

Jakarta Cost of Living Calculator 2026 (Expat Edition)

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Your Real-Life Guide to Living Comfortably in Central & South Jakarta



Source: moladin

From rent and groceries to schools, private drivers, and dining out — here's what living in Jakarta really costs.

Moving to Jakarta? Here's What Everyday Life Actually Costs

Living in Jakarta offers a blend of modern comfort, international culture, and local charm — but the cost of living can vary significantly depending on your lifestyle and where you choose to live. Whether you're relocating for work, bringing your family, or exploring new opportunities, understanding the real monthly expenses is essential.

This guide compiles realistic cost estimates based on expat experiences in key neighborhoods across **Central Jakarta** (Thamrin, Menteng, Sudirman, Kuningan) and **South Jakarta** (Kemang, Cipete, Pondok Indah, Senopati). From housing and transportation to schooling and entertainment, this comprehensive breakdown helps you plan your budget confidently.

Central Jakarta vs South Jakarta: Which One Fits You?

Central Jakarta

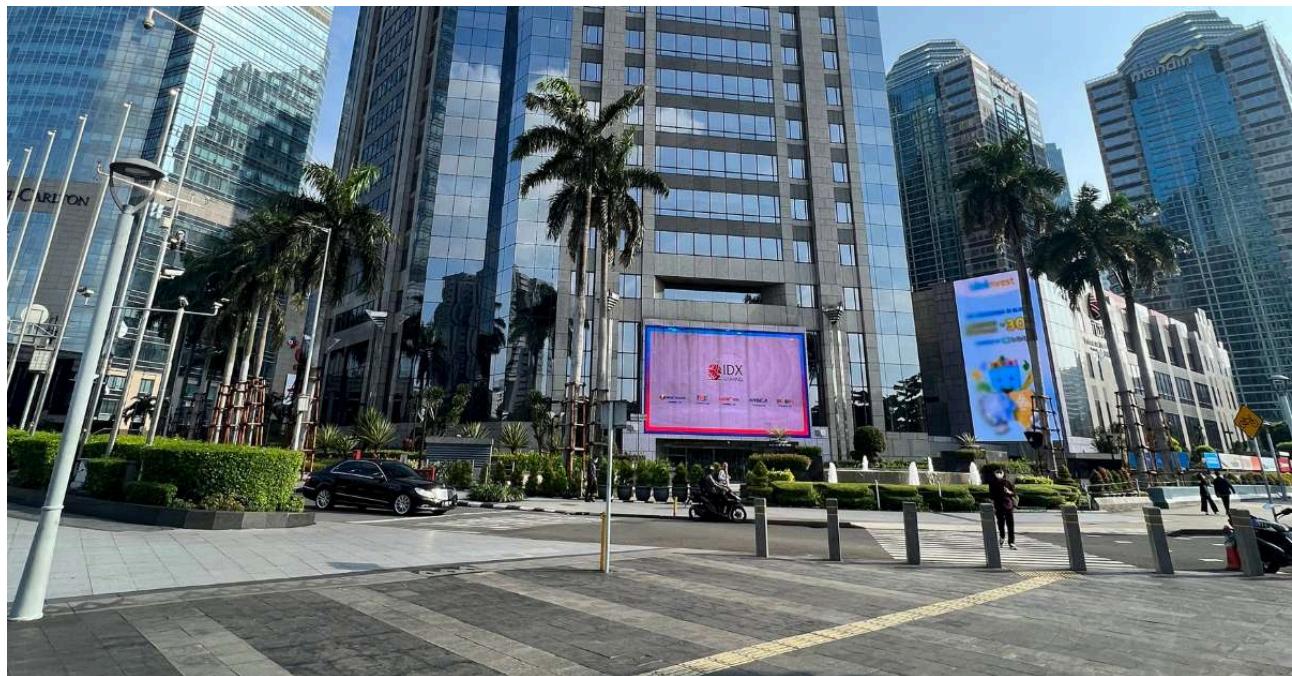


Source: investasian

Areas such as **Thamrin, Menteng, Sudirman, and Kuningan** serve as the heart of the capital. Here, you'll find embassies, corporate headquarters, upscale malls, and the MRT's central stations.

Central Jakarta is ideal for **professionals, diplomats, and executives** seeking convenience and proximity to business districts.

South Jakarta



Source: infinixid

South Jakarta offers a more residential, community-oriented environment with neighborhoods like **Kemang**, **Cipete**, **Pondok Indah**, and **Senopati**. Known for international schools, expat-friendly cafés, greenery, and social hubs, South Jakarta is highly favored by **families and long-term expats**.

Connectivity Snapshot

- MRT Fatmawati–Bundaran HI Line
- 45 minutes to the airport via toll (non-peak)
- SCBD ↔ Kemang commute: ~20 minutes (non-peak)

Your Realistic Monthly Cost of Living in 2026 (IDR)

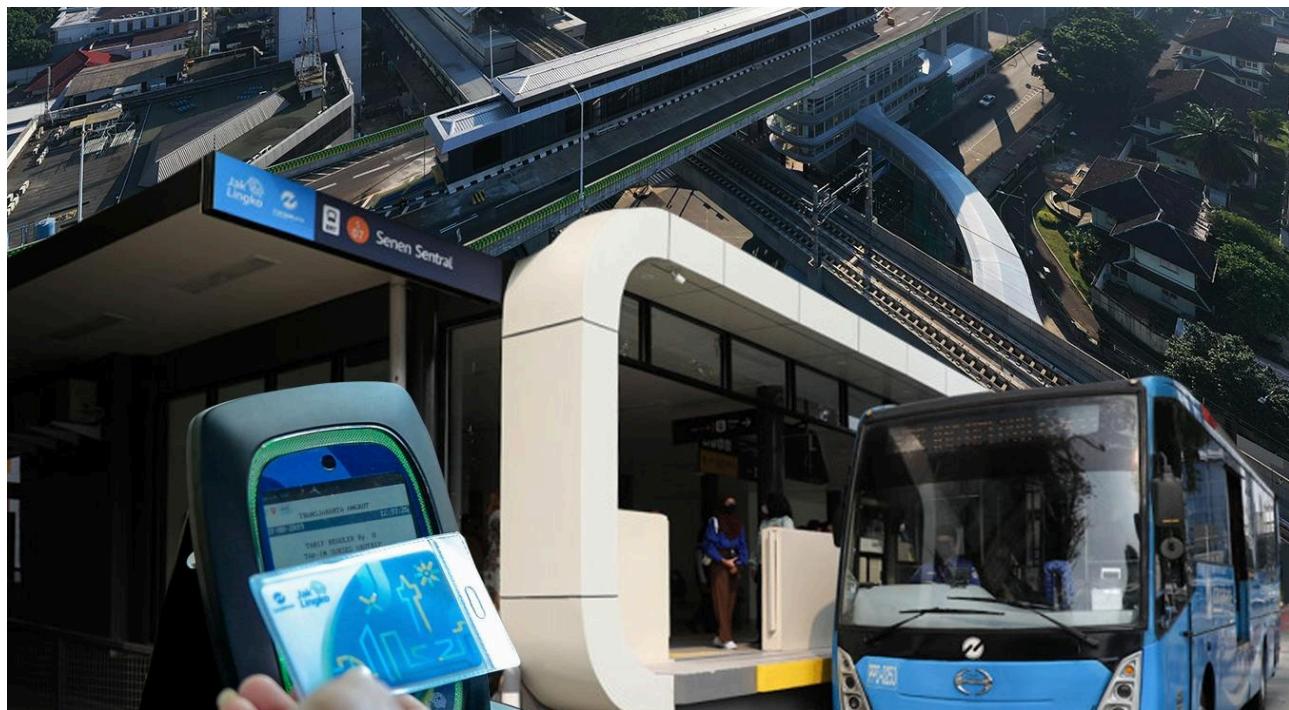
The table below gives a clear comparison between Central and South Jakarta, along with notes on what typically drives these costs:

Category	Central Jakarta	South Jakarta	Notes
Rent (2BR apartment)	25–45M	15–30M	Central serviced units cost more; South offers larger space.
Groceries (family of 3)	9–12M	8–10M	Imported items add ~20% to bills.
Dining Out	5–8M	4–6M	Central = fine dining; South = cafés and family spots.
Transport (Grab, fuel, tolls)	4–6M	3–4.5M	Add 5–7M if hiring a private driver.
Utilities	2.5–3.5M	2–3M	High AC usage impacts cost most.
Healthcare & Insurance	2.5–4.5M	2–3.5M	Based on Siloam, Mayapada, Medistra ranges.
Schooling (per child)	15–30M	12–25M	JIS, Lycee Français, BSJ, and more.
Private Driver	5–7M	5–7M	Full-time salary + meal allowance.
Alcohol & Imported Goods	2–4M	1.5–3M	Luxury imports are highly taxed.
Gym / Sports / Clubs	1.5–3M	1–2.5M	Court rentals ~250k/hr.
Entertainment & Social Life	2–4M	1.5–3M	Includes movies, spas, and nightlife.

Estimated Total Monthly Cost

- **Central Jakarta: IDR 60–90 million**
- **South Jakarta: IDR 45–70 million**

Transport & Connectivity



Source: smartcity.jakarta.go.id

Getting around Jakarta efficiently depends on your location and daily routines.

MRT

The MRT is the fastest way to move between Central and South Jakarta, with fares averaging **Rp 10,000** per trip.

Ride-Hailing

Grab and Gojek are the most common choices:

- Short rides: **Rp 15,000–25,000**
- Medium distances: **Rp 30,000–40,000**

Airport Access

From Thamrin or Kemang, the airport is about **45–60 minutes** away via toll.

Driving & Tolls

South Jakarta connects easily to **JORR**, **Antasari**, and **Sudirman** access roads. Families often hire full-time drivers due to traffic convenience and safety.

Lifestyle Snapshot: What Daily Living Looks Like



Source: [golfislandofficial](https://golfislandofficial.com)

Groceries

- Expat supermarkets: **Ranch Market, Kem Chicks, Grand Lucky**
- Affordable options: **Lotte Mart, Transmart, Superindo**
- Imported items (cheese, cereal, dairy): **20–40% premium**

Dining & Social Life

- Brunch cafés: **Rp 150–250k/person**
- Fine dining: **Rp 700k–1M/person**
- Local meals: **Rp 40–70k**
- SCBD cocktails: **Rp 300–400k**

Utilities

- Electricity: **~Rp 2M/month** (varies by AC usage)
- Internet: **Rp 600–800k**
- Water: **Rp 300–500k**

Health & Fitness

- Gym: **Rp 800k–1.5M/month**
- Court rentals: **Rp 250–350k/hour**
- Spa/massage: **Rp 250–400k/hour**

Tip: If you love café hopping, budget around **Rp 1M/month**.

Expat Tips & Survival Checklist

Here are the essentials to make life smoother:

- Pay rent annually to secure **5–10% discount**.
- Use essential apps: **Grab, Gojek, Halodoc, Bluebird**.
- Register early at your preferred international hospital.
- Hire drivers through vetted agencies.
- Plan school registration **3–6 months in advance**.
- Keep cash on hand for markets and small services.

Jakarta 2026: What to Expect

- Premium area rents expected to rise **5–8%**.
- Food and electricity inflation remains around **3–4%**.
- MRT Phase 2 (toward Kota Tua) will boost accessibility and raise property value in central zones.
- Co-living, serviced apartments, and flexible leases are becoming increasingly popular for expats.



Ready to Calculate Your Jakarta Lifestyle?

Let Noble Asia help you make informed decisions with accurate cost projections and personalized apartment recommendations.

Services We Offer:

- Free relocation consultation
- Customized Cost of Living breakdown
- WhatsApp support for quick questions