

LIVING COST ATLAS

RELOCATION INTELLIGENCE SERIES · 2026

The Complete Cost of Living & Relocation Guide

BALI, INDONESIA

2026 EDITION

Data-Driven Insights for Remote Workers, Expats & Global Professionals

Prepared by **Living Cost Atlas** | Relocation Intelligence Report | 2026

LCA

01. Executive Summary

Bali has emerged as a compelling relocation destination for remote workers, digital nomads, and international professionals. As of 2026, this report by Living Cost Atlas provides a rigorous, data-driven assessment of the city's cost landscape, livability metrics, and relocation risk profile.

“Bali in 2026 is the most mature nomad destination in Asia and increasingly a victim of that maturity.”

Estimated Monthly Living Costs

Resident Profile	Monthly Estimate (IDR)	Lifestyle Descriptor
Budget Nomad	Rp626 – Rp930	Shared housing, local transport, home cooking
Standard Remote Professional	Rp1,254 – Rp1,770	Private 1BR, coworking, regular dining out
Premium Lifestyle Expat	Rp2,898 – Rp4,307+	Prime district, premium services, schooling

Costs include rent, utilities, food, transport and discretionary spending. International schooling, vehicle ownership and premium health cover are additional.

Key Strengths

Strength	Commentary
Nomad Community Density	Largest concentration of remote workers in Asia; deepest meetup/coliving/coworking mesh.
Tropical Climate	Year-round 25-32C; no winter wardrobe required.
Second-Home / DNV Visa	Genuine 5-10 year legal long-stay pathway with foreign-income tax exemption.
Cost of Living (outside Canggu)	Ubud, Sanur, Amed deliver strong value vs any Western peer.
Wellness Infrastructure	World-class yoga, surf, and wellness offering -- unmatched at this price point.
Villa Housing Culture	Private villa with pool at USD 800-1,800/month (Ubud/Sanur/Uluwatu) is genuinely not matched anywhere else at the price.
Coworking Depth	Dojo, Outpost, Tropical Nomad (Canggu), Hubud (Ubud), and 10+ smaller spaces -- community-focused, not just desks.
Short-Flight Escapes	Singapore (2.5h), KL (3h), Bangkok (4h), and domestic Indonesian islands for weekend rotation.

Key Risks

Risk Factor	Impact Summary
Visa Overstay / Enforcement	Indonesia has periodically tightened enforcement on visa misuse (B211 used for de-facto work). The new DNV (Second Home / E33G) is the safer long-stay path.
Traffic + Infrastructure Strain	Canggu-Seminyak rush hour can hit 90+ minutes for 10km. Scooter is default transport and the single largest safety/injury vector on the island.
Scooter Accidents	Scooter injuries are the #1 medical issue for visiting nomads. BPJS + a robust international policy (evacuation cover included) are non-negotiable.
Rainy Season (Nov-Mar)	Significant rainfall and humidity; some coworking/outdoor setups are limited. Not a deal-breaker but schedule accordingly.
Tourism Tax + Regulation Drift	Bali Tourism Tax (IDR 150k) introduced 2024; further restrictions on nomad-visible business (signage, illegal villas, moped licences) are likely in 2026-2027.
Healthcare Complexity	BIMC and Siloam cover routine care; anything complex (cancer, cardiac surgery) realistically means medical evacuation to Singapore or KL. International insurance with evac cover is essential.

LCA Index Score — Bali 2026



Dimension	Weight	Score	Contribution	Rationale
Affordability	30 %	8.5/10	2.55	Among the world's most affordable nomad bases; villa rentals 60–80% below SE Asian capitals.
Infrastructure	20 %	6.6/10	1.32	Coworking strong; banking and business services thinner than capital cities.
Safety	15 %	7.5/10	1.12	Low violent crime; petty theft and traffic accidents are the primary risks; volcanic and seismic exposure.
Quality of Life	20 %	6.6/10	1.32	Tropical lifestyle, beach + jungle, mature wellness scene; rainy season (Nov–Mar) tests the value.
Economic Stability	15 %	5.5/10	0.82	IDR moderately volatile; tourism-dependent local economy; political stability has improved 2020–2024.
COMPOSITE INDEX SCORE	100 %	—		STRONG BUY tier

Inside the Full Report

This 5-page preview shows the cover, executive summary, monthly budget scenarios, and key strengths for Bali. The complete 25-page relocation guide adds:

Quick Fact Sheet

Population, language, climate, sunshine, healthcare, salaries

5 Neighborhood Analyses

Rent ranges, character, strengths and limitations per district

Quality of Life

7 dimensions: safety, healthcare, walkability, climate, culture, air

Risk Factors

Top-6 risk vectors (HIGH / MODERATE / LOW) with mitigations

Final Verdict

Recommendations for nomads, families, founders, retirees

Detailed Cost Breakdown

Rent (studio to 3BR), utilities, internet, groceries, dining, transport

Work Infrastructure

8-point scorecard: internet, coworking, banking, visa, English, tax

City Comparison

vs 4 peer cities with side-by-side rent, food, totals

LCA Index Score

5-dimension composite with rationale, gauges, methodology

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