



CPB Netherlands Bureau for
Economic Policy Analysis



Choosing for the future *Four scenarios for 2050*

A long-term exploration
of the Dutch economy

CPB

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Key takeaways

The Netherlands faces major challenges that call for a long-term policy perspective. There are concerns about international dependency, population ageing, the distribution of scarce space, pressure on the housing market, declining economic growth, the distribution of wealth and the unsustainability of current production and consumption. Efforts to address these challenges will benefit from clear, long-term decisions, ensuring that the public and businesses can rely on consistent policies. The value of policy development with a long-term horizon is demonstrated by successful examples from the past, for instance in the areas of water management and pension reform.

The future is uncertain, and there are many choices to be made. What Dutch society will look like in 2050 will be determined by unpredictable global developments, but also by the choices we make now. While the room for manoeuvre may sometimes seem narrow on the time scale of a government budget or coalition agreement, there is much more flexibility in the long term. It should be noted, however, that opting for a particular policy objective always requires concessions in other areas, and that society benefits from consistent governance. Not everything is possible, and certainly not at the same time. It is important to focus on necessary and high-priority policy adjustments. As decisions continue to be pushed back, it will become increasingly difficult to avoid abrupt and costly changes.

In four scenarios, we highlight a number of choices that will shape the Netherlands' future. Each scenario centres on a vision of society that guides the prioritisation of policy objectives. We also make assumptions about future developments in the rest of the world. The scenarios show how much can change in a single generation, that there are many choices to be made about how society is organised, and that these choices vary widely in terms of their long-term consequences.

The Market scenario focuses on material prosperity growth. This scenario leads to the highest level of average prosperity, with a dynamic economy driven by international trade and population growth as a result of high migration. But the wealth this creates comes at a price: inequality increases, and the living environment suffers from industrial pollution and spatial pressure due to economic activity and population growth.

In the Autonomous scenario, self-sufficiency and social cohesion are paramount. The Netherlands takes control of a larger share of its economic activities, and there is relatively more space as population growth levels off due to limited migration. The government relies strongly on local social initiatives. The downside is that there is almost no economic growth as a result of limited international cooperation. Moreover, the social welfare system is scaled back, and people without a social network may slip through the cracks.

The Sustainable scenario focuses on Earth's capacity to support life, now and in the future. There is a high level of international cooperation to reduce pollution from production and consumption, but this also causes many products to become more expensive. Meanwhile, households and businesses face a wide range of regulations and other forms of government intervention that limit their freedom of choice.

The key principles in the Together scenario are solidarity and an equal distribution of general welfare. In this scenario, the national government enjoys high levels of public trust as it provides a wide range of services to reduce social inequalities, such as generous benefits, accessible healthcare and affordable housing. In order to fund and staff these services, however, taxes are increased and the timeline for raising the retirement age is shortened.

Below, each of these scenarios is fleshed out for five themes: economic development, labour market, social security, healthcare and space & living. With this exploration, CPB aims to contribute to the debate on the government's long-term objectives and their consequences in order to facilitate informed decision-making. The Netherlands is highly dependent on international developments, and alignment with other countries is essential in all scenarios. The scenarios are therefore not projections – they should be seen as a call to focus the policy debate more on the long-term decisions that need to be taken today.

The Netherlands in 2050: four scenarios

Our future will be shaped by the choices society and policymakers must make now. In four scenarios, CPB explores what the Netherlands might look like in 2050

Market scenario

Key: material prosperity, personal responsibility
Drawback: more inequality and pollution

Sustainable scenario

Key: Earth's capacity to support life, now and in the future
Drawback: government intervenes in personal choices, products become more expensive

Autonomous scenario

Key: self-sufficiency and social cohesion
Drawback: limited social safety net and little to no economic growth

Together scenario

Key: shared (collective) responsibility and an equal society
Drawback: tax increases, higher retirement age

Themes

Each scenario has been fleshed out for five themes, namely:



Internationaal

The scenarios take into account that the Netherlands must constantly adapt to the international context in which it exists



The scenarios show that every choice has a cost: investing in one area always comes at the expense of another



Decisions must be made: the longer solutions are put off, the greater the risk of abrupt and costly adjustments

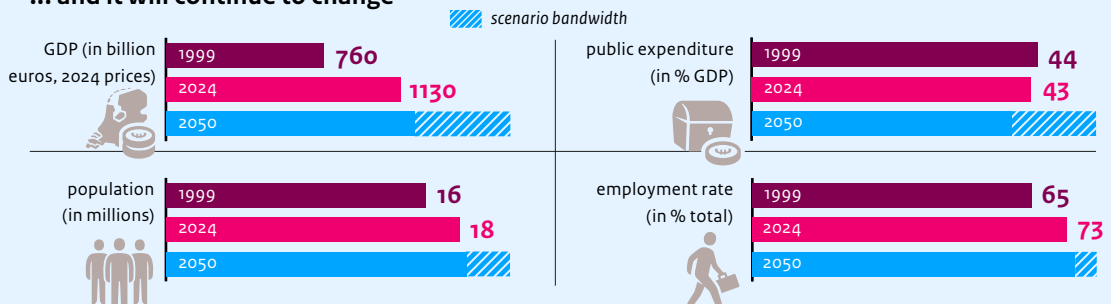


Consistent and predictable policy fosters public confidence

The Netherlands has changed ...

	life expectancy	EU member states	housing shortage	internet speed	retirement age (av.)
1999	♂ 75 ♀ 80	15	100.000	6 Mbps	60 year
2024	♂ 80 ♀ 83	27	390.000	1000 Mbps	66 year

... and it will continue to change



1 Introduction

The long term is unpredictable but also changeable: there are many choices to be made

Twenty-five years ago, on the eve of the 21st century, the Netherlands looked different in many ways.

People paid in guilders and smoked on trains, and the internet was still in its infancy. Climate change was not yet widely recognised. Geopolitically, there was optimism that the integration of China and the former Soviet Union into the global economy would lead to increased democratisation. In the Netherlands, more and more women joined the workforce, as a long period of high unemployment had finally come to an end. At the same time, the number of people unable to work remained very high, approaching one million. Socioeconomic policy also looked different from today in a number of important respects: there was a different healthcare system, with a distinction between mandatory and private insurance, and a different tax system, without the so-called allowances (*toeslagen*) we have today. A broad consensus on the power of market forces led to deregulation in various sectors. Despite all these differences, some things seem to have changed very little. Then too, public debate often focused on migration and integration, as well as the quality of public services.

This illustrates that a lot can change in just a few decades, despite the repetitive daily news cycle. That was true in the late 1990s, and it is true now as we look ahead to 2050. Although long-term issues such as the energy transition and climate targets frequently feature in the policy debate, discussions often end up focusing on next year's budget and purchasing power, or on ambitions for the next term of government. The lack of short-term manoeuvrability can obscure the possibility of significant long-term course changes. As a result, long-term trends and challenges may not receive sufficient attention. In addition to short- and medium-term economic forecasts, CPB therefore has a long tradition of conducting scenario studies to encourage long-term thinking (see box: 'History of forecasting studies').

Although the Netherlands has limited control over some long-term developments, there are still many choices to be made. Factors such as the level of international cooperation and technological progress are highly uncertain and difficult to influence. The increasing pace of population ageing is much less uncertain, but also largely beyond our control. Still, there are choices to be made in the way we organise our society, with far-reaching long-term consequences. The size and role of our government, the way we deal with spatial scarcity, the regulations we implement, and the financial incentives we provide through taxes and subsidies – these will all determine what the Netherlands will look like in 2050.

The major challenges we face must be addressed, one way or another

There is a growing sense of urgency when it comes to tackling key long-term challenges. The coronavirus pandemic and increasing geopolitical instability have raised concerns about the Netherlands' international dependency. The growing number of households due to higher levels of migration and increasing individualisation has put further pressure on the housing market. Some also fear that the Netherlands is losing its distinctive identity. The financial crisis, the emergence of the 'gig economy' and the concentration of power in large corporations have raised new questions about livelihood security and the distribution of wealth in society. Meanwhile, global warming and biodiversity loss have put a spotlight on the unsustainability of our current production and consumption. The choices we make in addressing these challenges could have a major impact on how our society and economy develops.

History of forecasting studies

CPB has a long history of producing forecasting studies. Back in 1955, under director Jan Tinbergen, *An Exploration of the Economic Prospects of the Netherlands* was published. Calculations were run for three different scenarios of economic development in the Netherlands between 1950 and 1970, with annual economic growth varying between 2.2% and 2.9%. At 4.9%, actual annual growth turned out to be much higher, as the Dutch economy boomed after the Second World War.

In 1985, *The Dutch Economy in the Long Term* was published, a new forecasting study with three scenarios for the period up to 2010 (CPB, 1985). The 1980s were characterised by large imbalances and high unemployment. Economic growth varied across the three scenarios based on different international contexts. The low-growth scenario assumed long-term global stagnation and projected a very high unemployment rate of 23% in 2010. In keeping with the spirit of the times, the middle scenario also assumed – somewhat pessimistically – that Western Europe would fall behind.

In 1992, an influential new scenario study was published under the title *Scanning the Future*, further elaborated for the Netherlands as *Nederland in drievoud* (CPB, 1992). Instead of a middle scenario, this study used three different economic perspectives: an ideal-typical equilibrium perspective that assumed rationally acting subjects and well-functioning markets, and two variants involving uncertainties and disruptions. In the coordination perspective, a strong government would intervene to deal with these uncertainties, while the free market perspective assumed little trust in government and placed more responsibility on the market.

The *Four Futures of Europe* scenario study (CPB, 2003) tied in with the major enlargement of the EU – from 15 to 25 member states – in 2004. This study, further elaborated for the Netherlands in *Four Long-Term Views of the Netherlands*, explored four different scenarios. The projections were based on the crossing of two axes, one representing the level of international cooperation and the other the public or private allocation of responsibilities.

CPB's most recent, more visionary long-term forecast was *The Netherlands of 2040*, published in 2010 (CPB, 2010). This study developed four scenarios for the year 2040. Rather than focusing on economic activities, it centred around the people who have to carry out these activities and the places where they do so. Here too, the projections were based on the crossing of two axes, one representing the geographical distribution or concentration of knowledge and the other representing the nature of economic activities in terms of specialisation or generalisation.

Besides the forecasting studies mentioned above, CPB also has a tradition of conducting more specific long-term studies. Between 2000 and 2019, five studies on population ageing were published, mapping the impact of this demographic development on public finances. Forecasting studies have also been carried out for specific sub-areas, such as social security and healthcare, and for specific purposes, such as optimising economic recovery in the wake of the 2008 financial crisis.

Addressing these social challenges involves certain trade-offs: committing resources to one policy objective usually requires concessions in other areas. For example, a high level of government involvement and a large public sector affect economic dynamism. On the other hand, striving for sustainable production and consumption requires enormous investments, with households and businesses facing more regulation and higher prices. These interconnections mean that the prioritisation of social challenges matters, as each core value and strategy for guiding societal development will affect outcomes in other areas. On the one hand, there are many choices to be made, but on the other hand, these choices also come with consequences: not everything is possible, and certainly not at the same time.¹

Scenario analysis can facilitate debate on long-term policy choices

In this exploration, we illustrate these trade-offs using four scenarios for 2050, each linked to a central vision of what our society should look like. These visions translate into different views on the role of government, society and the individual, as well as corresponding policy objectives. Ultimately, the Netherlands' room for manoeuvre is largely determined by unpredictable international developments. In order to outline distinct 'ideal-typical' future scenarios, we assume that the rest of the world will move in the same direction as the Netherlands. It is difficult to imagine, for example, that the Netherlands would commit itself to climate change mitigation, or far-reaching strategic autonomy, without other countries doing the same. In effect, then, we are synchronising each of these visions of the future with uncertain global dynamics, which also provides an opportunity to explore how developments and choices can interact.

This study explores four scenarios: Market, Autonomous, Sustainable and Together. The Market scenario centres on individual freedom and the pursuit of material prosperity, in a context of strong interconnectedness with the international community and limited trust in government. In the Autonomous scenario, self-sufficiency and social cohesion are seen as paramount, against a backdrop of growing geopolitical tensions. The Sustainable scenario focuses on Earth's capacity to support life, now and in the future, assuming strong international cooperation in this area. The key principles in the Together scenario are solidarity and a more equal distribution of opportunities and welfare, with a high level of trust in the government's ability to manage this redistribution. The scenarios, which are fleshed out in Section 2, can also be read in terms of how they prioritise different aspects of general welfare (see box: 'General welfare in each scenario').

The scenarios are not intended as projections, but as visions of the future that can inform debate on consistent long-term policy choices. Of course, other combinations of policy choices and developments than those assumed in the four scenarios are possible as well, and it should also be noted that the policy choices in the scenarios are not necessarily the most likely outcomes. Given that politics is based on compromise, the actual policy mix in 2050 will undoubtedly be less uniform than those presented here. Our aim is simply to show what is possible when a clear course is set, as sound and consistent choices can be mutually reinforcing. Incidentally, the scenarios should by no means be seen as the corners of a spectrum of possible policy choices. More far-reaching choices are conceivable in each scenario, as are more impactful world events and trend breaks, from the disintegration of the EU to nuclear war. But while such 'black swan' scenarios are certainly possible, they belong more in the realm of risk analysis. This puts them outside the scope of this study, which focuses on identifying trade-offs based on current trends and future visions of society.

Although 2050 is the focus of this exploration, the periods before and after this year are obviously important as well. This study uses future scenarios to facilitate debate on the choices we face as a society, as

¹ This statement is usually attributed to former prime minister Willem Drees.

well as the trade-offs involved. Realising these scenarios will entail complex transitions and require extensive further study. Of course, 2050 is not an end point: in each scenario, the Netherlands will still face significant policy challenges, such as climate change.

All four scenarios assume stable public finances. This also makes the scenarios comparable. To ensure stable public finances, choices will have to be made: in the Market scenario, low taxes mean a weaker social safety net; in the Autonomous scenario, limited economic growth leads to more austere public services; in the Sustainable scenario, high public investment goes hand in hand with a reduction in healthcare spending; in the Together scenario, high collective spending results in a high tax burden.

The scenarios are fleshed out for five themes

Below, each of these scenarios is fleshed out for five themes: economic development, labour market, social security, healthcare and space & living. For economic development, we look at changes in the structure of the economy and the factors that determine economic growth, such as labour supply and labour productivity. Looking at the labour market, we highlight developments and considerations that can change both labour supply and demand. The social security theme centres on the trade-offs between livelihood security, labour market participation, simplicity and affordability of the system. With regard to healthcare, we focus on the increasing pressure caused by population ageing and the resulting trade-offs between quality, accessibility and affordability. In examining space & housing, we consider the distribution of scarce space as well as the role the government chooses to play in promoting housing affordability and quality.

Economic development is determined by international developments, the Netherlands' response to this ever-shifting playing field and the role of government. The Netherlands has little control over its economic development, which is largely determined by geopolitical developments and technological progress. However, we still have a degree of choice in how we relate to Europe and the rest of the world, for instance by facilitating or restricting labour or student migration, or by pursuing an active industrial policy. The role of government is evident not only in the size and design of the public sector itself, but also in regulation aimed at influencing the behaviour of households and businesses – encouraging, discouraging or even prohibiting certain activities. Policies aimed at economic dynamism and investment in physical and human capital will have an impact on labour productivity and economic growth. Through the tax system, the government can provide financial incentives and influence the degree of redistribution, while spatial planning decisions will help shape the Netherlands' physical future.

General welfare in each of the scenarios

General welfare includes everything people value. Besides financial and economic aspects, it also encompasses sociocultural and spatial-ecological aspects. The planning agencies define general welfare in terms of eight themes (SCP et al., 2022): subjective wellbeing (life satisfaction); health; consumption and income; education and training; spatial cohesion and quality; economic capital; natural capital; and social capital. A general welfare perspective also considers the distribution of welfare, its sustainability for future generations and welfare in other countries.

The scenarios in this long-term study can also be viewed from a general welfare perspective. Each scenario centres on a vision of what society might look like in 2050 and the values associated with this future. These visions of society extend beyond the pursuit of material prosperity, which is a dominant factor in only one of the four scenarios. While each of the general welfare themes is important in all four scenarios, they cannot all receive the same level of attention. This means that each scenario has different priorities.

The Market scenario aims to increase consumption and income while expanding economic capital and creating an education system that benefits the individual. Sociocultural and spatial-ecological aspects are secondary to financial and economic aspects in this scenario. The distribution of wealth and the Netherlands' impact on the rest of the world are also less important, as the focus is squarely on material prosperity.

The Autonomous scenario prioritises social cohesion, physical economic capital and regional resources. Sociocultural aspects such as social cohesion and cultural identity play a key role in this scenario, and may come at the expense of material prosperity and economic growth. The prosperity of other countries is also of secondary importance in this more inward-looking scenario.

The Sustainable scenario emphasises the importance of natural capital, spatial quality and health. In this scenario, maintaining a high level of general welfare for future generations is important, as is the welfare of other countries. This means limiting consumption and behaviour in order to maintain both individual and collective wellbeing moving forward.

In the Together scenario, the focus is on fighting poverty and inequality, widely accessible healthcare and education, and trust in government. Based on these priorities, the distribution of wealth is more important than its size. Maintaining prosperity in the future is also considered important in this scenario, but not at the expense of striving for an egalitarian society.

What the labour market will look like in 2050 will be determined by both trend changes and the individual and collective choices we make. Technological innovation and our response to these advances will be key factors in the evolution of labour demand. The same is true of our efforts to shape sectoral structures. The proportion of permanent to flexible contracts, for instance, is large determined by regulations, which can also incentivise employers to invest in their employees through upskilling and retraining. Meanwhile, economic policies and regulations will affect the Netherlands' attractiveness to migrant workers. Labour supply will also be affected by population ageing and the extent to which labour force participation is encouraged, for instance through tax incentives. Moreover, preferences and social norms – such as the division between formal work (paid hours), informal work (unpaid hours) and leisure – change over time, both as a result of social developments and policy changes, such as the introduction of new leave schemes.

Social security is about defining the desired level and purpose of collective solidarity, and how much we are willing to pay for this. A challenge here is the trade-off between income security, activation and the simplicity of the system. While this may not be a new challenge, it has become more pronounced over time. Previous attempts to fine-tune the existing framework to strike the best possible balance between income security and activation have resulted in a system so complex that it is difficult for citizens to understand. Moreover, its implementation is highly labour-intensive and error-prone. Population ageing will lead to a growing number of pensioners, while the working population is projected to shrink in comparison. Expectations and wishes regarding collective solidarity may also change over the years.

In healthcare – regardless of the scenario – trade-offs between quality, accessibility and affordability are inevitable. Although the Dutch healthcare system scores high on all three of these aspects internationally, it is under increasing pressure due to the rising demand for care. As the population ages, people require more frequent and intensive medical care, while the need for long-term care grows as well. Technological developments also contribute to the rising demand for care, while new medical treatments and procedures can lead to health improvements. In addition, labour productivity growth in healthcare lags behind productivity improvements in the market, resulting in relatively higher cost increases. There is a wide range of policy options available when it comes to shaping our future healthcare system, such as allowing more or less market forces, or centralising or decentralising the organisation of care. Choices can also be made within the existing framework, for instance with regard to coverage and co-payments.

Although the physical layout of the country is inherently slow to change, this process is not beyond our control. Housing, agriculture, nature and energy production are increasingly competing for scarce space. The level of spatial pressure is affected by economic choices, which are determined by the importance attached to certain sectors, as well as by demographic trends such as migration and household shrinkage. Preferences with regard to living environment and location also play a role in the distribution of scarcity. In the housing market, the government may use subsidies and regulations to influence the number of homes built, where and how they are built, and the balance between owner-occupied and rented homes. These instruments can be used to manage housing quality and affordability.

The future of the Netherlands will be determined by what we value as a society

Although some trends and developments are beyond our control, the outcome on each of the five themes is determined by each scenario's vision of society. The scenarios show that there are very different choices to be made in each area, both in how we respond to trends and in choosing which objectives the government should pursue. This means that the things we value as a society – such as individual freedom, autonomy, social cohesion, sustainability and solidarity – play a role in shaping our economic development and the distribution of wealth.

Choices have consequences, but making no choices at all may be the least desirable option. The scenarios also show that every choice has a cost: in the Market scenario, low taxes mean a weaker social safety net; in the Autonomous scenario, there is limited economic growth; in the Sustainable scenario, strict regulations come at the expense of individual freedom of choice; in the Together scenario, high collective spending and a high level of government involvement result in a high tax burden and lower economic growth. Considering these negative consequences, policymakers could be tempted to postpone certain decisions, but to do so would be to deny the magnitude of the challenges facing the Netherlands. Because one thing is certain: the Netherlands will look very different in 2050. As a society, we can either try to steer these changes, or we can simply let them happen. As decisions continue to be pushed back, it will become increasingly difficult to avoid abrupt and relatively costly course corrections. In addition to the economic costs, broken promises would undermine public trust in government. The 'Importance of long-term thinking' box describes examples from the past where long-term developments were addressed in a timely and consistent manner, as well as examples where this was not the case.

With this exploration, CPB aims to contribute to the debate on the government's long-term objectives and the trade-offs involved. The scenarios presented here are not mutually exclusive – in many cases, compromise solutions are conceivable as well. But in looking for such compromises, it is all the more important to consider the trade-offs between different policy objectives to ensure well-informed decision-making.

This introduction is followed by six sections. In Section 2, we present the four scenarios in more detail. We then flesh out the five themes – economic development, labour market, social security, healthcare and space & living – in Sections 3 to 7. Each of these sections starts with a situation sketch, in which we briefly outline the current state of affairs, followed by a description of the key trade-offs and an overview of the main policy choices. Finally, we provide an elaboration of the four scenarios for the respective theme, showing which considerations have the highest priority and how these priorities suggest certain policy choices. Each thematic section concludes with a table setting out the basic principles as well as indicative quantitative and qualitative outcomes. The quantification process is explained in Annex A, and a summary of the key trends and uncertainties relevant to this exploration is given in Annex B.

Importance of long-term thinking

There is constant tension between the need for long-term thinking and the temptation of short-termism. Long-term thinking is essential when it comes to responding to major social changes, but it often involves certain upfront investments and uncertain returns. By starting early, however, disruptive course changes can usually be avoided. Gradual adjustments, announced well ahead of time, allow households and businesses to adapt accordingly, and can therefore be less costly than abrupt transformations.

The Netherlands has a long tradition of forward-looking policy. With the Delta Plan, and more recently the Room for the River programme, the Netherlands has become a world leader in water management. The painful confrontation with the consequences of inadequate protection against inundation during the North Sea flood of 1953 created broad support for the huge investments needed to keep the Netherlands safe. There are also examples of socioeconomic policy areas where the Netherlands is leading the way by thinking ahead, for instance when it comes to anticipating the impact of population ageing. Due to its mix of transfer-funded state pensions (AOW) and second-tier pensions, the Dutch pension system was already less sensitive to population ageing compared to other countries. By starting to phase out early retirement schemes relatively quickly and by gradually raising the state pension age, it has now become normal to continue working beyond the former retirement age of 65.

In other areas, such as climate and environmental policy, long-term reform has proved difficult. The Netherlands was slow to begin adopting renewable energy and transforming its energy system, and recent catch-up efforts have been hampered by problems such as grid congestion, demonstrating the drawbacks of abrupt change. While plans to transition to a climate-neutral economy are fairly clear up to 2030, concrete policy for the period after this target year is lacking – despite the fact that the required measures are expected to become more difficult and costly to implement. Fertiliser policy, meanwhile, has for decades been shaped by the postponement of a structural approach in an attempt to satisfy two opposing interests: nature and the environment on the one hand, and agriculture and livestock farming on the other. As a result, the only solutions available now that the problem has become acute are painful and expensive.

Lessons from the past – for instance on immigration policy – are sometimes slow to be learned. The guest workers who came to the Netherlands in the 1960s and 1970s were employed in industries that were largely phased out not much later. By this time, however, these migrants had already settled in the Netherlands, many with their families, and those unable to find work in other sectors had to rely on benefits. In recent years, the Netherlands has once again relied heavily on migrant workers, focusing mainly on short-term economic benefits and less on the long-term social consequences.

Like other countries, the Netherlands still has much to gain by focusing on long-term thinking. Good examples of the institutionalisation and integration of long-term thinking into the policy process can be found in countries such as Finland, Wales and New Zealand (Gehem & Gielen, 2023). With this exploration, CPB wants to help put the long term on the agenda.

2 Overview of the scenarios

This long-term exploration uses four scenarios to illustrate different possible futures. These are policy-rich scenarios that show the choices that can be made to achieve various policy objectives, depending on the prioritisation of different values. This is in contrast to exploratory scenarios, which describe possible future developments without major policy shifts. Although each scenario is based on a coherent set of choices, these choices are not strictly necessary or mutually exclusive: other combinations of choices are conceivable as well. Nor do the scenarios cover the full spectrum of possible futures. More extreme scenarios are also possible, including situations involving existential threats such as global war or a deadly pandemic. However, such risks are not typically addressed in an exploration study, but rather in a risk report.

The scenarios are based on four visions of society, each based on different values. This study explores four scenarios: Market, Autonomous, Sustainable and Together. Each scenario involves different priorities and policy choices. The Market scenario is centred around the individual and the principle of freedom, prioritising material growth and relying heavily on national and international market forces. In the Autonomous scenario, communities are the foundation of society, and the Netherlands' dependence on foreign countries is reduced. The Sustainable scenario focuses on ambitious environmental and climate targets, which are achieved through government guidance and international cooperation. In the Together scenario, the pursuit of an egalitarian society is paramount, and a high value is placed on government-organised solidarity.

A key assumption in all four of the scenarios is that exogenous developments will be in line with societal objectives. Small economies are strongly influenced by the level of international cooperation and other exogenous developments, such as the direction and pace of technological progress. This means that the outcomes of the scenarios are partly determined by external forces, which are described in Annex B, along with other trends and uncertainties. Although future visions and policy objectives can be formulated independently of the outcome of uncertain exogenous developments, they cannot be considered in isolation. On the one hand, the government can always choose to use certain goals as a starting point for policy development, regardless of what happens beyond our borders. On the other hand, some policy objectives will be more suited to certain exogenous circumstances than others. In other words, do we choose to row with the current, or against it? For the purposes of this analysis, the objectives of each scenario are assumed to be consistent with exogenous developments. By synchronising objectives and developments, we have created 'ideal-typical' futures that are clearly distinct from each other. In reality, however, exogenous developments will not necessarily be in line with the chosen objectives.

The scenarios have been quantified, but only to a limited extent. The figures presented should not be viewed as projections. Rather, they give an indication of the direction and magnitude of possible impacts under the different scenarios. The quantification process is set out in Annex A.

Trade-offs play a pivotal role in each scenario: not everything is possible, and clear choices must be made. Whereas the Market scenario seeks to increase material prosperity at the expense of the climate and living environment, autonomy and solidarity, the other scenarios have different priorities. None of the scenarios, however, exceed the government's budgetary limits or the Netherlands' spatial boundaries. We do not assume that all scenarios will lead to climate neutrality by 2050. The consequences of exceeding planetary boundaries will remain largely invisible until the second half of the century, and the severity of these consequences varies between the scenarios.

2.1 Market scenario

The Market scenario is centred around economic freedom and focuses on material prosperity growth. In this scenario, individual freedom and personal responsibility are seen as more important than the collective, and there is less solidarity. There is a strong reliance on regulated market forces and the incentives these provide. Among other things, this leads to robust labour force participation, booming trade activity and high levels of migration. Meanwhile, rapid population growth and strong economic activity put increasing pressure on the housing market and living environment. The conditions for entrepreneurship are favourable and innovation is rewarded, stimulating private investment in technology. As the state withdraws from a number of areas, public trust in government declines. Not everyone can keep up, and social inequality increases.

To stimulate economic growth, there is a strong commitment to openness and economic dynamism. A free exchange of knowledge with other countries and limited protectionism benefit productivity, which increases by an average of 1.5% a year. Markets are given a long leash in this scenario, as economic dynamism and efficiency go hand in hand with a large number of sectoral shifts. High labour demand and relatively open borders lead to increased migration and strong population growth. Economic growth is also driven by increases in labour supply, both through labour migration and higher labour force participation. In 2050, the economy is 72% larger than in 2024. However, this wealth has to be distributed among a substantially larger population of 21 million – per capita, GDP increases by 47%.

The current climate targets will not be met under this scenario. In the very long term (beyond the horizon of this exploration), this could actually threaten growth, as global liveability comes under pressure and the Netherlands faces greater sea level rise. Moreover, the short-term risks of climate change, such as heat stress and flooding, will be borne mainly by businesses and households. The government will, however, continue to implement climate adaptation policies to ensure water security.

The government plays a more limited role in the economy. There is less government intervention: the tax burden is low, technological development is not hampered by regulation, there are few spatial restrictions on economic activity, and externalities such as pollution are not subject to full pricing. The tax system is designed to optimise economic development, while the civil service budget is reduced and public services are pared back. Public spending falls to 40% of GDP, with a corresponding reduction in the tax burden to 35% of GDP.

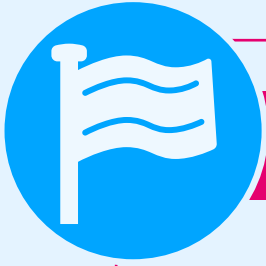
The labour market becomes more flexible, resulting in a wider economic divide. Labour demand is dynamic, while technology and automation are afforded significant freedom. Part of the working population benefits from higher economic growth as productivity gains increase their income and wealth, and both employees and employers reap the benefits of upskilling and further training. Meanwhile, another segment of the working population is left behind. The increasingly flexible labour market offers them little security, and there are few incentives for employers to invest in training. As the safety net is limited, these workers are forced to stay in the labour market and accept low-quality jobs. Labour force participation rises to 80%. The power of unions and collective bargaining erodes, making terms and conditions of employment more dependent on individual bargaining power. The scope for privatisation also increases in education, leading to a greater role for supplementary and private education. This results in less equality of opportunity, limiting long-term economic growth.

For social security, the aim is to have a simple, basic system that encourages people to work, which increases income inequality. The government guarantees a basic minimum subsistence level, leaving everything beyond that – such as income insurance – to the market. Social security spending is reduced to 10% of GDP, creating room for tax cuts. The low tax burden and austere benefits both encourage labour force

participation, but at the expense of livelihood security. Inequality, measured by the Gini coefficient, increases by 15%.

The increase in collective schemes is also limited in healthcare. The role of market forces increases, basic healthcare coverage is limited and there is a shift from compulsory to voluntary insurance, which can be offered to workers by their employer. In addition, private spending on care grows, leading to lower costs for the government and curbing demand. Driven by technological capabilities and rising prosperity, collective healthcare spending per capita doubles. As a share of the economy, however, the increase remains limited to 13% of GDP. Access to comprehensive care (private or otherwise) becomes more dependent on individual financial resources, leading to widening inequality. Part of the demand for healthcare workers is met through technological innovation and the targeted recruitment of migrant workers.

Pressure on the physical environment and segregation in the housing market increase. As the population continues to grow and households become smaller as a result of individualisation, the demand for housing increases. Low regulatory pressure allows for a high level of new construction, and housing space grows by 20% – at the expense of space for agriculture (-3%) and nature. Construction is concentrated on the outskirts of cities, and there is a widening divide between urban and rural areas. Disparities and segregation also increase within cities: in many places, the higher construction volume comes at the expense of the living environment and housing quality. With less government control, low-income and low-wealth households in particular are less likely to make their homes more sustainable, causing them to fall behind in terms of living quality while saddling them with relatively high monthly energy bills.



Scenario Autonomous

In the Autonomous scenario, self-sufficiency and social cohesion are seen as paramount, against a backdrop of growing geopolitical tensions

Starting points for this scenario are:



population
Limited population growth due to low migration



government
Government withdraws, safety net determined by social network



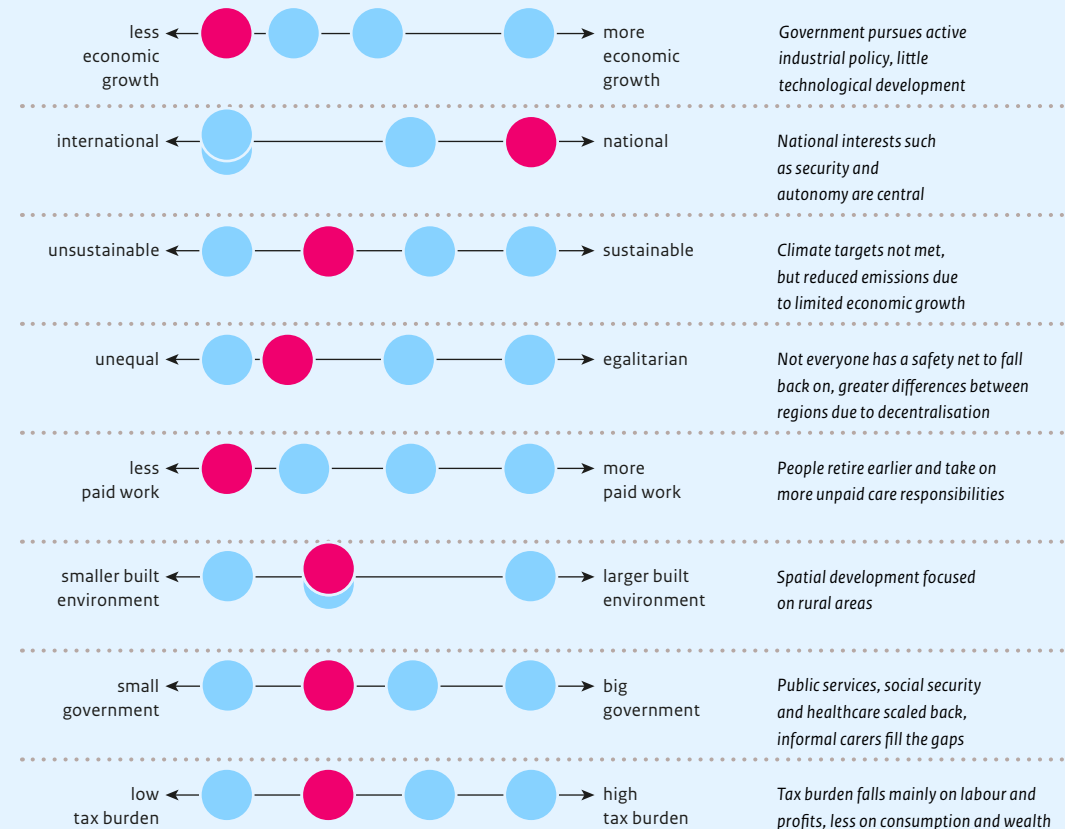
society
Society based on social cohesion



international
Greater self-sufficiency, nationally and within the EU

Effects of choices made in this scenario on a number of welfare characteristics:

Explanation:



Characteristics of this scenario on four themes:



labour market
High level of security due to permanent contracts, less room for technology and automation



social security
Basic system operating at regional level to better meet local needs



healthcare
More regional care, higher co-payments and greater role for informal care



housing
Fewer homes needed, more construction outside cities

→ scenario Market

→ scenario Autonomous

→ scenario Sustainable

→ scenario Together

2.2 Autonomous scenario

In the Autonomous scenario, self-sufficiency and social cohesion are paramount. Communities are seen as the foundation of society – the market and government are secondary to social networks. Regional cohesion and the local scale are valued, improving social cohesion. The state withdraws from the private lives of citizens, leaving civil society and households to pick up the slack, for instance by providing informal care. Where possible, government authority is decentralised to bodies that are closer to citizens and better able to respond to local needs. The volume of public expenditure rises slightly, to 49% of GDP, while the tax burden rises to 44% of GDP. The tax burden falls mainly on labour and profits, and less on consumption and wealth.

The government has an important role in protecting national interests. In this scenario, there is geopolitical tension, fragmentation and bloc formation. Strengthening security and avoiding over-dependence on foreign countries are priorities for the Netherlands, although cooperation within the EU remains essential. In contrast to the Market scenario, in which the state also withdraws from society, the market is not given free rein: the government pursues an active industrial policy, the Netherlands becomes less attractive to migrants and measures are taken to maintain regional resources. This curbs economic dynamism and technological progress, labour productivity and economic growth. We assume an average annual productivity growth of 0.5% and economic growth leading to a 10% increase in GDP in 2050 compared to 2024. Due to limited migration, the population increases only slightly, to 18.3 million, meaning that GDP growth per capita is 6%.

To create a more self-sufficient economy, more goods and services are produced in the Netherlands and within the EU. Due to rising geopolitical tensions and trade barriers, dependence on international value chains and foreign-sourced critical raw materials becomes increasingly risky. The government takes measures to keep our energy supply, food supply, industrial production and technology within our own borders – or at least within Europe. As a result, there is less economic specialisation, but rather a broadening of the types of economic activities. This comes at the expense of globalisation-driven growth, leading to less trade, less competition and less skilled migration. Meanwhile, efforts to implement climate policy are hampered by a lack of international cooperation between the major power blocs. While the current climate targets are not met, emissions growth is curbed as a result of limited economic growth.

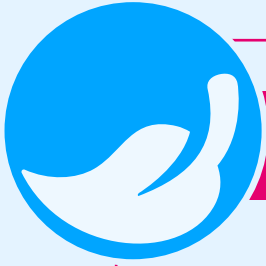
Both labour demand and supply increase only slightly, mainly due to lower economic growth. Labour demand shifts less towards services and government, and more towards strategic sectors such as industry. Job security and permanent contracts are highly valued, and labour unions play a major role in wage negotiations. Labour supply declines due to population ageing, restrictions on migration and reduced incentives to work. While the state pension age remains at 67, people take on more care responsibilities – partly because of the smaller public sector – at the expense of paid work. The single-earner model gains popularity, encouraged by a household-level tax system. In this scenario, the labour force is 0.3 million people smaller in 2050 than in 2024, and the employment rate continues to rise slightly, to 75%.

Social security resources are more localised. There is more decision-making around social security at regional level, for instance by municipalities. This allows resources to better align with local preferences and socioeconomic conditions, but also increases disparities between regions. On average, collective programmes become more austere, partly due to limited economic growth. Nevertheless, population ageing and the freezing of the state pension age lead to a 12% increase in per capita expenditure (13% of GDP). The more austere resources are partly compensated by social initiatives or schemes negotiated by the labour unions. The government does little to redistribute wealth, and because not everyone has a safety net (social or otherwise) to fall back on, inequality rises by 10% in this scenario.

Healthcare is also decentralised, with a greater role for regions. Regional healthcare funds replace national insurers, leading to less competition in healthcare, while the care offered by these regional funds themselves reduces coordination problems. All long-term care services are also decentralised. In general, schemes become more austere and co-payments increase, and there is greater reliance on informal care. Disparities between regions, but also between people, are exacerbated by differences in financial capacity and social networks. Health is seen as an individual responsibility, and government involvement in people's private lives – for example through lifestyle interventions – is limited. Public spending on healthcare is 14% of GDP.

In the Autonomous scenario, there is a relative decrease in pressure on space and the housing market.

Less central control leads to more construction outside cities, with landscape and nature in particular being considered less important. Space for agriculture also decreases slightly, by 2%, while space for housing increases by 10%. There is a strong focus on developing facilities in rural areas. Relatively limited population growth eases pressure on the housing market, an effect that is enhanced by encouraging cohabitation, including for the purpose of providing informal care. Homeownership is seen as important and encouraged through tax breaks. Local policies aim to give priority to current residents in both social rented and owner-occupied housing, reducing the proportion of private-sector rented housing. Households themselves are responsible for making their homes more sustainable, which slows down the energy transition.



Scenario Sustainable

The Sustainable scenario focuses on Earth's capacity to support life, now and in the future, assuming close international cooperation in this area

Starting points for this scenario are:



population
Moderate population growth due to knowledge migration



government
Strong central government steering through regulation



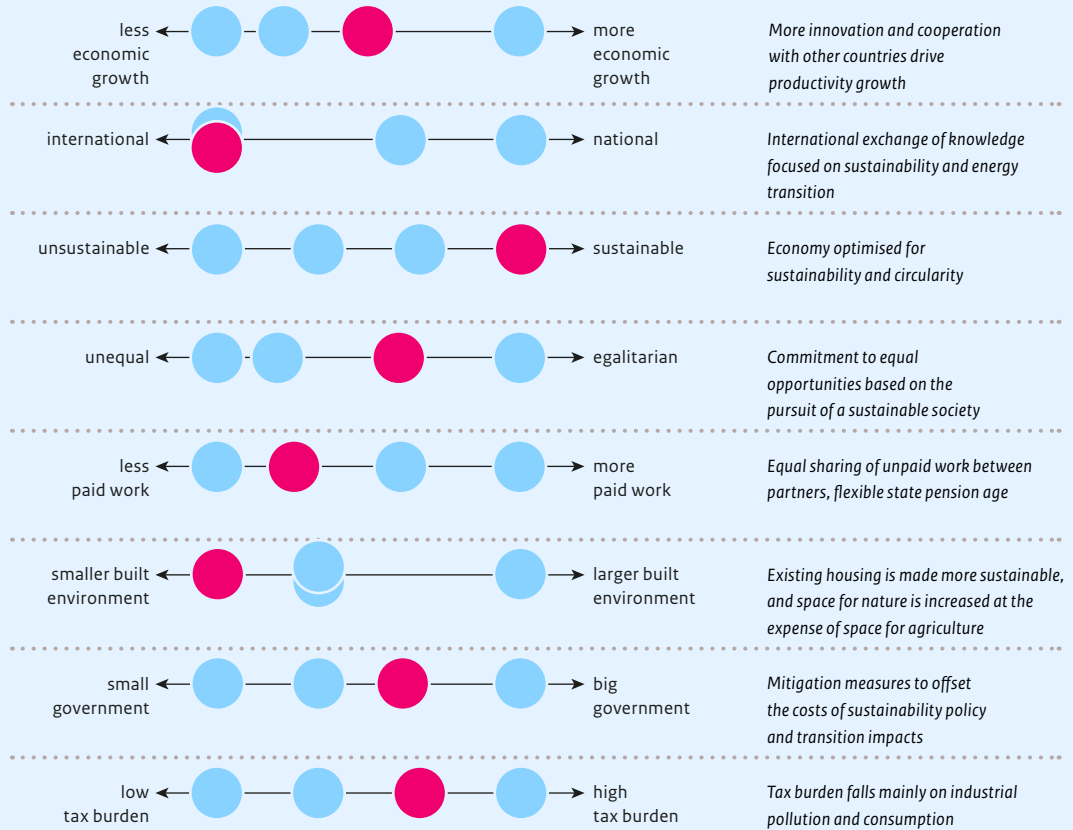
society
Based on ensuring liveability now and in the future



international
Strong international cooperation on sustainability

Effects of choices made in this scenario on a number of welfare characteristics:

Explanation:



Characteristics of this scenario on four themes:



labour market
Nature of work changes as a result of transitions



social security
Focused on getting and keeping people in work, livelihood security is important



healthcare
Focus on prevention, healthy lifestyle and healthy environment



housing
Smaller and more sustainable homes in cities to create space for nature

→ scenario Market

→ scenario Autonomous

→ scenario Sustainable

→ scenario Together

2.3 Sustainable scenario

The Sustainable scenario focuses on Earth's capacity to support life, now and in the future. In this scenario, issues such as sustainability, wellbeing and health are considered more important than material growth. Humans are seen as part of a wider ecosystem that needs to be maintained by setting and – assuming a concerted global effort – meeting ambitious climate and environmental targets. To achieve this, the government exerts a great deal of influence through regulation and pricing, restricting individual choice where necessary. Some products can no longer be produced or consumed.

The economic structure changes dramatically to optimise for circularity and climate neutrality as quickly as possible. Polluting or energy-intensive sectors disappear, while sectors that contribute to the energy transition, the protein transition and the raw materials transition become more important. Because the Netherlands' influence on global climate change is limited, international cooperation on sustainability and innovation to support these transitions are essential. Government intervention limits economic efficiency and curbs productivity growth, although the effects of this are mitigated by international cooperation. Annual productivity growth averages 1.0%. Knowledge migrants remain vital to the Dutch economy, but as low-value or unsustainable activities are scaled back or disappear, various sectors of the Dutch economy become less attractive to migrant workers. The population increases to 19.6 million. In 2050, the economy is 36% larger than in 2024, with GDP per capita increasing by 23%.

The role of government in the economy is substantial and focused on steering certain developments. The government encourages the transitions by pricing and capping consumption and pollution, and by subsidising sustainability investments. It also actively promotes climate adaptation to reduce the risks associated with climate change. Despite various mitigation measures, these sustainability policies increase the cost of living, mainly affecting low-income households. More broadly, the government focuses on equal opportunities and good public health. As public spending rises to 51% of GDP, the tax burden increases to 47%.

To facilitate the major transitions in the labour market, supplementary policy is implemented. Mismatches arise between the supply of labour in sectors that are being scaled down and the growing demand for workers in other sectors. To remedy this, the government devotes extra attention to upskilling and retraining. Permanent contracts become less permanent, boosting labour market dynamism, while flexible contracts become less flexible. Great importance is attached to balance and equal opportunities, both within and between generations. The state pension age becomes flexible, allowing people who cannot keep up with the transitions to retire earlier. This results in a reduction in the average retirement age and a slight decrease in the labour force participation rate, which comes to 76%.

The social security system emphasises labour market participation and livelihood security while income security schemes are pared back. Much of the current system remains in place, but within this framework the government guarantees livelihood security and reduces poverty. Preventing illness and dismissal become more important, and efforts in these areas are strongly encouraged. To ensure affordability, however, income security schemes become more austere. By shortening the unemployment benefit period, for instance, people are encouraged to look for a new job sooner. Risks are partly shifted from the state to employers, which have to offer sick pay and cover part of the costs of disability and unemployment. As a result of population ageing and prosperity growth, per capita spending increases by 44% (14% of GDP).

This scenario focuses more on health than on healthcare. The higher quality of the living environment contributes to better health, but the government is also committed to prevention in other areas. It does this in part by intervening in personal lifestyle, for example by discouraging the consumption of unhealthy products. The healthcare system continues to exist in its current form, but the size and automatic growth of the standard healthcare package are limited to cost-effective treatments with proven effectiveness. Other treatments are excluded from basic coverage, lowering healthcare spending and absorbing some of the cost increases in long-term care. Nevertheless, population ageing and rising prosperity result in a doubling of public health expenditure per capita. The economic growth projected in this scenario helps to limit the increase in public spending on healthcare to 16% of GDP in 2050.

Government control of space use and the housing market increases. Space becomes increasingly scarce due to the rising demand for housing, the creation of new natural areas, the extensification of agriculture and the energy transition. Spatial planning focuses on water and soil to limit the exposure of residential and living areas to climate change risks. Land and housing prices rise, leading to an increase in mid-rise, high-rise and inner-city construction. As the average home size shrinks, the amount of space allocated to housing increases by only 5%. The intensive agriculture sector shrinks significantly, while room for organic agriculture – based on the more extensive use of space – and nature increases. On balance, the space available for agriculture decreases by 10%. Homes become more sustainable and energy efficient as a result of regulations and subsidies. The government also pursues an active rental policy to make rental housing accessible to low- and middle-income households.



Scenario Together

The Together scenario focuses on shared (collective) responsibility and social equality. Trust in government is high

Starting points for this scenario are:



population
Moderate population growth due to labour migration



government
Strong central government providing broad collective services



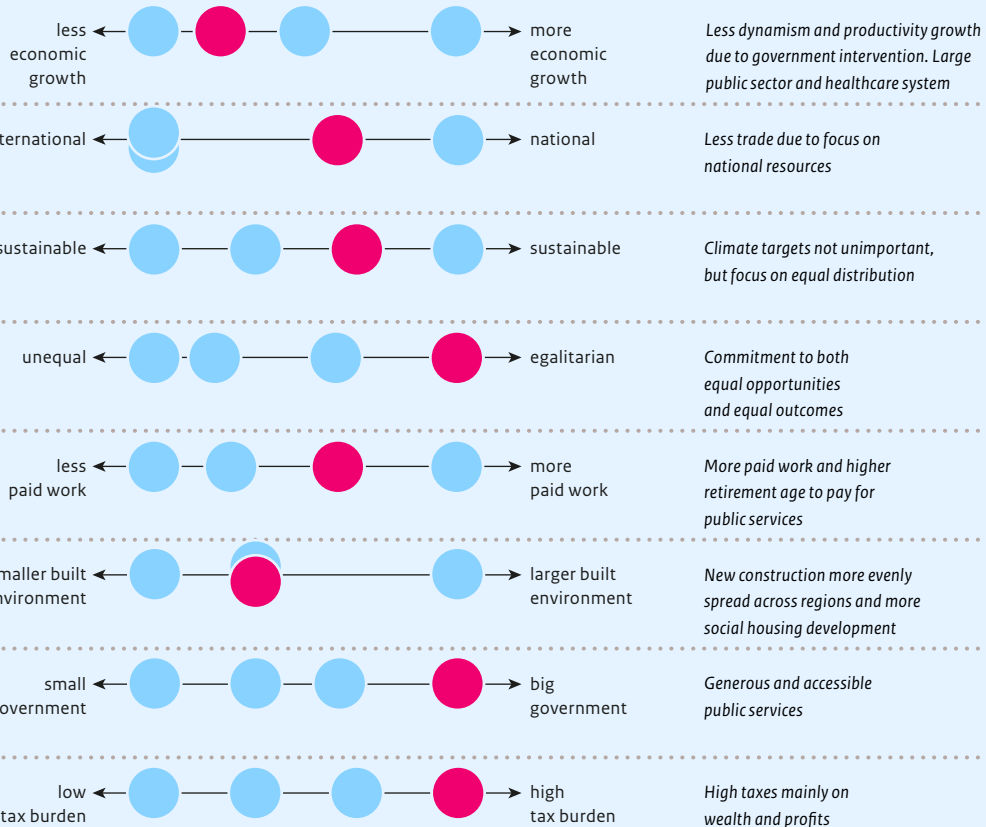
society
Equality is seen as a key social value



international
Stronger focus on national resources

Effects of choices made in this scenario on a number of welfare characteristics:

Explanation:



Characteristics of this scenario on four themes:



labour market
More permanent contracts and many jobs in government and healthcare



social security
Generous and more uniform system requiring large amount of labour and high taxes



healthcare
Accessible and generous care without co-payments, leading to cost increases and longer waiting lists



housing
More social housing, more evenly spread across regions

→ scenario Market

→ scenario Autonomous

→ scenario Sustainable

→ scenario Together

2.4 Together scenario

The key principles in the Together scenario are solidarity and a more equal distribution of opportunities and income, with a high level of trust in the government's ability to manage this redistribution. In this scenario, the aim is to achieve a more egalitarian society. Broadly accessible public services ensure that every citizen has access to quality education, healthcare and a social safety net during their working lives, and that everyone is well cared for in old age. Whereas the Sustainable scenario emphasises equal opportunities, this scenario is also about equal outcomes. Poverty is reduced as much as possible and inequality decreases by 10%. A relatively high tax burden is needed to pay for this, and labour force participation needs to be encouraged. Some targeted labour migration is necessary to meet the demand for workers in sectors such as healthcare, but overall migration is discouraged to maintain public support for the relatively generous social welfare system. Compared to the Market and Sustainable scenarios, this scenario therefore has a more national focus. Although climate targets are not considered unimportant, they may not be met, as transitions are not allowed to be too disruptive to the labour market and there may be insufficient international cooperation.

The public sector and healthcare make up a large part of the economy. Public services are centralised to the maximum extent and market forces in the public sector are abolished or further regulated where possible. The government also plays a major role in mitigating the risks of climate change, for instance through generous compensation for damages. This may, however, cause households and businesses to take fewer mitigation measures themselves, as they know they will be indemnified by the government. Due to generous public service schemes and population ageing, public spending rises to 53% of GDP by 2050, requiring the tax burden – which falls mainly on profits and wealth – to increase to 49%.

Economic dynamism and productivity growth are constrained by the high level of government involvement. The economy provides less space for the private sector, leading to a reduction in trade, private investment and consumption. The high level of redistribution means that innovation and entrepreneurship are less rewarded. Productivity growth in service sectors such as education and healthcare is relatively low, especially in labour-intensive segments. As wages in these sectors have to compete with those in sectors with high productivity growth, labour costs continue to rise, further increasing public spending. Overall, productivity increases by an average of 0.5% per year. In 2050, the economy is 21% larger than in 2024. The population grows to 19.6 million, and cumulative per capita economic growth is 10%.

Labour demand is high, especially in the care sector, leading to fewer job opportunities in the private sector. As human contact is highly valued, technology is mainly used in a targeted way, for example to improve the quality of work. There is also a strong focus on secondary employment benefits, such as generous leave schemes. The accessibility of public services such as childcare encourages some to move from unpaid to paid work. Differences in labour force participation and hours worked within households become less pronounced. To meet the demand for labour, the government implements a wide range of active labour market policies (for instance to ensure access to counselling and training). Because income incentives are relatively limited, migrant workers are needed as well. The state pension age is also raised – to almost 70 in 2050 – by linking it directly to life expectancy. Labour force participation rises to 78%.

Redistribution and poverty reduction are at the heart of the social security system. Benefit schemes are relatively generous and the system is centralised and universal, with targeted allowances getting phased out. As a result, the costs of social security are relatively high: per capita spending increases by 48%, to 16% of GDP. In order to cover these costs, the tax burden and labour force participation increase. Meanwhile, the system is made less accessible to migrants to avoid excessive reliance on social security. Labour force participation is

increased by raising the state pension age, as well as through tax incentives for two-income households and generous childcare and leave schemes.

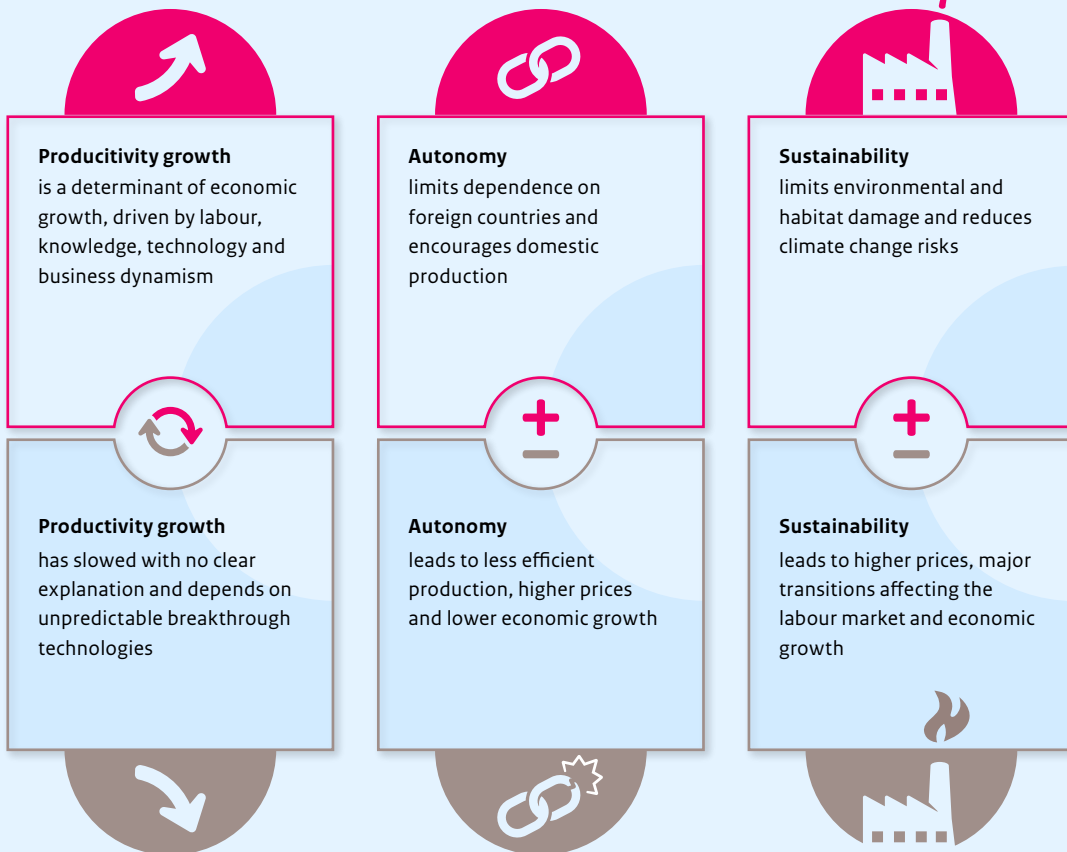
In healthcare, the focus is on solidarity and accessibility, leading to sharp increases in costs. Market forces become less of a factor in healthcare: private care is nationalised and the state offers free basic care, expanding coverage and abolishing co-payments. The system is funded by taxes, removing the complexity and administrative burden of signing up for health insurance. Demand for care increases, requiring substantial investment to expand the healthcare infrastructure and workforce, including through labour migration. Although per capita spending increases by 80%, to 16% of GDP, waiting lists get longer.

In this scenario, the government tries to ensure the local availability of housing. Space for housing increases by 10%, and construction is spread more evenly across the regions. This mainly comes at the expense of agriculture, which has to make do with 2% less space. The government takes measures to address the misallocation of vital social housing, and the accessibility of the housing market is further improved by reducing tax breaks for owner-occupied housing and helping young people buy their first home. There is also a focus on ensuring access to housing for the elderly, for example by increasing the number of care homes. The government places higher demands on the living environment as it prepares for the effects of climate change. In cities, for instance, public green spaces reduce heat stress and improve drainage during extreme rainfall.

Economic development

The Netherlands is currently one of the wealthiest countries in the world. What the Netherlands will look like in 2050 will be determined by macroeconomic developments at home and abroad. Policy can be used to respond to these developments

Trade-offs and consequences



Policy choices

 <p>Productivity and dynamism can be improved through R&D, deregulation, education and competition policy</p>	 <p>Strategic autonomy can be promoted through tariffs, reshoring/friendshoring and industrial policy</p>	 <p>Sustainability can be promoted through pricing, subsidies, emission standards and taxes on production and consumption</p>
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Scenarios

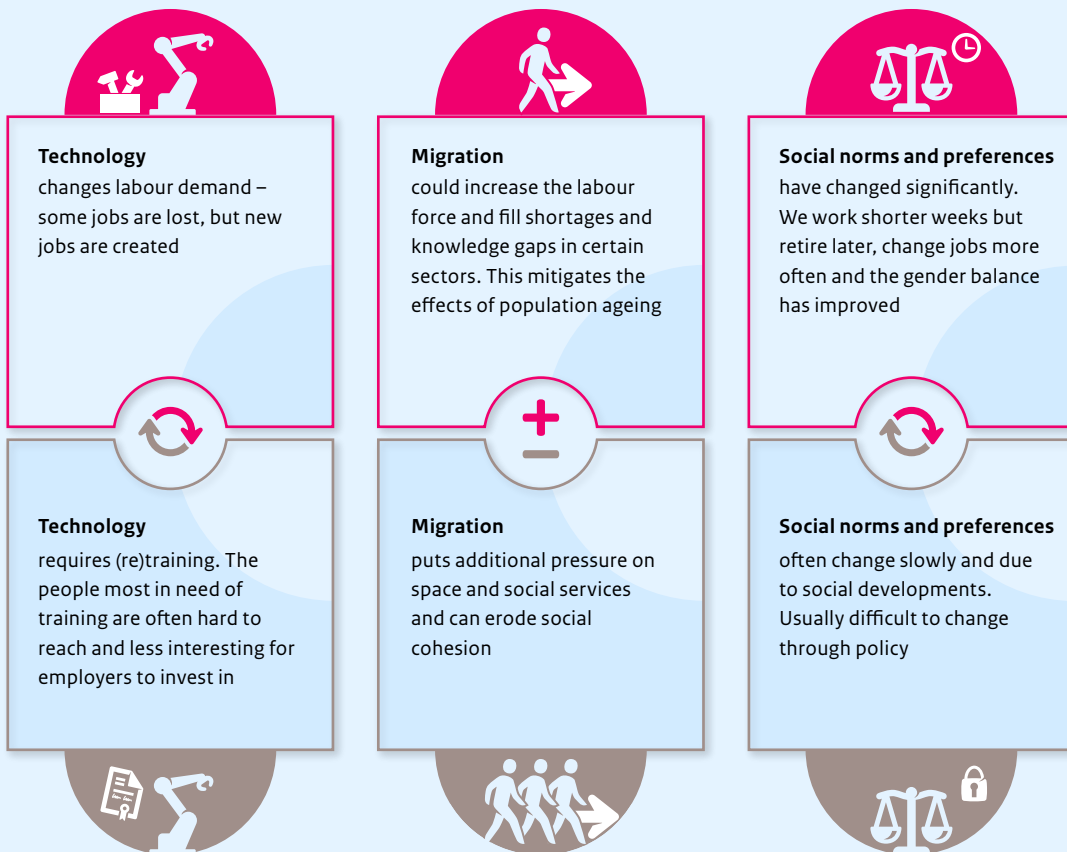
Click to return to a scenario and read how this theme develops for each worldview



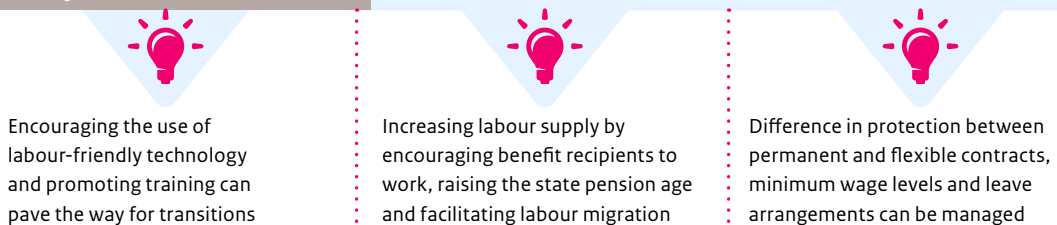
Labour market

De arbeidsmarkt zal er in 2050 anders uitzien. Sectoren en banen veranderen door economische ontwikkelingen, terwijl de beroepsbevolking verandert door vergrijzing en migratie. Arbeidsmarktbeleid kan hierop inspelen

Trade-offs and consequences



Policy choices



Scenarios

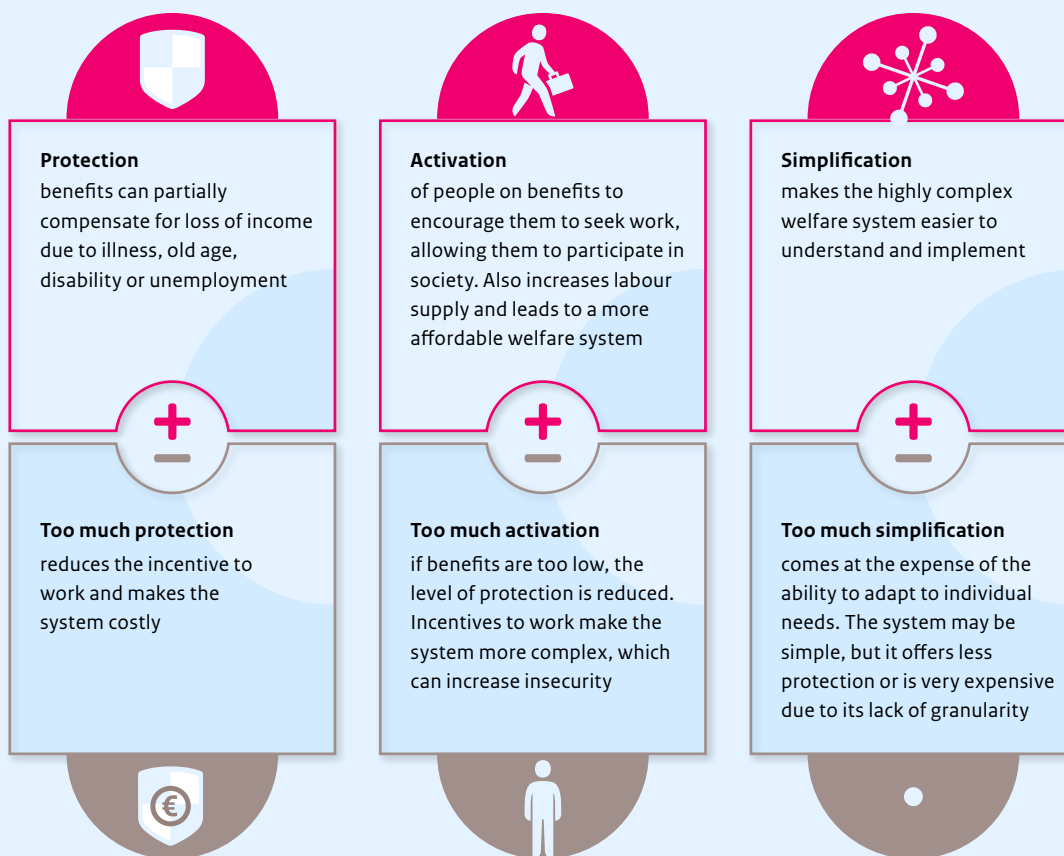
Click to return to a scenario and read how this theme develops for each worldview



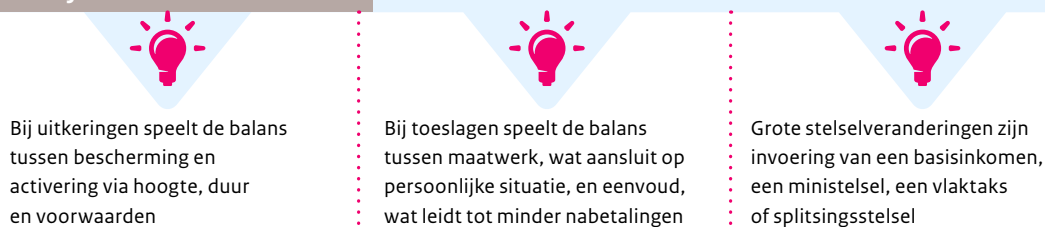
Social security

Collectieve regelingen beschermen mensen tegen inkomensveranderingen door ouderdom, werkloosheid, ziekte en ouderschap. Veranderingen van bevolking en arbeidsmarkt vergen keuzes in hoe we de verzorgingsstaat vormgeven

Trade-offs and consequences



Policy choices



Scenarios

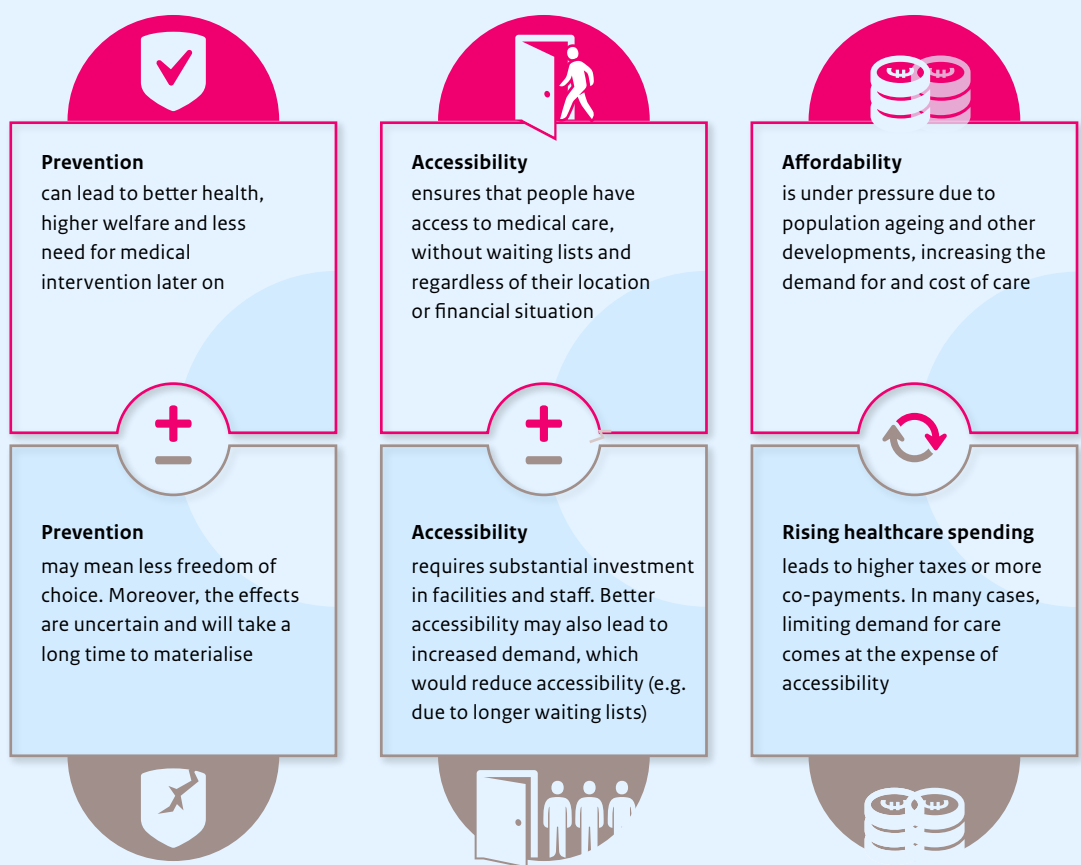
Click to return to a scenario and read how this theme develops for each worldview






Healthcare

Gezondheidszorg heeft als doel gezondheid te bevorderen en te behouden. Mensen leven in de toekomst langer en gezonder, maar de vraag naar zorg zal blijven toenemen door vergrijzing en nieuwe behandelingen. Hiermee omgaan vergt keuzes

Trade-offs and consequences



Policy choices

 Fundamental choices are about the degree of competition, centralisation vs. decentralisation and the distribution of tasks and incentives	 Demand for care can be influenced by limiting or expanding basic coverage, or by changing eligibility criteria or co-payment levels	 The supply of care can be influenced by labour migration, facilitating informal care, new technology or using foreign care providers
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Scenarios

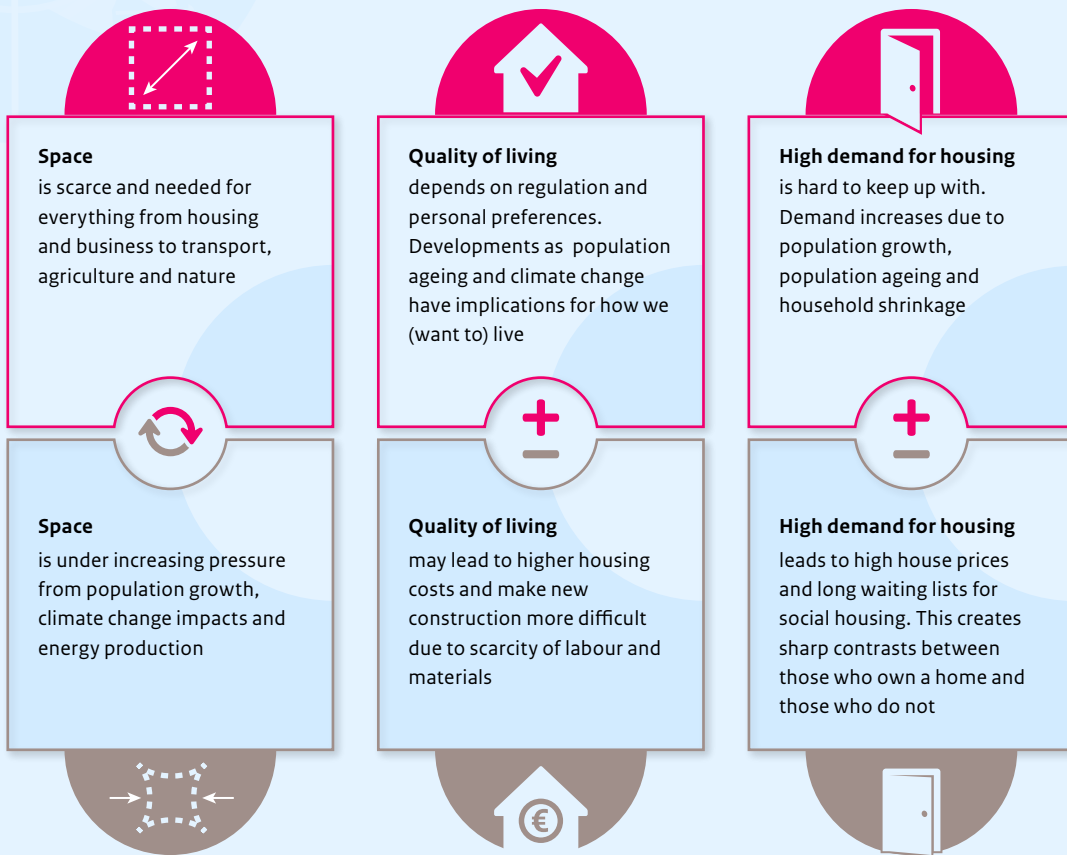
Click to return to a scenario and read how this theme develops for each worldview



Space & living

Nederland is dichtbebouwd, terwijl landbouw veruit de grootste gebruiker van ruimte is. De vraag naar woningen stijgt, vooral doordat het aantal huishoudens toeneemt en woonwensen veranderen. Hoe we hiermee omgaan vergt keuzes

Trade-offs and consequences



Policy choices

Spatial distribution can be influenced through regulation and centralised or decentralised housing policy

The quality and sustainability of housing can be improved by introducing sustainability requirements, subsidies and price incentives

Accessibility can be promoted through housing corporation policies, rent and construction subsidies, and reduced tax benefits for homeowners

Scenarios

Click to return to a scenario and read how this theme develops for each worldview



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