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*Plenary sitting*

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**B9-0550/2022**

2.12.2022

## **MOTION FOR A RESOLUTION**

pursuant to Rule 227(2) of the Rules of Procedure

on the digital divide: the social differences created by digitalisation

(2022/2810(RSP))

**Dolors Montserrat**

on behalf of the Committee on Petitions

**B9-0550/2022**

**European Parliament resolution on the digital divide: the social differences created by digitalisation  
(2022/2810(RSP))**

*The European Parliament,*

- having regard to Articles 2, 3(3) and 6 of the Treaty on European Union,
- having regard to the Treaty on the Functioning of the European Union, and in particular Articles 9, 10, 12, 14, 16, 19, 26, 36, 67(4), 114 (3), 153, 165 169(1) and 174 thereof,
- having regard to the Charter of Fundamental Rights of the European Union, and in particular Articles 3, 8, 11, 21, 26, 34, 38 and 52 thereof,
- having regard to the European Convention on Human Rights, and in particular Article 14 thereof,
- having regard to the European Pillar of Social Rights, and in particular Principles 3, 17 and 20 thereof,
- having regard to the Organisation for Economic Co-operation and Development (OECD) definition of ‘digital divide’, which refers to the gap between individuals, households, businesses and geographic areas at different socio-economic levels with regard both to their opportunities to access information and communication technologies (ICTs) and to their use of the internet for a wide variety of activities<sup>1</sup>,
- having regard to its resolution of 27 November 2014 on supporting consumer rights in the digital single market<sup>2</sup>,
- having regard to Directive (EU) 2015/2366 of the European Parliament and of the Council of 25 November 2015 on payment services in the internal market<sup>3</sup> (PSD2),
- having regard to 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<sup>4</sup>,
- having regard to Commission Delegated Regulation (EU) 2018/389 of 27 November 2017 supplementing Directive (EU) 2015/2366 with regard to regulatory technical standards for strong customer authentication and common and secure open standards of communication<sup>5</sup>,
- having regard to Directive (EU) 2019/882 of the European Parliament and of the

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<sup>1</sup> [OECD, ‘Understanding the Digital Divide’, 2001.](#)

<sup>2</sup> OJ C 289, 9.8.2016, p. 65.

<sup>3</sup> OJ L 337, 23.12.2015, p. 35.

<sup>4</sup> OJ L 327, 2.12.2016, p. 1.

<sup>5</sup> OJ L 69, 13.3.2018, p. 23.

- Council of 17 April 2019 on the accessibility requirements for products and services<sup>6</sup>,
- having regard to the European Central Bank (ECB) 2020 Study on the payment attitudes of consumers in the euro area (SPACE),
  - having regard to the article in issue 5, 2022 of the ECB Economic Bulletin entitled ‘Guaranteeing freedom of payment choice: access to cash in the euro area’,
  - having regard to the Commission communication of 9 March 2021 entitled ‘Digital Compass 2030: Europe’s approach to the Digital Decade’ (COM(2021)0118),
  - having regard to the proposal of 15 September 2021 for a decision of the European Parliament and of the Council establishing the policy programme ‘Route to the Digital Decade’ for 2030 (COM(2021)0574),
  - having regard to the report of May 2022 on the final outcome of the Conference on the Future of Europe,
  - having regard to the deliberations on petition No 1123/2021 during the meeting of the Committee on Petitions of 17 May 2022,
  - having regard to its resolution of 7 October 2021 on the protection of persons with disabilities through petitions: lessons learnt<sup>7</sup>,
  - having regard to the UN Sustainable Development Goals, achieving which will entail narrowing the digital divide,
  - having regard to Rule 227(2) of its Rules of Procedure,
- A. whereas the Committee on Petitions has received a petition expressing justifiable concern at the impossibility of accessing basic banking services, such as to confirm a payment or access a personal bank account, without having a mobile phone despite there being no legal obligation to possess such a device; whereas a divide exists between people who are increasingly using digital means of payment and others who cannot or are reluctant to use them; whereas this petition raises the broader issue of the impact of digitalisation on citizens and customers and users of public and private services;
- B. whereas cash is the payment instrument most frequently used in the euro area; whereas according to recent ECB data, the total number of cash dispensers in the euro area decreased by 4.2 % to 0.28 million in 2021<sup>8</sup>; whereas, there has been a parallel decrease in the number of bank branches per inhabitant across the euro area; whereas EUR 127 billion has been earmarked for digital related reforms and investments in the national recovery and resilience plans<sup>9</sup>; whereas Member States made progress on their digitalisation efforts during the COVID-19 pandemic, but are still struggling to narrow the gaps in digital skills and in the digital transformation of small and medium-sized

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<sup>6</sup> OJ L 151, 7.6.2019, p. 70.

<sup>7</sup> OJ C 132, 24.3.2022, p. 129.

<sup>8</sup> ECB’s 2021 statistics on non-cash payments.

<sup>9</sup> Digital Economy and Society Index (DESI) report 2022.

enterprises;

- C. whereas the Committee on Petitions has received a petition expressing concern that most service providers only make information available online and often through channels only compatible with smartphones, which puts older people, persons with disabilities, persons on low incomes, the digitally unskilled and people with limited internet access at a disadvantage;
- D. whereas although digitalisation and the appropriate use of digital tools have brought many economic and societal benefits and opportunities, a number of ethical, legal and employment challenges have emerged which may cause serious disadvantages or harm to individuals and society as a whole; whereas the potential of new technologies is ambivalent, as depending on how they are used and regulated, they can either help create a more inclusive society and reduce inequities, or they can amplify existing inequalities and create new forms of discrimination;
- E. whereas digitalisation is having a profound impact on the daily social, economic, political and cultural life of citizens, workers and consumers and is affecting all areas of society; whereas digitalisation is at the root of a number of social differences, with a new digital divide emerging, not only between well-connected urban areas and rural and remote areas, but also between those people who can fully benefit from an enriched, accessible and secure digital space with a wide range of services, and those who cannot do so; whereas the increasingly widespread use of digital payments, including cards, digital wallets or mobile apps, is resulting in some retailers no longer accepting cash;
- F. whereas declining use of cash transactions might result in deterioration of cash infrastructure and therefore reduce people's access to cash; whereas it is necessary to address deficiencies in cash access without delay and to provide freedom of payment choice;
- G. whereas the excessive use of technological devices can aggravate mental and physical health phenomena such as isolation, technology-use-related addiction problems, sleep deprivation, emotional exhaustion, anxiety and burnout;
- H. whereas digitalisation can adversely affect people who lack sufficient digital skills or do not have access to an internet connection or to digital devices; whereas it may accentuate social differences by reducing some workers' opportunities to obtain quality employment; whereas it is necessary to raise the question of the negative impact of the digitalisation of public and private services on workers and people such as older people and persons with disabilities, low-income, socially disadvantaged or unemployed citizens, migrants and refugees or people in rural and remote areas;
- I. whereas the EU's digital skills indicator currently stands at only 56 %; whereas, the EU's digital objectives aim for this skills indicator to rise to 80 % by 2030<sup>10</sup>; whereas the pandemic has exacerbated existing inequalities including the digital divide, making it imperative to ensure that all European citizens and businesses can take advantage of the digital transformation for a better, safer and more prosperous life; whereas the pandemic has shown the effects of the digital divide in education, with some teachers

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<sup>10</sup> [Digital Economy and Society Index 2021](#).

and students finding themselves left out of the loop because they lack sufficient technology and digital skills and access to equipment;

- J. whereas an estimated 87 million people in the EU have some kind of disability<sup>11</sup>; whereas the accessibility of online forms is often neglected, such that users relying on a screen reader may not be even able to detect the ‘send’ button; whereas web accessibility should be ensured so as allow everyone, including persons with disabilities, to perceive, understand, navigate and interact with the internet;
- K. whereas the effective protection of personal data, privacy and assets, the security of networks and electronics, as well as citizens’ perception that their data, privacy and assets are protected and secure are fundamental to ensuring citizens’ trust and enabling them to overcome their reluctance to use digital services;
- L. whereas the proposal for a European Declaration on Digital Rights and Principles of 26 January 2022 (COM(2022)0027) underlines that everyone should be able to effectively choose which digital services to use on the basis of objective, transparent and reliable information;
- M. whereas the Conference on the Future of Europe addressed digital education, recommending that the EU put effort into making technology more accessible to the older generation by fostering programmes and initiatives, for instance in the form of classes tailored to their needs; whereas the EU should guarantee the right to use digitalisation for those who wish to do so and propose alternatives for those who do not;
- N. whereas 5.3 % of school-aged children in Europe are digitally deprived, with big differences being observed between EU countries<sup>12</sup>, and children whose families live in poverty or in severe material deprivation who cannot afford to have a computer and/or to have an internet connection are the worst affected;
1. Is concerned about the persistence of the digital divide, as it remains far from closing and poses significant challenges in relation to the use of the internet and mobile phones, as well in terms of as the provision of public and private services solely via digital channels; recalls that digitalisation can generate socio-economic differences between people and between countries because it requires investments and infrastructure that is very costly for less-developed regions and rural areas; calls for careful examination of people’s needs when it comes to digital developments and innovation, especially the needs of vulnerable groups, in order to assess how they can benefit from these new technologies; underlines that the digital transition must take place in a way that benefits everyone;
  2. Regrets the fact that many people either do not regularly use digital services or feel insecure about carrying out online transactions, as this may have a significant adverse impact on their personal life, economic and social situation, and their fundamental rights, including the protection of their personal data and other cybersecurity issues; regrets the existence of barriers that particularly prevent vulnerable citizens, those with

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<sup>11</sup> Eurostat, ‘[Functional and activity limitations statistics](https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Functional_and_activity_limitations_statistics)’. See also: [https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Functional\\_and\\_activity\\_limitations\\_statistics](https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Functional_and_activity_limitations_statistics)

<sup>12</sup> [DigiGen, ‘The impact of technological transformations on the Digital Generation’, 2021.](#)

lower levels of educational attainment, older people, persons with disabilities, persons with learning difficulties and those on low incomes from fully participating in a world in which basic services such as banking or administrative services are digital, as they risk exclusion from society and missing out on economic opportunities; stresses the importance of giving everyone the opportunity to adapt to the changes brought about by digitalisation, especially through early digital education, updated digital education curricula, lifelong learning or re-skilling and up-skilling, in order to tackle digital exclusion, overcome the digital divide in society and enable the inclusion of all citizens;

3. Underlines that the use of different payment services varies considerably across the EU, as well as within the Member States themselves; notes that many citizens still rely on cash as their sole payment option;
4. Recognises that cashless payments and PSD2 have brought a number of advantages to the single market, including fraud reduction, economic gains for small businesses and the availability of a wider range of products; calls on the Commission to examine, during the comprehensive review of the application and impact of PSD2, how to further increase the security of digital payments and combat payment fraud, including online scams, as well as to ensure consumer protection, while taking into account citizens' specific needs and guaranteeing that everyone has a choice of payment methods; stresses the importance of the protection of personal data and privacy, especially for people who are not familiar with online data security; underlines that provisions need to be included to guarantee user-friendly software interfaces for digital payment options, high standards of data protection and data interoperability, customer convenience and effective access to cash;
5. Underlines that the EU's regulatory framework must ensure that digitalisation is human-centric and that fundamental rights are fully respected in the digital economy, in particular for workers;
6. Recalls that democratic life and online public services must be inclusive and fully accessible to all and that technological discrimination is a form of poverty and social exclusion that deprives some citizens of essential resources for development and wealth generation; stresses that everyone should benefit from the highest quality digital environment with user-friendly, efficient and personalised services and tools offering high standards of security and privacy while ensuring safeguards against any potential discrimination in access to basic services requiring the use of digital skills;
7. Stresses that many daily services should offer a non-digital solution in order to meet the needs of those citizens who do not have the skills or knowledge to use online services, who wish to use services offline or those who do not have access to digital devices and applications; in this respect, insists on maintaining a level playing field between the online and offline worlds; calls on public administrations and companies to be inclusive and design their online services in a comprehensible way so that they can be accessed and used by people of all ages and levels of educational attainment, so as to help close the gaps in our societies that still persist due to unequal access to technology;
8. Stresses the need to tackle the digital divide and the financial exclusion of vulnerable social groups so that the digital transformation leaves no one behind, in particular those

who are most at risk of lacking the digital skills they need to make the most of the potential of the digitalisation of public and private services, so as to enable the inclusion of all citizens in the digital society, regardless of their income, social situation, geographical location, health or age; stresses that as people in the most precarious situations are most likely to rely on administrative procedures to access their financial rights, more initiatives should be put in place to facilitate access to technology, including digital literacy programmes, and reiterates the importance of education and continuous learning to develop the skills needed in the digital age and combat digital exclusion;

9. Is concerned by the decline in the physical presence of public services, especially in rural areas and the outskirts of cities; underlines the utmost importance of maintaining physical premises for all public services in addition to the development of online services; calls for steps to be taken to promote specific protection for access to basic services for all, without discrimination on the grounds of insufficient mastery of technology; advocates for a human-centric customer service model that leaves no one behind; highlights that, with regard to access to public services in digital form, it is important to move away from the approach whereby part of the administrative work is passed on to the user and this burden transfer is accompanied by a transfer of responsibility and an obligation for the user to learn how to use digital technology, to be autonomous and to comply with the administration's expectations of a model user;
10. Calls for a model of public-service provision based on each user's freedom of choice over the way in which they relate to the administration, and stresses the need for action to improve the design and deployment of public sites to overcome problems of accessibility and to provide the necessary legal, technical and administrative support users need in order to use these sites independently;
11. Recognises that implementing this public-service model requires human, technical and economic resources, and recalls that EU funds, specifically NextGenerationEU funds, could be a big opportunity for making this transition;
12. Is aware of the effects of strong customer authentication for users who do not have a mobile phone; calls for this authentication to be extended to other means, such as email, phone calls or human attention at the counter; regrets that PSD2 does not provide consumers with a direct right to request an alternative authentication method; calls on the Commission to take into account the risks of discrimination against older people and other vulnerable groups in its assessment of the provisions of PSD2;
13. Stresses the importance of a common European approach to the ethical aspects of digitalisation; welcomes the EU's draft Declaration on Digital Rights and Principles for the Digital Decade of January 2022 and underlines that the Commission and the Member States should ensure that technological solutions respect people's rights and that the digital transformation leaves no one behind, the overarching aim being the eradication of the digital divide;
14. Recalls that socio-demographic factors significantly influence the levels of digital skills, for example over two thirds of young adults, individuals with high levels of formal education and higher education students have at least basic digital skills; notes, by



contrast, that only around one third of those aged 55-74, the retired and the inactive have at least basic digital skills; further notes that the gap between the digital skills among people living in rural and urban areas is still substantial<sup>13</sup>; notes that digital connectivity is a key factor in addressing and narrowing the digital divide between densely and scarcely populated areas, and calls on the Commission to urgently address the existing digital divide in an updated cohesion policy;

15. Stresses the importance of overcoming the digital divide, in particular by promoting basic and specialised skills with a specific focus on the most vulnerable groups of people, and the development of education and training systems including lifelong learning, re-skilling and up-skilling; recalls that not everyone can become digitally literate and stresses that there must be no discrimination based on people's digital skills; reiterates that the principle of digital efficiency cannot justify excluding people from access to basic services;
16. Calls for efforts to ensure that the digital transformation guarantees new digital rights for all, arising from the need to access digital media in all areas in order to avoid digital divides between territories, people from different areas, backgrounds and ages, especially taking into consideration the gender divide and the needs of older people who, unlike young people, are often less familiar with the use of new technologies;
17. Believes that new technologies can contribute to closing the digital gap affecting around 87 million Europeans who suffer from some kind of disability in order to support their inclusion in the economy and their access to essential services; is convinced that the use of digital technologies can reduce the barriers which persons with disabilities face to enter the job market, such as completing work tasks, communication, interactions or flexibility;
18. Notes that the digital divide has important consequences for immigrants, as discrimination can be exacerbated if there is incomplete or insufficient access to online public and private services and to digital media<sup>14</sup>;
19. Instructs its President to forward this resolution to the Council, the Commission and the governments and parliaments of the Member States.

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<sup>13</sup> [‘Digital Economy and Society Index \(DESI\) 2022: Human Capital’](#).

<sup>14</sup> [‘Divides – Impact of the digital divide on the foreign population’, 2018.](#)