



# MORE MONEY, MORE DEPENDENCE?

## FINANCING EUROPEAN UNION DEFENCE FOR AUTONOMY AND COOPERATION

### ABSTRACT

Europe is entering an era of unprecedented defence investment, with EU institutions and member states projected to spend nearly €6.8 trillion on defence by 2035. This surge comes amid a deteriorating security environment shaped by Russia's war on Ukraine, growing transatlantic uncertainty and intensifying dependencies on non-EU defence suppliers – particularly the United States. Against this backdrop, the EU has developed an expanding suite of financial instruments, including the European Defence Fund (EDF), the European Defence Industrial Programme (EDIP) and the Security Action for Europe (SAFE) loan facility, to strengthen the European Defence Technological and Industrial Base (EDTIB) and incentivise cross-border defence cooperation.

The objective of this policy brief is to assess whether these mechanisms effectively support the EU's strategic autonomy ambitions and to evaluate how Europe's financial architecture can better channel rising defence expenditure into cooperative, long-term capability development. The analysis finds that the EU has made significant progress, yet challenges remain. Despite the scale of new investments, the risk of renewed renationalisation persists as member states increasingly procure off-the-shelf non-EU systems and utilise fiscal exemptions to support national industries. Moreover, governance fragmentation at the EU level threatens to limit the effectiveness of emerging joint procurement tools. The success of the new EDIP, particularly with flagship European Defence Projects of Common Interest, will depend on substantial post-2027 funding and much tighter links between EU financing and binding commitments to joint capability development.

The brief concludes that to avoid financial integration becoming a vehicle for managed national competition, the EU must strengthen conditionality on cooperative procurement, prioritise EDPCIs within a significantly enlarged EDIP, improve oversight of SGP defence exemptions and develop a more coherent governance model that aligns the Union's diverse financing instruments with its long-term strategic autonomy goals.



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## INTRODUCTION

Speaking in Brussels on 16 October 2025, at the unveiling of the EU's "Defence Readiness Roadmap 2030", the European Commissioner for Defence and Space, Andrius Kubilius, spoke of the need for a "Big Bang" in defence financing.<sup>1</sup> Here, the Commissioner outlined that Europeans are going to invest approximately €6.8 trillion in defence until 2035. Clearly, when we couple the €800 billion of additional defence investment unveiled by the EU's "Readiness 2030" Plan with the €343 billion of national defence investment made by EU member states in 2024,<sup>2</sup> the Union is certainly in a different league when it comes to defence investment. Such a level of defence investment, while unprecedented, comes at a time of peril for European security. Europe's long-standing partnership and alliance with the USA is evolving, with Europeans being asked to take greater care of their own defence – without US support, if necessary. Russia continues to menace European security, with routine incursions into European airspace and its reckless and brutal war against Ukraine.

In many respects, therefore, Europe is looking to meet the security challenges facing Europe, even though more money in its own right will not be enough to transform the EU into a credible and robust defence actor. As the ballooning national defence investments in Europe show, there is a risk that increased national spending – however much needed – may actually work to the detriment of European defence cooperation. If national defence investments come to mean the large-scale procurement of non-EU "off the shelf" military equipment, or should they mean investment in duplicative defence programmes or projects, then this calls into direct question the pledges made by EU member states at various European Council summits that called for more European defence cooperation. In fact, even the USA recognises that, since Russia's war on Ukraine broke out, Europeans have become even more reliant on US defence goods.<sup>3</sup> The level

of European dependency on US military equipment was already high before the war in 2022, averaging approximately \$60 billion in European purchases from the USA from 2000 to 2016.<sup>4</sup> Even the European Commission acknowledges that since 2022, 80% of member state investments have gone on equipment and goods from non-EU suppliers.<sup>5</sup>

Therefore, more money does not mean less dependence. Striving for more strategic autonomy in defence will not only require a more sustained investment in European cooperative projects, programmes and innovation, but a more streamlined governance structure to allow the EU to effectively transition from, to date, mainly investments in defence innovation (under the European Defence Fund (EDF)) to the development and management of joint procurement and EU flagship defence projects. Thus, two relevant questions emerge: (1) are existing EU-level defence financing mechanisms currently geared to enhancing strategic autonomy and European defence cooperation; and (2) how can the EU ensure that increased levels of defence investment are channelled into sustainable, long-term collaborative efforts that actually enhance European security?

To address these two questions, in this policy brief we focus on the range of financing tools developed by the EU over the past few years in response to a worsening security environment for Europe. This includes a focus on financing mechanisms such as the EDF, the European Defence Industrial Programme (EDIP) and the Security Action for Europe (SAFE) loan facility. However, this policy brief also considers the role of private finance and how sustainable investments can be made in the defence sector, with the support of public bodies, such as the European Investment Bank (EIB). Overall, the policy brief provides an account of existing EU financing mechanisms for defence, but it also raises critical questions about the sustainability of such funding. It also proposes a set of policy recommendations to ensure that the financing of defence actually meets

the objective of ensuring a more secure Europe through meaningful defence cooperation.

## THE CURRENT FINANCING TOOLKIT

The EU's approach to financing defence has undergone somewhat of a revolution over the past decade, reflecting both the importance of defence and the Union's gradual acceptance of its growing role as a security provider. Historically constrained by treaty provisions and political sensitivities surrounding military expenditure, the EU has nonetheless developed a set of financial instruments that mark a significant departure from the traditional logic of intergovernmental defence cooperation. The emergence of these tools illustrates the Union's determination to align financial incentives with its strategic ambitions. To this end, the EU has developed Union-level mechanisms, such as the EDF, the EDIP and the SAFE loan facility, to finance European defence cooperation.

At the core of the EU's defence industrial strategy since 2017 has been the EDF, which represents the first supranational instrument dedicated to financing collaborative defence research and innovation. Through a mix of grants and co-funding mechanisms worth €8 billion (over the 2021-2027 period), the EDF has stimulated cross-border industrial cooperation, reduced duplication and enhanced the competitiveness of the European Defence Technological and Industrial Base (EDTIB). The fund's governance structure – managed directly by the European Commission – introduces a novel form of technocratic and strategic steering over defence innovation, hitherto an exclusive competence of EU member states.

Introduced in 2025, the Union's first-ever loan facility for defence, the SAFE loan instrument, has seen €150 billion dedicated to EU member states for defence. The SAFE instrument will make loans on condition of an overall 45-year maturity and a 10-year grace period for principal repayments. So far, 19 member

states have requested loans under SAFE, totalling some €130 billion in loan requests, which the European Commission will assess by early 2026.<sup>6</sup> SAFE loans are supposed to assist EU member states in developing and procuring the most urgent defence capabilities, including ammunition and missiles, artillery systems, drones, air and missile defence, space assets, and strategic enablers.

Additionally, in mid-October 2025, there was an agreement between the Council of the EU and the European Parliament on the EDIP. From 2025 to 2027, €1.5 billion will be dedicated to ramping up European military capabilities and strengthening supply chains through the development of cooperative defence programmes. Building on the Act in Support of Ammunition Production and the European Defence Industry Reinforcement through Common Procurement Act, EDIP is the Union's premier financing mechanism for joint defence procurement. Not only will EDIP help develop a European defence security of supply regime, but it will dedicate up to 30% of its total investments to so-called "flagship" defence projects, also known as European Defence Projects of Common Interest (EDPCIs). As detailed in the October 2025 "Defence Readiness Roadmap 2030", the Union has proposed four such EDPCIs on a "European Drone Defence Initiative", the "Eastern Flank Watch", the "European Air Shield" and the "European Space Shield".<sup>7</sup> On the EDIP, attention has already turned to the post-2027 financing period, where a new Multiannual Financial Framework (MFF) will need to be negotiated for the 2028-2034 period and where the Commission has already requested an investment of €131 billion for defence, security and space.<sup>8</sup>

In addition to these financial tools, the Union has also sought to use its regulatory power to enhance European defence investments. For example, in the "Readiness 2030" Plan, the Union outlines how it will make it easier for EU member states to utilise the "national exemption clause" under the Stability and Growth Pact (SGP), which gives member states



more fiscal space to increase defence spending without falling foul of the SGP's strict debt rules. The Commission estimates that the relaxation of the SGP rules for defence will lead to additional national investments worth some €650 billion from 2025 to 2028. By July 2025, some 15 member states had activated the national exemption clause.<sup>9</sup>

The EU has also sought to mobilise its wider financial and regulatory capacities to underpin defence resilience. Through the EIB and related initiatives, such as the InvestEU programme, the Union is cautiously expanding the scope of dual-use financing and critical technology support, despite the EIB's longstanding restrictions on financing military activities. In 2025, the EIB Board of Governors approved investments totalling €12.8 billion for defence capabilities, energy security and other strategic priorities.<sup>10</sup> Similarly, the Recovery and Resilience Facility has been leveraged by several member states to stimulate defence-relevant industrial and technological investments (e.g., Poland was permitted to use €6 billion in post-COVID funds for defence projects<sup>11</sup>). Finally, the EU has also altered its Cohesion policy<sup>12</sup> to allow member states to transfer funds allocated under the Cohesion Fund and European Regional Development Fund (ERDF) for specific defence investments and projects (e.g., military infrastructure and transportation).<sup>13</sup>

## THE CHALLENGES FACING EU FINANCING OF DEFENCE

Taken together, the EU's emerging financial architecture for defence represents a distinctive model of "cooperation by investment", where budgetary instruments serve as vehicles for both industrial and political convergence. While still limited in scale compared to national defence budgets, these instruments mark a structural evolution in how Europe organises and legitimises defence spending at the supranational level. However, one of the ultimate tests of whether EU-level financing for defence is successful or not

rests on whether such investments help avoid a (re)nationalisation of defence, which is a particular risk as national defence budgets increase. Here, the EDF has collaboratively anchored European defence innovation efforts, with cross-border consortia developing defence technologies with small and medium-sized enterprises. Although the EDF is limited in financial scope at €8 billion until 2027, it has already ensured that the Union is amongst Europe's largest investors in defence R&D.<sup>14</sup>

There is every hope that the EDIP will build on the success of the EDF, but with a major focus on stimulating cross-border joint defence procurement. Two challenges emerge here. Firstly, if the EDIP is not endowed with a large enough financial envelope after 2027, it will not have the desired industrial effect, as too low a level of investment will not allow for major defence capability projects. If the Union is to move towards the financing of EDPCIs, and given that four such projects have already been proposed, then real financial muscle will be required of €100 billion or more for the EDIP. The positive news is that the EDIP does provide for lower defence dependencies over time, but this requires that member states collectively decide to use the EDIP for common defence projects.

In terms of some of the other EU financing initiatives, such as SAFE and the national escape clause under the SGP, the jury is still out on whether European defence cooperation will flow from these policies and tools. The SAFE loan facility does come with the condition that loans should help develop cross-border defence cooperation, with a minimum of two member states required for successful SAFE loan applications. However, under certain circumstances, member states can justify singular national investments without a need for partnership. Likewise, there is a risk under the SGP that allowing national escape clauses will simply allow member states to spend more on their own national industries, or, worse still, to invest the additional funds into non-EU supplies of equipment and technologies. While it

can be argued that there is no alternative but non-EU supplies for certain pieces of defence equipment, there are a great deal of European technologies at present to meet Europe's defence needs. The risk, as detailed in the recent EU-US trade deal,<sup>15</sup> is that much of Europe's increased defence investments will make their way to American or other non-EU suppliers, which will limit opportunities for the EDTIB.

In addition to whether EU defence financing tools can help decrease the urge to (re)nationalise defence or detrimental dependencies, there is also the perennial question of how each of the Union's defence tools should be governed. At present, there is a diffuse governance model divided between supranational and intergovernmental methods. The EDF has demonstrated the potential for novel forms of governance that blend intergovernmental and supranational oversight. However, EU member states are still reluctant to significantly boost EU-level forms of defence cooperation lest, from their perspectives, it enhances the political role of the European Commission. This overlooks the fact that, while the Commission can direct funding towards projects that embody a European added value, it cannot compel member states to jointly procure or rationalise production. In a sense, EU member states want it all: to maximise the use of EU funds and loans for their defence, while wanting to subdue the role of the Commission.

This may end up institutionalising fragmentation rather than overcoming it. Indeed, it is still unclear how all of the Union's defence financing tools (EDF, EDIP, SAFE) will combine with pre-existing, intergovernmental mechanisms such as Permanent Structured Cooperation (PESCO). This may entail complicated and politically sensitive questions about governance. For example, should the Union decide to launch EDPCIs with financial support from the EDIP, it is unclear what would happen should the EU member states want to place these EDPCIs under PESCO. Which governance model would

prevail: one based on unanimity; or one grounded in a communitarian approach with a much larger role for the European Commission? While one would expect the tried-and-tested hybrid governance approach under the EDF to prevail, there is much more at stake for common defence procurement, including sensitive discussions about technology transfers, programme management, *juste retour* and more.

## CONCLUSION AND RECOMMENDATIONS

The EU's financial turn in defence marks a watershed in the Union's evolution as a security actor, yet the effectiveness of this transformation ultimately depends on whether its expanding financial and regulatory toolkit – EDF, EDIP, SAFE – can deliver genuine Europeanisation rather than entrenchment of national prerogatives. While the European Commission has succeeded in building a complex financial architecture that rewards cooperation and innovation, these instruments remain constrained by divergent national interests, industrial protectionism and fragmented governance. Without a stronger link between EU-level financing and commitments to EU joint procurement, the Union risks transforming financial integration into a new layer of managed competition amongst national industries. In this sense, Europe's challenge is not only one of scale, but of purpose: to ensure that financial incentives drive strategic autonomy and collective military capabilities, not a more sophisticated form of dependence dressed in European branding.

Accordingly, it is possible to outline several policy recommendations to ensure the effectiveness of the Union's evolving defence financial framework. Firstly, ensure that the **EDIP becomes the core cooperative tool** for the majority of EU-financed projects: it is the only EU financial vehicle that ensures cross-border cooperation, a European preference, lower technological dependencies and security of supply. Secondly, there is a need to link **EU financing to joint procurement commitments** more stringently. As is the case with the EDF and EDIP, SAFE loans

should be conditioned on concrete cross-border procurement plans, ensuring that funds translate into joint capabilities and fewer strategic dependencies. To this end, current and future SAFE loans should be channelled into EDIP projects to ensure financial scale and policy coherence. Thirdly, **prioritise EDPCIs within the EDIP** to concentrate financial, industrial and political capital on strategic projects that reduce dependence on non-EU suppliers. To promote EDPCIs through the EDIP, there needs to be a substantial financial envelope for the EDIP for the next MFF period of more than €100 billion. Fourthly, **monitor the use of SGP defence exemptions** in the Coordinated Annual Review on Defence to ensure a minimum level of oversight and transparency over increased national defence spending. Fifthly, work on streamlining the governance structures of the EU's range of financial defence tools: here, some form of "defence readiness structure" is needed over the long term to bring together governments, institutions and industry.



## Endnotes

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**EUROPEAN DEFENCE FOR SECURITY AND PEACE**



**ABSTRACT**

The new geopolitical scenario requires the EU to create a European defence system, also as a European pillar of NATO. The EU urgently needs to develop an autonomous hard power, while also strengthening its traditional soft power. For security and economic reasons, the EU should prefer an integrated defence system to the mere coordination of national defences. Recent polls show that this is also the citizens' preference. A dual model, including an autonomous military capacity and the ability to draw and coordinate national forces, could be set up rapidly, exploiting the Permanent Structured Cooperation on security and defence. A European Defence Union requires adequate financing and democratic governance. EU defence shall be at the service of peace and could be partly put at the disposal of the UN. The EU needs to think out of the box and act with ambition and speed.

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**POLICY BRIEF**  
November 2025

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**SMARTER SPENDING TODAY, SAFER SOCIETIES TOMORROW**

**DIGITALLY-ENABLED CAPABILITIES FOR EUROPEAN DEFENCE**



**ABSTRACT**

This policy brief provides an overview of European digital defence technologies and policy instruments that enable their development and procurement. It analyses cyber warfare, electronic warfare, unmanned systems, and space and communications, as well as cross-cutting enablers, such as artificial intelligence and big-data analytics, quantum cybersecurity and computing.

The policy brief provides a description of four potential areas for improvement in European defence industrial policy: strengthening the technology base; reforming the public procurement process; enabling joint purchasing; and protecting the digital defence capabilities.

The policy brief concludes with a series of topics for further research.

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**POLICY BRIEF**  
November 2025

FOUNDATION FOR EUROPEAN PROGRESSIVE STUDIES

**REARM EUROPE**

**THE IMPACT AND ROLE OF EU ARMS EXPORT CONTROLS**



**ABSTRACT**

In response to the security challenges generated by Russia's full-scale invasion of Ukraine, the European Commission has launched several initiatives to boost rearmament in the EU. These include measures to strengthen the European Defence Technological and Industrial Base by means of facilitating joint arms production among EU member states. These measures call for both the simplification of existing regulations to facilitate the intra-EU transfers of defence products as well as an increased convergence of EU member states' arms export control policies.

The outcome and discussions taking place in the framework of the latest review of the EU common position on arms exports highlight the obstacles that any attempt to apply single market standards to intra-EU transfers of defence items will confront. There are increasing concerns about the negative impact that regulatory simplifications in this field could have, including the risk that exported weapons may be used to violate international law.

The EU and its member states should ensure that mechanisms to facilitate the intra-EU transfers of defence products and general efforts to boost rearmament plans are equipped with proper safeguards and transparency requirements in line with export control-related obligations. At the same time, this context also offers an opportunity to bridge EU internal discussions on intra-EU transfers and EU exports of military material.

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**POLICY BRIEF**  
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FOUNDATION FOR EUROPEAN PROGRESSIVE STUDIES

**PROGRESSIVE PATHWAYS TO EUROPEAN STRATEGIC AUTONOMY**

**HOW CAN THE EU BECOME MORE INDEPENDENT IN AN INCREASINGLY CHALLENGING WORLD?**



**ABSTRACT**

The debate on European strategic autonomy (ESA) has gained new momentum with Russia's invasion of Ukraine, even though the idea of European autonomy has been present throughout the history of EU integration. The main idea behind this concept of ESA is the EU's ability and means to enhance its freedom from a set of external dependencies - and also to enhance its freedom to conduct its policy autonomously and in line with its fundamental values and interests. Yet does the EU have the capacity and agency to set priorities and make decisions autonomously in its external action? What political, institutional, and material steps are needed to achieve strategic autonomy? Guided by these questions and in search of a progressive answer to them, FEPS, the Fondation Jean-Jaures and the Friedrich-Ebert-Stiftung conducted a research project looking into three policy domains in which it is vital for Europe to attain the necessary freedom and wherewithal to pursue this objective of ESA: security and defence, economy and trade, and digital and technology. This policy brief summarises the main findings of our ESA research project. Overall, Europe must adapt to the new and challenging global realities. To do this, the EU needs to act with more unity and coordination in different domains, as well as to build resilience and reduce its external dependence on certain fundamental resources.

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FOUNDATION FOR EUROPEAN PROGRESSIVE STUDIES

**A FEMINIST FOREIGN POLICY APPROACH TO EU SECURITY AND DEFENCE**

**A CONTRADICTION IN TERMS**



**ABSTRACT**

The global order is profoundly turbulent with multiple crises unfolding around us, including armed conflict and war. Russia's full-scale invasion of Ukraine and the war in Gaza have amplified the feeling of the EU and the rest of the world being insecure and vulnerable to military threat. Meanwhile, the EU has sought to prevent gendered inequalities and injustices through the adoption of Gender Action Plans and taking an active stance on the UN Women Peace and Security (WPS) Agenda. Several EU member states have adopted feminist foreign policies (FFPs), seeking to combine that move with increased military expenditure in times of instability in Europe. Seemingly, they see no contradiction in spending more money on defence and committing themselves to feminist global transformations. Similarly, the EU has adopted a range of initiatives aimed at enhancing its Common Security and Defence Policy (CSDP), with some of those initiatives containing a commitment to gender equality and justice globally.

While the EU is nowhere near adopting a full-scale feminist stance on defence and war, it could engage in a more thoroughgoing set of reflections on what an explicit feminist approach could bring to the EU as a global security actor and involve several stakeholders in such deliberations. Moreover, the Union's CSDP initiatives should be informed by intersectionality, taking cues from some of the member states' FFPs in this regard. This policy brief reflects on the specific question of whether it would be possible for the EU to adopt a feminist approach to security and defence policy, assessing the Union's feminist credentials to date, and providing a set of policy recommendations on the compatibility between FFP and enhanced military expenditure.

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**POLICY BRIEF**  
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FOUNDATION FOR EUROPEAN PROGRESSIVE STUDIES

**REDEFINING EUROPEAN ENGAGEMENT IN THE ISRAELI-PALESTINIAN CONFLICT**

**FROM FINANCIAL AID TO INSTITUTION BUILDING**



**ABSTRACT**

The European Union (EU), once a peripheral observer of the Israeli-Palestinian conflict, has ascended to a role of considerable influence. The EU's engagement, once confined to delivering humanitarian and economic aid, has matured, particularly after the Oslo Accords, into a more proactive diplomatic force. Yet, despite these strides, it has regressed to being perceived as merely a financier, a "payer" rather than a "player". Today, the EU stands as the Palestinian Authority's premier financial ally, injecting upwards of €250 million per year, and it also represents over half of the funding for the United Nations Relief and Works Agency despite the recent suspension of pay. Additionally, it is Israel's predominant trade partner, encompassing 28.6% of Israel's trade in goods in 2022. With substantial economic clout and a reputation as a defender of human rights, the EU possesses both the resources and the moral imperative to actively champion peace and prosperity for both Palestinian and Israeli societies. However, the devastating terror attacks on 7 October 2023 and the consequent Israeli military response have prompted a moment of introspection for the EU, challenging it to reconcile humanitarian imperatives with the denunciation of violence, all while navigating the complex political landscape to reinstate the stalled peace process.

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