

# Are the Netherlands Shrinking or Just Changing?

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## 1 ABSTRACT

Since the 1990's years we have seen a sharp year to year growth in the production of real-estate in the Netherlands. The realization of 80.000 houses a year for instance was considered just as normal as the year on year increase in the value of those same houses, or any type of real-estate for that matter (Shenk, Gool: 2010). But since the start of the financial crisis in the summer of 2008 and soon thereafter the economic crisis that followed real-estate prizes have started to decline at an ever rapidly rate. As a direct result the demand for new houses has dropped dramatically and homeowners and institutional owners of real-estate are being confronted with losses when selling their property. Combined with the stricter rules concerning mortgages the demand for real-estate is even stronger declining.

This is in sharp contrast with the last 20 years when rising prices for real-estate were taken for granted. But this change is not being fuelled by economic and financial processes alone. There is also a demographic and labour shift in the Netherlands that causes a regional concentration of employment in the more urbanized western part of the Netherlands, also known as the Randstad. Young people are moving away from the more rural areas in the periphery of the Netherlands and relocating where there are more possibilities in finding employment. Increasingly the country is developing at two different speeds where the western part of the country is still growing both economically and demographically and the more rural areas located in the eastern and southern part of the country have to deal with a shrinking population. Direct result of this shrinking population is of course a shrinking real-estate market and a strong decline in the number of houses being realized in those regions that have to deal with a shrinking population. This has been made worse by the economic and financial crisis. And lastly and most importantly there is a demographic shift caused by the generation that was born just after the Second World War, also known as the Babyboom-generation. All these economic, financial, demographic, urban and social processes are influencing our cities and villages throughout the country and therefore the real-estate market. The question can therefore be asked if the Netherlands, after decades of growth, are now in a process of decline or a process of change? Or are the decline and change strongly intertwined with each other and should they be considered as one?

At the moment it is clear that the spatial effect of a regional shrinking population and the related economic consequences are being strengthened by the way the Dutch finance and subsidize their houses. The majority of the homeowners have their home fully mortgaged firstly because of lack of direct financial means and secondly made possible and stimulated by the Dutch regulations and rules concerning financing real-estate. A Dutch homeowner with a mortgage applies every year for a tax-refund based on the paid interest on their mortgage during the year before. This refund has stimulated ownership in the Netherlands, made even more attractive by the taken for granted year to year increase in value of real-estate and therefore the apparent minimal risk there was for the homeowners. This has led to a situation where, on average, houses were being sold 5 to 10 years (TU Delft: 2010) after buying it. The profit made on the sale of the house was then used to buy a new and more expensive house. This process has been the engine behind the strong real-estate market of the last 2 to 3 decades, but the engine is no more. The financial crisis and the economic crisis that followed suit have brought the market to a crashing standstill. The decline of the real-estate market has been made even worse by the surfacing effects of the demographic transition. The shrinking economy and lower demand because of it made selling your house an ever increasing daunting task. Next to a shrinking demand in general it is becoming ever more difficult to get a new mortgage caused by a direct shortage of available credit and secondly because in a lot of cases the actual value of the house is less than the original mortgage. The traditional Dutch system of using the profit of the sale of your house to buy a newer and bigger house is no more and is replaced by the realization that unless you have savings you can no longer change houses as easy as before. All this has led to stagnation in mobility of the Dutch, both on the real-estate market as on the labour market while at the same time there is re/urbanisation by both labour and people.

To summarize there is at the moment an exceptional situation in the Netherlands where the economic stagnation and demographic change strengthen each other and the influence they both have on the Dutch real-estate market. Houses are harder to sell, especially in the shrinking regions and the drop in value is an

obstacle for owners to get a new mortgage. At the same time we also see a shift in labour where both business and the labourers themselves increasingly move away from the rural periphery and relocate in the more urbanised parts of the country, mainly the Randstad. This shift in labour causes the real-estate market to shrink even more at a local/regional level with further stagnating mobility of homeowners and vacant houses and other buildings as a consequence that leads to even less labour and a declining attractiveness of the region leading to an even greater relocation of labour and people. Selling your real-estate is being hindered by both the demographic change and the economic crisis and this particularly the case in the periphery of the Netherlands (CBS: 2011) and the real-estate market in the Netherlands seems to be grinded to standstill for ever. But is this indeed the case? This paper will identify the different processes that are at work at the moment and the relation there is between them. How is the Dutch real-estate market being affected by the economic and financial crisis and what role are demographic changes and apparent re-urbanization playing in this process of decline and shrinkage in one part and growth in the other part of the country? What does this all mean for our cities and villages and is there a real-estate market left in the near future?

## 2 DEMOGRAPHIC DEVELOPMENT IN THE NETHERLANDS

Before the role and influence of the demographic changes on the real-estate market and the re-urbanisation can be explained we will look more closely at the demographic development of the Netherlands over the last couple of decennia. The Dutch population as a whole will grow on the long term. In sharp contrast with the before mentioned shrinking population it is expected that the current population will grow from 16,7 million people to almost 18 million people in the year 2040. After that the population will slowly stabilize (CBS, 2012).

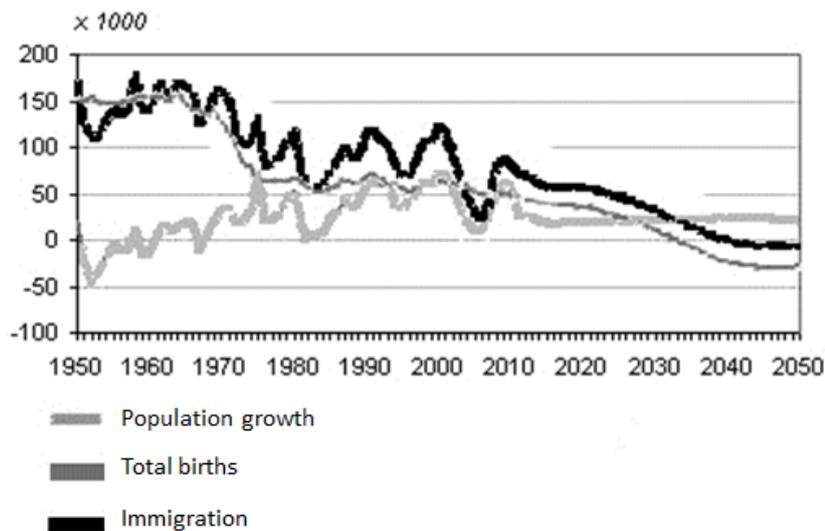


Fig. 1: Development of the population (CBS, 2011)

This prediction of lasting growth of the total population is in sharp contrast with the forecasts for regions located in the rural periphery of the Netherlands. Therefore it can be concluded that there is national demographic growth and local demographic shrinkage at the same time. The Netherlands are showing signs of being a country with clearly two different paces of developments. This development is not new in the Netherlands, the national spatial program published in 1966 already spoke of precisely such a process. The national program tried to mitigate the expected consequences only to discover a couple years later that this process never had gotten foothold and a period of unprecedented growth had arrived.

Another important demographic change is the ageing of the general population. The build-up and the division by age is shifting at the moment to a large group that's 65 years old or older. This particular group is at the moment 16 % of the total population but in the near future this will increase to 20 % of the total population and some cases even higher. The group in the age 0 to 20 years old will be a stable 20 % of the population during the same period. The increase in people over 65 years old will come at the cost of the population between 20 and 65 years old, the most economically active persons. This group will consistently be under 60 % of the total population. In absolute numbers there is an increase of 2.500.000 people over 65

years of age also the age when people retire from work. And with this ageing population we see an increasing effect on the economy, interest rates and health costs. (Eurostat Baseline, 2011).

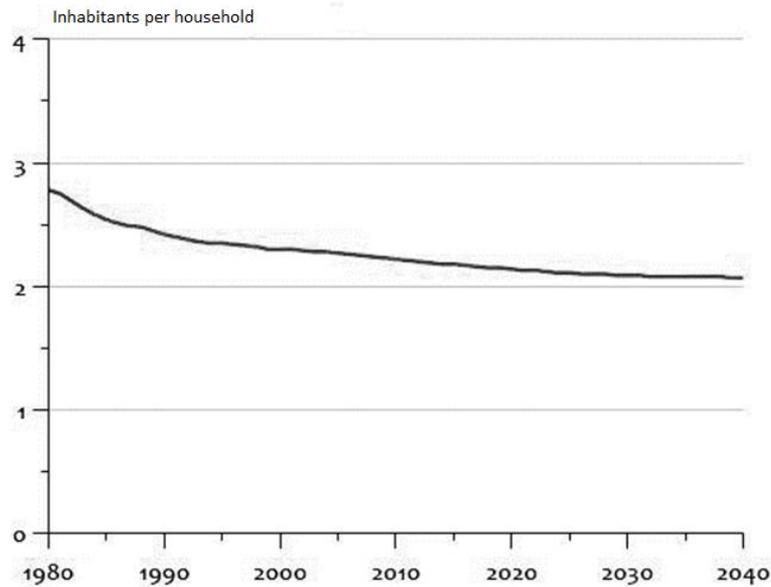


Fig. 2: Inhabitants per household (CBS 2011)

So how is it possible that the Dutch population is shrinking and growing at the same time while at the same undergoing a process of increasing ageing of the population. To clarify this seemingly complicated process a closer look needs to be taken at the immigration and birth-death statistics. In the period between 1995 and 2011 there is a clear surplus in immigration, not only caused by family reunification but also because the positive economic situation created a demand for labourers (CBS, 2012) that was bigger than the local availability. The immigrants did not come from the traditional countries as Morocco, Surinam and Turkey but increasingly from other European countries (Buursink, 2013).

Next to immigration there are also more people being born each year than people passing away and this of course has a positive influence on the population growth. On average the population in the Netherlands increases by 40.000 persons a year when looking at the difference between births and deaths. The cause is twofold, over the last years the average number of children per woman has risen from 1,7 children to 1,8 children. But an even bigger influence is the quality of healthcare and the Dutch healthcare in particular (Demos, 2009).

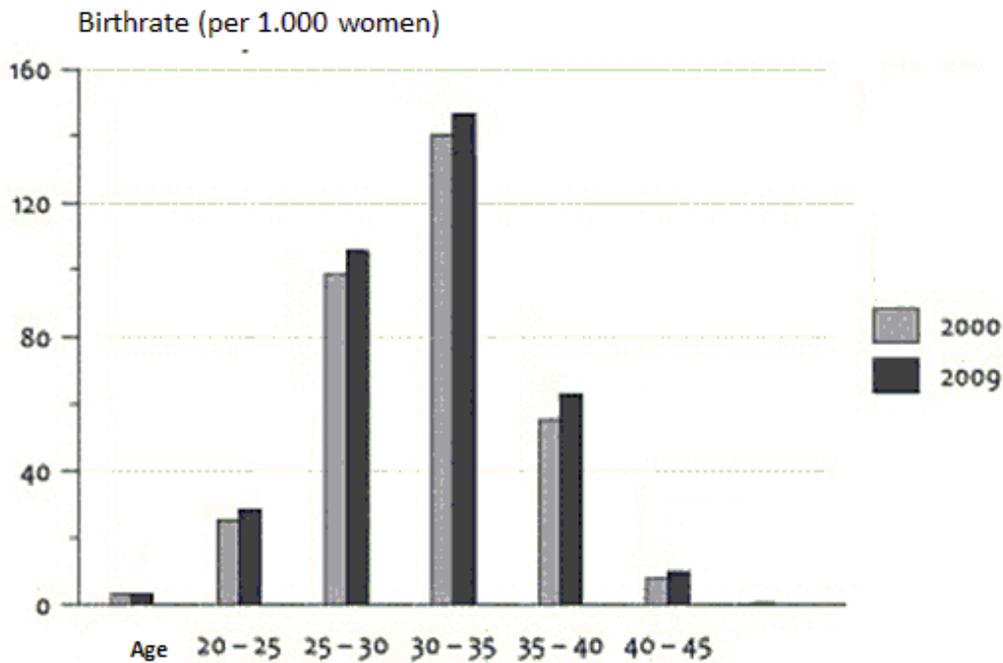


Fig. 3: Birth rate (CBS 2011)

The numbers indeed show that the general population will keep on growing for the coming years, from 16,7 million people to 18 million in the year 2040. But still the public debate in the Netherlands is being dominated by the general idea the population is in fact shrinking. Looking at the regional forecast 2010 as published by the Planbureau voor de Leefomgeving it is clear why this general opinion is dominating the debate in general and the in the press in particular. The reason is the local and regional differences in population build-up. During the period between 1998 and 2010 the rural areas like the northern part of Groningen or Limburg already showed a clear decline in actual growth of the population. This decline is expected to continue and will be focused mostly in regions outside the Randstad. The Netherlands will be divided between a densely populated and economically strong urban area (the Randstad) with urban connections to the larger urbanized areas in the more distant areas and the periphery of the Netherlands that will shrink both in population as in economic weight. Most affected are those regions that have a long tradition of agricultural production or where in the past the economy has shifted strongly, like when the coalmines closed in the 1980's. At the same time there is an increase in the number of households since the 1998's because the average occupancy of houses or average size of a Dutch household has dropped to 2.2 persons per household (CBS 2007). When a population is shrinking and growing at the same time it is interesting when this process is accompanied with a rising of the number of households. This increase in number of households is caused by a combination of the ageing of the population and social changes in general. As more and more people belonging to the babyboom generation pass away the number of 1 person households within this demographic category will rise. Together with social changes like divorces and more different ways of living together the demand for one-person houses will increase over time. The combination of increasing relocation to the Randstad and the rising demand for one-person houses will strengthen the real-estate market in the more urbanized areas in the Netherlands while the market in the periphery will shrink.

### 3 HOUSING SUPPLY SINCE 1990

In order to fully explain the current status of the Dutch real estate market a closer look needs to be taken at spatial and tax policy developments since the 1990's. Over the last two decades the Dutch housing market was one of the most dynamic in Europe in terms of both number of houses developed on a yearly basis as well as the year to year increase in the value of houses. After the end of the Second World War there was a shortage in available houses and somewhere in the region of 500.000 houses needed to be (re)built or repaired (van der Cammen & de Klerk, 2010). Since the end of the world war the Dutch spatial policy has been strongly focused on rebuilding and solving the shortage of available houses. One of the largest and most influential projects aimed at building houses is the VINEX-program of the 1990's that was a direct

result of the implementation of the Fourth National Policy Document on Spatial Planning (VINAC) and its supplement the VINEX. This building program was devised during a time where the economic situation was not all that different from the one the Netherlands and Europa are in at the moment.

During the recession between 1979 and 1984 Dutch policymakers and politicians tried to define what spatial planning could contribute to the economic recovery. The central theme of the Fourth National Policy Document on Spatial Planning (VINAC, 1988) was internationalization, economic perspectives, opportunity development and improving existing qualities. In short the VINAC tried to prepare the spatial development for the 21st century from an economic perspective. The focus on improving the most important economic sectors by the national spatial policy was an important change (Wagenaar, 2011). Improving the locational factors for (inter)national businesses and the strengthening of the Dutch transport and distribution sector were the key elements within the spatial policy (Klundert, 2008). Due to policy changes and early elections the VINAC never got implemented and the new government added two new tasks to spatial planning in the Netherlands. Next to the before mentioned tasks Dutch Spatial policy should also deal with the increasing use of automobiles and spatial and environmental problems needed to be approached integrally. Proximity and secondly accessibility became therefore leading in new developments (Klaassen, 2000).

The VINAC and VINEX tried to find an answer to the apparent huge demand for houses and labor. According to research 835.000 houses and 530.000 jobs needed to be located in the period between 1995 – 2015 and most of the demand was located in the Randstad. The Dutch planning system needed to be prepared to facilitate the expected huge rise in mobility and adopted the rule proximity first and accessibility second. This translated in focus on existing urbanized regions as prime candidates for the expansion of cities and after those options were explored the edges of the city. “Proximity first” also became the rule for the search for new work locations and a new typology was developed for labor locations where the type of accessibility was used to categorize all labor locations. To support the policy as stated in the VINEX the government added several charts that showed for each province and city-region the possible locations for expansion combined with the transportation network, both existing and planned. Such a level of detail was never before being done. The message in the VINEX was clear: build as much as possible in and on the edges of existing cities that have good connectivity in order to improve urban vitality and environmental qualities. As a direct result Dutch cities showed an enormous expansion in the following year, especially at the edges of the existing urban fabric because of the better connectivity when comparing to the city centers. Secondly investments in the city center and the improvement to the urban quality of cities in general caused land values in the inner-city to rise making the locations situated at the edges of the cities even more attractive for development.

When in the 1990's the Dutch economy started to grow again it led to an increasing decentralization of the government and a greater role for the market. Secondly the demand changed from quantity to quality because of the growing wealth of the Netherlands as a whole and its inhabitants of course in particular. The recently politically accepted VINEX was not capable to accommodate and facilitate the changing market. As a direct result of these political and economic changes real estate development increasingly became the sole responsibility of municipalities and developers alone. Developers increasingly bought grounds destined for building projects and traded those with the municipalities for the right to develop the location. Local governments more and more were forced in the role of being the subsidizer and project developers and corporations the actual developer. This combination of decentralization and a bigger role for the market led to a decreasing influence in the actual spatial development by (local) governments (Bureau Beerscot, 1999). As such the VINEX-program changed into an integrated planning concept that got fragmentally implemented and directed by the market instead of the government. The market dictated both quality as well as the quantity of the housing development. The VINEX program is therefore synonymous for too little quality and too much quantity. Since implementation of the VINEX, in 1995, on average 50.000 houses a year have been built. Sometimes this number was even as high 100.000 a year. In general the developments can be divided in two different categories, namely the redevelopment of the old inner city harbor areas with a focus on high density development while in the rest of the country there was a more traditional expansion by the development of large numbers of single family homes.



Fig. 4: Impression Kop van Zuid (Stefan Netsch)



Fig. 5: Impression VINEX neighbourhood (Stefan Netsch)

#### 4 CONSEQUENCES

For more than a decennium the Dutch real estate market was used as an economic instrument by the Dutch policy makers “to build the Netherlands out of the economic crises”. Fueled by low interest rates the different Dutch governments were able to buy large quantities of land with the goal of developing it. The governments sold the land to the developers and in return they took care of the infrastructural development of the location. This is one of the major problems nowadays. While the governments are responsible for the infrastructural development of the location the developers were only committed and responsible for the

building program. In a market under the influence of an economic recession governments no longer have the financial means to develop the infrastructure and as a result they are held responsible by the developers.

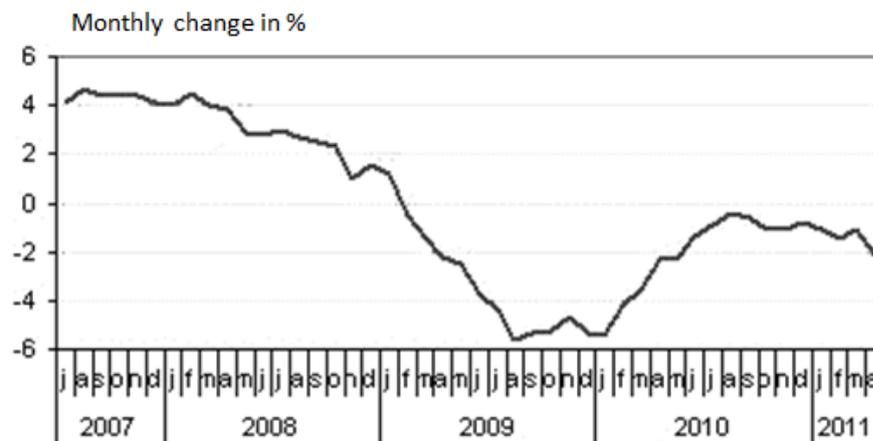


Fig.6: Build houses and sold houses (CBS 2011)

As a result of the economic crisis combined with the financial risks governments took on the Dutch real estate market there are now roughly 60 municipalities facing bankruptcy (Jacobs, 2011). Land bought in economic good times with the aim of turning it into land to be developed is not sellable anymore. As a result many municipalities are facing negative balance sheets because the real estate prices have dropped and the market has come to a standstill while the investments are already made.

There are many reasons why the Dutch real estate market has come to a standstill. As before mentioned Dutch spatial policy helped create an unhealthy market. But also the financial market and the Dutch consumers have contributed to the present day crisis. The Dutch private homeowner has enjoyed a very profitable tax refund ever since the end of the 1970's. The same way policymakers used spatial policy as a means to improve economic growth the tax system was designed to improve home ownership. Both instruments were instrumental for the economic growth the Netherlands needed so much. Dutch home owners got a tax refund on the interest paid for their mortgage and as such banks and financial institutes advised potential home owners to invest savings in their own real estate. After all, the home owner got a tax refund every year and real estate prices will increase year by year. The average mortgage in the Netherlands has risen over the years to 107 % of the actual value of the real estate (Elsevier, 2012). Not only you were able to loan more then you owned you only needed to pay the interest of the mortgage. After all after 30 years the value of the home you just bought will be significantly higher than the original mortgage. As mentioned before the Dutch policymakers implemented this tax rule in order to promote home ownership in the Netherlands. The combination of spatial policy and tax benefits led to an exploding real estate market that showed year after year that the notion of always rising real estate prices to be true. Over the last 10 to 15 years this has led to a 300 % rise of the value of real estate (CBS, 2011) and home ownership became the natural and financially most sensible goal for every Dutch. And after you bought a house you bought a new one, often more expensive, every 5 to 10 years. After all it was just a matter of selling the old house with a profit and use the profit to buy a new, more expensive house. The apparent scarcity of new houses, fuelled by the tax system and spatial policy, gave the Dutch the opportunity to buy ever more expensive houses.

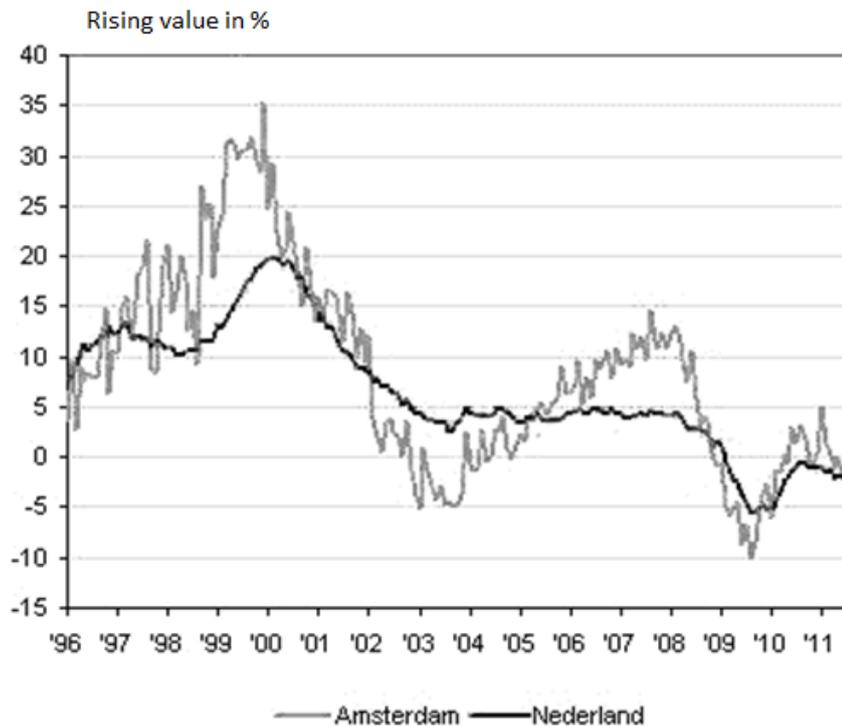


Fig 7: Value of houses in Amsterdam and the Netherlands (CBS 2012)

This process of year to year growth in real-estate prices and parallel the increase of the average total mortgage came to an end with the financial crisis in 2008. The resulting economic crisis has resulted in less available credit and stricter rules concerning the capital buffers made the financial institutes more and more reluctant to sell people mortgages. This has led to stagnation of the real estate market because housing prices started to drop and building projects to be postponed or cancelled.

Especially in the economic less developed regions in the periphery of the Netherlands the results of the shrinking real-estate market can be seen. Because there are less economic opportunities those regions often fall in the category of shrinking regions but now the combination of economic crisis and dropping real-estate prices makes it harder to leave those regions in search for a new home and often a new job in the Randstad. But selling your home for less than the mortgage value is almost not possible in the Netherlands and if you are able to sell your house you have to accept the fact you are left with a debt to the bank. In general people with jobs are financially capable to relocate to other parts of the Netherlands leaving older people behind.

The consequences of the Dutch financial system in times of crisis combined with huge demographic changes concerning the ageing of the population and demographic shift of labour from the periphery to the Randstad are all contributing to the present day standstill of the real-estate market. The question still remains are the Netherlands and the real-estate market in particular just shrinking or are they changing.

## 5 THE CHANGING REALESTATEMARKET

It is reasonable safe to assume that the economic recession is of temporarily nature. But when the economy starts to grow there are still the demographic changes like the ageing of the population and the demographic and labor shift to the more urbanized parts of the country influencing the market.

When looking at the population in general there is no problem with a shrinking population The Netherlands are still growing and are predicted to keep growing till about 2030. This growth is fueled by immigration and the positive birthrate. But on a more local scale there is a strong divide between shrinking and growing regions and this process has started well before the economic crisis. The shrinking population cannot be explained by demographic change but is just a matter of economic opportunities.

So local and regional orientated shrinkage of the population is expected to continue and will offer the real-estate market huge challenges to deal with. Empty buildings, low real-estate prices, less infrastructure and cancelled building programs are the results of this process. This process will fuel itself because the shrinking population means less income for the local government and therefore less financial means to keep important

functions in the community. This will in return lead to more people leaving, an increasingly ageing population and less people working. As a result the local real-estate market will shrink.



Fig. 8: Shrinking population and real-estate (www.veendammer.nl, 2012)

As mentioned before the population as a whole will keep on growing, mainly in the western part of the country. Predictions are that over the years 1.500.000 people will be in need of a home in the Randstad. The demand for new homes will also be more strongly focused on the cities instead of the VINEX neighbourhoods of the past. Therefore the Dutch real-estate market will have two faces for the coming years, both shrinkage and growth at the same time.

The biggest problem the market needs to face is the changing demand typology of houses. The VINEX program was strongly focussed on developing the single family home. The ageing of the population and the risen popularity of living in the city will increase demand for high density housing. Over the past decades the realization of high density housing was neglected because of denying the changes in demographic composition of the population by focussing on general data concerning population growth. Also the ever increasing housing prices, fuelled by the financial system in the Netherlands, has kept the focus on the development of single family homes on new building land.

## 6 CONCLUSION

To answer the question will there be a real estate market left in the future, the answer is yes. The new market will be like the two sides of a coin. On one side there will be a shrinking market, located in the periphery of the Netherlands. The process of locally shrinking population will continue and will lead to a locally very challenging real estate market that has to deal with shrinking and changing demand, empty buildings and low incentives for investment. On the other side there are those regions that will keep on growing where the market needs to cater for in increasing demand in both low and high density housing. The market needs to refocus on the city again because the huge development plans for new low density houses, like the VINEX neighbourhoods, will be something of the past. Instead there will be a focus in intensifying the existing urban centres and transformation of buildings within the city limits in order to accommodate the changed demand by the shift demographic and labor shift and the ageing of the general population.

The paradox is that in the 1960's there was fear for a divide in the Netherlands where the periphery would shrink both economically and demographically and the Randstad would grow both economically and demographically. Fearing uncontrolled growth of the cities Dutch policy makers tried to accommodate and counter the threat of uncontrollable city growth by appointing regions and municipalities that should develop and expand in order to accommodate this growth (Ministerie van Ruimtelijke Ordening 1966). It was these

plans that would 15 years later mature in the VINEX-program that would in the end lead to the present day situation.

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