2026

Netherlands Retirement Outlook

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Prepared by Retire.do · 25 September 2026 · retire.do

COUNTRY OUTLOOK · 25 SEPTEMBER 2026

Netherlands Retirement Outlook 2026

€1,012.1 billion

of net wealth held by households whose main earner is 65 or older, 36.7% of all household wealth, on 1 January 2024 (provisional) · CBS. Pension rights are not counted [1, 2]

The Netherlands is wealthy and ageing, and older households hold much of that wealth in their homes. Most of it stays in the Netherlands. In 2025 about a quarter of emigrants aged 50 and over who were born in the Netherlands went to Spain. Far more people receive the Dutch state pension in the Dutch Caribbean than in the Dominican Republic, where about 140 residencies a year go to Dutch citizens. [3, 4, 5]

Euros unless marked US$ | All figures are estimates, with sources | Most of this wealth stays in the Netherlands | Not legal or tax advice

Key takeaways

€1.01T

Older Dutch households hold great wealth, and most of it stays in the Netherlands.

Households whose main earner is 65 or older held **€1,012.1 billion** of net wealth on 1 January 2024, about US$1.14 trillion (our conversion). That is 36.7% of all household wealth, and pension rights come on top. [1, 2, 6]

€33.6bn

Estates are large and growing.

People who died in 2023 left **€33.6 billion** (provisional), 88.6% of it from people aged 65 and over (our sums). CPB puts the usual yearly amount at €25–30 billion and expects estates to keep rising in the coming decades. [7, 8]

4.55M

Almost one in four will be 65 or older by 2035.

CBS projects **4.55 million** people aged 65 and over on 1 January 2035, 24.2% of the population, up from 3.76 million in 2025 (+793,000, our calculation). [9, 10]

185

Few Dutch pensioners live in the DR; the Dutch Caribbean draws far more.

In 2023 the AOW state pension went to **185** people living in the DR, against **5,830** in Curaçao and 2,596 in Aruba. In 2025, 47 emigrants aged 50 and over moved to the DR, against 3,319 to Spain. [4, 3]

136

Many visit; few settle.

Visitors living in the Netherlands made **25,262** air arrivals in the DR in 2025 (trips, not people). Only **136** residencies of all types went to Dutch citizens, a little fewer than the 155 of 2018. [11, 5]

50%

Single pensioners get a smaller state pension in the DR.

The DR has no social security treaty with the Netherlands. The AOW is still paid there, but a single person gets the cohabiting rate: **50%** of the net minimum wage instead of 70%, as the rule was described in 2016. Dutch health-care treaty cover does not reach the DR, and there is no Dutch tax treaty with it. [12, 13, 14]

1 The wealth picture

Older Dutch households are wealthy, and typical wealth peaks for households aged 65 to 74. Estates are growing, and most of this wealth stays in the Netherlands. [1, 8]

AGED 65+, 1 JAN 2024

€1,012bn

Net wealth of households whose main earner is 65 or older: 36.7% of the total (our calculation). Provisional [1]

SHARE HELD BY 55+

63.6%

€1,752.9 billion of €2,754.4 billion of household net wealth, 1 January 2024 (our calculation) [1]

MEDIAN, AGED 65 TO 74

€276,900

Household net wealth, the highest of any age group; €135,500 for all households [1]

LEFT AT DEATH, 2023

€33.6bn

by 168,700 people who died (provisional); €15.2 billion in 2013 [7]

USUAL YEARLY ESTATES

€25–30bn

CPB's range, with about €2.5 billion of inheritance tax a year [8]

DECLARED GIFTS, 2022

€15.4bn

135,400 declared gifts and €0.8 billion of gift tax. An estimated three in four gifts from parents to children fall below the yearly exemption and need no declaration [8]

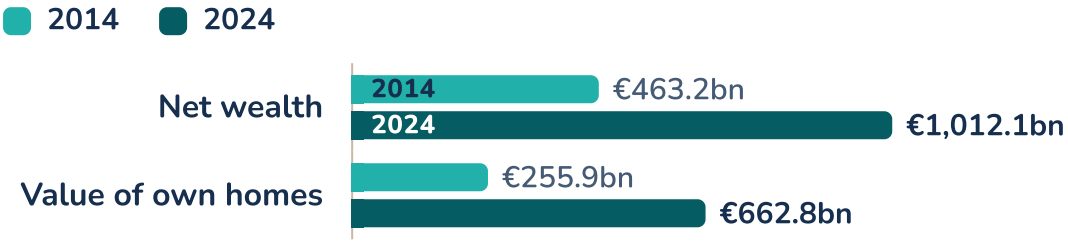
Different measures from different sources: do not add them up. CBS's 2023 total is above CPB's usual range, which rests on 2022 and earlier years, and CBS says estate figures up to 2016 are not fully comparable with later ones. [7, 8]

Older households' wealth more than doubled in ten years

Households whose main earner is 65 or older, € billion, 1 January. Home values are before mortgage debt; current euros, not adjusted for inflation.

+119%

net wealth, from €463.2 billion to €1,012.1 billion; the number of these households rose 26% (our calculation)



Estimates: 2024 is provisional. CBS StatLine, table 83834NED; growth is our calculation. [1]

Who holds the wealth

Household net wealth by age of the main earner, Netherlands, 1 January 2024 (provisional) [1]

AGE OF MAIN EARNER	NET WEALTH, ALL HOUSEHOLDS	MEDIAN HOUSEHOLD
All households	€2,754.4 billion	€135,500
55 to 64	€740.8 billion	€250,200
65 to 74	€553.1 billion	**€276,900**
75 to 84	€363.0 billion	€265,300
85 and over	€96.1 billion	€139,400
65 and over	**€1,012.1 billion**	€263,900

Net wealth is assets minus debts, including the own home and business assets. Pension rights are not counted. There are 8,258,900 households in all, 2,380,800 of them with a main earner aged 65 or over. CBS writes the age groups as “65 tot 75 jaar”, which we show as 65 to 74.

Pension rights come on top. CBS does not count pension entitlements as household wealth, so the rights Dutch retirees hold in work pension funds are not in these figures.[2]

- **Heirs declare less than is left.** In 2022, 274,000 heirs declared inheritances worth €21.8 billion and paid €2.4 billion of inheritance tax. Nearly 170,000 people died that year and left €28.5 billion. Declarations cover about 75% of the value of estates.[8]
- **A few large estates.** The average person who died in 2023 left €199,000, but the median was €45,200.[7]
- **Fewer heirs per estate.** An estate was shared by 2.3 heirs on average in 2023, against 3.2 in 2011.[15]
- **A small tax take.** Inheritance and gift tax together raised €3.4 billion in 2024, 0.8% of all tax and premium revenue.[8]

About the "€973 billion of inheritances" headline. NOS reported this figure on 7 July 2026 without naming a source. It equals CBS's total net wealth of households aged 65 and over on 1 January 2023, €973.0 billion (our match). That is a stock of wealth, not a forecast of inheritances.[16, 1]

The next ten years. There is no official ten-year forecast. The only estimate we found is by Prof. Paul de Beer, reported in the press: baby boomers who die in the next ten years will leave about **€230–240 billion** (about US$260–271 billion, our conversion). His method was not published there.[17, 6] ESB counts €491 billion held by 1.34 million households aged 75 and over. CBS's own table gives €459.1 billion for 1.154 million such households on 1 January 2024 (our sum). The gap is probably a different year or definition (our reading).[15, 1] No source estimates how much of this is spent abroad.

② Homes and businesses changing hands

Most older Dutch homeowners still carry some mortgage, but their homes hold a large amount of equity. Many business owners want to stop within ten years. Homes and firms change hands mostly inside the Netherlands. [1, 18]

OWNERS AGED 65+

1.40M

households: 58.8% of all households aged 65 and over, 1 January 2024 (our calculation) [1]

HOME EQUITY, 65+

€548bn

Homes worth €662.8 billion minus €114.5 billion of mortgages; about €391,800 per owner (our calculation) [1]

MORTGAGE-FREE, 65+

36%

of owners aged 65 and over, about 508,300 households (our calculation) [1]

MEDIAN HOME, 65+

€418,400

Value of the homes owned by households aged 65 and over, 1 January 2024 [1]

Equity is not cash until a home is sold, and most of it stays in the Netherlands. At the 2025 average rate the equity is about US$619.6 billion (our conversion). [1, 6]

- **Most still have a mortgage.** 891,300 households aged 65 and over still owe money on their own home: €128,400 on average, €100,000 at the median. [1]
- **Family houses.** More than half of people aged 55 and over live in a single-family house they own. [19]
- **Moving means downsizing.** Owners aged 85 and over have 97 m^2 per person on average. Those who moved recently and own their home have 58 m^2 (data for 1 January 2023). [19]

- **Business wealth.** Households aged 55 and over hold about €366.2 billion in their own firms and in substantial company shareholdings (our sum), about US$413.8 billion (our conversion).[1, 6]

Business owners near retirement

Business owners near retirement in the Netherlands

FINDING	FIGURE	SOURCE
Owners who want to stop within ten years	**More than two thirds**. Of these, 22% have no concrete succession plans and 20% are looking but have not found a successor	ABN AMRO survey of 519 owners, 2026[20]
Owners aged 65 and over	**Nearly 13%**, up from 7% in 2010, as quoted by ABN AMRO. CBS's own count: **10%** in 2023, up from 6% in 2010	ABN AMRO[20]; CBS[21]
Owners who intend to stop within ten years	**Nearly 70%**; more than 40% have no successor in mind or have not started planning	Staat van het mkb 2026[18]
Family businesses	**More than 295,000**	Staat van het mkb 2026[18]
Small firms selling now, or considering it within five years	**12%** already selling or transferring and **23%** considering it: together more than 500,000 businesses	Trade press, quoting Staat van het mkb 2026[22]
Tax relief for handing over a firm (BOR)	Exemption threshold raised from about €1.2 million to **€1.5 million**, and the exempt share above it cut from 83% to 75% (2024 and 2025). The cabinet is keeping the relief (September 2026)	CPB[8]; Fiscaal Vanmorgen[23]

Do not add these rows: the surveys use different samples and definitions, and they count owners' plans, not completed sales. The ABN AMRO release gives no fieldwork dates, and the 500,000 figure comes from a trade outlet only.

Owners who sell turn a business into cash at the age when they decide where to retire. Most of them will stay in the Netherlands.

3 Ageing: people aged 65 and over, now and in 2035

CBS projects 793,000 more people aged 65 and over in ten years, almost one in four of the population. CBS and the UN differ a little on how fast.[9, 10, 24]

AGED 65+, 1 JAN 2025

3.76M

20.8% of 18.04 million people (our calculation)[10]

AGED 65+, 1 JAN 2035

4.55M

24.2% of the population (CBS projection); 95% range 4.31 to 4.73 million[9]

AGED 80+, MID-2035

1.40M

up from 949,300 in mid-2025 (UN medium variant, our sums)[24]

AOW RECIPIENTS

3.74M

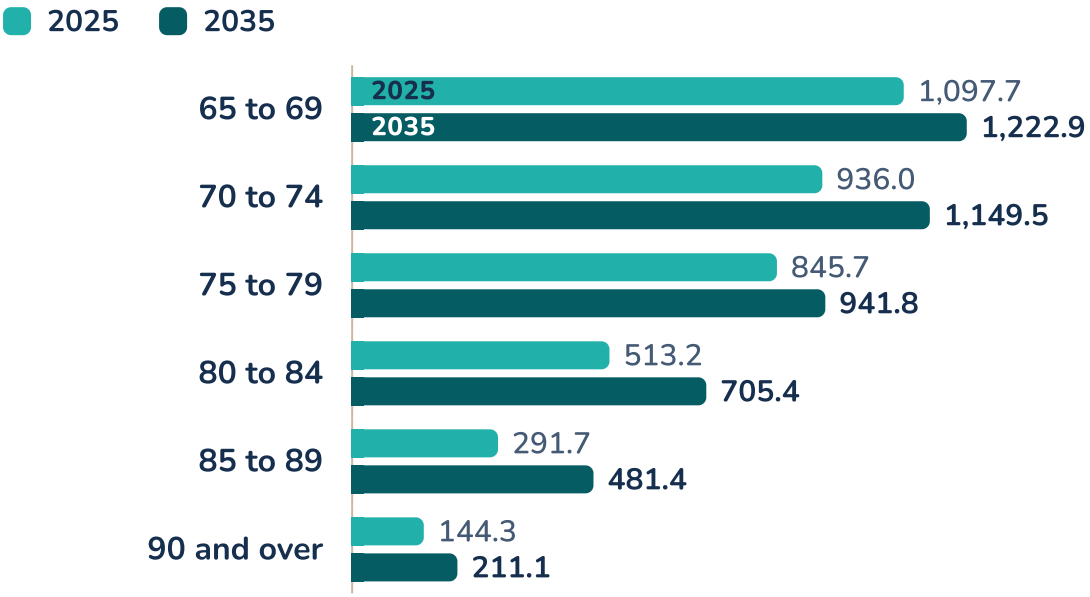
people receiving the state pension at the end of June 2026: 78,569 more than a year earlier[25]

More people in every older age group by 2035

People aged 65 and over in the Netherlands, in thousands, at 1 July (UN medium variant)

+883,000

(+23%) from 3.83 million in mid-2025 to 4.71 million in mid-2035 (our calculation)



Estimates. UN DESA, World Population Prospects 2024, medium variant; "90 and over" and the totals are our sums. [24]

Two projections, side by side. Do not mix the two series. [9, 24]

PROJECTION	START	2035	CHANGE
CBS, Kernprognose 2025–2070 [9, 10]	3.76 million (1 January 2025, 20.8%)	4.55 million (24.2%)	+793,000 (+21%)
UN, World Population Prospects 2024 [24]	3.83 million (1 July 2025, 20.9%)	4.71 million (24.8%)	+883,000 (+23%)

Changes are our calculations. CBS counts people on 1 January and the UN on 1 July, and they use different assumptions. CBS's actual count for 1 January 2026 is 3,833,508 (21.1%), slightly below its projection of 3,835,262. [10]

More deaths, more estates. Registered deaths were 173,494 in 2025, and CBS projects 189,745 deaths in 2035, so the number of estates will grow too (our reading). [10, 9]

More older people does not mean more movers to the DR. The next section shows where Dutch pensioners abroad actually live.

4 Retirees abroad from the Netherlands

About 340,000 people abroad receive the Dutch state pension (AOW), about as many as in 2015. Most of them lived or worked outside the Netherlands for part of their adult lives. Most participants in a large survey of Dutch retirement migrants lived in France and Spain, and very few Dutch pensioners live in the Dominican Republic.[25, 26, 27, 4]

AOW state pensions paid abroad, end of June 2026[25]

GROUP	PEOPLE	SHARE
All AOW recipients	3,737,357	—
Living abroad	**339,677**	9.1% of all recipients
Abroad, on a reduced AOW	315,655	93% of those abroad (our calculation)
Abroad, on a full AOW	24,022	7.1% of those abroad (our calculation)

A reduced AOW usually means the person was not insured in the Netherlands for all their adult years, for example because they lived or worked abroad or came to the Netherlands later in life. People who leave the Netherlands before AOW age can also end up with a reduced AOW, so the full-AOW group is only a rough ceiling for people who lived their whole adult life in the Netherlands and then left (our reading).

AOW paid abroad has been flat for ten years

AOW benefits (to 2018) and AOW recipients (from 2021) living outside the Netherlands

+0.8%

from December 2015 to June 2026 (our calculation)



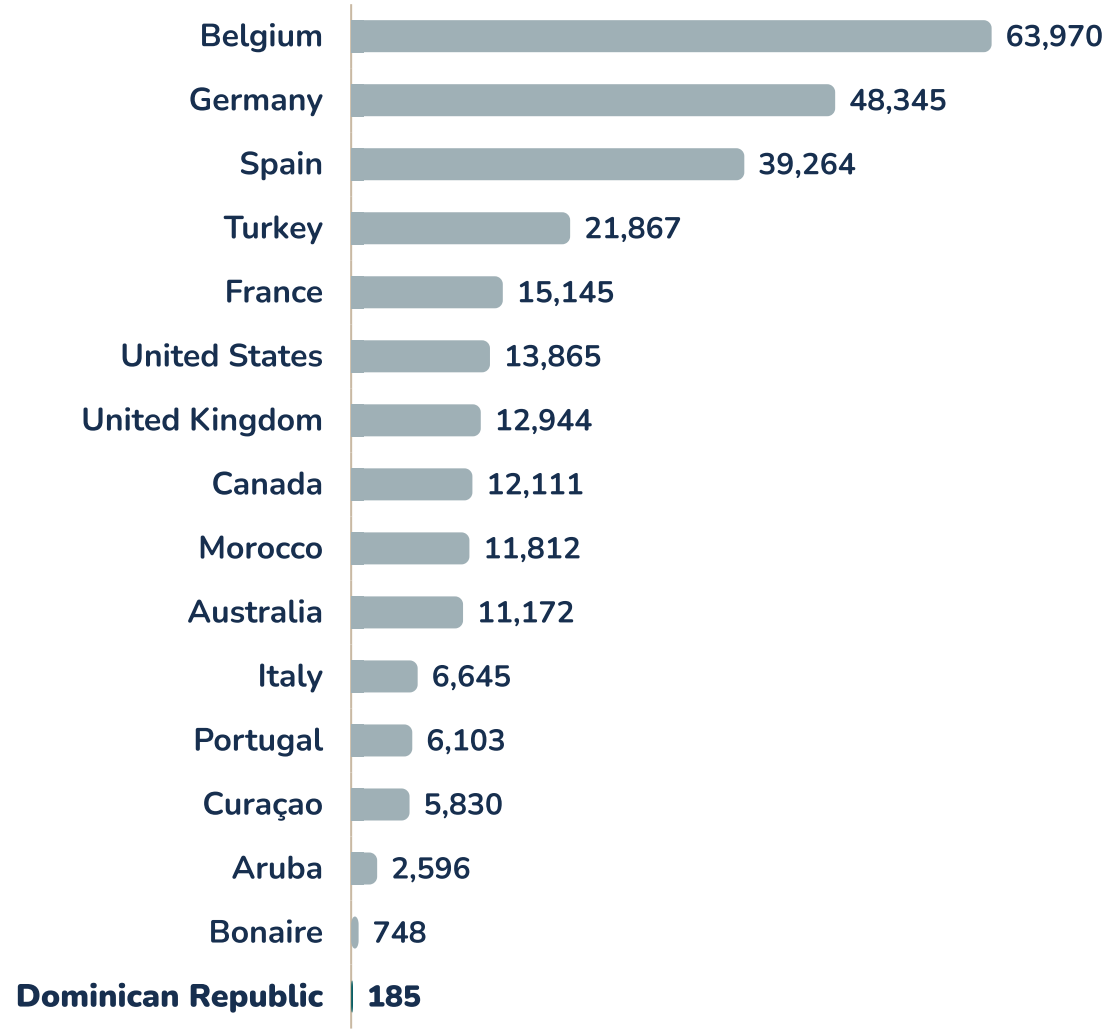
Estimates. CBS StatLine 71472ned (benefits, to 2018); SVB tables for Parliament and SVB press releases (people, from 2021). The two count slightly different things. [26, 28, 29, 25]

The DR has 185 AOW recipients; Curaçao has 5,830

People receiving the Dutch state pension (AOW) during 2023, by country of residence (selected countries)

185

people in the DR, €1.044 million paid in 2023



Estimates. SVB export figures for 2023, sent to the Tweede Kamer (annex 2024D42420). Total abroad in 2023: 332,064 people and €1,736 million.[4]

Who is leaving, and where they go

- **More older people are leaving.** Emigration of people aged 65 and over rose from 3,938 in 2020 to 6,940 in 2025 (our sums). People born in the Netherlands made up 3,183 of them, up from 1,709 (+86%, our calculation). The count includes non-Dutch people and administrative corrections.[30]

- **A quarter go to Spain.** Of 9,687 emigrants aged 50 and over born in the Netherlands in 2025, 2,539 went to Spain (26%, our calculation). Portugal took 467, Curaçao 202, Thailand 186 and the Caribbean Netherlands 148. The DR took 8. [3]
- **A rough count of Dutch retirement migrants.** NIDI roughly estimated about 24,000 in 2020: people who left late in their careers after at least 35 years in the Netherlands. Most of its survey participants lived in France and Spain, and they left at 62 on average. [27, 31]
- **Most do not plan to return.** Three in four think they will certainly or probably not return. Health is the main reason for moving back (59%). [32]
- **Where the DR fits.** The pension figures, the emigration figures and the survey all point to Europe and the Dutch Caribbean. The DR is a very small destination for Dutch retirees.

The Dutch Caribbean: the nearer alternative

Aruba, Curaçao and Sint Maarten are countries within the Kingdom of the Netherlands, and Bonaire, Sint Eustatius and Saba form the Caribbean Netherlands. In 2023 the AOW went to 5,830 people in Curaçao, 2,596 in Aruba, 748 on Bonaire and 322 in Sint Maarten, against 185 in the DR. [4] In 2025, 568 people aged 50 and over emigrated to Curaçao and 203 to the Caribbean Netherlands, against 47 to the DR. Bonaire received 100 immigrants aged 65 and over that year (our sum). [3, 33]

These islands appear on the Dutch list of tax treaty countries; the DR does not. SVB still treats the Caribbean part of the Kingdom as living abroad for the AOW. [14, 34]

5 The Dominican Republic connection

Visitors from the Netherlands come all year, and three in four land at Punta Cana. Few settle: about 140 residencies a year go to Dutch citizens.[35, 5]

AIR ARRIVALS, 2025

25,262

trips by foreign visitors living in the Netherlands; 30,370 in 2022[11]

RESIDENCIES, 2025

136

granted to Dutch citizens, all types; 155 in 2018[5]

AOW PAID IN THE DR

185

people in 2023, paid €1.044 million that year; 80 in 2011[4, 28]

FLIGHTS FROM NL, 2025

109

commercial flights: 106 charter and 3 scheduled, about two a week (our calculation)[36]

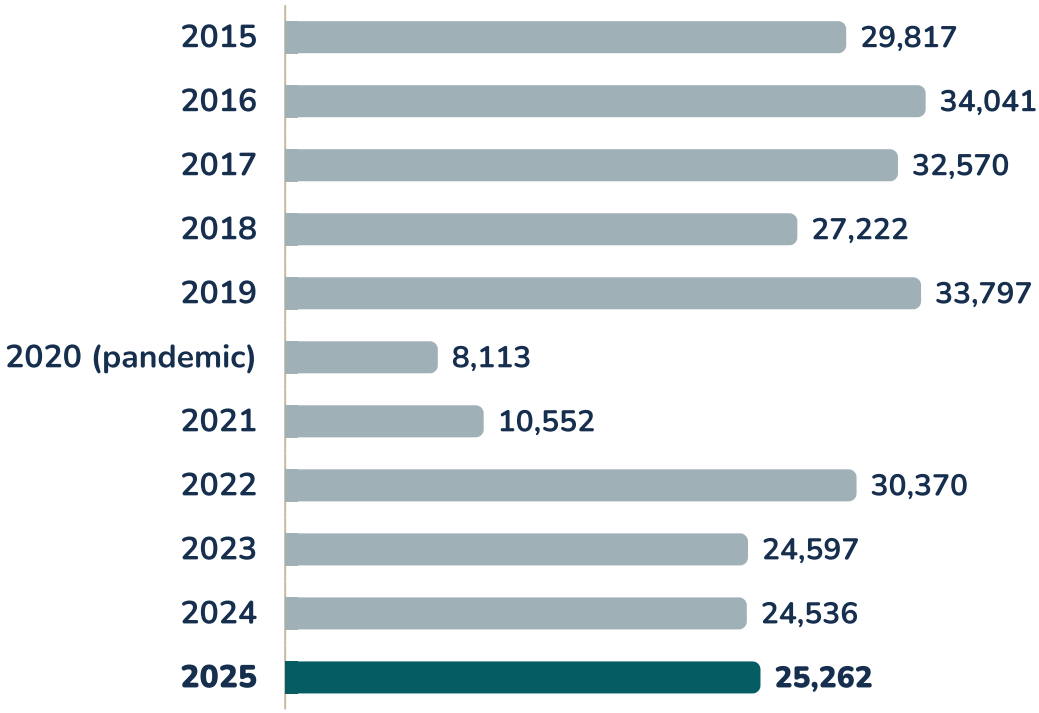
Fewer visitors than in 2022, but 2026 is up. The central bank counted 25,262 air arrivals of foreign visitors living in the Netherlands in 2025, 17% fewer than in 2022 (our calculation). January to July 2026 is 8.6% ahead of a year earlier (15,556 against 14,320), and the Tourism Ministry's January to August figures are 8.2% ahead (our calculations).[11, 35] The Netherlands ranks 23rd among visitors' countries of residence, not counting the file's row for all other countries, and 9th in Europe.[35]

About 25,000 arrivals a year since 2023

Air arrivals of foreign visitors living in the Netherlands, by year. Trips, not people.

+8.6%

January to July 2026 against the same months of 2025 (our calculation)



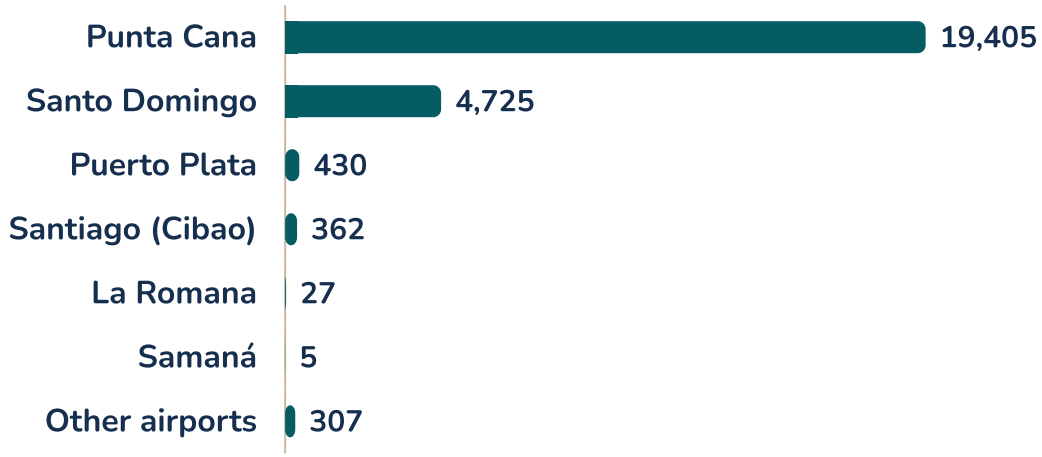
Estimates. Banco Central de la República Dominicana (BCRD), air arrivals by country of residence ("Holanda"). From 2021 the figures are weighted estimates made by a new method, so compare 2022 onwards. [11]

Three in four land at Punta Cana

Air arrivals of foreign visitors living in the Netherlands, by DR airport, 2025 (Santo Domingo is Las Américas airport)

76.8%

landed at Punta Cana and 18.7% at Santo Domingo (our calculation)



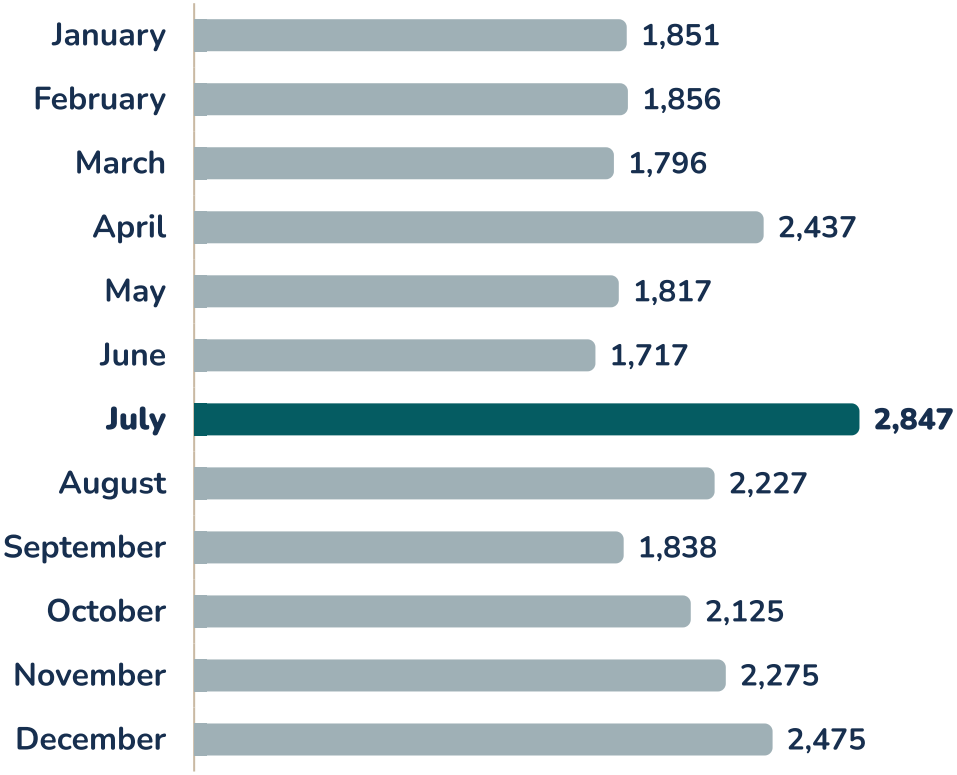
Estimates. MITUR SITUR, arrivals by country of residence and airport; shares are our calculation.[35]

Visitors come all year, with a peak in July

Air arrivals of foreign visitors living in the Netherlands, by month, 2025

50.2%

of 2025 arrivals came in January to April and November to December; July alone had 11.3% (our calculation)



Estimates. MITUR SITUR, arrivals by country of residence, 2025; shares are our calculation. [35]

Dominicans in the Netherlands. Another 4,665 arrivals in 2025 were Dominicans living in the Netherlands. CBS counts 18,997 people of Dominican origin living in the Netherlands on 1 January 2026, 11,507 of them born abroad. [35, 37]

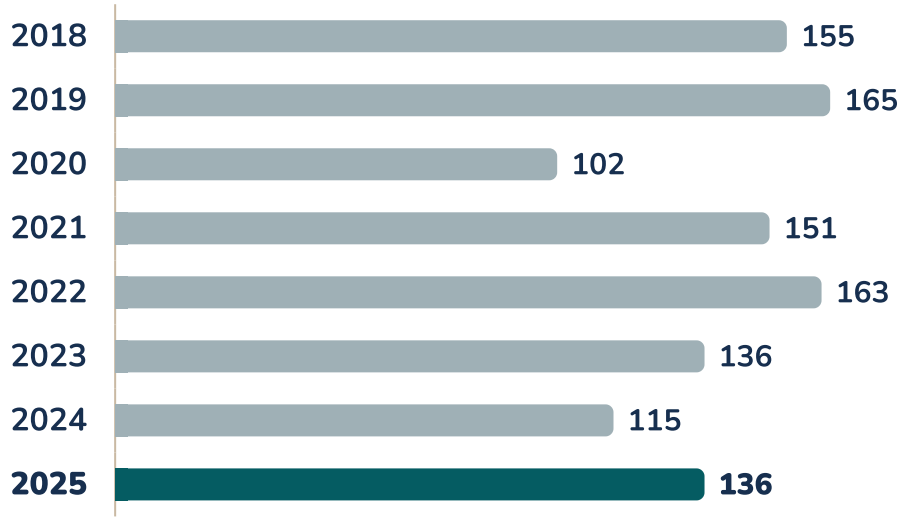
Settling: about 140 residencies a year

Residencies for Dutch citizens: about 140 a year

Residencies granted by the Dominican Republic to Dutch citizens, all types together (work, family, investment, pensioner)

140

a year on average, 2018 to 2025 (our calculation). January to August 2026: 101, against 71 a year earlier.



Estimates. Dirección General de Migración (DGM), residencies by nationality and type; totals are our sums. The file does not say whether renewals are included. [5]

In 2025, 136 residencies went to Dutch citizens: 7 definitive, 38 permanent and 91 temporary. That puts the Netherlands 25th among all nationalities, with about 3.1% of the 4,348 residencies granted to EU citizens (our calculation). Across all nationalities, residencies rose from 19,698 in 2018 to 34,778 in 2025, mainly to Haitian and Venezuelan citizens (our sums). [5]

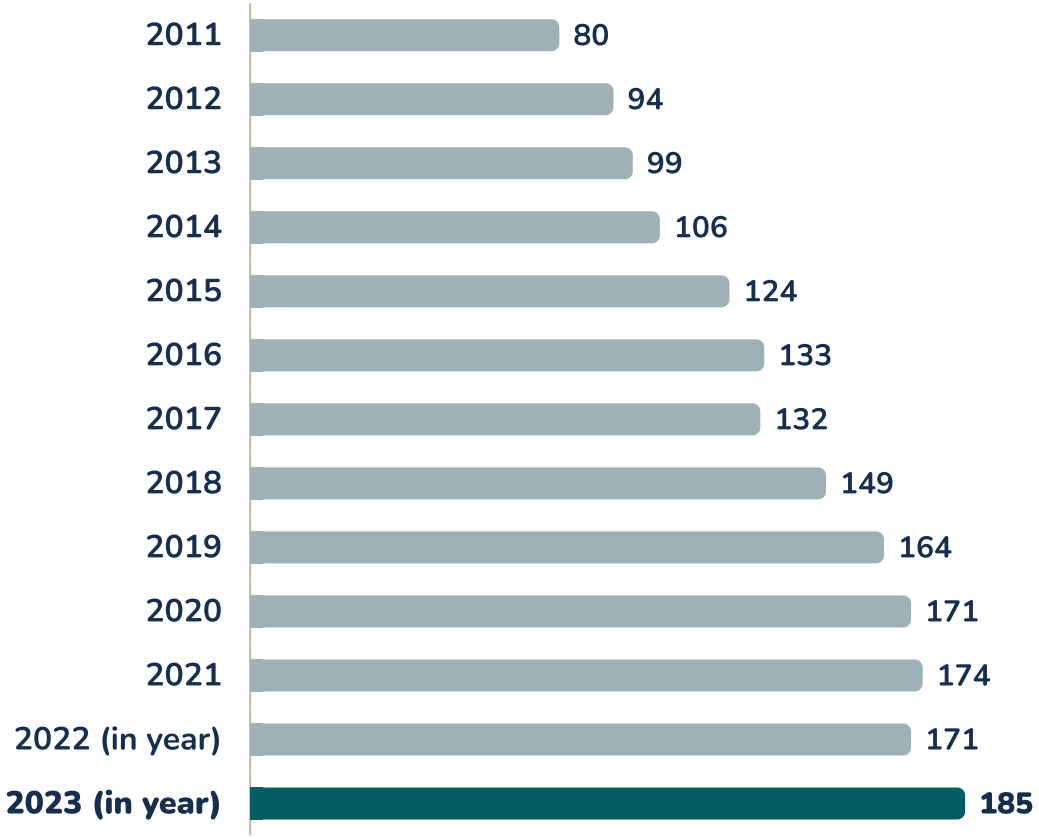
Entries by Dutch passport holders. DR airports recorded 49,798 entries by Dutch nationals in 2025, about the same as the 47,394 of 2018 (+5.1%, our calculation). January to August 2026 is 5.5% ahead. These are entries, not people, and they can include Dutch nationals who live in Aruba, Curaçao, Sint Maarten or the DR, and Dutch-Dominican dual nationals. [38]

AOW recipients in the DR more than doubled since 2011

People receiving the Dutch state pension (AOW) while living in the DR. 2011 to 2021: at 31 December; 2022 and 2023: anyone paid during the year.

€5,643

a year each on average in 2023: €1.044 million for 185 people (our calculation; the count includes part-year recipients)



Estimates. SVB tables sent to the Tweede Kamer in 2022, 2023 and 2024. The two ways of counting are close but not the same. [28, 39, 4]

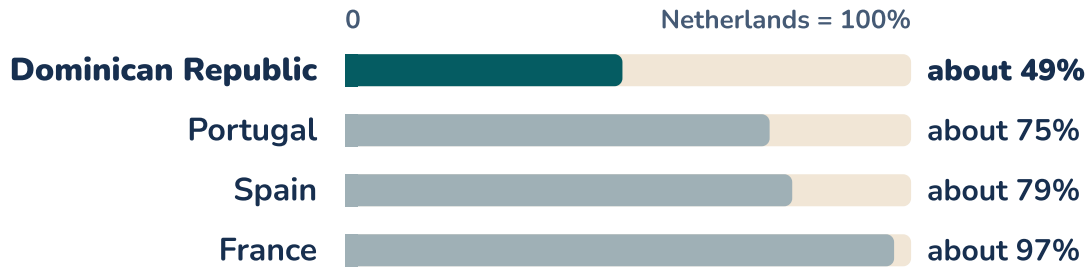
In April 2015 the DR had 112 AOW recipients. It was one of seven countries without an AOW treaty that had more than 100, alongside Brazil (782), Malaysia (197), Mexico (179), Singapore (149), Colombia (122) and Costa Rica (108). [40] The AOW is only the state pension; we found no figure for Dutch work pensions paid to DR residents.

How many Dutch-born people live in the DR? The UN models 666 residents born in the Netherlands in mid-2024 (706 in 2000), plus 180 born in Aruba. It is a modelled count by country of birth, not a count

of Dutch citizens, and says nothing about retirees. We found no Dutch government estimate. [41]

Everyday prices are about half of Dutch prices

Household consumer price level as a share of the Netherlands', 2024 (national average basket)



Estimates. World Bank, World Development Indicators (consumption PPP divided by the exchange rate), 2024; ratios to the Netherlands are our calculation. [42]

This is not an expat cost-of-living index: imported goods, beachfront rents and private health care cost much more than the average basket. Health spending per person was US$6,372 in the Netherlands and US$489 in the DR in 2023, about 13 times as much (our calculation); that measures spending, not the price or quality of the same treatment. [42, 43]

Getting there

Air links from the Netherlands to the Dominican Republic[36, 44]

MEASURE	FIGURE
Commercial flights from the Netherlands, 2025	**109**: 106 charter and 3 scheduled (2024: 70; 2023: 96; 2022: 103)
Flights, January to August 2026	**69** charter flights (72 flights in the same months of 2025)
Foreign passengers from Amsterdam, 2025	**14,853**, plus 1,538 Dominicans; 14,839 of the foreign passengers flew to Punta Cana
Amsterdam's rank, 2025	49th of the Tourism Ministry's top 50 departure cities; not in the top 50 in 2024
Foreign passengers from Amsterdam, January to August 2026	**13,334**, against 9,037 a year earlier (+47.5%, our calculation), on about the same number of flights

Amsterdam passengers can include travellers who live in other countries. The files do not name airlines or explain the 2026 rise.

Wikipedia's page on Punta Cana airport lists TUI fly Netherlands with flights to Amsterdam and to Willemstad (Curaçao); its list of KLM destinations has no DR route. These are secondary listings, not airline timetables.[45]

6 What it means for DR businesses serving people from the Netherlands

What the figures mean for a Dominican business serving people from the Netherlands.

Speak Dutch, and know the Dutch paperwork

A Dutch mover's AOW, work pension, tax and health papers all come from Dutch offices, such as the SVB, pension funds and the tax office. A business that can explain them in Dutch removes a hard step. Most Dutch visitors arrive through Punta Cana, and some through Santo Domingo.[35]

Health cover comes first

The DR is not on the Dutch list of health-care treaty countries, so the scheme that keeps Dutch-funded care for people living abroad does not apply there.[13] The Dutch tax office says that after emigrating, people stay in the Dutch national insurances only in a few listed cases, all linked to working in the Netherlands. Otherwise the insurance ends, and with it the right to Dutch long-term care (Wlz).[46] So a pensioner moving from the Netherlands will need private or local cover in the DR (our reading), ideally explained in Dutch.

Explain the AOW for single people

The AOW can be paid anywhere, but without a treaty only at the cohabiting rate: 50% of the net minimum wage, not the 70% a single person gets, as the rule was described in 2016. The DR has no such treaty, and talks never started: in 2017 the minister reported that none of the countries given a draft treaty, the DR among them, had replied positively.[12, 47] From 1 July 2026 the full cohabiting rate is €1,139.39 gross a month for residents of the Netherlands, about US$1,287 (our conversion). SVB publishes these amounts for residents; the amount paid abroad can differ.[48, 6]

The services they need

The needs that follow from Dutch rules:

Insurers and clinics: private or local health and care cover, because Dutch treaty cover does not reach the DR.[13]

Tax advisers and lawyers: there is no Dutch tax treaty with the DR, and without one the Netherlands has the right to tax. That needs a Dutch tax adviser and a Dominican lawyer.[14]

Residency lawyers: as written in 2007, Law 171-07 sets US$1,500 a month for a pensioner and US$2,000 for a rentista, plus US$250 per dependant. The gross AOW at the cohabiting rate alone, about US$1,287 a month (our conversion), is below US$1,500; work pensions are separate income. According to a press summary, under the 2026 tax law (Law 30-26) taxpayers cannot use more than one incentive regime at the same time for the same economic activity, investment or operation. A Dominican lawyer must confirm the current rules. [49, 50, 48]

Banks and currency help: the AOW is set in euros, so exchange-rate swings fall on the pensioner. [48]

Property managers: Dutch visitors come all year, with a peak in July, so rentals are not only a winter business. [35]

Plan for the whole year

Only about half of 2025 arrivals from the Netherlands came in the months November to April (50.2%, our calculation), and July was the busiest month. Charter flights ran 8 or 9 times a month all year. [35, 36] Staff, marketing and rental calendars can follow that rhythm.

Stay honest about the size

About 140 residencies a year go to Dutch citizens, of every type, and far more older Dutch emigrants choose Spain or the Dutch Caribbean. [5, 3, 4] Most Dutch wealth stays in the Netherlands. The opportunity is to be found early, in Dutch, by the few who choose the DR. Retire.do puts a business's listing next to its guides and move plan. It cannot promise customers, and the site has no traffic figures yet.

7 Risks and caveats

- **Wealth in the Netherlands is not money in the DR.** No source estimates how much Dutch wealth, home equity or business-sale money is spent abroad, let alone in the Dominican Republic. Most of it stays in the Netherlands.
- **Provisional, nominal figures.** CBS's 2024 wealth figures and 2023 estates are provisional, the growth figures are in current euros (not adjusted for inflation), and CBS says estate figures up to 2016 are not fully comparable with later years. [1, 7]
- **Pension rights are left out.** CBS household wealth does not count pension entitlements. We found no figure for Dutch work pensions paid to DR residents. [2]
- **No official ten-year forecast.** The €230–240 billion figure is one professor's estimate, reported second-hand without a method. ESB's €491 billion and CBS's €459.1 billion for households aged 75 and over differ, probably by year or definition (our reading). [17, 15, 1]
- **Plans, not sales.** Business-succession figures are owners' plans from surveys with different samples. The ABN AMRO release gives no fieldwork dates, and the 500,000 figure comes from a trade outlet only. [20, 18, 22]
- **Pensions, not Dutch retirees.** Most AOW paid abroad goes to people who lived or worked outside the Netherlands for part of their lives. The DR series counts people at 31 December up to 2021 and people paid during the year for 2022 and 2023, and we found no DR figure after 2023. [25, 28, 4]
- **Different migration tables.** CBS emigration tables differ in definition (one includes administrative corrections, one does not), and by destination they give only “50 and over”, not 65 and over. NIDI calls its 24,000 a rough estimate. [30, 3, 27]

- **Arrivals are trips, not people.** Repeat visitors count each time, and the central bank's method changed in 2021, so compare 2022 onwards. For 2025 the central bank's file gives 25,261.7 arrivals (25,262 here) and the Tourism Ministry's monthly figures add up to 25,261. [11, 35]
- **Entries and residencies mix groups.** DR migration figures for Dutch nationals can include people who live in Aruba, Curaçao or Sint Maarten and Dutch-Dominican dual nationals. The residency file covers every type (work, family, investment, pensioner) and does not say whether renewals are included. Across all nationalities, residencies rose from 19,698 in 2018 to 34,778 in 2025, mainly to Haitian and Venezuelan citizens (our sums). [38, 5]
- **Modelled resident count.** The UN's 666 residents born in the Netherlands is a model, not a count of Dutch citizens. The DR's 2022 census was not opened for this report. [41]
- **Old treaty evidence.** The DR's AOW status rests on ministerial letters from 2015 to 2017 and SVB's 2023 table, which lists the DR among countries without a treaty. A 2016 letter says the DR had at first wanted to start talks; by December 2017 it had not confirmed. We found no newer statement. [12, 47, 4]
- **Law and tax are not advice here.** Law 171-07 (as written in 2007), Law 30-26 (known here only from a press summary), Dutch tax on income paid abroad and health cover all need a Dominican lawyer and a Dutch tax adviser. [49, 50, 14]
- **Safety.** The Dutch government's travel advice for the DR has colour code yellow for the whole country: travel is possible, but there are special safety risks. It warns of theft and robbery, often with knives or firearms, especially around resorts and in cities; of frequent armed robberies near the closed border with Haiti; of storms and hurricanes from June to November; and of many road deaths (advice changed 10 June 2026, still valid on 25 September 2026). [51]

- **Flights change.** The airline listing comes from Wikipedia, not timetables, and the files do not explain the 2026 rise in passengers from Amsterdam. [45, 44]
- **Currency.** The AOW is set in euros, so exchange-rate swings fall on the pensioner. US$ figures here use the 2025 average of US$1.12998 per euro. [6]

8 Sources

Figures were checked against the original publications. Where only press coverage could be read, the source line says so. “Our calculation” means we derived the figure from published numbers; the publisher did not print it.

– Hide the sources

1 CBS (Statistics Netherlands), StatLine, “Vermogen van huishoudens; huishoudenskenmerken, vermogensbestanddelen (table 83834NED)”, 8 October 2025 (table update). Net wealth on 1 January by age of the main earner; 2024 figures are provisional. Pension entitlements are not counted. Shares, sums, home equity and US$ conversions are our calculation; the €973.0 billion for 2023 is the same table.

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3 CBS (Statistics Netherlands), StatLine, “Migratie; land vertrek / bestemming, geboorteland en geslacht (table 85671NED)”, 17 August 2026 (table update). Excludes administrative corrections. By destination, age is given only as 50 and over.

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are included. Checked against copies saved on 25 September 2026, when the live file was blocked.

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10 CBS (Statistics Netherlands), StatLine, "Bevolking; kerncijfers (table 85496NED)", 21 August 2026 (table update). Population on 1 January and registered deaths. The 65+ totals and shares are our sums.

11 Banco Central de la República Dominicana (BCRD), "Llegada mensual de pasajeros, vía aérea, por país de residencia (yearly files 2015 to 2026)", 2026 file with data to July 2026; downloaded 25 September 2026. Non-resident foreigners whose country of residence is "Holanda". Weighted estimates from 2021, rounded here; the method changed in 2021. Changes are our calculation.

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13 NederlandWereldwijd (Ministry of Foreign Affairs), "Wat zijn verdragslanden bij de buitenlandregeling voor de zorgverzekering?", 10 June 2026. The DR is not on the list. That private or local cover is needed is our reading, not the page's wording.

14 NederlandWereldwijd (Ministry of Foreign Affairs), "Met welke landen heeft Nederland een belastingverdrag gesloten?", 31 July 2025. The DR is not listed; Aruba, the BES islands, Curaçao and Sint Maarten are.

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Prepared by Retire.do, 25 September 2026. Estimates from the sources above; they describe markets, not the results of any business.

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