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From morning chaos to smooth sailing

The ultimate buyer's guide for everything you need to know when buying an electric family bike, from the iconic cargo bike to the nimble longtail.

Meet your new way of getting around!

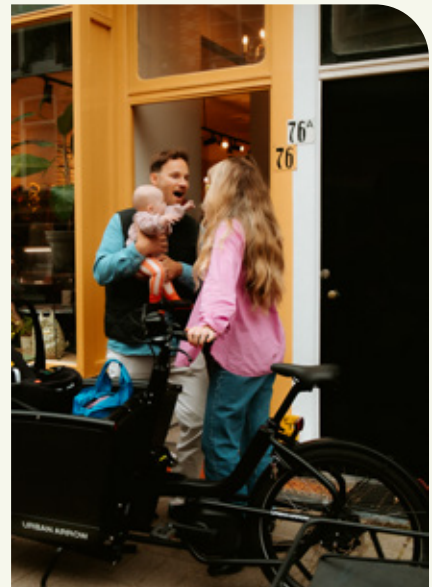


In this guide, you will learn more about...

...electric cargo bikes! You'll discover the differences between models, what to look out for, and which bike best suits you and your family's situation. This guide helps you make the right choice so that you can enjoy your electric family bike for years to come!



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1. Why choose an electric cargo bike? 🥰



Let's be honest: has anything better been invented for parents in recent decades than the electric cargo bike, such as a frontloader or a longtail? Since their rise, parents and family bikes have become an inseparable duo. Transporting your children from A to B is nothing short of a joy. Haven't met the electric cargo bike yet but want to know more? Now is the perfect time to discover it and find the ideal match for your family.

Why an electric family bike? We've listed the benefits for you:

Quality time with the family

A ride on a cargo bike or longtail is a moment of quality time for both parents and kids. Great for a day trip to the zoo or the beach, but also for daily school runs and weekend trips. The little ones sit comfortably in the front or back with the wind in their hair, instead of being tucked away in the boring back seat of a car.



Safe on the road

Both the frontloader and the longtail are designed with safety and comfort in mind. Your little ones are secured and protected in the box or on the back within a safety bar. Additionally, the bikes have a lowered, stable centre of gravity and excellent lighting for visibility. Both models feature a stable stand for safe and easy boarding.



Eco-friendly and no traffic jams

Where you might have previously taken the car for convenience, you now happily hop on the bike. Great for the environment and your conscience! Plus, you're no longer bothered by traffic jams or delays. You jump on the bike and zip through the city!

Out and about with your baby

A baby can typically only go in a standard front bike seat once they can hold their head up and sit independently (around 8–9 months). In a frontloader cargo bike, however, you can take your little one from about three months old using car seat adapters or a special baby seat!

Your daily dose of the outdoors

Cycling means spending more time outdoors rather than sitting in a car. Besides the health benefits, it's simply much more fun. Every ride becomes an adventure. That's what we call a win-win!



Kind for your wallet

Perfect for the city centre because parking is free everywhere. Maintenance and running costs are low, insurance is relatively cheap, and there's no road tax. You only pay for a bit of electricity, nearly 16x less per mile than an electric car!



A solid investment

An electric cargo bike is a significant investment. However, they hold their value incredibly well. If you decide to part with your "buddy" after a few years, you can still get a great price on the second-hand market.





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2. Which type of electric cargo bike suits you? 🙌

There are many different types of family bikes, and we understand it can be hard to choose. It all depends on your and your family's lifestyle. In this section, we'll dive deeper into the various types of cargo bikes. Up next, we'll cover the key specifications to keep in mind, helping you choose the bike that fits your lifestyle perfectly!

What types of cargo bikes are there?

There are two main types: frontloaders (two or three-wheelers with the load at the front) and longtails (passengers at the rear). Which bike is right for you depends on how you plan to use it and what your goals are. It is, therefore, wise to think ahead about what you will be using your bike for.



Two-wheeler

Frontloader



Three-wheeler

Frontloader



Longtail

What are the main differences between a frontloader cargo bike and a longtail?

As mentioned above, the frontloader and the longtail are two distinct designs of family cargo bikes. The difference between these two designs lies in the placement of the cargo area, and therefore the position of your precious cargo: the kids.

The cargo bike with the box in front of you is the most popular family bike, especially in Europe. This is partly due to its great manoeuvrability and stability. The weight of the load is located in front of the handlebars, which makes the bike very agile (more on that later). But the biggest advantage is that you have your 'precious cargo' right in front of you. This way, you always have eyes on the kids and can communicate with them more easily. It makes a ride in the cargo bike extra fun!

The longtail has its own unique characteristics. The name says it all: it is a bike with a long 'tail', or rather, an extended luggage rack. The load is positioned behind the rider, which gives you the same ease of cycling as a standard city bike. This is a great advantage, especially for less experienced cyclists. Thanks to its compact design, you can effortlessly park the bike in smaller spaces. Additionally, longtails are often lighter and narrower than frontloader cargo bikes. While the cargo bike offers a direct view of the children, the longtail provides the familiar feeling of having your children safely on the back, which gives less experienced riders a sense of reassurance in busy traffic.

All the differences between a frontloader and a longtail in a brief overview:

Feature	Frontloader	Longtail
Looks		
Position kids	Kids sit in front of the rider in the box.	Kids sit behind the rider on the rack.
Interaction	Direct view and easy communication.	Kids are behind you; the bike feels more compact.
Manoeuvrability	Very stable (low centre of gravity); larger turning circle.	Handles like a normal bike; very nimble.
Age of the kids	0–6 years Ideal for babies from 3 months (with car seat adapter).	2–8 years Best for kids who can sit independently.
Parking & storage	Takes up more space; width of the box is key.	Compact design; fits easily in narrow hallways.
Load capacity	Box can hold up to 125kg (3 kids + cargo).	Rear rack can hold up to 80kg (approx. 2 kids)

Frontloader cargo bikes: two-wheeler or three-wheeler?

When we take a closer look at frontloader cargo bikes, we can distinguish between two designs: the two-wheeler and the three-wheeler. So, what are the differences between these designs? You can't simply say one is better than the other, as it entirely depends on what you find comfortable. The main differences lie in stability and manoeuvrability.

Let's start with stability. The three-wheeler is naturally more stable than the two-wheeler, as it remains upright even when stationary. A two-wheeler (without its stand) is only balanced once you have enough speed. However, a sturdy kickstand on a two-wheeled bike keeps it perfectly balanced when stopped, allowing kids or groceries to be loaded and unloaded easily, provided the bike is on stable, flat ground.

In the Netherlands, we are very used to cycling, which is why the two-wheeler is by far the most popular type of cargo bike. If you find the idea of riding a cargo bike a bit daunting, why not try a test ride at a dealer? Or rent one for a day to get a feel for it. It's mostly a matter of practice, and you'll soon find that a two-wheeled cargo bike is very easy to keep under control.

Another consideration is manoeuvrability. This comes down to two things: the turning circle and the ease of cornering. Regardless of whether it's a two- or three-wheeler, a cargo bike will always have a larger turning circle than a regular bike simply because the wheels are further apart. In theory, a three-wheeler can make a tighter turn because the wheels are closer together, resulting in a smaller turning circle. However, three-wheelers can actually be trickier to turn in practice. This is because, unlike a two-wheeler, this model does not lean into the corners. At full speed, you'll need to slow down significantly before you can make the turn. Another drawback of three-wheelers is that they can feel a bit 'jerky' on uneven surfaces, which can make the ride less pleasant. But again: try it out for yourself and compare them during a test ride at a dealer or showroom. That's the best way to discover what feels right for you!





3. The motor of an electric cargo bike

Every electric bike is equipped with an electric motor that provides pedal assistance while cycling. With a fully loaded bike, this quickly saves you a lot of effort and sweat. The more powerful the motor, the more support you receive. It is important to consider both the position and the drive system of the motor. Below, we explain how to determine which motor is right for you and what the pros and cons are.

Motor power (Nm)

Normally, the power of a petrol engine is expressed in horsepower (hp).

Because electric bike motors are much lighter than petrol engines, a different scale is used. Furthermore, in most cases, you have to pedal yourself, so the power refers to 'assistance power.' The torque and power of an electric bike motor are expressed in Newton metres (Nm). The higher the Nm, the more powerful the assistance.

The amount of torque you need for your cargo bike depends on several factors, including the type of bike, its use (e.g., flat city rides versus hilly terrain), and the load you expect to carry. For use on flat terrain in urban areas without very heavy loads, a motor with 50 Nm of torque is sufficient for comfortable cycling. If you plan to cycle frequently through hilly terrain or carry heavy loads (such as multiple children or groceries), a stronger torque of 75 to 85 Nm is often preferred.



Torque	50Nm	75Nm	85 - 100Nm
Terrain	Flat terrain	Lightly hilly	Hilly
Usage & load	City trips, light shopping, 1 child	Commuting with headwinds, 2 kids	Steep inclines, maximum load with 3 kids

Motor placement

Nothing is as important as the position of the electric motor. This applies to standard electric bikes, but especially to cargo bikes because they are heavier. The position of the motor affects the strength and the handling. We distinguish between three positions: rear-wheel, front-wheel, and mid-drive (located at the bottom bracket/pedals).

Rear-wheel motor

With rear-wheel drive, it feels like you're getting a firm push in the back, giving you a "tailwind" sensation. However, rear-wheel motors have some drawbacks. They require more maintenance and can feel slightly less stable because the centre of gravity is higher. Additionally, because of the derailleur system, it isn't possible to shift gears while stationary. Ideal for: Long distances or hilly landscapes.

Front-wheel motor

The motor can also be located in the front wheel. When placed here, it feels as though you are being pulled forward. The biggest advantage of this motor is that it requires very little maintenance, as the motor and drive system are fully integrated into the hub. However, you do sacrifice some power, and the steering can feel heavier. Ideal for: Short trips and flat landscapes.

Mid-drive motor

This is the most popular motor of the three, and for good reason! What makes this motor special is its placement and drive system, which allow it to dose the assistance more effectively. As soon as you start pedalling, the motor immediately begins to help gently. Furthermore, the placement ensures better weight distribution, which leads to improved stability. Ideal for: Long distances and commuting. An all-rounder that performs perfectly on all terrains.

Both mid-drive and rear-wheel motors also have the advantage of being able to adjust power based on the pressure applied to the pedals. Bosch electric motors (a mid-drive system) go a step further by offering "walk-assist," which helps you manoeuvre the cargo bike while walking alongside it.

Urban Arrow cargo bikes are equipped with a Bosch mid-drive motor. Read more about Bosch e-bike systems [here](#).

Tip from Urban Arrow: Want even more freedom and miles out of your cargo bike? With the Urban Arrow PowerPack upgrade option, you decide how much power you need. The bikes come standard with a 400Wh PowerPack, but upgrading to 545Wh or even 800Wh for extra range is possible. This allows you to perfectly tailor the bike to your specific needs! Discover the possibilities on urbanarrow.com.



4. Which specifications should you look out for? 🔍

Let's talk tech

When choosing a specific type of electric family bike, there are several technical specifications to keep in mind. Different versions are often available, so it's worth investigating which one best suits your needs.

Belt or chain drive

For a family bike with a mid-drive motor, you can choose between a standard bicycle chain or a belt drive. A chain drive has the advantage of coming with a chain guard. This is handy for long dresses or wide-legged trousers, meaning you can cycle to the beach in a long summer dress in total safety!



Chain drive



Belt drive

Alternatively, you can opt for a belt drive. This requires much less maintenance. The belt is made of industrial Kevlar, allowing you to ride roughly 10,000 kilometres maintenance-free. To put that into perspective, that's like cycling from Land's End to John o' Groats seven times! You don't need to grease it or tension a chain, making the belt drive perfect for intensive use.

Let's talk comfort

Riding an electric bike should be a comfortable experience for both the rider and the passengers. Comfort depends on factors such as the correct riding position, good suspension, and suitable tires. Together, these aspects ensure a smooth and pleasant journey, regardless of the road conditions.

Riding position

Your comfort while cycling depends heavily on your posture. You can choose between an upright seating position and a forward-leaning position.

An upright position, similar to a classic "sit-up-and-beg" Dutch bike, allows you to easily put your feet on the ground without leaving the saddle. This offers great stability and is ideal for relaxed city trips. Electric family bikes from brands like Urban Arrow offer this comfortable seating position, resulting in a stable and relaxed ride.

A forward-leaning position, on the other hand, is more common on sporty e-bikes. If you enjoy intensive cycling and like to put more power into the pedals, this is the right choice for you. This posture requires a bit more movement when stopping but allows you to get the maximum performance out of both yourself and the bike.

Suspension fork

A suspension fork can make a big difference to the comfort and handling of your bike, but there are a few considerations to keep in mind.

A suspension fork absorbs shocks from uneven roads, speed bumps, and curbs, providing a smoother ride for both you and your passengers. By dampening the impact, the suspension fork also reduces the strain on your wrists and arms, meaning you feel less fatigued.

However, a suspension fork adds extra weight to the cargo bike, which affects the overall handling, especially when riding without a load. Furthermore, a suspension fork requires maintenance to keep it functioning properly, which can mean extra time and costs. If you mainly cycle on smooth, well-maintained roads, extra suspension might feel unnecessary, as the tires and the bike's overall construction may already provide enough damping.

In short: if you frequently take longer trips over varied terrain, investing in a suspension fork may be well worth it. However, if you mainly stick to short, gentle trips on flat city roads, a cargo bike without a suspension fork will likely offer plenty of comfort.





5. Safety, theft & insurance

In recent years, the number of electric bike thefts has unfortunately increased significantly. It is therefore essential to take the right measures to secure your family bike and to think about this before you make your purchase. Good storage, insurance with the right coverage, a certified chain lock, and a GPS tracker are key examples of this.

Storing your cargo bike

Think carefully about where you will store your bike before you buy it. Ideally, you should keep it indoors, such as in a garage, a shed, or even inside your home. If indoor storage is not an option, it is vital that you can lock the bike securely at all times! Check if there is a place near your home where you can tether your bike to an immovable object such as a sturdy fence, a lamp post, or a purpose-built bike rack. A wall or ground anchor is also an excellent option. These anchors provide a solid mounting point for a chain or cable lock.

To secure your bike properly, it's wise to invest in a high-quality, heavy-duty, and certified chain lock, preferably ART 3 or 4 rated. Always thread the chain through both the frame and the rear wheel. The more effort it takes to loosen the bike, the less attractive it becomes to thieves.

Protect loose components

It is also sensible to protect the battery, display, and other removable accessories from theft. You can do this by removing them from the bike whenever you park it, especially if you will not be using the bike for a longer period.

Tip from Urban Arrow: A great way to secure your battery is with a Lockride. This is a dedicated battery lock that makes it much harder to steal.



Installing a bike alarm

Consider equipping your bike with an alarm system. A bike alarm works via a sensor that detects movement or tampering. If someone tries to move the bike or force the lock, the alarm triggers a loud signal. This sound deters the thief and alerts both the owner and bystanders. You could use a standalone device like the ABUS Alarmbox for this.

Tip from Urban Arrow: Try using the ABUS alarm box for this.



Insurance and GPS-tracking

It is highly recommended to insure your electric family bike against theft and equip it with a GPS tracker. In North America, specialized providers like Laka, Oyster, or Sundays Insurance often offer the best coverage for high-value e-bikes. You may also be able to add the bike to your homeowners or renters insurance, though you should check if the coverage is sufficient for a cargo bike.

Many insurers now require or offer discounts for bikes equipped with a certified GPS tracker. At Urban Arrow, you can opt for the Connected GPS module. This module keeps you connected to your bike at all times. For high-value bikes over \$3,500, having a GPS tracker is often a requirement to qualify for premium theft insurance. The app allows you to lock your bike via your phone and track its location. Should the worst happen, you can report a theft 24/7 and access recovery services or roadside assistance. You can read more about Urban Arrow accessories in chapter 7.

[More information about insuring your family bike can be found here.](#)





6. The costs of an electric cargo bike

We can imagine that by now you are wondering about the costs of an electric family bike. Prices for various brands and models can range from just over €2.000 to nearly €10.000. Which price bracket your perfect family bike falls into depends, of course, on your chosen model and specifications.

Below is a brief overview of various brands and models with their starting prices.

Frontloaders

Brand	Model	Motor	Price from*
Carqon	Cruise Smart	Bosch Smart System (mid-drive motor)	€ 6.199
Lovens	Explorer	Bosch Smart System (mid-drive motor)	€ 5.499
<u>Urban Arrow</u> 	Family & FamilyNext	Bosch Smart System (mid-drive motor)	€ 4.999
Gazelle	Makki	Bosch Smart System (mid-drive motor)	€ 4.999
Batavus	Fier	Bosch Smart System (mid-drive motor)	€ 4.699
Cube	Cargo Hybrid	Bosch Smart System (mid-drive motor)	€ 3.999
Dolly	Joy	Bosch Smart System (mid-drive motor)	€ 3.999

Longtails

Brand	Model	Motor	Price from*
Gazelle	Cabby	Bosch Smart System (mid-drive motor)	€ 5.699
<u>Urban Arrow</u> 	Breeze	Bosch Smart System (mid-drive motor)	€ 5.499
Riese & Müller	Multicharger	Bosch Smart System (mid-drive motor)	€ 4.999
Trek	Fetch+ 2	Bosch Smart System (mid-drive motor)	€ 4.999
Cube	Longtail Hybrid	Bosch Smart System (mid-drive motor)	€ 4.699
Tenways	Longtail Duo	Bafang (mid-drive motor)	€ 3.999

* Always check the manufacturer's website for the most current pricing and local availability.

In addition to the initial purchase price, it is important to factor in recurring costs such as maintenance, insurance, and electricity for charging. These costs are often negligible when compared to the expenses of owning and maintaining a car. 🤔

Insurance and theft protection

For the total cost of ownership, it is important to factor in insurance and high-quality theft prevention. We covered this in detail in Chapter 5. Generally, specialized e-bike insurance is a smart move to protect your investment.

Maintenance

Just like a car, an electric bike requires regular maintenance to stay safe and reliable. Regular tune-ups are essential for the longevity of your cargo bike.



- 1 It is recommended to have your first check-up after the first 300 miles. This helps with any necessary adjustments after the initial break-in period.
- 2 Your next service should happen after 1,000 miles, and after that, once every 1,500 miles or at least once a year. While it may be tempting to work on the bike yourself, we strongly recommend leaving the maintenance to professionals. Certified dealers have the expertise and specialized tools to handle the heavy-duty components of a cargo bike. A standard tune-up usually takes about 90 minutes and costs an average of \$150. During this check, a mechanic will inspect and adjust the brakes, tires, chain or belt, and lighting to ensure you stay safe on the road.
- 3

Warranty

Many cargo bike brands require professional maintenance to keep the warranty valid. By visiting an authorized dealer, you ensure that your warranty remains active. Authorized dealers have the specific knowledge and factory-standard parts required for your exact model.

Tax Credits and Incentives

While there is currently no federal tax credit in the U.S., many states and provinces offer local e-bike rebates that can save you anywhere from \$500 to \$2,000. For example, programs in states like Colorado, California, and Minnesota provide significant vouchers at the point of sale. If you are a business owner, you may also be able to deduct the purchase as a business expense or equipment investment. We recommend checking with a financial advisor or your local "Clean Energy" department for the latest incentives in your area.

Purchasing vs. Financing

If the upfront cost feels like a large investment, financing is an excellent alternative. Many bike shops offer monthly payment plans through services like Affirm or Klarna, allowing you to spread the cost over one to three years. In North America, true "leasing" is less common, but some employers offer commuter benefits or wellness stipends that can be applied to an e-bike purchase.

One final thing to keep in mind is that premium electric family bikes like the Urban Arrow hold their value incredibly well. If you decide to sell your bike after a few years, you can expect a high resale price on the secondary market.

Want to learn more about the differences and benefits of buying versus leasing?
We'll explain everything in detail right here!



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7. Accessories

You can make your family bike truly your own by adding various accessories. The best choices for your situation depend on how you plan to use the bike and the age of your children. Below, we have listed the three most popular accessories for both front-loaders and longtails.

Accessories for Front-loaders



Bring your baby along with ease

With a car seat adapter, you can safely transport your baby (starting from about 3 months old) in the box. Always ensure your baby has sufficient neck and back strength and proper support. The adapter is compatible with many major car seat brands, allowing you to simply "click" the seat into place. Once your child outgrows the car seat, you can switch to a toddler seat (such as a Melia) that mounts directly onto the bench for children from approximately 9 months and up.



Room for three passengers

You can easily create a third seating position in the box by adding an extra front bench. Because of the length and space of the Urban Arrow box, there is plenty of legroom left for all small passengers, meaning no cramped legs or bumping knees. This extra bench comes with its own seatbelt and is foldable, so you can create more cargo space when the third passenger isn't riding along.



Protection from the elements

A high-quality rain cover is a must-have accessory for staying comfortable in unpredictable weather. It keeps the kids dry and shielded from the wind while allowing them to enjoy the view through large transparent windows. These covers are designed to be easily installed or removed as the weather changes.

Tip from Urban Arrow: Even though the rain cover is easy to remove, we understand you might want to leave it on the bike. With a rain cover lock, you can protect this essential accessory from theft.



Accessories for Longtails



Safety first with a wrap-around bar

A protective bar (often called a "Caboose" or "Monkey Bars") is your best friend for city rides. It provides your kids with a sturdy handhold while cornering and ensures they stay safely contained within the bike's footprint. Whether you hit a bump or need to stop suddenly at a stoplight, this robust frame keeps your passengers safe and sound.



Comfort on every mile

Riding an electric longtail is a blast, but soft seat pads make the journey even better for your passengers. These cushions are specifically designed for the rear rack, providing an extra layer of comfort during the daily school run or weekend adventures. They are durable, weather-resistant, and keep the kids happy so you can enjoy the ride.



Support for little legs

No more dangling legs for those sitting on the back! With sturdy running boards or footpegs, your passengers can find their balance immediately. These provide necessary support and stability, making every trip an easy ride. Whether you are carrying one child or two, footrests ensure they sit comfortably and securely behind you.

Protect your head: Wear a helmet

While it is common in many parts of Europe to ride without a helmet, in North America, wearing a helmet is standard practice and often legally required for children. A helmet provides essential safety for both you and your small passengers. Modern helmets come in all shapes, sizes, and colors, and many even feature integrated LED lights for extra visibility (tip from Urban Arrow: UNIT1).





8. Ready to get started? 🤗

We could go on for pages about torque and Kevlar belts, but you now have the essentials. An electric family bike is more than just a purchase; it is an upgrade for your daily life. No more morning chaos in the backseat of the car, just a fresh and active start to your day!

The three most important things to remember:

- **Know your needs:** The perfect bike for your neighbor might not be the perfect match for you. Think about your storage situation and whether you prefer to have your kids in front of you in a front-loader or behind you on a longtail.
- **Choose quality and safety:** Invest in a reliable motor system and do not cut corners on security. A high-quality GPS tracker and a "Sold Secure" rated lock are essential for protecting your investment.
- **See it as an investment:** A premium family bike holds its value incredibly well. You are not just buying convenience for today, as you will also maintain a high resale value for the future.

What's next? Stop reading and start pedalling!

A family bike is something you need to experience rather than just read about. You should feel how the motor assistance handles a turn, see how easily the rain cover clicks into place, and find out what the kids think of the ride.

The next step is simple:

Visit a local bike dealer for a free test ride. Only when you experience the bike for yourself and feel how smoothly you zip through the streets will you know which 'buddy' is the right fit for your family.

Happy cycling!

[Visit a dealer near you today and take a free test drive](#)





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