SHES

SHARING ECONOMY FOR SENIORS

SHARING ECONOMY FOR SENIORS - THE GUIDE

WITH COMPILATION OF PARTNER COUNTRIES' NATIONAL CONTENTS

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PROJECT NUMBER: 2019-1-FR01-KA204-062096

Content

1. Introduction to SHES and to this guide

The SHES project, financed by the European Commission in the framework of the Erasmus+ program, aims at helping seniors to get a better understanding of the sharing economy and to improve their ICT skills in order to stay active and included in society.

The goal of this guide, which is the third output of the project, is to provide seniors, trainers and family members relevant content on what sharing economy is and how it is used in their countries as well as give them instructions and advice on how to use it. We took a wider consideration of elements that can influence the use of the sharing economy such as data protection, security on the internet and netiquette.

We will first present the sharing economy with concrete examples of best practices in each country, explaining the benefits and challenges for seniors. We also bring you some social and legal background as well as an analysis on how Covid19 affected sharing economy platforms in our countries.

We will then offer you information on how to use smartphones and applications, which are essential to get in touch with other people and to get access to sharing economy platforms. After a quick explanation of security on the internet & netiquette, we will give you specific guidance on how to access and use sharing economy platforms.

The SHES consortium team wishes you a fruitful exploration of the Sharing Economy world!

2. What is sharing economy?

In the SHES introductory study project partners presented the state of the art of collaborative economy in Europe and specifically in partner countries: France, Italy, Spain Greece and Slovenia. They researched the economic and social situation of seniors, their level of digital skills, which is essential to use the collaborative platforms, level of development of collaborative economy in their respective countries and perceived benefits and challenges of sharing economy by seniors in these countries. The first part of our guide presents you in a succinct way the results of our researches.

The sharing or collaborative economy is a business model based on the sharing of underused goods or services, free of charge or for an agreed compensation. It comprises all the activities that suppose a sharing of goods or services between individuals with the main objective to achieve the most efficient use of the available resources.

This model involves the temporary consumption or use of goods that are usually unutilized or have not been monetized yet and differs from the traditional model based on hyper-consumption and permanent acquisition and ownership of goods.

Sharing rather than owning helps people to save money, increase social capital, improve community, meet new people, build trust and lower carbon footprints. It is a sustainable alternative to the traditional market model.

It is facilitated by digital platforms, as a link between suppliers and consumers, thus eliminating the role of intermediaries and consequently enabling savings. Collaborative consumption includes both tangible and intangible assets from almost all areas such as transport, accommodation, working infrastructures, leisure, clothing, etc.

The 2008 economic crisis and the growth of digital technologies led to the development of sharing economy initiatives; individuals were looking for additional savings and income and therefore offered their goods or services on sharing economy platform

o   The European Commission's definition of sharing economy

As the collaborative or sharing economy is rapidly developing in Europe, the European Commission has been working on the understanding of this phenomenon and better regulation of its features. The Commission defines collaborative or sharing economy as business models meeting the following criteria:[1]

• Business transactions take place between three parties – the service provider, the online platform and the customer;

• Service providers offer access to their goods, services or resources on a temporary basis;

• The goods, services or resources offered by the service provider are otherwise unused;

• The goods, services and resources are offered with or without compensation (i.e. for profit or nonprofit/sharing).

o   Why sharing economy for seniors?

Population ageing is a long-term trend, which in Europe began several decades ago. This trend can be observed in the transformations of the age structure of the population and is reflected in an increasing share of older persons coupled with a declining share of working-age persons in the total population. The population of the EU-27 on 1 January 2019 was estimated at 446.8 million and older persons (aged 65 or over) had a 20.3 % share.

This trend already has a strong effect on expenditures on pensions, health and long-term care and other costs related to ageing. In many EU countries, pension reforms have been carried out in the last decades, reducing benefits and pensions and raising the retirement age. The challenge for older people, once retired, is how to carry on with a similar lifestyle with a lower income, to stay in the loop, active, included, independent and mobile and at the same time contribute to the wellbeing of other people, to society and environment. We believe that sharing economy and sharing philosophy, supported by advanced use of ICT, could be an answer.

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[1]A European Agenda for the Collaborative Economy, European Commission, 2016

The basic conditions for the use of the sharing economy are to have a necessity for a product or service, advanced ICT skills and access to the digital platforms.

o   As a senior, how would you benefit from the sharing economy?

Sharing economy platforms enable communication among people and interaction with the environment, exchanging knowledge and experiences, exercising learning capabilities, civic and public participation and involvement in new forms of leisure and entertainment.

Sharing economy brings benefits to all generations. Focusing on the seniors, it could improve or make many daily routines and tasks easier. For example: carpooling where the application connects drivers and passengers with the same destination in order to share a car. This can be very useful for seniors who need a ride because public transport is not provided or connections are poor; on the other hand, this can be an opportunity for them to meet new people and broaden their social network.

An obvious benefit of the sharing economy is financial, as goods and services provided by sharing economy platforms are usually cheaper and more accessible than traditional ones.

Seniors are empowered by the feeling of belonging to a community: the sharing economy is driven by its community and based on trust and collaboration between its users and providers. The whole society, including seniors can benefit from the use of platforms. The challenge is to promote their advantages to seniors and encourage them to use them.

o   As a senior, what obstacles may you face when using the sharing economy?

Although it is narrowing, the digital gap between the young and old generation is still a challenge. The refusal or reluctance to use digital tools and technological anxiety (fear, incomprehension, and uncertainty) are recognized as main barriers. Accessibility of digital tools and collaborative economy platforms is essential as well as overcoming potential physical impairments (sight, hearing, mobility).

Other challenges are also attitudes and habits based on existing market models and consumers' society: owning rather than sharing, individual rather than community etc. Other

challenges seniors find are those referred to their physical condition (commonly hearing, visibility or motor skills problems), the lack of formation about it or the belief that it is too complex, the reduced economic capacity and the so-called 'technological anxiety'. However, the anxiety and fear of ICT is a common reaction also in other age periods[2].

Although most online platforms inform their users about their rules of operation misunderstandings can happen. In such cases the intermediary is needed to solve the problem and some platforms do not offer this kind of customer support. Therefore, the lack of trust can also be an important barrier. There are also different regulations and conditions imposed in each country.

o   What do seniors think about the sharing economy?

Results from the SHES survey

To test the users' requirements and seniors' attitude towards sharing economy practices, SHES partners carried out an online survey, which was followed by a focus group in each partner country. The results of both activities provided us with a qualitative understanding of seniors' needs and perception of the sharing economy.

The purpose of the first part of the survey was to provide demographic data about the respondents: 130 people participated in the SHES survey: 45 men and 85 women from Italy, Spain, France, Slovenia and Greece, aged from 55 to 80+.

In the second part, the Osgood Semantic Differential methodologic tool was used to detect each respondent's perception. The analysis of survey's results showed a positive view and comprehension of the sharing economy as a useful tool that can have a strong impact on their lives and on society in general.

The seniors stated that the main obstacles in the usage of sharing economy are the digital exclusion of many seniors due to the lack of digital skills and not having access to Internet.

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Results from the SHES focus group

The objective of using the focus group method was to explore the perception and opinion of seniors regarding the use of collaborative platforms as well as to identify the digital skills required to be able to use the sharing platforms properly.

Focus groups with eight seniors were organized in France, Greece, Italy and Slovenia following a common methodology.

The focus group was carried out in July 2020, after the first wave of the Covid-19 pandemic, when social distancing, especially for seniors was still required. The results of the focus groups are quite similar across the four countries.

The sharing economy can bring economic advantages by offering a possibility of an extra income which is important in the times of crisis. It can also be an alternative in case of lack of goods and services on the market. In all countries, the advantages related to the development of social contacts, social integration and solidarity were underlined. Sharing economy can also be a tool for a more collaborative and caring way of living, bringing practical solutions to common needs such as transport and housing. Although it will definitely not solve all seniors' problems, the participants of focus groups recognized its potential. With the COVID pandemic, seniors started re-considering their life priorities and valuing interpersonal relations and social cooperation.

3. Examples of good practices of sharing economy

The SHES partner consortium presented and analysed the sharing economy platforms available in their respective countries, which seem the most useful to the project's target population - senior citizens. For further information, you can consult our first output best practice study.

o   Transport and mobility

Public transport is a traditional and most used form of shared transport, as passengers share the same means of transport (bus, train). However, in recent years the development of ICT and the sharing economy has enabled new forms.

Carpooling (also ride-sharing) is sharing of car journeys; the driver shares the space in the car with other passengers and consequently also the cost of a trip he/she would do anyway. With more people sharing one car and travel costs (fuel, tolls), carpooling not only reduces the cost of transport for each passenger, but also carbon footprint, congestion on the roads and the need of parking spaces. Carpooling platforms provide a connection between the driver, usually the owner of the car and passenger(s) with the same destination, allowing transport at an affordable price. For seniors carpooling is also beneficial for meeting people who would probably never have met otherwise, thus creating social ties and allowing them to travel at low cost, also to destinations with poor on no connections with public transport. Most of carpooling platforms require a small fee for offering this service (e.g. BlaBlaBla car) and some of them provide this service for free (e.g. prevoz.org in Slovenia). BlaBlaCar is the most used carpooling platform in Europe. It was created in France, but has expanded to many other countries. In 2019 there were over 80 million of its users.

Car-sharing is a model of car rental where people rent cars for short periods of time (minutes, hours) and only pay for their usage, based on how long the car is used and the distance travelled. Therefore, for people living in urban areas where this service is provided, owning a car is not necessary any more, as one can rent it only when needed.

The renting organization is usually a commercial business. Its service includes costs of car ownership, registration, insurance, fuel, maintenance, vignette, loss of value, customer support and parking at designated locations, mostly in urban areas, where cars can be picked up and returned 24 hours a day, 7 days a week.

The whole process of renting a car is done online using an application; first one has to register, pay a fee and to attend a short presentation on how to use this service. Registered users can then book a car on the desired location when they need it, unlock its doors using the application etc. To use this service, a smartphone and advanced ICT knowledge is required.

ComParko is a web platform that offers a connection between owners of unused parking spaces and drivers who need them. Through the platform, it is possible to search, rent or share a parking space for months, weeks, days or even hours. The platform started in Spain and expanded to other EU countries. https://www.comparko.com/

Getaround could also be a very useful platform for seniors; car owner can rent his/her car to others for a time when it is not needed. Seniors in particular do not use their cars as much as before but many of them prefer to keep it. This initiative is available in many Western European countries. https://www.getaround.com/

o   Shared housing and accommodation

Community housing or cohousing is an alternative to traditional forms of housing for seniors; the platform offers the possibility of establishing contacts between people interested in cohousing, thus avoiding loneliness and promoting inclusion and social contacts. In Spain several initiatives are organized as housing cooperatives for seniors.

Un toit 2 Générations is a French platform for intergenerational cohousing. It enables the connection of seniors - accommodation providers - and young people, most often students needing a room or temporary accommodation. They both can benefit from each other's company, can learn, support, offer new skills etc. Similar recently established platform is Homiz. The objective of such platforms is to promote intergenerational coexistence by offering a solution for the growing social isolation of the older population and on the other hand for young people in need of affordable accommodation. https://www.untoit2generations.fr/

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Short term accommodation, mostly for tourist travels and holidays:

The platforms - best known and used is **Airbnb** - allow property owners to rent out rooms, flats or houses that are otherwise unused for a short period of time, usually for tourists. By offering their accommodation the owners (many of them are seniors) can earn some extra money and improve their financial situation and also meet other people.

Freebirdclub platform; its target group are people aged over 60; owners rent out their unused rooms, apartments or cottages exclusively to seniors for holidays, travels etc. https://www.thefreebirdclub.com/

Homeforexchange provides an economical and comfortable holiday accommodation. Through this and other similar platforms offering temporary home exchange, the users upload their homes' presentation and their preferred travel destinations and get in contact with others in order to exchange their homes or holiday apartments for a limited time. The exchange may be simultaneous or at different times. An annual membership is required. Nevertheless, mutual trust and confidence is required to let strangers use one's home and treat it as his/her own. This platform is very popular among seniors allowing them to travel and visit other countries. https://www.homeexchange.com/

Affitto Giardino works as other platforms for sharing private properties with temporary users for compensation. It focuses exclusively on large gardens and other outdoor areas suitable for hosting events, celebrations, weddings and other gatherings. The owners of such facilities rent them out to earn some extra money, also to maintain these areas. https://affittogiardino.it/

o   Exchanging and sharing objects

The **Wallapop** platform allows buying and selling used, second hand objects, clothes, collection items, toys etc. In Spain it has 20 million users (almost half the population) and 70,000 daily transactions. It allows the re-use of objects that are no longer needed and connects people with similar needs and hobbies. https://www.wallapop.com

In Slovenia "**Library of things**" was established, where one can borrow tools, gadgets, toys, sport and camping equipment etc. - things that are usually needed only for a short period and therefore people do not have to buy and own them. https://www.libraryofthings.co.uk/

o   Services to support older people

Ugo is an Italian platform that allows seniors and their families to find informal caregivers in their local community, to offer them company and assistance in daily tasks: accompanying them to the store or to the doctor, keeping company, doing the housework, gardening, etc. On the other hand, healthy and active seniors can offer their time and services to other seniors through this platform, thus remaining active and included in the society. The caregivers are checked and approved beforehand by the experts from the Ugo team. https://hellougo.com/

Village Care acts as a platform where demand - needs of seniors and their families and supply - service providers - meet. Users can browse the offer of nursing homes, day care, health and Alzheimer's centres, professional or informal caregivers and alternative housing options for seniors. The platform provides a comprehensive insight and information on the care, health support and accommodation options available in their local community. https://www.villagecare.org/

o   Other areas

L'Accorderie is a time bank that is widespread in France, which allows people of all ages to pass on skills, knowledge and hobbies to others. The exchange currency is the time, based on the credit principle. The main result is interpersonal solidarity, as it promotes social engagement as well as strong intergenerational and community cooperation. https://www.accorderie.fr/

Zelemenjava: seeds,   plants   or   harvest   swap   or   **"crop2swap"** (zelenjava = vegetables, menjava = exchange)

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This is a Slovenian civil initiative for exchanging surplus seeds, seedlings and crops from home gardens; it enables the participants to eat good food, save money, reduce food waste and meet other community members. Crop swap events are organized in many towns all over the country on a voluntary basis. Participants are people from all generations, all walks of life, who grow vegetables for their own use, thus promoting self-sufficiency and solidarity among members of the local community. Their rule is that money is not used for exchange. http://www.zelemenjava.si/

4. Sharing economy: what you should know about it in your country

o   France

According to the French Ministry of Economics, in 2016, France was one of the global leaders of the sharing economy.[3] The French are the Europeans who use sharing economy the most. Indeed, 36% of them reported having used a collaborative platform, a percentage higher than the European average (17%).[4] That high rate can be explained by the fact that by the abundant offer of sharing economy in France, 70% of collaborative offers in the French territory are developed by French stakeholders. [5]

Among the many sharing economy platforms, we can name a few French initiatives such as:

- BlaBlaCar, a carpool platform that allows passengers to find cheap rides to their destination and drivers to balance the cost of trip.
- Le Bon Coin, known as "the french E-Bay", where you can find basically anything you need (cars, furnitures, phones, books, clothes, etc). In 2016, the value of transaction in Le Bon Coin was on 21 billion euros and it counted with 18 million users. [6]

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[3]https://www.entreprises.gouv.fr/files/files/directions_services/etudes-et-statistiques/prospective/Numerique/2015-07-Consommation-collaborative-Rapport-final.pdf

[4] https://www.economie.gouv.fr/dgccrf/Publications/Vie-pratique/Fiches-pratiques/economie-collaborative#:~:text=L'%C3%A9conomie%20collaborative%2C%20%C3%A9galement%20appel%C3%A9e,et%20de%20services%20entre%20particuliers.

[5] https://www.entreprises.gouv.fr/files/files/directions_services/etudes-et-statistiques/prospective/Numerique/2015-07-Consommation-collaborative-Rapport-final.pdf

[6] http://www.senat.fr/rap/r16-481/r16-481-syn-en.pdf

- **KissKissBankBank**, a crowdfunding platform that allows individuals to collect money and finance their projects.

However, the growth of sharing economy in France has led to legal questions. Indeed, the development of this new business model may distort competition and present risks for consumer protection. Therefore, the French government created a legal framework for sharing economy with the Terasse report (2016)[7]. This report aims to:

- Increase consumer trust in sharing economy
- Improve the social security for sharing economy employees
- Know how these platforms could contribute to public spending
- Know how to manage a sustainable development of these platforms

From a legal point of view[8], the sharing economy falls in the scope of many laws voted between 2015 and 2017 regulating collaborative platforms and the digital economy following principles of fair, clear and transparent information. More recent laws passed in 2017 even impose the obligation for platforms to provide information on tax and social contributions of users.

A clearer overview of the taxation and legal obligations of sharing economy in France can be given by this infographic[9] by the French Senate (March 2017). Low stake, occasional earnings via online platforms (until 3 000 euros a year) are exempt. There are nevertheless regressive tax advantages for selling handmade items, services such as DIY, gardening, transporting passengers and car rental or home schooling, yoga classes, graphic design and translation.

Moreover, since the 1st January 2017, affiliation to Social Security is mandatory for those that earn more than 7 846 euros per year for rental cars and more than 23 000 for rental of

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[7]   https://www.gouvernement.fr/partage/6421-rapport-de-pascal-terrasse-sur-le-developpement-de-l-economie-collaborative

[8] https://www.economie.gouv.fr/dgccrf/Publications/Vie-pratique/Fiches-pratiques/economie-collaborative for a list of laws, relate to the part "text of reference".

[9] http://www.senat.fr/rap/r16-481/r16-481-syn-en.pdf

furnished property. To simplify paperwork for users, secure tax revenue for the state and guarantee fair competition for professionals, sharing platforms offer the option to automatically report users' gross amount earning to the tax authorities. Automatic income report entered into force in 2018 for Social Security authorities and in 2019 for Income Tax authorities.

o   Spain

In Spain, there is still a large percentage of seniors who are not comfortable with the use of new information technologies or even feel unable to use them. Although there has been a vast increase in the use of technologies of information and communication (TIC) by older people (EUROSTAT, 2016), the adult population uses them less than the younger. As age increases, the use of digital platforms decreases, mainly due to the generational and educational gap.

However, the overall population's use of digital platforms in Spain is greater than the average in the EU, the peer-to-peer platforms having special impact, mainly the ones dedicated to leisure. In Spain, P2P platforms offer almost 50% of the accommodation available in the most important tourist centres.[10] Comparisons between the last years (INE, 2019), show that from 2018 the use of the Internet by people between 65-74 years old has increased sharply[11]. Regardless of this fact, Spain still has to deal with a great challenge to achieve the disappearance of the digital divide among different generations. The collaborative economy generated between 1 and 1.4% of GDP in 2017, but it is expected to continue growing[12]. The important weight in the Spanish GDP shows the need to overcome the generational barrier. To do so, the state is investing in digital plans and education to bring seniors closer to new technologies.

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[10]Iberley, 2019. 'Collaborative economics, apps and labour relations'
https://www.iberley.es/temas/economia-colaborativa-apps-relacion-laboral-64312
[11] Statistic Spanish National Institute (INE), 2018. 'Survey about Equipment and Use of TIC in Spain'
[12] La Vanguardia, 2019. 'The collaborative economy will generate 300 billion euros by 2025'
https://www.lavanguardia.com/economia/20190531/462501774729/economia-colaborativa-generara-300000-millones-euros-2025-brl.html

In Spain the main objective is to promote the diverse opportunities and benefits that ICT and sharing economy entail. Some of the opportunities are to be able to be connected with people thousands of kilometres away or the acquisition of different goods and services for a reduced price or personalized transport offers. The state is promoting learning courses for this target to foster the learning about the topic and diminish the feeling of the seniors of facing a complex subject.

As a brief mention, it should be highlighted that there does not exist a specific legal framework developed for the sharing economy, independently of its wide use. The law applying to the sharing economy platforms is the one for information society services and electronic commerce, in particular Law 34/2002, of 11 July, on information society services and electronic commerce[13]. This legal gap entailed problems and disrupted the traditional economy. The sharing economy companies have been accused of introducing unfair competition and promoting tax and labour fraud[14]. For example, in 2018 there was a case against AirBnB, mainly in the Spanish' biggest cities (Barcelona, Madrid, Valencia, etc.). The neighbourhoods argued problems with long-term rentals due the large number of AirBnB rentals for a shorter period[15]. In 2018, the taxi public service sued AirbnB and Cabify for disloyal competence too. The main argument was the lack of payment of taxes by the newcomers, while the taxis' taxes (licenses, regular payments, etc.) are very high[16].

However, there have been other initiatives widely beneficial to society. Some of the Spanish initiatives in the sharing economy platforms are the following:

❖ ComParko. A web platform that offers an intermediary service between owners/owners of parking spaces and drivers who want or need to use them.

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[13]Law 34/2002, of 11 July, on information society services and electronic commerce. http://biblioteca.uoc.edu/en/resources/resource/law-342002-11-july-information-society-services-and-e-commerce

[14]Javier Jiménez, 2017. 'Economía colaborativa. ¿Dónde está el problema?' Lanzadera. https://lanzadera.es/economia-colaborativa-donde-esta-problema/

[15] Clara Blanchar, 2018. 'Los anfitriones llevan Airbnb a los tribunales'. El País https://elpais.com/ccaa/2018/10/17/catalunya/1539781122_012885.html

[16]Melchor Sáiz-Pardo, 2019. 'Los taxistas presentan una demanda multimillonaria contra Uber y Cabify'. las Provincias. https://www.lasprovincias.es/economia/empresas/nueva-propuesta-taxi-20190201100324-ntrc.html

❖ Glovo, An online application for purchase, collection and shipment of orders in less than one hour through known independent deliverers.

❖ ValenBisi. A bike-sharing platform that offers the citizens and visitors a total of 2.750 bicycles distributed in 275 stations, in close proximity to each other in different parts of the city.

❖ Wallapop. One of the most used applications in Spain. It allows people to buy and sell second-hand objects, clothes, etc.

In conclusion, it is very important to be able to deal with the current demographic situation thus Spain and most of the European countries are characterized by an ageing population structure that continues increasing progressively. Seniors are progressively embracing the new technologies and are being encouraged by the authorities to do so. There are a lot of programmes, projects and different initiatives directed to increase the knowledge on TIC, and a lot of them are free-of charge and easy to join. By joining these activities, seniors can realize the advantages and facilities that the collaborative economy can bring to them and all the society. In this way, we will collaborate in the development of a more homogeneous EU.

o   Greece

Technology development along with the rise of social media and the increasing access of Greek people to the internet played an important role in the development of the sharing economy platforms in Greece in recent years.[17] . According to results In 2018, 22% of Greek people stated that they have made use of collaborative platform services. This percentage appears significantly increased in relation to the corresponding figure for Greece 2016 (9%), while being very close to average EU-28 condition for 2018 (23%).

It is thought that the rising development and use of sharing economy and collaborative platforms in Greece is followed by the evolution of technology and high-speed networks, the rise of social media and the growing access of Greeks to the internet.

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[17] The 2018 survey was conducted by telephone in a representative sample of 26,544 people in the 28 EU Member States, including 1,000 people in Greece in the time period 23-30/ 4/2018. The 2016 survey was conducted on a sample of 14,050 and 500 individuals, respectively, in the time period 15-16/3/2016.

It would be useful to refer to the results of a survey that was conducted in the 28 EU Member States in 2018 by telephone interviews on a representative sample of 26.544 people, with 1.000 of them living in Greece. The same survey had been conducted in 2016 in a representative sample of 14.050 people, with the 500 of them living in Greece. According to the results, Greeks users of sharing economy and collaborative platforms were mostly people between the ages of 25-39 years old in 2016, but this shifted in 2018 with teenagers becoming the most constant users. Seniors' percentage was quite low, both in 2016 and 2018, in relation to the relevant EU indicator. Higher education students are the most dynamic group both in Greece and in the average EU indicator. Workers in Greece did not use the sharing economy platforms at all until 2016, but their induction had been strong in 2018, where their percentage is equal to the average EU indicator.

The Greek users of sharing economy platforms acknowledge as most important benefits, in hierarchical order, the convenient access, the lower cost or additional services, the rating-review function, the variety of choices, the choice of exchange for payment and the interaction.

The most significant differences that are observed between Greece and the EU-28, are the superiority of women over men in total use and the rapid increase of the use rate in Greece in the age group 15-24 years old between 2016 and 2018 (European Commission, 2018, European Commission, 2016)

According to the latest Population-Housing Census in Greece conducted by ELSTAT-2011, seniors make up the 38% of the total population of the country.

In Greece, seniors are not prepared and acquired with skills required in modern social situations. In this framework some other factors are added, such as financial hardship, loss of loved ones, and social rejection. Our society needs to make the most of the potential of older people, their valuable experience and their active participation[18].

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[18]https://www.lifelinehellas.gr/%CE%97-%CE%B5%CE%BD%CE%B5%CF%81%CE%B3%CE%AE-
%CE%B3%CE%AE%CF%81%CE%B1%CE%BD%CF%83%CE%B7-
%CE%B1%CF%80%CE%BF%CF%84%CE%B5%CE%BB%CE%B5%CE%AF-
%CF%80%CF%81%CF%8C%CE%BA%CE%BB%CE%B7%CF%83%CE%B7-%CF%83%CF%84/

In Greece there are several platforms and initiatives related to the sharing economy that could potentially cover the needs of seniors, but at this point they are mostly used by them with the assistance of a younger family member. Some very popular among them are the following:

-Spitogatos.gr, Spiti24.gr, Tospitimou.gr

Spitogatos Network is a real estate database in Greece and Cyprus that is delivered to individuals and professionals with the scope to accommodate the property selling, renting and research. A large part of the seniors' population in Greece is a property owner and is depending on the income coming from the renting. So, this platform, acknowledging the high demand for cheaper real estate services, while the last 8 years Greece is experiencing an economic crisis, has been created exactly for this cause.

https://en.spitogatos.gr/

-Car.gr:

Car.gr is a classifieds platform in Greece. It is mostly focused in the field of Vehicles (auto, moto, trucks, tractors, boats ect.), but also offering a wide range of different sections of classifieds in various categories (technology products, home equipment, antiques, jobs, real estate ect).

https://www.car.gr/

-Helping.gr

"Aid at Home", available in the website Helping.gr, provides domestic assistance to elderly people who live alone constantly or for some hours a day and cannot adequately take care of themselves, and also to disabled people who face situations of isolation, exclusion or family crisis. The "Aid at Home" programme includes two more programmes: the "Domestic Social

European Commission (2018). Flash Eurobarometer 467. The use of the collaborative platforms. European Commission (2016). Flash Eurobarometer 438. The use of collaborative platforms

Care" programme, which is intended for uninsured elderly persons and persons with disabilities, and the "Home Nursing" programme, which aims at post-hospital care and recuperation of patients in their own home.

https://www.helping.gr/16D7700F.el.aspx

Short term lease in Greece is regulated by Greece's Independent Authority for Public Revenue (AADE). AADE is the Greek tax Authority, which with the aim to address tax evasion, has introduced stringent measures for undeclared home sharing activity. Home sharing practices (Airbnb-style rentals) have become quite popular in Greece before the COVID-19 outbreak, so the Greek government had launched some specified measures for the registration of properties and property owners, who planned to provide them for short term lease.

Laws

-Law 4635/2019 Invest in Greece and other provisions

-Article 111 - Law 4446/2016 - Arrangements for the short-term lease of real estate in the context of the sharing economy

-Duplicate Ministerial Circular 1187/2017 Short-term lease of real estate in the context of the sharing economy

o   Italy

Sharing Economy in Italy has been on the rise for the last few years and it is predicted to continue growing according to the level of digital alphabetisation of the Italian population. The University of Pavia predicts three possible scenarios of development for the uptake of Sharing Economy services by the Italian population, with the most optimistic one even foreseeing a usage of collaborative platforms higher than the one of the Internet and other digital tools[19].

Nevertheless, Italy is still trailing behind some other European countries that present a more mature digital market and that have been leading the way on Sharing Economy since its early

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[19] Canova L. and Migliavacca S., "Shaker: il valore economico della Sharing Economy in Italia", Pavia University

stages (namely France and the UK, to name just a few). This trend follows the Italian demographics and could be explained by a higher percentage of people aged 65+ (Italy is the "oldest" European country and second country in the World for number of older residents, behind Japan), paired with a delay in the investment on digital infrastructure and with an amount of population living in rural and mountainous areas still relatively high.

In recent years many Italian Sharing Economy platforms and start-ups have been born but undoubtedly the most famous and used ones in the country are still international giants such as AirBnB and BlaBlaCar. Indeed, as it looks that the mortality rate for such small autochthonous platforms is quite high and only the most structured and solid ones seem to stand the test of time, particularly in the sector of services supporting personal care. A recent research by Collaboriamo.org[20] shows, though, that instead of growing in size and in reach within their market most Sharing Economy platforms manage to generate an entire ecosystem of services and economies that revolve around them. This has obvious positive consequences on the local economy, particularly regarding the supply chain and the rate of employment connected to these services, which for the most part rely on digital infrastructure and therefore mainly occupy younger professionals (where older citizens appear to be participating in the Sharing Economy mostly as suppliers of goods who seek to increase their individual/family revenue out of personal properties and assets[21]). Indeed, the study presented by De Minicis and Marocco, which explores the degree of involvement of people working within the Sharing Economy, exposes how in the *home sharing* sector, for example, only 16,1% of people aged between 18 and 24 years and 11,8% of those aged between 25 and 29 are involved as hosts (while, respectively, 45,9% and 33,4% are working as e-commerce sellers and 38% and 54,9% as *digital workers*); these proportions are inverted when looking at the older respondents of the examination: 59,1% of people aged between 50 and 64 and 77,3% of those aged between 65 and 74 are involved as hosts, while only,

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[20] https://collaboriamo.org/ecco-come-cambia-la-sharing-economy-a-5-anni-dalla-sua-comparsa-in-italia/

[21] https://www.economiaepolitica.it/2020-anno-12-n-19-sem-1/home-sharing-indagine-inapp-plus/

respectively, 23,5% and 14,5% are working as sellers and 17,4% and 9,5% are involved as digital workers[22].

From the point of view of legislative action, there seems to be a little political uncertainty at the national level. A first attempt to regulate the Sharing Economy was initiated in 2016[23] but many professional categories (hoteliers, taxi-drivers, restaurateurs…) opposed the legislative draft which finally ended up stranded between Rome and Brussels and definitely abandoned with one of the frequent changes of government that regularly happen in Italy. The vacuum that was left led to some minor forms of regulation at the regional or even at municipal level, mainly with the aim of placing stricter rules on home-sharing (and on the revenues that this generates), particularly in touristic historic cities, and car-pooling.

Many cities, on the other hand, have tried to advance local initiatives, particularly related to car-sharing and bike-sharing, firstly through public investments in these sectors and more recently by striking agreements with private companies from abroad (such as Car2Go, MoBike and Ofo). The patchworked legal landscape that resulted from this confusion has brought many to advocate for the inclusion of Sharing Economy platforms in the policy-making process and to widen the scope from the mere economic grounds to the ones of consumers' protection. The platforms themselves, in order to avoid a tough stance on their activities by local and central governments, seem to be trying to anticipate regulation by moving towards some form of social responsibility and showing a more human face[24]. This appears to be quite a wise move, as the boundaries between the concepts of "sharing economy", "circular economy" and "gig economy" are increasingly blurred and blending into one another, with the latter vastly criticised for the labour conditions into which the "employees" are forced to

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[22] These proportions need to be weighed accordingly: hosts aged between 18 and 24 years are 8% of the total of hosts; 5,5% aged 25>29; 31,2% aged 50>64 and 13,6% aged 65>74. This is because the amount of people working in the Sharing Economy sector aged, say, 65>74 is much smaller than other age groups. In this light it is perhaps due to interpret the numbers related to people aged 65>74 working as e-sellers and digital workers who, in absolute terms, are merely 2,6% and 1,7% of the total.

[23]

https://www.repubblica.it/economia/2017/12/03/news/tante_proposte_nessuna_legge_la_sharing_economy_s_in ceppa-182906016/

[24] https://www.linkiesta.it/2020/07/airbnb-vacanze-altroconsumo-polizia-coronavirus/

work (earlier this year Uber Italy has been convicted and placed under receivership for illegal recruitment[25]).

The Italian government is now looking to design a new legislative regulation on the topic of Sharing Economy, although the current draft does not convince many national observers and stakeholders[26].

o   Slovenia

The term sharing economy ("delitvena ekonomija", "ekonomija delitve", also "ekonomija souporabe") was introduced in Slovenian language in the first years of 21st century.

It was not until the last decade that the term sharing economy has been used to describe initiatives and practices based on exchange or common use of assets, objects, vehicles, cars, homes, tools etc. and provided by collaborative platforms.

In 2011 a book with a title "Ekonomija delitve – pot do pravične in trajnostne družbe" (Sharing economy – a path to fair and sustainable society) was written by Rok Kralj. This work was the first and is still considered to be the most comprehensive written work on sharing economy in Slovenia.

Since then, many sharing economy initiatives have developed, mostly after they have been successfully implemented and tested in other countries: Prevozi.org (carpooling), Zelemenjava (exchange of seeds, sprouts and plants – vegetables), Menjalni krog (circle of exchange), BicikeLJ (self-service bike hire system in Ljubljana), Knjižnica reči (library of things), Avant2Go (system of electric car sharing) and others. There are also events where people exchange various goods - clothes, toys, tools etc. and can be considered as sharing economy initiatives. Some of these initiatives are private – public enterprises (e.g. BicikeLJ), others purely non-for-profit (e.g. Zelemenjava).

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[25]https://www.lastampa.it/cronaca/2020/05/29/news/caporalato-il-tribunale-di-milano-commissaria-uber-eats-1.38904919

[26] https://collaboriamo.org/rassegna-stampa-sulla-proposta-di-legge-sulla-sharing-economy/

Therefore, the main challenge for recently retired people is how to stay healthy, active, independent, mobile, enjoy their leisure time and at the same time also contribute to society and environment. Sharing economy concepts supported by advanced use of ICT could bring adequate solutions.

Quick development and growing role of ICT in everyday life brings inequality between those who can and those - especially seniors - who cannot take full advantage of new technologies. Reasons are multiple and diverse. The rejection and reluctance to use digital tools and technological anxiety are recognized as main barriers. Accessibility of digital tools is required as well as overcoming seniors' potential physical impairments (sight, hearing, mobility).

It will be a gradual process to introduce sharing economy spirit in Slovenia in a way it will become something usual, for everybody and not only as alternative models or considered as "not for seniors". Namely, people belonging to post war generation in Slovenia consider it as their lifelong achievement to own their car, house, holiday apartment etc., as proofs or reminders that they had a successful life. Not having your own car and using public transport instead, downsizing to a smaller flat or many "traditionalists" consider renting a room at local people for holidays instead of hotel accommodation as a proof of failure, for not having enough money and not as a result of a different lifestyle or changed mind-set.

As sharing economy initiatives have been introduced recently, the government is still reluctant to embrace and support development of various platforms because some initiatives present an unfair competition to traditional means of transport, accommodation, food distribution etc. It seems that sharing economy is often considered as a form of grey economy, as they find it difficult to manage and to tax.

Therefore, it might take some years or even decades to change the mind-set and embrace innovative solutions which sharing economy initiatives offer and on the other hand for the governments to find adequate regulation.

5. Sharing economy in times of COVID-19

The coronavirus disease outbreak has changed our lives and affected many industries and services, also the ones based on sharing spaces, vehicles, services and objects. Social and - even more important - physical distancing and lockdown measures reduce the virus spread but consequently also prevent us from sharing – each other's company, spaces and services.

In times of restrictions and lockdowns many traditional sharing services are closed: libraries, public transport etc. Even the modern ones, enabled by sharing economy on-line platforms, such as car-share and carpooling, short-term tourist stays and other services, are in a limbo. Some had to close down temporarily or for good, others reduced their offer or tried to adapt by releasing safety guidelines for customers and employees.

On the other hand, some innovative platforms have emerged: because of the restrictions in mobility, as people cannot leave their homes to purchase services and goods, these come to people's homes. Home delivery became one of the most flourishing services in Covid-19 times: food from supermarkets, meals from restaurants, tools and devices etc. can be bought on-line on platforms or companies' websites and delivered to customers' homes.

The Covid-19 has also raised concerns about sharing economy's capability to survive. More than ever, the current pandemic has shown how uncertain and precarious some initiatives of sharing economy are especially for those who work in it. Thousands of people have lost their jobs, the value of sharing economy companies has dropped, and many service providers have no other solution but to stop working. These issues have also been observed and stressed by SHES partners in their national reports.

o France

The Covid-19 pandemic has turned the sharing economy upside down. In France and like everywhere in the world, the lockdown and travel restrictions have provoked a serious drop

in activities. Even when the measures were lightened during summer and people were able to travel again, the fear of catching the virus prevented them from going far away. Because of the lack of tourists and restricted mobility, sharing economy platforms such as Uber, AirBnB, BlaBlaCar, saw their bookings considerably decreased and had to dismiss some of their staff.

If some platforms are in difficulty, some others found ways of expanding and diversifying their activity. For example, UberEats partnered with supermarket Carrefour to deliver grocery shopping to people in Paris and its close suburbs during the lockdown. The same goes for the supermarket Franprix and Deliveroo. Moreover, a good number of restaurants now count on these delivery platforms to continue selling meals despite the restrictions.

Finally, Covid-19 was somewhat a way for sharing economy to reinvent itself as some new platforms emerged during the lockdown. For example, Le Marché Vert ("the green market") proposes a collaborative map that list initiatives implemented on the territory to allow people to eat well. Another platform is Le Drive Fermier, which allows buying vegetables online directly from local producers, anywhere in France. Other types of sharing platforms were created, like Tous Unis, Tous Solidaires , Lyon Solidaire, Reserve civique, jeveuxaider.gouv, Paris En Compagnie that connects associations and volunteers. To sum up, Covid-19 made people think of new ways to stay in touch, to show solidarity, and to support local stores.

As discussed during the SHES focus group in France, 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 in order to keep in contact with each other, give and take courses (notably physical activity), or even insure their health therapy (medical & psychological) notably through application Doctolib. Sharing economy can therefore contribute to improving seniors' health, social life and even wellbeing bringing a very relevant answer to the challenge and necessity of social distancing.

o   Spain

In Spain, sharing economy is suffering a transformation due to the Covid-19 pandemic. People have switched from the touristic and leisure use that most of the sharing economy had

(Airbnb, Uber, sharing transports, etc.) to different ones. New forms of collaborative economy appear to facilitate the lives during the lockdowns, as food delivery services and peer-to-peer services (i.e., to connect people from the higher risk group who need to do their shopping or to buy medicines with people who can help them).

o Greece

In Greece, Covid-19 caused a rapid transformation of consumer behaviour, turning consumers to online purchases from e-shops, especially technology products (mobile phones, tablets, smart equipment, etc.). The increase in online transactions and sharing platforms implies the attention on the part of the consumer and especially senior consumers who are not very familiar with these transactions. Many forms of sharing economy have been introduced and become more popular during the pandemic, such as online shopping from supermarkets, appointments with doctors, even online group training with physical education instructors.

o Italy

The Covid-19 pandemic has terrible consequences on the Italian sharing economy platforms and initiatives, but this has happened within the much wider and harsher blow that the pandemic had on the overall national economy (the Italian GDP for the year 2020 is predicted to be -9.5%). Nevertheless, while the negative turn taken by the economic indicators understandably had an effect on labour force employed in bigger sharing economy platforms (although most of them have their head offices outside the country in order to pay less taxes), the pandemic and its aftermath might even be an opportunity for some sharing economy platforms, particularly in the field of transport, since many citizens prefer avoiding crowded public buses and trains. Possibly, even if it is still too early to tell, this could also happen in the house-rentals and holiday sector, as demonstrated by the growth of the food network of Cesarine.com, an Italian platform matching amateur chefs and people who want to eat well in someone else's home.

o Slovenia

The sharing economy has been severely affected by Covid-19. The restrictions imposed to stop the virus spread also provoked a substantial drop in sharing economy initiatives. The popular Slovenian carpooling platform "prevoz.org", where hundreds of shared car journeys

were agreed every day, had to shut down overnight. In order to survive, some popular initiatives like bike and car shares, Airbnb and co-working spaces have adjusted their service to ensure that their customers feel safe.

On the other hand, new needs and new demand on the market appeared during the pandemic: as the supply of fresh farm-grown vegetables and other local products was limited, new local platforms appeared, where one can purchase vegetables, eggs, home-made bread etc., order home delivery and pay, all on-line (e.g. https://gajbica.si/)

Certain platforms and social networks also enable volunteers' help and assistance for people in need.

All the above-mentioned online platforms and services are especially beneficial for the most vulnerable group in the time of the crises - seniors, who are also in the focus of our SHES project.

6. Basic conditions to access sharing economy platforms

o   Devices and programs

Which devices and programs are needed?

Sharing economy has grown very quickly thanks to the development of technology, as most of the sharing economy initiatives are facilitated by online platforms. Underutilized resources were brought online, thus enabling the offer to efficiently match to demand. User's peer-to-peer reviewing has facilitated trust in online sharing.

It is possible to access sharing economy platforms via mobile phones, tablets or computer with access to the Internet. We will focus on smart phones as they are most available and commonly used devices.

o   Focus on Smartphones

A smartphone is a mobile phone with advanced functionality; most smartphones can display photos, play videos, check and send email and surf the Web. Sophisticated operating systems

allow smartphones to use a variety of applications (apps) that turn the phone into something much smarter than a regular (classic) mobile phone – which were used for making phone calls and sending text messages only.

Characteristics of a smartphone: it is connected to the internet by Wi-Fi, it has mobile operating system and basic computer functions and it works with a touchscreen.

Instructions on how to use a smartphone in French:

Tutorial by E-Seniors for Android

Tutorial by WikiHow For Iphone

Instructions on how to use a smartphone in Spanish:

Tutorial by the Vodafone Foundation in Spain

Instructions on how to use a smartphone in Greek:

Tutorial by the Greek Newspaper In.gr

Instructions on how to use a smartphone in Italian:

Tutorial by the Youtube channel Pane e Internet

Tutorial by the Youtube channel Grey Panthers

Instructions on how to use a smartphone in Slovenian:

Tutorial by the SSU portal Slovenia

Tutorial by the Slovenian Newspaper Atomiyme

o   Mobile operating systems

A mobile operating system is an operating system for touchscreen mobile phones, tablets, smartwatches etc. Android   maintained its position as the leading mobile operating system worldwide in July 2020, controlling the mobile OS market with a 74.6 percent share.

In 2018, over 383 million smartphones were sold with 86.2 percent running Android and 12.9 percent running iOS (supporting only Apple devices).

o How to use applications

App is short for application. It is a software program that you use online on mobile devices. Mobile apps are one of the reasons why smartphones became very popular in the last years. Apps help you to perform many tasks on your phone. Some of them are already on the smartphone, others have to be downloaded. Some are free, others can be bought online.

How to download an app?
There are many instructions available, but basic steps to find and download apps or digital content are:

1. On your device, open Google Play Store or visit the Google Play store on a web browser.
2. Search or browse for the content you need.
3. Select the item.
4. Select Install (for free items) or the item's price.
5. Follow the on-screen instructions to complete the transaction and get the content.

[Tutorial in English on how to download apps on Android by the Youtube Channel Idea](#)

[Tutorial in French on how to download apps on Android by E-Seniors](#)

[Tutorial in French on how to download apps on Iphone by Wikihow](#)

[Tutorial in Spanish on how to download Android apps by the Vodafone Foundation Spain](#)

[Tutorial in Greek on how to download apps on Android by Tech Teachers](#)

[Step by step guide in Greek on how to download and install apps on Iphone](#)

[Practical guide in Italian on how to use the play store](#)

[Tutorial in Italian on how to download apps on Android by Youtube channel Ferry](#)

[Tutorial in Italian on how to download apps on Iphone by Youtube channel iSpazio](#)

[Tutorial in Slovenian on how to download apps on Android by ACS Slovenija](#)

Tutorial in Slovenian on how to download apps on Iphone by Apple support

https://support.apple.com/sl-si/HT204266

o   Examples of useful applications

Google Maps

Google Maps is a web mapping service. The application uses an Internet connection to a GPS navigation system*. It offers satellite pictures, aerial photography, street maps, 360° interactive panoramic views of streets (Street View), real-time traffic conditions, and route planning for traveling by foot, car, bicycle and air or public transportation.

https://www.google.com/maps

More information on uses of google maps app:

https://www.youtube.com/watch?v=DHyEnPSihdk

*The global positioning system (GPS) is a satellite navigation system made up of three parts: satellites, ground stations, and receivers (usually a smartphone). Once the receiver calculates its distance from four or more satellites, it knows exactly where you are and offers you a more or less accurate location. GPS was developed originally used in the USA for military purposes. Since 1980 it is available for wider public use.

Tutorial in French by E-Seniors

Tutorial in Spanish by David Ibiza WordPress & Marketing Online

Tutorial in Greek by Nokia

Tutorial in Greek by GCF Global

Tutorial in Italian by Ernesto Tirinnanzi

Tutorial in Italian by Fast Web

 Tutorial in Slovenian by Google

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QR code

(abbreviated from Quick Response code) is the trademark for a type of matrix barcode (or two-dimensional barcode). A barcode is a machine-readable optical label that contains information about the item to which it is attached.

Read this article to find out way of using QRs codes

Every QR code consists of a number of black squares and dots which represent certain pieces of information. When your smartphone scans this code, it translates that information into something that can be easily understood by everybody.

In COVID-19 times, QR code systems are used to read restaurant menus in order to avoid the spread of the virus through surfaces, such as physical menus. Switching to contactless options such as QR code menus became a normal practice in the hospitality business.

Tutorial in French by E-Seniors

Tutorial in Spanish by GCF AprendeLivre

Tutorial in Greek by Papaki Blog

Tutorial in Greek by Entyposis

Tutorial in Italian by the Youtube channel jbdtube

Tutorial in Slovenian by QR Koda

Whatsapp

WhatsApp is a text and voice messaging app. It has become very popular thanks to its features and flexibility.

It allows you to send messages, pictures, videos and voice recordings, as well as make voice and video calls over the internet free, if wi-fi is available. It works on various phone and computer operating systems.

Other similar communication apps: Snapchat, Viber Messenger, Facebook Messenger

Whatsapp is one of the most used apps in the world in 2020.

[Tutorial in French by E-Seniors](#)

[Tutorial in Spanish by Youtube channel Soy SmartUser](#)

[Tutorial in Greek by blog Social Media Life](#)

[Tutorial in Greek by Whatsapp](#)

[Tutorial in Italian by iSpazio](#)

[Tutorial in Italian by phone company WindTre](#)

[Tutorial in Slovenian by Google](#)

Zoom

Zoom is a web-based video conferencing tool, which became increasingly popular and used during COVID-19 crisis. Zoom mobile app allows users to meet online, with or without video. Zoom users can record sessions, share screens, all with one easy-to-use platform.

https://support.zoom.us/hc/en-us/articles/206618765-Zoom-Video-Tutorials

Other similar video conferencing apps: Skype, Google Meet, GoToMeeting, Microsoft Teams and many more.

As millions of people were forced to stay at home to stop the spread of COVID-19, many could maintain social ties with the help of Zoom, one of many conferencing services. Since mid-March 2020 daily downloads of the Zoom app have increased 30 times if compared with the past year.

[Tutorial in French by E-Seniors](#)

[Tutorial in Spanish by Aurora Ramirez](#)

[Tutorial in Greek by epsyme](#)

[Tutorial in Greek by blog Izipen](#)

Instructions in Italian:

https://www.youtube.com/watch?v=hzNJFwtpGNU&ab_channel=LuigiTRAINING

Instructions in Slovenian:

https://www.nuk.uni-lj.si/sites/default/files/dokumenti/2020/ZOOM.pdf

o Netiquette

Netiquette is a set of unofficial rules for good behaviour and politeness for users of online and digital technologies such as the Internet, email, chat rooms etc. Here are some guidelines and tips about "do's and don'ts" for mobile phone and email communication, for discussion groups, forums and social media

Mobile phone etiquette in the public areas

Talking or texting on a mobile phone in public may be a distraction or a barrier for socialization. In the past years, society has become less tolerant of mobile phone use in public areas - public transportation, restaurants etc.

Mobile phone use can be an important sign of social discourtesy, such as phones ringing during meetings, classes, funerals or weddings, in cinemas etc. In certain places their use is prohibited, not to disturb other people. Some trains, particularly long-distance services, offer a "quiet carriage" where phone use is prohibited.

Phubbing means ignoring one's companion or companions in order to pay attention to one's phone or another mobile device. Don't phub your friends!

Etiquette for writing and sending email

- **Keep your email short**
  It is better to keep your emails short and to the point, focus only on one subject (other subject in separate email).

- **Read again before sending**
  Before sending take the time to review your email to prevent the embarrassing situations: sending to the wrong recipient, failure to include attachments, correct errors in spelling and grammar. Once you click "send", there is no return.

- **Use   "reply   all"   only   when   needed**

  If you do "reply all" make sure the email is relevant to the entire group. It can generate a lot of email replies which junks up everyone's inbox.

- **Use   CC   and   BCC   properly**

  Carbon copy (or CC) sends a copy of your message to this recipient and blind carbon copy (or BCC) will send a copy to the third party but without the other recipients being able to see that. When sending an email to a group of people use BCC in order to keep the email addresses private.

- **Use   good   email   subject   lines**

  The subject line is the first item the recipient will see - what your email is about and what needs to be done. It will also help the recipient prioritize emails.

- **Respond   promptly   to   emails**

  It is common courtesy to acknowledge the receipt of an email, at least within 24 hours. Even if you cannot respond to it right away, the sender should at least receive an answer that you have read it and you will get back to it as soon as possible.

- **Inform   recipient   of   attachments**

  You can include attachments to emails - documents or images. If the files are large, taking up a lot of memory, you may have to send multiple files or compress them or open a file in DropBox, Google Drive or another file-sharing platform and send a link to the recipient.

- **Use   capital   letters   carefully**

  It is understood that writing emails in capital letters is equivalent to shouting and it's rude. To emphasize a word or a phrase it is recommended to use bold type font or italics or underlining.

- **Do   not   forward   chain   letters**

  This will make you look unprofessional - whether it is jokes, photos or chain emails.

Etiquette   for   online   discussion   groups,   forums   and   in   social   media   etc.
Many sites have descriptions of rules of good behaviour, usually as the terms and conditions you must agree to when you open your account. You might as well check if the site has a FAQ (frequently asked questions) section, which include questions that have been asked and answered many times.

Basic rules are:

- Even though you may express strong disagreement with what somebody, calling them names or threatening is not acceptable.

- Do not spam - post advertisements for products or services.

- Use clear and simple language to avoid misunderstandings.

- Slang is not recommended.

- Do not forget that your posts are public and can be read by everybody.

- Stay on-topic.

- If you need technical help, do not ask questions you could answer yourself by reading the manual or online help.

- Do not post copyrighted materials.

o   Internet safety and personal data protection

Basic rules and tips for staying safe on Internet:

- Do not post any personal information online.

- Think carefully before posting pictures or videos of yourself.

- Keep your privacy settings as high as possible.

- Never give out your passwords.

- Remember that not everyone online is who they say they are.

- Think carefully about what you say before you post something online.

- Respect other people's views, even if you do not agree with them.

Suggested materials

Some privacy tips

Spain: Internet y Redes Sociales - Delegación del Gobierno contra la Violencia de Género

Slovenian: General guidelines for staying safe online

French: General guidelines for staying safe online

Italy: website with general guidelines for staying safe online

Greek: Informative website about Internet Safety from the Greek Ministry of Education and Religious Affairs

Greek police webpage: Cybercrime Prosecution Directorate

Greek Hotline for illegal Internet content

The following materials were produced in the framework of the Erasmus + Click Clever project funded by the European Commission: http://www.clickclever.eu/

The dark side of the internet (focus on how to identify a false identity on the internet and Phishing parts)

English

 French

Spanish

Greek

Italian

Online Security & Online crimes

English

French

Spanish

Greek

Italian

Online Security on social media (focus on spam and prevention parts)

English

French

Spanish

Greek

Italian

7. Guidelines for accessing sharing economy platforms

In this section, you will learn how to access sharing economy platforms. We will take the example of one of the most used sharing economy platforms: the carpooling service BlaBlaCar.

To access sharing economy platforms, you need to find their web page, which you can do by searching or browsing, most commonly people use google search. When you find yourself on the sharing economy webpage, you can usually see the introductory information like contact details (phone number, e-mail address), what kind of service they provide and the most important information related to their service.
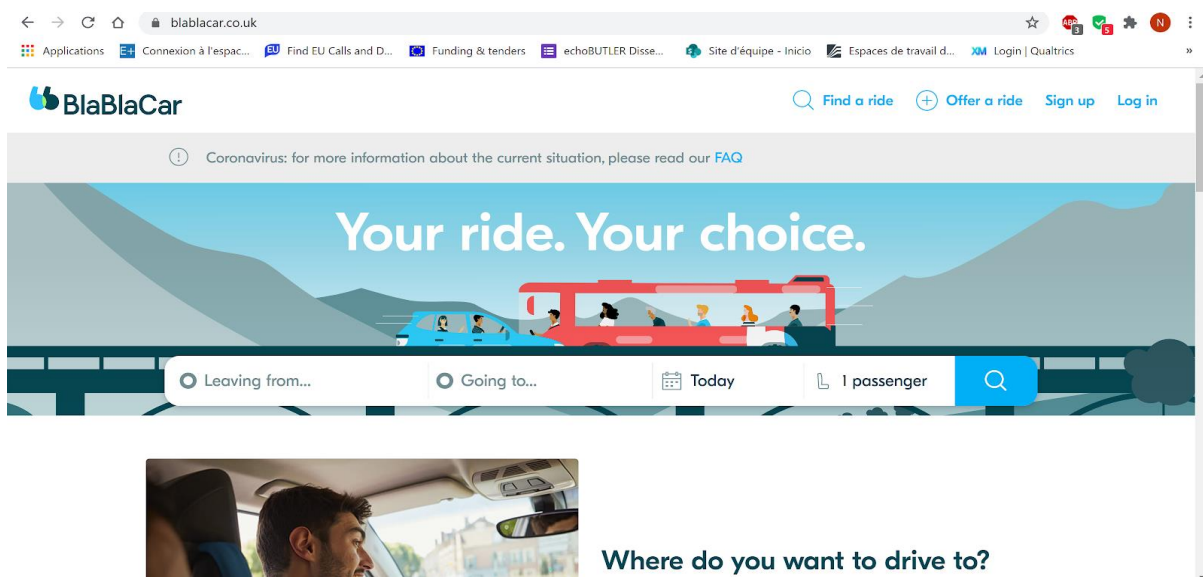
Figure 1: BlaBlaCar's homepage

Read carefully through the whole introductory page and in case something is of your specific interest, you can click on that text or picture and there is usually a link that gets you on a subpage which provides more thorough information regarding that matter. When you search for information about the sharing economy service, it is very useful to read the 'Frequently Asked Questions' (FAQ). FAQ is a page on the website, where you can find a collection of valuable information, answers to questions which users most usually ask.

On the introductory web page, you will find a "registration" (or sign in) and "login" buttons. If not, there will be another visible button, asking you to become a member, to join, to rent something or similar. In any case, if you like to use a particular sharing economy service, you will need to provide your personal identification data to create a user account.
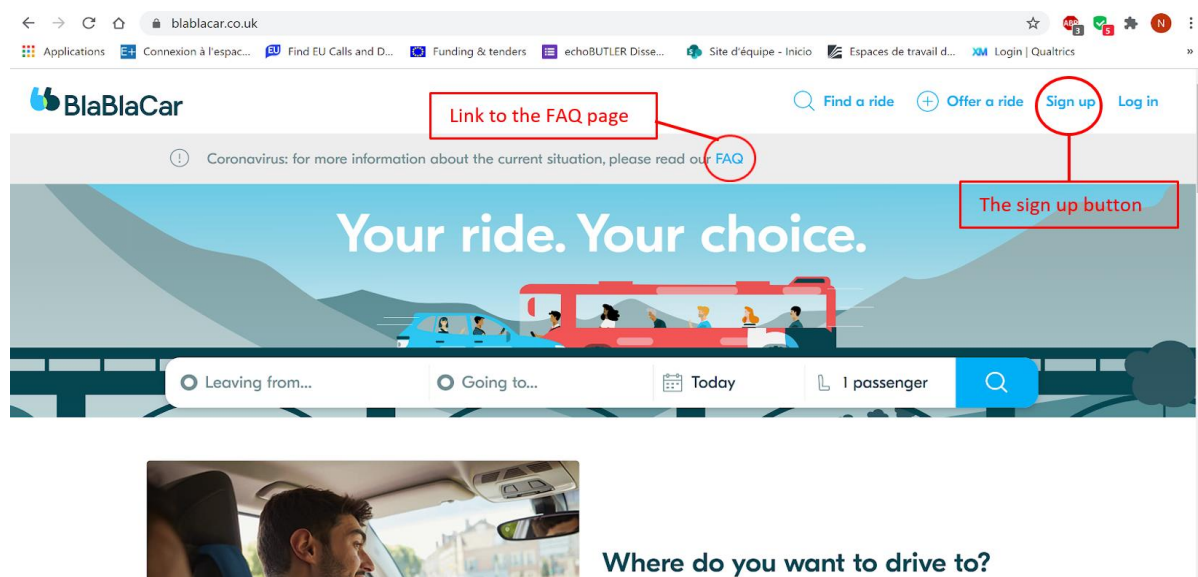
Figure 2: Location of the sign up and FAQ buttons

Registration

To create a user account, you will need to make a user registration by clicking the "register" button, which will bring you to a form with blank fields in which you write down your personal identification data like name, last name, address, city, state, telephone number, email address, sometimes also gender, birth date or other relevant information. In order to register, you must fill out every required information.
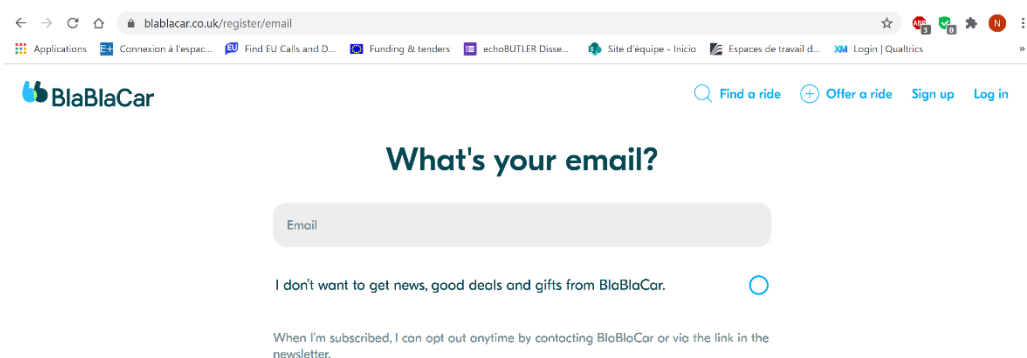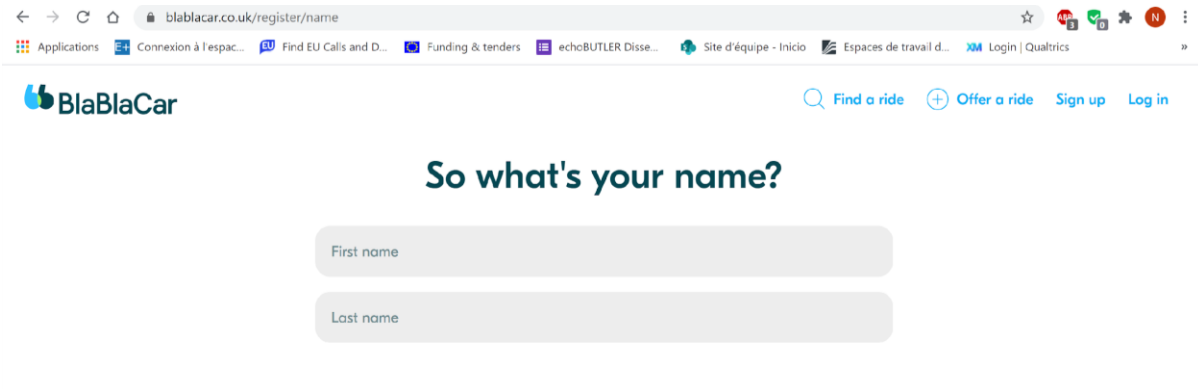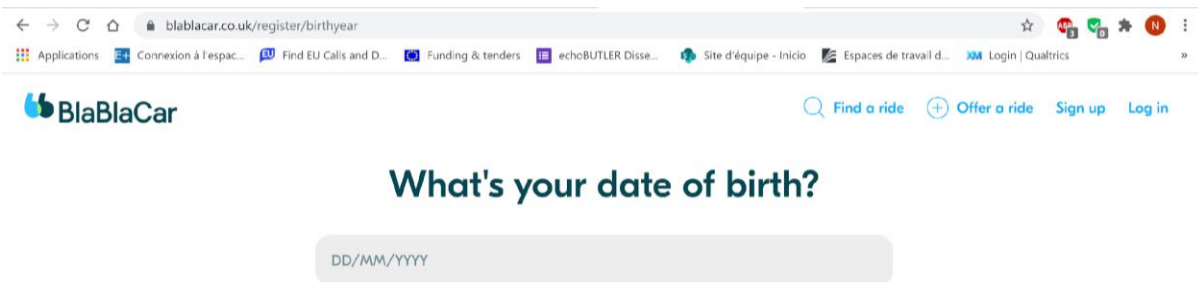
Figure 3: Registering with your email address
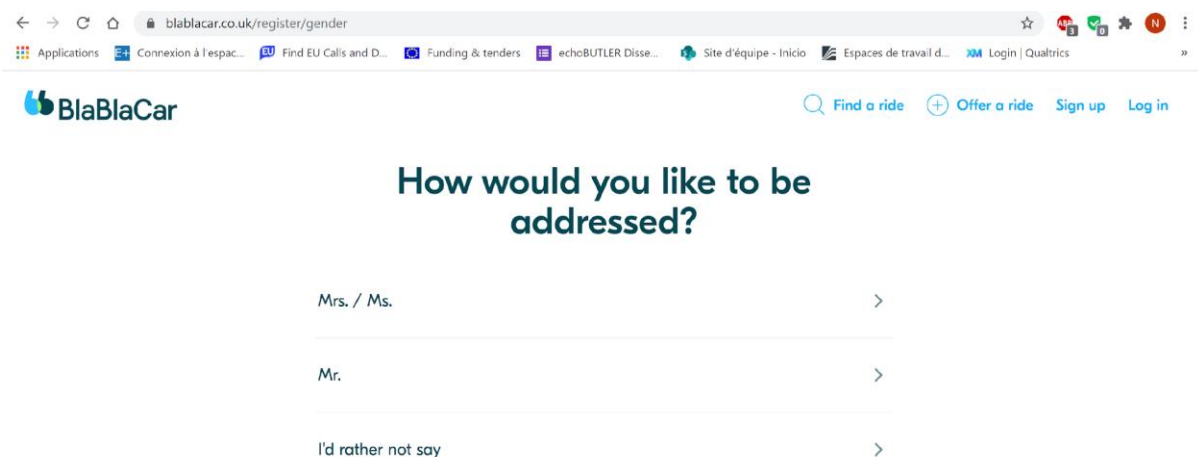
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Figure 4: Writing out your name

Figure 5: Your birth date

Figure 6: Your title

When using the commonly known sharing economy platforms, there is no need to worry about the breach of your identification data, because they are usually well protected by

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platform providers. It is in their interest to protect these data, otherwise all their service will fail very soon. For more information on internet safety read chapter 2.1.6 (page xx).

Creating your password

When filling out the form, you will also be asked to write down your username and your password. Username is sometimes already created by the system, many times your username is simply your email address and other times it is on you to create it. Some people like to use their real name, other people like to use a nickname. Passwords are always something you create. When creating a password, the system usually suggests you to create a difficult one, a combination of numbers, small and capital letters and signs (e.g. %, #,?, *, +), usually at least 8 characters.
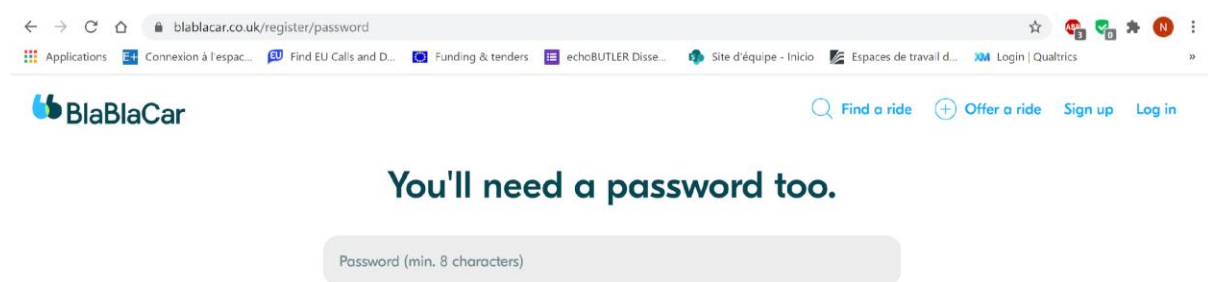

Figure 7: Creating your password

As it is difficult to remember such a password, it is recommended to write it down somewhere safe, so you can look it up when needed. By the password always write down the username too. Every time you would like to use a specific sharing economy service, you will need to login to your user account with your username and password.

When you write your password in the registration form, you will be asked to confirm it, which means to write it down once more, just to make sure and avoid a mistake.

Finalizing your registration

After you fill in all the blanks in the registration form, you will have to click the "OK" or "submit" button. Once you click on the button, the system will try to register you as the user. If you change your mind and decide not to register, you can click the "cancel" button and all

the data you have inserted in the form will be deleted and the system will bring you back to the initial page. In case one or more of the fields were not filled out or were filled out incorrectly, the system will remind you to fill out the missing data or make corrections.

After the successful registration the system might ask you to check your email and click on the registration link, which was sent to you automatically when you submitted your registration data. Once you click on this link your registration account will be activated. No need to worry if something goes wrong in the registration process, because the system will usually remind you of possible errors, explaining what went wrong and how you can fix the problem.
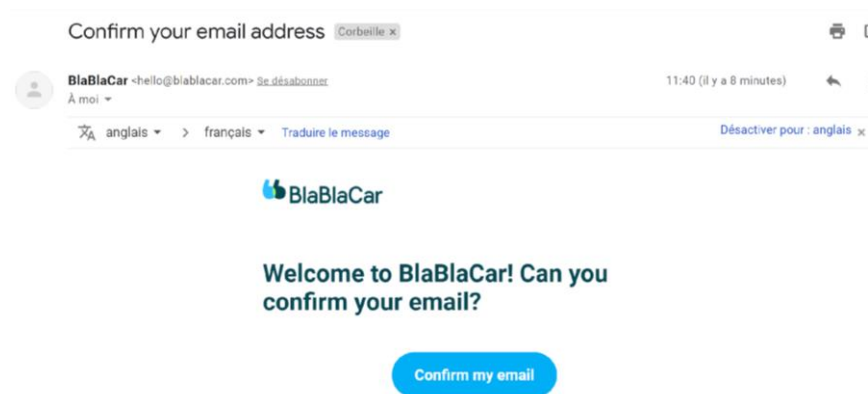

Figure 8: Confirming your email address

Logging-in

Once you become a registered user and you would like to use a sharing economy service, you need to login providing your username and password. This is a security mechanism that prevents unauthorized users from accessing the sharing economy system. When you fill in the blanks on the login page with your username and password, you need to click on" login" button. While you register to the system only once, you have to login every time you wish to use the service.
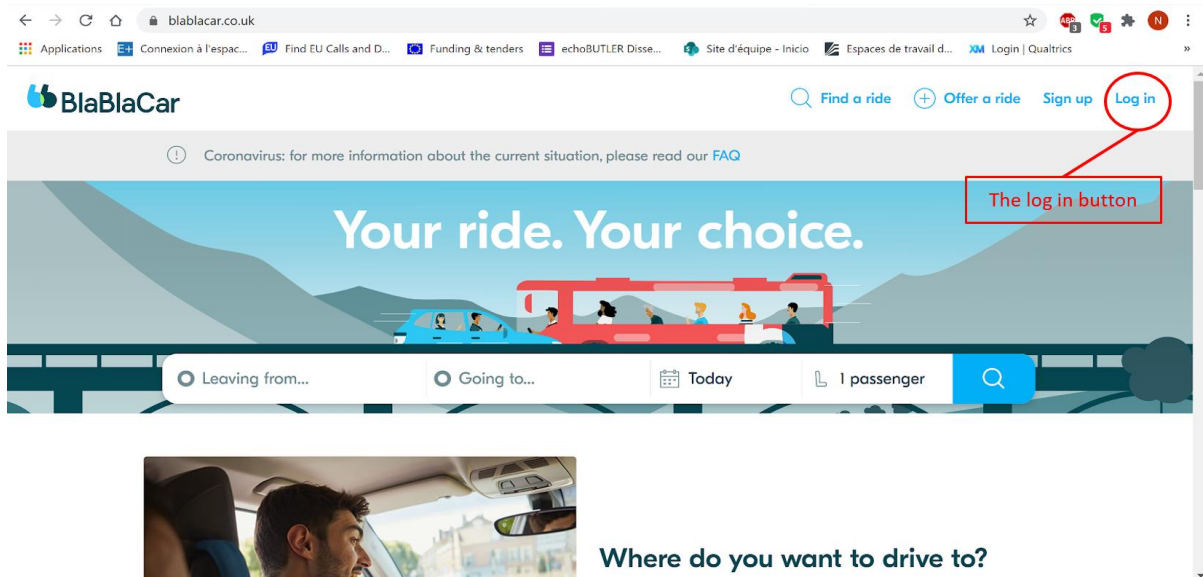
Figure 9: The login button

Paying on a sharing economy platform

Some sharing economy initiatives are based on money transfers. Credit cards provide the most convenient, secure and commonly used payment option. The procedure of paying usually starts when you select the service on the webpage. The system will first ask you to login.
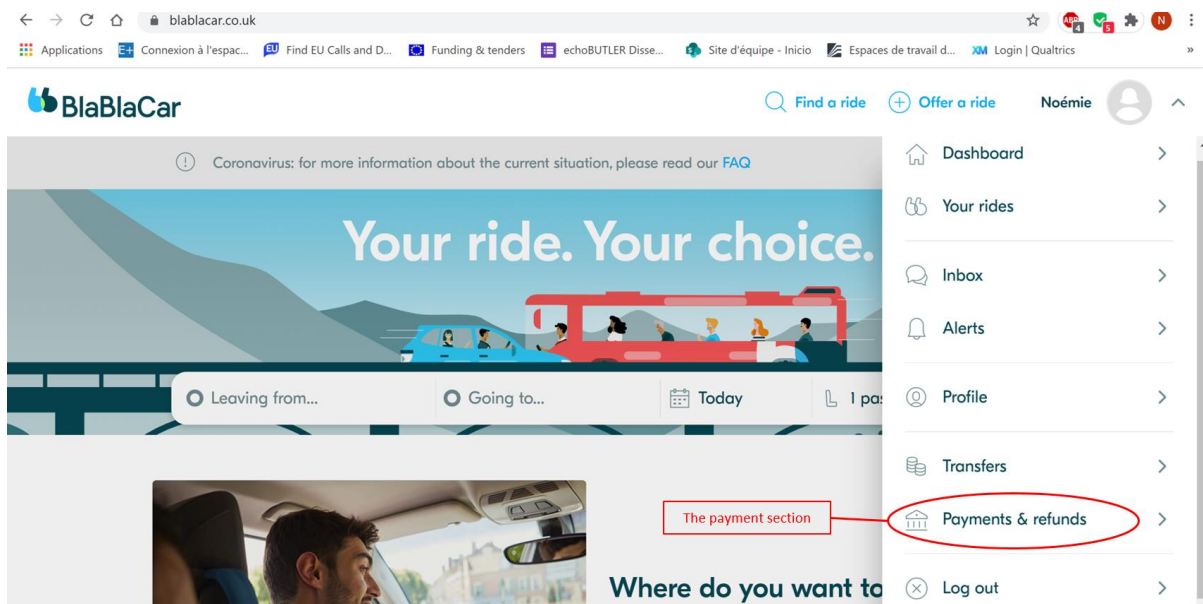

Figure 10: The payment section

Then you will have to provide your credit card details and enter the name of credit card holder, the 16-digit card number, the month and year of card expiration and the three-digit security code found on the back of the card. After you have done that, press the "confirm" button to submit your payment. Be careful to only press the button once and then wait for the payment confirmation page to load. Sometimes an extra security measure is active, which means a one-time numeric code will be sent to your mobile phone and you need to enter it to the blank field on the web page. The system will then let you know that the transaction is completed. After that, a receipt of the payment will be sent to your email address and you can save and print it for your evidence.
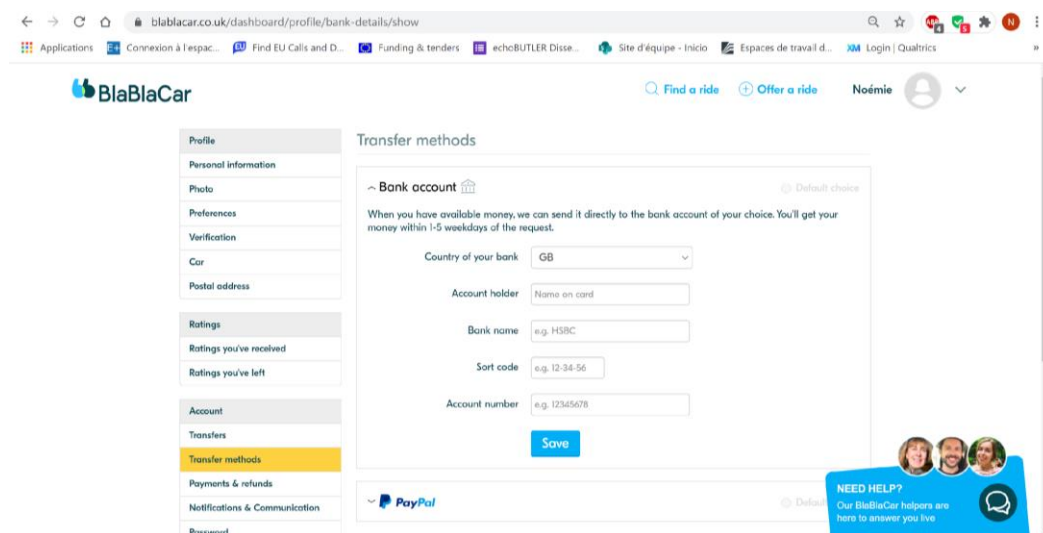

Figure 11: Setting out your bank details

In case there is anything you do not understand, search for contact details of the sharing economy provider on the web page and make a phone call or send an email, explaining what you would like to find out.You are now ready to use sharing economy platforms, enjoy!

8. Conclusion

The guide was prepared by contributions from all SHES partners (from France, Greece, Italy, Spain and Slovenia). Our goal was to provide not only information but also innovative tools and useful instructions for seniors and trainers on how to use sharing economy. We sincerely hope that our goal has been achieved and that the content was useful to you.

We started with a short recap about sharing economy, its definition and why it might positively affect seniors' lives. Partners explored what benefits sharing economy might have for them and also what are the barriers. SHES partners conducted research and they all found that the main barrier is technological anxiety. Although smartphones are extremely useful and could improve seniors' everyday life, its complex features and interface designs have intimidated some of them from using the device. Therefore, the development of digital skills and access to the Internet are basic pre-conditions for the use of collaborative economy.

We also presented a selection of sharing economy best practices and chose the ones from partner countries which are the most beneficial and popular for seniors. Some of them are international, but we also described some popular local ones, which can be transferred to other countries. In continuation, we presented basic conditions for accessing online platforms: a device – most used is a smart phone, its operating system, most popular applications and explain step-by-step how to access collaborative platforms. We also considered other relevant elements that can influence the use of sharing economy platforms such as netiquette, data protection and online security. This guide will be used also as training material for the workshops where seniors will learn about sharing economy and test some applications and platforms. For this reason, guidelines for the workshops are also provided (link).

The coronavirus outbreak has changed our lives and affected many industries and services, also the ones based on sharing. Social and physical distancing and lockdown measures reduce the virus spread but consequently also prevent us from sharing – each other's company, spaces and services. In times of restrictions many traditional sharing services are closed, but on the other hand some new platforms have emerged. Home delivery became one of the most flourishing services in Covid-19 times: food, meals, tools and devices etc. can be bought on-line on platforms and delivered to customers' homes.

SHES project partners sincerely hope that with this guide we brought the idea and the initiatives of sharing economy closer to seniors and that they will use their knowledge from this guide to make their lives easier, safer and more independent.