



EUROPE, **CONSUMERS COUNT ON YOU**

BEUC priorities for the next
2024 European Parliament elections

Europe, consumers count on you

BEUC priorities for the 2024 European Parliament elections

For information to current Members of the European Parliament, November 2023

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What we expect from the 2024-2029 European Parliament

Consumer organisations want Europeans to live in a fair market – online and offline – where the sustainable choice is the easy and affordable choice. The elections are an opportunity to get us there, as members of the European Parliament vote on laws that impact our lives. They can bring a change for the better.

How the EU can help us get there: address today's challenges for a more sustainable life

- Today's challenges include the cost-of-living crisis, the climate crisis, the digitalisation of our societies to name a few. Policymakers must address these challenges to protect consumers and improve their daily lives.
- Europe should regulate in the following way:
 - ▶ **Make the sustainable choice the easy and affordable choice** → We cannot ignore the negative externalities of our current lifestyles. This requires adapting our food habits, the way we travel, how we heat or cool

our homes, what we invest our savings in, and whether we buy a particular product or not. Consumers cannot bear the sole responsibility: on the contrary, industry has a big role to play and meet consumer expectations. That is why we urge decision-makers to keep legislating for concrete changes, to ensure more sustainable choices are on offer and to support people to adapt their way of living, including by providing the tools to make the sustainable option the most affordable one.

- ▶ **Protect and empower all consumers in the digital world** → We need to better protect consumers online and in relation to connected products and services. This includes tackling discriminatory practices, commercial surveillance, the exploitation of vulnerable groups (e.g. marketing practices towards children), the surge in online payment fraud, discriminatory practices by algorithms, and help people stay on top of innovations in ways to pay. An update of consumer rights to make them fit for digital markets is urgently needed.
- ▶ **Consumers must be able to afford life's necessities** → With the cost-of-living crisis, much more people have become vulnerable than before, including those earning middle incomes. Decision makers and enforcement authorities must keep markets under control to ensure necessities are affordable. This means addressing long-standing issues like expensive and unavailable medicines but also new areas of concern such as price increases of energy and food.
- ▶ **Give people rights and the ability to act when something goes wrong** → Markets are evolving fast, consumer rights and redress need to evolve with them. In recent times COVID-19 and bankruptcy have rocked the travel sector and companies violated passenger rights. The latter also require updating (for instance, passenger rights for people who want to combine the train and bus) as do redress systems (for instance, there is a need to improve the accessibility and quality of alternative and online dispute resolution and ensure EU wide collective redress becomes a reality).
- All of the above will truly benefit consumers if the EU and national governments **effectively enforce both existing and future laws**. Lack of enforcement is an increasing area of concern across sectors – from consumer rights to laws that protect our personal data, or ensure markets are competitive. Centralised enforcement structures for cross-border infringements, co-operation between authorities in various sectors and more resources are needed. People must be able to trust that they are not just protected on paper – but in reality.
- Looking beyond the EU borders, **international policy** can benefit consumers' lives, opening new markets to them. However, trade policy should leave established consumer rights and future laws untouched. Instead, EU policymakers should be encouraged to liaise with their colleagues in third countries (outside the EU) to share best practices on consumer policy, or exchange data about important challenges such as the sale of dangerous products sold online.

The European Parliament plays a crucial role to address all these challenges and opportunities. That's why we say: Europe, consumers count on you!

Europe, consumers count on you...

• ...for homes that are affordable to power, heat and cool

▶ **Why it matters to consumers:** The energy market is still a sector of great concern to European consumers as it has many failures: there is concern over complex tariffs, rising prices, and confusion over what consumers can do to lower their bills, including how to be energy efficient, renovate one's house, switch to renewable energy. In EU countries themselves, there are also not enough qualified construction workers and installers which can help consumers to shift to more sustainable housing. These issues will stay on the surface of EU politics, as the bloc works on its renewable energy and energy efficiency targets up to 2040.

▶ **What can the EU do here?**

- Upgrade homes to downgrade energy bills → Home renovations can be accelerated through [new financial incentives](#) (such as green loans), [creating one-stop shops](#) to give consumers impartial third-party advice, and requiring energy suppliers to help consumers reduce their energy consumption (for example by offering efficient appliances at a discounted price).
- Make it easier for consumers [to find out about, buy and install solar panels and heat pumps](#) → The EU should require EU countries to meet renewable energy targets, which these countries can do in different ways (such as by providing subsidies to consumers or making sure that there are sufficient installers).
- Make it easier for consumers to [switch energy suppliers](#), even when they have a bundled offer.
- Give people who want [to join energy communities](#) more rights and protections → This must include rights such as easy to understand pre-contractual information and being able to switch suppliers.
- Develop financing options for sustainable housing e.g. via green mortgages.

• ...for healthy and sustainable food that is available and affordable

▶ **Why it matters to consumers:** The food system is broken and obesity levels in Europe are high. In the short term, urgent actions are required to buffer consumers against food poverty. In the long term, sustainable and healthy diets with more fruit, vegetables and legumes and 'less and better' animal products are a win-win for health, climate, and food security. A 2020 BEUC survey showed consumers are open to changing their food habits for sustainability yet face barriers – price, lack of knowledge, difficulties to identify sustainable food, and limited availability.

▶ **What can the EU do here?** The EU should make sustainable and healthy diets the most available, affordable, attractive, and widely promoted option. It can do so by adopting a strong law on 'sustainable food systems' which would pave the ground for:

- Making the sustainable and healthy food choice the most affordable one → Through a repurposing of farm subsidies, a better application of 'Polluter Pays' in the agricultural sector, and encouraging EU

Member States to consider price incentives (e.g. reduced VAT) for green and healthy food.

- Ensuring that foods contributing to sustainable healthy diets get most visibility → Through binding rules to restrict the marketing of unhealthy food to children.
- Making food products healthier and sustainable by design → Maximum levels could be set for certain nutrients such as salt, sugars, and fat content.
- Supporting informed choices by consumers → Through trustworthy labels informing consumers about the sustainability of food.

- **...to ensure that what is considered 'sustainable' is truly sustainable**

- ▶ **Why it matters to consumers:** Unsubstantiated green claims are made in numerous sectors including food, products, energy offers, and our savings. 61% of EU consumers find it hard to figure out what product is green. The presence of unsubstantiated, misleading, or dishonest claims on the mark creates confusion. Prevention is better than curing: we want consumers to trust that what is marked as 'green' or 'sustainable' truly is so.

- ▶ **What can the EU do here?**

- Ban the use of unsubstantiated [carbon neutral claims](#), including [those on food products](#).
- Ensure that only substantiated and pre-approved [green claims](#) and labels end up on the market.
- Help people understand what truly is sustainable by [promoting the EU Ecolabel](#) of environmental excellence.
- Crack down on [greenwashing in the financial](#) (so people can make better decisions around how they invest their savings) and textiles sectors (so people know how sustainable the clothes they wear are).

- **...for a fair and protective digital environment**

- ▶ **Why it matters to consumers:** The digitalisation of our daily lives can bring a lot of benefits to consumers and simplify their lives. But the digital world brings challenges and complexities which put consumers in a position of vulnerability and 'digital asymmetry' in their relation to businesses. The challenges include commercial surveillance, deceptive design, targeting of vulnerable groups including children, and the possibility for discriminatory and harmful decisions made by artificial intelligence (AI) systems and other emerging technologies. Consumers are also generating personal data across their daily lives which they have no control over, including health, financial or energy consumption data.

- ▶ **What can the EU do here?**

- Stop the [commercial surveillance](#) of where we go, who we interact with, what we like and what we buy.
- Promote [alternative business models](#) both in online and offline environments that do not derive from exploiting consumers' personal data.
- Prohibit the use of [deceptive design practices](#).

- Take actions together with Member States to ensure that [harmful uses of AI](#) and emerging tech do not materialise and include consumer organisations in any voluntary initiative planned with industry
 - Give consumers more control of and more safeguards about what happens with their [personal data](#) in particular regarding health, financial and car data. The EU's General Data Protection Regulation and the Data Act are not enough.
 - Protect consumers against [online fraud](#), by for instance making IBAN checks mandatory and, giving them more control so they can easily block transfers and set transaction limits for their bank account, and reimbursing them more systematically in case of fraud.
- **...for effective rights, redress, and enforcement**
 - ▶ **Why it matters to consumers:** To ensure markets deliver to consumers, effective and swift enforcement and redress are key to protect them and ensure they can defend their rights individually and collectively. Consumers need to be assured they have the rights and means to act and that authorities can intervene when things go wrong. As society and markets evolve, consumers' rights and their enforcement need to evolve as well. Over the next years, improving rights, enforcement structures and redress measures across sectors will be essential for the welfare of consumers. This applies across all policy fields that affect consumers but is particularly relevant for the on-going evaluation of the EU's consumer law acquis, the consumer authorities co-operation network, alternative dispute settlements procedures, for competition law, personal data protection law, travel and passenger rights etc.
 - ▶ **What can the EU do here?**
 - Making sure enforcement authorities at national and EU level have the appropriate enforcement resources and tools to tackle local and EU wide infringements effectively and co-operate between sectors where relevant, to address the increasing complexity of our markets.
 - Ensure that consumer representative action procedures function well in all countries and address outstanding issues to enable collective redress, i.e. in international private law.
 - Simplify [the Alternative and Online Dispute Resolution mechanisms](#) and make them mandatory for business and easily affordable for consumers.
 - To ensure fairer competition, establish stricter merger control, not allowing companies to get so powerful that they can harm consumers.
 - Address [the shortcomings of package travel protection](#) laid bare by COVID-19 and enable consumers to have better access to enforcement tools, make online intermediaries liable for refunds and ensure better rights for multimodal transport.
 - **...for medicines that are available and affordable**
 - ▶ **Why it matters to consumers:** A 2022 BEUC member survey revealed that people have real difficulties in getting the medicines they need because of shortages. One in three people who had experienced a medicine shortage

suffered resulting health complications. From another survey we know consumers consider medicines an essential good. High drug prices and excessive profits by pharma do not sit well with consumers, and even less so when they consider financial support of the public sector in medicine development which leads often to excessive private profits.

► **What can the EU do here?**

- Require pharmaceutical companies to submit drug shortage prevention plans, to identify risks and shortages.
- Create stronger sanctions for companies that do not ensure appropriate and continued supplies of the product as required by law.
- Better incentivise the industry to develop the medicines we need, such as novel antibiotics.
- [Not create a voucher system](#) that would allow manufacturers to extend the period during which it has a monopoly on selling a lucrative product, as this would disrupt markets, be unfair to consumers, and costly for public health budgets.
- Tackle anticompetitive practices that delay the entry of generic companies into the market for medicines other than antibiotics.

• **...to make train trips within and between countries easier**

- **Why it matters to consumers:** The train is a daily transport mode for many consumers, and its importance for longer distance business or casual travel is also growing. Helping more people choose the train can help reduce transport emissions. But rail needs to become much more the convenient, accessible, and affordable option: for short-distance and long-distance trips – as well as within and between countries.

► **What can the EU do here?**

- Create a masterplan on rail → This should tackle infrastructural issues (developing rail connections and purchasing of rolling stock) but also directly consumer-facing actions such as ensuring better coordination of timetables and addressing passenger rights (see also: next two points).
- Simplify the [booking and ticketing experience](#) → For instance, Information on schedules, fares and real-time travel times must reach consumers in a neutral and timely fashion, providing choice that satisfies their travel preferences.
- Improve [passenger rights across transport modes and borders](#) → Consumers are not protected by existing passenger rights rules when switching between different transport modes ('multimodal'). Consumers should have a 'right to re-routing' and a 'right to care and assistance in case of travel disruption', in addition to a 'right of compensation' by travel operators/intermediaries.

• **...for toxic-free products: from cosmetics to kitchenware**

- **Why it matters to consumers:** Consumers worry about their own – and their children's – exposure to harmful chemicals. Sveriges Konsumenter

from Sweden for example found that nine out of ten surveyed consumers are concerned that chemicals can harm current and future generations and the environment. Although the EU revealed a strategy for its future chemicals policy, this still needs to be turned into reality.

► **What can the EU do here?**

- Legislate so that [food packaging, containers and kitchenware do not contaminate our food](#) → There need to be better rules so these materials are safe under all foreseeable conditions of use, and re-use. Consumers also need to be better informed about how to safely use these materials.
- [Phase out all known and suspected hormone-disrupting chemicals](#) (endocrine disrupters) from consumer products.
- [Ban PFAS 'forever chemicals'](#) across the EU → In the future, there should be a more precautionary approach taken against dangerous chemicals before these have become widespread in consumer products.
- Make sure that [digital labelling only complements, but not substitutes, on-pack information](#) or paper leaflets → Smartphone apps or e-labels are useful, but cannot replace the communication of essential product info.
- Stop dangerous and non-compliant imports into the EU market.

• **...to ensure emerging technologies benefit, not harm, our lives**

- **Why it matters to consumers:** The use of artificial intelligence (AI) and other emerging technologies are an increasingly defining feature of our markets and societies. Automated cars, virtual and augmented reality applications, home assistants, chat bot-advice in financial services and medical care may become the norm in a few years' time. Already now, intelligent, self-learning machines and software use vast amounts of data to make decisions and perform actions without human oversight. This has major implications about how consumers can make choices and how they need to be protected, how they interact with companies and if they received compensation when things go wrong.

► **What can the EU do here?**

- The EU is right to regulate artificial intelligence through the AI Act. However, the [AI Act](#) is likely to fall substantially short of what is needed to protect consumers from the risks of AI and other emerging technologies. For example, the AI Act focuses mainly on regulating high-risk AI systems and insufficiently addresses non-high-risk AI systems. The EU should urgently assess EU laws and revise EU consumer law to ensure consumers benefit from a high level of protection and effectively addresses the harms and risks of these technologies for consumers.

• **...to ensure we can pay, save, invest, and borrow with confidence**

- **Why it matters to consumers:** People should feel confident in their decisions about paying, saving, investing, and taking out a loan or

insurance. This requires trustworthy advice: however, sales incentives tend to steer consumers towards overly complex and expensive investment options. Secondly, the digitalisation of society is restricting the use of cash in many places. Finally, many consumers also want to be sure their savings don't trash the planet or harm its people. Financial services providers are catering to this growing demand by offering investment and other financial products that are marketed as 'green' or 'sustainable' – but often do not live up to these promises.

► **What can the EU do here?**

- [Ban inducements for financial advisors](#) → To ensure that advice to consumers is tailored to their needs, the payment of commissions for advice on retail investment products and complex financial products should be banned.
- Make [the digital Euro an inclusive means of payment complement to cash](#) → A digital Euro, which replicates key characteristics of cash, would be a major innovation for consumers allowing for anonymous transactions offline and online. However, it should follow the principles of privacy by design and default so people can make anonymous payments up to a certain amount.
- [Help people make investments that benefit the planet](#) → The EU's current framework for sustainable investments is too vague and simply doesn't work. The EU needs to fix it to bring clarity. It should also regulate and standardise the business of environmental, social, and governance (ESG) rating providers.

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