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ECRI STATISTICAL PACKAGE 2017 ON CONSUMER CREDIT AND ON LENDING TO HOUSEHOLDS IN EUROPE
THE FUTURE OF RETAIL FINANCING SERVICES
Sylvain Bouyon
In recent years, the digitalisation of retail financial services – retail payments, current/savings accounts, consumer/housing credit, car insurance, property insurance and health insurance – has accelerated significantly. While policy-makers are gradually creating the necessary conditions to strengthen this digital transformation, there remain numerous policy issues and unanswered questions to resolve.

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RISK-SHARING AND CONSUMPTION-SMOOTHING PATTERNS IN THE US AND THE EURO AREA: A COMPREHENSIVE COMPARISON
Cinzia Alcidi, Paolo D’Imperio and Gilles Thirion | CEPS Working Document | 5-May-17 | 30 pp.

BANKS AND ENVIRONMENTAL SUSTAINABILITY: SOME REFLECTIONS FROM THE PERSPECTIVE OF FINANCIAL STABILITY
FEASIBILITY AND ADDDED VALUE OF A EUROPEAN UNEMPLOYMENT BENEFITS SCHEME
Miroslav Beblavý and Karolien Lenaerts
This CEPS e-Book assesses the legal and operational feasibility of introducing a European unemployment benefits scheme (EUBS), as well as the economic added value that such a scheme could bring. Some 18 different variants of such a scheme are analysed in terms of their design, legal and operational challenges and economic effects. If an EUBS was selected as a stabilisation mechanism to explore further, this study provides insights on the barriers ahead and different ways to deal with them.


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Sergio Carrera and Valsamis Mitsilegas
This collective volume offers a multidisciplinary examination of the critical issues and challenges associated with the EU's initiative to build a Security Union, particularly in relation to common policies adopted at the member state level aimed at countering terrorism and crime. It delves into the EU's efforts to support cross-border investigations, the exchange of information and international cooperation, taking stock of the effects on freedom and privacy.

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THE COMMISSION’S DECISION ON ‘LESS EU’ IN SAFEGUARDING THE RULE OF LAW: A PLAY IN FOUR ACTS

THE EUROPEAN PUBLIC PROSECUTOR’S OFFICE: KING WITHOUT KINGDOM?

MIGRATION VERSUS MOBILITY IN EU EXTERNAL ACTION TOWARDS ASIA:
A CLOSER LOOK AT EU RELATIONS WITH CHINA, INDIA, THE PHILIPPINES AND THAILAND
Finding that EU migration policies are still subject to inconsistency, legal uncertainty and discriminatory treatment, scholars call for the creation of new legal pathways. The contributions to this book showcase the various uses and potential of social science and humanities research in assessing, informing and shaping EU migration policies. Leading scholars and experts have brought together the latest knowledge available to reappraise the added value of the EU in this area. Their reflections and findings point to the need to develop a revised set of EU policy priorities in implementing a new generation of legal pathways for migration.

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**THE EUROPEAN BORDER AND COAST GUARD: ADDRESSING MIGRATION AND ASYLUM CHALLENGES IN THE MEDITERRANEAN?**
Sergio Carrera, Steven Blockmans, Jean-Pierre Cassarino, Daniel Gros and Elspeth Guild

The humanitarian refugee crisis in Europe of 2015-16 revealed several unfinished elements and shortcomings in current EU policies and approaches to migration, asylum and borders, particularly those applying in southern EU maritime borders and frontier states in the Mediterranean. This book critically examines the main issues and lessons learned from this crisis and gives an up-to-date assessment of the main policy, legal and institutional responses that have been put in place at the EU level.
THE STRUGGLE FOR GOOD GOVERNANCE IN UKRAINE, GEORGIA AND MOLDOVA
Edited by Michael Emerson, Denis Cenusa, Tamara Kozirimze and Veronika Movchan

This book signals that Ukraine, Georgia and Moldova have so far become only semi-democratic countries, with the economic and political reform agenda advancing on a broad front, but with serious limitations in their efforts to curb corruption (in Ukraine and Moldova) and the continuing pervasive influence and power of oligarchic interests warranting the term ‘state capture’. The book develops conclusions and recommendations addressed to both the EU and the three states on how to inject renewed momentum into their ‘Europeanisation’ process.

INCOMPLETE HEGEMONIES, HYBRID NEIGHBOURS: IDENTITY GAMES AND POLICY TOOLS IN EASTERN PARTNERSHIP COUNTRIES
Andrey Makarychev | CEPS Working Document | 16-Feb-18 | 25 pp

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A DECISIVE YEAR FOR THE EU’S RE-ENGAGEMENT WITH THE WESTERN BALKANS

DEMOCRACY AND ITS DEFICITS: THE PATH TOWARDS BECOMING EUROPEAN-STYLE DEMOCRACIES IN GEORGIA, MOLDOVA AND UKRAINE

STOCKTAKING AFTER THERESA MAY’S BREXIT SPEECH IN FLORENCE: KEY POINT – THE TRANSITION, KEY OMISSION – THE FUTURE RELATIONSHIP

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THE OBSOLESCENCE OF THE EUROPEAN NEIGHBOURHOOD POLICY
Steven Blockmans

The idealism that engendered the European Neighbourhood Policy in 2004, later codified in the Lisbon Treaty in 2009, has since been reviewed to adapt to the turbulence that has befallen the EU and its neighbourhood. The ENP is now little more than an elegantly crafted fig leaf that purports to take a soft power approach to the EU’s outer periphery, argues the author, but in effect it inclines more towards Realpolitik.

By prioritising security interests over liberal values in increasingly transactional partnerships, the EU is atomising relations with its neighbouring countries. And without the political will and a strategic vision to guide relations with the neighbours of the EU’s neighbours, the ENP remains in suspended animation.
The European Union faces many challenges and dilemmas in designing and pursuing policies that build stronger partnerships with neighbouring countries based on the values on which the Union is founded. By focusing on the recent literature (since 2011), this book explains the (lack of) effectiveness and coherence of the ENP and identifies where there is consensus among scholars and where perspectives and judgements differ. It also identifies important gaps in the literature where further research is needed.

Commentaries

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Steven Blockmans and Sinem Yilmaz | CEPS Commentary | 1-Mar-17 | 3 pp.
The clear-sighted and accessible report is the result of discussions in a CEPS Task Force comprising experts from across Europe and a number of key policy fields. The report offers concrete recommendations for how the Union can show added value to European citizens in the areas of security and justice, socio-economics and monetary policy – recommendations that will help reform the workings of the Union and ensure that it is worthy of the continuing confidence of its members.
SUSPENDED IN LEGAL LIMBO: PROTECTING INVESTMENT IN RENEWABLE ENERGY IN THE EU

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IN THE FINAL STAGES OF REVISING THE EU ETS, THE PARLIAMENT TAKES ONE STEP BACK
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DIGITAL INFRASTRUCTURE: OVERCOMING THE DIGITAL DIVIDE IN CHINA AND THE EUROPEAN UNION
Shenglin Ben, Romain Bosc, Jinpu Jiao, Wenwei Li, Felice Simonelli and Ruidong Zhang
This study is the result of collaboration among a group of researchers from CEPS and Zhejiang University (ZJU), who decided to team up and analyse the experience of China and the EU in bridging the digital divide. While acknowledging that both China and Europe have undertaken major efforts to reduce socio-economic and geographical disparities by providing network access to ever more citizens, the authors found that investing in physical access alone is not sufficient to enhance inclusion in the information society.

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UNLEASHING INNOVATION AND ENTREPRENEURSHIP IN EUROPE: PEOPLE, PLACES AND POLICIES
Jose Manuel Leceta, Andrea Renda, Totti Könnölä and Felice Simonelli
This report sets out the elements for the design of a streamlined and future-proof policy on innovation and entrepreneurship in Europe, with the aim of improving the overall environment for entrepreneurship. Its recommendations are based on a new, multi-dimensional approach to both innovation and entrepreneurship as social phenomena and to the policies that are meant to promote them.

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