

EDITION
2026
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26TH
EDITION

HOLLAND HANDBOOK

THE INDISPENSABLE GUIDE TO THE NETHERLANDS

WITH A
SPECIAL
SECTION FOR
STUDENTS

COUNTRY PROFILE DUTCH CULTURE LEGAL MATTERS TAX FINANCE HOUSING HEALTH CARE
EDUCATION LEISURE USEFUL ADDRESSES **WITH A SPECIAL SECTION FOR STUDENTS**

This richly illustrated handbook offers 264 full-color pages of essential information on all aspects of living and working in the Netherlands such as: permits and visas, career, housing, finance, international education, fiscal and legal issues, health care, connectivity and insurances. The reader can also find more general information on the Dutch culture and habits, tourist information, learning the Dutch language, etc.

All these subjects are approached from the perspective of both newcomers and those who have been living in the Netherlands for some time. This and the many useful addresses, phone numbers and websites make *The Holland Handbook* an indispensable guide for international employees / expatriates, their partners who do not have a paid or volunteer job (yet), foreign entrepreneurs, the many foreign students who have come to the Netherlands to train or study, and professionals who want to keep abreast of the latest developments in expat affairs.

The Holland Handbook is very popular with our expats – Outpost Expatriate Support Network

The Holland Handbook contains a mine of useful and interesting information about living in the Netherlands. Highly recommended – DutchNews.nl

Whether you visit the Netherlands regularly or plan to stay for a few years, The Holland Handbook is an indispensable guide for every foreigner – Netherlands Foreign Trade Agency

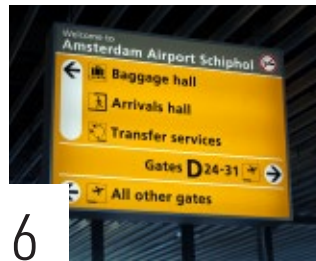
The Holland Handbook is a must-have read for those moving to the country, and the annual book has become a trustworthy resource in the homes and offices of more and more expats
– Expatica.com

The Holland Handbook is a very useful and interesting book for our international community moving to the Netherlands. The book is a really great guide for our international employees.
– TomTom





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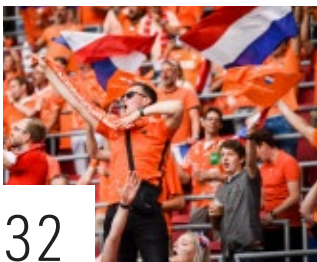
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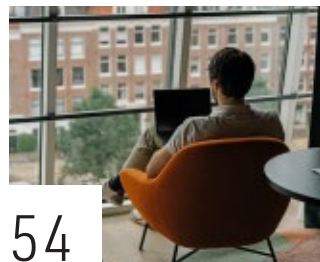
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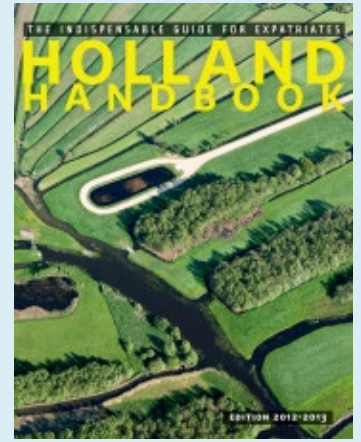
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The Holland Handbook

Your Guide
to Living in
the Netherlands







About The Holland Handbook

Welcome, expat, to the Netherlands! We are proud to present you this twenty-sixth edition of *The Holland Handbook*, which we hope will prove to be as good a friend to you during your stay in the Netherlands as it has been to numerous other expats over the past twenty-five years.

This book has been compiled for a very mixed group of readers who have one thing in common and that is that they want to find their way in the Netherlands: the expat employee, the expat partner, foreign entrepreneurs, and the many foreign students who come to the Netherlands to train or study. Also for those involved in expatriate affairs who want to keep abreast of the latest developments in their various areas of interest, this book has proven to be a very welcome source of information. Last but not least, this book is a wonderful reminder, including beautiful photographs, of life in the Netherlands for those who are moving on to their next posting – or back home.

The Holland Handbook is the result of the enthusiastic efforts of more than 20 authors, organizations and proofreaders of various nationalities and with very different backgrounds. Most of them are specialists who work for international companies and organizations and who have an impressive amount of know-how when it comes to providing expatriates with information.

The diversity of the editorial team makes reading this book a journey in itself. You will find technical information on practical subjects interspersed with personal experiences, back-

ground information and columns – all written in each contributor's personal style. With so many topics to cover, *The Holland Handbook* may at times take an unexpected turn – however, as this book is primarily meant as a reference book and not as a book to be read in one go, you can simply select the topic you want to read up on, even if you only have a few minutes to spare.

Though *The Holland Handbook* contains a wealth of information, we do not have the illusion that it is at all complete. It is meant as an introduction, or orientation if you will, into the various subjects that can be of interest to you. By referring you to the relevant literature, addresses and websites, we have provided you with as many sources of additional and/or more in-depth information as we can think of. Undoubtedly, we have forgotten a few subjects, websites or books. If you feel that we have left out something that should not have been missed, we would greatly appreciate it if you let us know, by sending an e-mail to editor@xpat.nl.

Bert van Essen and Gerjan de Waard,
Publishers



Welcome to
Amsterdam Airport Schiphol



Baggage hall



Arrivals hall



Transfer services



Art, music, architecture, folklore, foods and dress, our roles and relationships, body language, gestures, greetings and partings, all weave together to form a rich cultural diversity. Every culture is the outcome of centuries of social interaction, a shared history, religious norms and experience – however, it is only when we are among people of a different culture that we really become aware of how much we are the product of those shared elements ourselves. It is just as important to realize that the majority of the people in our host culture are also not aware of how their shared background influences their own behavior – and of how unfamiliar and uncomfortable this behavior may be for us (or perhaps, how reassuringly similar!). When attempting to understand and survive in another culture, there are many areas in which we need to pause and consider how our own culture and the host culture differ. This takes time, patience, and some sense of adventure. The first step in achieving this is realizing that neither way of living is wrong or right – it's just... different.

A New Life in the Netherlands

Adapting to a New Country and a New Culture

So you decided to come live in the Netherlands. You may have been tantalized by the idea of exploring old-world Europe with its architecture and museums. Or maybe it was the possibility of viewing kilometers of flower beds and sand dunes from the seat of a bicycle that attracted you to this country. Perhaps the adventure of undertaking something new, something different is what tipped the balance for you. Whatever it was that made you say yes to a move to the Netherlands, here you are and the country is just outside your door, waiting to be discovered.

But now, instead of having time to visit, like a tourist on an extended trip, you are faced with the task of undertaking all of life's daily chores in an entirely new environment. Whereas at home you did most of these things without thinking, you must now spend time and energy discovering where to buy milk and how to pay the phone bill. The climate is different, you need to get used to the types of products that you can and cannot find at your local grocers', and you have to orient yourself using street signs and product labels you do not understand. You suddenly discover that English is used far less than you had expected, and that Dutch is far harder to learn than you had hoped.

This is the process of adaptation, of creating a new home in this foreign country. Eventually you will be settled in a new house, and will have established routines that make life seem more normal; you will have identified a favorite grocery store or market, know where to purchase your home-language newspaper, and may even have discovered a favorite café for your usual Sunday morning breakfasts. This book will help you with this process of adapting to this country you have adopted, however briefly, as your home.

But this book also has a different focus; to describe the culture of the people who live here, as well as the practicalities of life in the Netherlands. The word 'culture' as it is used here is not about the artistic and historic expressions of culture you find in museums. It is about everyday behavior, the glue that binds communities, the norms and values that regulate social life. Like all cultures, the Dutch culture is expressed through language, through social structures and habits, through the way people communicate with each other. This culture is subtle and you will discover it slowly over time, as you increasingly deal with the 'locals'. It is something you will piece together as you interact with your neighbors, as you watch your colleagues at work, from the way you are treated in the shops or when taking the train.

The Dutch, of course, are not explicitly aware of their culture, just as we are not aware of our own. It is only because we are here as foreigners, observing another culture, that we become aware of the differences between the way members of the host culture react, and our own expectations of how one 'should' act. We came, expecting certain patterns of behavior from our hosts: the stereotypes typify the Dutch as being tolerant, frugal and hardworking. From the stories of the red light district you may expect a very liberal society and, knowing of the reputation the country as a leader in graphic design and architecture, you may expect an innovative attitude to life and work. And yet you will also find conservative attitudes and behaviors.

Dutch society is a highly complex, multi-cultural mix of historic and modern influences, whose daily practice and social behavior may not live up to the values and etiquette that you are accustomed to. Your daily chores bring you into a series of intercultural encounters with the Dutch which sometimes leave you wondering 'what just happened?' It is this process of accumulated 'incidents' that we call 'culture shock' and that is blamed for much of the strife associated with expatriate living.

It is popularly understood that culture shock is a process, containing a set of phases which will all pass, eventually leading you to return to your normal, happy state as a well-adjusted individual. What is not often explained is that culture shock is experienced differently by every individual, depending on their own culture, attitudes, expectations, and previous international experience. Furthermore, moments of frustration and anger may occur at any time during a stay in a foreign country and are a normal part of adjustment. However, culture shock is also a process which can be controlled and minimized.

The advice given by most intercultural or adaptation specialists is to get to know your host culture. Understanding the underlying reasons for the behavior of the Dutch helps to see them as individuals and not as a global 'them'. *The Holland Handbook* has been written by both Dutch individuals and expatriates with years of experience in living with and explaining the Dutch to foreigners. They describe the historic and cultural aspects that influence the behavior you observe, making it more comprehensible and logical. You don't have to like everything about the Dutch culture or adapt to every aspect of it either. But with a bit of understanding and good will, you will most probably come to find at least a few friends in this society, people who will make the experience of having lived in the Netherlands a memorable one.

You Have Arrived in the Netherlands

What does it mean to be in the Netherlands? You crawl ahead on the highway behind laboring windshield wipers, watching the ragged horizon of apartment buildings go by as the gray clouds are chased along by a strong south-western wind. Due to the 2020 and 2021 Covid restrictions, there was a period of quiet on the highways, but since then traffic jams have come back with a vengeance, with 9.1 million cars in the Netherlands (1.3 million of which are fully electric or hybrid).

As the slowly moving traffic jams come to another halt, you have the chance to focus on your fellow drivers. Your first conclusion is obvious: you are in a wealthy country. This is evident from the newness of the cars and the number of traffic jams. Meanwhile, as you will surely notice, the government is working hard at widening the highways, or laying new ones – a cause of considerable temporary inconvenience. This has been going on for quite some time. Towards the end of 2015, for instance, an addition to the A4 was opened, which connects The Hague and Rotterdam, thanks to which these two cities – which are only 20 kilometers apart – are now linked by two highways instead of one. Not that this put an end to the traffic jams around Rotterdam, the second largest city of the Netherlands. Other measures include the new Blankenburg tunnel underneath the Nieuwe Waterweg (New Waterway), west of Rotterdam, which was opened at the start of December 2024, and the tackling of the bottlenecks around Utrecht since 2021. Also the A2 – the start of the Route de Soleil to the Mediterranean Sea – has been improved in a number of places.

Stuck among the traffic are many trucks, which are well-kept and loaded with valuable goods. These goods are seldom raw materials, but more often finished industrial goods. Already at the start of the century, the Dutch government decided that this country is a post-industrial services economy. The throughput of goods – entering and leaving the country through harbors such as Rotterdam as well as the airports – has become an important sector of the Dutch economy. At the same time, the Netherlands is among the top four food exporters in the world, not to mention being a top exporter of plants and flowers.

If you look around you, the cars are far from luxurious. You are surrounded by middle-class cars, and you can see how strongly the Asian market is represented as, during the past few years, the Dutch have embraced smaller, more economic cars – due to energy prices and the accompanying tight pockets, but also thanks to the temporary introduction of fiscal measures aimed at stimulating the purchase of environmentally friendly cars. Where are the Rolls Royces, Daimlers, Aston Martins and Ferraris? In the Netherlands, if you want to see one of these cars, you will have to visit a dealer's showroom. On the road, the most expensive cars you will see are the standard Mercedes, Audis, Land Rovers, Volvos and BMWs. And, should you actually spot a Rolls Royce trying to make its way through traffic, you will notice that it does not really command any respect. To millennials, a car is something to get from point A to point B and not a status symbol or an

expression of their personality – as was sometimes the case for their parents. Many don't even bother to obtain a driver's license as they are not planning on spending their days in a traffic jam, just to be unable to find a parking spot upon reaching their destination. They prefer public transportation, (electric) bicycles and rental cars. Why buy a car, if you only plan to use it occasionally? This is supported by the numbers; the Netherlands has 808,000 motorcycles, 1.3 million scooters and mopeds, and 24.4 million bicycles – including a new phenomenon, the so-called fat bike (of which there are approximately 400,000). This is an electric bicycle with thick tires that is popular primarily among the younger generation and that is associated with disrespect for traffic rules and dangerous road behavior. Various municipalities have introduced fat bike-free zones.

Is Dutch society as egalitarian as it seems? The facts give a different answer when you look at the distribution of wealth. The wealthiest 10% of the population owns more than half (61%) of the total wealth in the Netherlands – while the bottom 60% owns approximately 1% of the nation's total wealth. Towards the end of 2025, the average Dutch person had € 57,000 in savings – however, this average is quite misleading. The poorest 25% of the Dutch people had less than € 3,000 in their accounts, while the richest 25% had at least € 39,000. The 50% in the middle had approximately € 11,500 in reserves. That said, the total amount saved up towards the end of 2025 was € 632 billion.

Yet, the Dutch wouldn't be the Dutch if they thought this concentration of wealth in the bank accounts of a few was alright, and they have been pleading for a rise in wealth tax. The Dutch government is working on a new system that will presumably be introduced in 2027 – or maybe a bit later than that.

Between 2020 and the end of 2025, the average wage increase was approximately 27%, though inflation gobbled up quite a bit of this increase in wages. The mindset of the Dutch employees also seems to be undergoing a shift: approximately 50% of employees are looking for a new job that will allow them to better combine their professional and private lives – as a consequence of which the number of fixed employment contracts has been decreasing, while the number of people working in self-employment, with no personnel (the so-called *ZPP-ers*), who are treated by the law as entrepreneurs, grew substantially to 1.2 million in 2026.

When Europe exited the lockdown halfway 2021, this almost immediately led to a boom that compensated for the economic decline of 2020. Growing demand led to large increases in prices of raw materials; oil and gas prices shot up so fast that the government had to introduce a considerable reduction in taxes on natural gas, in order to protect families from financial difficulties. In retrospect, these days were easy compared to what 2022 was to bring, when the war between Russia and Ukraine drove energy prices up even further. By August 2022, it had become very clear that not only lower, but also middle, income households would be experiencing severe financial problems unless the government subsidized their bills and paid out a so-called energy supplement. Then, over the course of 2023, prices dipped below the ceiling that the government had determined and the subsidies could be stopped. Also in 2024, there was no longer any need for government support; primarily thanks to the importation of liquid gas from the United States and the huge increase in the number of wind turbines and solar panels, allowing energy prices to remain manageable and pretty stable. The attack, carried out by Israel and the U.S. on Iran, though, brought an end to this fairly favorable situation. In March 2026, oil and gas prices shot up.



The housing market has also become very tight: as 2020 approached, the demand for housing went up to where it had been before the crisis of 2008. An increase in prices – initially limited to the larger cities – had spread across the country. And, despite the heavy economic downturn during the Covid year of 2020, house prices continued to be on the rise to the point where, in the second quarter of 2021, they had gone up an average of 28% compared to the previous year. After a short interruption, housing prices started to go up again in 2024, with an average of 8.5%. Buyers who did not offer more than the asking price, in most cases, did not stand a chance. House prices went up further in 2025, by about 8.5% and they are expected to continue to rise over 2026 and 2027.

In order to relieve the pressure on the housing market, at least one million homes will have to be built, but this is hindered by the new nitrogen regulations, protests from current inhabitants, zoning plans, a lack of professionals, and government organizations that are stingy with their permits (sometimes taking years to grant them). During 2024, 82,000 homes were built, and in 2025, 77,600. This remains below the expressed intention of creating a minimum of 100,000 a year.

In 2022, the economy also took a turn that no one had anticipated. The economic boom – partially triggered by expenditures that had been postponed during the lockdown – gave rise to a shortage of raw materials and parts across the world. The Netherlands was hit hard by inflation, particularly the low income and lower middle-income classes. The number of people visiting food banks doubled and in the educational sector an increasing call was heard for school breakfasts as a growing number of children were coming to the classrooms on empty stomachs. The government came to the conclusion that the country was becoming poorer. Then, over the course of 2023, inflation gradually went down. This largely had to do with decreasing energy prices, though the prices for basic necessities were less favorable – the effect of this was reflected in the purchases made by the Dutch consumers towards the end of 2023; fewer articles were bought than in the previous year and any increase in profit was solely due to inflation.

The future therefore does not seem very rosy. To which another problem has been added. The capacity of the Dutch electricity network is reaching its limits. The generation of energy using sun and wind fluctuates greatly, making it hard to process. Often, large compa-

nies have to wait a long time to be connected to the grid and this could become the case for homes in the near future as well. The grid managers are investing € 8 billion a year in expanding upon the network, yet also they will be spending a long time chasing the facts. The question arises as to whether consumers will be able to count on the consistent delivery of electricity. Those who have solar panels on their roof are already paying the price, literally. On warm summer days, when they produce more than they need, this goes back into the electricity network. Due to the increase in supply on those days, the market price for electricity dips below 0, meaning that they have to pay for what they are supplying.

There is one sector of the economy that we haven't talked about here yet, though it involves tens of billions of euros. This is the trade in, as well as production, import, export, and re-export of drugs. The consumption of drugs has seen a considerable increase, though drugs such as speed, cocaine, and heroin remain illegal. The same goes for synthetic drugs such as xtc, and designer drugs, which remain on the list of forbidden narcotics. In the last quarter of the 20th century, the Netherlands was seen as a libertine haven due to the tolerance of the sale of cannabis products in so-called coffee shops. Since then, the Netherlands has lost some of its lead in tolerance. In Canada, as well as in a number of U.S. states, the cultivation of cannabis has become legalized. This has led to a huge stream of exports to the Netherlands, one that has become at least as important as cocaine. As the cultivation of cannabis is only minimally allowed in this country, this trade is in the hands of criminal organizations. The transportation of drugs benefits from the fact that the Netherlands is a warehouse of international renown; volumes of goods come through the Dutch harbors and airports, making it easy to hide drugs among them.

Immediately after becoming Minister of Justice and Security in the last Rutte Cabinet, Dilan Yesilgöz started a war on drugs. And with success. In the year 2023, authorities managed to confiscate drugs with a street value of € 2.2 billion. In 2024, this number was more modest, yet still considerable. Critics call the Netherlands a narco state, yet the thought that the war on drugs has been lost anyway and that one might as well therefore go ahead and legalize it, has little support in politics.

Urbanized Center

The Randstad, in the provinces of North Holland, South Holland and Utrecht, is strongly urbanized. There are no real metropolises with millions of people in Holland. The largest city, Amsterdam, does not have more than about 935,000 inhabitants. Still, the Netherlands is a highly urbanized country. Every few kilometers, there is an exit to one, two or three municipalities that have a couple of thousand to not many more than 100,000 inhabitants. These cities and towns all have their own character and are all equally picturesque. In the urban areas, you will find neither hovels nor palaces. What you will find are primarily middle-class houses. Even Wassenaar, Aerdenhout or Rozendaal, the Dutch equivalents of Miami Beach and Beverly Hills, look comparatively modest. There is an undeniable air of wealth, but none of the glitter of excessive opulence. You don't display your wealth in the Netherlands. That's cheap and nouveau riche – and provokes aggression.

The cities of the Randstad – Rotterdam, Delft, The Hague, Leiden Haarlem, Amsterdam, Hilversum, Utrecht, Gouda and Dordrecht – form an almost continuous circle or half-moon. The Dutch call this a 'rand', or 'edge', hence the name Randstad. In the middle of this lies a green area, with small and medium-sized villages. Together with the Southeastern area of Brabant (Eindhoven), this area is the country's economic powerhouse, where the majority of companies are located, money is made and culture is generated. The jewel in the crown is ASML, a company located in Veldhoven (near Eindhoven), that produces machines for the semiconductor industry.

You will also not find harbors filled with expensive yachts. This is big business in the Netherlands, but mostly for foreign consumers. Those who buy a pleasure yacht in the Netherlands will have a hard

time finding a spot for it, as the harbors are all full. Not with luxurious three-masters and a regular crew, however, but rather with motor and sail boats of all shapes and sizes. And should there be one that sticks out above the rest, chances are it is flying a foreign flag. You would almost think that socialism reigns here, even more so than in the countries of the former East Bloc. A conclusion several conservative as well as liberal bloggers would be happy to support. However, economic statistics show the opposite. When it comes to per capita income, the Netherlands is securely situated towards the top of the European Union. After all, the wage system is pretty balanced and there are no extreme differences.

When it comes to wealth, the situation is different. In 2025, there were approximately 452,000 millionaire households and 50 billionaires (who jointly add up to approximately € 273 billion) in the Netherlands, while one in three households had at least € 100,000 in a bank account. The average millionaire has a wealth of approximately € 1.5 million. The rest has to make do with less. Often much less. Towards the third quarter of 2024, more than 720,000 households were faced with debt – a number that is fortunately is decreasing. Should you run into a Dutchman who complains about the taxes and how the middle class is suffering, ask him to show you the numbers. At the start of 2025, 550,000 lived in poverty – on a population of 18 million. Princess Laurentien, the socially-engaged wife of the King's youngest brother Constantijn, is involved with their plight and – with the help of the government – runs the Missing Chapter Foundation, which invests in projects aimed at combating poverty among children. In the Netherlands, someone who has less than € 1,510 to spend a month, is considered poor. Couples who have two children are considered poor if they have less than € 2,535 (if the children are teenagers, this becomes € 2,910). Does this sound like plenty to you? Most Dutch people have high fixed expenses, so that only a modest amount, in the range of € 30-60, remains a week, for food and clothes. (It should be noted that the year 2024 saw the introduction of a new counting method, which led to a seemingly spectacular reduction in the number of poor to 540,000. This new method is still being evaluated.)

Rotterdam City Center with the Erasmus Bridge



The Netherlands

