



LIVING · MONTHLY BUDGET

Cost of living in Bali: a monthly budget for a single person, a couple and a family

September 25, 2026 · 10 min read · **Areas**

Rent swings more than every other line in a Bali budget combined, so we price it separately. Everything else comes from published tariffs, school fee sheets, Bank Indonesia's price monitoring and our own rental sample.

Read online: <https://riserealbali.com/guides/cost-of-living-in-bali/>

IN SHORT

Rent aside, one person lives in Bali on about Rp 5.2 million a month, a couple on Rp 11.8 million and a family with a child in international school on Rp 31.8 million, by our September 2026 count. Rent adds Rp 6.8 million for a Denpasar apartment to Rp 36 million for a Canggu villa.

Rp 5.2 mn

a month for one person,
rent aside

Rp 31.8 mn

a family with a child in
international school

+24%

the same grocery basket at a
supermarket

3.45%

Bali inflation, August 2026

IN THIS REPORT

01 Three budgets, rent kept separate

02 Rent: the line that moves the whole budget

03 Food: warung, café, restaurant

04 Groceries: where the market wins and where it doesn't

05 Electricity, water and gas

06 Getting around

07

Health insurance and doctors

08

International schools

09

Household help

10

A three-month stay for two

11

Prices are rising

12

What this means for buyers

13

FAQ

14

How we know this

Three budgets, rent kept separate

The single person rents a scooter and eats at warungs. The couple cooks at home and eats out a few times a week, with a part-time cleaner. The family adds a housekeeper, a second helmet and school fees, and tuition outweighs everything else.

A couple spends about twice what one person does, not three times. A family with a child in school spends six times as much, and more than half of that is tuition. Add housing from the next section, then check it against a real week on the island.

Monthly budget without rent, rupiah, September 2026

LINE	ONE PERSON	COUPLE	FAMILY, ONE CHILD
Groceries and eating out	2,700,000	5,200,000	7,500,000
Transport: scooter, fuel, taxis	1,650,000	3,300,000	3,300,000
Phone and home internet	265,000	555,000	555,000
Electricity, water, gas	217,000	478,000	559,000
State health insurance (BPJS)	150,000	300,000	450,000
Visa, spread by month	250,000	500,000	750,000
Household help	—	1,500,000	2,500,000
School and levies	—	—	16,208,000
Total	5,232,000	11,833,000	31,822,000

Source: Rise Real Bali calculation from PLN, Badung water and Pertamina tariffs, school fee sheets, BPJS rates and market prices, September 2026

Rent: the line that moves the whole budget

Bali has no official statistics on long-term rent, so we collected 480 listings in September 2026. A small apartment in Denpasar asks a median Rp 6.8 million a month, while a two-bedroom villa in

Canggu asks Rp 36 million. Uluwatu runs far higher. Two villas on the same street can differ more than two areas do.

Two habits cut the bill. Signing for a year saved 22% against month-to-month pricing in the same sample, and landlords with an empty January negotiate more readily than they do in July. Expect to pay the term up front plus a deposit of one or two months. Our rent or buy guide lists median rents area by area.

Source: Rise Real Bali long-term rental sample, 480 listings, September 7, 2026

03 / 11

Food: warung, café, restaurant

Nasi goreng at a warung costs Rp 20,000–40,000, and a full lunch with a drink rarely passes Rp 60,000. A main course at a Western-style café runs Rp 60,000–120,000, and a flat white Rp 45,000–65,000. In a Canggu or Seminyak restaurant, mains start around Rp 150,000 and go well past Rp 300,000.

Read the menu with the bill in mind. Restaurants add a 10% local tax on food and drink, called PBJT, and many add a 5–10% service charge. At a "plus-plus" place that's 15–20% on top of the listed price.

Eating out in Bali, 2026

WHAT	PRICE
Nasi goreng, warung	Rp 20,000–40,000
Nasi campur, warung	Rp 25,000–50,000
Main course, Western - style café	Rp 60,000–120,000
Main course, Canggu restaurant	Rp 150,000–350,000
Flat white	Rp 45,000–65,000
Local beer, supermarket, 320 ml	Rp 22,500

Source: unfoldbali.com, June 17, 2026; tamandukuh.com, September 5, 2026; Law 1/2022 and Badung Regional Regulation 7/2023 on PBJT; Bintang Supermarket, September 12, 2026

04 / 11

Groceries: where the market wins and where it doesn't

Bank Indonesia publishes daily prices for traditional markets and modern stores side by side, which lets you compare like for like. We built one weekly basket for two and priced it both ways on September 22, 2026. The market came to Rp 330,740 and the supermarket to Rp 410,165, a gap of 24%.

The gap isn't even. Chicken and beef cost 30% more in a store, shallots 69% more and garlic 51% more. Rice differs by only 3%, since state intervention holds its price. Packaged sugar and cooking oil are slightly cheaper in the supermarket, and imported goods almost always are.

Price per kilo, Bali, September 22, 2026

ITEM	MARKET	STORE	GAP
Rice, medium grade	Rp 15,750	Rp 16,300	+3%
Chicken	Rp 44,450	Rp 57,750	+30%
Eggs	Rp 29,150	Rp 35,350	+21%
Beef, first grade	Rp 143,000	Rp 186,400	+30%
Shallots	Rp 29,000	Rp 48,900	+69%
Garlic	Rp 31,550	Rp 47,600	+51%

Nobody drinks tap water here. Households buy 19-liter gallons, about Rp 19,000 for a refill. Two adults get through two a week, around Rp 163,000 a month.

Source: PIHPS, Bank Indonesia, Bali province, September 22, 2026; gap and basket are our calculation; Danone-AQUA gallon price, September 2026

05 / 11

Electricity, water and gas

Utilities are regulated and priced from published tariffs. Electricity is the one that surprises people. A villa with a pool and air conditioning sits on a 3,500 VA connection or higher, billed at Rp 1,699.53 per kWh by the state utility PLN. At 1,000 kWh a month that's about Rp 1.7 million, and bills of Rp 2–4 million are common.

Water is cheap. Badung's household tariff starts at Rp 4,749 per cubic meter plus a Rp 13,000 monthly charge. Rubbish goes to the banjar, the village council, for Rp 30,000–50,000 a month. An apartment on a 1,300 VA connection pays Rp 1,444.70 per kWh and spends far less in total.

Source: PLN tariff schedule, third quarter of 2026; Perumda Tirta Mangutama 2026 water tariff; banjar fees from local sources, 2026

06 / 11

Getting around

A scooter covers most daily life. Monthly rental starts around Rp 650,000–800,000 for a Honda Beat or Scoopy and reaches Rp 1.7 million for a newer Vario or Fazzio. A new Vario 125 costs about

Rp 21.2 million at a Denpasar dealer, so if you're staying past a year, buying beats renting. Peralite fuel costs Rp 10,000 a liter, and 15 liters a month covers most local riding.

Budget for the license too. Visitors may ride with an International Driving Permit endorsed for motorcycles. A resident needs an Indonesian SIM C, issued against a KITAS, and riding unlicensed can void your insurance after a crash. Families usually add a car with a driver for school runs and rainy days.

Source: Oto.com dealer prices, Denpasar, September 2026; Bali Bike House rental prices; Pertamina, September 1, 2026; Law 22/2009 on road traffic

07 / 11

Health insurance and doctors

The state insurer, BPJS Kesehatan, charges Rp 150,000 a month for first class in 2026. Foreigners who work here for six months or more must join, and other KITAS holders should check whether they can. It covers treatment inside the Indonesian system. It doesn't cover evacuation, care abroad or most private clinics, which is where many foreigners go.

Private care is priced visit by visit. A consultation runs about Rp 600,000–1.5 million, a doctor's house call about Rp 550,000, and a birth Rp 15–30 million at a mid-range clinic. International health insurers quote from your age and history, so get a quote before you move rather than after.

Source: Perpres 59/2024 on BPJS contributions; private clinic price lists in Bali, 2025–2026

08 / 11

International schools

For families, school fees decide the budget more than food or transport do. They're also the most predictable line, because schools publish them a year ahead. At Green School the last two grades cost Rp 319 million a year in 2025–26, plus a Rp 40 million admission fee.

Annual tuition, international schools in Bali, Rp million

SCHOOL	RANGE	ON TOP
Green School Bali, grades 9–10	295.6	Admission fee 40.0, yearly levy 8.5
Green School Bali, grades 11–12	319.0	Admission fee 40.0
Canggu Community School, early years	117.0	One-off fees of 20–30%
Canggu Community School, IB Diploma	272.0	One-off fees of 20–30%

Source: Green School Bali official fee sheet, school year 2025–26; Canggu Community School 2026–27 fees as published by school-fee aggregators

Household help

A full-time housekeeper earns Rp 3.5–4.5 million a month. The legal minimum wage in Badung, where most villas sit, is Rp 3,791,003 for 2026. On top of wages you owe a THR holiday bonus of one month's pay once a year and, if you register the worker, 10–12% in social security contributions.

So a housekeeper on Rp 4 million costs about Rp 57.3 million a year, not Rp 48 million. For a small home, hourly cleaning at Rp 85,000–150,000 per person often works out cheaper. Our villa running costs guide prices a full villa staff.

Source: Governor of Bali decree 1021/03-M/HK/2025 on regency minimum wages; Permenaker 6/2016 on THR; BPJS Ketenagakerjaan rates; Bali Villa Hub and Solar Property Bali, 2026

A three-month stay for two

A winter away from home is the most common first trial. A visa on arrival tops out at 60 days, so a 90-day stay needs the multiple-entry D1 visa at Rp 3,000,000 a year per person. In Canggu or Seminyak, a two-bedroom villa with a pool goes for Rp 20–35 million on a monthly contract.

Our estimate for two people over three months comes to about Rp 129 million without flights: Rp 75 million of rent, Rp 31.9 million of food, Rp 6 million of visas, Rp 5.7 million of utilities, Rp 5.3 million of insurance and Rp 5.1 million for two scooters and fuel. Keep the deposit of Rp 25–50 million outside that figure. You get it back when you leave.

Source: PP 45/2024 on visa fees; WonderfulBaliVillas monthly rates, September 2026; our calculation

Prices are rising

Bali's annual inflation was 3.45% in August 2026, and food led it with 3.70%, Statistics Indonesia's Bali office reported. Cooking oil rose 9.10% and chicken 7.42% over the year. A budget written a year ago is already low.

If you're buying rather than renting, running costs matter as much as the price. Send us the area and the way you'll live, and we'll add the ownership costs for homes from the catalog alongside this budget.

Source: BPS Bali, August 2026 inflation release, September 2, 2026

What this means for buyers

- 01 Rent aside, one person spends about Rp 5.2 million a month, a couple Rp 11.8 million.
 - 02 A family with a child in international school spends about Rp 31.8 million, over half of it on tuition.
 - 03 Rent runs from about Rp 6.8 million for a Denpasar apartment to Rp 36 million for a Canggu villa.
 - 04 The same grocery basket costs 24% more at a supermarket, mostly on meat and spices.
 - 05 A pool villa's electricity bill runs Rp 2–4 million a month.
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FAQ

How much does it cost to live in Bali per month?

Without rent, about Rp 5.2 million for one person, Rp 11.8 million for a couple and Rp 31.8 million for a family with a child in international school. Rent adds Rp 6.8 million for a Denpasar apartment up to Rp 36 million for a two-bedroom villa in Canggu.

Can you live in Bali on Rp 15 million a month?

One person can, renting an apartment in Denpasar or Sanur, riding a scooter and eating at warungs. In Canggu or Umalas it won't stretch that far, because villa rents there start well above Rp 20 million.

How much is rent in Bali?

Median asking rents in our September 2026 sample ran from Rp 6.8 million a month for a Denpasar apartment to Rp 36 million for a two-bedroom villa in Canggu. Annual contracts came in 22% cheaper than monthly ones.

How much is health insurance in Bali?

State insurance, BPJS Kesehatan, costs Rp 150,000 a month in first class, and foreigners working here six months or more must join. It doesn't cover private clinics or evacuation, so most foreigners add an international policy priced on their age and history.

How much do international schools in Bali cost?

Annual tuition runs from about Rp 117 million for early years at Canggu Community School to Rp 319 million for the last two grades at Green School in 2025–26, before admission fees and yearly levies.

How we know this

Rent medians are from 480 long-term listings we gathered on September 7, 2026, and they're asking prices, not closed deals. Electricity, water and fuel follow published PLN, Badung and Pertamina tariffs. School fees come from the schools' fee sheets, and grocery prices from Bank Indonesia's PIHPS monitoring for September 22, 2026. Restaurant prices, scooter rental, clinic fees and household wages are market ranges from the sources named, not measured statistics. The household budgets and the three-month estimate are our own sums of these lines.

- Rise Real Bali long-term rental sample, 480 listings, September 7, 2026
- PIHPS, Bank Indonesia, traditional market and modern store prices, Bali, September 22, 2026
- PLN tariff schedule, third quarter of 2026; Perumda Tirta Mangutama 2026 water tariff; Pertamina fuel prices, September 1, 2026
- Green School Bali fee sheet 2025–26; Canggu Community School fees 2026–27 via school-fee aggregators
- Perpres 59/2024 on BPJS Kesehatan contributions
- Governor of Bali decree 1021/03-M/HK/2025 on 2026 regency minimum wages
- BPS Bali, inflation for August 2026, released September 2, 2026
- unfoldbali.com and tamandukuh.com restaurant price surveys, 2026

By Dmitrii Rogov, Rise Real Bali.

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