

Luxembourg Relocation Guide

Your roadmap to living,
working & settling in
Luxembourg

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Start your Luxembourg journey here



**Moving to a new country is a big decision.
We want to make it easier for you.**

This guide brings together everything you need to know about relocating to Luxembourg, from housing and healthcare to work culture and everyday life. Whether you are early in your journey with many other locations to consider or already preparing for your move, you will find clear, practical information to help you take the next steps with confidence.

Luxembourg combines economic opportunity with high quality of life, and we are proud to offer a welcoming, diverse environment for international talent like you. Alongside this guide, there are additional resources at workinluxembourg.com, which acts as a supporting resource for living in, working in and moving to Luxembourg. Here, you can find our customised job board with opportunities in many of our growing industries.

Ready to take the exciting leap of international relocation?
Let's get started.

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This is Luxembourg

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*Where creativity blooms,
diversity thrives and everyone's
future prospers.*

Why Luxembourg?

Luxembourg provides fertile ground for talent to prosper in life and career, right in the centre of Europe. A place where professionals, innovators and entrepreneurs from around the world cultivate success together. Our nation blends stability with dynamism, tradition with innovation, and career growth with quality of life. Small in size but large in opportunity, Luxembourg is an environment where everyone can truly flourish.

*Plant your future
in Luxembourg.
Here is why:*

Grown with care.

You can focus fully on your life and career as Luxembourg offers a rare blend of individual, social, economic and political stability. Being one of the safest countries globally, Luxembourg's robust social system and diverse economy contribute to its ranking among the world's happiest nations. This is a place where your ambitions can take root in a secure and welcoming environment.



#1

**SAFEST COUNTRY
FOR EXPATS**

SOURCE: LEGATUM
PROSPERITY INDEX, 2024

47%
OF THE POPULATION
IS MADE UP OF
FOREIGNERS
SOURCE : STATEC

A land of culture & cultures.

Diversity is embedded within Luxembourg's soul. With nearly half the population originating from other countries forming a cosmopolitan society, cultural exchange is part of daily life. Whether you are a local or an expat, your story enriches a shared experience. Luxembourgers look forward to learning where you are from and sharing the unique culture with you.

#2

MOST RESILIENT ECONOMY IN THE WORLD

SOURCE: FM RESILIENCE INDEX, 2025

Imagine it. Cultivate it.

Your professional growth can excel in Luxembourg's forward-thinking industries, innovative research ecosystem and opportunities for further learning. The country is a leader in innovation, constantly pushing boundaries in emerging fields while also maintaining an exciting crafts sector. Are you aiming to take bold steps in your career? Luxembourg provides the resources, opportunities and inspiration to support your next chapter.

Fresh air. Fresh ideas. Fresh start.

Home to numerous UNESCO heritage sites and over 100 castles in just 2,586 km² Luxembourg invites you to explore. With one-third of its area covered by green forests, its natural beauty can be discovered via countless footpaths, cycle paths and mountain bike trails. Combined with a lively contemporary art and food scene, including 11 Michelin-starred restaurants in 2025, there is something for everyone. Your fulfilment is more than an aspiration in Luxembourg, it is a way of life.

#1

HIGHEST PURCHASING POWER IN THE EU AT 141% ABOVE THE REGIONAL AVERAGE

SOURCE: EUROSTAT, 2024

228,000+

CROSS-BORDER COMMUTERS WORK IN LUXEMBOURG REGULARLY

SOURCE: STATEC, 2025

Europe's beating heart.

More than 228,000 employees from France, Belgium and Germany cross the border every day, representing half of the workforce and enriching our cultural and linguistic landscape. As a founding member of the European Union, site of the Schengen Agreement signing for the free movement of people, and seat of 12 different European institutions, it is no wonder Luxembourgers regularly report feeling the "most European" of all member states. And with direct flights to over 100 destinations, the rest of Europe is just a short hop away.

Growing good. Living well.

Raise your family in a place with outstanding public education as well as public and private international schools offering instruction in multiple languages. Add free public transportation, very affordable childcare, free music lessons for children and abundant cultural activities, and your family will find a nurturing environment to create your best life.

#9

HAPPIEST COUNTRY IN THE WORLD

SOURCE: WORLD HAPPINESS INDEX, 2025

What to expect as a newcomer

As with any international relocation, moving to Luxembourg brings both exciting opportunities and challenges. Knowing what to expect before you move can ease the journey.

To start, the multilingual environment can feel overwhelming at first, but you will quickly find your footing. English is widely spoken in professional settings, while French is more common in shops and restaurants. Even learning a few phrases in Luxembourgish, like “Moien” (hello) or “Villmools merci” (thank you very much), goes a long way in connecting with locals.

The social dynamic is important to understand on arrival. Luxembourgers may appear reserved initially, but are genuinely welcoming once connections are established. The international community is vibrant and inclusive, offering numerous ways to build your social circle through expat groups, sports clubs and cultural activities. With nearly half the population being foreign nationals, it is reassuring to know that there are many others that have walked in your footsteps before.

Relocating with your family? Ranked as one of Europe's safest countries, Luxembourg gives parents peace of mind while children enjoy their independence. Universal healthcare coverage, generous parental leave policies and family allowances, outdoor space and family-friendly

attractions provide what is needed to create a balanced family life.

Luxembourg's size is both a charm and an advantage. You can cross the entire country in under an hour, making weekend explorations of neighbouring France, Germany and Belgium effortless. This accessibility extends to daily life, typically with shorter commutes and easy access to services.

The rhythm of life here tends to be well-structured, with a strong emphasis on work-life satisfaction. Retail stores and shops tend to close earlier in the evenings, and Sundays are generally reserved for family time and relaxation. This ensures a healthy work-life balance for everyone, something you will find is part of the social fabric.

Quick facts & insider tips

Country profile:

680,000
Population

Approximate size
as of May 2025.

2,586 km²
or 998 sq mi

One of Europe's
smallest countries

47%

Foreign residents

Mainly coming from
Portugal, France, Italy, Belgium
and Germany.¹

3

Languages

Luxembourgish, French,
and German (the three official
languages), with English
widely spoken.

€
Currency

Euro.



Climate

Mild summers
and moderate winters.

¹“Thriving through migration,” The Government of the Grand Duchy of Luxembourg, April, 11, 2025, <https://luxembourg.public.lu/en/society-and-culture/population/emigration-immigration.html>

History in brief:

Luxembourg gained independence from the Kingdom of the Netherlands through a series of treaties, notably the Treaty of London in 1839, which established its borders and recognised its independence as a Grand Duchy. It remained linked to the Dutch monarchy until 1890, when it became fully sovereign with its own dynasty. Today, it is the world's only Grand Duchy, with a grand duke or grand duchess as its official head of state.



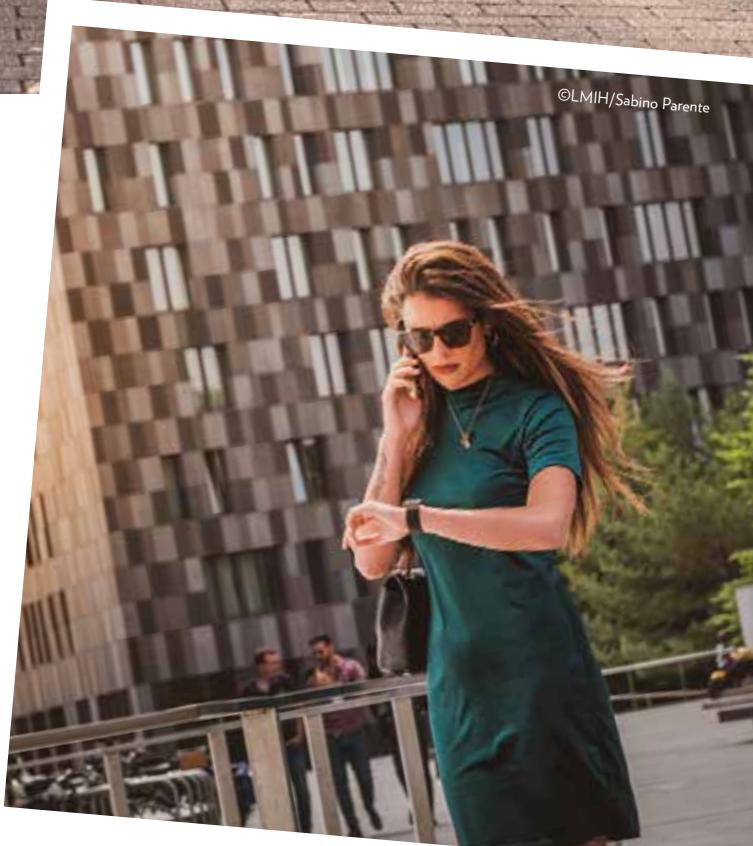
Practical information:

- Global safety ranking: Consistently in the top 10.
- Internet connectivity: Among Europe's fastest. A service comparison tool is available at ilr.smartcompare.lu.
- Banking services: Available in multiple languages, including English, widely available with excellent mobile banking opportunities.
- Public transport: Free buses, trams and trains nationwide for residents and visitors. Exceptions include cross-border routes (the portion outside of Luxembourg is not covered) and first-class travel. Travel information can be found at mobiliteit.lu and cfl.lu.
- Driver's license: Can drive immediately with a valid EU driver's license; most non-EU citizens will require the exchange of their license within one year. Details can be found at guichet.public.lu.
- International travel: As part of the Schengen Zone, travelling without a tourist visa is easy (with European passport or residence permit).
- Housing: Be prepared to make quick decisions, as desirable properties can be taken quickly.



Local insights:

- Most retail shops close around 20.00 on weekdays and 18.00 on Saturdays. Supermarkets are open on Sunday mornings.
- Keep original copies of important documents as digital versions are not always accepted for official procedures.
- Luxembourg's drinking water is of excellent quality - no need for bottled water.
- There is reliable electricity, water supply and waste collection with mandatory recycling.
- 'Luxembourgish time' means that punctuality matters and being on time is considered respectful.
- The traditional greeting is three kisses on alternating cheeks among friends, but business settings typically start with a handshake.



#9

BEST COUNTRY TO RAISE A FAMILY

SOURCE: WILLIAM-RUSSELL, 2024

Languages, lifestyle & cultural nuances

Luxembourg's multilingual environment makes it a cultural melting pot. Within a single conversation, you might hear several languages.

French dominates in restaurants, shops and administrative contexts. German is used in several newspapers. Luxembourgish serves as the national language, used in schools and among locals. English prevails in many international companies and EU institutions.

The language you will need most depends on your profession and daily activities. In finance and tech, English is often sufficient. For healthcare and education roles, French or German might be essential. For deeper integration into local communities, some Luxembourgish is invaluable. Language courses are widely available, including through the National Institute of Languages ("Institute national des langues"). Private options are also offered.

If you seek a secure and prosperous lifestyle, Luxembourg offers the perfect blend of personal safety and social inclusivity. With one of the world's highest safety standards, Luxembourg provides peace of mind for residents and visitors, from the streets to the economy.

Luxembourg rates in the Top 7 globally of the Legatum Prosperity Index and OECD Better Life Index, and the same for Luxembourg City on the InternNation's Expat City Ranking, all on dimensions regarding safety.^{2 3 4}

But security is about many things beyond physical safety, like social safety and feeling welcomed in your new surroundings. Those seeking a more inclusive destination will find one here, with a high presence of foreign-born residents fostering a welcoming environment for people from all over the world. It is one of the many reasons Luxembourg has ranked in the Top 10 happiest countries in the world for five years straight.

The lifestyle here balances tradition with modernity. Family time is sacred, and weekends often involve outdoor activities regardless of the weather. Seasonal celebrations mark the rhythm of life. From the energetic Carnival festivities and parades in February to the beloved "Schueberfouer" fair in late summer and the enchanting Christmas markets in December, these traditions bring communities together. And for food? Traditional Luxembourg cuisine blends German heartiness with French refinement.

Side note: Luxembourg takes recycling and sustainability seriously. Sorting household waste is mandatory, with separate collections for paper, glass, organic waste and plastics. It is part of the nation's commitment to circularity and environmental stewardship that newcomers quickly appreciate and something you will find is part of the social fabric.

² "The Legatum Prosperity Index," Prosperity Institute, 2023, <https://index.prosperity.com/rankings>

³ "OECD Better Life Index," OECD, 2024, <https://www.oecdbetterlifeindex.org/>

⁴ "Expat City Ranking 2024," Internations, 2024, <https://www.internations.org/expat-insider/>

Work & career





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Industries essential to Luxembourg's future:

Luxembourg has a diverse economy with a culture of strong R&D, innovation and entrepreneurship. From multinational companies to small enterprises, the economy is built around core industries such as:

FINANCE
HEALTHTECH
CLEAN TECH
AI & DATA
LOGISTICS
MANUFACTURING
SPACE
RESEARCH
CRAFTS

For more information on each of these, visit workinluxembourg.com/work/discover-our-key-industries



©LMH/Sabino Parente

Career opportunities in Luxembourg

Luxembourg's job market has steadily increased over time with periods of strong growth, leading to sustained high demand in several key sectors such as:

- **Finance & fintech:** Luxembourg remains a key financial hub in Europe, with roles ranging from fund managers to compliance officers.
- **Tech & innovation:** AI, data science and cybersecurity are areas with high demand, as Luxembourg continues to invest in digital transformation.
- **Skilled trades & crafts:** There is also a growing need for skilled tradespeople, such as electricians, plumbers and construction workers.

However, plenty of other professions are actively hiring talented professionals. According to the General Inspectorate of Social Security (IGSS) estimations, 335,000 recruitments will be necessary in the Grand Duchy by 2040⁵, across all sectors combined.

⁵“Luxembourg needs 270,000 extra workers by 2030,” Chamber of Commerce Luxembourg, February, 2, 2023, <https://www.cc.lu/toute-linformation/actualites/detail/34-recommandations-pour-renforcer-lattractivite-le-developpement-et-la-retention-des-talents-au-luxembourg>

Here is a look at some of the top industries driving the Luxembourg economy.

AI & DATA

Home to one of the EU's AI Factories, the country has witnessed several large investments in state-of-the-art infrastructure and R&D that are creating exciting and diverse job opportunities for AI-centred professionals across industries.



FINANCE

As one of the world's most influential financial centres, Luxembourg holds a prominent place in European and global finance, with an array of services that range from banking and investment management to insurance and wealth management. Luxembourg is home to cutting-edge financial technology and has built a reputation as a leading destination for financial sustainability, innovation and startups.



CLEANTECH

Luxembourg leads in developing structures and standards that shape future green technologies from smart mobility solutions to sustainable building technology. With strong connections to EU climate initiatives and the world's first financial platform exclusively for sustainable securities, the Grand Duchy offers cleantech professionals the chance to contribute to tomorrow's environmental challenges.



HEALTHTECH

In 2008, Luxembourg chose health technologies as one of the pillars of its economic diversification, focusing its strategic economic priorities on digital medical devices, in vitro diagnostics and more digital health to help implement preventive and personalised medicine at national level.

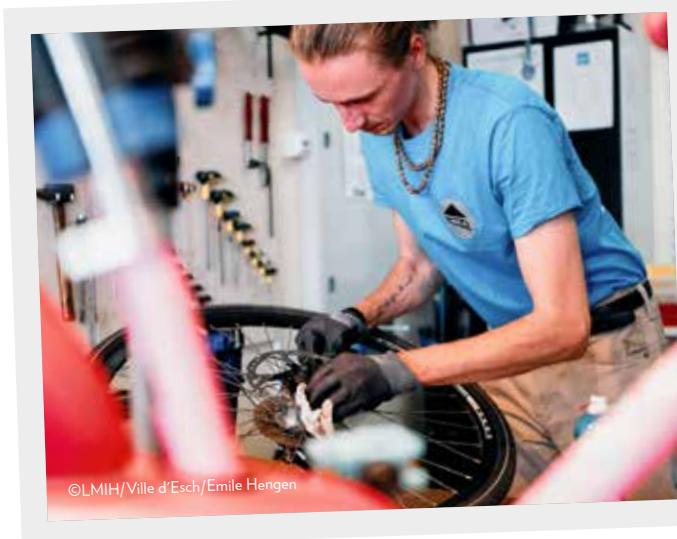
LOGISTICS AND SUPPLY CHAIN MANAGEMENT

Career opportunities exist throughout the logistics network, from a modern airport cargo centre to the railway terminal, river port facilities and advanced warehouse operations across the country. Luxembourg specialises in value-added logistics services and supply chain management activities that enhance other strong industries to serve international clients.



RESEARCH

Luxembourg spends more on research and development per person than any other country in the EU. The government aims to turn Luxembourg into a top knowledge-based society, making research and innovation central to its plans for the country's future. The nation is also a hub for knowledge exchange and policy shaping, enabling researchers to collaborate on transformative initiatives.



SKILLED TRADES

The trades sector is rapidly evolving, with a growing focus on sustainable practices and digital innovation. With strong government backing and high demand for skilled craftsman, there are opportunities to grow while contributing to vital sectors of the economy.

SPACE

With the Luxembourg Space Agency (LSA) leading initiatives along four priority areas in the space sector – economic sustainability, sustainability of activities on Earth, sustainability of activities in space and sustainable and responsible use of space resources – professionals here work at the forefront of satellite technology, space resources research, and aerospace innovation.



For more information on job opportunities and other sectors that are searching for skilled workers, visit the official website at workinluxembourg.com and find available positions on the job board. You can also find designated high shortage occupations on the website of the national labour agency, ADEM, at the following link:

<https://jobs.workinluxembourg.com/offers>.

Are you moving to Luxembourg as a self-employed entrepreneur?

Luxembourg is highly accessible for expat entrepreneurs, with resources like the House of Entrepreneurship to help your business succeed. More information is available at houseofentrepreneurship.lu.

Transfer of professional qualifications

You have worked hard to earn your education, diplomas or other professional qualifications. However, depending on the location of such training and the curriculum, those achievements might not be transferred.

Especially in regulated professions, such as healthcare, law, teaching, engineering and certain trades,

foreign qualifications must be formally recognised in Luxembourg through a professional recognition process. Even for non-regulated professions, some employers may still require official recognition of foreign diplomas or professional certificates to verify qualifications and ensure comparability with their internal standards.

Certain residency permits, such as a skilled worker for the EU Blue Card, may also require proof of recognised qualifications, diplomas or professional experience as part of the application process.

How do you seek recognition? To apply for recognition of a vocational or secondary diploma, please contact the Ministry of Education, Children and Youth. Higher education diplomas, on the other hand, must be recognised by the Ministry of Research and Higher Education.

More information for your specific situation can be found at: guichet.public.lu or mesr.gouvernement.lu

Work culture

Luxembourg's work environment blends international best practices with local traditions, creating an enriching professional culture. With nearly 75% of the workforce born in another country, you will collaborate with colleagues from across the globe, opening doors to new perspectives and career possibilities.⁶

This is supported by the fact that it is possible to work here with German, French or English as the primary work language. It is a distinctive feature that invites multiple points of view when coming up with new solutions. Here is what to expect when working with companies and institutions in Luxembourg (individual company cultures might vary).

STRUCTURE AND FORMALITY

The business environment tends to be formal. Titles matter, hierarchy is respected and communication often follows established protocols. Initial meetings typically maintain professional distance, while casual communication may develop further on.

MULTILINGUAL WORKPLACES

Most professional environments operate in multiple languages, often with English as the common business language, especially in international companies. Meetings might switch languages based on participants, and documents may be produced in different languages depending on their purpose.

DECISION-MAKING APPROACHES

People place a high value on reaching agreement together, so decisions may take more time. However, once a decision is made, everyone is more committed to it. Preparation for meetings is expected, by providing detailed documentation and precise agendas.

WORK-LIFE BOUNDARIES

Unlike some high-pressure financial centres, Luxembourg maintains a strong separation between work and personal life. Extended hours are not the norm, and weekend work is unusual outside specific sectors or roles. Respecting colleagues' personal time is considered professional courtesy.

COMMUNICATION STYLES

Direct but diplomatic communication is the standard. Feedback tends to be constructive rather than confrontational, and public criticism is avoided. Email communication is quite formal, particularly in initial exchanges.

NETWORKING IMPORTANCE

Given Luxembourg's small size, professional networks are incredibly valuable. Industry events, activities organised by the Chamber of Commerce (Chambre de Commerce), the Chamber of Skilled Trades and Crafts (Chambre des Métiers) or Luxinnovation, and professional associations offer important opportunities to build

relationships that can significantly impact your career development.

CONTINUAL LEARNING

Do you need to acquire new skills to earn or maintain certifications, or advance within your company? Lifelong learning is such an integral part of the work culture here that Luxembourg maintains a national portal to support it, listing more than 12,000 training courses from 300+ member training organisations.

Find more information at lifelong-learning.lu.



⁶“Overview of the labour market,” Portail de l’emploi, February 22, 2024, <https://adem.public.lu/en/marche-emploi-luxembourg/panorama-marche-emploi.html>

Worker advocacy & rights

Everyone wants a fair and supportive work environment. Luxembourg delivers with robust labour laws for every person working here regardless of nationality, prioritising both employee wellbeing and business growth.

One of the cornerstones of Luxembourg's work regulation is the Chamber of Employees ("Chambre des Salariés," or CSL). With over 630,000 members, The CSL is the largest professional chamber in the country and represents all private sector employees, apprentices, pensioners and jobseekers. Membership is automatic and mandatory for anyone working in Luxembourg's private sector, ensuring that workers' voices are heard and their interests are protected at a national level.

Worker protection is further reinforced by the Labour Inspectorate ("Inspection du travail et des mines," or ITM), an independent authority under the Ministry of Labour. The ITM's mission is to ensure safe, fair and healthy working conditions for everyone by regularly inspecting workplaces, providing advice and assistance to both employees and employers, and acting as a mediator in workplace disputes.

Luxembourg's labour code is designed to promote work-life balance, with regulated working hours (typically 40 hours per week), generous paid leave and clear rules to prevent overwork. The law is regularly updated to reflect new realities, such as increasing the minimum wage to keep pace with the cost of living.



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#5

**IN CROSS-BORDER TAX
RULES, GLOBAL TAX
COMPETITIVENESS
INDEX**

SOURCE: INTERNATIONAL
TAX COMPETITIVENESS
INDEX, 2024

Cross-border work: is it for you?

Schengen, a small town in Luxembourg located at the crossroads of Germany, Luxembourg and France, has become a powerful symbol of Europe's open borders.

Every day, over 228,000 people commute from neighbouring countries to work in Luxembourg, bringing the idea of a connected Europe to life.

Cross-border workers benefit from Luxembourg's favorable tax and social security systems, which are linked to the country where income is earned.

When it comes to healthcare, they have the freedom to receive treatment either in their home country or in Luxembourg, offering flexibility and choice.

Many employers are familiar with cross-border employment and can offer helpful guidance.

For more information, visit: workinluxembourg.com/work/cross-border-workers

Note: Third-country nationals who legally reside in Belgium, France or Germany can also benefit from cross-border employment. However, they must apply for a work permit before starting work in Luxembourg.

Visit: guichet.public.lu – Cross-border workers from third countries

Tax system summary

INCOME TAX SYSTEM:

- Progressive tax rates from 0% to 42% depending on income level and tax class.
- Tax classes based on personal situation (single, married, with children, etc.).
- Joint taxation for married couples is the default, but optional.
- Annual tax returns are typically due by 31 December of the following year.
- Tax year follows the calendar year (January-December).

SOCIAL SECURITY CONTRIBUTIONS:

- Employees contribute approximately 12-15% of gross salary (including health insurance, pension, dependency insurance and more).
- Employers contribute approximately 15% on top of the salary.
- Benefits include comprehensive healthcare, family allowances, accident insurance and pension.

SPECIAL PROVISIONS:

- Tax benefits for certain savings and investments.
- Family allowances and child tax credits.
- Deductions for professional expenses, commuting costs and certain insurance premiums.

#6

MOST TAX COMPETITIVE COUNTRY IN THE WORLD

SOURCE: INTERNATIONAL TAX COMPETITIVENESS INDEX, 2024

Taxes & social security basics

For international professionals, Luxembourg's tax system offers structured deductions and clear guidelines, backed by the nation's renowned economic stability and robust financial infrastructure.

The progressive income tax structure includes rates from 0% to 42%, designed to ensure balanced contributions while maintaining one of Europe's highest standards of living.

Your tax contributions directly support Luxembourg's exceptional public services – from free public transport and education to healthcare. This balanced approach helps create a stable, high-quality living environment that makes relocating here a practical choice for international professionals and their families.

Luxembourg offers a favourable impatriate regime. If you qualify, you can receive a straightforward 50% tax exemption on your yearly salary, up to €400,000. To be eligible, one of the conditions is that your minimum annual base salary must be at least €75,000.

This is a competitive advantage for Luxembourg, smoothing the transition and providing peace of mind during an otherwise challenging life change.

For personalised tax advice, consulting with a tax professional familiar with Luxembourg's system is recommended.



©LMH/Julio Gröbner

Annual leave & holiday policies

Luxembourg has comprehensive leave policies that reflect its strong commitment to work-life balance. Here is a clear summary of the main types of leave available.

STANDARD HOLIDAY ENTITLEMENTS:

- Minimum legal annual leave: 26 working days per year, based on 5-day work week.
- Public holidays: 11 days annually.

FAMILY-RELATED LEAVE:

- Maternity leave: 20 weeks (fully paid).
- Paternity leave: 10 days (fully paid).
- Parental leave: Standard options are 6 months full-time or 12 months part-time per child and per parent (partially paid).
- Family leave: For caring for sick children (limited days per year).

More details on additional parental leave options can be found at guichet.public.lu. Additional family leave details are available at cae.public.lu.

ADDITIONAL LEAVE OPTIONS:

- Educational leave for professional development.
- Unpaid leave options by agreement with employers.
- Special leave for personal reasons (marriage, moving, death of a relative).

These benefits are legally protected and apply to all employees working in Luxembourg, regardless of nationality. The Labour Inspectorate provides guidance on leave entitlements through their website at itm.public.lu.

Daily life in Luxembourg



Cost of living: what you need to know

Luxembourg has a reputation as an expensive country and that is true. The cost of living here is not low. However, the standard of living is high, including higher-than-average salaries. It has the highest GDP per capita in Europe at €89,800 – more than double the EU average – and above average minimum wages compared to many of its European neighbours.⁷⁸ This is why purchasing power is rated No. 1 in the EU at 141% of the regional average.⁹

The cost of living is further eased by a series of free or low-cost offerings that make everyday life a bit more affordable. Examples include national free public transport, free international education possibilities

(alongside private schooling options). All are designed to ensure that everyone can access the same infrastructures.

These benefits, paired with extremely affordable healthcare and strong safety rankings, create a secure, diverse and accessible environment for internationals. It is why quality of life is ranked so highly, rated No. 1 by Statista's and Numbeo's quality of life indices.^{10 11} Interested in learning more about Luxembourg's cost of living dynamics? Visit the website at workinluxembourg.com/live-here/cost-of-living.

#2

HIGHEST DISPOSABLE INCOME GLOBALLY

SOURCE: WORLD POPULATION REVIEW, 2024

Finding your home in Luxembourg

Finding the right home in Luxembourg will be one of your first priorities when relocating. The housing market here is dynamic and can be competitive, especially in and around Luxembourg City. Thanks to free and convenient public transportation, as well as the country's smaller size, commuting from areas around the country is a realistic option that can result in reduced costs without reduced access.

While hunting for permanent housing, many newcomers opt for temporary accommodation, often relying on local online platforms that gather listings from different real estate agencies. Short-term and furnished rentals are helpful starting points, while some companies may offer corporate housing or extended-stay hotels to ease the transition.

When preparing to rent, it can be helpful to keep these key points in mind:

- Rental deposits may not exceed 2 months' rent.
- Agency fees are shared between landlord and tenant, commonly one month rent plus VAT.
- Utilities are generally not included in the rent and require separate contracts. Costs can vary significantly depending on the size of your accommodation.
- Home insurance is mandatory for renters.
- Standard leases run for 1-3 years, with 2-3 years quite common.

Rental options give you breathing room to explore neighbourhoods and make informed long-term housing decisions. However, if you wish to purchase a home from the start, foreigners can freely buy property in Luxembourg without restrictions. Residency is not required to purchase property, but owning a home does not automatically grant residency rights.

Most banks in Luxembourg offer mortgages to foreigners. One helpful fact to know – beyond the property price, there are also registration fees of 7% charged on the overall value of the purchase. This can be reduced slightly through a tax credit if you commit to living in the property for at least two years.

⁷ "Luxembourg," European Union, 2025, https://european-union.europa.eu/principles-countries-history/eu-countries/luxembourg_en

⁸ "Minimum wage statistics," Eurostat, 2025, <https://ec.europa.eu/eurostat/statistics-explained/index.php>

⁹ "Purchasing power parities and GDP per capita," Eurostat, https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Purchasing_power_parities_and_GDP_per_capita_-_preliminary_estimate

¹⁰ "Quality of life index score in Europe in 2025," Statista, 2025, <https://www.statista.com/statistics/1541453/europe-quality-of-life-index/>

¹¹ "Quality of Life Index by Country 2025," Numbeo, 2025, https://www.numbeo.com/quality-of-life/rankings_by_country.jsp

Government housing assistance

Depending on your living situation, you might qualify for additional housing assistance. For example, young employees under 30 could benefit from a partial tax exemption for rent payments made by their employers, capped at €1,000 per month. This is worth discussing with your employer during the recruitment phase. You may also be eligible for a monthly rent subsidy if your gross salary falls below certain thresholds. Details on this programme can be found at guichet.public.lu.

How the healthcare system works

Healthcare is handled differently in every country. Even within the EU, there are variations.

Luxembourg has one of Europe's most comprehensive healthcare systems, offering high-quality care with broad coverage. The nation's approach to healthcare is highly proactive, with a strong emphasis on vaccination programmes, cancer screenings and health education.

Luxembourg ranks highly on the Euro Health Consumer Index, reflecting robust and equitable healthcare services.¹² Hospitals and medical institutions are equipped with cutting-edge technology, ensuring residents and expats receive the best possible care.

Here are more details about what you can expect:

#2

HIGHEST PUBLIC EXPENDITURE ON HEALTH (86 %) IN THE EU

SOURCE: OECD, 2023

Insurance system

National Health Fund (Caisse Nationale de Santé or CNS) manages the national health insurance system. If you are employed, your enrolment is automatic with contributions deducted from your salary. Self-employed individuals and non-working residents must register themselves.

Coverage includes:

- General practitioner and specialist visits
- Hospital care
- Prescription medications
- Dental care (basic treatments)
- Physiotherapy (with referral)
- Maternity care
- Long-term care

Finding doctors

- General practitioners (médecin généraliste) operate on a non-registration basis and you can choose any doctor.
- Medical care is available in French, German and often English.
- Online platforms offer the possibility to easily find the right practitioner by language, location and specialty and book an appointment.

Emergency services

- Emergency number: 112 for fire brigade and ambulance services; 113 for police.
- On-call pharmacies and doctors are listed in newspapers and online.
- Hospital emergency rooms (Urgences) are available 24/7.

For more on healthcare in Luxembourg, visit workinluxembourg.com/live/healthcare. You can also visit CNS at cns.public.lu or pharmacie.lu for additional details.

¹²“Euro Health Consumer Index by Country 2025,” World Population Review, 2025, <https://worldpopulationreview.com/country-rankings/euro-health-consumer-index-by-country>



Education options for international families

Luxembourg's rich, multicultural educational system combines high-quality standards with diverse options in languages and teaching approaches from early childhood through higher education.

With free public schooling and numerous international schools, Luxembourg stands out as an attractive destination for families. The "Service de l'intégration et de l'accueil scolaires" (portal.education.lu/sia) provides personalised guidance for newly arrived students, ensuring integration regardless of linguistic or cultural background. Many schools offer additional language support, extracurricular activities and cultural programmes that celebrate Luxembourg's international character.

Luxembourg supports education at all levels. For younger children, subsidised multilingual childcare programmes foster early development. For older students, the country offers prestigious higher education options, including the University of Luxembourg and specialised research institutes with strong international connections.

Deadlines for school enrolment can vary significantly depending on the school and educational system. We recommend contacting the Service de l'intégration et de l'accueil scolaires as early as possible before your move to receive personalised guidance and support with your child's enrolment.

If you are relocating during the school year, enrolment is possible throughout the year. In such cases, the Service de l'intégration et de l'accueil scolaires will work with you to find the best possible solution for your child's schooling.

For more on education in Luxembourg, visit [workinluxembourg.com live/education](http://workinluxembourg.com/live/education).

Education overview

Luxembourg's public education system

Luxembourg's education system places strong emphasis on language learning while offering numerous international school options. The country excels at integrating students from abroad, with schools well-equipped to welcome foreign children. The education system follows a clear progression, which is outlined below.



2. PRIMARY SCHOOL

- Ages 6-12, also compulsory and based on the age of the child by 1 September of the current year.
- In public schools, German and French are the main languages.
- From the 2026/27 school year onwards, parents can choose whether they would like their child to learn to read and write in German or in French.

1. PRE-SCHOOL

- Ages 4-6; compulsory for children who are age 4 by 1 September of the current year.
- Optional early education available from age 3.
- Instruction primarily in Luxembourgish.



3. SECONDARY EDUCATION

- Ages 12+, compulsory up to age 16. This will be increased to 18 starting from the academic year 2026/2027.
- Each school has significant autonomy to develop specialised profiles, from more academic to more technical options.
- Secondary education is divided into two paths:
 - Classical Secondary (ESC): 7-year academic track preparing students for higher educational paths.
 - General Secondary (ESG): 7-8 years programme offering different types of training to prepare students for entry into the workforce or further education.





4. VOCATIONAL & EDUCATIONAL TRAINING

- Choices from approximately 120 professional training courses across various sectors, many of which are available in multiple languages, mainly German, French and sometimes English.
- Courses available in various fields including crafts, commerce, industry, hospitality, and healthcare.
- There are three qualification paths available:
 - Professional Competence Certificate (CCP)
 - Professional Aptitude Diploma (DAP)
 - Technician Diploma (DT)



5. HIGHER EDUCATION

- Luxembourg's higher education landscape is centred around the University of Luxembourg, founded in 2003.
- A multilingual university with students from 125 countries.
- The Brevet de Technicien Supérieur (BTS) is a short cycle higher education programme designed with a strong professional orientation. It typically spans two years and is tailored to meet the demands of employers and the labour market.

This structure exists alongside the diverse international school options, giving families flexibility to choose the educational path that best suits their children's needs. International school options are described as follows.

EUROPEAN SCHOOLS:

- Originally created for children of employees of EU institutions.
- Sections in different European languages.
- Lead to the European Baccalaureate.
- Limited places available for children of non-EU staff.

INTERNATIONAL SCHOOLS:

Luxembourg has several public international schools offering English, French and German sections with no fees.

- International state schools are available throughout the country.
- Most international state schools follow the curricula of the European school system or offer the International Baccalaureate (IB; in English or in French), but options to follow the German Abitur or British A-Levels are also available.
- For international private school options, which offer A-Levels, IB or the French Baccalaureate, fees vary widely.



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Lifestyle & recreation

Wondering what awaits beyond your working hours? Luxembourg transforms free time into quality time, offering an abundance of activities across five distinct regions. From the Mullerthal's dramatic rock formations—dubbed “Little Switzerland”—to the sun-drenched vineyards of the Moselle Valley, your weekends might begin with morning hikes through forests, continue with lunch in a medieval castle and end at open-air concerts in the capital.

Sports and outdoors

Luxembourg's compact size means widespread recreational possibilities lie within easy reach. A network of over 600 kilometres of cycling paths and 700 kilometres of mountain biking trails connects charming villages, lush vineyards and enchanting forests.

Ease of getting around and modern facilities support nearly every discipline, from extreme sports like paragliding and rock climbing to traditional pursuits including golf at six courses and swimming at nearly 40 pools. The capital alone offers 200 weekly fitness classes through its "Sports pour tous" programme, whilst the Ardennes provide cross-country skiing in winter and excellent angling opportunities year-round.



Arts, music & entertainment

Luxembourg's cultural calendar pulses with year-round festivals, exhibitions and performances. The Philharmonie concert hall, designed by Christian de Portzamparc, hosts everything from classical music to jazz and world music for audiences of 1,500. For contemporary sounds, Rockhal in Belval accommodates 6,500 attendees across three modular concert halls. Beyond these flagship venues, smaller intimate spaces throughout the country cater to all musical tastes.

Weekend escapes within easy reach

Each region offers unique experiences within easy reach. The Moselle Valley stretches 40 kilometres from Schengen to Wasserbillig, where the route showcases a 2,000-year-old tradition of wine making. The Éislek (Luxembourg Ardennes) provides mountainous terrain with lakes, natural parks, and historic castles, whilst the Guttland region features the Valley of the Seven Castles and picturesque villages perfect for exploration.

The capital surprises with its UNESCO World Heritage fortress and old town alongside contemporary Kirchberg Plateau architecture. Meanwhile, the south offers industrial tourism at Belval's preserved blast furnace. Family attractions include Parc Merveilleux and the National Mining Museum's underground galleries.

Over 70 of Luxembourg's original 109 medieval castles remain visible today, with Vianden, Beaufort, Bourscheid, Clervaux and Larochette standing as the most impressive. And Nature lovers find Luxembourg truly lives up to its reputation as Europe's green heart, from the green spaces, gardens and parkland of the capital to natural parks like Upper-Sûre and Our. Birdwatching, forest walks, rock climbing and water sports like canoeing and kayaking are among the favourite activities for locals.



Dining & culinary excellence

Luxembourg's dining scene punches well above its weight, boasting the world's highest relative concentration of quality restaurants for its size. The cuisine reflects French finesse with German heartiness, whilst restaurants draw inspiration from across Europe and beyond. The impressive number of Michelin-starred establishments (11 in 2025) are a testament to this culinary excellence.

This lifestyle abundance explains why Luxembourg consistently ranks among the world's happiest countries. It is a place where work-life balance is actively cultivated through accessible recreation, rich culture, and natural beauty all within an hour's reach.

For more on recreation in Luxembourg, visit workinluxembourg.com/live/culture-lifestyle.

The move



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Immigration: what applies to you

Moving internationally is exciting, challenging and rewarding in so many ways. The specific type of visa or permit you will need depends on your nationality, job offer and intended length of stay. Here are some guidelines.

EU/EEA CITIZENS

- Immediate access to labour market (no work permit required).
- In order to reside in Luxembourg beyond 90 days, resources (e.g. work contract, proof of self-employment) and a legal address have to be provided.
- Same employment rights as Luxembourg nationals.

For more information on moving to Luxembourg for more than 90 days as an EU/EEA citizen at guichet.public.lu.

EU BLUE CARD

The EU Blue Card gives highly qualified workers from outside the EU the right to live and work in any EU country. This is valid if they have higher professional qualifications, such as a university degree or have at least 5 years of experience in the same field; respectively for the IT sector, have acquired at least 3 years of relevant professional experience within the last 7 years, and an employment contract for at least 6 months with a high salary compared to the average in the EU country where the job is.

The EU Blue Card applies in 25 of the 27 EU countries (Denmark and Ireland are exceptions). More information is available at guichet.public.lu and apply.eu/BlueCard/Luxembourg.

The General Department of Immigration (Direction générale de l'Immigration) manages all residence permits. Legal processing times and requirements are available at guichet.public.lu.

THIRD-COUNTRY NATIONALS:

- A residence permit is generally required before starting employment, even when staying for less than 90 days. For some countries, a visa is also required.
- Salaried workers staying for more than 90 days must apply for temporary authorisation before entering the country and a type D visa if subject to visa requirements in order to enter Luxembourg. Once they arrive, they must declare their arrival, undergo a medical check and apply for a residence permit.
- Third-country nationals who have a 'family member' residence permit are authorised to work in Luxembourg without any limitations in sector or profession.
- Beneficiaries of temporary protection (BPT) have unrestricted access to the job market in Luxembourg without the need for a specific authorisation, as long as their temporary protection certificate is valid.
- Beneficiaries of international protection (BPI) who have received a favourable final decision from the General Department of Immigration of the Ministry of Home Affairs on their application for international protection have the right to work in Luxembourg just like any other resident without any limitations.

Find more information about third-country nationals and what is required at guichet.public.lu. This includes requirements for various types of special residency options, such as the following:

- European Blue Card option with streamlined process.
- Researchers
- Students
- Self-employed/business owners
- Intra-corporate transfer (ICT)

Family reunification: how to bring your loved ones

Family members may join you through family reunification with working age adults gaining direct access to the Luxembourg labour market. Each residence permit category has specific salary thresholds and qualification requirements, with more information on the details available at guichet.public.lu. Here is a brief overview of how it works.

WHO QUALIFIES:

- Spouse or registered partner.
- Minor children (under age 18).
- Dependent adult children with special needs.
- Dependent parents (in certain circumstances).

PROCESS FOR EU/EEA FAMILY MEMBERS:

- Simplified procedure if family members are EU citizens.
- Registration at the commune with proof of relationship.
- No prior authorisation needed if joining an EU resident.

PROCESS FOR NON-EU/EEA FAMILY MEMBERS:

1. Primary residence permit holder applies for family reunification authorisation.
2. Required documents: proof of relationship (marriage certificate, birth certificates), proof of accommodation, proof of resources.
3. Upon approval, family members apply for visas in their country of residence.
4. After arrival, family members register at the commune and apply for family member residence permits.

Become part of Luxembourg's intercultural society

One of the primary challenges that internationally mobile workers have is feeling connected to their new community, with language and cultural barriers common in most countries. This requires work by you to learn some Luxembourg customs, understand social nuances and take some risks to get to know people, but is worth it in the end with stronger connections to those around you.

Luxembourg takes pride in its multicultural harmony, and the government actively supports newcomers through the "Biegerpakt vum interkulturellen Zesummeliewen" (Citizen's pact of intercultural living together). This comprehensive to foster trust, enhance the sense of belonging and promote active engagement by enabling everyone living or working in Luxembourg to live, work and decide together.

Through the Biergerpakt (Citizen's Pact), you can take part in a wide range of activities, both at the national and local level. These activities are designed to help you learn the country's languages, explore its history, culture and traditions, and get actively involved in everyday life.

The goal is simple: to help you quickly feel part of the community. By embracing this spirit of living together, Luxembourg encourages you to meet locals, join events, and even create your own initiatives that bring people together, fostering exchanges of ideas and intercultural experiences.

The Biergerpakt is completely free and offers a rich catalogue of opportunities:

1. **Language learning:** Free online courses in Luxembourgish, German and French.
2. **Orientation day:** In just one afternoon, you can interact with over 50 administrations and NGOs—all in one place.
3. **Discover Luxembourg course:** A general introduction to the country's history, institutions and way of life.

And that's only the beginning! You can also join guided tours of Luxembourg's institutions and museums, take part in activities in your local commune and attend information sessions covering practical topics to help you settle in more smoothly.

To get started, visit biergerpakt.zesummeliewen.lu

LET'S MAKE IT HAPPEN

Documents to prepare

Proper documentation is crucial for a smooth relocation process. Make sure you have the following ready depending on the stage of your relocation process.

ESSENTIAL PERSONAL DOCUMENTS:

- Valid passport/ID
- Birth certificates (international or apostilled versions)
- Marriage/divorce certificates (if applicable)
- Driver's license and international driving permit
- Academic and professional qualifications (with translations)
- Language certificates

WORK & FINANCIAL DOCUMENTS:

- Employment contract or job offer letter
- Proof of address in Luxembourg (rental agreement)
- Recent bank statements
- Tax documents from previous residence
- Social security information from home country

HEALTHCARE DOCUMENTS:

- Vaccination records
- Medical history and prescriptions
- European Health Insurance Card (for EU citizens)
- Private health insurance certificates (if applicable)

ADDITIONAL FAMILY DOCUMENTS:

- School records for children
- Custody documents (if applicable)
- Pet passports and vaccination records

Document authentication: Many official documents require authentication through apostille or legalisation, depending on your country of origin. Check requirements with the Luxembourg embassy in your home country.

Moving checklist: your step-by-step guide

Before moving

3-6 MONTHS BEFORE

- Research Luxembourg thoroughly (neighbourhoods, housing market, cost of living)
- Secure a job offer or confirm transfer details
- Begin visa/residence permit application process (non-EU citizens)
- Start looking for accommodation (consider temporary options first)
- Research healthcare options and requirements
- Research schools/childcare if relocating with family
- Start learning basic French, German or Luxembourgish phrases
- Gather important documents and have them translated if necessary
- Get an international driving permit (if needed)
- Plan your moving logistics (shipping, storage, etc.)
- Notify current landlord/sell property in home country

1-2 MONTHS BEFORE

- Secure housing (or temporary accommodation)
- Set up appointments with relocation services (if using them)
- Book flights/transportation to Luxembourg
- Enrol children in school/daycare
- Arrange for moving your belongings
- Set up mail forwarding
- Cancel subscriptions and memberships in your home country
- Get necessary medical check-ups and prescriptions
- Make copies of all important documents
- If you have a pet, secure the appropriate vaccinations and documents needed for relocation to Luxembourg





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Upon arrival

FIRST WEEK

- Register with your local commune/municipality (within 8 days; mandatory)
- Apply for residence permit (for non-EU citizens)
- Open a Luxembourg bank account; more on your rights and transparency laws is available at cssf.lu
- Get a Luxembourg phone number
- Register with social security ("Centre commun de la sécurité sociale") if self-employed (if employed, your employer will handle this)
- Explore your neighbourhood and locate essential services
- Set up utilities (electricity, gas, internet); comparison tools are available at calculix.lu and smartcompare.lu

FIRST MONTH

- Register vehicles and exchange driving license (if needed)
- Register with a family doctor
- Join expat groups or local community organisations
- Apply for chèque-service accueil (childcare subsidy) (if eligible)

FIRST 3 MONTHS

- Complete any pending immigration procedures
- Consider in-depth language courses through the National Language Institute
- Find a personal accountant to help with understanding tax obligations and potential deductions
- Explore cultural activities, outdoor recreation and local traditions
- Begin building professional and social networks
- Explore volunteer (benevolat.lu) and sporting club opportunities.



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Useful resources & FAQs



Essential links & contacts

Service	What It's For	Website
Guichet.lu	Official portal for all administrative processes	guichet.lu
ADEM	Employment and job services	adem.lu
CNS	Public health insurance services	cns.lu
Luxembourg.lu	General information about living and working in Luxembourg	luxembourg.lu
Mobiliteit.lu	Public transport timetables and routes	Mobiliteit.lu
INL	Language courses for expats	inll.lu

Frequently asked questions

WHAT LANGUAGE DO PEOPLE SPEAK?

Luxembourg has three official languages: Luxembourgish, French and German. While all three will work in most situations in Luxembourg, so will English, which is widely spoken. Of course, learning some basics of any of these languages can go a long way.

WHAT DO I NEED TO WORK THERE?

You will need a valid work contract and certificate of residence. If you are from outside the EU, your employer may have to first declare the position vacant with the public employment service, ADEM. The nature of the role can impact how long that process takes, with shortage occupations receiving expedited processing. You may also need a visa depending on your country of origin. In all cases, be sure to register with the commune (municipality) within 8 days of arriving, which is a required procedure for all new residents.

More information can be found at workinluxembourg.com/work-here/immigration or guichet.public.lu.

WHAT IS THE TAX RATE IN LUXEMBOURG?

Taxes are progressive, ranging from 0% to 42%, depending on your income. As this can be a complicated topic, consulting with a tax professional familiar with Luxembourg's system is recommended.

HOW FRIENDLY AND WELCOMING IS LUXEMBOURG AS A COUNTRY?

Luxembourgers are an open and friendly population for those from abroad. In fact, nearly 50% of the population and nearly 75% of the workforce are foreign nationals, so you will find people from all over the world with shared experiences.

HOW DO I FIND A JOB?

The best place to find qualified openings in Luxembourg is by visiting the "Job Search" page on workinluxembourg.com. This section features links to high-demand job listings, run in partnership with ADEM, the public employment service. In addition, Luxembourg-based companies actively recruit through LinkedIn, major international job boards, and local job aggregators - all of which are also listed on our website.

WHAT IS HEALTHCARE LIKE IN LUXEMBOURG?

Luxembourg's healthcare system is excellent, with universal coverage mandatory as in the rest of the EU. When you are employed, you will be automatically covered through the CNS, the national healthcare system. There are additional private options as well, which provide more flexibility in care depending on your needs.

ARE THERE EXPAT NETWORKS IN LUXEMBOURG?

Yes, there are several dedicated networks and websites to help you navigate the journey with like-minded individuals. You can start with:

Luxembourg Expats Network (luxembourgexpats.lu)
Supermiro (supermiro.lu)
InterNations (internations.org/luxembourg-expats)
JustArrived (justarrived.lu)

Are you an expat group that isn't listed?
Contact us and we'll make sure you're added.



A few final words

Luxembourg might just surprise you in the best way. It has a unique mix of internationality, rich culture, beautiful nature and dynamic economy—all wrapped up in a small, easy-to-navigate country.

Take your time to settle in, explore at your own pace, and connect with the people around you. The expat community here is warm and welcoming, so chances are you'll feel right at home before you know it. And Luxembourgers? They're friendly too, with many of them having lived abroad as well.

Ready for the exciting journey? Luxembourg is waiting for you.

Stay connected

The Work in Luxembourg initiative is constantly evolving to meet the needs of relocating talent, so visit the website at workinluxembourg.com for the latest. Also follow, comment, like and share content on LinkedIn, Instagram and Facebook, as well as YouTube. You can find us here:

 [/company/workinluxembourg](#)

 [Work_in_luxembourg](#)

 [Work in Luxembourg](#)

 [@workinluxembourg](#)

There you can find stories of success from other talented professionals, articles that provide insights into living and working in Luxembourg, and updates on various industries and career opportunities. Do not forget the job board as well, full of open positions ready for the right candidate. Find it at www.workinluxembourg.com/get-started/job-search.



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