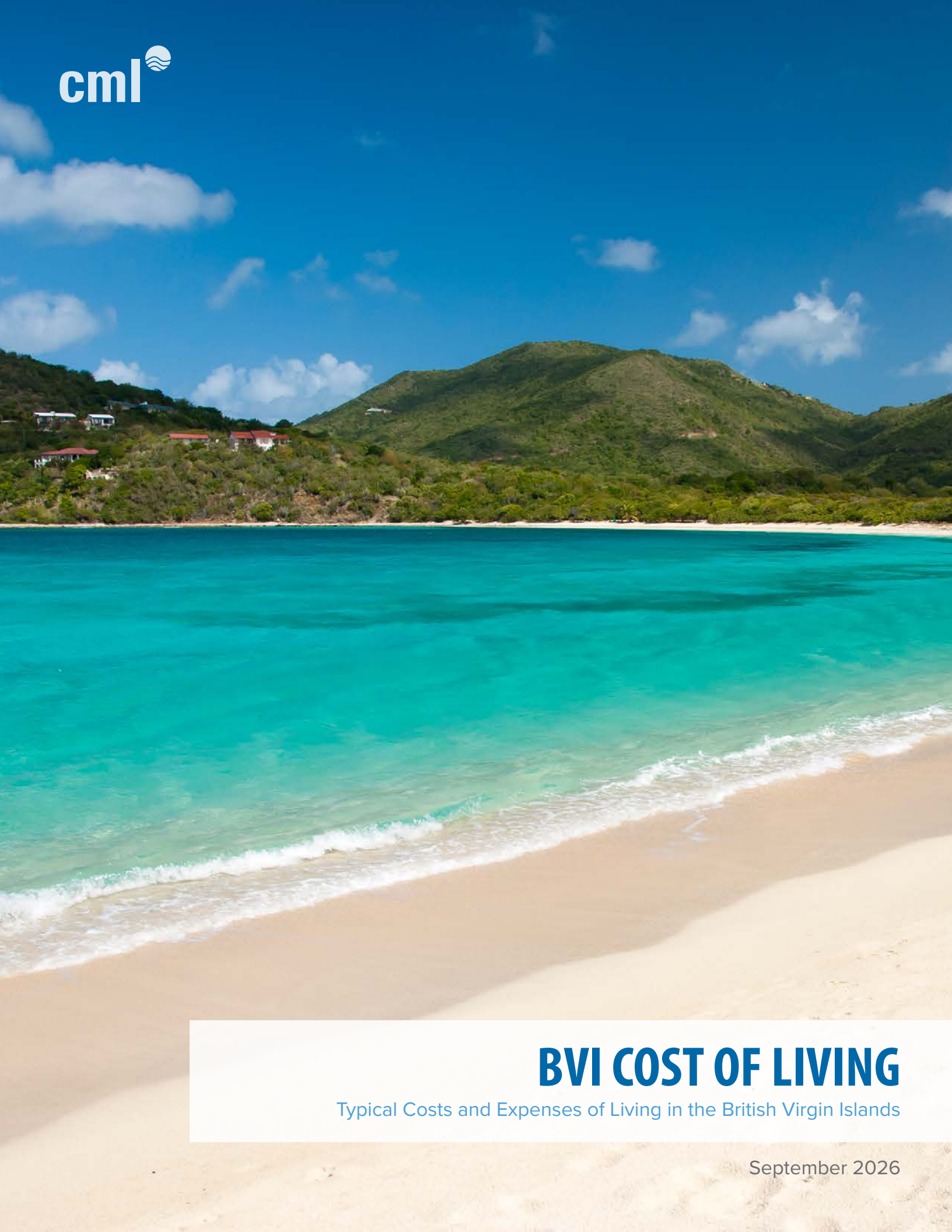
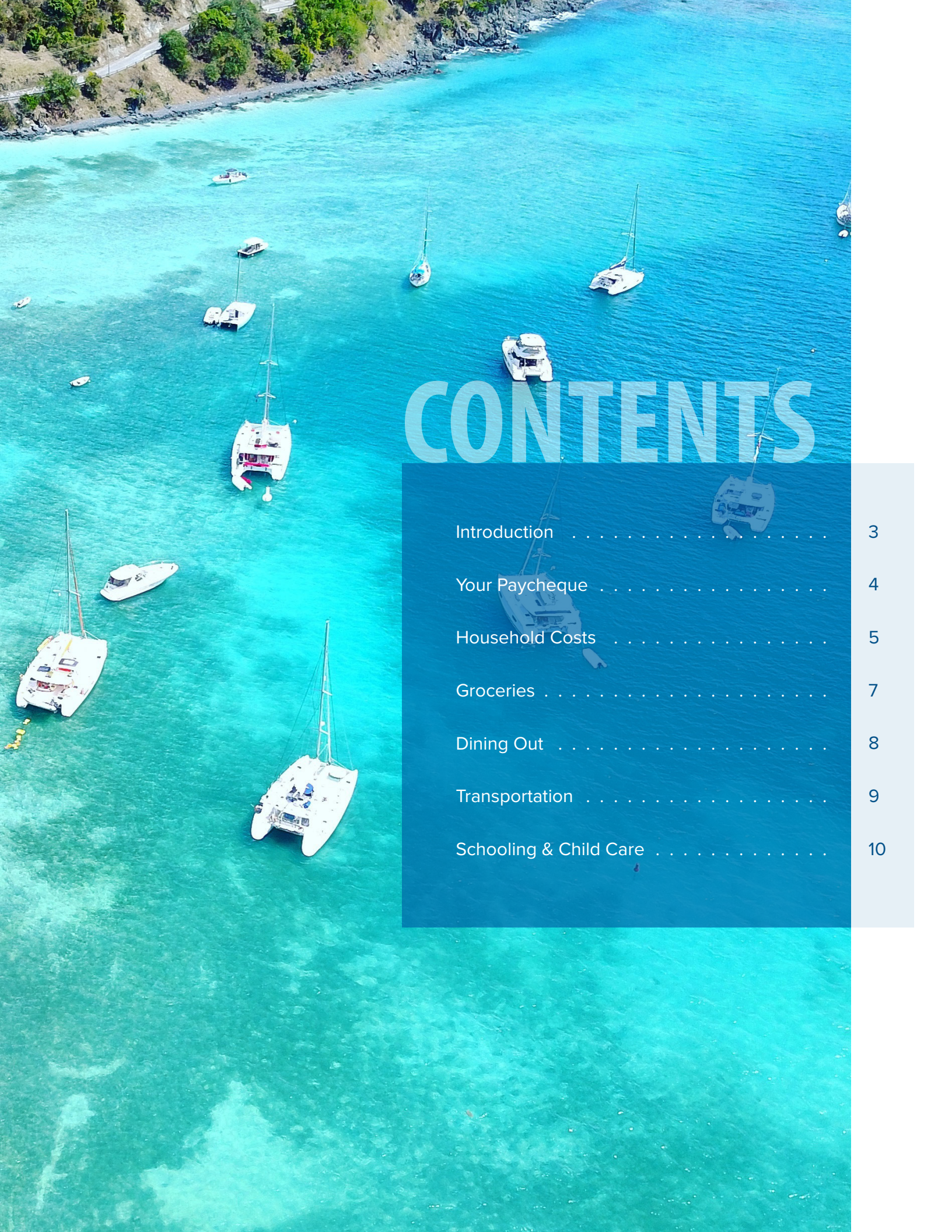


A full-page background image of a tropical beach. In the foreground, a sandy beach meets the turquoise water of the ocean. White waves are breaking onto the shore. The water transitions from a light turquoise near the beach to a deeper blue further out. In the background, a lush green hillside rises from the water's edge, dotted with several small buildings. The sky is a clear, vibrant blue with a few scattered white clouds.

BVI COST OF LIVING

Typical Costs and Expenses of Living in the British Virgin Islands

September 2026



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COST OF LIVING

One of the most important factors to consider when relocating is how much money you will spend and how comfortable you will be financially in your new lifestyle. In this guide, we cover the main aspects of the costs of living in paradise – this is not an all-encompassing look, but rather an estimation, and some prices may differ, but this will help paint a picture of what to expect.

To have a more bespoke look at what to expect for your situation, feel free to reach out to a member of our recruitment team who will work with you to create a potential budget based on estimated earnings.

Don't Believe Everything You Hear

First and foremost, the prices aren't as shocking as you'll hear/read online. Depending on where you're relocating from, you'll either be paying a bit more if coming from more rural areas or might not notice too much if you are coming from a relatively large city.

Multiple components will make a difference, such as if you have children, your spouse working, the type of lifestyle you lead, and ultimately the salary you'll be earning. Luckily, companies in the BVI can offer generous relocation packages, including flights, a rental car/hotel for the first couple of weeks, and an allotted amount for baggage.

All figures in this document are accurate as of September 2026.



YOUR PAYCHEQUE

Your Paycheque

Before diving into all of the external expenses, it's essential to understand what comes out of your paycheck as statutory benefits. One of the great things about living in the British Virgin Islands is that it's a tax-free jurisdiction, meaning no income tax will be deducted from your pay. The only things you'll see subtracted out of your paycheck monthly are payroll tax deduction and national health insurance, which are statutory requirements of the labour law here in the BVI.

PAYROLL TAX

On monthly salaries over \$10K, there is a favorable flat-rate deduction of 8% of your salary deducted monthly.

NATIONAL HEALTH INSURANCE

The BVI has a National Health Insurance system, with contributions automatically deducted from your salary. The total contribution is 7.5% of your salary and is split 50/50 with your employer, (so your portion of the contribution will be 3.75%). Bear in mind that if traveling with a dependent spouse, you will also need to contribute an additional 3.75% of your salary on their behalf. Children under 18 are exempt. Private health care is also available and can be offered as part of your remuneration package.

Note: For permanent employees, your employer must subscribe to a pension or retirement plan according to the Labour Code; however there are no mandatory contributions on behalf of the employee, so you will not see a deduction for this.



HOUSEHOLD

From stunning white-sand beaches along the North-Shore to the laid-back charm of Cane Garden Bay, the BVI's has a location and budget to suit almost any lifestyle. From the cost of an apartment to the monthly internet costs, our team has pulled together all the information you could need to get a clear picture of household expenses typical for the islands. To learn more about living in the BVI, check out our comprehensive guide to working and living in The British Virgin Islands.

When considering where you will live on the island, the location you settle on and the home's relative size can impact the average rental or sales price.

[Guide to Living and Working in the BVI](#)

Upfront Costs

Many are unaware of when they initially move to the island because there are typical upfront costs that you will be faced with when getting settled. You should be prepared to have money upfront when you first arrive on the island for security deposits such as rent (usually one month's worth + your first month), power, cable, cell phone, and a vehicle.

Rent Prices

When considering where you will live on the island, the location you settle on, and the home's relative size can impact the average rental or sales price. As you can imagine, living on the water at one of the marinas or on the beach will cost a bit more than living closer to Road Town or being more inland.

We have listed some basic prices you may experience around Tortola:

AVERAGE APARTMENT COSTS (monthly)	
US \$800-1,700	Studio
US \$1,500-2,500	1 Bedroom Apartment
US \$1,800-3,500	2 Bedroom Apartment
US \$2,800+	2 Bedroom House
US \$3,200+	3 Bedroom Apartment/House with pool
US \$12,000+	5 Bedroom House with pool



HOUSEHOLD

Utilities

Some accommodations in the BVI will come with certain expenses factored into the rent price, such as basic internet and cable. Still, it is pretty typical that you will cover the cost of electricity and water each month on your own.

- **Power:** Depending on your accommodations' size, your power bill per month may range from \$150 (for a small studio / one bedroom) to \$600 (a larger house). This expense will likely increase during the hot months of the summer and may decrease a bit as it cools off.
- **Water:** Water bills also fluctuate with the size of the accommodation and number of residents but typically hover around \$40 to \$75 per month.
- **Internet/Cable:** Internet and cable tend to be bundled as a package and are usually a flat fee of around \$130 to \$180 per month.

Housewares

Tortola has a few houseware and home goods stores to stock up on everyday items, but often many will wait until going away or bring items in as there tends to be a limited selection.

A FEW EXAMPLES OF AVERAGE HOUSEHOLD ITEMS

US \$12+	Bath Towel
US \$25-50	Bedsheets
US \$5	Lightbulbs
US \$10-15	Broom
US \$400-850	Flat Screen Television (35" to 55")
US \$35+	Toaster

GROCERIES



Groceries

For many, this is where individuals notice the most change. With imported goods, prices can be slightly higher than you might be used to, especially if you are looking for a niche, brand-name, or luxury items. For the budget-conscious, stick to the supermarket's generic brand.

A typical grocery haul for a month for one person could be between US\$350 - \$550, depending on what you're buying and the brands you prefer. If you're a frugal grocery shopper, the chances are that you will adjust just fine.

A FEW EXAMPLES OF AVERAGE GROCERY ITEMS

US \$6.00-8.00	Butter
US \$8.00-10.00	1 Dozen Eggs
US \$9.00-13.00	1 Gallon of Milk
US \$4.99	Loaf of Bread
US \$2.00-4.00	1 lb Local Cucumber
US \$4.29	1 lb Imported Cucumber
US \$7.00-10.00	6 oz Fresh Blackberries
US \$2.00-4.00	Canned Tuna
US \$7.00-10.00	1 lb Ground Beef
US \$8.00	1 lb Premium Chicken Breast
US \$25.00	1 lb Fresh Salmon
US \$7.00-10.00	Box of Cereal
US \$7.99	2 lb All-Purpose Flour
US \$2.99	1 lb Cane Sugar
US \$5.00	1 pt Generic-Brand Ice Cream
US \$9.00-13.00	1 pt Brand-Name Ice Cream
US \$3.50	Shampoo
US \$3.50	Shower Gel
US \$8.00-15.00	Laundry Detergent

DINING OUT



Dining Out

BVI is famous for its Caribbean cuisine. Local dishes are trendy and one of the best ways to experience the exotic location. Some local foods include Fungi, Callaloo, Johnnycake, Pates, Roti, Jerk, and others.

In addition to local cuisine, establishments are offering international cuisine, delis, Italian and Japanese, to name a few. There is a range of price points seen across the restaurants. Some of the smaller, family-run operations offer more budget-friendly options. Simultaneously, there are high-end restaurants throughout the islands.

A FEW EXAMPLES OF AVERAGE DINING COSTS	
US \$3.00	Soda
US \$10.00-15.00	A Glass of Decent Wine
US \$12.00	Mixed Drink
US \$15.00-22.00	High-End Cocktail
US \$16.00-29.00	Average Appetizer
US \$14.00-37.00	Average Main (Lunch)
US \$18.00-55.00	Average Main (Dinner)



TRANSPORTATION



Transportation

The vast majority of people on the road in the BVI are driving cars, but you will see a few motorbikes, scooters, and bicycles, as well as taxis and jitneys. Depending on your preference and budget, you can purchase vehicles/scooters secondhand, brand new, or import a car.

TYPICAL MOTOR VEHICLE COSTS	
US \$7,500+	Purchase of a Secondhand Vehicle
US \$1,500+	Purchase of a Secondhand Scooter
US \$400	Motor Vehicle Insurance (3rd party)
US \$40	Driver's License (every 3 years)
by vehicle weight	Vehicle Licensing/Inspection
US \$4.45/gallon	Petrol

[View Second-Hand Vehicles](#)



SCHOOLING

Schooling & Childcare

If you have children and are considering relocation, it is essential to know what schooling options are. There is further information and what to expect in our Working & Living Guide.

The BVI school system is accessible and of a high standard. There is a selection of public and private schools. There are no residential restrictions, so you can apply for admittance to a school that suits your needs when relocating.

AVERAGE SCHOOLING & CHILD CARE COSTS (per month)

US \$750	Daycare/Nurseries
US \$850-1,200	Top Preschools
US \$880+	Top Primary Schools
US \$1,000-2,000	Typical High Schools
US \$1,200+	Nanny/Domestic Help

Ultimately, not paying tax in the BVI makes a considerable difference and usually benefits young professionals, even if certain things may be more expensive than onshore. That and all the other incredible advantages of living in these beautiful islands make it all worth it.

If you have specific questions about relocating, please reach out to us. We're happy to help and have assisted many people in doing so!



FOR PROFESSIONALS, BY PROFESSIONALS

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