in rental costs**.**
3. **Transportation fare:** High transportation fares continue to contribute to the rising cost of living in cities, as households spend a significant portion of their income commuting to work, markets, schools, health facilities and other essential services. The high fares are partly attributed to fuel shortages.
4. **Electricity and water bills:** Water tariffs have increased by between 11% and 66% across all water boards in Malawi. The increase in water tariffs, together with electricity costs, is adding to the cost of living for household
5. **The prices of some food items,** including cassava, sweet potatoes, dry usipa and dry utaka, have also increased, contributing to the rising cost of living**.**

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

The continued increase in the cost of basic needs can have broader implications for low-income households, particularly where household incomes do not keep pace with rising prices. These potential effects include:

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. Growth in Household Debt

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

3. Poor Health Outcomes

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

4. 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:

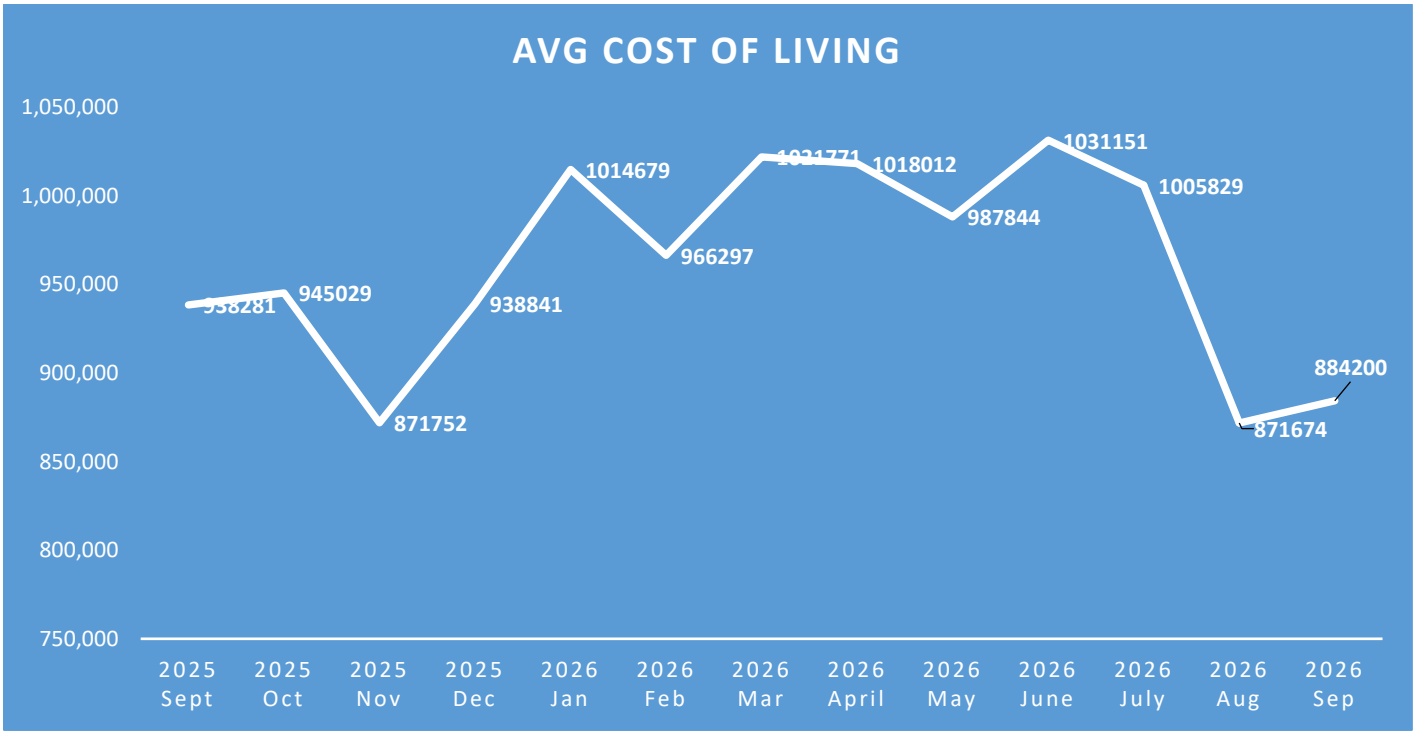
1. The Government should strengthen measures that increase the availability of maize and other staple foods, including investment in irrigation, improved agricultural productivity and effective management of strategic food reserves, to reduce seasonal and supply-driven price pressures
2. Increase the 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. Promote affordable alternative energy sources, such as solar power, through incentives and subsidies to reduce household dependence on grid electricity and charcoal, thereby lowering household energy costs.
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	2026	2026	2026	2026	2026	2026	2026	2026	2026
	Sept	Oct	Nov	Dec	Jan	Feb	Mar	April	May	June	July	Aug	Sep
Amount (MWK)	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	871,674	884,200

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

Conducted these surveys from 10th,11th and 12th, September 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