## **Europe Beyond the Euro**

Building Protection for Europe¿s Economies in the Time of Risks

This book observes that a key determinant of Europe's welfare over the coming decades will be how the region manages crises, both financial and societal. It examines how key institutional developments, such as Economic and Monetary Union, reflected differentiated integration (DI) in the EU, but argues that modern-day risks are highly interconnected, and their management therefore has to be inclusive. In that connection it looks in particular at the European Systemic Risk Board (ESRB), whose mandate to protect financial stability also gives it relevance with regard to other crises. The book considers that the strengthening of this institution, and bringing it to the fore, would help EU member states, as well as countries around the EU including applicant nations, to manage financial and societal risks, including COVID-19 and the transition to a green economy, thus safeguarding the economies of Europe. It builds on a model of the EU allowing for DI in some activities, while ensuring sound governance arrangements between those inside and those outside that activity, and embodying inclusivity in the fundamentals of the EU, including in the management of risk.

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