CENTRE FOR SOCIAL CONCERN
BASIC NEEDS BASKET



Cost of Living for October 2026

MALAWIAN HOUSEHOLDS FACE GROWING PRESSURE AS THE COST OF BASIC NEEDS CONTINUES TO RISE.

According to the survey of October conducted by the Centre for Social Concern (CfSC), fuel shortage experienced since September drove up transportation and food costs across Malawi's cities, causing the average cost of living for a family of six to rise by 4.04% and further straining low-income households.

For More Information Contact Us On:

Centre for Social Concern

P.O. Box 40049
Kanengo, Lilongwe 4, Malawi
Tel: +265 991 843 249
E-mail: director@cfscmafr.org
Website: www.cfscmafr.org

A Centre for Reflection, Research and Action on Issues of Social Concern In the Light of the Gospel and the Catholic Church

Lilongwe cost of living for a household of six people for February 2025					
A. FOOD ITEMS			B. NON FOOD ITEMS		
Maize (2 x 50 Kg Bags)	44,375	88,750	Charcoal (50Kg) 2 Bags	50,000	100,000
Milling (Including grinding) (14 tins)	3,086	43,204	Protex (10 tablets)	2,563	25,630
Beans(0.8Kg/day) 8 days	4,825	30,880	Boom (8packets)	2,488	19,904
Dry Usipa (250g/day) 4 days	47,375	47,375	Clere body lotion (2)	4,025	8,050
Dry Utaka (200g/day) 4 days	38,250	30,600	Vaseline Blue Seal (2)	6,625	13,250
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	531	25,488	Housing (3 bedrooms)	133,981	133,981
Rape (750g/day) for 30 days	884	19,890		Sub-Total	330,927
Tomato (0.5 Kg/day) 30 days	1,628	24,420	Lilongwe Total Basic Needs		907,545
Onion (116g/day) 30 days	2,609	9,132			
Fresh milk(250mls/day)30 dys	1,975	29,625	C. SOME OTHER ADDITIONAL COSTS		
Kukoma Oil(100mls) for 30dys	8,938	26,814	Education		
Bread (5 bkfs/wk) for 20 days	3,463	69,260	Secondary (fees) per year		
Sugar (2Kgs/week)	4,888	39,104	Primary (GPF) per year		
Kitchen Salt (1kg)	1,956	1,956	Uniform/shoes (Primary) per year		
Tea leaves (Chisangalalo)	453	18,120	Uniform/shoes (Secondary) per year		
Cassava/Potatoes(2Kgs/Bkfs)	1,000	16,000	Other (pens, books, etc.) per term		
	Sub-Total	576,618		Sub-Total	

Zomba cost of living for a household of six people for February 2025					
A. FOOD ITEMS			B. NON FOOD ITEMS		
Maize (2 x 50 Kg Bags)	65,000	130,000	Charcoal (50Kg) 2 Bags	25,397	50,794
Milling (Including grinding) (14 tins)	1,500	21,000	Protex (10 tablets)	2,728	27,280
Beans(0.8Kg/day) 8 days	6,429	41,146	Boom (8packets)	2,786	22,288
Dry Usipa (250g/day) 4 days	40,000	40,000	Clere body lotion (2)	4,043	8,086
Dry Utaka (200g/day) 4 days	40,000	32,000	Vaseline Blue Seal (2)	7,214	14,428
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	1,129	25,403		Sub-Total	275,673
Tomato (0.5 Kg/day) 30 days	2,321	34,815	Zomba Total Basic Needs		943,962
Onion (116g/day) 30 days	2,343	8,201			
Fresh milk(250mls/day)30 dys	1,971	29,565	C. SOME OTHER ADDITIONAL COSTS		
Kukoma Oil(100mls) for 30dys	8,857	26,571	Education		
Bread (5 bkfs/wk) for 20 days	3,000	60,000	Secondary (fees) per year		
Sugar (2Kgs/week)	10,371	82,968	Primary (GPF) per year		
Kitchen Salt (1kg)	1,893	1,893	Uniform/shoes (Primary) per year		
Tea leaves (Chisangalalo)	647	25,880	Uniform/shoes (Secondary) per year		
Cassava/Potatoes(2Kgs/Bkfs)	1,629	26,064	Other (pens, books, etc.) per term		
	Sub-Total	668,289		Sub-Total	

Blantyre cost of living for a household of six people for February 2025

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	52,143	52,143	Clere body lotion (2)	3,829	7,658
Dry Utaka (200g/day) 4 days	61,143	48,914	Vaseline Blue Seal (2)	5,314	10,628
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	586	13,185	Sub-Total		292,921
Tomato (0.5 Kg/day) 30 days	2,771	41,565	**Blantyre Total Basic Needs**		**916,992**
Onion (116g/day) 30 days	1,757	6,150			
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 (1kg)	1,914	1,914	Uniform/shoes (Primary) per year		
Tea leaves (Chisangalalo)	150	6,000	Uniform/shoes (Secondary) per year		
Cassava/Potatoes(2Kgs/Bkfs)	2,086	33,376	Other (pens, books, etc.) per term		
Sub-Total		624,071	Sub-Total		

Mzuzu cost of living for a household of six people for February 2025

A. FOOD ITEMS			B. NON FOOD ITEMS		
Maize (2 x 50 Kg Bags)	55,417	110,834	Charcoal (50Kg) 2 Bags	28,000	56,000
Milling (Including grinding) (14 tins)	3,750	52,500	Protex (10 tablets)	3,550	35,500
Beans(0.8Kg/day) 8 days	7,000	44,800	Boom (8packets)	2,933	23,464
Dry Usipa (250g/day) 4 days	30,000	30,000	Clere body lotion (2)	4,300	8,600
Dry Utaka (200g/day) 4 days	60,333	48,266	Vaseline Blue Seal (2)	7,800	15,600
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	550	26,400	Housing (3 bedrooms)	59,037	59,037
Rape (750g/day) for 30 days	1,799	40,478	Sub-Total		**225,649**
Tomato (0.5 Kg/day) 30 days	3,117	46,755	**Mzuzu Total Basic Needs**		**917,341**
Onion (116g/day) 30 days	4,250	14,875			
Fresh milk(250mls/day)30 dys	2,400	36,000	C. SOME OTHER ADDITIONAL COSTS		
Kukoma Oil(100mls) for 30dys	9,900	29,700	Education		
Bread (5 bkfs/wk) for 20 days	3,667	73,340	Secondary (fees) per year		
Sugar (2Kgs/week)	4,733	37,864	Primary (GPF) per year		
Kitchen Salt (1kg)	2,560	2,560	Uniform/shoes (Primary) per year		
Tea leaves (Chisangalalo)	233	9,320	Uniform/shoes (Secondary) per year		
Cassava/Potatoes(2Kgs/Bkfs)	2,000	32,000	Other (pens, books, etc.) per term		
Sub-Total			Sub-Total		

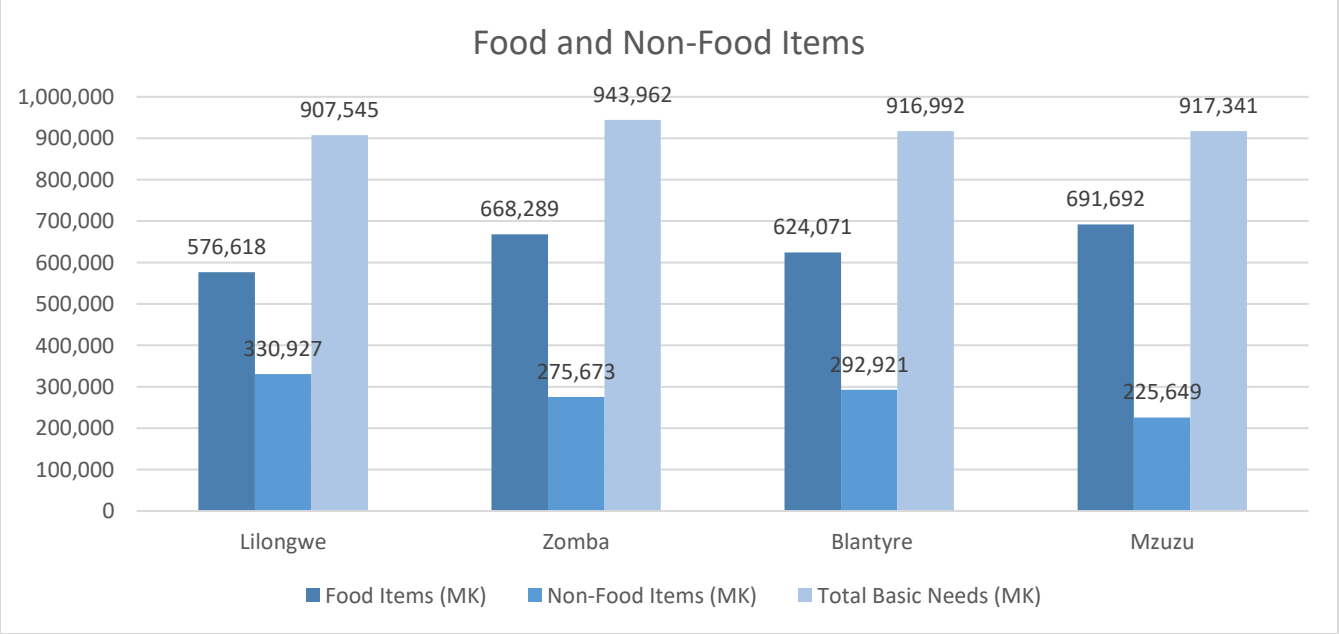
Table showing cost of living per district

	Food Items (MK)	Non-Food Items (MK)	Total Basic Needs (MK)	Change (MK)	% change
Lilongwe	576,618	330,927	907,545	16,805	1.85%
Zomba	668,289	275,673	943,962	84,043	8.90%
Blantyre	624,071	292,921	916,992	-15,743	-1.72%
Mzuzu	691,692	225,649	917,341	63,937	6.97%

The average cost of living for a family of six across Malawi's cities increased from MK884,200 in September 2026, to MK921,460 in October2026, a rise of MK37,260. However, compared to October 2025, the average cost of living declined by MK23,569 (2.56%).

Among the cities monitored, Zomba recorded the highest increase in the cost of living at 8%, while Blantyre registered a decline of -1.72%. Maize prices also continued to rise in most cities, increasing by 2.25% in Lilongwe, 10.77% in Zomba and 3.76% in Mzuzu. These increases are concerning as Malawi approaches the lean season and faces the risk of El Niño-related weather impacts, which could threaten agricultural production and food security. The Centre for Social Concern therefore calls on the Government to take timely action to address rising food prices and fuel supply challenges, while strengthening support for vulnerable households already struggling to afford basic needs.

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.

Many households in Malawi continue to struggle to afford their basic needs because their income does not keep pace with rising prices. The main factors contributing to the high cost of living across the country's four major cities include rising maize prices, increased transportation fares linked to fuel shortages, and higher prices of essential food and non-food items.:

1. **Increase in maize prices:** Maize prices continued to rise across all four cities, with the lowest price of a 50kg bag recorded at MK44,375 in Lilongwe. Since maize is a staple food for most Malawian households, these increases place additional pressure on family budgets and make it harder for low-income households to afford adequate food.

2. **Transportation fare:** Fuel shortages experienced in October contributed to higher transportation fares, increasing the cost of moving goods to markets. These additional costs have contributed to rising prices of goods and services, further increasing the cost of living for urban households
3. The prices of other essential commodities, including cassava, sweet potatoes, dried usipa and Protex soap, also increased. These rising costs make it increasingly difficult for households to meet their basic needs within their limited incomes.

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

The rising cost of basic goods and services is placing increasing pressure on low-income households in Malawi's urban areas, particularly as incomes struggle to keep pace with rising prices. As families spend a larger share of their income on food, transport and other essential needs, they are left with fewer resources to meet their children's needs, manage unexpected expenses and maintain a decent standard of living. The situation can have several far-reaching consequences:

1. Increased Food Insecurity.

As food prices continue to rise, low-income households may struggle to afford sufficient and nutritious meals. Families are often forced to reduce portion sizes, skip meals or rely on cheaper, less nutritious foods to stretch their limited budgets. This can compromise household nutrition and increase the risk of malnutrition, particularly among children.

2. Growth in Household Debt.

When incomes are insufficient to cover basic needs, many households resort to borrowing money to survive. Over time, the accumulation of debt can make it increasingly difficult for families to meet their daily expenses, repay loans and respond to emergencies, leaving them trapped in a cycle of financial insecurity.

3. Reduced Capacity to Meet Children's Needs.

The high cost of living makes it harder for parents and caregivers to provide adequately for their children. Essential needs such as nutritious food, school requirements, healthcare, clothing and other basic necessities may be neglected as families' priorities the expenses, they consider most urgent. This can negatively affect children's well-being, education and development.

4. 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. Stabilize maize prices and strengthen preparedness for El Niño: The Government should implement measures to stabilize maize prices and ensure adequate supplies in local markets. It should also strengthen early preparedness for potential El Niño-related weather impacts by promoting climate-resilient farming, supporting farmers and ensuring timely access to agricultural inputs to safeguard food production and household food security.

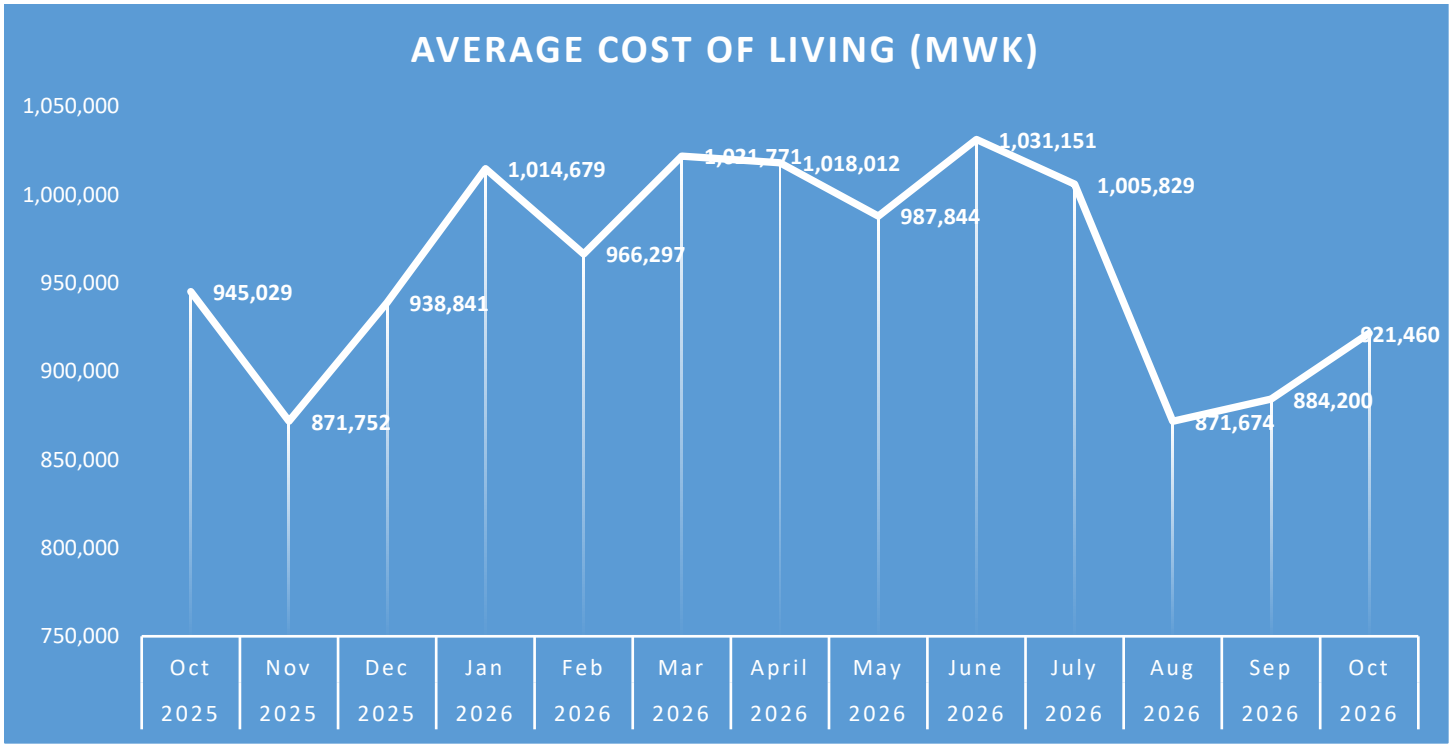
2. Promote exports to improve foreign currency availability: The Government should strengthen export promotion and diversify Malawi's export base by supporting local producers, agro-processing and value addition. Increased export earnings would help improve foreign currency availability, ease pressure on the importation of essential commodities, including fuel, and contribute to greater economic stability.

3. Address fuel shortages and stabilize transportation costs: The Government should strengthen fuel procurement and supply management to ensure a reliable and consistent supply across the country. Improving fuel distribution, enhancing

transparency in the supply chain and addressing disruptions that contribute to rising transport fares could help reduce pressure on the prices of goods and services, ultimately easing the cost-of-living burden on households

Table showing monthly average for the cost of living

	2025	2025	2025	2026	2026	2026	2026	2026	2026	2026	2026	2026	2026
	Oct	Nov	Dec	Jan	Feb	Mar	April	May	June	July	Aug	Sep	Oct
Amount (MWK)	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	921,460



Fuel Cost

Fuel (cost at the pump)	
Diesel (per litre)	K5,863
Petrol (per litre)	K5,619
Paraffin (per litre)	K4,771

Minibus Fare

Minibus fare to town and back	
Lilongwe	K20,000
Zomba	K12000
Blantyre	K12000
Mzuzu	K12000

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 12th and 13th, October 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