

How much does it cost to live in San Pedro, Belize?

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I get this question a lot, especially from folks who are considering retiring or moving to Belize in the future, and I always tell people "it depends". Because it does, and because it's almost an impossible question to answer since everyone's lifestyles are different. I refuse to be tied down to a number, or even a range, because there are so many variables. Here are some of them:

1. Which part of Belize do you live in? Ambergris Caye/San Pedro is the most expensive place to live in the country in part because it is an island, so goods have to be shipped in via boat or air; and in part because it's the most popular tourist destination in the country, so prices on many items are elevated knowing that folks on vacation will pay more for what they need and want here. Vacation budgets tend to be quite a bit more lavish than those of people living in a place full-time. I'm going to talk only about our costs of living here on the island. Groceries and some other items will be less costly in other parts of Belize.

2. What type of housing will you have? Another factor that is highly variable is housing. You can rent a small apartment or very basic house here on the island for as little as \$300 USD per month, but that's not going to get you much. You can also pay a couple of thousand dollars a month for a swanky beach-front home. Or, if, like us, you own a condo or home outright, your actual monthly housing expenses may be lower. We have a monthly HOA fee, common grounds fee (our portion of the lighting and other electrical for the grounds and pool here), yearly property taxes, and yearly insurance on the building and items inside our condo.

3. How energy-thrifty are you, what type of appliances do you have, and how much do you run the air-conditioning? Electricity is another item that can be all over the map. Electricity is expensive here. We have an American-style washer and dryer, a dishwasher, and a large refrigerator, so we may use more kilowatts than someone living with fewer appliances. However, all our appliances were new and Energy Star rated when we bought the condo last year, so they are not as expensive to run as some older energy-hogging appliances.

On the other side of the coin, we use the air conditioning sparingly. Even when we run it, we set it at an unbelievable 84 degrees! In the US we used to set it at 78 to 80F, so this just goes to show how acclimated to the heat we have become since living here for eight months. We do run a dehumidifier

overnight as well. We live in a small space (just under 1000 square feet), which also keeps our energy costs down when we do run the air, as we don't have as large a space to cool. And being on the first floor, we don't get as much sun heating up our unit as someone in an upper-floor condo or a house.

4. Do you have to pay for your water, and if so, how much do you use? Water is also a variable and is expensive here if you have to pay for usage. If you have a cistern, your water cost may be zero. We are on water meters and charged monthly based on gallons used. As I mentioned, we do have a clothes washer (albeit a high-efficiency one). We try to be careful by doing things like taking quick showers and turning off the water in between soaping and rinsing. We also (and hopefully this is not TMI!) don't flush the toilet after every pee. And we'll cool off in the pool a couple of times a day when it's hot rather than take multiple showers, though we do shower once a day, of course!

5. How much do you spend on food, and what kinds of things do you buy? Do you eat a lot of local foods or do you buy a lot of imported items? Are you a junk food lover? These things can be very expensive. I've seen boxes of US-made cereals selling for as much as \$24 BZD -- that is \$12 US!! We avoid these and eat mostly oatmeal with fresh fruit for breakfast. Do you eat red meat? Chicken is very reasonable here, as are eggs; but beef, pork, and sausage are higher. We eat little meat, shop heavily at the local fruit and vegetable stands, buy sales and bargains when we find them, buy brands with Spanish labels, stay out of the pricier grocery stores geared more for tourists (although we do make an exception for the Greenhouse), and cook most of our meals at home. We occasionally splurge, but in general we eat simply. Beans are a staple of our menu, and we make our [bean/vegetable tacos](#) or burritos often. We also do not buy wine by the bottle here, as we used to. As much as I love wine, wine on the island is so overpriced that I just refuse to buy it. I will occasionally have a glass in a restaurant (especially if there is happy-hour pricing!) but other than that, we drink mostly local rum and Belikin. If you like imported liquors, you'll also pay a lot more. Have your friends bring your selections from the duty-free shop at the international airport, and you'll save a lot.

6. The lifestyle stuff: How much do you eat out? Go to bars? Take an excursion involving a guide? Plan to do a lot of traveling? Go diving? All of these things will raise the monthly budget. We don't eat out very often, though we enjoy it when we do. We rarely go to bars or take guided excursions. We *do* travel frequently and frugally on our own around the country, taking ferries and chicken buses rather than flying or renting a car (expensive here). We don't dive. I'm not including any travel expenses in our sample expense sheet below, since we don't necessarily do it every month, and it is an entirely discretionary line item. But if you like to travel, you'll want to allow for it in your planning, as the costs do add up, even when traveling frugally. And of course there are trips back to your home country to visit family that need to be accounted for.

7. Do you own a golf cart, a car, or a boat? If so, you'll need to factor in the high cost of gasoline here

as well as maintenance. Salty air and sand do a real number on vehicles. Not to mention the potholes that develop during rainy season on the unpaved roads! We ride bicycles exclusively so save a lot in this category. We do have to have occasional bike maintenance (for example, I have had both my wheels rebuilt with stainless steel spokes since the non-stainless ones were rusting out), but these repairs are dirt cheap here compared to in the US.

8. What kind of media plans do you have? Internet costs can be very high in Belize, and you may also have expenses for a cell phone, telephone land line, and cable TV. We are fortunate in that our HOA fees cover our shared DSL line, our land line, and our monthly cable TV expenses. The only additional out-of-pocket expense we have in this category is for our Smart cell phone prepaid plan. I normally purchase \$50 BZD (\$25 US) of credit per quarter; you may spend more or less.

9. Are you a permanent resident, on the QRP program, or staying with a tourist visa? If you decide to apply for the QRP (Qualified Retirement Program) before moving to Belize, you'll incur your expenses up front, but you won't have a monthly tourist visa stamp to purchase. But if you don't go QRP, even if you decide to apply for permanent residency, you'll need to pay for a tourist visa stamp monthly until your residency application is approved after 1+ year of living in Belize full-time. The tourist visa stamp will run you \$50 BZD (\$25 US) for each of the first six months you are here, then doubles to \$100 BZD (\$50 US) thereafter. In order to "reset" to the lower fee, you need to leave the country for over a month, from what we were told at the Immigration office, and if you do that, you can't apply for permanent residency for another year, if you want to do that.

10. Do you carry health insurance or have recurring medical or Rx expenses? If you carry health insurance, obviously your plan will determine your cost. Many expats decide to self-insure or have retiree medical plans back in the US so do not carry additional insurance. We do not have any retiree medical coverage so chose a catastrophic plan from BUPA International. We pay premiums twice a year but will show 1/12th of the cost per month. We don't take any ongoing prescription medications, but if you do, don't forget to factor those costs in.

11. Do you use a mail-forwarding service? If so, there will be a monthly expense associated with that. We do use a service, although we get so little mail now (since they throw out all the junk!) that we only rarely have to have mail shipped to us here in Belize. Some mail we have shipped to a family member in the US who scans in things for us to see. This keeps our shipping costs very low.

An example monthly expense sheet.

So, with all that said, here's an example of our expenditures for a typical month. Taking all of the comments I've made on our lifestyle choices, you can decide how your costs would compare.

NOTE: This sample monthly expenditure tally **does not include** every expense we might incur in some months but not others. For example: clothing, medical/dental checkups or service, vet visits for Paisley, charitable contributions, gifts, and as I mentioned above, travel (either locally or to visit family back in the US). If you are trying to determine how much it would cost you to live in Belize, you will need to budget for these expenses as well, if they apply to you. We also have no children, so we obviously have no child or school expenses. Because none of these items is included, this expense sheet is a little on the low side of our actual expenses to live in San Pedro. This would be a "bare bones" month for us with very few extras.

| Category | Expense (in US dollars - double for Belize dollars) |
|--|---|
| Housing (HOA fee & Common Grounds) | \$ 300 |
| Electricity | \$ 150 |
| Water | \$ 80 |
| 1/12 of property taxes and insurance | \$ 200 |
| Groceries | \$ 500 |
| Eating out | \$ 150 |
| Cell phone | \$ 10 |
| 1/12 of health insurance premiums | \$ 280 |
| Mail-Forwarding service | \$ 25 |
| Miscellaneous household expenses (dog food, \$ 275 toiletries, cleaning products, tourist visa renewals, weekly yoga class, etc. Somewhat variable per month but always needed.) | |
| GRAND TOTAL | |
| | <hr/> |
| | \$ 1970 per month |

I hope this blog entry helps just a bit with this question of cost of living here in San Pedro, at least for this couple. I actually didn't know our exact expenses until we wrote this entry, so it was eye-opening for me as well!

SOURCE

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