

SETTLEHAPPY DATA SERIES | 2026 Q3

Southeast Asia Family Cost Index

Ten comparable city budgets for a family of four with one international-school place.

Edition	2026 Q3
Cities	10
Family model	2 adults + 2 children
Index base	Metro Cebu = 100

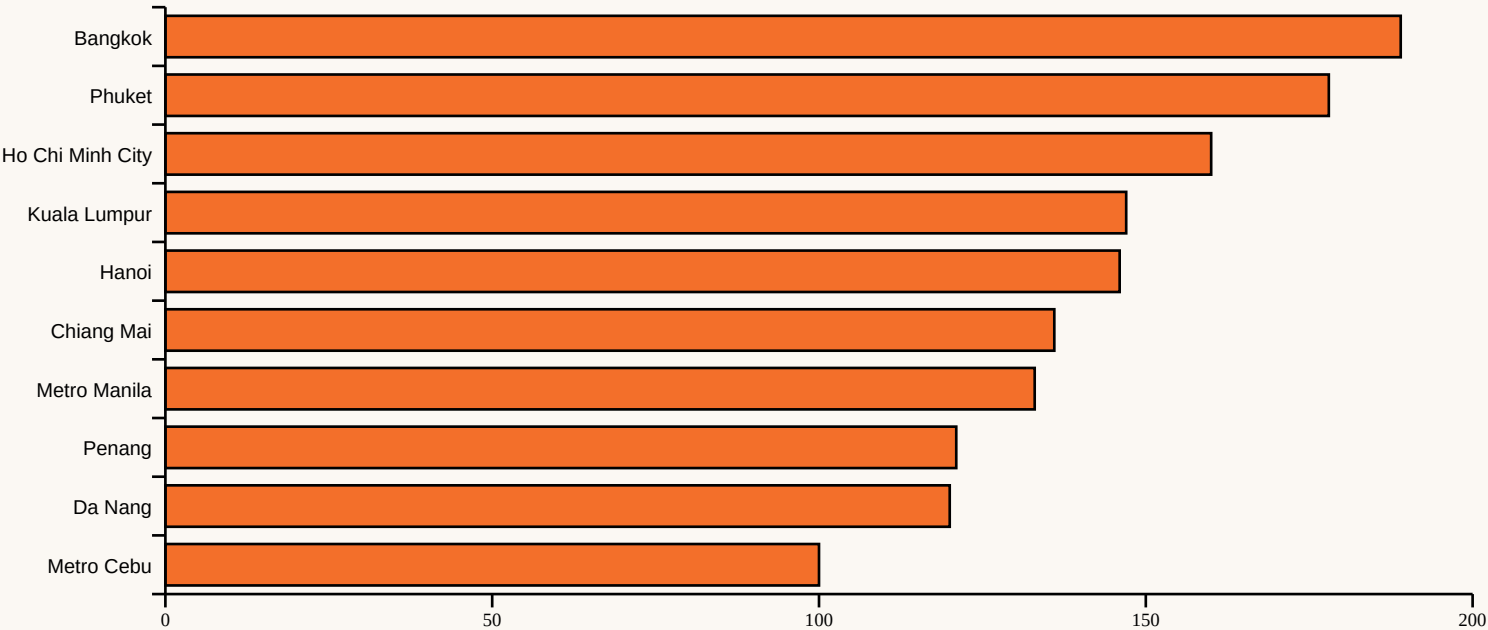
Read this first

This is a planning model, not an official consumer-price index or a promise that every family can reproduce the same budget.

Free PDF and CSV: settlehappyabroad.com/research

Comfortable family budget index

A higher score means the same modelled monthly plan costs more than the Metro Cebu base. It does not measure quality, value or suitability.



City	Country	Careful local	Comfortable local	Flexible local	GBP reference	Index
Metro Cebu	The Philippines	120,000 PHP	180,000 PHP	300,000 PHP	GBP 2,126	100
Da Nang	Vietnam	60,000,000 VND	90,000,000 VND	145,000,000 VND	GBP 2,547	120
Penang	Malaysia	9,000 MYR	14,000 MYR	23,000 MYR	GBP 2,566	121
Metro Manila	The Philippines	160,000 PHP	240,000 PHP	400,000 PHP	GBP 2,835	133
Chiang Mai	Thailand	90,000 THB	130,000 THB	220,000 THB	GBP 2,895	136
Hanoi	Vietnam	75,000,000 VND	110,000,000 VND	175,000,000 VND	GBP 3,114	146
Kuala Lumpur	Malaysia	12,000 MYR	17,000 MYR	28,000 MYR	GBP 3,115	147

City	Country	Careful local	Comfortable local	Flexible local	GBP reference	Index
Ho Chi Minh City	Vietnam	80,000,000 VND	120,000,000 VND	190,000,000 VND	GBP 3,397	160
Phuket	Thailand	115,000 THB	170,000 THB	280,000 THB	GBP 3,786	178
Bangkok	Thailand	125,000 THB	180,000 THB	285,000 THB	GBP 4,008	189

Methodology and limitations

01 One family model

Two adults, two children, a three-bedroom long-term rental, one international-school place, private-health planning and family-safe transport.

02 Three coherent scenarios

Careful, comfortable and more flexible plans keep school, housing and travel choices internally consistent.

03 One normalised scenario

The index uses the comfortable monthly plan. Local figures are converted on one fixed reference date and Metro Cebu is set to 100.

04 Evidence chain

Each city evidence page records rent, education, utilities, food, transport, health, help, setup and contingency sources.

05 What is excluded

Personal tax, debt, long-haul holidays and one-off relocation setup are outside the monthly score.

06 How to use it

Use the index to shortlist. Replace every model line with the family's named school, home, route, insurance and actual invoice before deciding.

Dated source register

City	Evidence checked	Permanent evidence page
Bangkok	10 September 2026	Open the city evidence register
Hanoi	10 September 2026	Open the city evidence register
Ho Chi Minh City	10 September 2026	Open the city evidence register
Kuala Lumpur	10 September 2026	Open the city evidence register
Metro Manila	10 September 2026	Open the city evidence register
Chiang Mai	10 September 2026	Open the city evidence register
Phuket	10 September 2026	Open the city evidence register
Penang	10 September 2026	Open the city evidence register

City	Evidence checked	Permanent evidence page
Da Nang	10 September 2026	Open the city evidence register
Metro Cebu	10 September 2026	Open the city evidence register

Common currency reference: European Central Bank foreign exchange reference rates. The edition uses a fixed 31 August 2026 cross-rate for comparability.