International Living

MARCH 2026 | VOL.46 | №11

Is This Country the World's Biggest Theme Park?



Rethinking Retirement Abroad: The Compelling Option of South Africa

Scouting the Most Overlooked Capital in the Americas

Grit, Beauty, and Chaos: The Daily Contradictions of Palermo

The Philippines: The World's Biggest Theme Park

BART WALTERS



© JOSEPH CHRISTOPHER OROPEL/ISTOCK

In one archipelago, you'll find global cities, laid-back beach towns, and rural hideaways—each offering a different lifestyle at a surprisingly low cost.

As a kid growing up in the shadow of Walt Disney World, I visited the Magic Kingdom so many times it reached triple digits—but I still remember the very first time. It felt otherworldly, with all those different lands to explore: Tomorrowland, Adventureland, Frontierland, Fantasyland.

Fast-forward a few decades to when I began exploring Southeast Asia, and I discovered a place that takes Walt Disney's original concept to a whole new level—a place where the entire country feels like a theme park, with thousands of unique new lands waiting to be explored.

Imagine a destination with more than 23,000 miles of coastline. Gleaming modern cities straight out of Tomorrowland. Volcanoes, tropical rainforests, and over 10,000 square miles of coral reefs form the ultimate Adventureland. Breezy mountain retreats and postcard-perfect beaches that define Fantasyland. And with more than 5,000 uninhabited islands, you get the purest expression of Frontierland imaginable.

Pack up the family and discover a whole new universe in the island nation of the Philippines—the world's biggest theme park.

Cross-Cultural Collision

With 7,604 individual islands, diversity quite literally comes with the territory. Add layer upon layer—and century upon century—of history, and the result is a wonderland of cross-cultural collisions unlike anywhere else on Earth.

Colonized by Spain, occupied by Japan, and governed by the United States for nearly 50 years, each era left behind its own imprint. The Philippines is unmistakably exotic, yet feels familiar.

Familiar Territory in Subic Bay

A few years ago, one of my oldest and dearest friends, Steve, came to visit me in Thailand. He was thinking about retirement, but after decades in Dallas, he was worn down by rising costs, constant stress, and an increasingly hostile social climate.

Sadly, the Thailand experiment was a complete failure. He couldn't handle spicy food. Driving on the left side of the road terrified him. He didn't like taking his shoes off indoors. And despite our best efforts, he never managed to learn how to say, "Hello, how are you?" in Thai. It was clear Mr. Texas needed a much softer landing.

So we boarded a three-hour flight to Manila, and I introduced him to **Subic Bay**—a coastal community on Luzon, the Philippines' largest island. I chose it for its strong American influence and well-established expat population. The Subic Bay Freeport Zone sits on the former site of a US Navy base, about two-and-a-half hours west of Manila and an hour from Angeles City, home to the old Clark Air Force Base.

Between these two former American strongholds, you'll find thousands of US expats—many of them ex-military, just like my friend Steve. Within 24 hours, he was making friends, joining dart leagues, and singing country music karaoke. A year later, he retired, sold everything he owned, and moved to the sleepy surf haven of Crystal Beach in San Narciso, about an hour north of Subic.

He met a woman, learned to surf, and now spends his days shooting pool, playing golf, and swapping stories with like-minded friends. I tracked him down last year and found him lounging on the beachfront balcony of an old seafood joint, watching the sun sink into the South China Sea, and enjoying a cold San Miguel Beer.

"I never expected it to be this easy," he told me. "This place has everything I could ever want. I have more friends now than at any time in my life."

At first, he worried his $2,000-a-month budget wouldn't stretch very far. Instead, he was pleasantly surprised. "Everybody speaks English," he said. "It was easy to make connections. I rented a cozy bungalow for $500 a month, found a great neighborhood gym for $2 a day, and still had money left over to live well and enjoy life."

Now he surfs every morning, plays in a senior basketball league, and recently earned his scuba certification.



At 65, my favorite Texan traded cowboy boots for flip-flops—and started a brand-new life in Filipino Adventureland.

Spend any length of time in the Philippines, and you'll hear stories like Steve's again and again. People arrive, shed their old lives, and somehow find exactly where they fit.

The Manila Bubble

Many newcomers begin their Philippine adventure inside one of **Manila**'s expat "bubbles." With a metropolitan population of more than 25 million, the capital can feel overwhelming—but like most megacities, daily life is neighborhood-based. People live, work, and socialize within their own compact worlds.

Two areas, in particular, have become favorites among American expats.

Sometimes called the Manhattan of Asia, **Bonifacio Global City (BGC)** is a master-planned urban enclave known for upscale residences, luxury shopping, and world-class dining. It attracts many single expats and first-time arrivals who use it as a comfortable launchpad before exploring the rest of the country.

Developing countries in this region often emulate Singapore, and you can certainly see it in BGC. Spotless streets and broad footpaths. Fully functioning traffic lights and pedestrian crosswalks. Sparkling business towers with every shop, cafe, and brand imaginable, even palatial shopping malls with air conditioning so cold you might need a jacket.

Makati, meanwhile, is Manila's financial heart—a compact, walkable district with a vibe somewhere between New York and Miami. This expat bubble is older and feels more lived in. Glistening mirrored skyscrapers reach upwards, throwing shadows over well-established parks and green zones. After dark, Makati's nightlife switches on and the neighborhood takes on a neon glow.

PEOPLE ARRIVE IN THE PHILIPPINES, SHED THEIR OLD LIVES, AND SOMEHOW FIND EXACTLY WHERE THEY FIT.

Urbanites enjoy big-city energy with tropical flair, all on a surprisingly modest budget.

Even in these swanky neighborhoods, the cost of living runs less than half of what you'd pay in New York, Los Angeles, Miami, or Chicago—a big one-bedroom apartment with all the amenities in Makati rents for around $750 a month. A mid-range dinner for two in BGC costs about $30.

With world-class hospitals, international schools, and solid infrastructure, these neighborhoods represent Tomorrowland—Philippine-style.

City of Pines: 5,000 Feet Above the Sea

Once expats get their "Philippine legs" under them, many feel the urge to branch out. Anyone who's spent serious time in the tropics knows the feeling: sometimes you crave cooler air, seasonal fruits, and scenery that includes something other than palm trees. When that urge hits, Filipinos—and expats—literally head for the hills.

Five thousand feet above sea level near Luzon's west coast sits **Baguio**, known as the *City of Pines*. American architect Daniel Hudson Burnham created the city's master plan in 1903, envisioning it as a summer capital with parks, government buildings, and resorts. During the hottest months, American colonial administrators moved the seat of government to Baguio to escape the stifling heat in Manila.

Since then, Baguio has evolved into a unique, distinctly Filipino city with its own vibrant culture and modern urban feel. It blends American colonial planning with Filipino life, creating a distinct "Americana" vibe mixed with local character—think



© HOLGER METTE/ISTOCK

From above, Manila looks vast, but daily life often unfolds comfortably inside small, self-contained expat neighborhoods.

Found in the Philippines: A Flower Festival and Family

Three years ago, I attended the Panagbenga Festival (also known as the Baguio Flower Festival) in February.

I was wedged into the swelling crowd on Session Road, watching the parade roll by. I never really understood why they called these massive moving artworks "floats" until that moment. Colossal sculptures of mythical creatures and historical scenes drifted past, built entirely from native flowers—exploding in colors I didn't even know existed in nature—hovering just inches above the pavement.

Marching bands… Dance teams… Traditional costumes… It was like Mardi Gras collided with the Rose Bowl Parade.

Then, in the middle of all that noise and joy, I felt a tug at my shorts and immediately thought: pickpocket. I looked down and saw a tiny Filipina—maybe four years old—staring up at me with her arms raised.

"Gup," she said.

Gup?

After the third time, I got the message and lifted her up. She climbed me like a coconut tree and plopped herself on my shoulders.

"Weeeee!" she squealed, then started mimicking the pounding Cordilleran drums—right on my bald head.

I turned and saw her mother and grandmother watching the whole thing, laughing hysterically. I'd been in town three hours, and I'd already been adopted by a Filipino family.

This is the Philippines in a nutshell.

Mainstreet USA, but with adobo and lechon pork.

With average daytime temperatures in the mid-70s F, towering pine forests, and famous ambrosial strawberries, Baguio offers sweet relief from the coastal heat. Many American expats are drawn to this laidback university town for its slower pace, modern amenities, and cost of living roughly one-third lower than Manila's.

Dive Right Into Puerto Galera

Just a few hours south of Manila on Oriental Mindoro lies **Puerto Galera**—a beach town many expats first discover on a long weekend and later realize they don't need to leave.

Getting there is part of the appeal. A drive from Manila to Batangas, followed by a scenic ferry ride across the Verde Island Passage, the most biodiverse marine region in the world. This waterway is home to over 300 coral species and 60% of the world's shorefish species, earning it the title *Amazon of the Oceans*. From the deck of the ferry, you can literally smell the fish in the water.

My German neighbor dives in this area every year and said, "It's overwhelming! Typically, I go to a location to see one or two specific species of sea life, but in the Verde Island Passage, you see whale sharks, sea turtles, manta rays, giant groupers, and even dugongs. New species are discovered there all the time."

As you might imagine, marine enthusiasts from all over the world come to immerse themselves in this underwater dreamland. Wall dives, wreck dives, coral gardens, and macro life are minutes from shore. Many visitors arrive for a dive vacation, get certified—or re-certified—and suddenly realize they've found their people.

Puerto Galera offers several distinct neighborhoods within a compact area. White Beach is lively and social, lined with cafés, sunset bars, and small resorts. Sabang, on the other hand, is a diver's enclave—international, walkable, and home to some of the best scuba diving in Asia just offshore.

Despite its popularity, the cost of living remains refreshingly low—a simple apartment rents for $400–$600 a month. Meals run $5–$8. Dive shops compete fiercely, keeping prices reasonable, and healthcare needs are easily handled locally—or with a quick trip back to Manila.

Puerto Galera attracts retirees, digital nomads, divers, and artists—people who want beach life without total isolation. For many, it becomes the perfect



© MINDAUGAS DULINSKAS/ISTOCK

From Cebu City, islands like Malapascua are an easy escape, proof that urban life and clear-water beaches can coexist in the Visayas.

in-between: close enough to Manila for convenience, far enough away to feel like Fantasyland.

Hopping Into the Visayas

Many expats eventually drift south from the Luzon group of islands. At the geographic and cultural heart of the country lies the **Visayas**—a region that feels less hectic than Luzon, more developed than much of Mindanao, and perfectly balanced between comfort and adventure.

Newcomers often describe the expat communities in this region as the Filipino version of the *It's a Small World* ride at Disney World. Americans are still present, but you'll meet far more Europeans and Asians who arrived on a tropical holiday—and never left.

Dumaguete: A Gentle Introduction

Often called the City of Gentle People, **Dumaguete** has long been one of the Philippines' most popular retirement hubs—and for good reason. This relaxed university town on Negros Island is anchored by Silliman University and a palm-lined seaside promenade where locals gather nightly.

English is universally spoken, healthcare is solid, and rents remain among the lowest in the country—a comfortable one-bedroom near the water is $400–$600 a month.

From Dumaguete, weekend adventures are effortless: snorkeling off Apo, chasing waterfalls, or hopping a ferry to neighboring islands. Many expats love living in this energetic seaside community, but some prefer a calmer, cooler alternative and migrate 20 minutes up Mt. Talinis to the town of Valencia. At over 1,500 feet above sea level, it's an entirely different world with significantly lower temperatures and a more provincial vibe.

Cebu: Urban Energy Meets Island Life

Dumaguete is gentle—**Cebu City** is dynamic.

If you want to know about Filipino history, Cebu is a good place to start. Visit the Magellan's Cross Pavilion and learn about Christianity's first appearance here. The Portuguese explorer predated the Conquistadors, but crossed the wrong Filipino warlord, Lapu-Lapu. He was shot with a poison arrow during the Battle of Mactan, and the bay ran red with his blood.

Climb to the highest point at the ornate Taoist Temple built by the Chinese community in 1972 and take in the panoramic view of Cebu City. Drink it in, and just imagine the stories this place could tell.

In Cebu, the marvelous blend of Asian and Latin cultures is palpable. The food, the music, the religion, and even the native languages have a Latin flair. Visayan and Cebuano, the native tongues of this region, are heavily peppered with Spanish words and phrases, accounting for 40% of the lexicon.

With 3.2 million residents, it's the Philippines' second-largest metropolitan area, offering international flights, top-tier hospitals, major shopping centers, and lively nightlife. Yet pristine beaches and dive sites are never more than an hour away.

It's a hub for commerce, tourism, festivals, and culture—big-city infrastructure without Manila's intensity. Cebu is slightly more expensive than other Visayan cities, but for expats who want urban energy paired with island access, it hits the sweet spot.

Iloilo: Culture, Cuisine, and Calm

On Panay Island, **Iloilo City** is known for its deep cultural roots and refined pace of life. Spanish-era churches, heritage homes, and a thriving food scene give the city an almost European feel—without the European price tag.

The beautifully landscaped Iloilo River Esplanade rivals waterfront developments anywhere else in Asia.

Explore down on the Esplanade at sunset, and you'll see what Iloilo is all about. Office workers shedding the stress of the day and joggers getting their sweat on in the huge linear park hugging both sides of the Iloilo River. Young lovers strolling and sharing an ice cream. Families having picnics. Iloilo feels like a place built around its people.

Master-planned communities like Iloilo Business Park reflect a broader commitment to sustainable urban living.

This well-groomed city of about 500,000 has quietly become one of the most livable places in the Philippines. Expats who find Iloilo tend to stay. The lifestyle model you see here is the knock-on effect of a steadily expanding Filipino middle class and the future of the Philippines. It's affordable, walkable, and deeply Filipino in the best possible way.

Iloilo is what Tomorrowland looks like.

Bohol: Fantasyland Realized

Then there's the island of **Bohol**. If the Philippines has a Fantasyland, this is it.

On the main island, near the town of Carmen, there are 1,200 or so curious symmetrical mounds that turn cocoa-brown in the dry season, contrasting with the surrounding jungle's greenery. From the air, it looks like a massive box of chocolates. The famous *Chocolate Hills* are complemented by the presence of alien-like tarsiers, rare nocturnal primates with long hind legs, incredible leaping ability, and eyes larger than their brains.

Despite its otherworldly natural wonders, Bohol remains remarkably livable. The expat hub of Panglao offers beachfront living, modern conveniences, and a reggae-island vibe hard to resist. You come expecting



© MIXDEPOT@GMAIL.COM/STOCK

The Chocolate Hills near Carmen, Bohol, shift from green to brown with the seasons, creating a surreal, otherworldly landscape.

to visit, see the tarsiers, and go home, but end up shopping for an apartment. A mid-range two-bedroom with nice amenities goes for about $400 a month.

There are dozens of other worthy stops in the Visayas—Roxas City, Bacolod, Boracay, and beyond. For retirees who want to live on "permanent vacation," the postcard island of **Boracay** is a real contender. Sleek catamarans slice across impossibly blue water, the sand is so fine it squeaks underfoot, and visitors from around the world settle in for grilled lobster on the beach—drink in hand, often straight from a coconut.

The laid-back city of **Bacolod** is another great place to see just how slow-paced life in the Philippines can feel—even with a population of more than 600,000. Known as a foodie haven with a growing expat community, Bacolod offers an easy, relaxed urban rhythm without the intensity of the bigger metros.

Roxas City has also popped onto the expat radar in recent years. Nicknamed the "Seafood Capital of the Philippines," it blends coastal living with everyday convenience. If eco-tourism, historical sites, and a smaller-city lifestyle appeal to you, Roxas City is worth a closer look.The best strategy is to fly into Cebu, use it as a transportation hub, and sample freely. Getting lost in the Visayan kaleidoscope of islands is my idea of Adventureland.

Misunderstood Mindanao

Mindanao, the southern third of the Philippines, remains the most misunderstood region.

Known for its dramatic landscapes—volcanoes, rainforests, beaches—and its rich indigenous and Muslim cultures, Mindanao is also associated with security warnings that can confuse American visitors. The extreme western peninsula has experienced ongoing issues involving ethnic and religious disputes.

It's important to remember that Mindanao is roughly the size of Ireland or the US state of Maine. The trouble spots are concentrated in western provinces, several hundred miles from major cities like Davao.

Most of the expats I've met here are Australians who chuckle at US travel advisories.

"Mate," they say, "it's clean, it's safe, it's cheap—and thank God there aren't many Americans."

Davao City, the immaculate capital, is the country's largest city and its third most populous, with more than 1.8 million residents. Davao has been ranked the third-safest city in Southeast Asia by the 2025 Numbeo Safety Index, behind Chiang Mai and Singapore.

It's framed by **Mount Apo**—the Philippines' highest peak—and surrounded by forests teeming with animals. Mindanao Flying Dragons, Blue-capped Kingfishers, and majestic Philippine Eagles are all found nowhere else on Earth.

Davao serves as a commercial hub for Mindanao, with a distinguished reputation for order, cleanliness, and friendly people.

Many places you will visit in the Philippines may seem chaotic, but Davao is quite the opposite. It's a progressive city designed with its citizens' well-being in mind. A great example of this is People's Park, an urban green space located in the city center. This free-entry park offers a cultural escape featuring a mini rainforest, waterfalls, fish ponds, and playgrounds, making it perfect for family picnics or a relaxed afternoon stroll.

DAVAO HAS A DISTINGUISHED REPUTATION FOR ORDER, CLEANLINESS, AND FRIENDLY PEOPLE…

Cost of living is another major draw. Overall expenses run about 15% lower than in Manila, with rents roughly 50% cheaper. A modern one-bedroom apartment rents for around $300 a month; a three-bedroom in the city center can be had for under $700.

Davao is roughly the size of Phoenix, Philadelphia, or San Antonio–I'd rather live in Davao than any of those cities. It's safe, clean, affordable—and home to the friendliest people I've met in a country full of friendly people.

Palawan: Is This *Avatar*?

Twenty-five million years ago, a chunk of South China broke off, drifted south, and joined the Philippine archipelago. That drifting landmass became **Palawan**—also known as the *Philippines' Final Frontier*—the country's westernmost province, floating between the South China Sea and the Sulu Sea.

Today, the 1,700 islands of the Palawan archipelago

take the top prize for biodiversity. Pristine waters, jagged limestone cliffs, and one-of-a-kind natural wonders dominate the landscape, including UNESCO World Heritage Sites like Puerto Princesa Subterranean River National Park and Tubbataha Reefs Natural Park.

I've never felt more like I was on another planet than when I toured the subterranean river. Imagine silently paddling a simple wooden boat through enormous, cathedral-like limestone caves carved by an underground river. With our path illuminated solely by a handheld spotlight, it felt like a scene straight out of an *Indiana Jones* movie.

The only sounds came from bats unhinging themselves from the cave's towering ceiling and flitting through the darkness. The tour guide pointed out surreal natural sculptures formed by dramatic stalactites and stalagmites that resembled animals and familiar figures. "Look—an eagle… a T. rex… The Virgin Mary!" he whispered with a grin.

If a giant prehistoric sea creature had risen out of the water and swallowed us whole, I would have been shocked—but not surprised. Palawan puts the "prime" in primordial.

The main island itself is only 31 miles wide but 280 miles long. Its only city is the capital, **Puerto Princesa**, located almost perfectly in the middle, giving residents easy access to the dreamscape natural wonders of El Nido, Coron, San Vicente, and other out-of-this-world holiday hotspots.

While most of Palawan remains undeveloped, its 23 smaller towns, along with Puerto Princesa, work together toward a common goal: promoting ecotourism. Nature lovers of all ages flock to El Nido to see spectacular limestone karsts erupting out of the sea like fins on the back of a dragon. The island is dotted with aquamarine lagoons, including the famous *Secret Lagoon*, which requires squeezing through a keyhole opening in the rocks to enter.

Coron, meanwhile, is renowned for its crystal-clear waters, vibrant coral reefs, and haunting World War II shipwrecks. It consistently ranks among the world's best dive destinations.

Most expats living in Palawan settle in Puerto Princesa, another Philippine city that prides itself on being both clean and green. Despite having more than 300,000 residents, it retains a relaxed ecocentric vibe, with abundant lush tropical space woven throughout the city.

The expat community is a kooky mix of retirees and yoga-hippies. Backpackers, digital nomads, and nature junkies discover El Nido, San Pedro, and Sabang and keep finding reasons to stay. The younger crowd gravitates toward a nature-first lifestyle, reliable internet, and beach-bar nightlife, creating an irresistibly comfortable habitat.

A quieter group of older expats—a mix of Americans, Aussies, and Europeans—tend to settle downtown. The convenience and affordability draw them—a cozy one-bedroom near the city center rents for about $300 per month, while a spacious three-bedroom house with a pool in a popular neighborhood can be had for around $750.

The cost of living in Puerto Princesa is lower than in any other expat enclave in the Philippines. It's also about as far off the grid as you can go while still enjoying Western conveniences. Many expats I met there consider its status as the country's true Frontierland one of Palawan's most alluring features.

Magic in Diversity

What makes the Philippines theme park experience so compelling isn't just its diversity—it's the way that diversity remains accessible. Within a single country, newcomers can choose between sparkling modern cities, refreshing mountain breezes, sleepy surf breaks, dazzling coral reefs, and steamy jungle interiors that feel untouched by time.

Weaving it all together is a nation of legendarily friendly, English-speaking hosts who genuinely enjoy welcoming outsiders. For expats, that combination lowers the barrier to entry. For retirees, it removes it altogether. ■

Bart Walters



IL's Thailand Correspondent, Bart Walters, is an Orlando, Florida native, US Air Force veteran, and freelance journalist who has lived in Thailand since 1999. His Thailand story includes building houses in Phuket, teaching college in Bangkok, and working as a marketing executive in Pattaya. Now based in Jomtien Beach, Bart continues to roam Southeast Asia—turning real-life experience into articles for anyone curious about living abroad.