

RESEARCH ON ECONOMIC INEQUALITY

Volume 32

Inequality, Poverty and Financial, Health and Digital Literacy

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Volume 32 of *Research on Economic Inequality* will be essentially devoted to the study of the link between inequality and poverty, and the degree of financial, health and/or digital literacy.

Financial Literacy: In recent decades, more and more financially complex products have appeared in the financial market and many of these have proven to be difficult to handle for financially unsophisticated investors. It appears that socially disadvantaged groups are more burdened by limited financial literacy. Some studies have also explored the gender and racial/ethnic gap in this type of literacy. There is hence a clear link between financial literacy, inequality, and poverty.

Health Literacy: Recent studies have shown that health literacy is limited in a considerable proportion of the general population and that financial deprivation and lower education or socio-economic level correlate with lower health literacy. Health literacy has an impact on the ability to evaluate different treatment options, to understand information on health care reforms, to find out about patients' rights and to identify the extent of health insurance coverage. Limited health literacy also has an impact on lifestyles and health status.

Digital Literacy: It may be defined as the learning process allowing people to acquire the skills necessary to be able to benefit fully from new technologies. Digitalization is however unequally distributed. There is an 'access divide' (the possibility for individuals to have access to this type of resource) and a "use divide" (the absence of digital skills allowing one to handle the technology). The absence of digital literacy is hence clearly a form of poverty.

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