

# I would love to know costs of services from locals living on Ambergris. Please give all price in Belize dollars.

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## WHAT THINGS COST IN BELIZE

Belize doesn't have a cost of living. It has several costs of living. The traditional view is that Belize is the most expensive country in Central America, yet one of the least expensive in the Caribbean. While there's truth to that, it really doesn't take into account that the actual cost of living in Belize can vary from almost nothing to very high.

You can live in a luxury four-bedroom house, with air conditioning, telephones and faxes, a dishwasher, microwave and cable TV, U.S. food in your pantry and imported vodka in your glass, and you can spend thousands a month. Or you can live in a small Belizean-style house with no phone or internet, eat beans and rice and rice and beans, and drink local rum for US\$300 a month or less. Most expats in Belize choose somewhere in between.

Some condos in Belize go for more than US\$400,000, but I know one happy Belize resident who built and equipped his small house, using his own labor, with thatch from nature and timbers from a lagoon, for US\$4,000, and that includes furniture and kitchen equipment.

After all, per capita income in Belize is a fraction of that in the

U.S. A weekly wage of US\$125 to \$150 for six days of work is considered pretty good. (But there are tour guides in San Pedro and Caye Caulker who make US\$3,000 to \$4,000 a month, so you can't generalize.) Tens of thousands of Belizeans live, and in many cases live comfortably, on a few thousand dollars a year. You can live like a Belizean, too. Or you can compromise, forsaking those high-cost icons of civilization such as 90,000 BTU air conditioners, while keeping the family car, boat or other toys that you enjoy. Live partly on the Belizean style, partly in the U.S. style, and enjoy the benefits of both, and you'll get more, perhaps for less.

One American expat, who returned to Colorado after living in Belize for five years, said he was surprised at how the cost of living in the U.S. had increased since he left. "Compared to Colorado Springs, ANYTHING in Belize is cheap. And I can't wait to get back — I just don't have enough money to live here in anything but poverty!"

### **Price Sampler**

Here's a sampler of costs for common items in Belize, as of 2006. All prices are shown here in U.S. dollars. As in other countries, prices for many items vary depending on where and when you buy them. Remember, many of these are island prices and costs may be lower on the mainland.

### **Transportation**

Gallon of unleaded gas: \$5.50

Gallon of diesel fuel: \$3.75

Bus fare from Belize City to Punta Gorda: \$11 express

Bus fare from Chetumal to Belize City: \$6 regular

Water taxi from Belize City to San Pedro, Ambergris Caye: \$15

One-way airfare from Belize City municipal airport to Punta Gorda: \$88

One-way airfare from Belize City municipal to San Pedro: US\$30

One-way airfare from Belize international to San Pedro: \$54

17-ft. Whaler boat with Yamaha 150, used: \$12,500

2006 Isuzu or Toyota 2.5L diesel crew-cab compact pickup, new: \$22,000 (plus taxes)  
Taxi fare within Belize City: \$3.50-\$5

### **Utilities/Telecommunications**

1 kilowatt hour electricity is 26 cents Belize or US\$ 13 cents  
“Current” (electrical service) for 1000 KW monthly: \$130  
Installation of residential telephone: \$50 plus \$100 deposit  
(\$500 if you are not a Belizean citizen or permanent resident)  
Monthly charge for residential telephone: \$5  
10-minute call from San Pedro to Belize City: \$1  
10-minute daytime call to U.S.: \$8  
DSL Internet access: \$50 to \$200 a month  
Digital cellular service: \$25 a month with 50 daytime and 100  
off peak minutes, 12 1/2 to 25 cents a minute after that  
Water and sewer service: \$10-\$30+ (varies by area)  
Butane, 100-pound tank, delivered: \$40 (varies by area)  
Bottled Water, delivered: US\$ 2.20 per 5 gallon jug  
“Dirt” (trash) pick-up: Free to \$10 a month (varies by area)  
Cable TV: \$20

### **Staples in Grocery Stores**

Potatoes: \$0.75 per pound  
Red beans: \$0.65 per pound  
Coffee (Belizean, Gallon Jug): \$6.50 per pound  
Milk: \$2.25 1/2 gallon  
Ground steak (lean ground beef): \$2.25 per pound  
Pork chops: \$2.50 per pound  
Chicken: \$1 per pound  
Loaf of white bread: \$0.65 (whole wheat \$2.50-\$2.75)  
Corn tortillas, freshly made: \$0.02 each  
Bananas: 10 for \$1  
Avocados (called pears in Belize): \$1.25 -1.50 per piece  
Flour, bulk, 1 lb.: \$0.35  
Onions: \$0.75 per pound  
Soft drink, Coca Cola, 12 oz.: \$0.60 - 0.75 each  
Local rum, liter: \$9 - 14

Sugar: \$0.35 per pound

Crackers (Premium Saltines): \$3.32

Cigarettes, Independence local brand: \$3 a pack

Cigarettes, Winston: \$6 a pack

Canned soup (Campbell's Chicken Noodle): \$1.50

Cereal (Raisin Bran): \$5

Cooking oil (1-2-3 brand from Mexico), \$ 2.45 per liter and \$ 2.35 for 1/2 liter

### **Household Items**

Mennonite-made wood dining table: \$125

Music CD (pirated): \$5

Whirlpool 12,000 BTU air-conditioner: \$700

Panasonic 1350 watt microwave: \$165

Mabe (Mexican) frost-free 16 cubic foot refrigerator: \$675

Small home appliances at Mirab, Courts, Brodies or other stores: about 25% to 50% more than prices in the U.S., and quality may not be as good

### **Entertainment**

Fish and beans and rice at local restaurant, Hopkins: \$4

Chicken, rice and beans at low restaurant, San Pedro; \$6-8

Fish, French fries and cole slaw dinner, San Pedro: \$11

Rice and beans at Reef restaurant, San Pedro (lunch): \$3

Rice and beans usually comes with chicken in a restaurant San Pedro: \$ 6 - 8

Lobster dinner at nice restaurant, Belize City: \$25

Movie theater ticket, Princess, Belize City: \$8.50

Rum drink at bar, Placencia: \$3

### **Shelter Costs**

Rent for simple two-bedroom house in Corozal: \$200 to \$450

Rent for two-bedroom apartment in San Pedro: \$450 to \$1,900

Cost to build a reinforced concrete home: \$35 to \$85 a sq. ft.

Small concrete house and lot in Belmopan or Cayo starts at \$ 35,000

Modern three-bedroom house and beachview lot in Consejo

Shores: \$135,000—\$175,000

Two-bedroom condo on Ambergris Caye: \$150,000 to \$650,000

### **Medical Care**

Office visit, private physician: \$25

Teeth cleaning, private dentist: \$35

Root canal and crown, private dentist: \$250 - \$450

### **Building Supplies**

50# bag of cement: \$7.50 to 8.50

“Prefab” Mennonite House, 1,100 sq. ft, set up on your lot, \$16,000

### **Family Budgets on the Islands**

As noted, the cost of living varies greatly in Belize, depending on your lifestyle, preferences and place of residence. Here are several different budgets.

### **Monthly Budget (in U.S. Dollars) for Affluent Couple in San Pedro**

This budget reflects the cost of living for a 45-year-old affluent expat who rent a two-bedroom condo on Ambergris Caye.

Assumption: The couple owns a golf cart, owns a small boat and spends freely for entertainment and personal expenses.

They have major medical insurance with an international firm. It also assumes the couple has income from outside Belize that is not taxed in Belize.

Rent \$1,250

Electricity (1500 KW) 315

Telephone (including long distance) 150

Water 100

Bottled water 80

Butane 50

Groceries 400

DSL internet 100

Entertainment and dining out 550  
Cable TV 20  
Golf cart maintenance, gas and upkeep 75  
Boat expenses 200  
Health insurance 300  
Out-of-pocket medical/dental care 150  
Flights to Belize City (twice monthly) 240  
Other travel expenses 200  
Clothing 100  
Household help (part-time) 250  
Other personal expenses 200  
Total US\$4,730

### **Monthly Budget (in U.S. Dollars) for Middle-Class Couple on Caye Caulker**

This budget reflects the cost of living for a 55-year-old expat couple who own their own small house on Caye Caulker. It assumes that the couple has paid for their US\$150,000 house and therefore do not have a house payment. Also assumed: they have a couple of bicycles and they choose to purchase health insurance from an international insurer, and that the couple has income from outside Belize that is not taxed in Belize.

Electricity (750KW a month) US\$158  
Telephone (including long distance) 100  
Butane 35  
Groceries 250  
Cable TV 20  
Internet 50  
Entertainment and dining out 200  
Property tax 25  
Health insurance 300  
Water taxis to Belize City 60  
Out-of-pocket medical expenses 150  
Home insurance (at 1.5% of value) 185

Clothing 75  
Other personal expenses 100  
Household help/care taker  
(limited part-time) 100  
Other 95  
Total US\$1,903

*data courtesy of Lan Sluder of [BelizeFirst.com](http://BelizeFirst.com)*

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