SHES

SHARING ECONOMY FOR SENIORS

IO4 – SCIENTIFIC PAPER

Content

1. Introduction

During the last decade, we observe a widespread discussion around the development of new forms of economy such as the Sharing Economy, Collaborative Economy, or even Peer-to-Peer economy (Selloni, 2017). Beyond some differences, these new "models" have in common to propose alternative and partly informal functioning of the economy. Understanding the role of these models is particularly important as it is a growing phenomenon with the ability to disrupt established industries and markets (Dreyer et al., 2017). According to Laamanen et al (2016), the Sharing Economy is referred to as "a socio-economic ecosystem that commonly uses information technologies to connect different stakeholders – individuals, companies, governments, and others - in order to make value by sharing their excess capacities for products and services". This model represents an important change in how business and consumption are organized and obviously, many economic sectors are impacted by this evolution, including accommodation, vehicle rides, manpower, food, as well as personal services. Most importantly, the Sharing Economy is based on the "coordination of the use of resources" (Mair & Reischauer, 2016:2).

Over the recent years, the value of the global sharing economy has exploded: from $ 15 billion in 2014, it is expected to reach $335 billion in 2025 (Mazareanu, 2019), corresponding to an average growth annual rate of 33%. In parallel, according to the same source, it is estimated that the worldwide revenues of the sharing economy platform will increase from $18.6 billion in 2017 to $40.2 billion in 2022. The ever-increasing development of digital platforms (match-making technologies between providers and consumers) has largely spurred the Sharing Economy, modifying the way people are consuming products and services (Muñoz & Cohen, 2017).

This success should not hide the increasingly ambivalent nature of the Sharing Economy as it "encompasses very heterogeneous practices and sectors, and covers a wide spectrum of organizational forms, ranging from for-profit to non-profit initiatives" with the risk to disrupt its foundational cores: Access economy, Platform economy, and Community-based economy (Acquier et al., 2017). Obviously, a wide part of the recent scientific literature related to the Sharing Economy focused only on the issue of new business perspectives due to the use of

PROJECT NUMBER: 2019-1-FR01-KA204-062096   3

ICT, especially digital platforms. This explains the existence of some confusion around the concept. Some authors (Belk, 2014, Acquier et al. 2017), because of the ambivalent nature of some practices, propose to distinguish the Sharing Economy from the "Pseudo" Sharing Economy. The first concept can be characterized as the "true" or "ideal" one, based on collaborative principle and systems that are neither based on hierarchy nor on competition (De Grave, 2016), while the second is referring to "practices masquerading as sharing" (Belk, 2014) with clear profit motives and pure commercial aspects. The introduction of such a distinction can be justified by the fact that progressively part of the Sharing Economy has been transformed from a subsidiary concept to a large sector with the participation of large companies. However, this does not mean, contrary to De Grave (2016) predicts, that the pure Sharing Economy is condemned to disappear. Due to its key intention: sharing with the goal of helping and making human connections, its future expansion will be more limited than the expansion of the pseudo Sharing Economy with the goal of generating profits.

In this context, one of the main objectives of the present paper is to assess the benefits that older adults can derive from their participation in the Sharing Economy. It is supposed that such a participation could contribute to limiting social and/or geographical isolation that many of them experience. The benefits can be perceived both in terms of general well-being, quality of life and financial autonomy. Nevertheless, their involvement in the Sharing Economy is based on some prerequisites, especially their ability to use new technologies and digital platforms. Therefore, it is necessary to highlight (i) the importance of achieving quality learning outcomes especially when working with groups that are under-skilled in ICT, like seniors as well as (ii) the necessity of spreading knowledge about the Sharing Economy. As noted by Mair and Reischauer (2016), "we know little about how the Sharing Economy matters for social life (impact)".

Consequently, this paper is mainly focused on findings and recommendations for appropriate Policies that will contribute to improve the implication of seniors in economic and social activities and in the Sharing Economy.

2. Study's Framework

The Aging process is an unavoidable world evolution, and the European Union does not escape this phenomenon, quite the contrary. This demographic revolution as so called by various experts (Cabrera & Malanowski, 2009) affects the society and obliges us to be aware that we are living in a multi-generational society. In 2021, the proportion of the population aged 65 years and more in the E.U. is about 20,8% against 17,8% ten years ago. The aging process is very advanced in countries such as Italy and Greece contrary to Spain while France and Slovenia are not far from the EU average (Figure 1).

Figure 1: Proportion of population aged 65 years and old: 2011-2021
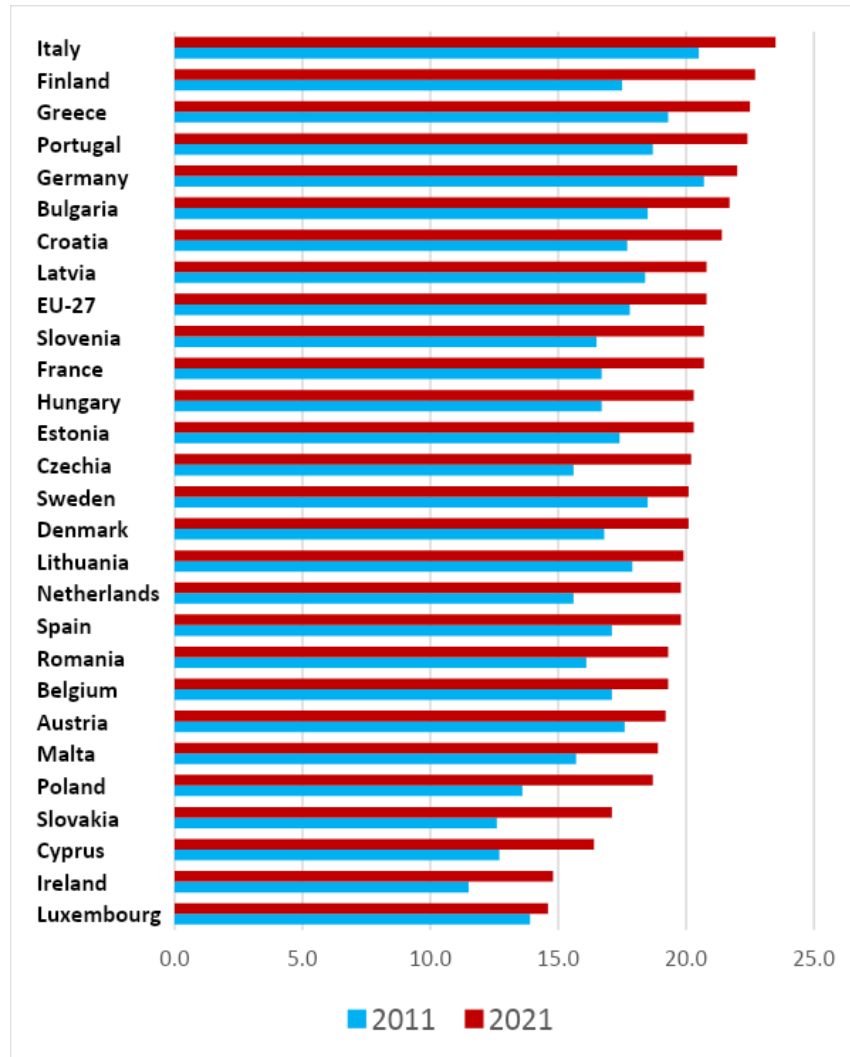
Source: Eurostat Database, own treatment

If socio-demographic changes have resulted in a continuous increase of the senior population in all European Union countries, it is expected that this process will intensify over the coming decades, the number of the EU population above 65 years is expected to be 30% in 2070 (EC Green Paper on aging, 2021). At E.U. level, the old-age dependency ratio[1] is about 32% (Figure 2) and it is expected to reach 52% in 2050 (Eurostat), generating new needs, expectations, and challenges. The question is obviously how to tackle these challenges? How to change stereotypes about the negative aspects of an aging society by highlighting its opportunities?

Figure 2: Old-age dependency ratio in 2020 and 2050
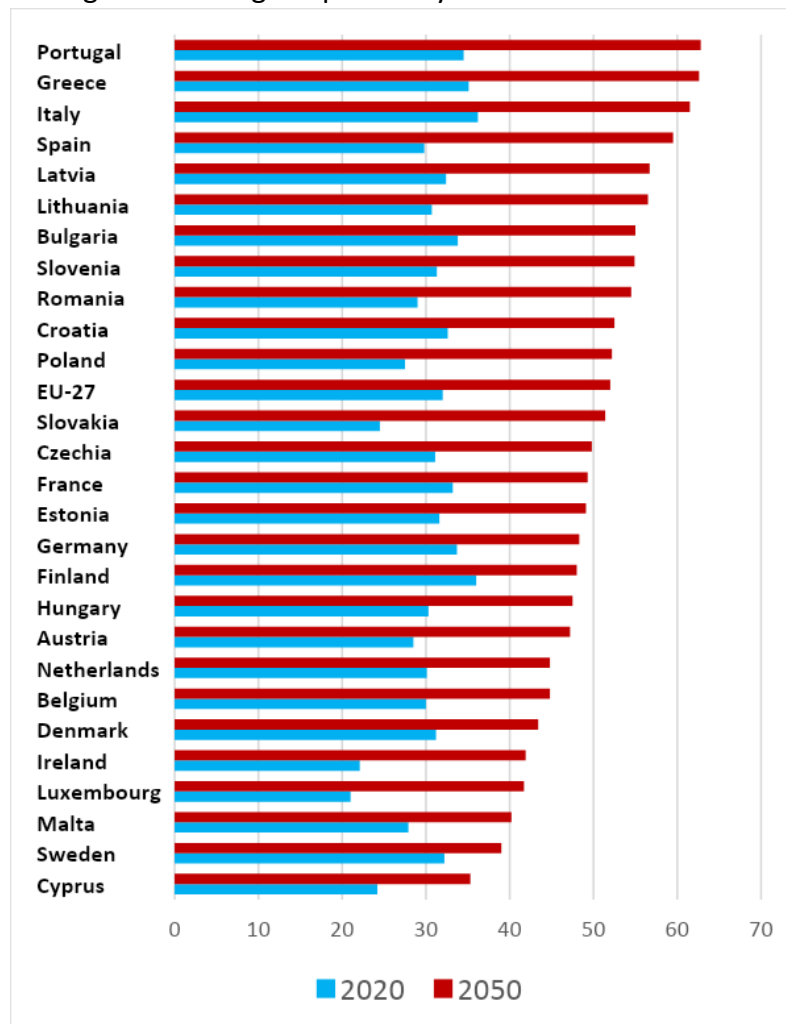
Source: Eurostat Database, own treatment

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[1] Eurostat: Projected old-age ratio dependency. The old-age dependency ratio 1st variant is defined as the population 65 years and over to the population 15-64 years. The value is expressed per 100 persons of working age (15-64)

Greece, Italy, and Spain are in the Top-5 of EU countries with the highest expected old-dependency ratio while France and Slovenia are at a level slightly below the European average, due to relatively higher fertility rates.

If aging became an European policy issue relatively early (beginning of the 1990) with the creation of an observatory to study the impact of the demographic revolution for the European society and the role of national policies on aging and seniors, it is only recently that the social and digital inclusion of seniors have begun to be promoted, especially with the EU initiative *i*2010 (Strategy for an innovative and inclusive European Information Society) which clearly includes the issue of the aging population, enhancing "*initiatives that enable the population to fully participate in the information society, regardless their individual or social circumstances such as disability or age*"[2]. Considering the issues of autonomy, participation and rights of older people, the recent Green Paper on Ageing (2021:12) clearly stipulates that "*Access to goods, services, including public services, and participation in political, social, and cultural life increasingly requires digital skills. Technological developments may amplify older persons' vulnerability, for example if they are less familiar or at ease with digital tools or have limited access to digital technology*".

Enhancing seniors' participation in the information society and consequently their increased autonomy and well-being requires that they acquire some ICT skills to be able to use new technologies with security and confidence. Even if during the last decade an undeniable progress is observed with the pandemic having a positive effect, there is still a generational gap concerning ICT skills and use. The daily frequency of internet access remains behind, comparatively to the other ages (Figure 3). An important part of seniors is not familiar with new technologies and therefore remains excluded from the e-economy and cannot benefit from opportunities offered by the Sharing Economy.

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[2]Https://ec/europe.eu/information_society/doc/factsheets/035-i2010-en.pdf

Figure 3: (%) of population with daily frequency of internet access by ages (2011-2021)
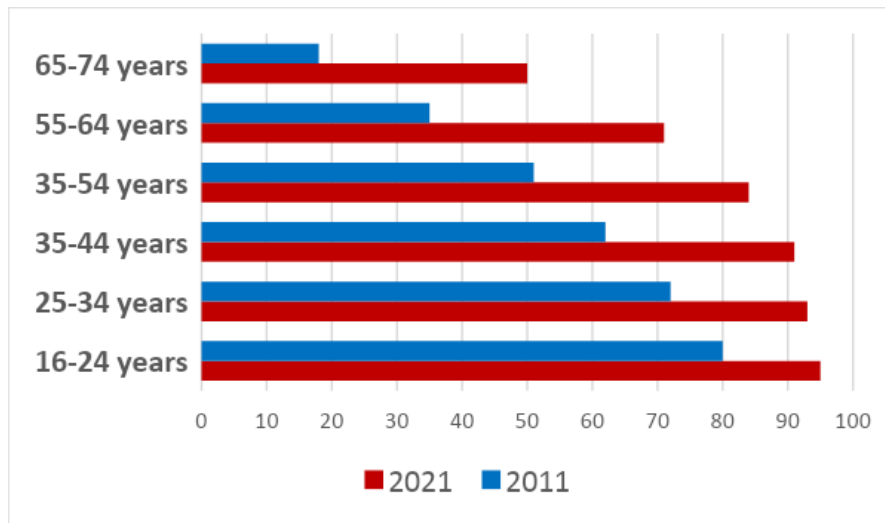
Source: Eurostat Database, own treatment

At the same time, we must point out the existence of inequalities not only between generations but also among the senior population, in terms of ICT skills and access to internet and equipment. These inequalities remain a major issue in the search for greater social justice.

Consequently, the above-mentioned situation justifies and requires to (i) build the digital inclusion of seniors and fully integrate them in the Knowledge and Information Society and (ii) to design efficient strategies that will give them the opportunity to feel better included in the digital society fighting isolation.

3. Study's design

The methodology adopted in the present work is based on the implementation of a survey on selected stakeholders and experts in the five countries of the SHES project co-funded by Erasmus+ Programme of the European Union, that is France, Greece, Italy, Slovenia, and Spain. The participants were invited to respond to a questionnaire focused on policy as regards (i) quality learning outcomes, especially for seniors that are still often under skilled in ICT and (ii) development of seniors' implication in the Sharing Economy as a paradigm of good practice to improve older adults' lives both in terms of well-being and active aging.

1./ A preliminary policy questionnaire was designed around four (4) topics:

- ICT skills for seniors

- Learning and training opportunities for seniors

- Seniors' participation in sharing economy

- Challenges

Through the feedback of the SHES project's partners, the questionnaire was finalized. It includes 15 closed and opened questions (7 closed and 8 opened) giving the opportunity to stakeholders and experts to develop their propositions and recommendations. Finally, the questionnaire was translated into the 5 national languages.

2./ In a second time, it was decided to delimit the target group to 5 experts and/or stakeholders by country leading to appropriate policy findings and recommendations.

3./ Initially, the main aim was to identify specialists that have fair knowledge on issues related both to seniors and the current state of the Sharing Economy. Generally, it was difficult to find such a type of profile. Therefore, the identification process in each country was broadened so that experts have at least basic knowledge about Sharing Economy (including EU relative policy) and meet one of the following criteria:

- Involvement and/or knowledge about seniors, healthy and active aging,

- Experience and/or knowledge in issues relative to lifelong learning / adult education.

Moreover, the experts could be representatives of the private and economic sector as well as local administrations (as municipality services) and non-governmental organizations. The enlargement of the investigation field made possible to remove the difficulties initially encountered while it has contributed to gain a diverse and varied approach, further enriching the policy recommendations, giving also more practical insights with respect to strategies of digital alphabetizations and seniors' engagement.

4./ Due to the situation with Covid-19, stakeholders and experts were individually contacted mainly by telephone and mails to obtain their agreement.

5./ After an introductory presentation of the SHES project, the context of the study and its aims - giving them more information about Sharing Economy and good practices - the experts were invited to complete the questionnaire and send it back by mail.

6./ Even if some experts were initially recalcitrant in engaging in this study, in most cases, experts were eager to actively participate.

Evaluating the implementation of the survey, it is possible to mention two main strength aspects:

- The respondents constitute a panel of experts and stakeholders from different background and knowledge, enriching the investigation,
- Once the experts agreed to participate, their contribution was very constructive, generally expressing a real interest in the project.

Nevertheless, some weaknesses must be mentioned. First, it was relatively difficult in some countries to identify appropriate experts in the two under investigation subjects that is Sharing Economy and active seniors. Secondly, in some cases, difficulties were encountered as regards the recruitment process while the collecting responses in some countries took time.

4. Short presentation of the respondents' panel

The participants to the study were finally composed of 24 experts and stakeholders: 5 by country except Greece where it was finally possible to collect responses from 4 of the 5 initially selected respondents.

More specifically, the focus group consists of (i) managers and executive staffs of public and private benefits structures for seniors, especially non-governmental associations as …, (ii) executive staffs of local administration, (iii) experts in economy and / or collaborative economy and finally (iv) researchers and academic staff experienced in sharing economy and seniors.

According to the respondents themselves, their level of awareness about E.U. policy and regulations as regards ICT skills as well as training opportunities for seniors is satisfactory or even very high, giving to the following survey's responses a true reliability (Figure 4).

Figure 4. Respondents' awareness about E.U. policy and regulations

Source: SHES survey

5. Survey's Results

5.1. Incorporation of E.U. policy in the National Framework

There is still significant progress to be made so that the national policy framework is aligned with E.U. policy and regulations as regards Seniors' ICT skills and Training opportunities for this population group (Figure 5). This default in terms of successfully incorporation of E.U. policy gap is more pronounced in Greece and Italy, two countries presenting comparatively to France, Slovenia, and Spain, a "minor interest".

Figure 5. Incorporation's level of E.U. policy in the National Framework
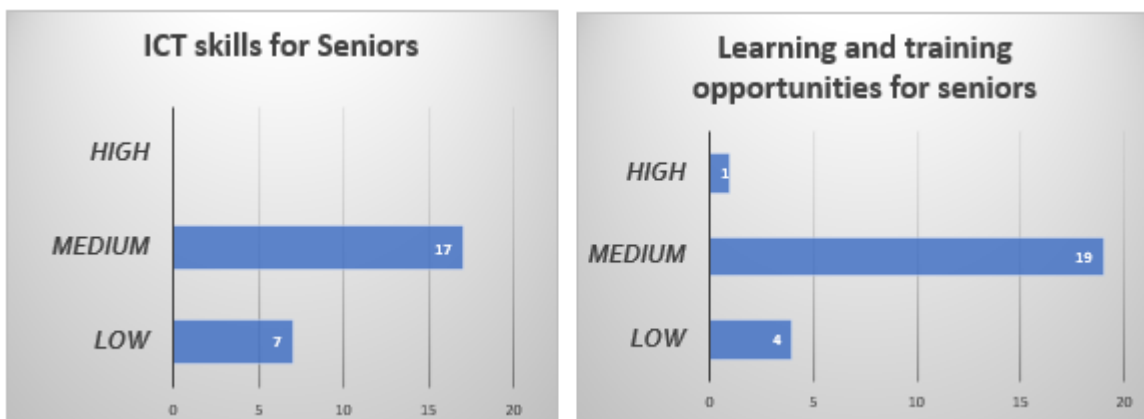
Source: SHES survey

5.2. Policy recommendations as regards improvement of Seniors' ICT skills

Recognizing that improvement of Seniors' ICT skills must be a national priority, given the lessons learned from the last two years with the pandemic Covid-19, the strategy to be implemented should be organized around the following 7 recommendations:

1./ Generalization of the *access to Internet* and relative equipment, specifically:

✔ In the most remote regions

✔ For socially and economically excluded seniors

As mentioned by one of the experts, "*Although digitally exclusion is less and less the case, access to equipment and broadband by socially and economically excluded seniors should be a priority in our countries*" while another mentioned "*to make sure that internet covers the whole country, even remote places and to make possible for older, younger and socially challenges people affordable and safe access*".

2./ Further *development of Security and Personal data Protection Systems*, considering that older people are a population group most at risk in terms of cyber security. It means requirement of adapted technologies as more intuitive and readable interfaces.

"*…There are significant gaps in the framework for Seniors' protection when learning basic IT skills*".

Consequently, safety must be considered as one of the most primordial issues to increase the number of connected seniors and avoid in the future potential rejection of online uses of digital technologies.

3./ Larger development of *specific and adapted ITC teaching programs for Seniors*:

✔ Funding digital skills programs designed and adapted to the Seniors' specificities and needs,

✔ Targeted training courses on Cyber security, e-banking, e-administration, e-health and all e-services, an unavoidable evolution of the society,

✔ Personalized courses and support to senior citizens in the use of ICTs,

✔ Promote in parallel (i) intergenerational actions of ICT training, and (ii) Peer-to-peer learning (seniors learning for other seniors), enhancing the social connection between the generations as well as between the seniors themselves. This should contribute to increasing trust (Institut Amelis, 2021).

4./ Enhancement of *cooperation between public authorities and local stakeholders*, especially NGO, providing public funding to associations and local actors, because of their closer proximity to beneficiaries.

5./ Increased development of *on-line resources (tools / tutorials)* as well as *physical places to* help seniors to acquire the appropriate knowledge and receive support, training, and information.

6./ Development of *financial assistance* to seniors who cannot afford basic equipment. Even if the number of connected seniors is obviously increasing during the last years, this should not hide the fact that many of them are still "e-excluded" (Alava et al. 2012). A well-targeted financial assistance could contribute to reducing the digital fracture among seniors.

7./ Finally, the improvement of Seniors ICT's skills also involves funding *training programs dedicated to Trainers / Mentors* in charge of digital skills projects for seniors. IT trainers for Seniors must acquire specific competences not only related to technical aspects but also to psychological and ethics ones. They must be in place to understand the expectations and specific needs of seniors in a learning process.

PROJECT NUMBER: 2019-1-FR01-KA204-062096   13

5.3. Policy recommendations as regards learning and training opportunities for seniors

Lifelong learning for seniors must become a clear priority and must not be addressed only to older workers as it is often the case. As mentioned by a participant, this requires "*an overall holistic and well conceptualized approach*" which must include the following aspects:

1. / Development of learning programs for seniors as for example: ***Third age universities*** (France) with well-defined and targeted topics,

3./ Development and ***design of efficient information campaign***, based on targeted and efficient communication channels as local associations, municipalities to <u>intensify the awareness of seniors</u> about importance of the lifelong learning,

4./ Promotion of learning programs for seniors through "***specialized sites dedicated to seniors***",

5./ As for acquiring ICT skills, promotion of learning and training programs based on ***intergenerational and peer-to-peer methods***.

5.4. Evaluation the impacts of seniors' participation to the Sharing Economy

The survey's participants were invited to evaluate the benefits for seniors from their involvement in the Sharing Economy. It is unanimously recognized that such an involvement has a positive effect on seniors' well-being, in accordance with the idea that Sharing Economy "implies interactivity within and around the community allowing for the formation of temporary connections" (Veen, 2019; Albinsson et al. 2021).

In terms of financial sustainability (pure economic dimension), the opinions widely differ among experts and stakeholders: even if 58% of them affirm that involvement in the Sharing Economy has a positive impact in seniors' financial autonomy, almost 42% express a more reserved opinion, considering that seniors' involvement in the Sharing Economy contributes only in a limited way.

As regards quality of life, once again the opinions differ but to a lesser extent comparatively to the economic dimension: 75% of respondents evaluate positively the impact on quality of

life due to participation in the Sharing Economy while 25% consider that this impact is limited.

Despite the above relative divergence in appreciation, it is unanimously admitted that the participation of seniors in the Sharing Economy must be strengthened. Because "access to the sharing economy" is partly linked to the use of digital tools, experts once again insisted on the necessity to offer adequate training and support on digital tools and new technology and even guarantee appropriate equipment, especially in more remote areas.

Nevertheless, expected increased participation of seniors in the Sharing Economy presupposes specific policy – actions aiming to increase the awareness and knowledge of what the Sharing Economy can bring them. This requires at least:

✔ a wider dissemination of information concerning the opportunities offered by the Sharing Economy and the added-value seniors can derive from their participation. As pointed out by the study realized in France by the social startup WeTechCare (2020), "it is essential to start by getting people interested before training them and thinking about diversified support".

✔ Nevertheless, due to the multiplication of platforms involved in this recent economic model, it is also necessary to develop a "support framework" for seniors, contributing to reassure them about the use of these platforms promoting Sharing Economy's activities. As mentioned by a respondent, "…*Seniors who feel more comfortable with the Sharing Economy could be "ambassadors" of a certain platform, teaching others how to use it.*"

Increased participation of seniors is largely conditioned by the **confidence they have and their competence** (skills) regarding Sharing Economy and related platforms. The question that arises is therefore: How to boost this confidence and competence? Public authorities (national and local) in collaboration with associations of volunteers must contribute to ensure:

PROJECT NUMBER: 2019-1-FR01-KA204-062096   15

✔ More visibility and accessibility,

"…For the older population, accessibility seems to me to be almost more important because if a service has been designed to be easily accessible to them, trust is more likely to arise…"

✔ obviously, **safety conditions** when using the relative platforms,

"…**Confidence in the sharing economy comes hand in hand with confidence in new technologies, safety online and the use of their data**."

✔ clearly **highlight the benefits** from the participation to the Sharing Economy through the dissemination of concrete "good practices".

At the same time, it is important to develop processes of personalized assistance with the possibility of face-to-face contact and not only online contact. *"… The trust of the older population is still based on reliable witnesses (relatives, friends, trusted people), so … the issue of trust should be addressed by acting on others, the early adopters who can then convey trust…"*

5.5. Intergenerational solidarity

Beyond the principle of personalized assistance and the development of appropriate policies, intergenerational solidarity can and must be mobilized to facilitate both the integration of seniors in the shared economy and their numeric inclusion. Intergenerational solidarity is obviously a widely used "practice" operating in two different modes: (i) the **formal one** through projects and programs with aim to strengthen the mutual solidarity between youngest and oldest (ii) the **informal one** within the family itself. From the survey, it appears that these two concepts of "taking care of seniors" are complementary and must be widely supported. If the informal model (intergenerational solidarity within the family) must be strengthened through incentives, it is not sufficient per se as it cannot respond to the needs of families exclusively composed of older adults, those who present the highest level of e-inclusion.

As regards the formal approach, public authorities and stakeholders must be "… *more innovative in the future models of taking care of seniors*…", based on the principle of a win-win: "…*Seniors and youngsters have a lot to learn from each other and could help each other*…"

Finally, according to the survey's respondents, no policy will be effective if we fail in shaking up the <u>stereotypes about aging and the older population</u>. This requires primary to "… *Fight against ageism: Ageism is the prejudice or discrimination on the grounds of a person's age* …" and secondary to "… *be careful as not to consolidate ageism through different policies or adoption of models of ageing (exclusively medical model and the model of social welfare) instead of the developmental model taking in account older people's contributory abilities, their social and cultural capital*…" To eliminate or at least lessen the stereotypes about aging, the survey's experts suggest three main directives:

✔ encouraging exchanges of young people not only at university but also and above all when they are younger, during their high school years,

✔ Developing opportunities for generative intergenerational exchange at school level and for secondary school children,

✔ Integrating nursing homes and retirement into the territory, avoiding geographic isolation as a means for better inclusion of seniors into the social fabric which also requires a new approach of city planning.

6. Conclusions

With the process of demographic change as stipulated above, the risk of loneliness and social isolation for seniors is a significant challenge that affects the well-being and quality of quality of life not only at individual but also collective level. The strengthening of both seniors' ICT skills and learning / training opportunities is decisive in the fight against age segregation and seniors' social inclusion. As it results from the survey, this strategy is "*a

crucial element of prevention in the general wellbeing of seniors, which plays an important role for the entire society".

The adoption of ICT technologies by seniors must be a priority development as it contributes to reducing the physical and social distancing and to the social inclusion of seniors.

The Covid-19 pandemic has had a dual effect: it has reinforced the risk of isolation (Berg-Weger and Morley, 2020) as they were confronted to the stricter distancing measures while at the same time, it has stimulated some seniors to become more familiar with new means of communication, information, and exchange allowing them to feel more integrated.

It is important to mention another issue which underlines the urgency of seniors' digital inclusion: the progressive generalization of e-administration (with administrative procedures that can only be done online) can increase seniors' isolation and exclude them from exercising their citizen rights. As shown in this study, "*this represents a danger for their social and economic participation and for the enforcement of their social and economic rights*".

Finally, the adoption of ICT technologies by seniors, through which it will be easier for them to participate in the Sharing Economy, requires the commitment and the active collaboration between all public and private stakeholders at national, regional but also local level without almost neglecting the role of formal and informal intergenerational solidarity. As it is well known, it is also with family members and close friends who have their trust that seniors can benefit from efficient support in their daily learning of the Internet.

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Annex 1

Questionnaire

1.   Interviewee profile

Name	
Organization	
Position to the Organization	

PART 1. ICT skills for seniors

2. To what extent are you aware of the EU policy and regulations for the enhancement of the ICT skills to the senior population?

Not aware	Limited knowledge	Aware
1	2	3

3. Please estimate the level (from 1 to 3) in which you believe that your national policy framework has successfully inducted them or is aligned with them? *(Select one of the three levels)*

Low level	Medium level	High level
1	2	3

4. Do you have any further policy recommendations for the enhancement of the ICT skills to the senior population?

Short answer ……………………………………………………..

PART 2. Learning and training opportunities for seniors

5. Are you aware of the EU policy and regulations for the promotion of learning and training opportunities for seniors?

Not aware	Limited knowledge	Aware
1	2	3

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PROJECT NUMBER: 2019-1-FR01-KA204-062096   21

6. Please estimate the level (from 1 to 3) in which you believe that your national policy framework has successfully inducted them or is aligned with them? *(Select one of the three levels)*

Low level	Medium level	High level
1	2	3

7. Do you have any further policy recommendations for the promotion of learning and training opportunities for seniors??

Short answer ………………………………………………………..

PART 3. Seniors' participation in sharing economy

8. Do you believe that seniors' participation in sharing economy can contribute to their well-being?

No	Limited contribution	Yes
1	2	3

9. Do you believe that seniors' participation in sharing economy can contribute to their financial sustainability?

No	Limited contribution	Yes
1	2	3

10. Do you believe that seniors' participation in sharing economy can contribute to overall quality of their life?

No	Limited contribution	Yes
1	2	3

11. In which level (from 1 to 3) would you say that is important to foster seniors' participation in sharing economy? *(Select one of the three levels)*

Low level	Medium level	High level
1	2	3

12. Do you have any policy recommendations for the further and successful induction of the senior population to the sharing economy?

Short answer ………………………………………………………..

PROJECT NUMBER: 2019-1-FR01-KA204-062096   22

PART 3. Challenges

13. Do you have any policy recommendations to increase confidence of seniors towards to sharing economy and relative platforms?

Short answer ……………………………………………………..

14. Do you have any policy recommendations to change seniors' mentality gradually, as regards their private property which is reflected as a personal success of them?

Short answer ……………………………………………………..

13. Do you have any policy recommendations to enforce intergenerational solidarity?

Short answer ……………………………………………………..