

SURVIVAL GUIDE FOR FIRST-TIME EXPATS IN BALI



Indonesia archipelago

INTRODUCTION

A common question I get from Indonesians, particularly those struggling to get by, is why. Why would I want to live in their country? I'm from rich, first-world America. They are from a poor, developing nation. What could be the attraction? It's a good question.

Making mistakes goes without saying. We all make them. Try to learn, then move on. Reversing course is not always so easy in a foreign country.

Having said that, it's hard to impossible to imagine what it's like to live in a country halfway around the world.

Today, you can Google just about everything. Consider all the positives and negatives you can find and make an assessment.

But there is nothing better than a reconnaissance mission. Visit first before you move.

People who come to Bali to conduct an illegal retreat, do research, make investments, or are invited as VIPs need not worry about the same unknowns a low-income expat faces.

I moved to Paradise in 2011, before there were Bali Facebook community pages, blogs, and vlogs—and before 20,000 Russian expats built a Little Moscow on the island.

All I had to go by were alluring photos of green, pristine rice fields, colorful Balinese dressed in their exotic ceremonial costumes, Wikipedia, and one old National Geographic documentary.

In addition, there was the Lonely Planet Guide and the Hollywood fictional memoir-romance story, "Eat, Pray, Love." I read Gilbert's book and, by coincidence, lived next door to where the author lived in Ubud, Bali, only to learn that most of her story was invented.

Ngurah Rai International Airport began operating as an international airport in 1969 and was substantially expanded and modernized in the decades that followed.

The Internet was already present in Indonesia in the 1990s; by the late 2000s, Internet use was expanding rapidly.

Several new theme parks and malls began to sprout up. The island zoomed from the 19th to the 21st century in about 25 years.

Low-grade tourism is changing the island, institutional unpredictability creates frustration, and the benefits of living in Bali no longer outweigh the trade-offs.

From that moment, Bali was changed forever.

What would become of Bali in the 21st century? It's anybody's guess, but the warning signs of overbuilding and pollution are alarming.

From all the places in the world, why Bali?

I relied on information from expats who had lived there for a long time.

I had never met the expats in person; our connection was that they were musicians and I was a professional agent. Before I left for Bali, they signed a representation agreement with me. I thought I was being pragmatic and organized.

Beyond the musicians' sketchy details, my research needed a serious fact check. I hadn't a clue about what Bali was like—a life in a country that was a different universe. A decision based on photos and words from strangers.

I was going there to live, not on an Instagram-influencer trip.

I was a late-50s Baby Boomer. A victim of the 2000s Great Recession, I was in the over-50, out-of-work club.

Having lost my job and been unemployed for over two years, I faced homelessness. Lacking other options, I sold my home for half of its original value to a young immigrant couple. They came to America for a better life—the same reason I was leaving it.

I was about to discover what it meant to be an immigrant, only in reverse. In an act of soup-line fear, I booked a one-way ticket to Bali, Indonesia.

WELCOME TO PARADISE

My next three years in Ubud, Bali.

In the first months, I suffered from an incurable problem with dysentery. After many attempts to seek help at the local clinic to no avail, I finally cured myself with an antibiotic.

I went through several mishaps with unscrupulous expat landlords, who made the hard-to-deal-with Balinese look like saints.

I dislocated both my big toes by slipping on the wet rock leading to my villa door.

In Bali, the New Year is called Nyepi. On that night, when it's forbidden to leave your premises, I inadvertently drank the local Bali moonshine, arak. After violently vomiting for hours, I passed out and lost my memory for 24 hours. I woke up in a third-world hospital not knowing my name. It was a problem paying the bill when you can't remember your credit-card PIN, let alone your name.

One truth was that the villa rentals were cheap. But the owners would never repair them, expat or Balinese alike.

I listed half my villa on the then-illegal Airbnb website and broke even on my cheap rent.

Everybody, it seemed, was in the illegal housing-rental game. If I had a dollar for every Life Coach and Yoga Instructor card pushed into my hand for a rental discount, I'd be rich.

My small friendship network wasn't from a lack of effort. The expats I met came from every corner of the planet and were tribal and into things that didn't interest me.

I spent a great deal of time alone. That's not to say anyone was wrong. If you can't transcend it, move on.

My two musician expat clients disappeared, and I learned they didn't have work visas. Contracts are worthless between foreigners on the island. Like the lawlessness of the American Wild West—or Pirates of the Caribbean—whatever is in writing isn't worth the paper it's printed on.

I also entrusted locals more than expats because, mostly, I knew where they were coming from. If you had a notarized contract with a Balinese person, you stood a chance it would be honored.

The area outside Ubud where I lived was going through a burglary wave, and I slept with a knife under my pillow.

I thought of building a small villa of my own. I gave a local the money to do it, and he ran off, leaving me with a semi-constructed building.

Many months and dollars later, I finished the villa. My first rental guest was raped and murdered by a bandit in it. Not only did the young schoolteacher lose her life, but I almost ended up in prison over the matter.

Even though I had nothing to do with her death, the landowners charged me USD 1,000 to cleanse my villa of evil spirits. The police wanted a whopping USD 21,000 fine. The reason was that neither my guest nor I reported her passport upon arrival.

During my years in Ubud, there were many good times too. I can't complain. My daughter visited, and I met a couple from my hometown who helped me edit my first book. We all had a good time.

But the bad parts never would have happened in my former home.

Not all visits or expatriations end in mistakes in Bali.

My mistakes are some I can write off as happenstance, but others I own. What happened is not to suggest that it will happen to you.

The takeaway is to prepare for the unexpected. Be flexible, adaptable, and patient, and learn the ropes. Without knowing the language, your chances of long-term survival are not good. You will need help.

Bali has succumbed to bad planning and regulation, which has led to pollution, overcrowding, horrible traffic, chaos, crime, and frustration. Another word for it would be "greed."

Parts of the island are better than others.

Areas of Bali's capital, Denpasar, featured an anything-goes lifestyle: prostitutes, penis trinkets, rowdy bars, drunk tourists, crime, and a lot of street hustle. But, to be fair, mixed in with the bad are nice shops, restaurants, festivals, and people of all races trying to earn a living and get along with each other.

The image of Bali as paradise remains tattooed in the minds of unknowing foreigners.

My friends think I've hit the big time living there! Every year, a new wave of expat dreamers splashes ashore, and many float away on a life raft.

The turnover is dizzying and makes it hard to care who anyone is.

Many expats have successful businesses in Bali. I am one to believe they started long ago, when everything was much less expensive and competitive.

Since the dawn of time, people have dreamed of paradise on Earth. Those places include Atlantis, Xanadu, Shangri-La, and, recently, Bali.

Take your selfie.

Public toilets, including some hospitals, lack soap and toilet paper. Packs of wild, rabid dogs abound, and restaurants lack inspection. Bali belly, dengue, and typhus are prevalent.

If those things don't get you, a python in your kitchen cupboard might. Or a drunken tourist on a motorbike. Or perhaps you'll drink an ethanol-spiked drink, get skin cancer, and end up

in a brawl over a surfing scuttle. On your first day, your phone and ATM card could be pickpocketed. Perhaps the landlord won't refund your deposit.

Nothing could have prepared me for this.

Once you get out of the city, you might find a spot where you feel like the only person on the planet.

Many locals are wonderful. If you open your mind to it, there's a lot to learn: Gamelan music, Balinese art, dance, temples, and Hinduism.

Make your good-memories album.

Chill out and take in a local jazz band. You can live with a straight romantic partner without a problem, but if you're gay, I suggest keeping it to yourself.

Unlike non-tourist areas on other islands, there's no limit on alcohol, and the sense of false freedom is so intoxicating it corrupts the mind. So much so that tourists can be found taking photos in the nude at sacred holy sites and getting deported for it.

A Balinese man saved my life, and if it wasn't for his help, I would have died.

A Balinese editor published my writing in a local magazine. Many other locals went out of their way for me in ways people from where I came from would never have done.

I was also fortunate to meet an Indonesian woman. Although she couldn't speak English, she moved in with me and saved me from prison.

What's left of the lost green jewel of Bali? Maybe it can best be seen from the balcony of a private five-star luxury hotel and a guided tour in your air-conditioned car.

The more adventurous can find parts of the old Bali and befriend a loyal local friend.

The old Bali is still there. You must dig harder to find it.

THE FACTS

Bali Education

Do you want to raise your children in Bali? I see that question a lot on social media. If you're seeking advice and opinions from strangers, look before you leap.

At the last count, in 2021, 20 schools offering foreign curricula were operating in Bali. Special-focus schools include Australia, France, International Cultural School, and the expensive, famous dream school—Green School. Look before you leap.

School is expensive! For a top-quality international school, you're up for \$15,000–\$20,000 for something that barely matches public-school options in Australia, which are close to free and

taxpayer-funded. There are options for \$5,000–\$8,000, but there are issues, like having to move down a class level or others that need careful checking.

Bali is part of Indonesia

The island is part of Indonesia. And although Bali has certain self-governance, it is under the thumb of Jakarta, the world's largest Muslim-majority country.

What does that mean? Like anywhere, there are national political issues and local issues to contend with, and some can affect you, so read their local media. You can learn a lot more by reading the Jakarta Post.

According to World Data, Indonesia is a developing nation. Twenty-five million Indonesians still live on less than US\$1 per day. Indonesia is now the sixth country of greatest wealth inequality in the world.

Indonesia has a very large gap between its wealthiest citizens and those living near or below the poverty line. Exact comparisons change with the year and methodology.

Life expectancy has risen substantially over the decades, although it varies by sex and region.

With that in mind, consider extreme poverty as your neighbor. And any time the haves walk beside the have-nots, desperation can lead to trouble. Not only in Indonesia, but anywhere.

Indonesia is the world's fourth most populous nation. The world's 10th-largest economy. An emerging middle-income country. Before the pandemic, Indonesia had made enormous gains in poverty reduction, cutting the poverty rate to more than half since 1999, to 9.8% in 2018. The Indonesian archipelago has 17,508 islands (3,181 mi.) from east to west, containing the most volcanoes of any country in the world. There are over 300 native languages. Six religions are official: Islam, Protestantism, Catholicism, Hinduism, Buddhism, and Confucianism.

Older editions of this guide used a 2017 population figure of about 264 million. That figure is now outdated, so I won't pretend otherwise.

Indonesia has one of the world's largest social-media audiences, including enormous Facebook and TikTok user bases.

Do not assume the Indonesian elite class does not care about the struggle of others. One Indonesian wealthy musician donated money to my daughter's liver-transplant fund.

TIPS

Foreigners don't have the same rights as Indonesian citizens, and your immigration status creates another layer of vulnerability. Remember that you're a guest in their country.

Keep your visa updated, and don't drive a motorbike into a swimming pool. Selling drugs will lead to standing in front of a firing squad.

Indonesian land law generally reserves Hak Milik, or freehold land ownership, to Indonesian citizens. Foreigners can hold other forms of property rights under specific conditions. In mixed marriages, property arrangements can also depend on a formal property-separation agreement. My own experience taught me not to assume that a prenup automatically gives a foreign spouse ownership of Indonesian land.

Be very careful about public comments concerning politicians, police, the military, religion, and other protected or sensitive subjects. Indonesian law places limits on expression, and foreigners can face immigration as well as criminal consequences.

Ready to pack your bags? Remember, "If you don't like it, leave"—local encouragement.

As a developing nation, there are long lines and traffic congestion everywhere.

Patience would be an understated quality an expat needs to survive.

I don't drink the tap water. Waste collection and disposal vary enormously by location, and informal burning or dumping still occurs in some areas.

The exception: a truck might pick up the rubbish and dump it somewhere in the jungle. The neighbor next door might burn their rubbish with no concern for where the smoke goes.

On the road, it's risky. Insurance coverage varies, and minor accidents may be settled informally on the spot. Serious accidents can become legal matters.

The wires loop above the street corners like dangling spaghetti noodles.

One city is as nondescript as the other. If the product is in demand, one street will sell the same item in triplicate.

There is regulation, but enforcement can be uneven and bureaucracy can be frustrating. If you marry an Indonesian Muslim woman under Islamic marriage law, the marriage is registered through the KUA and a marriage book is issued.

There are no refunds. All sales are final. Getting a repairman may take days.

Appreciate their pride and don't complain.

Want to stay for good? You can, but for a price. There is a path to citizenship, but those details are beyond this essay.

Health Care

Health care varies considerably by location and facility. As an expat who meets the requirements, you may be eligible for Indonesia's public health-insurance system, BPJS

Kesehatan. Private and international insurance can give you access to a wider range of facilities.

Doctors working within the BPJS system are paid under the national health-care system, and salaries vary substantially by specialty, facility, location, and employment status. If you have a serious illness, see a specialist if you can. Whether the specialist accepts BPJS or requires private payment depends on the facility and the service.

Indonesians who can afford it go to Singapore and Kuala Lumpur for their health-care needs.

Indonesian law includes civil and criminal provisions concerning defamation and insult, so be careful about what you say and to whom you say it. Medical liability and malpractice are more complicated than simply saying there is "no liability."

I was misdiagnosed twice for skin cancer. The doctor/university professor recommended that a plastic surgeon fix it. A dermatologist didn't know what it was and didn't own a microscope.

The dentist took several trips, but they finally got it right. A crown cost me USD 75. In America, it would have been over \$1,000.

I hope whatever is wrong with you, they have the experience and technology to handle it. If you call an ambulance, it will take an hour or longer to arrive. Sometimes, the ambulance service can ask for a video in advance. Depending on the time of day and where you are, before they arrive and then during the journey to the hospital, traffic tries to yield to emergency vehicles. Sometimes it can't. There is no place to go.

Dealing with the Government

The bureaucracy: anything involving dealing with government agencies—visas, permits, licenses, business registrations, school enrollments—can be difficult and often takes time, patience, and many unnecessary steps in a process. If you don't know what a developing country means, the health care doesn't teach you, the government will.

GREATER INDONESIA

After three years in Ubud, Bali, I moved to Yogyakarta, aka Kota Seniman (the city of artists). Yogyakarta, in central Java, is a place with over 3,000 artists. Three hundred thousand university students call it home. Jogja, for short, is considered the heart of Indonesian culture.

Besides the horrible traffic, Jogja is everything Bali is not. It's quiet and low-key, and the locals are halus (soft) in manner. The hustle and bustle of the obnoxious, selfie tribes that litter many of Bali's beaches and bars are gone.

Jogya, the city, is an urban experience filled with art galleries and artists to go with them. I befriended many. The housing was cheaper than in Bali. I liked the vibe, and walking for much of my needs was a bonus.

Living on a remote Bali rice field had its meditative moments, but it grew tiring.

If not for the few women wearing hijabs, I noticed no difference between the Balinese Hindu and Jogya's majority Muslim population. If there had been underlying bad feelings between the two religious groups in the past, tolerance replaced them.

My list of Indonesian friends grew into the hundreds, and I felt more connected. I met many artists, celebrities, and business tycoons. I visited every temple, theatrical, musical, and beach the area offered.

I was also making regular trips to the urban jungle of Jakarta, hanging out with Indonesian music celebrities.

Two years passed, and I felt I had accomplished a lot in Jogya, but I saw the end of the Jalan. My wife was tired of being in tow of my wandering and wanted a home. The compass pointed to her hometown in Pandaan, East Jawa Timur.

Pandaan is a small town nestled between two mountain ranges. It's a small town that employed many locals in foreigner-owned shoe factories. What I would describe as "sweatshop" shoes are built for a dollar and sold for hundreds of dollars abroad.

About two hours to the south is the largest active volcano in Indonesia, Mt. Bromo. The city of Malang, and Batu, and to the north, about two hours away, is Indonesia's second-largest city, Surabaya.

Another two hours to the east lies the ocean—and the heart of Javanese magic, the Dukun Santet in Probolinggo.

Outside the town, the mountains are pristine and feature quaint villages. Next to poverty are two professional 18-hole golf courses, resorts with horses, and many hotels. About 10 minutes from my wife's village is the mountain tourist resort area called Tretes.

My village, or kampung, is called Plintahan. It consists of 1,000 friendly locals. Poor, but resilient and generally happy and kindhearted. The average income for most Plintahan villagers is about USD 3 per day.

Besides gifts from neighbors and the Mosque, there are no social-means programs, so you are on your own to survive. The family relies on each other. Jobs are scarce.

My wife's Uncle Mito is 120 years old, and the rest of her family lives in small houses next to each other.

Helped by neighbors, my wife built a nice, townhouse-sized home on family property for about USD 20,000. In Los Angeles, CA, I figured the same would cost about two million dollars.

The Plintahan community news was announced by loudspeakers from the local Mosque. Guns are illegal.

There are rarely arguments between neighbors. Each family contributes to a community chest to cover the expenses of two all-night guards, trash pickup, and funerals. To get by, many borrow money from the community chest, their employer, and a credit company. They're all in debt. I am also one of the only people who can afford an Internet connection and air conditioning.

I am the first white person to live in Plintahan. The locals referred to me, in humor, as "bule kampung" (white villager). As such, the notoriety has made me a local celebrity. I have participated in many weddings and funerals.

They're honored that a foreigner wants to be part of their community. I felt marooned in this world far from my Minnesota former home. I had no like-minded community. The reason, mostly, is language. Not knowing the language will alienate you. To test my theory, try and live with a spouse who can't speak English!

Indonesians are basically polite, but it's more of an auto-response, similar to how the Japanese bow.

Being polite to foreigners is an ancient traditional courtesy, but that doesn't mean they're your new best friend. Making a lasting friendship with an Indonesian takes time and is often earned. Indonesians in general are shy and sensitive.

In America, we can cold-call or contact people we don't know and try to connect. It's called networking. In Indonesia, you need to meet in person and build a relationship. Something involving money to their benefit always helps. Better yet, if you're perceived to be some kind of celebrity.

Where I am, there are no libraries. Except for schoolbooks, many do not read. I had my book "Guitarlo" translated into Indonesian. To my delight, a few Indonesians from other parts of the country liked it.

The indigenous music of dangdut blasts from the speakers of many Indonesian homes, weddings, and celebrations. If you can sing or play guitar, learning a dangdut song can help make you popular.

Indonesians love humor!

Marriage

Do you want more than one wife? Indonesian law permits polygamous marriages only under specific legal conditions and with court authorization. It isn't simply a matter of declaring yourself Muslim or getting your first wife's blessing. Religious and civil requirements also apply.

After you compile all the paperwork, don't worry—it's easy :). Or at least that's what it looks like from the outside.

Cost of Living

How much does it cost to live in Java, Indonesia?

My lifestyle revolves around my retirement pension, USD 2,050 per month. You can Google the current exchange rate. With that amount of money, I can afford the items listed below, and budgets vary according to lifestyle and change.

Item	Rupiah	USD	Period
Internet + TV	570,000	\$41	month
Village	100,000	\$7.32	month
Listrik	1,350,000	\$100	month
Aqua	80,000	\$6	month
Gas	75,000	\$6	month
Bintang (beer)	400,000	\$25	10 bottles
Makan (food)	5,000,000	\$365	
Total	7,835,300.76	\$550	

Medications vary.

Bali is more expensive.

A health disaster without insurance could wipe you out.

My historical costs for a spousal KITAP and retirement/work-related visas are included here as examples from the period when I obtained them. Immigration fees, visa categories, validity periods, and eligibility have changed, so check current Indonesian immigration sources for the latest prices and conditions.

By common Indonesian financial standards, I am upper middle class. In America, I was visiting the local community food shelf on a regular basis.

I hope you have more money than me! Note: my villa in Pandaan is now paid off. My total monthly estimated Indonesian living expense is, on average, USD 550.



The view from my second-story terrace in Pandaan, East Java

My villa in 2015 cost USD 20,000 to build, and that included the land. It's two levels with a large terrace, living room, kitchen, bathroom, and bedroom. It's similar to an American townhouse in Los Angeles, and that would cost upwards of \$2 million. Since 2015, it has more than tripled in value.

Other perks?

I can get a 90-minute full-body massage in my house for less than USD 5. A great haircut for less than 50 cents. Almost anything is repairable, and for cheap.

Local restaurants are also inexpensive. My motor scooter, aka "rice rocket," costs USD 1,200 new, uses one tank of petrol per month, and has lasted me for 12 years. A train, bus, taxi, pacek (bike cart), or plane for domestic transportation are low-cost. A beautiful resort swimming pool rents for USD 2.50 for the day.

Can't break your Western diet? The food prices will set you back because it's imported.

Plus, the variety of foods in markets (depending on where you are) is limited. What do the locals eat with an income of USD 75 per month? Tofu, tempeh, egg, chicken, ikan asin (cheap fish), gado-gado, sayur sop, pezel, nasi goreng, and rice. Plus, add chili sauce! BTW—rice costs 4x more per kilo in Bali.

Alcohol

A bottle of imported wine will cost USD 27+++. The Bali wine isn't bad, and it costs USD 20 for a 2-liter box. The local beer, Bintang, depending on whether it's a large bottle, varies around USD 1.75. Imported booze will set you back a lot.

Prescriptions

It would be helpful if you could enter a search on an Indonesian pharmacy website like Kamia Pharma.com and see if your medication is available and the dose. Often the dose is different, and your medication is not available and/or has a different name.

What is not cheaper?

Other items like smartphones, computers, TVs, and other electronic gadgets cost the same as in America. Automobiles cost the same as in first-world economies too. Across the board, not everything in Indonesia is less expensive. Housing, labor, motor scooters, food, and locally made goods are a definite yes.

Other considerations—the expat factor

Familial and friend dislocation

Accepting the fact that not everyone where you came from will approve or care how you live. Names like "runaway" and attitudes that what you're doing is irresponsible, bad, or selfish. Much of this noise is jealousy- and ignorance-based.

Ignore it.

So many have had dreams that will never come to fruition. When they see the few who have, they look for negativity.

Living near a Mosque

Consider that Indonesia is the largest Muslim population on Earth. If you have an issue with that, better decide to live elsewhere. Except for Bali, there is a Mosque everywhere. Five times per day, the Mosque broadcasts prayers that can be heard from afar, so whatever you do,

Don't complain.

To complain is considered blasphemy, and you can go to jail for it or worse. If you listen to some of the prayer singers, they are both talented and wonderful to listen to. The din of many praying amplified is moving. This is a fine example of the power and importance of religion in Indonesia.

Change

Indonesia is an ongoing, ever-evolving nation, with laws and rules often changing. There is a lot of misinformation online and on non-updated government websites. Tourist photos, influencer videos, and travel channels can deceive. Opinions vary. When you're on the outside looking in, it's hard to figure it out. When you're on the inside looking out, it's still hard to convey.

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Poverty

Indonesia may be a middle-income country on paper, but poverty is still very real, and sometimes impossible to ignore. Poverty is agonizing, and even with the thickest skin, the pain will sink into your heart. If you are insensitive to the lives of people who have far less than you, you should choose a different home.

Adjustment disorder

Adjusting to an alien culture takes time. Learn to go with the flow or talk to Tom Hanks' existential companion—"Wilbur," the painted soccer ball in the movie *Cast Away*.

I ain't got nobody I can depend on. It's not just a song by Santana.

Self-reliance is a big part of living abroad. It is also a cultural trait of being Indonesian. Even if supported by many, we are all alone in the world. This can become magnified in a foreign country where language and cultural differences are extreme.

Conclusion

No matter where you try and live, the grass may always appear to be greener. Your new life abroad will come down to what you can tolerate: letting go of modern conveniences, ease of access, and adaptability, to name a few.

The trials and tribulations of a new set of cultural mores and language. Entitlements, and the fact that you are now the stranger.

Living abroad will test you to the breaking point. If you survive, you'll remain; if not, you'll pull your hair and scream. It's difficult to live in a place where English is not well known and laws are draconian. The reality you are familiar with is turned upside down.

To survive and find happiness abroad, you must give up some of your beliefs, mores, and way of life. A part of you must let go as you deal with things you do not agree with but must tolerate.

This is difficult to do.

It takes a strong will to change. A part of you will be gone. Few can deal with that.

The expat experience has rewards, but it's not for everyone. And remember: appreciate Indonesian pride and don't complain.

Sampai jumpa (see you soon)

Other resources

A Brief History of Bali, A Geek in Indonesia, Journey Through Indonesia, and A Brief History of Indonesia by Tim Hannigan. Island of the Dogs (documentary). Hotel K and Snowing in Bali by Kathryn Bonella. Excellent photography books are found at Afterhours Books.

For more in-depth reading on Indonesia, check out the books Julia's Jihad and Indonesia: The Improbable Nation.

I also recommend the YouTube videos by expat vloggers Sascha Stevenson and Londo Kampung.

There are many online resources too, from Facebook to Living in Indonesia and the Indonesian Expat publication.