



SHARING ECONOMY FOR SENIORS

FOCUS GROUP



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1. General Introduction

The objectives of the focus groups of the SHES project, is to explore the perception and opinion of seniors regarding the collaborative platforms and the usage of sharing economy, in general. Moreover, the conduction of the focus group aims to identify the digital skills required to use properly the sharing platforms.

Focus groups with 8 senior participants were organized in France, Greece, Italy and Slovenia during the month of July 2020 following a common methodology and asking a set of five common questions:

1. Do you know what Sharing Economy is? What is your opinion on that?
2. How do you think Sharing Economy could improve your life?
3. What obstacles do you see for a widespread use of sharing economy (among seniors and among society in general).
4. Do you think Sharing Economy could provide new solutions to recent crisis such as the COVID-19 pandemics or the financial/economic crisis?
5. Do you think Sharing Economy could potentially have positive social impact? How?

The following report presents participants' points of view retrieved from the four focus groups. It will further guide the work of SHES' third output : " Silver Sharing Economy Guide".

Coupled with the results of the SHES questionnaire, the SHES focus group gives qualitative understanding of seniors' needs and perception. This will allow partners to adapt the content and methodology of the SHES Sharing Economy guide and training workshops.

France

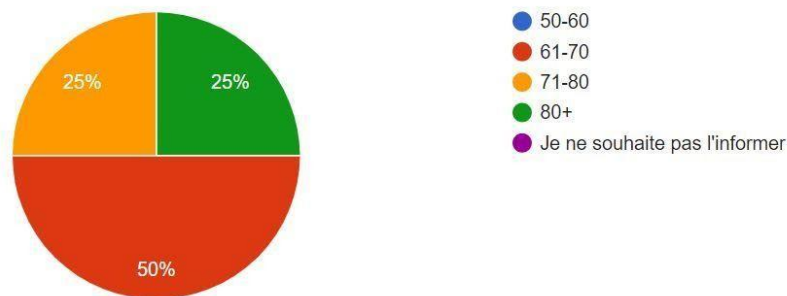
1.1. Introduction

As a consequence of the Covid pandemic, social distancing is still prescribed in France, especially for seniors who are considered by the government as a population at risk. Following official instructions, E-Seniors decided therefore to organize its focus group remotely via Zoom.

8 seniors joined the conversation on Thursday 9th of July from 14h to 15h15. There were 6 women and 2 men. The age range of the participants varied, 50% of the participants were between 61 and 70 years old, 25% were between 71 and 80 years old and 25% were older than 80 years old. It was important therefore to have diverse generations of seniors represented as their habits and perceptions vary : seniors are not an homogenous group.

Votre âge:

8 réponses



Benjamin Levy, co-founder of the intergenerational co-housing platform Homiz also joined the conversation with the seniors enriching our exchanges.

1.2. Content

After the introduction of the focus group thematic, the presentation of the SHES project and the outputs foreseen, E-Seniors' project manager Noémie Govindin gave the definition of sharing economy used by the consortium.

“Sharing Economy can be defined as a way of sharing assets or services between individuals, either free or for a fee, often through the use of Internet services.”

Benjamin Levy, co-founder of the platform Homiz, presented this intergenerational co-housing platform which was just launched. Its goal is to be user friendly, have an ergonomic website and offer a more personalized accompaniment to seniors. Homiz, as well as other sharing economy platforms, focuses on the user experience and user satisfaction with websites that are aesthetically pleasant, easy to use, and where users get a rapid response and feedback. Those services are highly adaptable and base their functioning on the users' expectations.

1) Do you know what Sharing Economy is and what is your opinion about it?

6 out of 8 participant seniors knew what sharing economy was and some examples of platforms mainly: Air bnb (housing), Blablacar (carpooling) but also L'Accorderie (timebank), Paris Solidaire (intergenerational co housing) and solidarity platforms created during the Covid time. The most used platforms were Air BnB and Blablacar, seniors being both users and providers but mostly users.

Seniors that started using the sharing economy did so after being influenced by family members (usually son or daughter) and those that don't use it yet consider that the services of the traditional economy are already very adapted to them. Here, the example given by one senior is the one of “Gites de France” a website that serves as a repertory with all the contacts of registered rental house owners allowing you to book directly with them traditional and charming houses and rooms for your holidays. All seniors present in the

focus group were open to the idea of the Sharing Economy and to using Sharing Economy platforms.

Seniors' opinions of sharing economy were quite positive ranging from: "well... it can't hurt" to "it is a great innovation" and "it is the future we should strive to".

2) How do you think Sharing Economy could improve your life?

As we stated already, the seniors that attended the focus have a positive image of the Sharing Economy. For some of them, the Sharing Economy can bring a complementary source of income. This was pointed out by some seniors that hosted students in their homes. Moreover, they appreciate the intergenerational communication and having a presence of a youngster: after their children left, they consider they had too much space. In the case of intergenerational co-housing, seniors appreciate the fact that two different kinds of demands are matched: those of seniors that have extra space in their house and need a complementary income or want company, and those of students that pay a lower price for their housing and are open to sharing with the seniors. It further allows seniors to age as long as possible at home, having company and feeling safe and not being obliged to go to a specialized institution (unless they really start losing their autonomy).

Sharing Economy platforms that offer a personalized accompaniment (such as Homiz) give senior a feeling of security and they are therefore more receptive to the idea of sharing a good in these conditions. Regulation and evaluation of users can also insure the quality of the exchange in the platform.

Seniors are interested and curious about the collaborative economy as the notion of sharing is very important to them. Many seniors pointed out that using the Sharing Economy is complementary to using the traditional economy and can palliate to some necessities that the traditional economy isn't able to. For example, a senior used the carpooling service Blablacar to go from Montpellier to Lyon because it was cheaper and the time was more convenient. Blablacar is particularly appreciated by seniors that don't have a car or don't drive anymore.

One senior living in Paris has been using Air BnB as a host for ten years now. Indeed, the city has a lot of demand for touristic rental. She had positive relation with the individuals she met and hosted:

“they were very nice, friendly, respectful, of good company and polite”.

Through new technologies and sharing economy seniors discover a new way of living, new habits and a new way of organizing their everyday activities. One senior summarizes the advantages of sharing economy as such:

“At first there was a concrete advantage, something I needed in my everyday life. After I enjoyed the fact of being together with other people, the intergenerational part, the exchange, the sharing part”.

3) What obstacles do you see for a widespread use of sharing economy (among seniors and among society in general).

One senior pointed out the issue of mentality and private property, for him, one of the strongest characteristics of our occidental democracies, which can limit the will of sharing some types of goods (ie: your house, your car). There are also some psychological blockages (ie: living with someone else, travelling with someone we don't know in the car) but those can be lifted over time: it is a question of social perception, of social habits, morals and societal functioning. If carpooling has completely entered into people's mentality and is an established social practice, it is not the case yet for intergenerational co housing. Another challenge is the minimum level required in terms of knowledge of digital tools in order to be able to use Sharing Economy platforms online. Seniors participating in the focus group admitted to be privileged as not being digitally excluded but they recognize this is not the case of all seniors and that digital exclusion is a serious issue for social participation. One other challenge pointed out is the one of security and feeling safe. Related to that, there is the question of human relations and the anxiety it can generate, especially for co-housing:

“What if it goes wrong? What if the relation doesn't go well?”

Participants to the focus group agree that one of the most important obstacles is therefore fear. Here, the platform has a role to play: the one of controlling the identity of people using it and mediating the relations between users.

Some obstacles are also practical: for co-housing, people have to accept to live under the same rules and agree on organizational issues (order, cleaning). For long carpooling journeys, people need to accept to stop whenever someone needs, to take smaller roads if the driver decides to, to deviate etc.

4) Do you think Sharing Economy could provide new solutions to recent crisis such as the COVID-19 pandemics or the financial/economic crisis?

At a first, Covid 19 was itself an obstacle for the use of sharing economy because of issues of security, impossibility of moving freely and using transportation and especially because of social distancing. Many Air BnB rentals were cancelled for example.

Some seniors believe that the Covid pandemic showed that we need Sharing Economy and Collaborative Economy instead of a purely vertical economy. One senior points out nevertheless that there are still some systemic resistance (legal, mentality) to this kind of economy.

Online initiatives of solidarity towards seniors and health carers marked the French society and were appreciated. During the focus group, participants wished to focus on these positive aspects. One senior is directly involved in the support platform “Paris en Compagnie” a free and voluntary service which replaced physical accompaniment by phone calls, bringing masks and bringing groceries to seniors. Here, we remind that Sharing Economy is not only made of monetized services and exchanges, it can also be non profit.

Covid had also important practical consequences limiting the possibilities for seniors to move around, see other people and even, for the less autonomous one, to shop for groceries. Seniors were considered as a population at risk and called to a strict lockdown presented as a necessity to protect their own lives. In this case, new technologies and shared platforms brought some very welcome solutions (ie: online shopping). As we stated

already, solidarity platforms were instituted to put into contact seniors that weren't autonomous and people that could help them. Telephone platforms and assistance were also put into place and seniors valued this particular type communication. Solidarity and mutual help platforms were especially important for those that lost some income during the Covid crisis and couldn't be directly helped by the French State.

The Covid 19 pandemic also accelerated the use of new technologies especially among the senior population. Confronted with technological change, some seniors were more and more curious and willing to learn how to use ICTs and new platforms.

Seniors appreciated the opportunity of being in contact with each other and using platforms in order to give and take courses: language courses, sport courses and physical activity coaching, yoga and meditation courses. Sharing Economy can therefore improve their health and social life and bring a very relevant answer to the challenge and necessity of social distancing.

"The Sharing Economy brings solutions to the Covid challenges if it stays remote, at a distance, on the screen and avoiding physical contact and any dangers arising from it".

It also gave some people the opportunity to continue their therapy (medical and psychological) and receive support through dialogue and care by professionals. This was especially important for the wellbeing of isolated individual.

"Internet was essential; it was great to have it during the Covid pandemic. There were many activities available, many platforms, videos.... We could spend the whole day there. This was important in order not to get depressed, not to feel isolated, and to fight loneliness. But it does not replace physical presence".

One senior noticed that the population didn't take up on the prevention application "Stop Covid" because of a lack of trust. Trust and the assurance that information is not used for surveillance are therefore essential. It is good to share things but how about sharing your data and especially health data?

5) Do you think Sharing Economy could potentially have positive social impact? How?

From an historical perspective, seniors gave an interesting example of host houses that were created for seasonal agricultural workers and now were transformed as an urban practice. Industrial societies brought individualism and demonstrated that competition between individuals is fierce. Now, there is a change with the Sharing Economy, seniors are waiting to see how far it will go and how far this new mentality will mark the society.

Sharing Economy is inserted in a series of societal evolution and change including the technological aspect and the availability of information: worldwide and rapid.

As we saw with the Covid pandemic, the Sharing Economy has a huge potential but this potential will be fully achieved once a change of mentality will be confirmed. First of all, the Sharing Economy can bring responses to the demographic challenge of a rapidly ageing population. This was proven by the use of these platforms as responses to the challenges faced by seniors in a situation of isolation during the pandemic.

It also has an importance in terms of participative and participatory financing (in France we have the platforms Hello Asso and Kiss Kiss Bank Bank).

One important aspect is the one of bartering (troc) : these non-monetized exchanges clearly state an ideological position. By bartering, you can also share your passions with others (ie: book exchange). Among others, seniors know and appreciate time banks for example. All these initiatives were facilitated and extended with new technologies (ie: Accorderie, Entre aide 12) and they are plebiscite by retired persons. Another example is the repairing cafés which have an ecological positioning as they prevent waste and overconsumption.

Seniors recognize the social changes brought by the sharing economy and also the changes that the Sharing Economy is experiencing itself. At first, it was born with solidarity initiatives, underlying social participation and spontaneous exchange between individuals. Although these elements are still present, now it is starting to have a whole legal framework and it is becoming less spontaneous. Also, Sharing Economy started monetizing and regulating actions and initiatives that were free and voluntary before.

This is the case with hitchhiking versus carpooling platform Blablacar for example. Furthermore, some seniors consider that platforms such as Air BnB and their economic model based on profitability hijacks the notion of sharing. Parisian seniors are particularly sensitive to the consequences of Air BnB : changes in neighbours' relations, touristic rental in buildings etc and the town hall of Paris is currently addressing this issue with increased regulation.

At the same time, all seniors recognize the practical aspects of such platform and how they simplify everyday life, answer to some specific necessities and give more comfort. It can even be used in cases of urgency and unrest. One senior gave the example on how during the Parisian transport strikes in December 2019, some workers used carpooling platforms to get transportation to their working place.

Sharing Economy is also considered as a concrete tool to fight against loneliness and social isolation, issues that worry seniors more specifically.

One important aspect that was further discussed is the tax system. Indeed, the Sharing Economy, when it is monetized, is not taxed as the traditional economy. This can bring competition problems (ie: issue of taxis and uber). One senior consider the system as complex and opaque. This puts into question our tax regimes and system as a whole but is already being addressed by the government

One senior believes in Sharing Economy as a new model of society but affirms that clear positions should be found regarding issues of volunteering, bartering, monetization and especially the tax systems and fair competition.

Finally, seniors believe that the Sharing Economy should not be limited to online platforms and having access to technology and the internet. It should insure face-to-face contact: the digital transition and accessibility aspects should be considered.

“Sharing economy sheds a light on evolutions of our society: rapid technological development, cooperation, taxation. These platforms allow doing extraordinary things but raise questions that either didn’t exist before or that are now considered in different terms. The impact it has is starting to show now. It is only the beginning. We will need to find the best and more adapted solutions to several important aspects that constitute our society and that are now in mutation. It won’t be simple”.

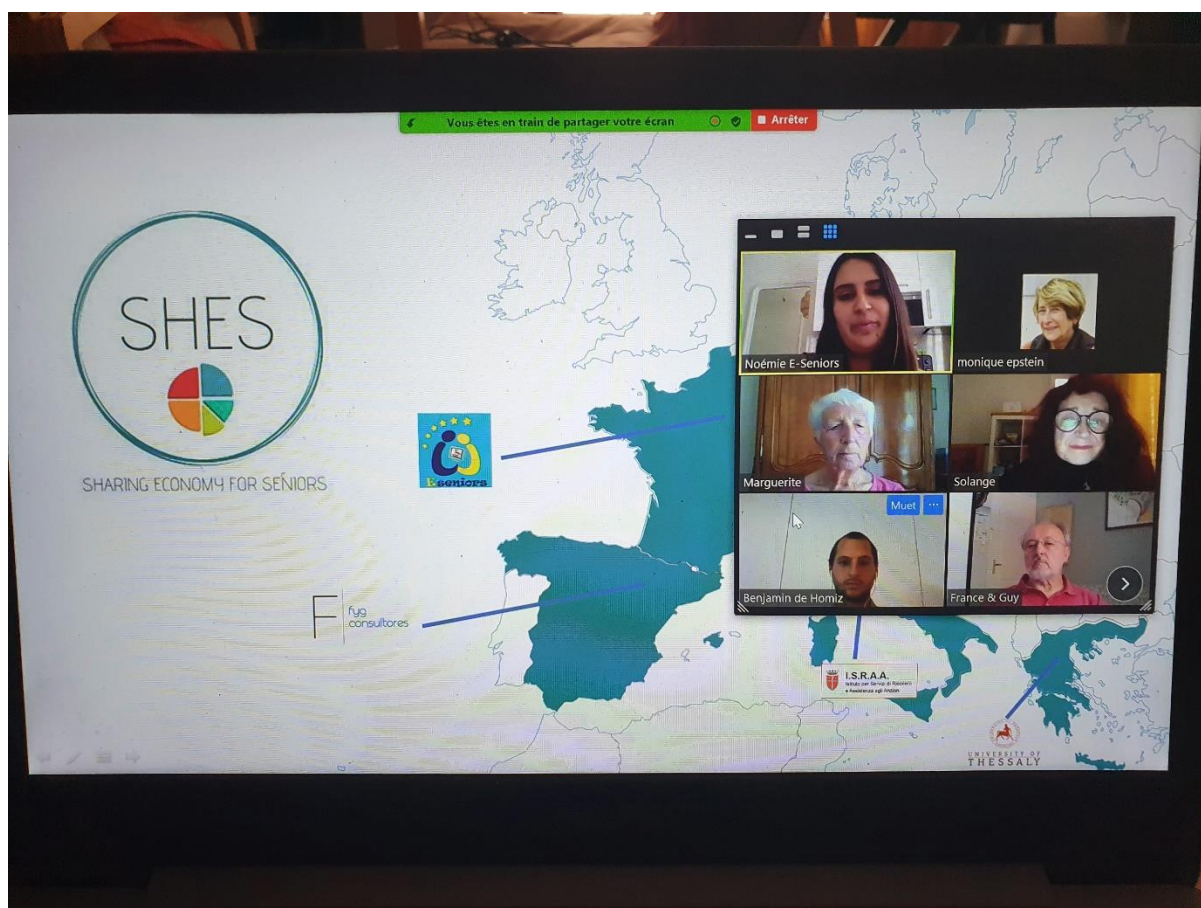
1.3. Conclusion

The seniors that participated in the focus group in France were already knowledgeable of new technologies and some of them of Sharing Economy platforms. Indeed, in France, and especially in big cities such as Paris, those platforms are numerous and well disseminated.

What was interesting is that many seniors put the discussion in an historical and societal perspective analyzing the evolutions we are living today and especially the rapid technological change. In general, seniors were very favourable to sharing platforms and especially the ones such as time banks that enhanced the sharing aspect over the monetization aspect.

The main advantages seen to Sharing Platforms are the exchange and (intergenerational) communication aspects as well as the possibility of finding practical solutions to everyday challenges. This was particularly proven during the Covid pandemic. From an ecological point of view, sharing instead of wasting and overconsumption are considered as an important element. As main obstacles fear, technological barriers, digital exclusion and individualistic mentality are underlined. Seniors recognize that we are at a point where we should guide sharing economy towards the direction we want to see it evolve: a tool enhancing social participation and solidarity. For this, legal issues, taxation issues and social mentality should be considered.

“The social impact of Sharing Economy can be very positive; it is also our responsibility to make it so. There are matters of concern but there are also reasons to rejoice and be optimistic. Many positive things are happening also regarding intergenerational relations. What we take out of it depends on individual goals and sensitivities. It is very interesting; we should be attentive to those changes. It is also our responsibility to guide them in the direction of the society we want”.



2. Greece

2.1. Introduction

University of Thessaly, organized a focus group in order to explore the perception for Sharing Economy. Based on the outbreak of COVID-19 the University of Thessaly, agreed to conduct the focus group online via Skype so as to safeguard safety procedures. The online focus group took place on Tuesday 28th of July from 12:00-13:00 CET and 8 seniors, 3 women and 5 men between 50-60 years old, managed to join the conversation. Also, 4 of the participants were couples and they were connected using the same device and Skype account.

The online focus group was hosted by UTH researchers Ms. Katerina Drachaliva and Ms. Eleni Vezali.

2.2. Feedback from the participants

Participants were introduced to the project aims and objectives and the notion of Sharing Economy has been explained. Ms. Drachaliva began by introducing the SHES project and outlining the purpose of the focus group. Moreover, the main findings of the IO1 introductory study and best practices were also presented and shared with seniors.

1) Do you know what Sharing Economy is and what is your opinion about it?

The majority of the participants were aware of the commonly used collaborative platforms such as: AirBnB, Taxi services etc. and they were surprised by the different sectors that sharing economy covers. So, they were really interested to be informed on the exact definition and content of the sharing economy.

Afterwards, Ms. Drachaliva pointed out to that sharing economy is not only about house and transportation sharing but it contains the exchange of knowledge, culture, health services and many more.

One of the participants indicated that the concept of sharing economy is insufficient in Greece compared with other European countries and this is one of the main reasons he participated in the online focus group. Long before the internet the notion of sharing was present and used by people but in different ways. For instance, people shared their cars and the travel costs in order to reach the same destination. Today, this is replaced by the sharing platforms.

The topic of the project was described as interesting and useful, especially for older people who are not very familiar with the digital world and the new technologies. One question that was raised is how we can further spread sharing economy platforms and all participants expressed their interest to be informed on the project's outcomes.

One participant also commented that collaborative platforms are an initiative that was initially developed in other EU countries and now they are becoming popular in Greece as well.

2) How do you think Sharing Economy could improve your life?

Two participants stated that they were not aware of the existence of such platforms and the variety of possibilities that are provided, especially to people aged 50+. People who are still in the workforce and have the skills to access and manage these platforms could improve the quantity of their life while save time and money.

People who have a strict daily program and time restrictions, the opportunities given through the internet and collaborative services fit perfectly to their needs. Collaborative platforms represent a very interesting topic and can really make people's daily lives easier.

Nowadays, people aged 50+ have some degree of familiarity and comfort with the internet and new technologies, especially those who are still working. The question is how this could become widely known. A lot of people could be advantaged by collaborative platforms in

their everyday life and help others to everyday activities like gardening, housing services etc. One example that was given by one of the participants was that people living in a small neighborhood or community could share the same persons for cleaning their apartments, for the maintenance services in local parks and gardens etc. It could also facilitate some services in their everyday life such as delivery from the supermarket.

All participants pointed out that hope that through this project, the sharing economy will become more popular.

3) What obstacles do you see in Sharing Economy becoming a widespread collaborative economic practice?

Participants stated that people who are comfortable with computers can easily adapt to the new technologies and use sharing platforms. But some people are far from the digital world either due to lack of the required skills or motivation to take advantage of the sharing economy. Seniors who are older than 70 years old can hardly be trained in new technologies since either they do not have internet access, or they do not know how to use it. So, someone from their close environment should consult and help them or even act instead of them.

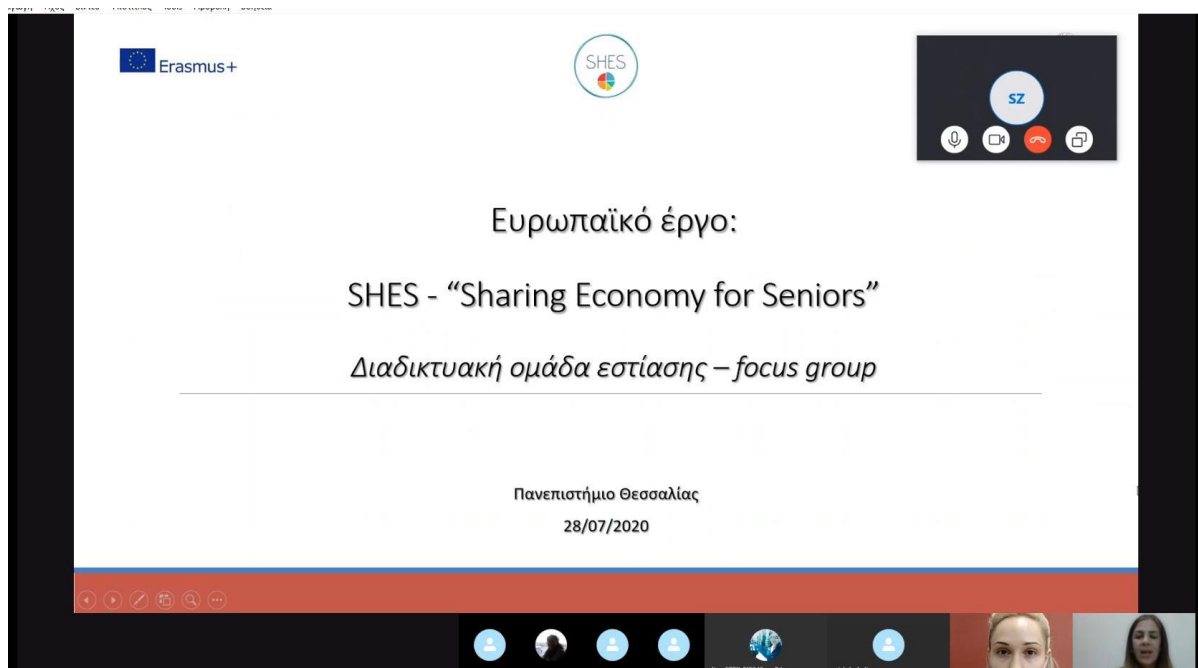
Another obstacle identified by the participants of the focus group is the matter of trust and fear when it comes to share your car and house or even shopping online. There are indeed many dangers and obstacles that seniors need to overcome.

One participant stated that:

“Exchanging houses with other people for holidays is a good solution. But there is a matter of trust since you know nothing about the people with whom you will share your personal belongings”.

Moreover, participants stated that they are afraid to use online services that include payments and personal data introduction and they would feel more comfortable if there were a guarantee for the online transactions.

One participant referred also to the importance of the culture among the European residents. It is easier for a Norwegian, a Belgian, a Swish to share their goods online as they are used to manage these platforms from an early age. The organization and network of collaborative platforms in northern European countries is well organized in relation to Greece. For a Greek, it is not something particularly feasible and familiar as he has not grown up in this way and philosophy. In the Mediterranean countries, people are popular for their hospitality and willingness to share their goods freely without charge.



4) Do you think Sharing Economy could provide new solutions to recent crisis such as the COVID-19 pandemics or the financial/economic crisis?

One participant stated that the concept of sharing goods and services have begun before the spread of the internet, especially among people living in the same community. Nowadays, due to the social distancing, the wider community is called to replace the face-to-face interactions through these platforms. It's something positive, but it certainly has its disadvantages.

Due to the pandemic, vulnerable groups of people should avoid crowded places and the online services and sharing economy definitely make their everyday life easier. For instance, many super markets use online orders.

Society adapts to the evolution of the sharing economy and there is a reduced price on many services due to high competitiveness e.g. hotels reduce their pricelist in order to compete the increasing use of AirBnB.

5) Do you think Sharing Economy could potentially have positive social impact? How?

Sharing economy could have a significant impact on society, if we overcome the issues of trust and fear. People may share with each other goods and services by the time there will be trust amongst community members. People may start face each other as equals and there is the possibility to build constructive relationships and social inclusion, in general.

Participants also agree that sharing economy could lead to money and time saving. Especially for people who are still working, the collaborative platforms give them the opportunity to facilitate many of their pending issues online without spending much time and effort. Also, participants raised the matter of the socialization, since they are able to interact and participate in activities with people they have never met before.

3. Italy

3.1. Introduction

The realisation of the focus group in Italy took place in Treviso on Monday 27th July 2020 between 10am and 11.30am. Due to the measures of containment of the COVID-19 pandemics and considering that ISRAA, the partner organisation based in Italy, is particularly exposed to risks as public care provider for older people, it was decided to host the activity en plein air in order to allow for sufficient social distancing. The focus group was therefore conducted in person collecting the names of the participants and their consent and understanding to the treatment of private data. 9 people participated in the activity, among them 5 men and 4 women, all aged 70 to 75 years old.

During the implementation of the focus group the main concepts of Sharing Economy had to be clarified. The discussion that was generated and developed by the participants presented recurring points and themes that somehow answered to more than one of the questions that were decided. Having selected a set of questions the results of the activity are now easily translated and comparable between the different partners, but at the same time the boundaries that were marked by these same questions did not allow for each focus group to develop into unpredictable interpretations and points of view.

3.2. Content

1) Do you know what Sharing Economy is and what is your opinion about it?

The vast majority of the participants in the focus group demanded for an explanation of what is intended by Sharing Economy and how it works. Once this explanation was provided, with a few practical examples to clarify the concept, it appeared that many had actually already heard about Sharing Economy platforms or experiences, mostly through their own grandchildren's recounts, and found the practice intriguing. Especially once provided with some practical examples, the participants were quick to demonstrate

enthusiasm and recognise that Sharing Economy can have useful application in real life even for older people and not merely for younger citizens.

Nevertheless, some participants voiced a marked scepticism toward the idea, blaming the amount of possible frauds that are easily conducting through the Internet and in real life too. They were particularly cautious about the idea of sharing personal properties with stranger or accepting services offered by strangers without a clear and authoritative body of control. Overall many of the participants resigned themselves to the fact that Sharing Economy is interesting but it is “not for them”, although a few voices rebutted this claim by recognising that it is more a matter of culture and mind-set, highlighting how their peers living in bigger cities (such as Milan in Italy) are much more familiar with such platforms. This would imply that if the environmental context in which the participants live (the province of Treviso) offered more possibilities they would take advantage of them too.

2) How do you think Sharing Economy could improve your life?

Generally, most respondents saw a possible economic advantage in the use of Sharing Economy services, particularly in its most renown forms such as car-sharing and holiday rental of private houses. They did, however, distinguished between instances of Sharing Economy that have a direct monetary gain and others which produce an intangible, or non-monetary, gain. One of the participants therefore pointed out that in such cases it is difficult, from an economic point of view, to evaluate and calculate the actual improvement that these practices could bring. Nevertheless, the group easily recognised that Sharing Economy could bring advantages in terms of transport and logistics (exchange of services), or even in terms of sociability, as the use of Sharing Economy, particularly when conducted through the Internet or digital apps, brings users to meet new people and exchange with them experiences, services and stories.

Most participants acknowledged that starting to use Sharing Economy services would provide them with the necessary self-confidence and trust that is needed to deal with strangers through apps or to share personal properties: in other words, they believe it is necessary to try these services a few time in order to feel safe and drop mistrust. They see

Sharing Economy as an opportunity, both at the individual and at the collective level, to explore new forms of sociability and move towards a society that is more equal, just and supportive.



3) What obstacles do you see for a widespread use of Sharing Economy (among seniors and among society in general)?

The main issue that all participants identified as the most problematic is the uncertainty and the lack of trust that they feel are embodied in Sharing Economy platforms. To them, online services based on the mutual exchange of services or payments do not offer sufficient guarantees and they do not feel comfortable with the idea of sharing personal items with strangers, particularly when they feel these properties have a particular sentimental value (as a home normally has).

The participants' analysis therefore developed this issue of trust into the need to have a figure that acts as a guarantor for the processes and the interactions that may occur through Sharing Economy platforms. In particular, the participants feel they would like to have more reassurances regarding personal safety, economic transparency and security for their personal finances and personal properties.

Another issue that was singled out as a main obstacle to a broader use of Sharing Economy by older citizens was that of “culture” in the sense of mental attitude, or prejudice, towards these platforms and practices. A few respondents highlighted the need for an informative campaign that could sensitise older people to the advantages of using Sharing Economy platforms and open them up to experience new things by challenging their personal predisposition to strangers and to new approaches of considering private property.

4) Do you think Sharing Economy could provide new solutions to recent crisis such as the COVID-19 pandemics or the financial/economic crisis?

As mentioned above, the participants accepted the general principle that Sharing Economy can produce many kind of advantages from the economic, social, cultural points of view and so on. They recognised also that the recent COVID-19 pandemics, even though it had disastrous consequences on the national health system and on many sector of the Italian economy, eventually forced everybody to look at things in unprecedented, different ways – including the familiar things that were always given for granted. The harsh and critical situation brought many to reconsider priorities and to value more solidarity and lifestyles. Sharing Economy is therefore perceived as a way to move towards a more sustainable society that will be better equipped for the demographic challenges that Italy and Europe, in particular, will be facing in the XXI century.

5) Do you think Sharing Economy could potentially have positive social impact? How?

To answer this question, the participants reiterated once again their understanding of the possible positive advantages that Sharing Economy could possibly bring in so many aspects but stated that, particularly once the practice is scaled up at community level, there is the need for some form of coordination, embodied by a figure that is either authoritative or institutional (or both) and providing clear and sufficient guarantees about the safety of using such services.

Having established this precondition, the participants believe that Sharing Economy can be a useful instrument to saturate and complete many aspects of life that are either left to the action of public authorities or to market forces.



4. Slovenia

4.1. Introduction

The focus groups meeting took place on 10 July 2020, in the Anton Trstenjak Institute's back yard – in the garden pavilion, respecting the physical distancing and other measures against spreading corona virus. It was moderated by AlenkaOgrin and supported by AjdaSvetelšek.

Seven participants took part at this meeting, see attendance list enclosed.

InitiallyAlenkaOgrin, the coordinator of SHES project, made a short presentation of the project, Sharing Economy in general and potential positive effects for seniors. The presentation was based on IO1 introductory study and its findings. Some examples of good practices described by project partners from other countries were also presented, in order to give the participants better idea and wider understanding of Sharing Economy.

After a short break we proceeded with focus group questions.

4.2. Content

1) Do you know what Sharing Economy is and what is your opinion about it?

The Slovenian participants in the focus group activity presented an overwhelmingly positive opinion about Sharing Economy, showcasing a marked enthusiasm towards its forms and the dimensions into which it can have an impact. On the one hand, the participants were able to see the economic advantages of using Sharing Economy platforms, particularly in connection to the possibility of earning an extra source of income or by saving more money, but also with respect to the lower financial pressure that using such services can have on individuals and the balance in income inequality that they can bring. On the other hand, the respondents were able to see that the advantages of Sharing Economy go beyond the mere economic aspects and, specifically, reach the social and relational dimension: Sharing

Economy can in fact be a vehicle to develop mutual solidarity among individuals, coexistence, cooperation and self-sufficiency. Ultimately and interestingly the Slovenian participants highlighted how the use of Sharing Economy platforms can be good for the environment by making the most out of the objects and properties that are shared among users.

2) How do you think Sharing Economy could improve your life?

To answer this question the participants initially focused once again on the economic aspects, pointing out that if one decides to share personal property with others, or use other people's property, this will have a positive impact on their allowances by either increasing their earnings or by saving them a higher cost in using the services. Similarly, Sharing Economy can indeed allow people to access certain possibilities that may otherwise be difficult to enjoy (such as renting a holiday-home, or travelling from point A to B). Nevertheless, many respondents also noted how, among the advantages that Sharing Economy can bring, there is the possibility of meeting new people, thus enabling human interactions and socialisation. The participants who had not experienced Sharing Economy services yet tried thinking of some realistic case scenarios in which they would share seeds and vegetables for their gardens and fields, or exchange books with strangers. They recognised that Sharing Economy might not always provide the most comfortable way to enjoy a service (since you often have to share it with others) but this is a price they are willing to pay in order to achieve the economic, social and relational advantages that were aforementioned.

Interestingly, the Slovenian participants stressed again the importance that Sharing Economy could have for the environment, for their personal mobility and their own social inclusion.

3) What obstacles do you see for a widespread use of Sharing Economy (among seniors and among society in general)?

When asked about what could be the main obstacles interposing in the way of success for Sharing Economy platforms, the participants identified a series of issues that were generally felt as having an impact.

The first obstacle that was mentioned was the little ICT knowledge that older citizens possess compared to younger Slovenians, and since most Sharing Economy platform exclusively present an online interface this can actually be an issue. One respondent though believed that there probably are some concerns related to legislation and the payment of taxes for the economic transactions that happen through the sharing of services and properties. Others pointed out that there is not enough information and promotion with respect to the concepts, principles and practices of Sharing Economy.

Most participants identified the lack of trust as one of the main problems that occur in such dynamics: trust in the security and reliability of the Sharing Economy platforms and trust on the people who provide the services/properties. The presence of responsible and honest users is seen as a prerequisite for the functional exercise of sharing services and properties but the lack of trust into strangers, in situations where there is need for negotiation, compromise and common solutions – activities that sometimes take a lot of effort – is considered a real problem.

One other issue that is broadly seen as having a negative impact on Sharing Economy practice is the cultural approach to private property and consumerism. According to most of the participants, the overall mentality is oriented towards self-sufficiency and pushes to the possession of material objects, instead of sharing them, causing and sustaining the wave of consumerism that is at the basis of the capitalist economic system.

Another interesting view, brought by one of the participants in the focus group and related to this economic view of the obstacles, states that one of the problems of Sharing Economy is that it does not generate enough financial benefits for its users and providers: it does so, but not enough, and therefore people do not feel that much attracted to it.

4) Do you think Sharing Economy could provide new solutions to recent crisis such as the COVID-19 pandemics or the financial/economic crisis?

The main feeling about the influence that Sharing Economy can have in providing solutions to crisis is a little tepid: the participants did not believe that it alone can have a big impact

but it certainly can be a factor that makes life easier for people. Indeed, while on the one hand Sharing Economy practices can contribute to the elimination of intolerance, to enhance accessibility and to facilitate cash-flow, on the other they can provide additional sources of income to users and to “sharers” in general, thus making their lives better and cheaper and hopefully nurturing more empathy and diminishing the feeling of loneliness.

Nevertheless, all participants agreed that it is not realistic to believe that a phenomenon such as the COVID-19 pandemics could be tamed by Sharing Economy, especially considering that a very large number of users would need to adopt these new practices in order to have a real impact on the national or international level. They were quite more possibilists regarding its impact on the attempt to solve a financial or economic crisis within the space of single, individual lives.

5) Do you think Sharing Economy could potentially have positive social impact? How?

The issue posed by this question was generally already answered by the participants along the course of the focus group but they reinforced their opinions regarding the positive social impact that Sharing Economy can have. Overall they recognised that these services and practice can be useful to meet new people, boost sociability, cooperation, solidarity and help making new friends, therefore reducing the feeling of loneliness and social exclusion and enhancing interpersonal and social relations. On the side, one of the participants saw the possible economic advantages that Sharing Economy could bring as having positive consequences on the social sphere, with people potentially better-off economically and therefore able to access a certain amount of goods and services that would otherwise be prevented from them.

5. General Conclusion

The results of the focus groups are quite uniform across the four countries and many common elements emerge. We will therefore start by underlying the differences:

- In Italy, participants seem more sceptic towards Sharing Economy than in the other countries
- In Italy and Greece participants underline that the mental blockages people develop towards Sharing Economy might be cultural.
- The use of digital tools was also more limited in these two countries.
- In Slovenia and France participants were already quite experienced with Sharing Economy: they knew it and had an overall enthusiastic attitude towards it.
- In these two countries, participants also underlined the ecological potential of Sharing Economy platforms: by sharing goods, people can limit their consumption, prevent waste and contribute to a “greener” economy.

Regarding the potential and obstacles of Sharing economy, and the consequences of COVID for its use, perceptions tend to converge amongst the four countries.

The Sharing Economy has first of all an economic advantage offering an extra source of revenue which is considerably important in times of crisis. It can also compensate for the absence of goods and services resulting from a lack of offer in the market or by the national state. In all countries, the advantages related to the development of social contacts, social integration and solidarity were underlined. Sharing Economy becomes a tool for a new way of living which is more collaborative and caring. It also brings practical solutions to common needs such as transport and housing.

Participants in the focus groups in the four countries tend to agree that we should value platforms that promote a fairer, more trustworthy and more supportive society. Not only there are social advantages but there are also individual advantages in using Sharing Platforms which allow enhancing communication between individuals, promoting exchange and even developing new skills.

The main obstacles in the usage of Sharing Economy by seniors lay in the digital exclusion of certain seniors and in the lack of digital skills.

Also, some seniors consider that some platforms are not transparent enough: their practical and legal functioning are still unclear which provokes a lack of trust, a feeling of being unsafe and even fear. Here, it is essential to ensure that platforms have adequate mediation.

Another prominent obstacle is mentality: either for cultural reasons or wide societal reasons, some individuals tend to reject the concept of sharing personal property.

It is therefore essential to have awareness actions explaining the functioning and benefits of Sharing Economy for seniors in order to overcome fear and scepticism and in order to answer directly to those who say: “it is not for me”. These awareness actions can also be complemented by personalized accompaniment in the use of platforms.

All in all, even if Sharing Economy won't solve all their problems (like stated during the Slovenian focus group) seniors see their potential: Sharing Platforms are a result of the digitalisation of society and can answer directly to challenges brought by an ageing population. With the COVID pandemic, seniors started thinking about life priorities and valuing social cooperation. In practice, these platforms brought concrete solutions (ie: grocery shopping) and allowed to spread solidarity actions and overcome social isolation.

Here are the main aspects the “Silver Sharing Economy Guide” (IO3) could focus on:

- Overcoming digital exclusion, providing digital skills and giving appropriate support in the use of Sharing Economy Platforms
- Clarify the existence and availability of Sharing Economy Platforms which might vary according to the country or even living area (rural or urban)
- Lift up mental barriers to the use of Sharing Economy either for societal and cultural reasons (refusal to share private property) or for individual reasons (fear, lack of trust, insecurities)
- Value Sharing Economy Platforms that promote solidarity, exchange and environmentally friendly actions



- Raise awareness on the societal and personal benefits of Sharing Economy
- Underline the practical solutions offered by the Sharing Economy regarding transport, housing, social activities and exchange of goods, services and skills.

