



**9TH INTERNATIONAL ASECU CONFERENCE ON
“SYSTEMIC ECONOMIC CRISIS: CURRENT ISSUES AND PERSPECTIVES”**

Iwona Kiniorska

Ewa Palka

Patryk Brambert

The Jan Kochanowski University in Kielce

Faculty of Mathematics and Science

Institute of Geography, Poland

**SPATIAL DIFFERENTIATION WITHIN THE STRUCTURE OF
STANDARDS OF LIVING IN THE EU COUNTRIES AT THE
TIME OF ECONOMIC CRISIS**

UDC: 330.59(4-672EU)

Abstract

The study evaluates the spatial differentiation in the structure of the standards of living in the EU countries. Typical measures that characterize social and economic processes were employed. They included: infant mortality, share of the pre-productive population, unemployment rate, information technology accessibility, level of scholarization, healthcare accessibility, crime level and suicide mortality. The basic research method involved the procedure of a synthetic measure developed on the basis of score classification.

Key words: *standards of living, economic crisis, European Union*



9TH INTERNATIONAL ASECU CONFERENCE ON “SYSTEMIC ECONOMIC CRISIS: CURRENT ISSUES AND PERSPECTIVES”

1. Introduction

The study aims to investigate and assess the spatial differentiation in the structure of living standards in 27 countries of the European Union. Selected basic factors, which reflect the needs of an average resident of any EU country, were analysed in a detailed manner. The statistical data employed to assess social and economic phenomena covered the years 2009-2011. The main source of information was Eurostat database. Because for some factors, the data for 2011 were not available, the analysis relied on 2009 or 2010 data. The method of a synthetic measure based on score assessment was adopted in the study. Eight factors, accounted for to evaluate the standards of living, included the following:

1. infant mortality per 1,000 live births,
2. percentage of population of pre-productive age, from 0 to 14 years,
3. unemployment rate,
4. population aged 16-74 who regularly use the Internet,
5. percentage of higher education students in total population,
6. number of hospital beds per 100,000 inhabitants,
7. population number per a prisoner,
8. deaths by suicide per 100,000 population.

The literature on the subject provides a lot of definitions of the standards of living and living conditions. Terms such as the standards of living, life quality, the material welfare of a society, etc. are often used to describe the conditions in which a population lives. Generally, the term “living standards” denotes the state of satisfying all life’s needs, also those resulting from human activities. The standards of living refer to a degree, to which material and spiritual needs are fulfilled. Life quality denotes a level of people’s satisfaction with the living conditions, i.e. the situation in which they live (Liszewski, 2004).

Measures of life quality are indicators that show to what extent the material and non-material needs of people are met. Life quality can be described by objective or subjective measures. The present study focuses on objective measures as they are measurable and available from the statistics.

The EU countries, especially those in Western and Northern Europe enjoy one of the world’s highest standards of living. That does not, however, hold uniformly across the whole of the EU. Sharp differences are found not only between individual states (mainly between old and new members), but also between regions within countries. Southern, Eastern, and South-Eastern Europe in particular, though generally regarded as belonging to the developed world, is characterised by substantially lower social and economic indexes than those that characterise Western Europe (Czerny, 2008). Differences in the development potential and the level of area use have a huge impact on the demographic, and also spatial and functional structures.

The pattern of demographic processes observed in the EU states shows a number of unfavourable phenomena including an increase in aging population, which may result in productivity losses. Increased life expectancy and a decrease in fertility result in a growing share of elderly people in the European Union. In the 1960s, the percentage of



9TH INTERNATIONAL ASECU CONFERENCE ON “SYSTEMIC ECONOMIC CRISIS: CURRENT ISSUES AND PERSPECTIVES”

people who were above 65 years of age did not exceed 10%, currently it is higher than 18%.

The EU faces new challenges related to the changing international environment. Investigations show negative employment dynamics in a number of the member states. A high increase in the unemployment rate has been recorded, among others, in Spain, Ireland, Greece, Lithuania, Latvia and Estonia.

In the assessment of the social and economic development, much attention is paid to the information technology accessibility. In Northern and Western Europe, it is decidedly the highest as over 80% of the population use the Internet. Countries of Southern Europe show the lowest values, as only 50% of the people are the Internet users.

As regards crime rate, the Baltic states, Poland and the Czech Republic shamefully lead in statistics.

Much differentiation was observed in the accessibility to healthcare facilities. This was measured with the number of hospital beds per 100,000 inhabitants. The lowest results were found for Spain, Great Britain, Portugal and Denmark.

2. Rationale behind European integration – selected issues

The European Union is equipped with a wide range of means that can affect the social and economic development of the member states. The first post-war instance of European integration concerned Belgium, the Netherlands and Luxembourg. The Benelux economic union provided a source of experience for the future European integration (Łastowski, 2003). In 1951, a treaty was signed, which established the European Coal and Steel Community. Six countries, namely Germany, France, Belgium, the Netherlands, Luxembourg and Italy were the treaty signers. In 1957, the European Economic Community was established. Economic successes of the member states made the governments of other countries seek to join this organisation. In the first (the so-called north) accession wave in 1973, Great Britain, Denmark, and Ireland joined the EEC. The second (the so-called south) enlargement of the EEC took place in two stages. First, in 1981, Greece and then, in 1986, Spain and Portugal joined the EEC. In the same year, an intension to establish the European Union was declared. The European Union Treaty came into force in 1993. Two years later, Austria, Finland and Sweden joined the EU (Fierla, 2007).

After the East Block collapsed, a possibility of the EU further enlargement opened up, which was, however, related to the necessity of introducing internal institutional reforms. In 2004, after adaptive procedures which continued for many years, Poland, the Czech Republic, Slovakia, Hungary, Slovenia, Lithuania, Latvia, Estonia, Cyprus and Malta all became the EU member states. As regards territory and population, Poland was the largest of the newly admitted countries. New accessions resulted in introducing into the EU slightly younger populations than those of the 15-group. The EU was somehow rejuvenated by new member states, yet new accessions resulted in decreasing the average per capita GDP. The EU has continued to enlarge. Following



9TH INTERNATIONAL ASECU CONFERENCE ON “SYSTEMIC ECONOMIC CRISIS: CURRENT ISSUES AND PERSPECTIVES”

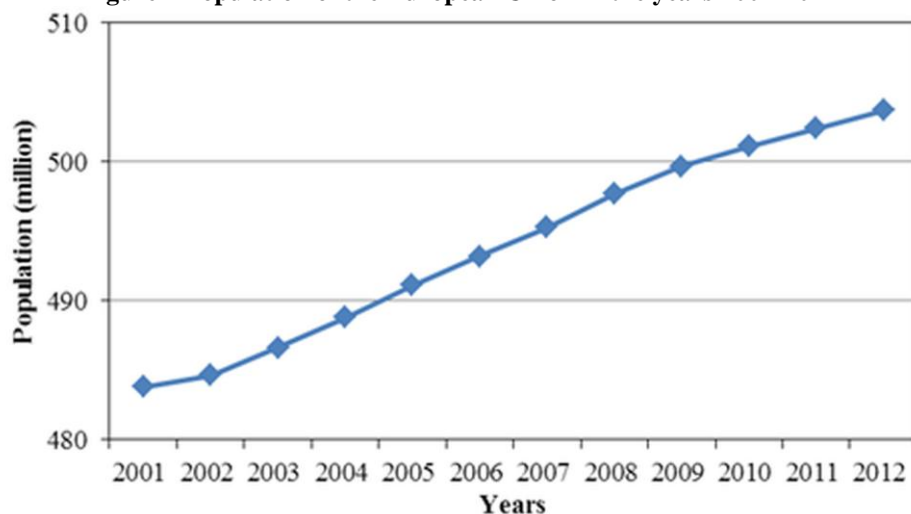
long-term negotiations, Bulgaria and Romania became the EU member states in 2007. Currently, Croatia, Montenegro, Island, Macedonia, Serbia and Turkey have been approved by the European Commission as official candidates for the EU membership.

Each stage of the EU enlargement is connected with the necessity of solving numerous economic and social problems. Pre-accession funds are intended to help candidate countries comply with the EU requirements (Winiarski, 1999). Despite great burden which candidate countries need to bear prior to accession, integration with the EU is highly advantageous to them. It offers the possibility of operating on the European market and having access to the funds that facilitate their development (Kuciński, 2002).

3. Diversification of the standards of living in the European Union

In modern world, a lot of positive phenomena can be observed. Global production grows, which generates higher income, the quality of life is improved, people have access to better education and healthcare. Despite overall improvements, not all individuals can enjoy the benefits of the modern world. The share in prosperity, both in the world and in individual countries is not evenly distributed and the existing discrepancies tend to increase (Simai, 2001; Wosińska, 2008). Living conditions and standards of living reflect differences in the social and economic development in various parts of the world.

Figure 1 Population of the European Union in the years 2001-2012



Source: the authors' study based on statistical data from Eurostat (<http://epp.eurostat.ec.europa.eu>).

Since establishing the EU, its population has been growing, which mainly results from its territorial enlargement (Figure 1). In twelve newly admitted member states, ten are located in Eastern Europe. The population structure in new member states differs from that in the old 15-group. All member states of the old EU show similar demographic profile, they have very low or negative population growth rate caused by fertility



9TH INTERNATIONAL ASECU CONFERENCE ON “SYSTEMIC ECONOMIC CRISIS: CURRENT ISSUES AND PERSPECTIVES”

decrease. They also witness a huge inflow of immigrants who mainly contribute to the population increase. The EU 15-group states are also characterised by growing percentage of elderly people and decreased mortality in the last twenty years (Gibki, 2008). In new member states (except for Cyprus, Malta and Slovakia) negative population growth rate is also recorded, which is related to natural loss and often to negative migration balance. When compared with the EU 15-group, a drop in fertility is much more clearly observed, at the same time high death rate is still reported in some countries. Growing emigration trend among young people, which has a negative impact on demographic processes, is also worrying. In the second half of the 20th, and at the beginning of the 21st century, a decrease in the population growth rate was a characteristic factor of a majority of European states. The EU residents delay marriage, which indirectly results in a smaller number of children they produce.

Better education options also contribute to this trend as well educated individuals are highly motivated to pursue professional careers, which leads to changes in social values they live by. People's personal preferences focus on developing their potential. Bearing and raising children becomes a costly luxury rather than a purpose of people's life. In almost all European countries of the 15-group, a man entering into marriage for the first time is, on average, above 30 years of age. Women in those countries also marry the latest, but they are slightly younger than their partners (about 28 years old, the Swedish women are the oldest to get married, as they are over 30 years old). Marriages are entered into relatively earlier in the latest admitted member states, i.e. Bulgaria and Romania (Poniatowska-Jaksch, 2011). In addition to a fertility rate drop, the aging of the population is another disadvantageous demographic factor.

Demographic problems of the member states correspond to growing negative trends in economy. A global recession began with a financial crisis which hit in the middle of 2007, when the subprime mortgage market broke down in the US. Though difficulties on the American market were preceded by a few years of increase in global inequalities, until the middle of 2008, the financial crisis was virtually limited to the US (Rybiński, 2006; Moszyński, 2007). Yet in the middle of 2008, after Lehman Brothers investment bank collapsed and the troubles of AIG financial group were revealed, the crisis instantly spread throughout the world. All major economic crises in the US history produced serious economic and social changes (Wright, 2008). The most important outcomes could often be assessed only decades later. It is therefore expected that the consequences of the global recession will not be limited only to the US, but they will produce global-scale changes, as it was the case with the Great Depression.

The EU countries have also been affected by the crisis. For many years, the unemployment rate has been growing, which results from changes in the labour market. Investigations show that unfavourable economic trends have become stronger in recent years. Standards of living are inherently related to the social and economic development. The consequences of the world's crisis are felt by many EU residents with respect to their standards of living. It will be possible to fully describe the character of those changes only after several years or maybe even decades (Wright, 2008). Many data show a marked economic slowdown, which results from financial crisis and deepening global economic crisis. There is no doubt that economies of many



9TH INTERNATIONAL ASECU CONFERENCE ON “SYSTEMIC ECONOMIC CRISIS: CURRENT ISSUES AND PERSPECTIVES”

countries, including Poland, have just entered a very difficult period (Górczyńska and Szczepaniak, 2009). The standards of living in the EU countries are largely diversified. Huge discrepancies are found both between individual countries (mainly between old and new EU members), and also between different regions within states.

One of the most important factors which makes it possible to evaluate the living conditions is the access to healthcare. The quality and availability of medical services can be assessed, among others, by infant mortality per 1,000 live births. In the EU countries this rate is low, but differences between member states in this respect are significant (Table 1). In 2011, the highest infant mortality rate was recorded in Romania (9.4‰) and Bulgaria (8.5‰), and was over four times higher when compared with Sweden (2.1‰) or Finland (2.4‰). Another serious problem is the population aging, which means a decreasing supply of the labour force. This problem is solved by advancement in technology, mainly production mechanisation and automation, and also by inflow of immigrants arriving from lower developed countries. In many countries, a proposal to raise the retirement age is considered (Poniatowska-Jaksch, 2011).

As regards pre-productive population, in 2011, the highest percentage (an important factor which will be decisive for the supply of the labour force in the future) was recorded in Ireland (21.3%), France (18.5%), and Finland (16.5%), whereas the lowest was reported in Bulgaria (13.2%) and Germany (13.4%). A decrease in the birth rate has made many member states adopt pro-natalist policies aimed at increasing birth numbers. Scandinavian countries have the highest share of family benefits in the GDP (approx. 3.5%). Scandinavian, and also, the Benelux countries carry out pro-parental rather than pro-family policies, which means policies are aimed at all people in need regardless of their marital status. In those states, an increase in the birth rate is believed to result from a wide acceptance of different types of family configurations, and from providing them with stability and social security. Strong emphasis is placed on various institutional solutions designed to support parents in carrying out their duties at home and at work. The amount of child allowance is considered not effective as it has a marginal effect on the fertility rate in a group of well-educated people with high income (Poniatowska-Jaksch, 2011).

Another major problem the EU countries need to face is growing unemployment caused by transformations in the labour market. A dramatic rise in unemployment has been observed, among others, in Spain, Ireland, Greece, Lithuania, Latvia and Estonia. In 2011, the highest unemployment rate was recorded in Bulgaria and Slovakia (19.5%).

As regards information technologies, the highest percentage of people aged 16 to 74, who regularly use the Internet has been reported in Sweden, the Netherlands and Denmark (approx. 90% on average), and the lowest - in Romania and Bulgaria (over two and a half times lower).

Regarding higher education, measured in terms of a percentage of higher education students in the total population, relatively high diversification has been found, the largest value was recorded in Finland (6%), and the lowest in Luxembourg (1.1%).



**9TH INTERNATIONAL ASECU CONFERENCE ON
“SYSTEMIC ECONOMIC CRISIS: CURRENT ISSUES AND PERSPECTIVES”**

**Table 1 Selected social and economic factors that determine the standards of
living in the EU countries**

No.	Country	Infant mortality per 1,000 live births (%)	Proportion of population aged 0-14 years (%)	Total unemployment rate (%)	Individuals aged 16 to 74 regularly using the Internet (%)	Proportion of students in total population (%)	Number of hospital beds per 100,000 inhabitants	Population per one prisoner	Deaths by suicide per 100,000 residents
		Year							
		2011	2011	2011	2011	2010	2010	2009	2010
1	Austria	3.6	14.7	3.6	76.0	4.2	762.9	992.0	12.7
2	Belgium	3.3	17.0	6.6	78.0	4.1	644.0	1,064.1	-
3	Bulgaria	8.5	13.2	19.5	46.0	3.8	661.6**	829.8	9.3
4	Cyprus	3.1	16.8	4.0	54.0	3.9	368.0	1,189.4	3.8
5	Czech Republic	2.7	14.5	8.0	63.0	4.2	701.0	540.4	12.8
6	Denmark	3.5	17.9	4.5	87.0	4.3	349.8	1,483.6	9.9**
7	Estonia	2.5	15.3	12.6	73.0	5.1	533.1	377.1	14.8
8	Finland	2.4	16.5	9.1	86.0	5.7	584.7	1,648.5	16.8
9	France	3.6*	18.5	8.2	74.0	3.5	642.4	972.4	14.7
10	Germany	3.6	13.4	7.9	77.0	3.1	824.8	1,138.2	9.9
11	Greece	3.4	14.4	10.7	47.0	5.7	484.8**	-	2.9
12	Hungary	4.9	14.6	5.6	66.0	3.9	718.2	657.6	21.7
13	Ireland	3.5	21.3	3.9	71.0	4.3	313.9	1,358.8	11.1
14	Italy	3.2	14.0	9.0	51.0	3.3	352.5	926.8	5.4**
15	Latvia	6.6	14.2	12.9	66.0	5.0	532.4	320.5	17.5
16	Lithuania	4.2	14.9	17.4	61.0	6.0	675.1	402.0	28.5
17	Luxembourg	4.3	17.6	1.9	86.0	1.1	536.7	726.8	9.7
18	Malta	6.1	15.3	7.6	66.0	2.6	450.5	837.3	7.4
19	Netherlands	3.6	17.5	2.5	90.0	3.9	465.7**	1,132.7	8.8
20	Poland	4.7	15.2	18.3	58.0	5.6	658.5	445.5	15.4
21	Portugal	3.1	14.9	4.6	51.0	3.6	334.7	957.5	8.2
22	Romania	9.4	15.1	6.6	37.0	4.7	628.5	807.7	11.9
23	Slovakia	4.9	15.4	19.5	72.0	4.3	641.8	599.2	10.8
24	Slovenia	2.9	14.2	6.2	64.0	5.6	457.2	1,494.4	17.2
25	Spain	3.2	15.1	10.5	62.0	4.1	315.7	602.4	5.8
26	Sweden	2.1	16.6	5.8	91.0	4.9	272.6	1,326.9	11.1
27	UK	4.3*	17.5	5.0	81.0	4.0	295.5	663.1	6.4
	EU (27 countries)	4.1*	15.6	9.7	68.0	4.0	538.2	700.4	10.2

Source: the authors' calculations based on statistical data from Eurostat (<http://epp.eurostat.ec.europa.eu>).

Note: *Data for 2010, ** Data for 2009; - Data not available.



9TH INTERNATIONAL ASECU CONFERENCE ON “SYSTEMIC ECONOMIC CRISIS: CURRENT ISSUES AND PERSPECTIVES”

In respect of crime level, described as population number per a prisoner, Estonia and Latvia have been at the top of the statistics. The highest number of deaths by suicide per 100,000 residents was recorded in Lithuania (28.5) and Hungary (21.7), and the lowest in Greece (2.9) and Cyprus (3.8).

The diversified distribution of individual factors that define the standards of living in the EU countries made it possible to calculate a synthetic measure based on the score analysis. The procedure adopted in the study allowed distinguishing five classes. Class One, characterised by the most advantageous standards of living (mean score ranging from 3.6 to 4.0 points), comprises nine states. Class Two (score 3.2 to 3.6 points) consist of five countries, including Cyprus, Slovenia and Great Britain. Class Three, with the score ranging 2.8 – 3.2, denotes acceptable standards of living and includes eight countries. Class Four indicates poor standards of living (score 2.5 – 2.8), and comprises Poland, Romania and Lithuania. The lowest standards of living (score 2.1 – 2.5) are reported in Bulgaria and Latvia (Table 2).

The components that affect the value of the synthetic measure show certain dependence. In Class One, the factors which were most important in constructing the synthetic measure included the lowest infant mortality per 1,000 live births and the highest percentage of people aged from 16 to 74 who regularly use the Internet. For Class Two, the parameters of lowest infant mortality per 1,000 live births and the lowest unemployment rate were considered the most significant. In Class Three, the factors included low infant mortality per 1,000 live births and a low number of deaths by suicide per 100,000 residents. Additionally, in the same class, the parameters of the factors showing the population number per one prisoner were given very low priority – in five–point scale, the mean assessment value ranged around 2.1. The demographic structure also showed very unfavourable characteristics. A very low share of pre-productive population was noted, and the mean assessment value was 1.65. Class Four, characterised by poor standards of living, showed the dominant share of the factor describing population number per one prisoner, the mean assessment value was 1.3, when compared with Class One, where the value was 3.9 on average. In Class Four, the parameters describing the pre-productive population percentage and unemployment rate were also very disadvantageous and the mean score was equal to 2.0. Class Five was characterised by negative demographic parameters: high infant mortality per 1,000 live births, a low percentage of pre-productive population, and a very high unemployment rate. In Classes Four and Five, a high crime level was recorded. Structure profile for Class Five revealed the lowest assessment value of the factors that are used to describe diversified standards of living in the EU countries.



**9TH INTERNATIONAL ASECU CONFERENCE ON
“SYSTEMIC ECONOMIC CRISIS: CURRENT ISSUES AND PERSPECTIVES”**

Table 2 Structure of the synthetic measure for selected factors that affect the standards of living in the EU countries

Ranking	Country	Infant mortality per 1,000 live births (%)	Proportion of population aged 0-14 years (%)	Total unemployment rate (%)	Individuals aged 16 to 74 regularly using the Internet (%)	Proportion of students in total population (%)	Number of hospital beds per 100,000 inhabitants	Population per one prisoner	Deaths by suicide per 100,000 residents	Synthetic measure
1	Denmark	5	3	5	5	4	1	5	4	4.000
1	Finland	5	3	3	5	5	3	5	3	4.000
1	Ireland	5	5	5	4	4	1	4	4	4.000
4	Belgium	5	3	4	4	4	4	3	-	3857
5	Austria	4	1	5	4	4	5	3	4	3.750
5	Netherlands	4	3	5	5	3	2	4	4	3.750
5	Sweden	5	3	4	5	4	1	4	4	3.750
8	France	4	4	4	4	3	4	3	3	3.625
8	Germany	4	1	4	4	3	5	4	4	3.625
10	Cyprus	5	3	5	2	3	1	4	5	3.500
10	Slovenia	5	1	4	3	5	2	5	3	3.500
10	United	4	3	5	5	3	1	2	5	3.500
13	Luxembourg	4	3	5	5	1	3	2	4	3.375
14	Czech	5	1	4	3	4	4	1	4	3.250
15	Greece	5	1	3	1	5	2	-	5	3.143
16	Estonia	5	2	2	4	5	3	1	3	3.125
16	Portugal	5	2	5	2	3	1	3	4	3.125
16	Spain	5	2	3	3	4	1	2	5	3.125
16	Slovakia	4	2	1	4	4	4	2	4	3.125
20	Hungary	4	1	4	3	3	5	2	2	3.000
21	Italy	5	1	3	2	3	1	3	5	2.875
21	Malta	3	2	4	3	2	2	2	5	2.875
23	Poland	4	2	1	2	5	4	1	3	2.750
23	Romania	1	2	4	1	4	4	2	4	2.750
25	Lithuania	4	2	1	3	5	4	1	1	2.625
26	Latvia	2	1	2	3	4	3	1	3	2.375
27	Bulgaria	1	1	1	1	3	4	2	4	2.125

Source: the authors' calculations based on statistical data from Eurostat (<http://epp.eurostat.ec.europa.eu>).

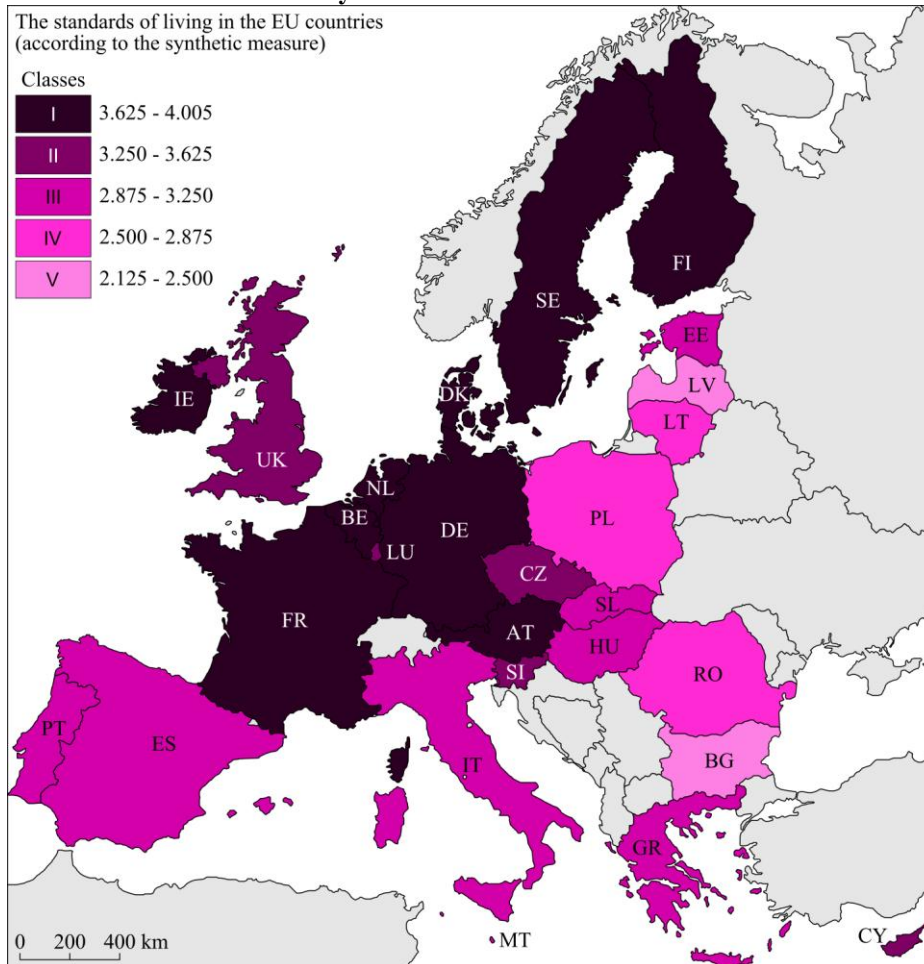
Note: - Data not available.



**9TH INTERNATIONAL ASECU CONFERENCE ON
“SYSTEMIC ECONOMIC CRISIS: CURRENT ISSUES AND PERSPECTIVES”**

When evaluating the standards of living in the EU countries, spatial differentiation is clearly seen (Figure 2). The countries of the Western and Northern Europe enjoy the highest standards of living. The group of top five states includes Denmark, Finland, Ireland, Belgium and Austria. Ireland’s position in the ranking may be surprising given that the country’s economic slowdown had begun before the world’s financial crisis produced an impact on the economies of other countries. The results obtained in the study are undoubtedly affected by the selection of factors and the manner of their interpretation. Class Two, with high living standards, includes Cyprus, Slovenia, Great Britain, Luxembourg and the Czech Republic. Low and the lowest standards of living were recorded in Class Four and Five, which comprise in total five countries of Eastern Europe.

Figure 2 Spatial differentiation in the standards of living in the EU countries by synthetic measure classes



Source: the authors' study based on statistical data from Eurostat (<http://epp.eurostat.ec.europa.eu>).



9TH INTERNATIONAL ASECU CONFERENCE ON “SYSTEMIC ECONOMIC CRISIS: CURRENT ISSUES AND PERSPECTIVES”

4. Conclusions

The investigations performed by the authors confirm that the basic aspect of spatial differentiation in the standards of living is Europe's division into western and northern part, and southern and eastern one. The present economic and social situation will definitely not alleviate the existing differences, on the contrary, they may become even more profound. Disadvantageous trends in the EU financial system and economy may gradually strengthen. In the micro-economic scale, those may include immense losses suffered by financial institutions, hampered access of businesses and natural persons to financing sources (the so-called credit crunch), and the deterioration of the situation of households. In the macro-economic scale, substantial economic slowdown in many countries, lack of stability in the financial systems, and also currency exchange rates fluctuations are found. It should be hoped that the scope of the problems will fail to exceed the worst-case scenario.

REFERENCES

Czerny, M. (2008), *Zróżnicowanie krajów Unii Europejskiej pod względem poziomu rozwoju społeczno-gospodarczego*, [w:] Makowski, J. (red.), *Geografia Unii Europejskiej*, Wydawnictwo Naukowe PWN, Warszawa, 75-126.

Eurostat statistical database, published by the European Committee (<http://epp.eurostat.ec.europa.eu>).

Fierla, I. (red.), (2007), *Geografia ekonomiczna Unii Europejskiej*, Polskie Wydawnictwo Ekonomiczne, Warszawa.

Gibki, B. (2008), *Zmiany demograficzne w krajach Unii Europejskiej*, [w:] Makowski, J. (red.), *Geografia Unii Europejskiej*, Wydawnictwo Naukowe PWN, Warszawa, 127-159.

Górczyńska, A., Szczepaniak, K. (2009), *Formuła partnerstwa publiczno-prywatnego w warunkach kryzysowych*, [w:] Antkiewicz, S., Pronobis, M. (red.), *Gospodarka w warunkach kryzysu*, CeDeWu, Warszawa, 53-67.

Kuciński, K. (2002), *Gospodarka globalna*, Wydawnictwo Kurpisz, Poznań.

Liszewski, S. (2004), *Rola i zadanie geografii w badaniach zróżnicowania przestrzennego warunków życia mieszkańców miast. Założenia teoretyczne i program badań*, [w:] Jażdżewska, I. (red.), *Zróżnicowanie warunków życia ludności w mieście*. XVII Konwersatorium Wiedzy o Mieście, Uniwersytet Łódzki, Łódź, 7-17.

Łastowski, K. (2003), *Od idei do integracji europejskiej*, Wydawnictwo Wyższej Szkoły Pedagogicznej TWP, Warszawa.

Moszyński, M. (2007), *Wybrane aspekty nierównowagi globalnej – przyczyny i możliwe konsekwencje*, *Toruńskie Studia Międzynarodowe*, nr 1, 97-114.



**9TH INTERNATIONAL ASECU CONFERENCE ON
“SYSTEMIC ECONOMIC CRISIS: CURRENT ISSUES AND PERSPECTIVES”**

Poniatowska-Jaksch, M. (2011), *Ludność*, [w:] Fierla, I. (red.), *Geografia ekonomiczna Unii Europejskiej*, Polskie Wydawnictwo Ekonomiczne, Warszawa, 121-135.

Rybiński, K. (2006), *Globalne nierównowagi*, *Ekonomista*, nr 4, 475-526.

Simai, M. (2001), *The Age of Global Transformations: The Human Dimension*, Akademiai Kiado, Budapest.

Winiarski, B. (red.), (1999), *Polityka gospodarcza*, Wydawnictwo Naukowe PWN, Warszawa.

Wosińska, W. (2008), *Oblicza globalizacji*, Smak Słowa, Sopot.

Wright, R. E. (2008), *Financial crisis and reform: Looking Back for the Future*, *The McKinsey Quarterly*, (December), 1-2.