



SHARING ECONOMY FOR SENIORS

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# STATE OF THE ART: SENIORS AND SHARING ECONOMY

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With contributions from the following organizations:

- E-seniors, France
- Instalofi Levante SL, Spain
- PanepistimioThessalias, Greece
- Istituto per Servizi di Ricovero e AssistenzaAgliAnziani, Italy
- InstitutAntonaTrstenjaka za gerontologijo in medgeneracijskosozitje, Slovenia



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## General introduction

The Collaborative economy or Sharing Economy is rapidly developing in Europe. On the strength of this observation, the European Commission has been working on the understanding of this phenomena and better regulation of its features.

The Commission defines Collaborative or Sharing Economy as Business models meeting all criteria simultaneously:<sup>1</sup>

- 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)

Furthermore, the European Commission released a study<sup>2</sup> to measure the current size of collaborative economy in the EU-28 across the transport, accommodation, finance and online skills sectors estimating it to be EUR 26.5 billion (0.17% of EU-28 GDP in 2016). The largest collaborative economy markets are found in France (EUR 6.5603 billion), UK (EUR 4.6377 billion), Poland (EUR 2.7366 billion) and Spain (EUR 2.5243 billion). In general, the seven largest collaborative economy markets in the EU (France, UK, Poland, Spain, Germany, Italy and Denmark) represent about 80% of the total collaborative revenues of the EU-28 in 2016.

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<sup>1</sup> A European Agenda for the Collaborative Economy, European Commission, 2016

<sup>2</sup> Study to Monitor the Economic Development of the Collaborative Economy in the EU, Final Report, European Commission, 23 February 2018

The main conclusions of the study analysis are the following: In the transport sector of the sharing economy, Germany recorded the highest number of collaborative domestic platforms followed by France, Spain, Italy, Belgium and the UK. No domestic collaborative economy transport platforms were created in Cyprus, Slovenia and Slovakia. Slovenia recorded neither domestic, nor international platforms in the transport sector of the sharing economy. The accommodation sector was the smallest sector. By far the most important platform was Airbnb (origin U.S.), which operated in all EU Member States and accounted for around 62% (EUR 4.5 billion) of the sector's estimated total EU revenues (EUR 7.3 billion). France, Spain and the UK had the largest number of domestic accommodation platforms. The legislative framework in these countries was supportive of collaborative platforms (with the exception of Spain). However, regulation at the local level was becoming tougher in certain cities, like Paris, where local authorities started imposing restrictions. The two leading countries, in terms of revenues and funds raised on collaborative platforms were UK and France. The highest number of domestic fundraising platforms was found in the UK (39), followed by Germany (35) and Italy (33). A relatively high number of platforms was also being hosted in the Netherlands (24), France (22), Spain (22) and Poland (13).

The study further points to different attitudes from public authorities in the continent. To focus on the countries of the SHES partnership: some governments such as France have recognized the importance of the collaborative economy and taken steps to develop it. At the same time, there are central or local governments that are more concerned when it comes to the collaborative economy, for example, Italy. Some other governments such as Slovenia are rather neutral and the business environment is not as encouraging, the collaborative seems to be developing at a slower rate.

The knowledge and perception that the European population has of the sharing economy also varies. According to the European Barometer on Collaborative Economy (2016)<sup>3</sup>, the lowest proportion of individuals who have never heard about the sharing economy are found in France (14%) while the other countries of the SHES partnership present higher

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<sup>3</sup> Flash Eurobarometer 438 The Use of Collaborative platforms, European Commission, June 2016

statistics: in Spain 42% of the population never heard of the sharing economy, in Italy 52%, in Greece 64% and in Slovenia 68%. 9% of the French population use the sharing economy, 4% of the Spanish population, 3% of the Greek and Italian populations and 1% of the Slovenian population.

Those aged 55 or over are more likely than those aged 25-39 to say that they have never used collaborative platforms (88% against 72%) or that they have never heard of it (55% against 38%). The knowledge and use of collaborative platforms also depend on the educational level.

In general, 41% of the persons participating in the survey believe that access to goods and services are organized in a better way on sharing platforms, 33% that services are cheaper (or that it is good that services are free), 25% appreciate having the possibility of exchanging goods and services instead of paying for it and 24% point out that different and new services are offered. There are nevertheless differences between countries. In Spain, only 21% believe that services are organized in a convenient way compared to 42% in Greece. In Slovenia, only 19% affirm that new and different goods and services are offered compared to 33% in Spain.

As for the challenges presented by the sharing economy, there not many differences among countries so we find more useful to present the European mean: 41% are worried about not knowing who is responsible in case of problems, 28% don't trust the internet for transactions, 27% don't trust the provider or seller and 17% consider they don't have enough information on the service provider.

Now that we presented, in general, the state of the art of collaborative economy in Europe and the perception that Europeans have of it, the goal of this SHES report is to focus on the economic and social situation of seniors in all five partnership countries: France, Greece, Italy, Spain and Slovenia, on the level of digital education of this population, on the level of development of collaborative economy and on the perceived benefits and challenges of

sharing economy in these countries. This study will guide the development of the outputs during the SHES project.

## Part 1: The case of Spain

### INTRODUCTION

The Sharing Economy or Collaborative Economy comprises all the activities that suppose a sharing of goods or services between individuals in exchange for an agreed compensation. Its main objective is to achieve the most efficient use of the available resources.

This recent model involves the temporary consumption or use of assets that are usually unutilized because they are lying unused or because they haven't been monetized yet. The business model differs from the traditional system based on hyper-consumption and acquisition of goods permanently. Its most important feature is the use of digital platforms that facilitate the connection between suppliers and consumers by eliminating the participation of orthodox intermediaries and promoting savings and the trust factor too.

The existing offer in this business model based on collaborative consumption includes both tangible and intangible assets covering almost all areas such as private transport, accommodation, working infrastructures, leisure, clothing, etc.

This kind of business is mainly performed through relationships between individuals but there are other different models too. The most common ones are the following:

- Peer-to-Peer (P2P): A transaction between equals seeking a benefit on underutilized assets. (Airbnb, BlaBlaCar...)
- Business to consumer (B2C): Companies seek to improve efficiency by facilitating consumer search through a platform that connects buyers and sellers (Amazon, Expedia...)

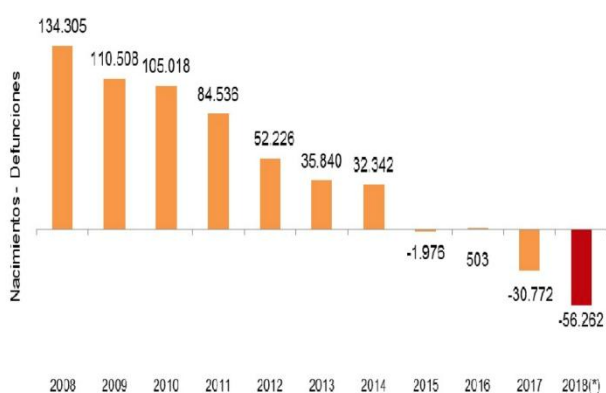
- **Business to Business (B2B):** Operations between companies in order to share certain resources such as infrastructure, machinery, data storage, or certain services (Spacebee)

The evolution of this type of business based on the collaborative economy has been experimenting in Spain a breakthrough in recent years, which has been driven by constant innovation in digital technology. Another significant factor for the boom in the development of the collaborative economy has been the economic crisis that countries have suffered during the last years.

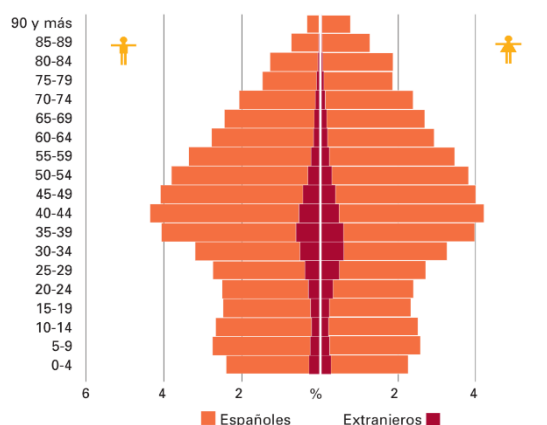
## Sharing economy and seniors in Spain

Regarding the structure of the population in Spain, we can highlight that it is characterized by an ageing tendency. According to the Statistics Spanish National Institute (INE) the total number of births in 2018 was 372.777 in comparison with the number of deaths for the same year, 427.721. As we can see in the first figure, the number of births has been decreasing during the last years progressively, becoming negative in comparison with the deaths in 2017, where we can see that there were 56.262 more deaths than births. As the figure 2 shows, the Spanish population pyramid is regressive, characterized by having a narrower base in comparison with the central zone and a high percentage of middle-aged people; the difference between younger and older people can be clearly appreciated.

**Figure 1: Evolution of births and deaths in Spain**



**Figure 2: Spanish population pyramid, 2018**



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Source: Statistic Spanish National Institute (INE)

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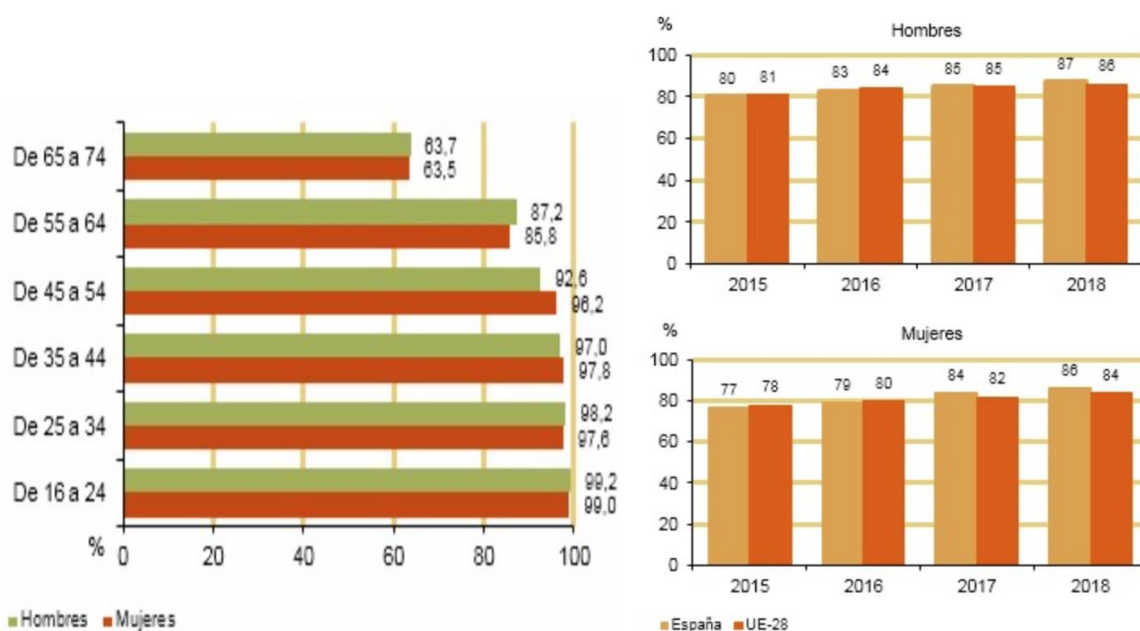
expectancy increases yearly too. The percentage of sixty-five and over sixty-five-year-old people conforms 19,2% of the total population nowadays and it is expected to grow until 25,2% in 2033.

Regarding the use of technologies of information and communication (TIC), it's a fact that although there has been a great increase in their use, the adult population uses them less. As age increases, the use of digital platforms decreases. As we can see in figure 3, the age of fifty-five supposes an inflexion point for the use of TIC and decreases sharply at sixty-five. There is a great gap between those ages, as well as a smaller gender gap between men and women. However, the overall population's use of the digital platforms in Spain is greater than the average in the EU as figure 4 reflects, covering the citizens from sixteen to seventy-four years old.

**Figure 3: Use of TIC in Spain, 2019**

**Figure 4: Comparison between Spain and the UE in the use of TIC**





Source: Survey about Equipment and Use of TIC in Spain. INE

Source: Statistics of societies of the information. EUROSTAT

## I. THE ECONOMIC AND SOCIAL SITUATION OF SENIORS IN SPAIN

### *The retirement systems in Spain*

The public pensions' system is comprised in Spain by the Social Security system covering several contingencies as the retirement, the death (widowhood, orphanhood) and diseases too (mainly permanent incapacities). It has two main modalities; one is based on assistance and the other one is mandatorily contributively. The assistant modality is the one governing the old-age pensions system and the amount of pension perceived depends on the employment history of the individual (contributed years and bases). Moreover, the number of pensions must not surpass the maximum established by the law of 2.659,41 monthly Euros or be lower than the minimum of 677,40 monthly Euros. The monthly assignation will have as a base for the last twenty years, instead of having into account the whole labour life.

Other European countries as Italy or Sweden enjoy too complementary capitalization funds although, in Spain, that modality is not included in the public system.

In comparison with the European age of retirement, the Spanish retirement age is higher than the average. Since 2013, the age to access to the retirement system of pensions has been sixty-seven years old or sixty-five in case of having been working and contributing a minimum of thirty-eight years and six months to the Social Security system. In some exceptional cases, the minimum age may be anticipated.

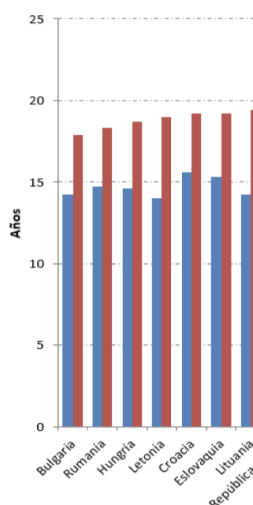
The retirement pensions are the most usual in the Social Security, supposing 9.535,52 million Euros in 2019; approximately 40% of the public incomes are directed to this kind of payments. These quantities are expected to grow in the following years, as in the last ones the number of pensioners increased progressively.

### *The living standards of seniors in Spain*

Life expectancy is one of the main indicators of countries to reflect the main consequences of a country's social and economic health policies.

Spain is characterized by a high life expectancy that has shown a growing trend throughout the Twentieth Century until the present. In 2018, women had a life expectancy of around 86,1 years while men had a lower life expectancy, approximately 80,6 years. The Spanish situation should be highlighted as it is one of the highest life expectancies among the rest of the countries of the European Union but also one of the highest worldwide. Regarding women, Spain enjoys the second position, behind France although men life expectancy is in the average with other countries as Malta, Italy, France or Sweden.

**Figure 5: Life expectancy divided by sex in EU, 2019**



*Source: EUROSTAT, 2016. Consultation done in January 2019*

The main causes of this high life expectancy have been the decrease in the infant mortality rate together with an improvement in the life expectancy of the elderly which is directly related to the improvement in lifestyles as a consequence of the improvement in the country's health, social and economic conditions.

## *The average pension and the differences of income in Spain*

A remarkable fact of the Spanish pension system is that practically all older people receive some type of economic benefit, directly or indirectly. The average retirement pension is approximate of 1.140 Euros per month in 2019 according to the Spanish Ministry of Employment. However, there are great differences according to each type of retirement pension and to the different autonomous communities too, being the northern ones the ones in which they are higher, being the average 1.400 Euros (mainly País Vasco, Asturias, Navarra and Huesca) and also Madrid. The most damaged ones are mainly the ones located at the south (between 800 and 900 Euros), as Andalucía, Murcia or Extremadura (Source: Social Security webpage).

In most cases, these pensions are above the current Interprofessional Minimum Wage (SMI), which is fixed in Spain at 900€/month<sup>4</sup>, which indicates that it should be a sufficient amount to be able to live adequately. However, not all situations are the same, and it can be found that some pensions do not reach the minimum salary, influencing the retired persons for being low-income people.

### *The use of the Internet by seniors in Spain and the strategy to facilitate their access*

In general, the educational level of older people in the countries is lower than that of younger people. The illiteracy rates currently existing in most developed countries are related to older people, since at the time, due to different factors, there were not the same possibilities for accessing education. However, this trend is changing little by little thanks to the new educational policies although the illiteracy rates are still present mainly for the oldest people.

This degree of illiteracy or low levels of education in the elderly also implies greater difficulties in the use of new information technologies. As figure 3 showed, there is a great decrease in the use of the Internet in people over 55 years old. Therefore, there is a large gap in the use of these technologies between older and younger people.

Moreover, the oldest persons have surpassed the most usual ages for the formation and work, and they see limited their possibilities to learn and decreased the necessity or utility of using these technologies. This collective of people hasn't born in the technological era, so they do not find these means as usual in their daily routines; they don't find these methods necessary or even complementary to the traditional ones.

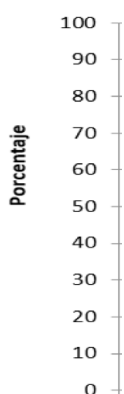
Despite this, it is true that over the last decade this gap is narrowing, as new generations of older people are already more adapted to the use of the Internet in some aspects of their daily lives. It should be noted that, although the evolution along the years has been very

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<sup>4</sup> Article 1 of the Royal Decree 1462/2018, of December 21, which sets the minimum interprofessional salary for 2019.

noticeable, in the range between 55 and 74 years old the number of people that used the Internet in 2018 increased sharply in comparison with the use in 2007, as figure 6 shows. According to data from 2018, approximately 38% of people between the ages of 65 and 74 are regular Internet users in Spain, although it is still a lower rate than the average of the countries belonging to the European Union which is approximately 48%.

**Figure 6: Comparison of people that has used the internet in 2007 and 2018 in Spain**



*Source: INE. Survey about Equipment and Use of TIC in Spain. 2007 and 2018*

However, the so-called “digital divide”, is defined by the Organisation for Economic Co-operation and Development (OECD) as *<<the division between individuals, houses, economic and geographic areas with different socio-economic levels in relation with their access to opportunities for technologies of the information and the communication as well as the use of the Internet>>* (OCDE, 2011, cited in Abad, 2014). It’s an important aspect to take into account when we want to analyse the differences between different generations to access to the TIC, as there’s a variant of the digital divide that is the one associated to the age.

The main objective of Spain is to achieve the disappearance of the digital divide amongst different generations, and in order for that, the state is investing in digital plans and education to bring them closer. To get facilities in the access to digital means could suppose also a great advancement for the use of technologies.

## II. THE POTENTIAL BENEFITS FOR SENIORS USING THE SHARING ECONOMY IN SPAIN

### *The requirements to use sharing economy*

The requirements to use the sharing economy are mainly to have access to the digital platforms and to have a necessity of a product or service.

The main barrier that we can appreciate regarding these two factors are in first place that the seniors don't have access to these kind of platforms usually, as they don't even have Internet network at their livings and although in most of the times they have the financial capacity to acquire one, they don't find the necessity to do so. Regarding the second barrier, it's presents too at the seniors' case, as they don't have the incentive to try to use the technologies; they cannot see the utility of that.

### *Form of use by seniors and its benefits*

There is no doubt that the use of new information technologies offers us plenty of opportunities and benefits, such as the ease of being able to be connected with people thousands of kilometres away or knowing the news that occurs in another part of the world instantly. However, as we have seen, not all of society has equal access to these opportunities or the necessities to use them.

As has been seen previously, the sharing economy can offer a great diversity of goods and services, and also the oldest generations can obtain benefits with their use. Amongst the wide variety of advantages, we could highlight the communication with others and the interaction with the environment, the exchange of knowledge and experiences, the exercise of the cognitive and learning functions, the civic and public participation and the implication in new forms of leisure and entertainment.

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### *Improvement of senior's everyday lives with sharing economy*

The sharing economy brings benefits to all the generations. Focusing on the oldest persons, we can find some examples of improvements in the day-to-day routines, added to the general ones seen in the previous point.

- The collaborative housing or cohousing, as an alternative to traditional residences for the elderly, as it is a platform that offers the possibility of connecting people of the same age to live together and thus avoid loneliness by promoting freedom and interpersonal relationships.
- The use of common transports could be a very profitable tool also for elderly people, for example, BlaBlaCar. In this case, it is an application that allows connecting drivers and passengers who have a common destination in order to share a car. This can be very useful for older people who need to travel, and public transport can be a challenge for them sometimes, due to different factors such as distance or timetables. Through this model, they can talk directly with the driver and agree on a collection point which may be easier for them and would allow them too to meet new people while contributing to the environment.
- On the other hand, in the case of Airbnb, it allows people who are not making use of it to rent rooms or complete apartments for short periods of time and therefore allows them to save or make a small profit from an asset that they do not use. It has been observed that in some countries a large part of the people who offer rooms through this "Sharing Economy" application are seniors. This would improve their economic capacity, adding extra-incomes to them or at least, to decrease the expenses of the non-used immovable goods.
- Alternatively, on the side of collaborative transport, the Drivy platform allows you to rent your car for as long as you don't need it, which also allows you to get a small economic return by lending a property that was being underused. In this case, a large part of the elderly has their car, but do not use it regularly.

As has been seen, the whole society even the elderly can benefit from the use of these applications that promote the Sharing Economy. Through them, they can buy or rent certain goods that they need at a lower price, or, on the contrary, they can sell belongings that they no longer use and obtain a small economic return thanks to it, also contributing towards a more responsible consumption with the environment, in addition to other advantages such as the ease of meeting other people with the same age, hobbies, etc. The possibilities are infinite, the challenge is to promote and disseminate that advantages for oldest generations to know about them.

### III. CHALLENGES THAT SENIORS FACE USING THE SHARING ECONOMY

As we have seen, there is a large gap in Internet use between younger and older generations. This is an important fact to take into account given the process of ageing that Spanish society suffers. For all these reasons, it is important to tackle those obstacles that prevent or hinder the use of the advantages that the use of technology by older people can suppose. The main difficulties faced by older people when using technologies and thus being participants in the Sharing Economy are the following ones:

- In the first place, certain physical limitations like their vision ability, hearing or even related to motor skills or the handling of small objects such as a mouse. However, these limitations can be experienced by young people too and, therefore, it is important to adapt the new technologies to ease their use and make it possible for anyone with this kind of limitations.
- Secondly, most seniors affirm to suffer the so-called “technological anxiety”; certain fear and uncertainty about the new technologies. This is mainly due to the lack of knowledge about how to use them as well as about the advantages and facilities that can bring to their daily lives.
- The formative level, as seen in the previous chapters is a key factor too that determines in most of the cases the lack of education in the technological devices or platforms.



- The reduced economic capacity of some collectives in this sector of the population and the high costs that the purchase of a computer or a smartphone can entail can be another obstacle, although it's not the main one, as there are financial facilities and promotions to facilitate its acquisition.
- And finally, they may present a certain refusal, because the generalized perception is that to learn how to use the devices is very complex knowledge and a great effort is needed to be capable of using them. The rejection of even the possibility of learning, leaving it as an unattainable desire linked with the feeling of not being able to manage the new technologies can create a frustration and self-exclusion (social and contextual) feelings too, generating even a broader gap.

Given these difficulties, it is important to be able to address them in order to facilitate and encourage the use of TIC among older people so that they can feel part of society and get benefit from them too.

Therefore, it is necessary to adapt ICTs to the possible physical limitations that any person may have, since in this way it will be easily accessible to all, and these adaptations will improve the usability of any person.

On the other hand, small courses or activities can also be carried out with the aim of improving the perception that older people have of the Internet in order to eliminate certain prejudices and to teach them how to use them in an easy and interactive way.

The foreseen barriers are mainly associated with senior people, although a lot of adults can present also this kind of problems. All the aforementioned points could be applied also to middle-aged people, as the physical problems, technological anxiety or low-income situation are situations that can affect them too. Is less usual to find them in the youngest generations, although the income one could be applicable too.

## *CONCLUSION*

It is true that there is still a large percentage of older people who are not comfortable with the use of new information technologies or even feel unable to use them. However, the use

of new information technologies and digital devices, although it may have some drawbacks with responsible use, can provide many advantages in people's daily lives.

The use of the sharing economy amongst older people can facilitate the activities of the seniors in a lot of different ways, from the acquisition of different goods and services for a reduced price to a personalized transport offer. So, encouraging the use of these new information tools among the elderly population could be very advantageous as it can suppose for them important benefits for increasing their welfare.

The publicity about the uses of the digital platforms should be broadly spread and offered to the oldest generations in form of workshops or informative courses, where they are able to develop their abilities and gain confidence regarding the use of these new tools. The main challenge would be to highlight all the utilities and facilities that these means can bring to them, showing them as a complement for their daily actions. However, other features should be reviewed also, in order to adapt the different devices to their personal needs and physical disabilities.

In conclusion, it is very important to be able to deal with the current demographical situation, thus, Spain and most of the European counties are characterized by an ageing population structure that continues increasing progressively yearly. Therefore, it is important that the states promote and disseminate the advantages and facilities that the collaborative economy can bring to all the stages of the society, in order ensure a homogeneous inclusion and equality amongst the European citizens.

## Part 2: The case of Italy

### Introduction

Italy has been historically characterised by interesting experiences of social mutualism, such as the Workers' Mutual Aid Societies founded in the second half of the XIX Century.

At the turn of the millennium, other experiences emerged under the pressure of the financial crisis and cuts in spending on the institutional welfare. They include:

- ethical purchasing groups;
- free software communities;
- co-housing;
- self-revitalisation projects of old/abandoned buildings;
- Fab Labs and co-working spaces;
- time banking;
- social cooperatives;
- ethical finance;
- urban vegetable gardens;
- self-organised gyms

These bottom-up initiatives aim to develop new social relationships together with alternative forms of economy and cooperation. Most of locally-based experiences are not centred on economic exchange; mutual support, volunteering and solidarity: many of such initiatives are politically biased or inspired. One such example might be the [\*Ambulatorio Medico Popolare\*](#) (People's Medical Clinic), aiming to counter the privatisation of the national health system.

It is due to say, though, that to the record there are no Italian experiences of Sharing Economy focusing specifically on older people; senior citizens are usually regarded merely as simple beneficiaries of such platforms along all other age-groups. What is more, there are no age-specific initiatives involving the sharing of services, products and skills: sharing economy platforms in Italy do not seem to distinguish their target users according to age.

There are indeed some experiences of Sharing Economy that may appear to be directed to elderly citizens but it is important to point out that these provide a service *to* seniors, as they are not actively involved in the process of sharing: they are merely end-users of the service. Some of these platforms are, for example:

[\*Village Care\*](#), platform where care services providers can present their activities and their offers; families and caregivers can browse through it and comment regarding their experience.

[\*BadanteCondominiale\*](#) (Block Caregiver): elderly people living in the same block of flats can share the same caregiver paying a minor amount of money.

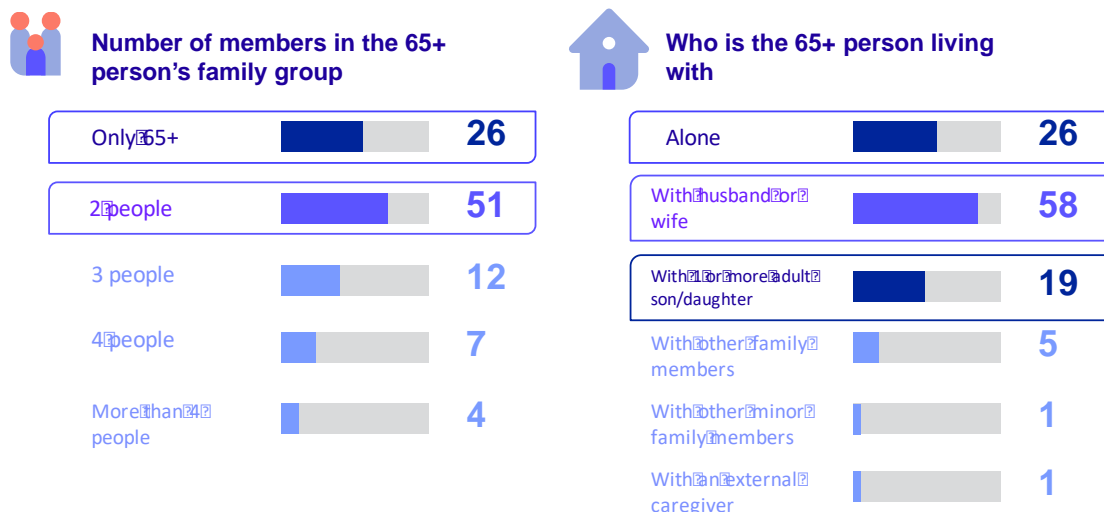
Despite the lack of punctual data regarding Senior Sharing Economy in Italy, we can draw some analysis from the available researches and statistics. The findings paint a new, if somewhat unexpected, picture that promises an interesting future for Sharing Economy and its uptake by older citizens:

- People aged 65+ will constitute an ever bigger share of Italian society;
- Nevertheless, older people have a positive approach to ICT and intends to live proactive lives;
- The present health and care services are not satisfactory and Sharing Economy initiatives could compensate any shortcomings;
- The population of 65+ citizens is expected to increasingly uptake ICT and Sharing Economy and to grow closer to younger people ICT usage standards;
- The Sharing Economy is expected to grow increasingly every year and to cover an ever bigger amount of Italian GDP;
- Sharing Economy platforms active in the Services to People sector are in constant growth and suffer less from international competition.

## I. The economic and social situation of seniors in Italy

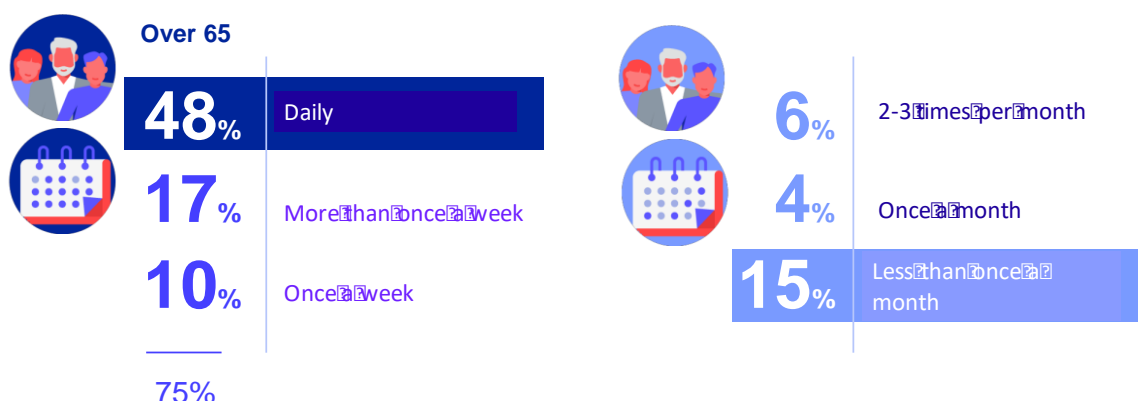
### 1.1 Family & Home

A recent research produced by EuropAssistance for the Bocconi University (Milan), involving 1292 phone interviews and 2 face-to-face focus groups in Milan, highlights a situation that sees 65+ citizens living mostly in small family groups, consisting in the vast majority of cases of 1-2 members (either alone or living with husband/wife or son/daughter).



At the same time, and probably because of this, nearly half of the interviewed sample declared they have daily contact with a family member, with this amount increasing to 75% when considering weekly interactions. It is nevertheless worth to note that 15% of the interviewees has interactions with family members less than once a month, sparking concern about their risk of finding themselves in a position of solitude and/or social isolation.

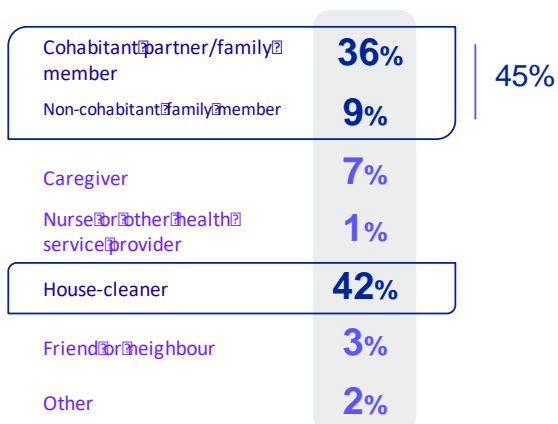
## Frequency of encounters between 65+ and family members



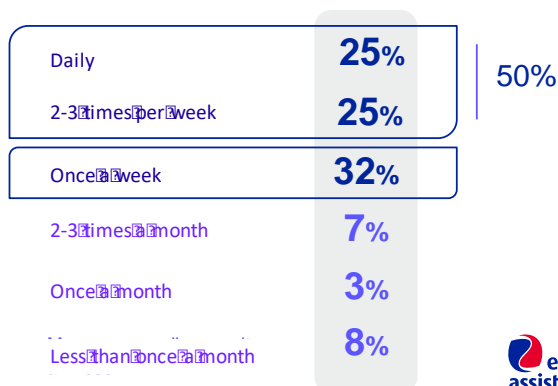
Following on this, the sampled population need to receive external support from family- or non-family members very frequently (82% at least once a week). Almost half of the interviewees declared they get help from unofficial or non-professional caregivers, such as house-cleaners, gardeners etc. Comparing this number (42%) with the little amount declaring to receive support from official caregivers or nurses (8%) it is legit to assume that many of such unofficial caregivers are non-regularised caregivers that need or have to stay in “clandestine” professional condition.

## Organization at home

### The person who helps the 65+ the most

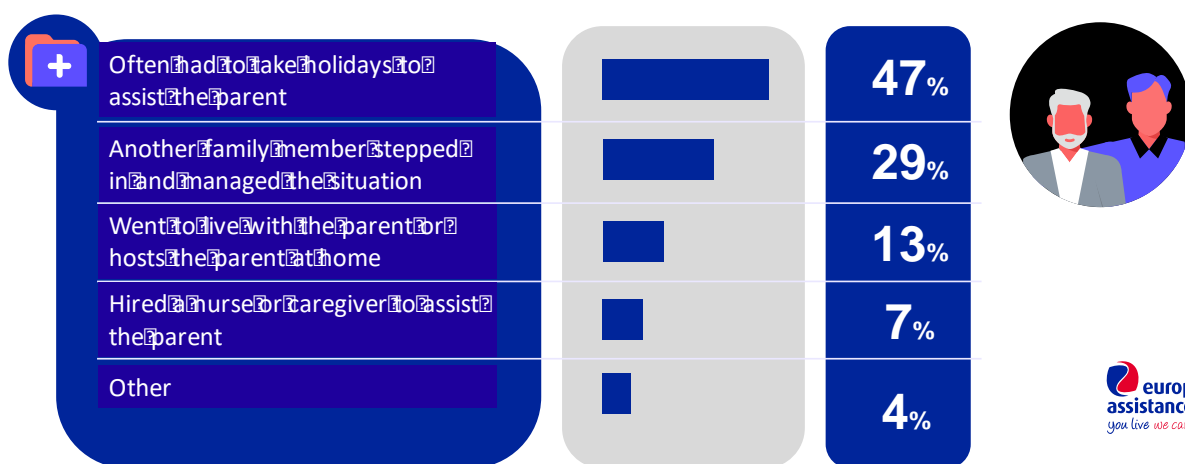


### Frequency of help by a non-family member



The assistance of 65+ citizens by family members proves to be a delicate situation that weighs on the family group lives. The vast majority of family members who responded to the enquire stated that they had to go through difficult arrangements, such as taking holidays or having to move in with their parent/s, in order to be able to provide support to their 65+ relatives. In some cases they were able to take turns with siblings or other family members in the caregiving activities, while only 7% of respondents declared that they hired a nurse or a professional caregiver to assist their relative in need of assistance.

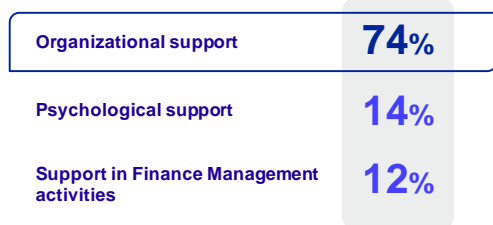
## Family caregivers and emergency management



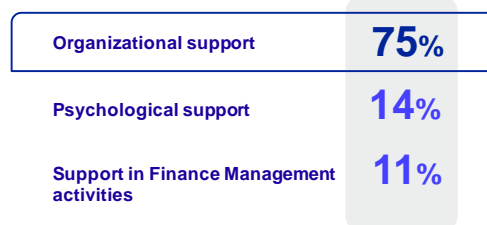
In this situation, family members stated that the kind of institutional help they would have most appreciated in the past would have been of organizational nature, rather than economic or psychological support. Similar amounts have been replicated regarding eventual future occurrences of such situations in the future. This is significant information that highlights how the collaborative approach that sharing economy platforms offer in order to achieve mutual advantages could produce a fruitful impact on families needing to provide support to their beloved 65+ relatives.

## Asking caregivers...

### What support would have been helpful in an emergency situation



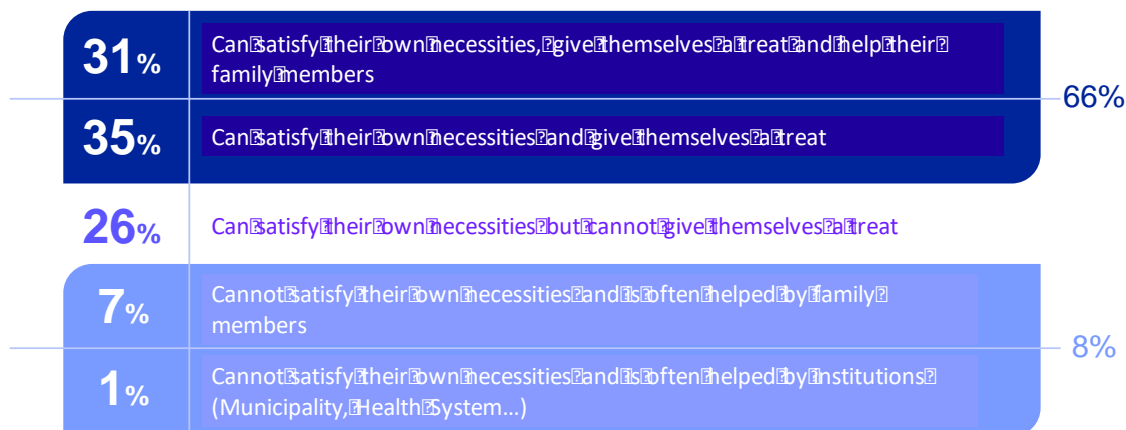
### What could help more in an emergency situation



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On top of that, it is worth noticing how only a small minority of older adults find themselves in a difficult financial situation (and therefore would hardly be able to pay for extra services). The vast majority of 65+ respondents declared they have indeed a strong and stable financial basis, so much so that the 31% can even afford to contribute to their family members' economic situation.

## 65+ and their economical and financial management



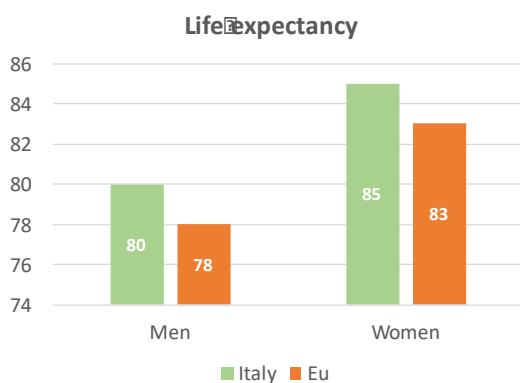
### 1.2 Self-perception

One of the most distinguished figures that emerged from this research concerns the positive portrait that older adults paint of themselves on the basis of self-perception. Being Italy one of the countries with the highest degree of people aged 65+ in Europe and in the World, as



well as one with the highest expectancy of life (ISTAT), the picture that arises from different data-findings is one of a positive attitude to ageing.

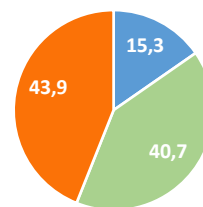
Only 15,3% of male respondents to a survey carried out by Osservatorio Senior in partnership with TrailLab (Università Cattolica, Milan) declared they felt indeed “very old”, while a staggering 43,9% stated that they did not feel old at all. Interestingly, the portion of female respondents that declared to feel “very old” is almost 2 times higher than men’s.



Source: ISTAT

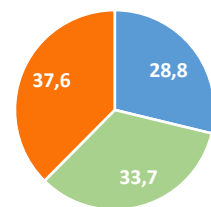
## Do you feel old?

**Men 65>74**



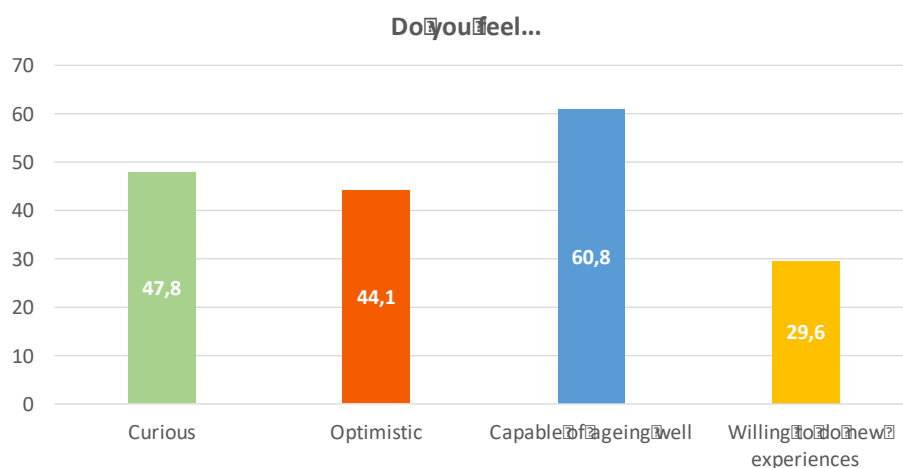
Very A little Not at all

**Women 65>74**



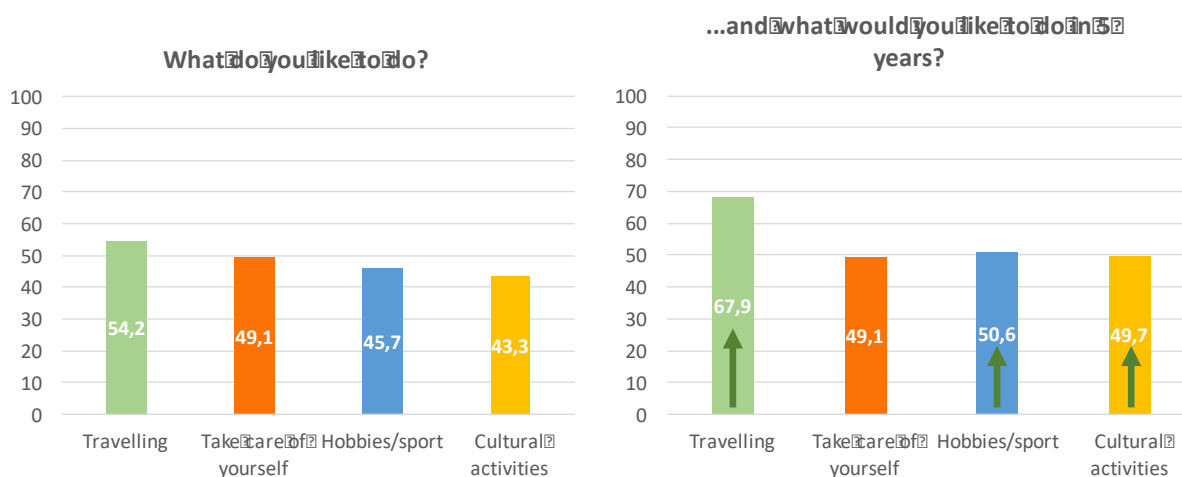
Source: Osservatorio Senior & TrailLab

From the qualitative point of view, it is interesting to notice the high percentage of respondents that think of themselves as curious (47,8%), optimistic about the future (44,1%), capable of ageing well (60,8%) and willing to do new experiences at their age (29,6%). This findings of a research conducted by BNP Paribas Cardif, thus, highlights a situation in which older adults are proactively thinking about their future, perhaps in contrast to the usual and traditional cultural stereotype of the weak and fragile or grumpy older person. Furthermore, this positive attitude is both directed towards the external environment (curiosity, new experiences) as well as introspective (active ageing, optimism about the future), demonstrating a general satisfaction with one’s own personal condition.



Source: BNP Paribas Cardif

Concerning the kind of activities that people aged 65+ like or are willing to do, good portions of the interviewed sample stated that they are keen on travelling (54,2%), taking care of themselves (49,1%), practice hobbies and/or sports (45,7%) and attend or perform cultural activities (43,3%). What is most surprising though, and symptomatic of this general positive attitude, is the share of people that see themselves doing the same activities in 5 years' time: all the categories strongly achieve higher values (apart from "Take care of yourself" which remains stable). Again, contrary to what one would assume, the respondents appear to be very confident and optimistic about their future quality of life to the point that they even imagine being more socially and physically active when they will be 5 years older.

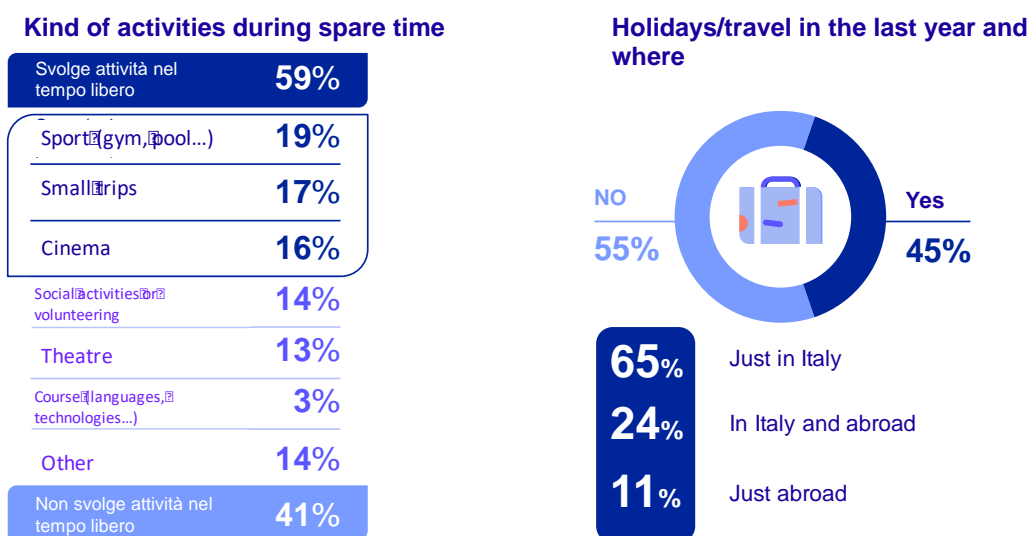


Source: BNP Paribas Cardif

Similar figures have been observed by Europ Assistance, showing how 59% of the interviewee declared to do some kind of activities in their spare time; the categories of

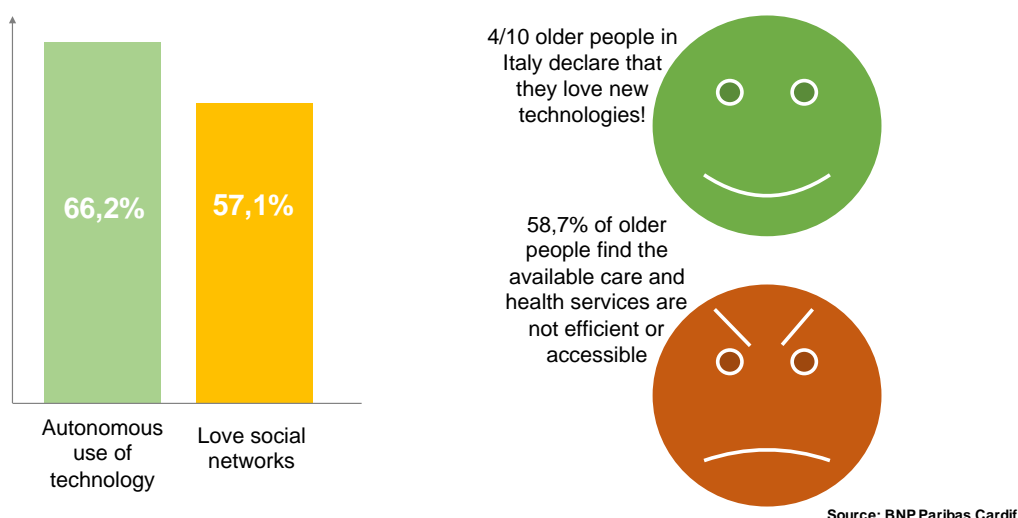
activities that were most performed include sport (19%), travelling/small trips (17%) and going to the cinema (16%), but social activism/volunteering (14%) and going to the theatre (13%) also achieved a fair level of share.

Since travelling appears to be one of the preferred activities carried out by older adults, the same research found that 45% of respondents have travelled in the last year (2018), with a good majority only visiting places in Italy and around a third of the total to visit sites abroad.



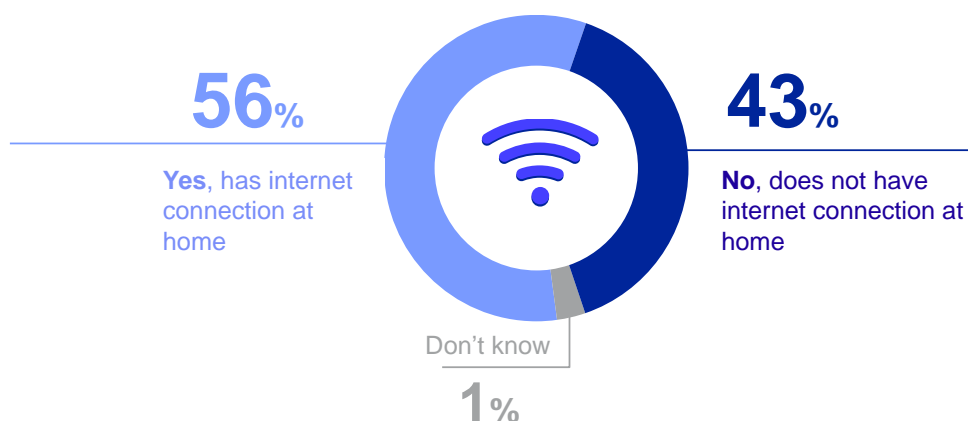
## II. Older people & Technology

A further exceptional result has arisen concerning older adults' relationship with new and digital technologies. BNP Paribas Cardif's research found that a good portion of their interviewees feel very confident in the use of technology and go as far as to say that they "love new technologies" as well as social media. It is tempting to cross this fact with the high amount of respondents that declared they are deeply unsatisfied with the national care and health services, pointing at possible opportunities for sharing economy platforms to provide a solution wherever such services fall short of fulfilling the people's expectations.



EuropAssistance found that only 56% of respondents stated to have an internet connection at home, while 43% said they have not. This is a worrying figure that could somehow be explained by the high amount of villages, particularly in the Alps, in the Centre and in the South of Italy, that are mostly inhabited by older people and, at the same time, are hardly ever reached by investments on new infrastructure. On the other hand, it is possible that the question might have been misinterpreted, as most mobile phones now allow to connect to the internet and the question might have referred to having internet connection at home via physical devices such as a router.

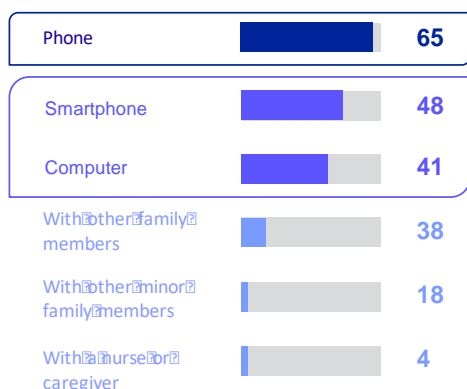
## 65+ has/has not an internet connection at home



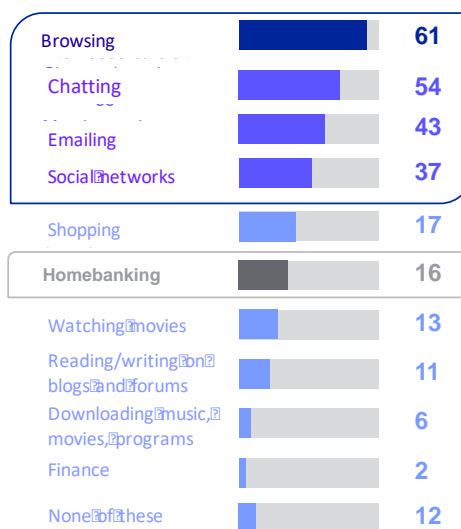
Indeed, most of respondents stated they do possess a phone or smartphone, and 41% even declared they own a computer. The most performed online activities, among those who do

use the internet, are browsing (61%), chatting (54%) chatting (43%) and use of social networks (37%), showing the high degree of social interactions carried out through online media. Surprisingly, 16% of respondents even declared they are used to accomplish home-banking transactions, as well as activities that are usually associated to the younger generations such as shopping (17%) and watching movies (13%).

## Owned and used devices



## Online activities

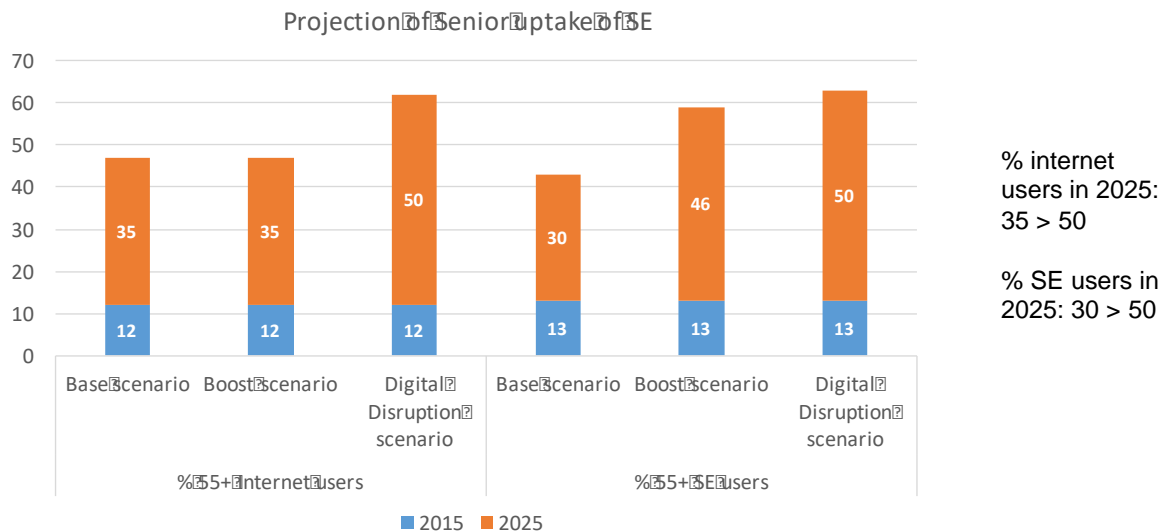


### III. Perspective of Sharing Economy

The uptake and use of Sharing Economy platforms in Italy promises to grow in the near future. Even though there are no age-specific evaluation on this issue, it is safe to assume that the proportion of older adults (aged 65+) that will be using sharing economy platforms will also increase along the rest of the population. A research conducted by the University of Pavia imagines three different scenarios regarding the possible development of Sharing Economy and its use by people aged 55+. The first of these is the *Base Scenario*, which imagines how the use of sharing economy platforms will develop if the socio-economical and technological environment keeps presenting the current conditions (that is, if no investments in the field and/or no cultural changes happen in Italian society); the second scenario, called *Boost Scenario*, projects the development of internet and sharing economy platforms usage according to an increase in numbers of the sharing economy users; the third scenario, *Digital Disruption Scenario*, is the most optimistic one and supposes an

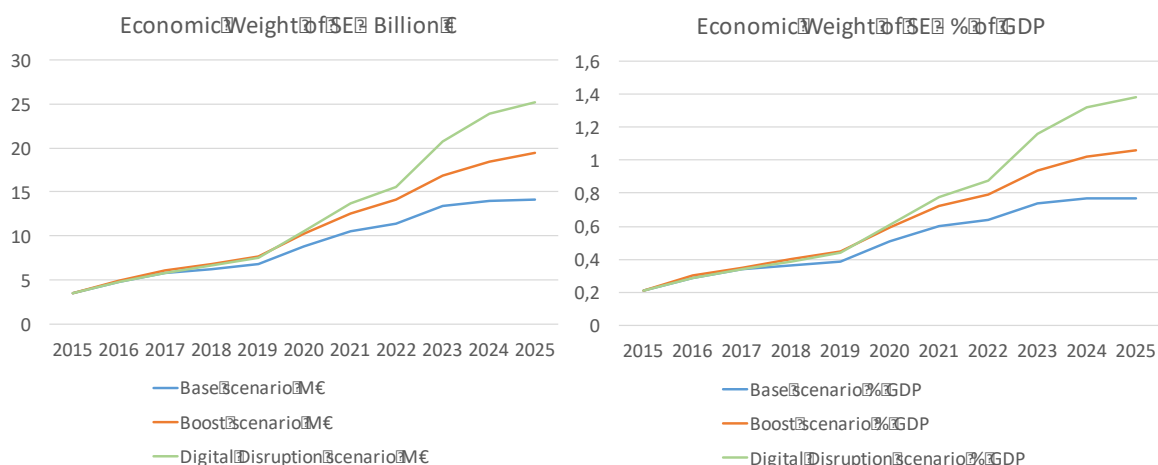
increase in number of Sharing economy users within an enlargement of the internet users population as well, in all age groups, as a result of digital infrastructure investments.

Interestingly, these projections show that, in the event of investments in digital infrastructures, the number of sharing economy users might even exceed the number of internet users in 2025 (*Boost Scenario*) or reach a proportion as high as 50%.



Source: Pavia University

The same research weighs the possible impact of Sharing Economy in the Italian GDP for each of the three scenarios. Starting the evaluation in 2015, when the Sharing Economy worth 0,2% of the national GDP (under €5 billion), the *Base Scenario* foresees an increase in the importance of Sharing Economy to almost 0,8% of GDP (just under €15 billion). The best case scenario (*Digital Disruption*) goes as far as to assume a Sharing Economy worth 1,4% of the Italian GDP in 2025 (€25 billion).

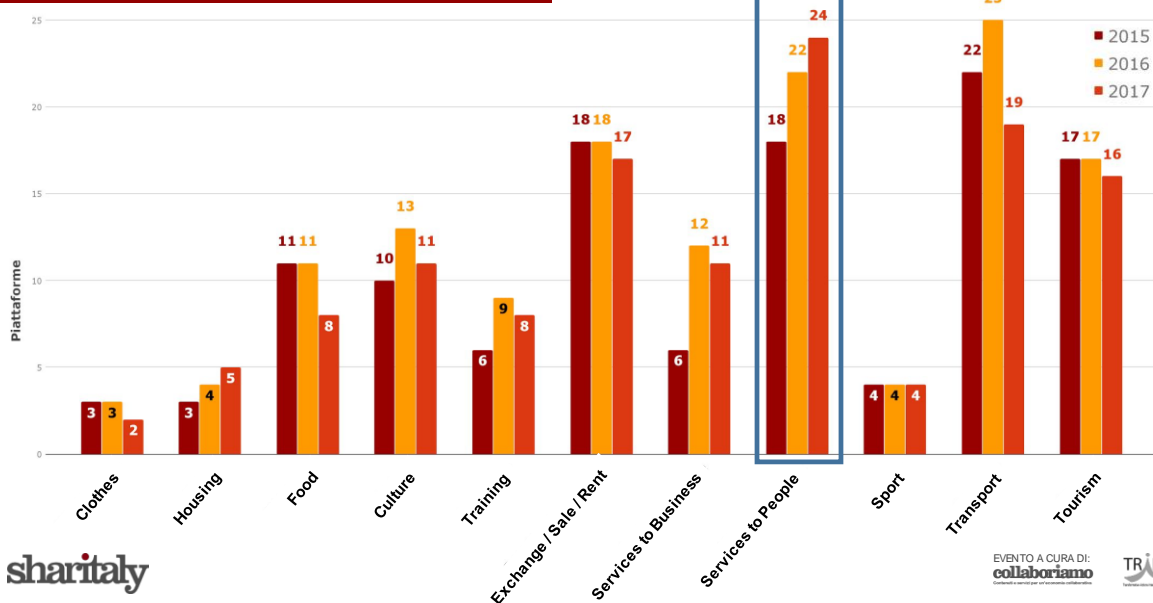


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Source: Pavia University

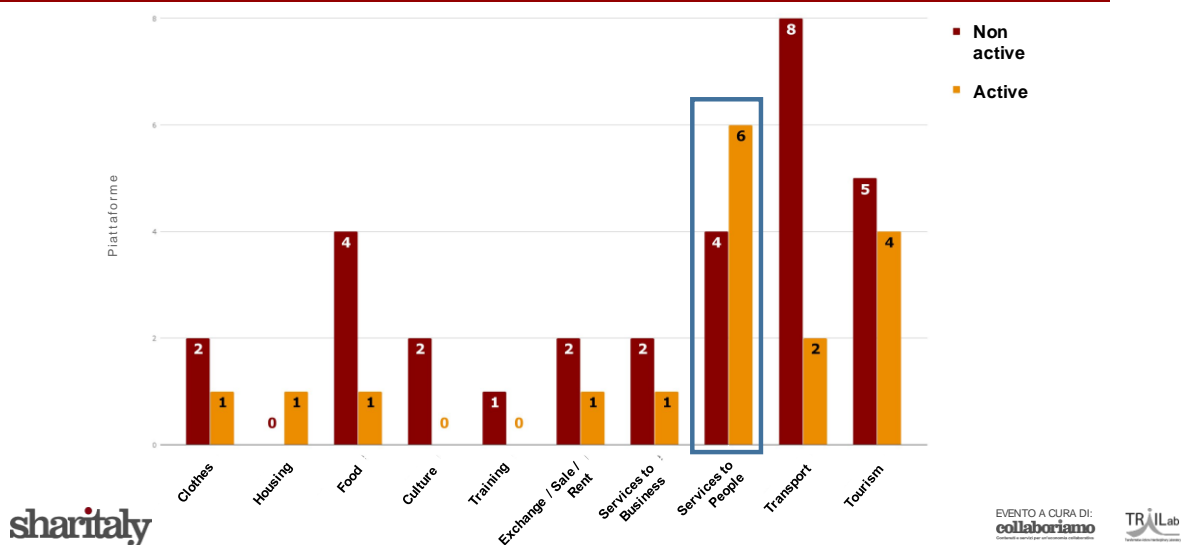
The most recent analysis conducted by Sharitaly with Collaboriamo and Trailab (Università Cattolica, Milan) show that, from 2015 to 2017, sharing economy platforms offering services to people (in the form of personal care and support) are the only category that have seen an increase in numbers, while all other categories (from Sport to Transport, from Tourism to Food etc) have experienced a decline in the number of platforms on the market and available to users.

## Growth for General Services to Citizens



The same research has monitored each category's performance in the event of new fierce competition by an international player active in their economical sector, highlighting how the Services to People (care/support) is the only one that do not suffer from this situation, with all other categories suffering losses and seeing in some cases a high degree of mortality (particularly well-developed categories such as Food and Transport).

## 11 Italian platforms out of 30 fail in markets with a big international player



## Conclusion

In conclusion, our research demonstrates that, despite the lack of specific data regarding older adults' use of sharing economy platforms in Italy, it is still possible to conduct a detailed analysis on the phenomenon by looking at separate aspects of the topic. The findings show that people aged 65+ in Italy are more likely to live alone or in small family groups but they still need support from their family or from an external caregiver, who might be a professional or an informal caregiver. Providing care to older adults often results in a strong effort by family members, but this can sometimes be compensated by a general financial allowance that lets senior citizens the possibility to cover their own or their family's needs.

People aged 65+ have a very positive image of themselves and hold a positive outlook for their own future. They intend to conduct happy and active lives, planning to travel, do



physical activity, attend cultural events and maintaining social relationships. They are not afraid of new technologies: on the contrary they are fascinated by new devices and love to use technology autonomously and interact with family members and other acquaintances through social networks.

This positive approach to technology and the proactive attitude that older adults demonstrate, matched with the social and demographic changes that see families struggle more and more in providing care, allows to assume that sharing economy platforms could indeed offer practical and convenient solutions to the needs that people aged 65+ present, including traditional necessities linked to age as well as new emerging ones (related, for example, to social interactions and cultural consumption).

## Part 3: The case of Greece

### ***Introduction***

In recent years the world of work has experienced major changes with new forms of economy emerging and challenging the present economic and work status. "Sharing economy" is found alongside other forms of economy on social media such as "social economy", "circular economy", "green economy", "economy of casual employment" (gig economy). Many definitions have been used to describe, but the predominant in the

bibliography seems to be what Botsman& Rogers (2010) formulated. According to this definition, the sharing economy is a "financial system that is based on the sharing of underused goods or services, free of charge or against for the price, directly on behalf of private individuals."

The term sharing economy made its appearance in 2009 (Demary, 2015) and since then its use has spread internationally, but without having a commonly accepted definition and a unified understanding of the activities it involves. Depending on the vision or goals of each user, the term of sharing economy can be described by different concepts. The common feature of these concepts is usually the intermediation of an online platform for the connection of users with service providers, aiming at a more efficient use (sharing) of natural or human resources.

Sharing Economy is expanding into more sectors and it's getting accepted by a large part of the population, who finds solutions to everyday problems. "Shared" platforms cover important sectors of the economy, such as transport, housing and rent, retail sales, financing and labor market, thus affecting the whole economy. Many academics (e.g. Botsman and Rogers, 2010; Schor, 2014) describe this form of economy as a third industrial revolution, because the common economy expands to a new form in terms of production and consumption, causing technological as well as social changes. However, many of the sharing economy users are not absolute up-to-date on all its operating rules, since in each country different terms have been set.

## I. SHARING ECONOMY & SENIORS IN GREECE

The interaction between the supply and demands of the growing market, considering older people (60+) as the target group of consumers, is defined by the so-called “silver economy” concept.

According to European Commission (2015) silver economy is defined as “economic opportunities arising from the public and consumer expenditure related to population ageing and the specific needs of the population over 50”. Moreover, the OECD (2014) describes silver economy as “an environment in which the over-60 interact and thrive in the workplace, engage in innovative enterprise, help drive the marketplace as consumers and lead healthy, active and productive lives”.

According to the latest Population-Housing Census in Greece conducted by ELSTAT-2011, seniors population are described in the Table 1.

Table 1. Permanent Population by Age Groups. Population- Housing Census, 2011	
Total Population in Greece	<b>10.816.286</b>
50-59 years	1.391.854
60-69 years	1.134.045
70-79 years	1.017.242
80+ years	583.334
Total senior population 50- 80+	<b>4.126.475</b>

Source: ELSTAT<sup>5</sup>Population- Housing Census 2011, revised edition 12 September 2014

<sup>5</sup>[https://www.statistics.gr/el/statistics?p\\_p\\_id=documents\\_WAR\\_publicationsportlet\\_INSTANCE\\_qDQ8fBKKo4lN&p\\_p\\_lifecycle=2&p\\_p\\_state=normal&p\\_p\\_mode=view&p\\_p\\_cacheability=cacheLevelPage&p\\_p\\_col\\_id=column-2&p\\_p\\_col\\_count=4&p\\_p\\_col\\_pos=1&documents\\_WAR\\_publicationsportlet\\_INSTANCE\\_qDQ8fBKKo4lN\\_javax.faces.resource=document&documents\\_WAR\\_publicationsportlet\\_INSTANCE\\_qDQ8fBKKo4lN\\_in=downloadResources&documents\\_WAR\\_publicationsportlet\\_INSTANCE\\_qDQ8fBKKo4lN\\_documentID=310596&documents\\_WAR\\_publicationsportlet\\_INSTANCE\\_qDQ8fBKKo4lN\\_locale=el](https://www.statistics.gr/el/statistics?p_p_id=documents_WAR_publicationsportlet_INSTANCE_qDQ8fBKKo4lN&p_p_lifecycle=2&p_p_state=normal&p_p_mode=view&p_p_cacheability=cacheLevelPage&p_p_col_id=column-2&p_p_col_count=4&p_p_col_pos=1&documents_WAR_publicationsportlet_INSTANCE_qDQ8fBKKo4lN_javax.faces.resource=document&documents_WAR_publicationsportlet_INSTANCE_qDQ8fBKKo4lN_in=downloadResources&documents_WAR_publicationsportlet_INSTANCE_qDQ8fBKKo4lN_documentID=310596&documents_WAR_publicationsportlet_INSTANCE_qDQ8fBKKo4lN_locale=el)

Elderly people 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<sup>6</sup>.

### ***Use of services offered through sharing/ collaborative platforms- Greece and EU***

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 (Athanasίου and Kotsi, 2018). The recognizability of the sharing economy and the relevant platforms, their use and the profiles of the users in Greece and Europe are based on the two relevant surveys carried out 2016 and 2018 in a representative sample of the EU-28 population over 15 years old (European Commission, 2016, 2018)<sup>7</sup>. According to results of these surveys, during 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%).

Regarding the frequency of use in Greece, 10% of respondents said that they have used these services once or a few times (against 2% in 2016 and 9% on average in the EU-28 in 2018), 7% occasionally every few months (versus 5% and 10%, respectively) and 5% regularly once a month or more often (versus 1% and 4%, respectively). In 2018 the number of registrations, the frequency of use and the recognition of these platforms had significantly increased in all EU-28, compared to 2016.

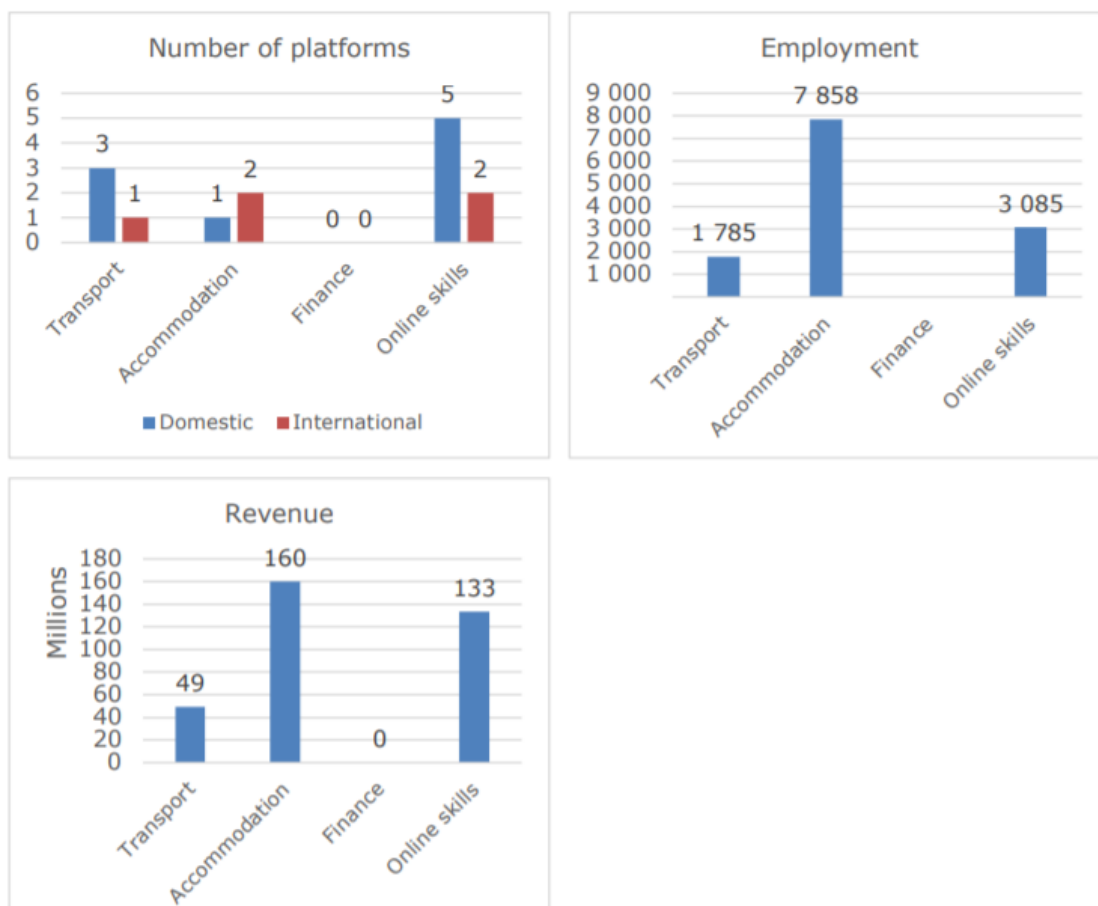
The use of services through collaborative platforms seems to vary, depending on the characteristics of users. In Greece 2018, considering the gender, women outnumber the

<sup>6</sup> <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/>

<sup>7</sup>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.

overall use of services through collaborative platforms in comparison with men (24% of women versus 20% of men). In contrary, men in EU-28 countries had slightly higher rates of use than women (25% versus 23%, respectively). Regarding age, users of sharing economy platforms, mainly are younger than 40 years old. Specifically, in Greece the higher rates of use are found in individuals aged 15-24 years (38%) and 25-39 years (33%), whereas in the average of the EU-28 countries the highest use rates are presented by the age group 25-39 years (38%) followed by 15-24 years old (37%).

Greece belongs to the group of below average European countries in terms of the number of sharing platforms per 1 million population (0.84%). However, it demonstrates a promising potential by ranking within the EU average in the level of revenues compared to national GDP (0.2%). Also, Greece is listed above the EU average considering the contribution of collaborative economy to total national employment (0.27%) (European Commission, 2018).



Source: European Commission, 2018

## 1.1 THE ECONOMIC AND SOCIAL SITUATION OF SENIORS IN GREECE

### The retirement systems in Greece

- **Pay as you go:** In the pay-as-you-go pension system, the existing employees pay through their contributions the pensions of today pensioners. It's called distributive because the current generation of employees 'distributes' their income to older generations for their pensions. The main feature is that the state imposes insurance contributions as a form of tax on policyholders and their employers and through the received funds they are able to pay the pension to the beneficiaries. The state shall lay down the rules and guarantee its operation system, with the ability to change the rules if they change conditions (Gaglias&Tsakaloglou, 2016). The distribution system works when the workforce is growing by satisfactory rates of retirement flows.
- **Funded system:** The contributions of each employee are invested in an account, so that when he/she leaves work, a total amount has been earned. The pension he/she receives is calculated on the basis of this amount and life expectancy. Insurers pay a specific amount of money to investing accounts or personal accounts which are managed by specialized bodies. These savings are invested in various assets (real estate or securities) and finance the pension of its holder in the future (Gaglias&Tsakaloglou, 2016).

### Tiers or Pillars of the Greek Security System

#### 1<sup>st</sup> Pillar: Public pensions- State social security institution (mandatory)

The main objective is to avoid or replenish poverty income in return for contributions. The pay as you go system is based on public pensions and its main feature is the solidarity to cover all the insured.

#### 2<sup>nd</sup> Pillar: Collective-Occupational Pensions (supplementary)

They are professional funds and it can be a mixed system (both public and private). They are financed by the capitalization system and are offered by the employer as part of the employment relationship while the unions are involved in their management. There's the element of solidarity between members of the sector or the professional group.

### **3<sup>rd</sup> Pillar: Private insurance-individual pensions (volunteering)**

It's a form of saving calculated by individual accounts and personalized contracts. There is no concept of solidarity between individuals in society as they are individual pensions. Financing is done through the capitalization system, but there may be state involvement though taxation privileges (Tinios, 2010).

In order for a Greek citizen to be eligible for an old-age pension he/she must have reached a certain number of insurance days. The right receive monthly pension can be exercised at any time and until then the insured has the right to continue working. The general age-limit is 67 years and the minimum period of insurance is 15 years (4,500 working days). The general requirement for full retirement is to complete 40 years on insurance (12,000 working days) and 62 years of age.

The basic pension comprises two parts:

- a) The national pension, which is not funded by contributions but directly from the state budget,
- b) The supplementary pension, which is calculated on the basis of the income from which contributions were paid by the State.

The increase in the number of elderly in the coming years, raises concerns on how this vulnerable group will have quality life today.

The parameters that contribute to the elderly wellbeing are:

- The family
- The existence of a wide social network
- Participation in activities and the community.
- 

Solutions are given by the technology that leads to the creation of products and programs that help the elderly cope with their problems in daily life.



Many are the elderly who are not familiar with the new technology and this is due to individual factors, but also to the complexity of technology itself. Furthermore, the poor national strategy from the relevant governmental agencies, the lack of funds and the lack of valuable programs contribute significantly to the poor technological skills the today's elderly people are missing.

## **II. THE POTENTIAL BENEFITS FOR SENIORS USING SHARING ECONOMY**

In recent years, the Sharing Economy has expanded to more and more areas and is increasingly used by a large part of the population, who find it easier to solve everyday problems. "Shared" platforms cover important areas of the economy, such as transportation, housing and renting, retailing, finance and the labor market. They operate in the capital markets, labor markets, and also in the markets for goods and services and thus affect the entire economy. The use of "shared" platforms is offering consumers access over their ownership (i.e. renting, subscribing) and involve deeper social interaction than traditional sectors.

One of the most important reasons that these platforms have become extremely popular over the last years, is that they allow the user to gain recognition and generate a strong network without any cost (Quinones & Augustine, 2015).

On the other hand, many users of the sharing economy are not fully aware of all its rules of operation, especially since different conditions have been set in each country. Most online platforms, although informing the user about the rules that need to be followed, do not elaborate on exactly who they are, resulting in misunderstandings for example between the host and the guest in case of home swaps or intense protests by the taxi drivers, which also happened recently in our country, on the occasion of the Uber platform.

Sharing economy emerged because of developments in the field of information and communication technology have decreased significantly the cost of transactions (Institute of Public Affairs, 2014). For instance, owners of underused assets they can more easily find users who are willing to pay for their assets, allowing access to overcapacity, probably from users around the world.

Platforms also provide coordination benefits and reduce negotiation costs. They can furthermore help with policing and enforcement through structures and self-regulatory requirements for crime control or insurance.

The financial factors that have contributed to the growth of the sharing economy emerge from the global financial crisis of 2008 that affected consumer habits, reinforced the need for more selective quality-driven markets, and transformed relationships by increasing flexible forms of employment and entrepreneurship (European Commission, 2013).

The use of sharing economy by seniors requires continuous education on the use of ICT and content that interests the user and covers his/her needs. For (De Haan, 2004) and (van Dijk, 2006, 2012) the requirements of using sharing economy are the access in successive levels:

- Motivation: willing of having and using ICT
- Materials: Access to ICT devices
- Skills: Functional skills and informational skills

There are substantial benefits in the use of ICT technology skills, that contribute significantly to the wellbeing and prosperity of the elderly, enhancement of financial management, self – esteem and communication with family and friends. Through ICT and as a consequence the use of sharing economy the elderly are given the chance to become independent, less socially isolated and happier (Shapira, Barak, & Gal 2007).

### ***III. THE CHALLENGES SENIORS FACE USING THE SHARING ECONOMY***

It can generally be acknowledged that senior users often face more difficulties and barriers than young millennials in learning and using new technologies.

It is extremely essential to overcome these difficulties because using the internet in terms of communication may help reduce social isolation and exclusion, the feeling of loneliness and depression among older adults (Nimrod, 2014). Furthermore, ICT skills for seniors may help them enhance communication with their family members and friends, expand opportunities for lifelong learning, widen their social support network, enrich their personal interests and

have access to health-related information (McMellon and Sciffman, 2000). All the above mentioned ways show that the use of internet can empower older people, contribute significantly to the quality of their lives and help them cope with the mental and physical

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*“Elderly people often have tremendous ‘wealth’, and I don’t mean in capital or physical assets but in the knowledge, skills and time they have.”- **Rachel Botsman**<sup>8</sup>*

ulties

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are

typical to their age. (Shapira et al., 2007).

In Greece, the majority of the elderly are concerned about the use of unknown devices that require specific digital skills. For the year 2018, the percentage of seniors who used ICT at least once a year was only 22%, while for the European Union the average was 60%. At the same time, increasing the life expectancy for the elderly, mainly due to the development of medicine, in combination with a decrease in births, contributes to the growth of this population in relation to the general population total.

Thus, the changes brought about by the evolution of technology, the unfamiliarity of the seniors with ICT and population growth, contribute to the imperative need for them to be educated in new technologies and to gain a positive attitude on their part, to help ICTs improve their day-to-day lives. In Greece, unfortunately, there is a lack of adult education programs, especially for seniors, are limited and most of the time not adapted to trainees' educational needs.

This makes it even more difficult and challenging for the elderly to try to meet all the technological development the recent generation propose and educate themselves effectively on the use of ICT technologies and furthermore Sharing Economy.

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<sup>8</sup> Rachel Botsman is a global thought leader on the power of collaboration. She is the co-founder of the Collaborative Lab, the leading source of expertise for companies and governments. She is the co-author of the critically acclaimed book *What's Mine is Yours: How Collaborative Consumption Is Changing The Way We Live*

*“There is a big opportunity. Seniors have valuable life experience that can be made more accessible and wisdom could be transferred.” – Neal Gorenflo<sup>9</sup>*

*“There is a potential to solve problems around aged care and to engage people from older generations. Many elderly people are socially isolated and can be dependent on centralised systems that do not adequately serve their needs. On the flipside, you have assets and community support that can be mobilised in powerful ways.” – Rachel Botsman*

## CONCLUSION

It can be assumed that Sharing Economy facilitates more flexible employment options for the participants. People are able to win an income from the sale of goods or services on time and with way that suits them best. More and more seniors become confident with the use of computers and benefit through its use.

On the other hand, the insecurity that many seniors feel regarding the use of ICT technology and sharing economy reaches a high level. Based on a research by (Carpenter & Buday, 2007) seniors are unaware of the ways the use of ICT could be useful and limit their use on a few news apps without having the appropriate information on a wide range of available features and apps. So, it would be useful to develop educational programs that bring seniors together and advance their way of living.

Sharing Economy and ICT technologies function for the benefit of the seniors and contribute to their wellbeing and independent way of leaving. Moreover, they find a scope in products services and useful applications that refer to psychological state of the user, his/her entertainment, empowerment on cognitive functions security and sometimes earning an extra living through the use of sharing *economy*.

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<sup>9</sup> Neal Gorenflo has become an expert on sharing and an avid practitioner. He has consulted with the Institute for the Future, Stanford University, Lowe's Home Improvement, and numerous startups. He is also one of the co-founders of Shareable – one of the major networks of the Sharing Economy Movement.

## Part 4: The case of Slovenia

### **Introduction**

The term sharing economy (“delitvena ekonomija”, “ekonomijadelitve”, also “ekonomijasouporabe”) was introduced in Slovenian language in the first years of 21st century. At the beginning it was associated with so-called grey economy, not taxed nor monitored by government and sometimes stigmatized as unmanageable.

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 “**Ekonomijadelitve – pot do pravične in trajnostnedružbe**” (*Sharing economy – a path to fair and sustainable society*) was written by Rok Kralj and offered to users on Internet under Creative Commons terms. 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), Menjalnikrog (circle of exchange), BicikeLJ (self-service bike hire system in Ljubljana), Knjižnicareči (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 them are private – public enterprises (e.g. BicikeLJ), others purely non-for-profit (e.g. Zelemenjava).

According to demographic projections the process of population ageing in Slovenia is expected to be more intense than in other EU countries. The growing proportion of population aged over 65 will have a significant effect on expenditure on pensions, health care, long-term care and other costs related to ageing. In spite of these facts and warnings from national experts and EU institutions, Slovenian government seems to have lost its compass and does not know how to address the critical situation and find adequate solutions. Gradual pension reforms have been carried out in the last decade, reducing pensions and benefits and raising the retirement age. On the other hand, the post war born baby-boom generation got used to live in prosperous times, had more opportunities, free time, good jobs, travelled abroad etc.

The challenge for older adults, once retired, is how to overcome changed circumstances, to maintain similar lifestyle with much lower income after retirement, to stay in the loop, follow quick development of ICT. How can older adults stay active, included, independent, safe, mobile, connected in order to improve their lives and at the same time also contribute to wellbeing of other people, to society, environment?

We believe that sharing economy & sharing philosophy, supported by ICT (smart phones etc.), could be an answer.

## ***I. THE ECONOMIC AND SOCIAL SITUATION OF SENIORS IN SLOVENIA***

### **- RETIREMENT CONDITIONS**

Retirement conditions in Slovenia concern retirement age, duration of employment and working insurance ending. There are two general retirement requirements – either age of 60 years with 40 years of employment duration, either age of 65 years with 15 years of pension insurance duration. Retirement conditions are no different for males and females. It is also possible to get earlier retirement, when the 40 years of employment condition is not yet achieved, but in that case the retirement payments drop lower permanently. Persons working at the workplaces considered to have negative effects on health (e.g., miners, police officers) or at the specific workplaces considered not possible to continue to work after reaching certain age (e.g., ballet dancers, opera singers,

athletes) are entitled to retire before the usual employment duration requirements, but the payments are fixed.

#### - LIVING STANDARDS OF SENIORS

Compared to other age groups seniors are in inferior position regarding living standards. As the share of retired persons is growing, the share of retired persons living in households with no employed household's members is also rapidly growing. Approximately 70% of retired persons are living in households, which incomes depends on pensions only, which is a recognized risk factor for substandard living conditions of seniors. Single male or female seniors are at special risk for unsatisfactory living standard. Approximately 15% to 20% seniors live in the risk of poverty, which is growing with their age. However, compared to EU, poverty among seniors in Slovenia is still lower than in some other countries (e.g. Croatia, Romania, Latvia, Malta).

The best way to illustrate living standards is to ask them about their own perception of their position, regardless the objective criteria. The share of seniors that perceive they have substantial troubles maintaining quality of life is approximately 30%. In the study on ageing, made by Anton Trstenjak Institute in 2010, participants aged 50+ revealed that more than 25% of them cannot save any money for activities or products they wish to maintain their quality of life.

#### - AVERAGE PENSION – IS IT ENOUGH?

Lately, the proportion of employed persons versus retired persons in Slovenia is moderately raising, therefore the pension payments also went slightly up. The average pension payment is 640 EUR, the highest payment is around 2.800 EUR and the lowest is 280 EUR.

The ratio of pension versus salary is dropping, it is less than 60% at the moment. Due to much lower income after retirement it is hard for seniors to maintain a lifestyle they were used to before retirement. This is why many people stay active in their work field after their retirement, but they have to be careful not to lose their pension payments due to other incomes as legislations are strict to a certain degree.

Therefore, Slovenia is, just like other developed countries, on a way towards the quality of life in late ages being quite dependent on their personal savings from active ages.

#### - DIFFERENCES BETWEEN LOW-INCOME AND HIGH-INCOME SENIORS

Low-income and high-income seniors differ much by their lifestyle. High-income seniors are usually more educated, more socially included, they have easier access to information, they more often visit cultural events, they can afford more material commodities and nice holidays. On the other hand, there are some events (e.g. sports activities, creativity workshops, lectures, cultural activities) for seniors that are free of charge for them, or for reduced price, but mostly in bigger cities, yet there is a complete lack of similar events in the countryside of Slovenia.

#### - USE OF INTERNET BY SENIORS

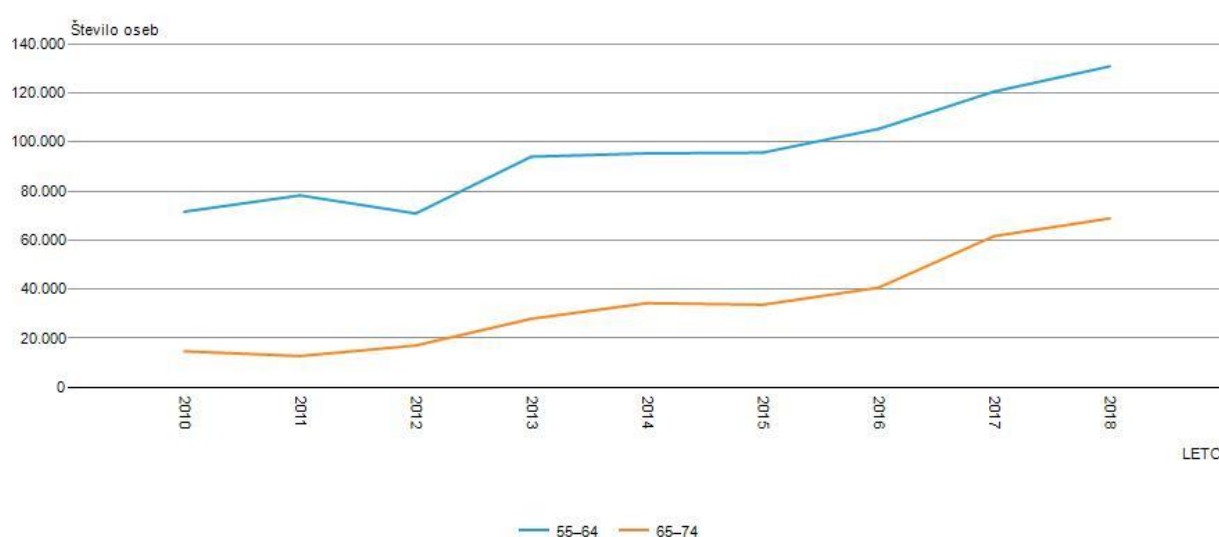
For social inclusion and quality of life of seniors the use of internet is of great importance, as it provides a quick access to every needed information and an easy way to keep in touch with family, relatives, friends and others. In Slovenian cities many seniors are more or less familiar with the use of ICT, but even the ones that are more familiar, are still having hard times following the fast development of all the applications and devices, which could make their lives simpler or more enjoyable. Yet the majority of Slovenian seniors do not use ICT, or use smart phones only for making phone calls and are anxious or reluctant to use the variety of other functions of smart phones. Anton Trstenjak Institute's research in 2010 on representative sample of Slovenia showed that among 50+ population there is still 70% of people not able to use ICT. About 20% of them expressed an interest to learn and get digital skills. Latest figures about the use of ICT among seniors in Slovenia are much higher (see picture below), therefore we can conclude that the situation improved substantially in the last decade.

In Slovenia there are many organizations providing courses on the use of computers and smart technologies. Some providers, e.g. Municipality of Ljubljana, offer courses for seniors for free. However, frequently seniors are a bit disappointed with courses like that, mainly because they are not individualized and personalized, yet the differences in



knowledge among attendants can be quite high. That is how Anton Trstenjak Institute got the idea for development of the course for older persons learning about the use of smart technology individually, in pairs with a volunteer high school student. They meet for an hour weekly and can adapt the contents of learning classes according to seniors' interests and knowledge level.

Pogostost po: STAROSTNI RAZREDI IN SPOL, LETO. ...Vsak dan ali skoraj vsak dan.



Vir: Statistični urad Republike Slovenije

## - NATIONAL STRATEGIES REGARDING SENIORS AND TECHNOLOGY

There are no explicit national strategies regarding seniors and technology in Slovenia. Nevertheless, the theme was introduced in two very important Slovenian national strategic documents, therefore the awareness about the importance of technology use by older people is growing.

The first document is The Active Ageing Strategy. It proposes measures to achieve healthier, independent and socially included lifestyles of ageing population. Efficient use of technology by older persons is suggested as very important in achieving those goals, enabling them to be adequately included in health care (e-health & e-care), social life, safety and independent living in later ages, stay informed etc. The other document is the

Proposition of Long-Term Care Legislation, which suggests minor subventions for the use of ICT for informal care.

There is however a national strategy document named Digital Slovenia 2020 – Strategy of Information Society, which promotes digitalization of Slovenia with intensive and innovative use of ICT and internet in all the segments of society, but it does not explicitly mention seniors.

## ***II. THE POTENTIAL BENEFITS FOR SENIORS USING THE SHARING ECONOMY IN SLOVENIA***

In Slovenia gradual pension reforms have been carried out in the last decade, reducing pensions, benefits and raising the retirement age, thus influencing the living standard of baby-boomers, born between 1946 and 1964 who are heading into retirement age. They lived in prosperous post 2WW times, when economy boasted, when there were lots of jobs, accessible loans and other opportunities. Consequently, their standard of living improved considerably.

But on the other hand, many baby boomers do not have enough money saved for their retirement, due to not steady on-and-off employment in transition years after Slovenia's independence after 1991 and economy crises' consequences after 2008 – increased unemployment etc. Therefore, there are already some recently retired persons who do not have sufficient financial resources for their third age, and there will be even more in years to come.

Alternative solutions, such as sharing economy initiatives can be possible answers to overcome the challenging situation of seniors in Slovenia. Taking part or in sharing economy initiatives could mean alternative lifestyle, way of thinking, attitude. 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 sustainable alternative to the traditional market model.

We believe that in sharing economy initiatives in Slovenia there are certain potentials and benefits.

#### Economic benefits - savings:

An obvious benefit of the sharing economy is financial, as goods and services provided by sharing economy platforms are usually cheaper and more accessible for users than traditional ones. As older adults' pensions are approx. 60% of the amount of their salary in their active times, money is almost always tight, and finding the funds for leisure activities, various services or purchases of products is limited. Therefore, this benefit might be most important reason for a senior to use sharing economy initiatives.

#### Building community:

Seniors are empowered by the feeling of belonging to community: sharing economy is driven by its community and based on trust and collaboration between both its users and providers.

Sharing economy also has potential to support ageing in place with innovative applications especially people of the "fourth age", 85 and older, and their carers.

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, many traditional seniors, members of post war generation in Slovenia consider 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 renting a room at local people for holidays instead of hotel accommodation is considered by many traditionalists as a proof of failure, for not having enough money and not as a result of a different lifestyle or changed mind-set. It might take some years or even the whole generation time to change their mind-set and embrace innovative solutions which sharing economy initiatives offer.

Therefore, we consider that the sharing economy has the potential to substantially improve the lives of seniors in Slovenia.

In 2018 Eurostat carried out a survey “**The use of the collaborative economy**” and published it in Flash Eurobarometer 467. Most of the results show the situation in all member states, but there are certain figures separately for each partner country. In Slovenia 1000 respondents aged 15+ were interviewed.

1. Among the respondents who have used services offered via collaborative platforms, Slovenian respondents offered the following answers (in %):

Q6 Overall, would you recommend services offered via collaborative platforms or not?

41% yes, definitely,

48% yes, to some extent

6% would recommend some type of services, but not all

3% not really

2 % definitely not

2. Respondents who have never offered services via collaborative platforms (in %):

Q7 Would you consider offering services occasionally as a private individual via collaborative platforms?

20% yes

78% no

2 % do not know

## ***II. THE CHALLENGES SENIORS FACE USING THE SHARING ECONOMY***

Attitudes, understandings, stereotypes are based on existing market models and consumers' society: owning rather than sharing, individual rather than community etc.

Digital skills: 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: In Slovenia there are many ICT courses for seniors, but for basic skills, how to work with computers, switch on and off, open and save a document, about email etc. The programmes of these courses have not changed in last decades; only few courses offer advanced skills,

how to fully use smart technology with all its performances, applications, social networks etc. Recommendation: there should be more adapted, seniors friendly advanced courses for diverse use of smart phones along with presentation of sharing economy and other platforms, applications, social networks, how to access, use etc. It is very important also to show and stress what to avoid, security matters, about cookies etc. The courses should be very practically oriented, continuous, e.g. weekly and a possibility of support if something goes wrong.

#### Concerns:

As sharing economy initiatives are rather new, recently introduced, governments are reluctant or cannot decide to embrace, support development of various platforms, as they are many times unfair competition to traditional means of transport, accommodation, food distribution etc. In some countries they consider sharing economy as a form of grey economy, as they find it difficult to manage and to tax.

The above challenges are not specific to seniors, but are probably most relevant for them, as they affect mostly seniors and socially excluded people who, by lacking digital skills, devices and/or do not have access to internet cannot keep pace with others and with development of the society (digital gap).

### **III. GAP ANALYSIS**

In Slovenia there are no trainings about sharing economy initiatives so far, neither for seniors, nor for any other generation or population group.

The basic prerequisite to take part in sharing economy collaborative platforms or events are access to internet and digital skills. And last, but not least, to learn about existing initiatives, platforms and each individual would find what is there for him/her, depending on his/her needs, wishes, hobbies etc.

## Part 5: The case of France

### ***Introduction***

According to the French Ministry of Economics, in 2016, nine persons out of ten declare having used sharing economy once in their life<sup>10</sup>. Sharing economy is a collaborative economic model based on people sharing possessions and services, either for free or for payment, usually using the internet in ways that produce economic, environmental, social and practical benefits.

The 2008 economic crisis and the growth of digital technologies led to the development of sharing economy in the 2010's, as individuals were looking for additional savings and income. In a context of high unemployment, more and more of these individuals offered their goods or services on a regular basis. In 2013, the sharing economy's turnover was estimated at 20 billion euros. It is expected to reach 302 billion euros by 2025, representing an average annual growth rate of +36.4% and a market multiplication of more than 20 times in 10 years.<sup>11</sup>

According to a European Commission survey, the French are the Europeans who use sharing economy the most. Indeed, 36% of them reported having used a collaborative

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<sup>10</sup> <https://www.economie.gouv.fr/entreprises/chiffres-cles-economie-collaborative>

<sup>11</sup> <https://www.lsa-conso.fr/comment-l-economie-collaborative-transforme-t-elle-l-offre-de-service-des-magasins-tribune,310291>

platform, a percentage higher than the European average (17%)<sup>12</sup>. That high rate can be explained by the fact that there is a strong culture of second hand market in France that pushes people to use collaborative platforms to earn a little extra money. 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).
- 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). 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

With sharing economy being a big part of the French’s economy, we can ask ourselves how it can benefit individuals, and more importantly seniors. Seniors (people aged 60+) represent one quarter of the French population and are a diverse population when it comes to purchasing power but overall, their general expenses represent 52% of all consumption in France, with most of their spending being health, nutrition, home equipment, and insurance. Poverty is a real concern for seniors as 49% of them are afraid of being in a situation of poverty and 56% are afraid they won’t be able to pay the costs related to a state of dependency.<sup>13</sup> Therefore, sharing economy could be seen as an opportunity for seniors to earn a little extra money, complete their retirement pension and in the end improve their way of life.

<sup>12</sup> <https://www.europarl.europa.eu/news/fr/headlines/economy/20170428STO72971/infographie-le-poids-de-l-economie-du-partage-dans-l-union-europeenne>

<sup>13</sup> <http://www.france-silvereco.fr/wp-content/uploads/2018/09/Etat-des-lieux-Observatoire-Silver-Economie-25.09.2018.pdf>

## ***I. The economic and social situation of seniors in France***

In France, the retirement is based on a pay as you go plan, where each generation pays contribution for previous one and receives money from the next one. In 2015, 17 million people were retired. The minimum age for retirement is 62 years-old, but in order to receive a full pension, the minimum is 67 years-old. As poverty is a big concern, a good amount of people keeps working beyond 62 years old in order to get a full pension. Retirement pension can also be cumulated with employment remuneration. It is the case for 7% of seniors aged 60-64 and 4,7% of those aged 65-69.<sup>14</sup>

The average gross pension in France is 1 376€. For a lot of people, this is not enough and the retirement pension is a main concern. 74% of the French (including retirees) believe that the standard of living and purchasing power of retirees are insufficient and anticipate a decline for the next generations.<sup>15</sup>

However, statistics show that there is a difference between young seniors (aged 50-69) and older seniors (aged 69+) when it comes to income and purchasing power. Indeed, young seniors earn 2 250€ per month on average, while older seniors earn 1 925€. This income is even superior to active people aged 30-49, that earn 1 923€ on average.<sup>16</sup> Therefore, young seniors have the highest living standard. This can be explained for several reasons:

- Some of these young seniors are still active
- Accumulation of experience, skills and knowledge
- The most highly skilled workforce tends to stay in employment longer than the less highly skilled
- Older employees benefited from a more favorable economic climate at the beginning of their careers

That being said, we can notice that people over 69 years old are relatively more modest than the average of the population and are possibly more affected by poverty.

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<sup>14</sup> Same as previous

<sup>15</sup> Same as previous

<sup>16</sup> Same as previous



Senior women are also a category particularly affected by poverty as most of them faced income inequalities throughout their careers. Often, the older they are, the poorer they get. Indeed, senior women most often live alone, sometimes isolated, following the death of their spouses, with meager pension income barely equivalent to the poverty line, which is about 800 euros per month. Unfortunately, poor elderly people are unlikely to improve their situation over time.

**Table 1 - Poverty rate among senior population<sup>17</sup>**

General population	14,1%
Aged 75+	8,5%
From 65 to 74 years old	5,6%
Retirees	7,6%

These financial difficulties influence seniors' state of health. Indeed, health is the main spending for elderly people (57%). Other spendings like spare time activities lower and seniors focus their spendings on their needs and not their pleasure.

### *Internet access and ICT use*

Internet access also represents one of the determining factors in senior citizens' consumption. In 2017, 11 million seniors aged 60+ used the internet representing 24% of the total number of internet users. They spend an average of 14h per week online, mainly to simplify their daily tasks. 82% consult the weather forecast, 66% read their emails, 62% read the news, 49% manage their finances, 29% use social media and 17% use the internet as a communication tool (Etude Les Seniorales, 2017).<sup>18</sup>

The proportion of Internet users in France has always been very much linked to home Internet connections. The younger a person is, the more likely he or she is to be an

<sup>17</sup> Table made from information of the following study: <https://www.inegalites.fr/La-pauvrete-augmente-chez-les-plus-jeunes-mais-n-epargne-pas-les-plus-ages>

<sup>18</sup> <https://observatoire-des-seniors.com/82-des-seniors-consultent-la-meteo-sur-internet/>

Internet user. Furthermore, the proportion of Internet users per age group is constantly increasing, even among the oldest French people.

In 2019, 62% of seniors aged 60-70 and 42% of seniors aged 70+ owned a smartphone. 76% of seniors aged 60-69 and 58% of seniors aged 70+ owned a computer. 81% of seniors aged 60-69 and 58% of seniors aged 70+ had access to the internet. 65% of seniors aged 60-69 and 44% of seniors aged 70+ use internet every day.<sup>19</sup>

### *Public policies to facilitate the use of ICTs*

In France, the digital fracture is a generational issue primordially, followed by factors related to the socio-professional status, educational status and living situation. To facilitate the access and use of ICTs, the french government has put into place public spaces allowing individuals to access ICTs and the internet, they are called Espace Public Numérique (EPN). There are more than 4 000 EPNs in the country. Nevertheless, they do not focus particularly on assisting seniors. Another public policy focusing on promoting digital tools among seniors is the “Action 27” of the “Digital plan 2012”<sup>20</sup> which focused on the material offer of ICTs to seniors with adapted prices and features to overcome problems of material access and physical and psychological accessibility. Media campaigns were also launched to favour seniors’ trust in ICT tools.<sup>21</sup> Finally, in May 2018<sup>22</sup>, the french government released a report on digital inclusiveness which underlined the need to reinforce digital mediation and give tools (ie: platforms, trainings, manuals) to digital helpers (ie: public authorities, associations, volunteers) that accompanied digital excluded persons in their use of ICTs, the need to clarify the devices allowing for financing digital equipment (ie: cheques for culture & digital, public financial help) and the need for initiatives to be locally anchored.

### *Preliminary conclusion*

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<sup>19</sup> ARCEP, *Baromètre du Numérique 2019* [https://www.arcep.fr/uploads/tx\\_gspublication/rapport-barometre-num-2019.pdf](https://www.arcep.fr/uploads/tx_gspublication/rapport-barometre-num-2019.pdf)

<sup>20</sup> Besson E., *France numérique 2012. Plan de développement de l'économie numérique*, 2008

<sup>21</sup> Riber J., *Les pratiques numériques des seniors : une réponse à des pressions sociales de conformité*, 2016, Sciences de l'information et de la communication. ffdumas-01382528

<sup>22</sup> [https://rapport-inclusion.societenumerique.gouv.fr/rapport\\_numerique\\_inclusif.pdf](https://rapport-inclusion.societenumerique.gouv.fr/rapport_numerique_inclusif.pdf)

Seniors in France are a diverse population in terms of age, economic activity, income and even ICT literacy. Nevertheless, they are more and more active and more and more connected. This represents a real potential in terms of use of the sharing economy platforms available in the country.

## ***II. The potential benefits for seniors using sharing economy***

The rate of use of collaborative economy varies greatly according to the category being higher for buying and selling objects and lower for transport. In all cases and in all categories, rates are lower among the senior population if compared with the rest of the population.

**Table 2 - The use of sharing economy features among the french population<sup>23</sup>**

Use of sharing economy features	French Population in general	Senior Population (65+)
Selling/Buying/Renting/Lending clothes or material	61%	47%
Carpooling	30%	14%
Renting/Exchanging an accommodation	26%	14%
Transport	20%	10%

French people have an open mentality towards sharing economy and there is a quite positive image among the population in general and among seniors more specifically as their opinion don't differ significantly of the opinion of the general population as shown in the table below. To sum-up, it is admitted that sharing economy can benefit individuals, there are nevertheless more doubts concerning the benefits it brings regarding employment and the success of companies that are currently in the market in sectors that are affected by the sharing economy.

<sup>23</sup> Table made from information of the following study: ELABE, Les Echos, Institut Montaigne, *Les Français et L'économie collaborative*, August 2018

**Table 3: Perception of sharing economy by the french population <sup>24</sup>**

Statement	French population in general	Senior population (65+)
The sharing economy is a good thing for individuals	63%	63%
The sharing economy is a bad thing for individuals	19%	unavailable
The sharing economy is a good thing for the french economy	54%	52%
The sharing economy is a bad thing for the french economy	23%	unavailable
The sharing economy is a good thing for employment in France	45%	41%
The sharing economy is a bad thing for employment in France	29%	unavailable
The sharing economy is a good thing for french companies of the diverse sectors concerned	38%	36%
The sharing economy is a bad thing for the french companies of the diverse sectors concerned	39%	unavailable

## *Economic benefits*

<sup>24</sup> Table made from information of the following study : ELABE, Les Echos, Institut Montaigne, *Les Français et L'économie collaborative*, August 2018

As we saw previously, 61% of french persons and 47% of seniors have engaged in buying, selling, sharing or lending things or clothes through collaborative economy platforms. This attitude can be explained by a fear for the future and lack of trust in the economic individual situation. With the demographic changes and pressure in the pension system, sharing economy platforms represent well needed and substantial economic benefit to individuals. One platform, “Senior à votre service”<sup>25</sup> allows seniors have an extra source of income by offering specific services such as gardening, child care etc.

### *Reinforcing intergenerational relations and fighting loneliness*

Intergenerational relations in France are seen as necessary to insure a strong social bound. According to a research by TNS Sofres in 2013<sup>26</sup>, 97% of French people affirmed having participated in an intergenerational activity of solidarity. Among seniors, 52% help their children and/or grandchildren. Nevertheless, 63% of interviewed persons affirmed that the intergenerational bond is less developed than it was 20 years ago. 70% would like to participate in intergenerational exchange of knowledge. French people want therefore to engage more in intergenerational cooperation which gives sharing economy platforms a proven potential. Several platforms allow seniors to value their life experience and knowledge and exchange with other generations. It is the case of Talents d’Alphonse<sup>27</sup> which allows seniors to give remunerated private courses on several subjects such as sewing, gardening, languages etc.

### *Fighting against loneliness*

Sharing economy platforms offer concrete solution against loneliness which, according to the association Petits Frères des Pauvres, affect 27% of seniors in 2018.<sup>28</sup> They further reinforce senior’s social inclusion and autonomy. Platform Paupiette<sup>29</sup> allows seniors to cook for students for a small remuneration.

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<sup>25</sup> <https://www.seniorsavotreservice.com/>

<sup>26</sup> <https://www.tns-sofres.com/publications/les-francais-et-lintergenerationnel>

<sup>27</sup> <https://www.lestalentsdalphonse.com/>

<sup>28</sup> Petits Frères des Pauvres, CSA, “Solitude et isolement des personnes âgées en France, quels liens avec les territoires”, September 2019.

<sup>29</sup> <https://www.paupiette.co//>

### *Mobility*

51% of seniors still drive their own vehicles, 78% of them use public transportation, 60% would like a better access to transportation including a higher frequency of public transport, better territorial coverage, a lower costs and vehicles more adapted to situations of handicap. Offering better mobility solutions adapted to seniors is clearly a challenge to be met by public authorities. Platforms allowing for carpooling such as Blablacar<sup>30</sup> can therefore be attractive to seniors and bring solutions to their mobility issues.<sup>31</sup>

### *Accommodation*

85% of seniors wish to stay in their home as long as possible even if they need help<sup>32</sup>. Given the attractiveness of intergenerational relations to French people and the financial concerns some seniors might have when they get retired, sharing a house to save on their rent or renting a room in the house they own allow them to lower their domestic and accommodation costs. It presents many advantages including the one of fighting loneliness, sharing their knowledge and life experience with others and feeling safer and more reassured at home. A great variety of platforms allow to put into contact seniors and younger persons: Un toit 2 générations<sup>33</sup>, Ensemble 2 générations<sup>34</sup>, Réseau COSI<sup>35</sup> and Le Pari Solidaire.<sup>36</sup>

### *Sharing Economy for seniors & digital skills*

These kinds of initiatives demand some digital skills (getting access to internet, registering in the platform, contacting the other person through e-mail or other ICT forms) but the bulk of the relation is built offline during face-to-face exchange.

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<sup>30</sup> <https://www.blablacar.fr/>

<sup>31</sup> L'Observatoire Silver Eco, "Etats des lieux de la silver économie en France", 2018

<sup>32</sup> L'Observatoire Silver Eco, "Etats des lieux de la silver économie en France", 2018

<sup>33</sup> <http://untoit2generations.fr/>

<sup>34</sup> <https://ensemble2generations.fr/>

<sup>35</sup> <https://reseau-cosi.org/>

<sup>36</sup> <http://www.leparisolidaire.fr/wp/>

### **III. The challenges seniors face using sharing economy**

#### *Digital Exclusion of seniors (in terms of equipment, use and accompaniment)*

Great progress has been made in terms of digital exclusion in general in France. In 2008, 50% of people never connected to the internet, this proportion is now of 10% in 2018.<sup>37</sup> Nevertheless, in the country, the digital excluded are in their great majority seniors. 81% of the digitally excluded are 60+, 72% are retired. Furthermore, 60% of them are women, 59% don't own a diploma and 34% have a low income. 14% of seniors 60+ are digitally excluded (not having a digital equipment and not having access to a digital equipment or connexion), 21% don't have internet at home and 44% don't have a smartphone. Only 35% of seniors declared having received help or a training to use ICTs and 11% of digitally excluded seniors wouldn't even like to receive training and are therefore defined as "refractories".<sup>38</sup> The greatest challenge therefore for seniors to use sharing platforms is digital exclusion and refraction and this is a problem particularly affecting seniors among the general population. Further studies point out to additional barriers in the use of ICTs by seniors: digital equipment not adapted to them in terms of ergonomics, income and social status, fractures in terms of use (seniors are not accompanied in their use of ICTs and are not able to fully exploit their potential) and anti-conformist behaviour.<sup>39</sup> It is important to remember that nowadays digital exclusion and social exclusion are interconnected.

#### *Mental barriers to sharing (especially private property concerns)*

According to a CETELEM<sup>40</sup> study that interrogated not only French seniors but also European ones, private property seems sacred to the population 50+. Only 9% of senior

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<sup>37</sup> CSA, Petit Frères des Pauvres, *L'Exclusion Numérique des personnes âgées en France*, September 2018.

<sup>38</sup> ARCEP, *Baromètre du Numérique*, 2017.

<sup>39</sup> Riber J., "Les pratiques numériques des seniors : une réponse à des pressions sociales de conformité", 2016, Sciences de l'information et de la communication. ffdumas-01382528

<sup>40</sup> Observatoire CETELEM, *"Vers l'âge d'or de la silvereconomie?"*, 2016.

citizens rent equipment (crafts equipment, kitchen equipment, etc.) and 18% borrow it occasionally (vs. 21% and 33% of the under-50s respectively). This answers to a logic of comfort as they wish to be able to use their car, tools or house without constraints. Two thirds of senior citizens are owners of their homes. With the departure of their children, they've gained space to store the equipment they need. Asked if they would be willing to renounce to the possession of certain products and share them with others, seniors seem less enthusiastic than sharing services. Fewer than 20% of them declare their readiness to make their car available. A rate of 10 points lower than the younger generations.

#### *Worries related to security and trust in the internet*

One last barrier that should be considered and affects seniors that have more experience and less experience with ICTs and the internet is the one of trust and security. 51% of seniors are worried about data protection, 48% don't find an immediate interest in using the internet and 27% are overwhelmed by the internet. Reassuring seniors on the consequences their participation to the online community is therefore essential.<sup>41</sup>

## **Conclusion**

France is among the top users of sharing economy with many platforms available covering the sectors of carpooling, accommodation, solidarity, cooking, exchange of knowledge among others. The mentality of the French population is also fairly open to sharing economy recognizing that it presents many benefits to individuals. The benefits to companies and employment is still in discussion and the country is currently reviewing its laws especially regarding the taxation of income generated by the sharing economy.

French seniors are very active as providers and consumers in the french economy but they don't trust their future economic power due to the perspective of lower pensions. Furthermore, economic inequalities among seniors are significant. Sharing economy can directly offer a complementary income to seniors' pension and lower their daily costs representing a valuable resource to them. Furthermore, it offers seniors occasions to

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<sup>41</sup> Les Séniiores, *Infographie Les Seniors et les réseaux sociaux*, 2017. <https://observatoire-des-seniors.com/82-des-seniors-consultent-la-meteo-sur-internet/>



develop social bounds, share their knowledge and engage in intergenerational exchange fighting against social exclusion and loneliness.

The potential use of internet and sharing economy depends on age, equipment and digital mediation. Nowadays, in France, seniors represent the great majority of digital excluded persons. In order to introduce seniors to sharing economy, it is necessary to act on digital exclusion and on the mental motives for refraction (ie: non-conformism to the digital culture, image of private property and security concerns). Digital education and education to use sharing economy are essential as they can directly promote social inclusion.

There is therefore an important role to be taken over. Project SHES can act on the education, reassurance and accompaniment of seniors in order to fully exploit the potential that sharing economy has in improving their daily lives, economic situation and active and healthy ageing perspective.

## General conclusion

In the five countries of the SHES partnership: France, Greece, Italy Spain and Slovenia, the economic weight of the senior population for the country's development is increasing and the sharing economy brings a sustainable answer to the challenges of the ageing population. In all five countries there are common concerns about seniors' income and retirement benefits decreasing, economic inequalities and about maintaining seniors' lifestyle. There are also common goals to develop solidarity, intergenerational relations and to stimulate seniors to remain active and participate in society.

Although it is narrowing, the digital gap between the youngest and oldest generations rose as a challenge in all the SHES countries and all partners agree that the development of digital skills is a condition sine qua non for the use of collaborative economy. It was noted in all countries that the refusal to use digital tools and technological anxiety (fear, incomprehension, uncertainty) can be a barrier to the use of sharing economy. Partners further suggest that focus should be given to an individualized accompaniment of seniors in their use of sharing economy. Moreover, as pointed out in the Spanish report, the work on the accessibility of digital tools and collaborative economy platforms is also essential: the selected initiatives should be compatible with possible physical impairments (sight, hearing, mobility) in order to be adopted on the long-term by seniors.

If the commonalities underline a skills gap and the need for an educational program to stimulate the use of sharing economy among seniors, the differences among the partnership countries point to the necessity of a flexible program taking into account the different levels of development of collaborative economy and the different levels of digital education among the senior population. In Greece, Italy and Slovenia, the sharing economy is less developed than in Spain and France. There is also a bigger need for basic digital

education in Spain and Greece. In France, Spain and Italy, the perception of sharing economy is also more positive than in Slovenia and Greece.

These conclusions will guide the format (flexible, adaptable, individualized) and content (presentation of different sharing economy options and their benefits, work on perception, work on active ageing) of the developed SHES program.

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