

Crime against foreigners in the Philippines

My wife and I feel very safe living in the Philippines. We live in an unusually secure private compound in Iloilo City. We don't even have to consider security. We can leave our doors open if we want to. We have ridden jeepneys everywhere. I have literally walked more than a thousand of mile on the streets of Iloilo City and rural paths in the country. I have never had the slightest problem. No one has robbed me or threatened me or tried to pick my pocket or done anything but treat me with respect and kindness. The worst crime we have been a victim of is being overcharged for shrimp in the public market. Many expats have similar experiences.

Nonetheless, when I read posts by expats saying that there's no more crime in the Philippines than there is in the USA, I'm concerned. Americans from LA or Baltimore or Miami might not see much difference. (See [this article](#) in the New York Times about the psychology of "lock" and "no lock" advocates.) For small town Americans, the Philippines can be quite different. Enthusiasm for their new life in the Philippines, thinking that the situation Philippines is the same as life in the US can prevent foreigners from taking common sense precautions to provide for their own safety in the Philippine context.

I've been following news of murders of foreigners in the Philippines for several years. There are quite a few, considering how few foreigners there are in the Philippines. Here are a few observations that might be of help to anticipate problems.

- Most violence against foreigners is not perpetrated out of desperation by the poor Filipino whose family needs food or medicine. Perhaps we are projecting on to Filipinos our own perceptions of what we would do in such circumstances. Most provincial Filipinos would never commit such acts. They accept what comes their way as part of God's plan.
- I believe that break-ins and murders are not by the desperate acting out of real need, but rather by those who feel it is a way to get rich quick, often by maids, casual workers and boyfriends who have some knowledge, association and access to the foreigner victims. The operative influences are greed, sex, booze and shabu (methamphetamine) — not helping a sick or hungry family member. This is not too different for such low-life crimes in my home country.
- Almost all the murders of foreigners I have read of have occurred in the foreigner's hotel or apartment or home, not in bars, not on the streets, not by the Muslim extremists. Most of these murders been committed by people the victim knew or people associated with these people, not by a strangers breaking into their house.
- The most common perpetrators are the foreigner's girlfriend's boyfriend, the maid's boyfriend, or some relative of the girlfriend wife or the maid. Ex-employees are another possibility. These murderers don't break in, they are let in, either knowingly by the foreigner or by one of the other parties mentioned. The foreigner is killed because he resists or because the robber is known to him and he does not want to be caught. Sometimes the accomplice maid or girlfriend is "tied-up" and reports the crime to neighbors or police when she gets free. I have read of dozens of foreigners murdered in this way.

- If you are a Caucasian foreigner and stay out of dangerous areas in Mindanao, you probably don't need to worry about being kidnapped. Except for Mindanao, kidnapers generally target rich Chinese-Filipinos (Chinoys). Generally, they pay ransom without going to the police. The police have been reported to be involved in such kidnappings. Some foreign businessmen and aid workers have been kidnapped, usually Japanese. Remember, the vast majority of retirees are pensioners who live on modest retirement pensions — not good kidnap ransom targets. Kidnapping a rich Chinoy businessman really boils down to negotiations over the size of the ransom. Kidnapping a foreigner invites complications.
- If you do have a lot of money, keep it in a foreign bank. Information about your bank balances in your Philippine bank are not necessarily secure. Don't brag about or discuss your finances with any one, including other foreigners. Make sure everyone is aware that you are living off of a pension, that when you die the money stops. Don't have a safe in the house. Everyone will assume it is full of money. Don't withdraw large amounts of cash from your bank account. There have been cases where bank employees sent text messages about large withdrawals to accomplices outside the bank. The foreigner was robbed at gunpoint. Pay for major purchases (vehicle, house) with a manager's check from your Philippine bank.

Break-ins are also a problem. We have friends whose house was broken into the very first night they stayed there. Luckily they slept through the experience. Break-ins are very common in their open subdivision.

Here, just about everyone goes into some level of lock-down at night. If you're prosperous you'll have a concrete wall and iron grates on your windows. If you're poor you'll have a bamboo fence and gate, bamboo grates on your windows. All have a four-legged alarm system — if poor a mutt, if richer a Doberman. If you leave something out at night, it might well be gone in the morning. Well-to-do Filipinos move to gated subdivisions. There are a variety of reasons for that. For further reading see our Iloilo the real estate primer link <http://goiloilo.com/about-iloilo-real-estate/>

Some foreigners feel it's distasteful and/or unnecessary to live in a walled compound. Walled cities, walled compounds, are everywhere in developing countries and historically a response to insecurity. Think of the lovely walled cities of Europe; Italy, Portugal, Spain and China. They were not built to make better scenery for tourists!

Generally, don't expect your neighbors, security guards or police to come to your aid if you get into problems at night. It's dangerous for them to get involved, just as it may be dangerous for you to intervene to help someone in the middle of the night. A well-liked, long-time American resident of Iloilo City was recently stabbed to death in his apartment. Neighbors suspected something was wrong. After all, the American was a big guy, a martial arts enthusiast, being murdered by four young men. The neighbors were very close, in a close-packed neighborhood. It's hard to imagine there was not a lot of noise. The neighbors peeked in the windows in the morning and the guy was dead. Any neighbor coming to his aid might well have been killed too. Some news accounts tried to portray this murder as the possible work of a New People's Army "sparrow" assassination unit. This is far-fetched. The NPA does not generally stab and rob well-liked Americans in their home at night in the city.

A stable, monogamous married life is prudent. A taste for young boys has gotten many foreigners into trouble. Chasing young women also exposes you to all sorts of dangers.

So, there is some benefit, if you live in a city, to live in a gated, guarded subdivision. It's not perfect, but low-life characters may find it a bit harder, bit more intimidating, more frightening to get in at night, and a bit harder to flee. This only applies to subdivisions with real security including roving patrols at night. It's no accident that Filipinos move to such subdivisions if they can afford it. Many subdivisions put up a show of security with a fancy guardhouse, but often anyone is allowed in.

Secure subdivisions don't exist outside the bigger cities and may be less necessary, but don't fool yourself. Many foreigners have been killed in their bucolic rural homes. Foreigners report that they have lived in such and such a place for two or three or five years and have never had a problem. While I'm glad that they have not had problems, I don't feel such anecdotal tidbits really prove anything.

Observe how affluent Filipinos provide for their security. Foreigners sometimes belittle walls, and gated subdivisions and other security precautions that seem over-done or distasteful from an American or European perspective, as though they know better than Filipinos what the dangers are and how to provide security.

Here a few specific security suggestions:

- Keep gates locked at all times and doors at night.
- Don't leave your home unattended for any extended period of time and certainly not overnight. If you are away, have a family member or trusted maid stay in the home.
- Maintain good control over who comes into your compound or house, especially at night. Unless you really trust your maid, make sure she can't let people in. Once again, if you are murdered, it's probably because you or someone else let the killer in. Recently a foreign retiree was watching TV with his wife. The dog started to bark. The man opened the door to see what the problem was. He was immediately stabbed in the stomach by an intruder waiting there. He died on the way to a hospital.
- Have one or more noisy dogs. Have the police emergency number programmed into your cellphone and keep your cellphone in your bedroom. Consider a secure bedroom door and don't challenge any burglar. If someone breaks in, stay in your bedroom and let them steal what they like. If you have lights or an alarm you can turn on, do so.

We love living in the Philippines. Many expats may feel these comments to be excessively alarmist. Most Filipinos would not. These comments are intended to help you stay safe, not to frighten. These precautions will become second nature to you.

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