

First-World Comforts in Cebu, the Philippines... “Queen City of the South”

By Kirsten Raccuia

“I’m living the life of a millionaire, even though I’m not earning a lot,” says British expat Johnny of his fantastic new life in the Philippine city of Cebu. “I have the freedom to do everything I want to, because life is so much cheaper here.”

And he’s not alone. Johnny is just one of many expats, a growing number of them from the U.S., to find an ideal retirement in Cebu. This modern city boasts a First-World lifestyle at Asian prices—expats live comfortably here for \$2,500 a month, all told, and often for much, much less. If I were to call any Philippine city home, this would be it.

Located on Cebu Island, at the heart of the archipelago, the city of Cebu has a population of around 860,000 people. (Around 2.5 million live in the wider metropolitan area.) It is the second-largest city in the Philippines and also the oldest, having been founded during the Spanish-colonial period. The Spanish left a legacy of baroque colonial architecture (such as the spectacular Cebu Metropolitan Cathedral) and a wealth of other historical artifacts (forts, cannons, and other landmarks), making Cebu a great spot for history buffs.

But if the past isn’t your thing, Cebu’s present offers plenty to keep you occupied. Known as the “Queen City of the South,” Cebu is one of the Philippines’ most modern cities. It has the

Cebu’s Affordable Healthcare

There are a number of hospitals to choose from, including Veterans Association (VA) hospitals, but not all are up to expat standards. Chong Hua Hospital is the one that expats mention most. “It’s the nicest hospital with the highest standards. You can even bring your doctor from a different hospital to Chong Hua to perform surgery, keeping the prices even lower,” says Alan Walker, a 51-year-old U.S. expat. Alan got an extremely bad case of the measles and spent 17 days in the hospital, including 10 in intensive care, and the bill came to less than \$8,000. In the U.S., one night in an intensive care unit can cost up to \$10,000. A full-time, live-in nurse in Cebu will cost you only \$115 to \$150 per month.

Even medicine is less expensive in Cebu; a course of antibiotics is about \$11. If you need good dental care, braces will run you between \$900 and \$1,100, all in. And a cleaning costs about \$25 to \$50, depending on the dentist. Health insurance is not a must, but there are various ways to obtain it once you are here. PhilHealth is a government-subsidized option, but private alternatives exist, as well, through companies like Bupa and Blue Cross Blue Shield.



Cebu combines historic architecture—like the Cebu Cathedral—with modern conveniences and a highly affordable lifestyle.

shopping and entertainment options you would expect of a big city, with some fantastic nightlife to boot.

Living in Cebu as an expat is pretty comfortable, since you get all the creature comforts of home but with the flavor of an Asian city. There are movie theaters playing U.S. movies, golf courses that you can play on for \$9, beautiful beaches just 30 minutes away, and a wide variety of international restaurants to choose from.

As you arrive in Cebu, your first view is the profusion of glass and steel high-rises jutting into the blue sky as far as the eye can see. The streets are peppered with cool graffiti art, big fancy cars, malls, and restaurants. This could be any city in North America.

But next to the modern high-rises are little *barangays*, or villages, which look as though they haven’t changed since the Spanish were here. Laundry hangs from windows and kids run down alleyways, chasing each other and screaming happily.

Alongside the big, fancy SUVs and U.S. cars are scooters carrying chickens, jeepneys (those iconic Philippine vehicles that look like small school buses all painted in flashy colors, with names like Sparkling Star), multi-cabs (small flatbed trucks with seats), tricycles (motorcycles with sidecars), and, of course, people selling water and fruits to passers-by.

Cebu comes alive at night. It’s finally a little cooler (daytime temperatures can hit an average high of 98 F), and people are out and about everywhere...having picnics in the parks, out at the malls, and eating at the numerous international restaurants Cebu has to offer. It’s pretty routine to see kids sleeping at restaurants on a chair next to their parents, as the adults eat and drink with their friends and family.

My husband and I were actually looking for a local restaurant when we happened upon Cyma, a cheerful-looking Greek place in the Ayala Mall (Cymarestaurants.com). A waiter was standing outside the restaurant and told us confidently that, if we weren't happy with the food, his coworker would pay for the entire meal; with that kind of salesmanship we had to give it a try. We enjoyed homemade anchovies that were large, salty, and crispy. The taramasalata, a caviar spread, was creamy and subtly flavored. We also ordered a lamb gyros plate and were pleasantly surprised by the quality and flavor of the meat. The total cost was only \$14.

Just outside central Cebu, in a trendy *barrio* (neighborhood) called Banilad, we ate exquisite French food at Tymad Bistro (Tymadbistro.com). The chef-owner Philippe Estienne cooks straight from his French heart, and you can taste it with each bite. Our tarragon chicken was simmered in white wine and unbelievably tender. The pork loin with peppercorn sauce flambéed in brandy was also divine, and both were served with a side of potatoes and ratatouille for \$18.

Or if you prefer, hop over to The Emerald Isle Irish Bar, a great little neighborhood expat hangout ([Facebook.com/emeraldislecebu](https://www.facebook.com/emeraldislecebu)). On Sundays here they play a game of short mat bowls that is similar to bocce ball but with an oval ball and on a shorter mat. Everyone is welcome to join in the game or just stand by and cheer the teams on. We went there and instantly felt at home.

If you feel like shopping, the Ayala Center Mall (Ayalamallcebu.com) is large, clean, and modern, with every type of store you can think of, including a Starbucks. If you need a little Americana, a TGI Fridays is there to quench your thirst after a hard day of bargain hunting. The outside terraces overlooking the courtyard are filled with dozens of restaurants from local and cheap to high-end and ritzy. Or, if you want to take in the sunset, head over to Tops Lookout with a picnic and enjoy soaring views of the entire city. On a very clear day, you can even see some of the neighboring islands.

Often expats don't cook dinner at all and would rather go out to one of Cebu's plethora of international restaurants. However, these can get expensive. At a high-end restaurant, a meal with wine

can add up to at least \$25 a person pretty quickly. If you go out for local food, even at the most famous *lechón* restaurant, Zubuchon (Zubuchon.com), a meal will only run you about \$7 per person, and that's with a beer. You can't eat *lechón* without a local San Miguel beer (not to be confused with the Spanish beer of the same name). It's like brushing your teeth without toothpaste; you just don't do it.

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Lechón is a whole roasted pig that is cooked slowly for hours over charcoal and basted with coconut water so the skin gets extra crispy. It is sold on almost every street corner or grocery in Cebu, but Zubuchon is the most popular place among locals, expats, and experts alike. Celebrity chef Anthony Bourdain even went there and said it was "the best pig ever." We agreed—so much so that we ate it again the next day. The restaurant has five locations, so no matter where you are in Cebu, you won't be far from the best *lechón* you'll ever eat! ■

RENT FOR AS LITTLE AS \$120... AND OTHER LOW COSTS

The biggest living expense in Cebu is rent. There is an overload of rental units all around town, so it's best to just get there and start looking. Sometimes the best way to find a place isn't through a real estate agent, but through word of mouth. Rent can be as little as \$120 if you are in Liloan, which is about 10 miles from the city, and up to \$2,000 if you want to live directly in downtown Cebu.

Johnny, an expat who has been here for two years, lives in the heart of the city, in a large studio that costs about \$675. It's a full-amenity building, with a gym and a spa, so you won't feel like you are missing anything from home.

There are townhouses in Banilad, about three miles from town, which also rent for \$675. So it really depends on what you want. Most rentals come furnished, so you can just move right in and start your new life. The good news is that cleaning your new pad won't take a chunk out of your wallet. A cleaning lady is \$5 to \$7 a day, and if you want a live-in, that only costs \$45 to \$65 a month.

If you decide to buy, the only option is a condo: Foreigners aren't allowed to buy land here unless you marry a Filipino. I met many U.S. expats who have done just that. "If you find a place that you want to rehab, prepare yourself for a long haul. Labor is cheap, but the quality often isn't as good as you'd get back in the States," says Andy Robinson, 62, a U.S. expat.

If you want to live outside the city, don't fret; public transportation, especially tricycles, jeepneys, and buses, is super cheap, at about 18 cents to 70 cents per person. The tricycles are great for shorter distances. The jeepneys travel far and wide like buses, but they aren't air conditioned. If you feel like riding in style in your own taxi, they are metered but are also ridiculously inexpensive. The most I paid for a taxi was \$7, and that was to the airport, in midday traffic, and took about 35 minutes.

If you get a car, obtaining a Philippine driver's license is relatively easy, as long as you have a current license that is written in English. If it is in any other language, it must be officially translated at your consulate or embassy. Then you have to take a drug test and get a physical. Once you have passed them both, you get a license valid for three years, costing about \$23. That's right; no driving or written test required, and it only takes a few hours to get it all done. While I was there, gas was only \$1.56 per gallon.

Electricity bills, if you don't use air conditioning a lot, can be around \$50 a month. The internet, depending on your usage and needs, can be a bit less, at around \$30 a month. Certainly it's less expensive than the U.S., but compared to life overall in Cebu, it's pricey.

Groceries and food can be cheap, especially if you eat local food. A smart way to save money is to join the Philippines' version of Costco, called S&R. It costs \$15 a year to join, and it is worth it. It has everything, from fresh fruits and vegetables to sheets and camping equipment