

Families in the age of Artificial Intelligence: Rights, inclusion and empowerment

European expert meeting
Key reflections and findings

March 2026

Families in the age of Artificial Intelligence:

Rights, Inclusion and
Empowerment

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ATHENS, GREECE



Summary

COFACE Families Europe and KMOP (Greece) welcomed European and international community leaders and AI experts from 20+ countries in Athens on 17th March to take stock of the state of play of artificial intelligence (AI) today, while also looking towards the future and its impact on families.

As artificial intelligence becomes increasingly embedded in daily life, its impact on families is growing, shaping how they work, learn, care, communicate, and stay safe online. The European expert meeting convened researchers, policymakers, tech experts, youth and civil society to discuss the impact of artificial intelligence on family life and inclusion, with a focus on rights, equity and empowerment in the digital age.

Using a multi-generation and disability-inclusive approach looking at children and adults, we aimed to collect information from COFACE members and partners about family experiences at home, in the labour market, in schools and in the online environment, while highlighting the transformative role of AI and looking at both risks and opportunities.

Key areas explored during breakout sessions are the following:

- Future of work: what risks and opportunities for AI-exposed workers?
- Online safety and navigating AI in digital environments
- Financial inclusion and consumer rights in an AI world
- AI for families in migration: threat or opportunity?
- Leveraging AI for inclusive care and social protection
- AI in education: enhancing equity and respecting children's right

The expert meeting provided a platform for European family organisations and stakeholders from the COFACE Families Europe network to exchange insights on families' experiences across different areas of daily life, including the home, the labour market, schools and the online environment, while examining both the opportunities and potential risks it presents for families. Speakers from local to international level provided both positive examples (e.g. the use of AI to support family reunification as presented by the Turkish Red Crescent) and negative examples (e.g. as highlighted by the 5Rights foundation on high risks for children online). Fresh evidence was presented by the OECD and the Institute for Structural Research (Poland) on the risks and opportunities for AI-exposed workers, by the European Commission on Generative AI in secondary schools, as well as research highlighting how the integration of AI in social services is transforming how these services are delivered.

Artificial intelligence tends to be used as a general term, lumping all AI systems into having the same risks. It is essential for the COFACE community to be clearer about what we are talking about so that we can name the risks/opportunities for each type of AI: algorithms, generative AI, facial recognition and more. See [here](#) a glossary of basic AI terms. A delegation of ambassadors from Better Internet for Kids Youth were present to reflect together with the participants on the impact of AI on youth, highlighting that AI literacy is essential moving forward.

Discussions about social media bans and AI systems tend to be separate, but they are intrinsically linked. Social media platforms use addictive algorithms (driven by AI) to keep children and youth active on their platforms. They also integrate generative AI tools without conducting proper risk assessments or giving users the option to opt in. This is not sustainable: the tech industry have a duty of care and safeguarding responsibilities to ensure that everyone, and especially children and youth, using their products have a safe

experience. When discussing 'social media bans', a stronger discussion is needed on which functionalities and features, including those driven by AI, have a negative impact on children and youth. There were many strong calls for the tech industry to implement current regulation and to conduct child rights impact assessments when designing and launching new functionalities, features, services.

The backdrop to all the discussions was the EU regulatory framework, with an in-depth assessment through the COFACE families lens, focusing on different regulations and a specific focus on the Artificial Intelligence Act (Act).

Many participants were not fully aware of the AI Act. Recommendations were made to ensure that the AI Act reaches the everyday conversations of families at home (like the GDPR). The AI Act aims to protect health, safety, and fundamental rights, which include non-discrimination and equality. It contains safeguards for protection of minors online such as the prohibition of AI systems that exploit vulnerabilities based on age (Article 5) and classification of high-risk AI systems (Article 6). The Act also includes safeguards in relation to financial inclusion with two key financial-sector applications covering personal loans and mortgages, and risk assessment and pricing of life- and health insurance. The Act is disability-inclusive, with mandatory accessibility requirements built into the law by design, including strong requirements for high-risk AI systems to be usable by persons with disabilities. Furthermore, persons with disabilities are explicitly recognised as a group at higher risk of harm from AI systems.

However, there are still many regulatory gaps affecting families. There are many regulatory gaps such as the lack for a clear prohibition of "nudifying tools" in the AI Act. Given the scale, permanence and severity of harm linked to AI-enabled nudes and child sexual abuse imagery, such a prohibition is both proportionate and necessary. As regards families in migration, the AI Act leaves broad discretion for Member States to deploy AI in migration decisions. Finally, existing EU sectoral financial laws were approved before AI systems even existed or were widely used,

and there are no EU harmonised redress and liability rules tailored to AI systems.

A new EU proposal coming from the European Commission (referred to as the "Digital Omnibus") is putting human rights, including children's rights, at risk by proposing to remove transparency safeguards for high-risk AI Systems, undermining the AI literacy obligation, and delaying implementation of the AI Act (including on watermarking deepfakes). It is not possible to make the protection of minors in the digital environment a European political priority and talk about 'social media bans', while failing to regulate AI and delaying the implementation of strong safeguards.

There was a general call to action to strengthen the AI Act, as a way to strengthen families. Artificial intelligence is not only transforming economies and institutions. It is quietly transforming family life. How can artificial intelligence strengthen families, rather than deepen inequalities or vulnerabilities? A first step to ensure ethical, inclusive and empowering AI systems for families is to enforce strong EU regulatory frameworks: starting by a strengthening, not weakening, of the AI Act for the sake of innovation. The current proposed 'simplification' of the AI Act is reducing the accountability of companies and certainly not simplifying the rules to better protect European families.

Calls for Family-Centred AI: There were many calls from participants to the tech industry to adopt a family-centred approach in AI design, deployment and governance, prioritising human dignity and relationships while supporting families' capacity to care, provide, and belong.

Further information

[The full programme can be found here.](#)

The moderator team and wide variety of speakers from local to international level can be viewed here:

[Meet the moderators](#)

[Meet the speakers](#)

Welcome panel



The co-moderators of the expert meeting, **Beatrijs Gelders (COFACE Senior Policy and Advocacy Officer)** and **Antonis Klapsis, vice president of KMOP**, kicked off the day. They paved the way for a safe and inclusive environment for the meeting, including child safeguarding guidelines.

Antonia Torrens, General Manager of KMOP and COFACE President, welcomed participants starting with a key statement: artificial intelligence is no longer a distant technological debate, it is already shaping the everyday lives of families across our continent. For many people, AI still sounds abstract, something happening in laboratories or in large technology companies. But families already encounter AI in very concrete ways: when a parent uses an algorithmic platform to find work, when a child interacts with an AI-powered learning application, when a family receives automated recommendations from their bank, or when grandparents use smart health technologies to remain independent for longer. In other words, artificial intelligence is not only transforming economies and institutions. It is quietly transforming family life.

She explained that this is precisely why it felt important to bring together the family perspective into the discussion on AI through this COFACE-KMOP expert meeting. Her central question to address together was the following: **how can artificial intelligence strengthen families, rather than deepen inequalities or vulnerabilities?**

This requires democratic debate, ethical reflection and strong collaboration between policymakers, researchers, civil society and families themselves. The aim is not only to understand the challenges, but also to begin identifying the building blocks of a family-friendly digital future. One where artificial intelligence strengthens inclusion, rights and well-being for all families in Europe.



Antonis Klapsis, vice president of KMOP and professor at the University of the Peloponnese, highlighted that the key goal is to ensure AI serves society - not the other way around.

Greece's Minister of Digital Governance, Dimitris Papastergiou, focused on the influence of social media and AI on children, underlining the need to strengthen critical thinking skills and the ability to distinguish between accurate and misleading information.

Meanwhile, **Konstantinos Gloumis-Atsalakis, Secretary General for Demographic and Housing Policy**, stressed the importance of addressing AI not only as a technological issue but also as a social one, warning against the risk of widening inequalities. He also referred to the "All Digital" initiative, aimed at improving digital skills among older adults and people with disabilities.

Opening panel debate AI today and tomorrow: risks and opportunities for families



Prof. Dr. Veronica Barassi, Professor, University of St. Gallen, Switzerland
Alfonso Lara-Montero, Chief Executive Officer, European Social Network
Eva Lopez, European Affairs and International Partnerships, Internet Sans Crainte, France
Kave Noori, AI Officer, European Disability Forum
Dr. Yiannis Pappas, Head of Programmes, KMOP, Greece

According to **Yiannis Pappas from KMOP**, artificial intelligence is emerging as a “new social infrastructure,” influencing how families live, learn, and care for one another, while also acting as an early indicator of broader societal changes. AI has entered families not as a revolution but through everyday tools: the school tablet, the welfare form, the voice assistant. For parents, it is both a relief and a worry; for children it is natural; for grandparents it is often invisible. He believes AI should be understood as social infrastructure - shaping how families live, learn, work, care and connect. **AI policy must become family policy, because algorithms are entering the spaces where care, education, welfare and identity meet.**

AI can mediate family opportunities. AI filters what families see, recommends schools or jobs, determines welfare eligibility. Families experience AI through everyday frictions: a welfare file delayed, a loan denied by a scoring

system. Yiannis quoted the case of the Dutch childcare benefits scandal where an algorithm falsely accused tens of thousands of parents of fraud. A lesson for all of Europe. Families affected by automated decisions must be able to understand and challenge them, and he stated that we need a human-contact guarantee in welfare and education

AI reshapes relationships within the family. The digital transition is also a generational transition: children grasp AI faster but less critically; parents understand risks but not necessarily the mechanics; grandparents tend to feel excluded. KMOP’s own research with Greek children aged 9–12 found that 60% use social media daily, yet nearly half do not know how to report harmful content. One in four who experienced something upsetting online chose not to tell anyone. This is a family challenge: when children do not talk to their families about what happens online, the family’s role as a protective space is weakened. When AI systems answer homework, generate essays and adapt content to individual preferences, they are reshaping how effort, curiosity and ownership feel to a child. The risk is the quiet outsourcing of thinking.

AI touches family identity and values. Algorithms shape what feels normal - what beauty looks like, what success means, whose voices are heard. But they are also beginning to shape what relationships feel like. A recent EU Safer Internet study in Austria found that four in ten young people find it more helpful to ask AI than a human, and nearly a quarter use chatbots for friendly or romantic conversations. Child development experts warn that we do not yet know how these systems will reshape human brains and relationships. Families are where norms about friendship, trust and intimacy are formed and challenged. They remain one of the most important spaces for cultivating empathy and critical thinking.

The role of AI in social services was also discussed by **Alfonso Lara-Montero, European Social Network (ESN)**. He pointed to its potential in addressing challenges such as poverty, homelessness, and long-term care, while warning about risks like algorithmic bias. AI is permeating everything we do, without ourselves knowing it. **He shared reflections about AI powered work in social services,**

highlighting a number of areas where AI can have positive impact, and enabling social services to find effective solutions for people, for families. This spans different areas including solving homelessness and providing long-term care. For instance, AI algorithms can harvest data from public authorities in relation to the housing or health situations of families, identifying risk areas e.g. risk of poverty, exclusion, sexual abuse, homelessness. Namely by putting in place predictive models, helping frontline workers to prioritise cases and more. For instance, allowing for early intervention to prevent eviction and homelessness.

ESN has been gathering a number of examples of the use of AI in social services. For instance, large social services departments have developed tools powered by AI to help predict trends and support social workers to make decisions in relation to services based on the assessment of several years data undertaken by the technology. Likewise, using similar processes, AI can help identify areas of neglect and identify specific patterns of violence in families. He also highlighted advanced telecare services, with movement sensors powered by AI in fridges and appliances, which can identify if there are unusual patterns that can send alerts to care workers or family members (e.g. if their family member is living alone).

But he acknowledged the risks of AI in social services. AI's dependence on machine learning, which draws on large volumes of data that may not be entirely representative of the people social services work with, comes with a risk that algorithms used to assess service users will incorporate significant bias related to race, ethnicity, gender, sexual orientation, gender expression, and other vulnerable or protected characteristics.

Eva Lopez from Internet Sans Crainte, referred to families facing both opportunities and anxieties with AI. AI is increasingly part of daily life: homework assistance, educational apps, smart devices, and family organisation tools. Parents express tension between fearing overexposure and missing out on AI benefits. Studies in France show around 40% of families use AI daily; early adopters recognise both efficiency gains and cognitive risks. A key need they have is guidance that balances

digital literacy, critical thinking, and well-being, rather than demonising AI.

She highlighted the risks observed in everyday contexts of family life. Cognitive shortcuts and reduced mental effort, namely children relying on AI for answers may experience decreased problem-solving and memory consolidation. Information overload is also emerging through generative AI increasing the volume of content children process, fragmenting attention. Potential psychological impacts also exist such as anxiety, disturbed sleep, dependence on instant responses, reduced confidence in independent judgment. Social inequity persists with uneven access to AI skills which can exacerbate differences; parents' digital literacy influences how effectively children are guided.

In order to support families through this AI transition, **there is a need for evidence-informed guidance for parents to manage AI use responsibly**; as well as clear, practical rules that families can implement together: screen-free times, AI use agreements, and co-use of AI tools for learning. Awareness-building tools need to be interactive, contextualised, and culturally adapted (one-size-fits-all approaches are insufficient). Finally, Eva highlighted that support is needed for parents to understand AI capabilities and limitations such as explaining "how AI works," why it "hallucinates", and how to critically evaluate outputs.

From an academic perspective, **Veronica Barassi from the University of St. Gallen** explained that AI is not a single system but a complex set of technologies operating behind the scenes, often shaped by multiple actors and platforms. She highlighted the two main waves of AI development and deployment.

Wave 1: AI behind the shadows (roughly 2011–2022). In her research on children's data rights, she focused primarily on AI systems used for algorithmic profiling. This is the kind embedded in social media content targeting, personalised education platforms, and health systems. These are not new, and they bring real opportunities: personalised health plans, more responsive educational tools, more efficient public services. But they also raise profound concerns — and not only the well-documented problem of algorithmic bias. The

deeper issue is that families have no framework for understanding when these systems get it wrong. What happens when a personalised health plan misses something critical? When a targeted education programme amplifies certain strengths at the expense of others? Despite significant regulatory progress in the last decade, most of these systems still operate largely out of sight, without meaningful accountability to the families they affect.

Wave 2: AI as communication Actors. The arrival of conversational AI - ChatGPT, Claude, Gemini and others - represents a qualitatively different shift. Families are now relating directly to AI systems, not just being processed by them. The opportunities are significant: broader access to knowledge, support for learning, the possibility of augmenting human intelligence in ways that could genuinely reduce inequality. But the complexities are equally significant. This is not only a question of equal access or of whether families know how to write a good prompt. It is about the fact that these systems are designed to be persuasive, not truthful — built to please, to engage, to feel responsive. That design logic carries real risks: exposure to bias and misinformation, but also subtler forms of influence that families are poorly equipped to recognise. The evidence is beginning to accumulate. A 2025 study by the Center for Countering Digital Hate found that conversational agents produced harmful responses to potentially dangerous prompts from minors in over half of cases — including detailed content related to self-harm, suicide, and substance abuse. And the American Psychological Association, also in 2025, has flagged how early human-machine communication can generate difficulties in distinguishing AI-generated empathy from genuine understanding, emotional dependence, and diminished real-world relationship skills.

Finally, [Kave Noori, European Disability Forum](#), highlighted that persons with disabilities experience the extreme positives and the extreme negatives of AI. He started by highlighting potential benefits of AI. In principle, AI could be supportive for families in very practical, everyday ways. **For example, as a form of personal assistance it could help people with ADHD (and families supporting**

them) structure their day, plan tasks, and reduce cognitive overload. A language model can describe the content of an image, or read text aloud for a student with low vision or blindness. It can also provide live captioning for a student who is hard of hearing. If chatbots were genuinely reliable, they could also, at least in theory, adapt explanations to different learning styles and provide accessible and individualised learning materials.

He clarified that much of this vision remains aspirational. **Current tools lack consistent reliability, safety, and collaborative design with those who depend on them, which is especially important for families, children, and their rights.** It's also crucial to consider who controls these tools and when they're used; offering unreliable solutions because of limited resources can compromise educational quality for students.

He also stated that AI can work for people inside the norm. But persons with disabilities are outside the norm, outside the data used for training of AI systems. This is a real challenge. A conference where there is automatic subtitling might not recognise the speaking of people with speech impairments or language difficulties.

He believes that we are also living through an AI hype cycle where capabilities are overstated and timelines are exaggerated. The backlash produces justified skepticism, but it also damages trust, pushing society toward extremes instead of moderation and evidence-based adoption. Part of rebuilding trust is keeping the technical reality clear: large language models generate language, but they do not have human understanding or “worldly intelligence.” And we should remember the internet era: we were told the internet would democratise knowledge and equality would follow; decades later, inequality persists and accessibility still lags. **Technology does not automatically produce rights or inclusion.**

Finally, he believes AI should be seen as a tool, not like something outside or magic. It should be designed with people expert in the field — he believes the approach is too top-down approach for now. AI should be developed in cooperation with people expert in social sciences, psychology, people with disabilities or affected communities, marginalised communities.

Future of work: what risks and opportunities for AI-exposed workers?

Moderator: **Attila Böhm**, Senior Policy and Advocacy Officer, COFACE

Speakers: **Mateusz Krzakała**, Researcher, Institute for Structural Research, Poland
Angelica Salvi del Pero, Senior Counsellor to Director for Employment, Labour and Social Affairs, OECD



The discussion on the future of work highlighted that artificial intelligence (AI) is reshaping labour markets in complex and uneven ways, creating both opportunities and risks for workers. While AI has the potential to enhance productivity, its effectiveness depends on how meaningfully it is used. Simply adopting AI does not guarantee better outcomes, and its impact varies across occupations and countries. Experts stressed that AI is likely to shift job demands rather than simply eliminate roles, requiring workers to adapt to new tasks and skill sets.

A key concern raised was the unequal impact of AI across different stages of workers' careers. Entry-level positions appear particularly vulnerable, and automation can limit opportunities for young people to gain initial work experience. In contrast, mid-career workers are often better positioned to benefit from AI, as they can draw on existing knowledge and critical thinking skills to interpret and apply AI-generated outputs. This

highlights the growing importance of training, upskilling, and access to learning opportunities to ensure workers can effectively engage with these technologies.

The discussion also underscored broader social and ethical considerations. AI systems can replicate existing biases if not carefully designed, making transparency, accountability, and inclusive policymaking essential. While environmental concerns such as energy use in data centres were acknowledged, they were not seen as the most pressing issue compared to labour market transformation. Governments and organisations, including the OECD, are actively developing guidelines and recommendations to support responsible AI adoption, focusing on skills development, trustworthy tools, and fair labour practices.

Finally, participants emphasised the need to balance technological efficiency with human well-being. AI can help automate routine tasks and potentially improve work-life balance - particularly in areas like caregiving - but it also raises concerns about job security, mental health, and worker autonomy. Ensuring that workers retain agency, rather than becoming passive implementers of AI systems, is crucial. Overall, the future of work with AI will depend not only on technological advancement but also on thoughtful policy, inclusive training, and a continued focus on human-centred outcomes.



The full presentations of the breakout session are available on the [COFACE website](#).

Online safety and navigating AI in digital environments

Co-moderators: **Beatrijs Gelders**, Senior Policy and Advocacy Officer, COFACE **Zuzana**, Ambassador, Better Internet for Kids Youth

Speakers: **Manon Letouche**, Head of EU Affairs, 5Rights Foundation, Europe
Carlos Puente Perez, Technician on Cybersecurity Knowledge and Awareness for Minors, Spanish National Cybersecurity Institute (INCIBE), Spain



The presentations highlighted that children are early adopters of new technologies, however, their views, needs and rights are often not part of the public debate. AI has opportunities and risks for children. It might help them access education, stimulate their creativity, help them to translate things, but AI can also erode their critical thinking, impact their right to privacy and data protection, and mislabel AI-generated content. The importance to start from a child-rights approach was emphasised. Practical tools to identify, evaluate and mitigate the risks of AI systems on children and their rights as a whole do exist, such as the Children & AI Design Code.

With the AI Act (its strengths and weakness) as backdrop to the whole breakout session, the discussion on online safety and AI in digital environments highlighted the importance of inclusion, particularly ensuring that children and young people are actively involved in

decisions that affect them. Special attention was given to children with disabilities, whose perspectives are often overlooked despite being significantly impacted by digital technologies. Participants emphasised that AI can offer meaningful benefits for these children - such as improved accessibility and support in daily life - but also introduces risks, including bias, misclassification, and exclusion if systems are not carefully designed.

A major concern raised was the range of online risks and privacy issues faced by children with disabilities. These include the oversharing of highly sensitive personal information, sometimes without the child's informed consent, as well as intrusive monitoring practices that may undermine their rights and autonomy. While measures are often intended to ensure safety, they do not necessarily provide effective protection and can instead create new vulnerabilities. This underscores the need for a more balanced and rights-based approach to online safety.

The discussion also stressed the importance of accessibility and digital literacy for both children and adults. Digital tools must be inclusive by design, while children should be equipped with the skills to understand and navigate online environments safely. At the same time, parents and caregivers require guidance and support, as children are often more digitally proficient. Rather than relying heavily on restrictive control tools, fostering open communication, trust, and critical thinking within families was identified as a more effective strategy.

Finally, participants highlighted the shared responsibility of ensuring safe and ethical AI use. Technology providers were encouraged to adopt inclusive, user-centred design approaches and to take greater accountability for the impacts of their systems. Governments also play a key role in establishing regulatory frameworks and safeguards, although it was acknowledged that no system can be entirely risk-free. Ultimately, creating a safer digital environment requires collaboration between families, educators, industry, and policymakers, alongside ongoing public awareness and education efforts.

The full presentations of the breakout session are available on the [COFACE website](#).

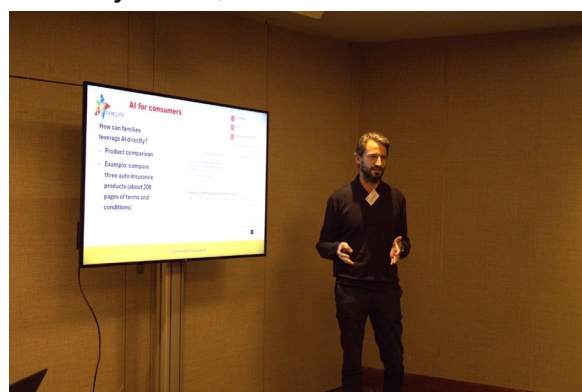
Financial inclusion and consumer rights in an AI world

Co-moderators: **Elizabeth Gosme**, Director, COFACE Families Europe

João, Ambassador, Better Internet for Kids Youth

Speakers: **Martin Schmalzried**, Senior policy and advocacy manager, COFACE

Peter Norwood, Senior Research and Advocacy Officer, Finance Watch



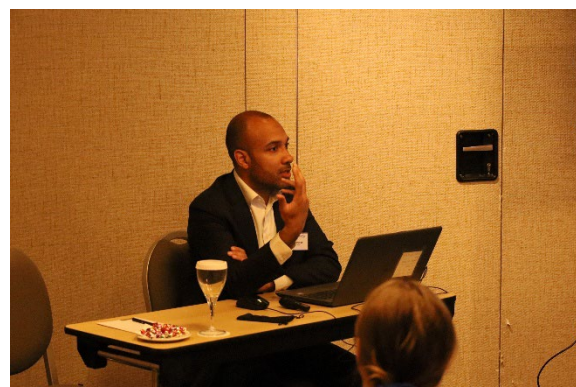
The discussion on financial inclusion and AI highlighted ongoing tensions around regulation, innovation, and global competitiveness. Participants noted that delays in implementing the EU AI Act are partly driven by pressure to reduce regulatory burdens on companies, particularly in response to competition from the United States. There were concerns that strict EU rules - especially for high-risk AI applications such as fintech - could disadvantage European markets. At the same time, influential policy discussions, emphasise that AI will be central to Europe's economic future. This creates a complex policy dilemma: balancing the need for innovation and competitiveness with the protection of consumers and social interests.

Participants highlighted the need for better coordination between ministries - particularly those responsible for digital, financial, and social policies - to prevent social exclusion and ensure inclusive financial systems. Emerging risks such as AI-enabled scams, deepfakes, and identity fraud were identified as key concerns, especially for vulnerable families. At the same time, AI was also seen as a potential

tool to support financial inclusion, for example by helping individuals manage daily tasks, access financial advice, or even start their own businesses. Practical AI literacy was discussed, including encouraging hands-on prompt experimentation and self-prompting to improve outputs.

Participants stressed the importance of equipping both young people and adults with the skills to understand and use AI responsibly. While AI can support self-directed learning and stimulate curiosity, there were debates about how best to integrate it into education - whether as a standalone subject or embedded across disciplines, similar to tools like calculators or dictionaries. Concerns were also raised about potential bias when financial institutions produce educational content, highlighting the need for independent oversight and trustworthy learning materials.

Finally, the discussion underscored the importance of awareness, critical thinking, and empowerment. Participants encouraged a proactive approach to AI, urging individuals - especially young people - not to engage with technology passively but to question and challenge its outputs. There was also a call for broader public awareness of regulatory frameworks, suggesting that instruments like the AI Act should become as widely understood as the GDPR. More broadly, the rapid expansion of AI-generated content online reinforces the urgency of developing critical digital and financial literacy skills to navigate an increasingly complex digital environment.



The full presentations of the breakout session are available on the [COFACE website](#).

Better Internet for Kids session: How do children and young people experience AI?



Interactive session with the audience, led by **Evangelos, João** and **Zuzana**, Ambassadors from the Better Internet for Kids Youth network.

Three members of the Better Internet for Kids community (Evangelos from Greece, João from Portugal and Zuzana from Poland) led an interactive session focusing the perspective of children and youth on AI.




They asked the participants to highlight areas where AI is being used in a positive way. Examples included programming, communication, entertainment, customer service, creating pictures/videos/songs, fraud detection, healthcare.

They highlighted statistics on AI use and kicked off reflections with the participants, for example by making them reflect on why employers might prefer AI over people.

Through a real-life example on how AI could be used to give a presentation, one of the young people showed the result of asking AI to create a presentation for parents and teachers on AI in education. Some strategies for safe AI use were highlighted, in order to

help children benefit from AI while staying protected. This included to ensure children have access to a digital environment which is safe for them and that they can use to further improve their digital literacy skills.

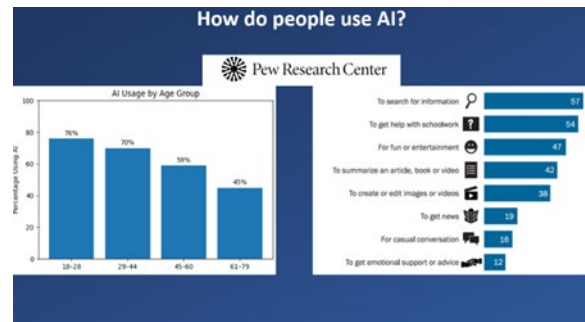
Managing AI Problems



- 1. IDENTIFY**
 Recognize early warning signs: unusual behavior, confusion about AI responses, or over-reliance on technology for answers.
- 2. ASSESS & RESPOND**
 Evaluate the severity and context of the issue. Take immediate action by adjusting settings, limiting access, or having open conversations.
- 3. MONITOR & ADJUST**
 Track progress over time and refine your approach. Stay flexible and adapt strategies as children's needs and AI tools evolve.

In a last presentation, they highlighted the importance of breaking down stigma and taboos. AI generated child sexual abuse material is increasingly circulating online. Families should be empowered to create a safe and open environment and to talk with their children about these topics too.

After the presentations, there was the opportunity for the audience to ask questions and discuss with the 3 BIK Youth ambassadors. They were asked their opinion regarding the calls for social media bans and shared that social media both has opportunities and risks. The overall message was that it would be great to have more intergenerational dialogues and opportunities to hear from young people.



AI for families in migration: threat or opportunity?

Moderator: **Alexandra Harkay**, Bureau member of the European Migration Forum

Speakers: **Anusha Zubairy Yildiz**, Restoring Family Links Manager, Turkish Red Crescent
Prof. Dr. Vasileios Margaritis, Senior Researcher, KMOP



The discussion on AI and migration focused on both the opportunities of technology and the significant ethical and regulatory challenges it raises. AI tools - such as those being developed and integrated by major technology providers - can help address practical barriers faced by migrants, including language differences and communication across alphabets. These innovations have the potential to improve access to services and facilitate integration. However, participants stressed that technological deployment must be accompanied by clear frameworks that prioritise data protection, human oversight, and digital inclusion, as well as stronger partnerships between humanitarian organisations and public authorities.

A central concern was the issue of informed consent in migration contexts. Participants questioned whether consent about use of AI for family reunification can truly be meaningful when individuals may feel they have little real choice, particularly when access to services

depends on data sharing. While some organisations attempt to provide options - such as allowing individuals to decide whether their data or images are used - refusing consent can limit access to essential services. This highlights a structural imbalance of power and reinforces the need for transparency in how data is used, especially by public authorities. Civil society organisations were seen as playing a crucial role in advocating for clearer safeguards and accountability.

The limitations of the current regulatory framework, particularly the EU AI Act, were also widely discussed. As regards families in migration, the AI Act leaves broad discretion for Member States to deploy AI in migration decisions. Participants noted that migration and policing are grouped together in ways that may weaken protections, with insufficient transparency and limited possibilities for independent audits. While national legislation could help address some of these gaps, its effectiveness varies significantly across countries due to differences in political priorities, enforcement capacity, and levels of digital literacy. Real-world examples showed that even where rules exist, implementation can be inconsistent, with insufficient training and awareness among staff leading to unintentional data sharing or misuse.

Finally, the discussion emphasised the importance of trust, education, and enforcement. Weak data protection practices and fears of authorities can create a “chilling effect,” discouraging migrants from engaging with services. Strengthening digital literacy - for both migrants and those supporting them - was identified as essential, alongside ensuring that access to basic services such as healthcare and education is not conditional on data sharing. Particular attention was given to protecting children and supporting families in understanding AI-related risks. Overall, participants called for stronger enforcement of existing laws, greater transparency, and a more human-centered approach to AI governance in migration contexts.

The full presentations of the breakout session are available on the [COFACE website](#).

Leveraging AI for inclusive care and social protection

Moderator: [Sebastian Gonzalez](#), Policy and Advocacy Officer, COFACE

Speakers: [Dr. Lara Bezzina](#), Independent Researcher, Malta

[Alfonso Lara-Montero](#), Chief Executive Officer, European Social Network



The session explored the transformative potential of AI in social services, highlighting both its practical benefits and significant ethical challenges. AI is increasingly seen as a tool to improve the efficiency, speed, and effectiveness of service delivery, particularly in contexts where social services are under pressure. Applications such as predictive modelling and data integration can help identify early risk factors. Real-world examples demonstrated how AI can enhance decision-making and resource allocation, while technologies like chatbots, virtual assistants, and social robots (“cobots”) can support care delivery, especially in long-term care and in addressing workforce shortages.

At the same time, the discussion emphasised that social services operate in highly sensitive contexts, where ethical considerations are paramount. The use of AI raises concerns around data protection, privacy, and the risk of reinforcing existing biases, particularly given the fragmented and uneven nature of data collection in social services. Participants stressed that AI systems are only as reliable as the data they are built on, and without careful design and oversight, they may reproduce or even amplify social inequalities. Strong collaboration between technology developers

and social service professionals was identified as essential to ensure that AI remains human-centred, inclusive, and aligned with public values.

A more critical perspective focused on the specific implications of AI for disability services. While AI can significantly enhance autonomy and access to services for people with disabilities, it also introduces social and ethical risks. These include resistance among staff due to low digital literacy and fears of job displacement, as well as limitations in AI systems that tend to overgeneralise and lack contextual understanding. There are also concerns about increased surveillance, as assistive technologies often rely on extensive personal data, forcing individuals to trade privacy for support. Furthermore, AI systems frequently fail to account for diverse needs, leading to exclusion and reinforcing inequalities in accessibility and representation.

The discussion also raised broader questions about the future of care and the human dimension of social services. While AI can help address workforce shortages and support professionals, there is a risk that cost pressures could lead to overreliance on automated solutions, potentially reducing the quality of care for vulnerable populations. Participants debated whether AI should complement or replace human interaction, particularly in areas such as loneliness and caregiving. Ultimately, there was consensus that AI must remain a supportive tool rather than a substitute for human judgment and relationships, and that its deployment should be guided by ethical principles, accountability, and a commitment to equitable and high-quality social services for all.



The full presentations of the breakout session are available on the [COFACE website](#).

AI in education: enhancing equity and respecting children's rights

Co-moderators: **Zoé Lardou**, Education Programme Coordinator, COFACE
Evangelos, Ambassador, Better Internet for Kids Youth

Speakers: **Romina Cachia**, Scientific Team Leader - Digital Economy and Society Unit, JRC, European Commission
Antonia Nikou, Special Education Teacher, Greece



The discussion focused on how education systems can adapt to the growing presence of digital technologies and AI, while recognising the limits of teachers' roles. Participants highlighted that teachers cannot be expected to become AI experts, pointing instead to the need for collaboration with other professionals, such as social workers, media educators, and digital specialists. While there is limited research on systematically integrating external experts into schools, there was broad agreement that interdisciplinary cooperation can enrich learning environments. Education - particularly special education - was described as inherently multidisciplinary, requiring continuous dialogue, research, and shared expertise rather than reliance on technology alone.

A recurring theme was the importance of media education and balanced digital use. Participants stressed that children learn not only through formal instruction but also through observation and everyday practices. Rather than treating media literacy as a

standalone subject, it should be embedded across learning contexts and complemented by real-life experiences, such as reading, social interaction, and offline activities. Non-formal education spaces - such as youth organisations and community initiatives - were recognised as valuable "third spaces" that support holistic learning. Investing in grassroots initiatives and NGOs, and involving professionals from diverse fields, was seen as a key way to strengthen media literacy and foster responsible digital engagement.

The discussion also explored current policy initiatives and challenges in integrating AI into education systems. Examples included national strategies, such as Malta's child policy incorporating media literacy and pilot collaborations between governments and technology providers to introduce AI tools in schools. However, concerns were raised about implementing technologies that are not fully understood, particularly in classroom settings. Experiences from countries like Spain and Portugal showed mixed results: while digital tools can enhance learning, they may also contribute to issues such as reduced attention spans and difficulties in classroom management. These challenges highlight the need for careful, evidence-based implementation and ongoing support for educators and students.

Finally, participants underlined the importance of including children's perspectives and safeguarding their well-being. Research indicates that young people do not necessarily support blanket restrictions on digital technologies, suggesting that nuanced, age-appropriate approaches are needed.



The full presentations of the breakout session are available on the [COFACE website](#).

Conclusions

Antonia Torrens, General Manager of KMOP and COFACE President closed the meeting with concluding remarks.

She thanked all participants for their contributions, reflections and discussions, which helped take an important step in understanding one of the defining transformations of our time: the growing impact of artificial intelligence on family life.

The main question addressed throughout the day was the following: **What does artificial intelligence mean for families?** Throughout the day, through the expertise and exchanges, it became clear that AI is no longer a distant technological development. It is already present in the everyday lives of families across Europe, shaping how we work, learn, care, communicate and access services. This transformation carries both opportunities and risks.

The future of work. AI is clearly transforming labour markets. For many workers, this brings new opportunities. Artificial intelligence can reduce repetitive tasks, support decision-making, and create entirely new forms of employment. A nurse, for example, may use AI tools that help detect early signs of illness. A farmer may rely on predictive technologies to manage crops more efficiently and sustainably. But for other workers, the transition brings uncertainty. Workers in administrative roles, transport, logistics or customer service are already seeing tasks automated or significantly transformed. Families worry about job stability, about the need for reskilling, and about how to balance work with care responsibilities in a rapidly evolving labor market. The key question for Europe is therefore not whether AI will transform work. It already does, but whether this transformation will be fair, inclusive and supportive of family life.

Online safety and navigating AI in digital environments. Digital tools powered by AI can provide creativity, learning opportunities and new forms of participation. Children can access knowledge instantly, collaborate across

borders and explore new ways of learning. However, these same technologies also raise serious concerns. Families are increasingly confronted with AI-generated misinformation, deepfakes, manipulative content and new forms of online fraud. Algorithms can amplify harmful content or shape children's digital experiences in ways that parents do not fully understand. Families often become the first line of defence, yet many parents feel they are navigating a digital environment that evolves faster than their ability to understand it. This raises an essential question for policymakers and digital platforms alike: how do we ensure that the online world respects children's rights, protects family life, and remains a safe space for participation and expression?

Financial inclusion and consumer rights in an AI world. Artificial intelligence is increasingly shaping how financial decisions are made. AI-driven tools can help families manage budgets, anticipate expenses or detect fraud more quickly. They can improve efficiency and expand access to financial services. But they also introduce new risks. Algorithmic credit scoring may unintentionally reproduce social inequalities. Automated systems may make decisions that are difficult for consumers to understand, question or challenge. Families must not become passive subjects of financial algorithms. They must remain empowered citizens and consumers with clear rights, transparency and accountability.

Families in migration. AI can offer powerful tools for inclusion. Intelligent translation technologies can help newly arrived families access healthcare, education and employment. AI-powered language applications can support communication and integration in ways that were unimaginable only a decade ago. At the same time, the use of automated risk assessments, biometric identification systems or predictive technologies in migration management raises important concerns around bias, surveillance and discrimination. Here again, the challenge is clear: technology must serve human dignity and fundamental rights.

Leveraging AI for inclusive care and social protection. In this area we see some of the most promising applications of artificial intelligence. Smart health-monitoring systems can help older persons remain independent in their homes. AI-assisted diagnostics can support doctors and nurses in identifying illnesses earlier and more accurately. Digital tools can also help social services detect vulnerabilities earlier and allocate support more effectively. Yet these opportunities also come with ethical responsibilities. As automated systems begin to influence access to social benefits or prioritization of services, we must ensure transparency, accountability and human oversight. Technology must strengthen our care systems and not replace the human relationships that lie at their core.

Finally, AI in education. The impact of AI in schools is already visible. Intelligent tutoring systems can personalise learning. Translation tools can support multilingual classrooms. And for children with disabilities, AI technologies can open entirely new possibilities for participation and inclusion. But education is not only about efficiency or performance. It is about development, creativity, critical thinking and human relationships. As AI becomes part of our education systems, we must ensure that it respects children's rights, protects privacy, and supports teachers rather than replacing them.

Across all these discussions during the meeting, one message clearly emerged: **Artificial intelligence is not just a technological issue. It is a social, ethical and democratic question.** If shaped responsibly, AI can become a powerful tool for social inclusion, better services, improved care systems and greater opportunities for families across generations. But if left unchecked, it may deepen inequalities, reduce transparency and weaken trust in the systems that families rely on. This is why the voice of families and the organisations that represent them must be present in the conversation about AI governance. Antonia stated that at COFACE Families Europe, we believe strongly that digital transformation must be family centred. It must strengthen inclusion, protect human rights and empower families and children.

Further reading

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Family-focused digital frameworks for responsible AI use. Internet Sans Crainte (France) provides resources such as FamiNum. It includes rules and dialogue prompts for families to create shared agreements on AI use. It encourages critical thinking, ethical reflection, and collaborative learning between parents and children. <https://www.faminum.com/>

Parents.IA webinar. Internet Sans Crainte (France) hosts interactive sessions showing how AI works, its educational applications, and risks like cognitive dependence or misinformation. Includes practical tips, quizzes, and live Q&A to build confidence and understanding. Outcome: parents gain the skills and mindset to supervise, co-learn, and guide AI use responsibly. <https://tne.trousseaprojets.fr/actualites/parents-ia>

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Denmark (welfare surveillance / fraud detection): Amnesty International, “Denmark: AI-powered welfare system fuels mass surveillance and risks discriminating against marginalized groups – report,” 2024-11: <https://www.amnesty.org/en/latest/news/2024/11/denmark-ai-powered-welfare-system-fuels-mass-surveillance-and-risks-discriminating-against-marginalized-groups-report/>

France (CNAF risk scoring): Amnesty International, “France: Discriminatory algorithm used by the social security agency must be stopped,” 2024-10: <https://www.amnesty.org/en/latest/news/2024/10/france-discriminatory-algorithm-used-by-the-social-security-agency-must-be-stopped/>

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<https://better-internet-for-kids.europa.eu/en/bik-youth>



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