

# The Pros and Cons of Retiring in the Philippines

By *emieval*

In the last few years or so, I have noticed more and more foreigners coming to my country and choosing to retire here. In fact, some of the programs of our current government are geared towards enticing our overseas workers *and* foreigners to retire permanently in the Philippines.

Retiring anywhere, even in your own country, is quite a commitment. If you've visited Philippines and liked this country then you know what life (in general) is like here. But, on the other hand, visiting the country and retiring in it are two separate things and may yield quite different experiences.

As with any experiences in life, retiring in a foreign country such as the Philippines has its advantages (pros) and disadvantages (cons). I'm not going to sugar-coat the matter and say that there are more pros and cons but I'll leave you to judge for yourself. So let's start and have a look at these pros and cons:

## **The Pros:**

### Low Cost of Living

Retiring and living in the Philippines is an inexpensive alternative than retiring in, let's say, the U. S. In the U. S., \$1,000 is well, still \$1,000, and it doesn't really take you too far. But here in the country, \$1,000 is like P48,000 and with a low cost of living, this peso amount is already a substantial one for a retiree. Of course, this means that the retiree will not really splurge on the luxuries in life but it is enough for all the comforts of retirement living.

### Availability of Outside Help

When I say outside help, I meant house helpers and drivers. They are available here in the country 24/7 and are not really *that* expensive (they can fit in your \$1,000 budget). Plus, if the retiree gets lucky and hires somebody who's really trustworthy, loyal and a gem, the retiree might find somebody who can really take care of him for the rest of his life. Having someone around who can help you out may be a luxury in other countries, but here, it is a way of life.

### Good Climate

In general, the weather here in the country, all-year round, is warm (may get hot during the summer). So if you're a retiree who loves to soak in the sun while lounging by the beach or in front of a swimming pool, then the Philippines is the country for you. Our weather here can be very kind to those who are already approaching their old age. On the other hand, if you want to go to a place where it is a little bit colder, you can always go up to Baguio City, our summer capital, or Tagaytay, another alternative to Baguio (and much nearer to the capital).

### The People

I may be biased (but I honestly don't think so) but I think we, Filipinos, are one of the friendliest and most hospitable in the world. We are citizens who love to smile and laugh about a lot of things (despite the many problems we encounter everyday) and we are always ready to welcome a foreigner in our midst. The Filipino community spirit is very much alive as well and you will never worry that nobody will look after you when you come here. Chances are, some Filipino families will adopt you (and your husband or wife) and see to your needs.

Communicating with us is also quite easy. We are a people who understand English and can speak the language. We also do not hesitate to teach a foreigner some **Tagalog** words that he or she can use every day. In fact, I have seen some foreigners here who have lived long enough to speak very good Tagalog (never mind the accent, they're really good). But if you don't want to learn the local language, that's fine, we'll do whatever we can to help you communicate well with the Filipino people.

### Delicious Food and Beautiful Scenic Spots

We Filipinos love to eat and most certainly, you will not find yourself going hungry here. Wherever you will go, you will surely find different local **foods** that are delicious and you can enjoy. Plus we have a lot of beautiful scenic spots all over our 7,000 plus islands. So, if you're the type to travel (and you have the means for it), you will never run out of beautiful places to go to in the Philippines.

### Different Culture

If you come from another country and culture and decide to live here, adjusting yourself to the culture here can be quite a chore. The pace of life here may also be slower than what you are used to. But then again, if you decide to live here, I reckon you already expect as much and are ready for it.

### Lack of Infrastructure

This depends on where you decide to live in the country. In the capital and the nearby cities and provinces, the infrastructure (the transportation, the roads, the public utilities, communication, internet connection, etc.) is already vastly improved and readily available to anyone. But in other parts of the country, you may find that this is not always the case. Sure we have cellular phone coverage in almost all corners of the country, but this, unfortunately, cannot be said for internet connections, the roads and the public utilities. Some areas are better than the others when it comes to infrastructure. Others are more backward in this sense. In deciding to live your retirement here, you have to research well the place where you are actually going to live.

### Health Care

When you are in your advanced years, you are very concerned about your health and your ability to stay healthy. Health care in the capital city of the Philippines is already at par with other countries in the world. Unfortunately, the same cannot be said in the other cities or provinces within the country. I've heard of foreigners who complain that they can't get the right health care that they are accustomed to in their home countries. This is one of the cons that our government is trying to address. In the capital, much progress has been made but the same thing cannot be said for the provinces and the other cities. This is another matter that you have to research well before you decide to retire here.

There you have it. The pros and cons of retiring in the Philippines. Apparently, there are more pros than cons, but the cons are pretty heavy and serious. On a last note, if you decide to stay here, just make sure you really know this country. There are a lot of resources already in the Internet about this topic and gaining more knowledge about the Philippines is only a click away. It never hurts to do your own research. Good luck and have a happy retirement!