

(English version)

**Question for written answer E-002996/24
to the Commission
Dimitris Tsiodras (PPE)
(17 December 2024)**

Subject: Ensuring access to essential services and industries for older people

Technological tools and applications like chatbots and virtual assistants are used in a range of industries (e.g. transport and banking services) to improve customer experience and provide them with effective support, streamline operations and save money. However, these tools are not always designed with the needs of certain groups, such as older people, in mind. Furthermore, the understandably complex procedures involved in ensuring the security of transactions and personal data, combined with the fear older people have of falling prey to scams, make it all the harder for them to exercise their rights and access a number of services.

Although the existing legislative framework, including the European Accessibility Act, has contributed towards improving the functioning of the internal market for accessible products and services, further steps are needed.

In view of the above:

1. What steps will the Commission take to improve the accessibility of digitalised services and ensure that older people have full and equal access to essential services, offering alternative options for face-to-face transactions?
2. How does it plan to help support and empower this age group and make their transactions easier?

Submitted: 17.12.2024

**Answer given by Executive Vice-President Minzatu on behalf of the European Commission
(10 March 2025)**

The Commission is committed to ensuring that the digital transformation is human-centred and inclusive, as stressed in Principle 20 of the European Pillar of Social Rights ⁽¹⁾ and in the Digital Decade ⁽²⁾.

The Web Accessibility Directive ⁽³⁾ obliges EU public sector bodies to make their online websites and mobile apps accessible. Furthermore, the Digital Services Act ⁽⁴⁾ contains provisions to increase the transparency and user-friendliness of services.

As the majority of older persons have disabilities ⁽⁵⁾, they are supported by the accessibility obligations set in the European Accessibility Act ⁽⁶⁾.

Sectoral legislation also establishes options for face-to-face transactions as appropriate. The 2023 proposal for a Payment Services Regulation ⁽⁷⁾ includes provisions to ensure that all customers have at their disposal at least one means enabling them to authenticate payments.

The revised EU rules on financial services concluded at a distance ⁽⁸⁾ give individuals a right to request human intervention when they interact with online interfaces. These new rules must be transposed by December 2025 and will be applicable from June 2026.

Supporting vulnerable consumers will continue being an important element in the future Consumer Agenda 2025-2030, which the Commission will adopt in the fourth quarter of 2025.

⁽¹⁾ For more info see the 2023 Commission's Report on access to essential services in the EU: SWD(2023) 213 final/2, <https://data.consilium.europa.eu/doc/document/ST-10678-2023-REV-1/en/pdf>

⁽²⁾ Decision (EU) 2022/2481 of the European Parliament and of the Council of 14 December 2022 establishing the Digital Decade Policy Programme 2030 <https://eur-lex.europa.eu/eli/dec/2022/2481/oj>

⁽³⁾ Directive (EU) 2016/2102 of the European Parliament and of the Council of 26 October 2016 on the accessibility of the websites and mobile applications of public sector bodies.

⁽⁴⁾ Regulation (EU) 2022/2065 of the European Parliament and of the Council of 19 October 2022 on a Single Market For Digital Services and amending Directive 2000/31/EC (Digital Services Act) <https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX%3A32022R2065>

⁽⁵⁾ European comparative data on persons with disabilities — Equal opportunities, fair working conditions, social protection and inclusion — Analysis and trends — Data 2022, based on EU statistics on income and living conditions (Eurostat SILC data).

⁽⁶⁾ Directive (EU) 2019/882 of the European Parliament and of the Council of 17 April 2019 on the accessibility requirements for products and services.

⁽⁷⁾ Proposal for a regulation of the European Parliament and of the Council on payment services in the internal market and amending Regulation (EU) No 1093/2010, COM(2023) 367 final.

⁽⁸⁾ Directive (EU) 2023/2673.

The Commission is aware that several Member States have already started adopting measures to ensure physical access to certain services, such as banking and cash services. In this context, and in line with its objective to ensure a human centric digital transformation, the Commission will continue monitoring the situation closely in view of possible need for further actions at EU level.
