



SHARING ECONOMY FOR SENIORS

SHES SURVEY REPORT



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1. Population records

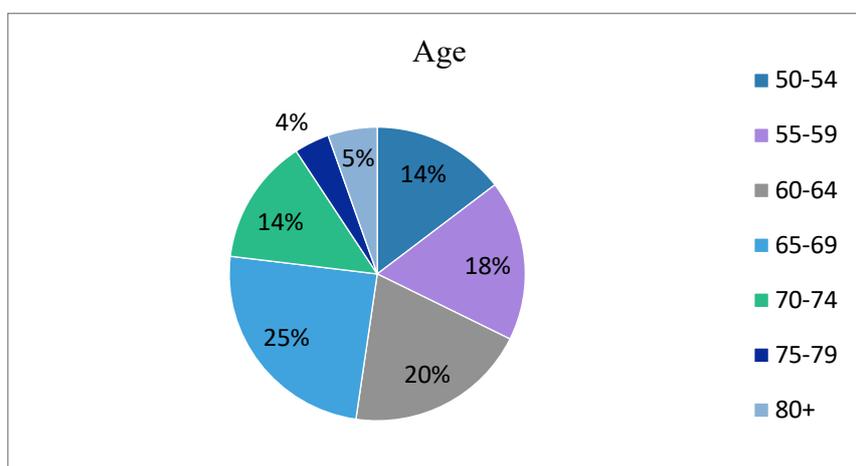
130 people have participated in the SHES survey: 45 men and 85 women from 5 different countries: Italy, Spain, France, Slovenia and Greece.

In the following lines the results' analysis will be presented. First of all, in order to understand as best as possible the data that will be outlined, it is necessary to highlight the difference in the number of participants among the countries. Indeed, in Italy 38 people answered, in Spain 10, in France 20, in Slovenia 42 and in Greece 20.

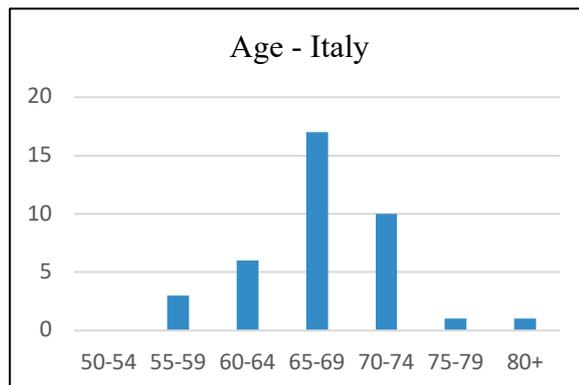
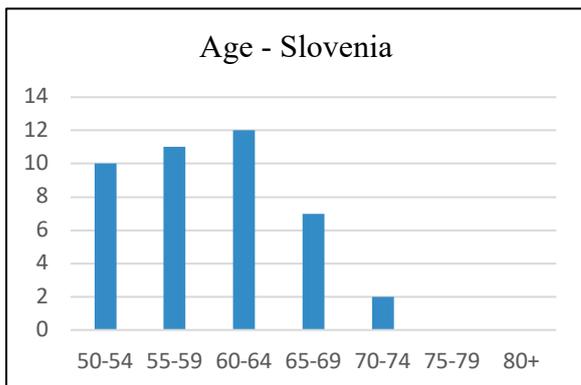
The Spanish sample is considerably smaller than the others, therefore it could be difficult to compare it appropriately.

1.1. Age

We have asked the participants to indicate which age group they belong to. As the pie chart shows, 70% of respondents are more than 60 years old but among these only the 9% is more than 75 years old. This disparity could be understood as a limitation in the access to technology for people aged 75+.



Furthermore, once broken down per country, the data show that the age groups are not equally distributed among nationalities. Looking at the two largest samples it is possible to notice that among Slovenia's respondents there are no participants aged more than 74 years old. On the contrary, there are no Italian respondents younger than 55 years old and most of them are aged 65+.



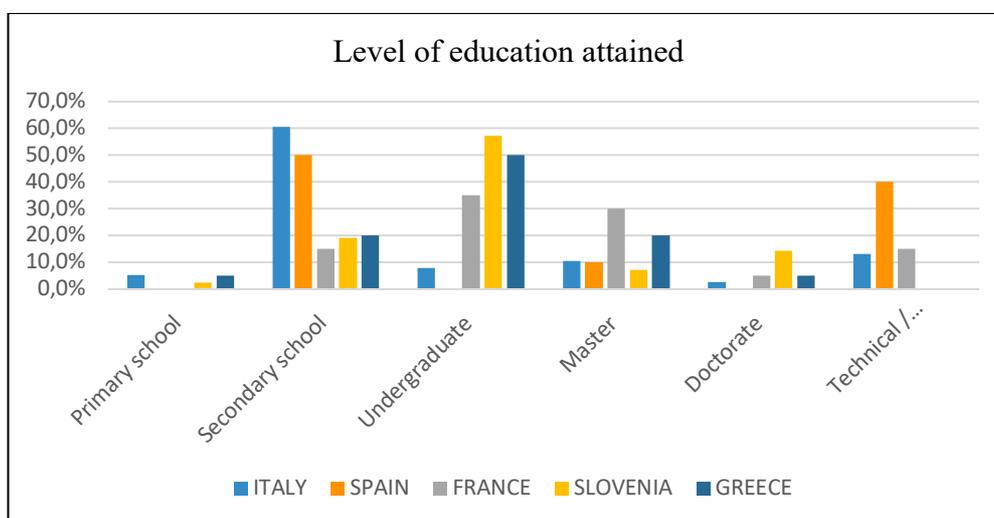
1.2. Level of education

The 5 countries have different education systems that have changed during the years, so it is probable that, for example, a technical professional diploma in France has not the same meaning than in Slovenia.

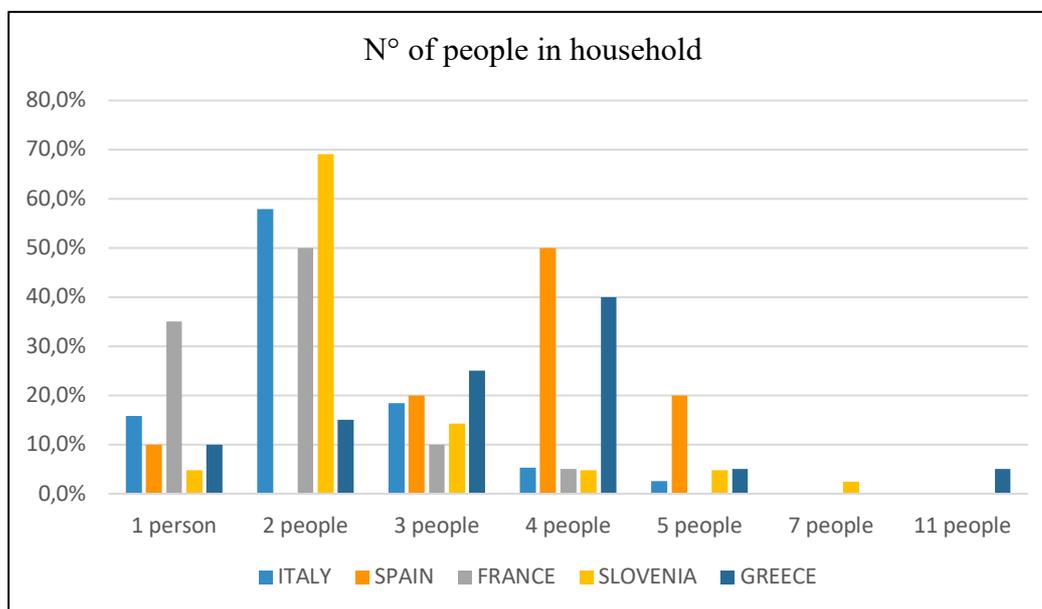
The majority of respondents possesses a level of education between secondary school diploma and the graduation: the majority of participants in Italy attained the diploma of secondary school whereas in the other countries many have achieved higher qualifications.

The majority of participants in Slovenia's sample managed to graduate with some achieving a Master degree or a PhD. Similar data can be found in France's sample.

Another point worth noting is that both in the Spanish and the French samples everyone has attained a level of education higher than primary school.



1.3. Number of people in household



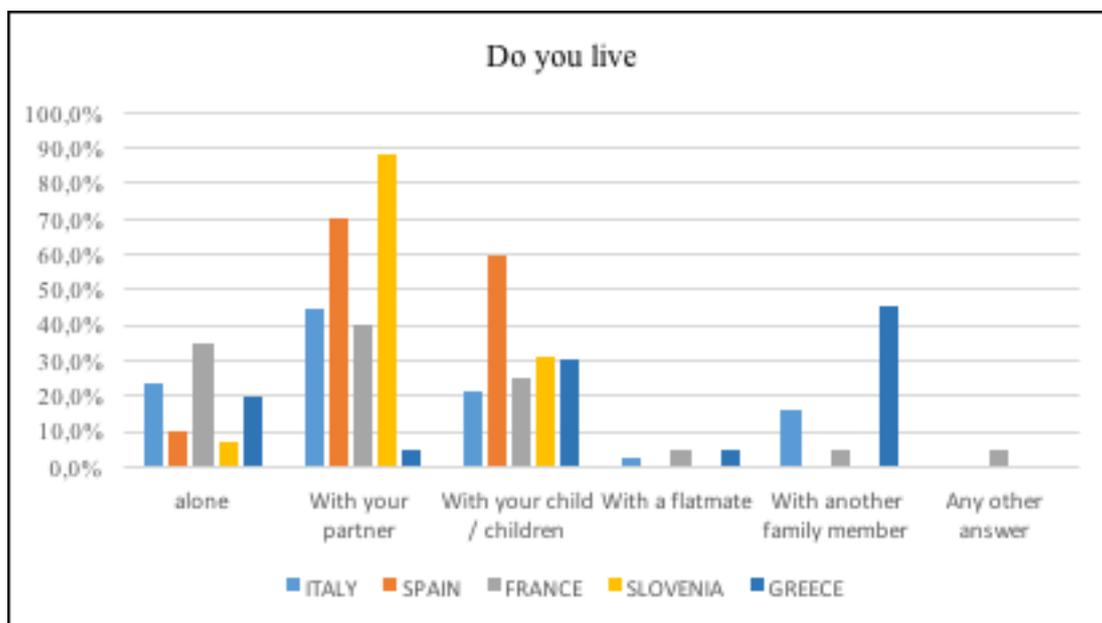
There are no significant differences among the countries samples because the majority of households is constituted of two, three or four per house. It is important to highlight this because a lot of respondents are more than 60 years old and it would be interesting to know who do they live with: partners, sons and daughters or other family members?

Two interesting data emerge: on the one hand the vast majority of French respondents are either living alone or in couple, whereas Spanish and Greek households appear to be constituted of a numerous amount of people (with a peak going even as far as 11!). It would be interesting to understand if these two opposite cases depend from a cultural influence or from economic conditions.

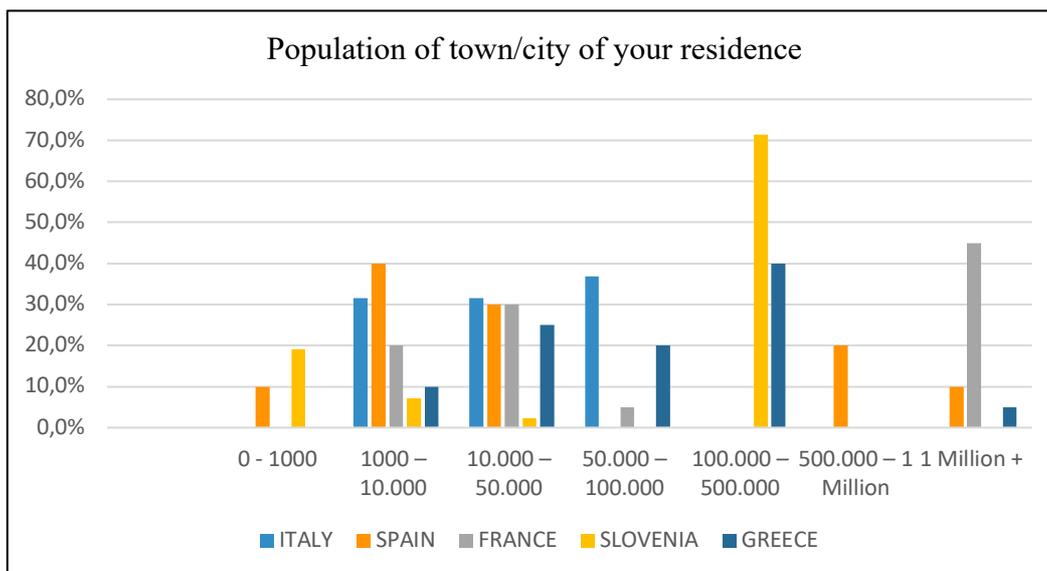
1.4. Site and population of residence

Most of the respondents, indeed live either with their partner and/or with their children (the answer allowed for more than one option to be selected). The single feature that stands out is the amount of Greek respondents declaring that they are living with “another family member”. Some respondents in Italy and France also stated to be living with other family members, but this group constitutes the larger slice of the Greek sample, which is at odds

with the other countries replies. This has aroused questions on whether an issue of language might have occurred, regarding the expression “other family member” that might have been “lost in translation” with its respective meaning in Greek implying something vague or inclusive enough to comprehend partners and children too.



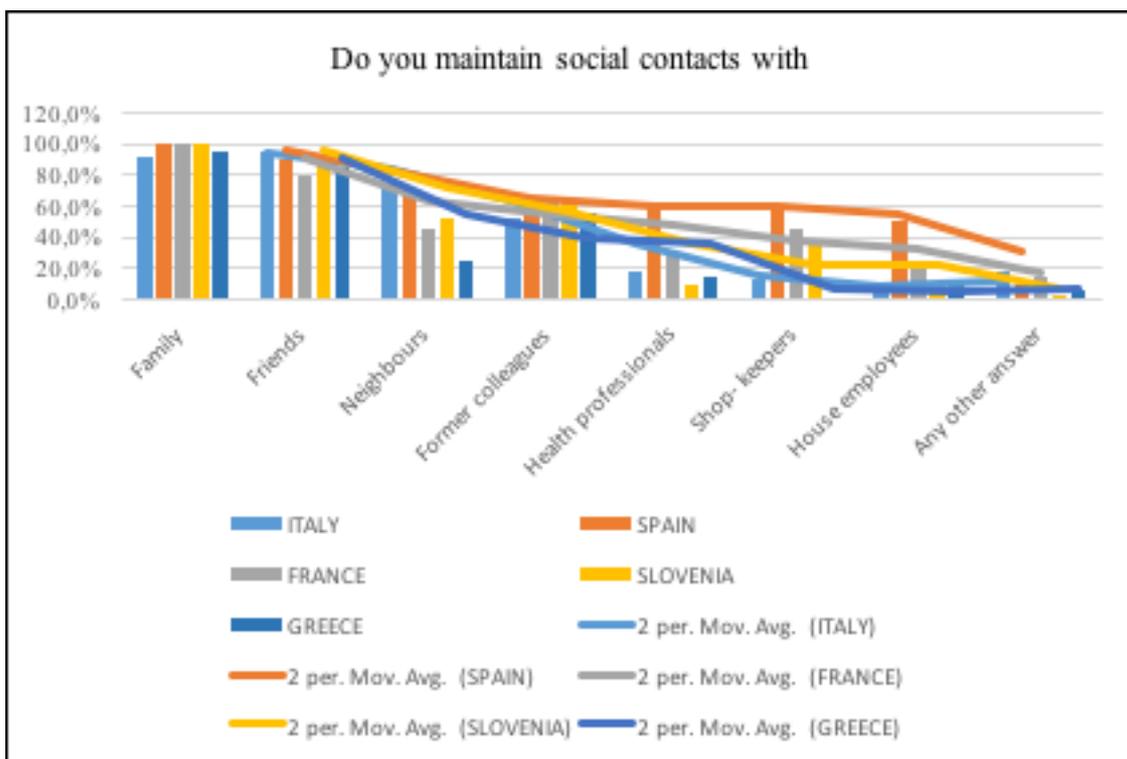
One of the most relevant question within the demographics of the survey asked about the dimension of the city of residence of the respondents. A few interesting things emerged: firstly, all Italian respondents (which constitute the second largest sample) live in towns that range from 1.000 to maximum of 100.000 inhabitants – this range is where the majority of the overall population who took part in the survey resides. Interestingly, some countries present a sample that is quite urbanised with more than 70% of Slovenian and 40% of Greek respondents living in a city within 100.000 and 500.000 inhabitants and almost half of French respondents living in a city with a population larger than 1 million people (presumably the capital cities of each country). The difference in the size of the city of residence might actually directly affect the perception and opinion that the respondents have of Sharing Economy, as it is possible to assume that in rural areas there could be less opportunities to experience platforms or initiatives of Sharing Economy.



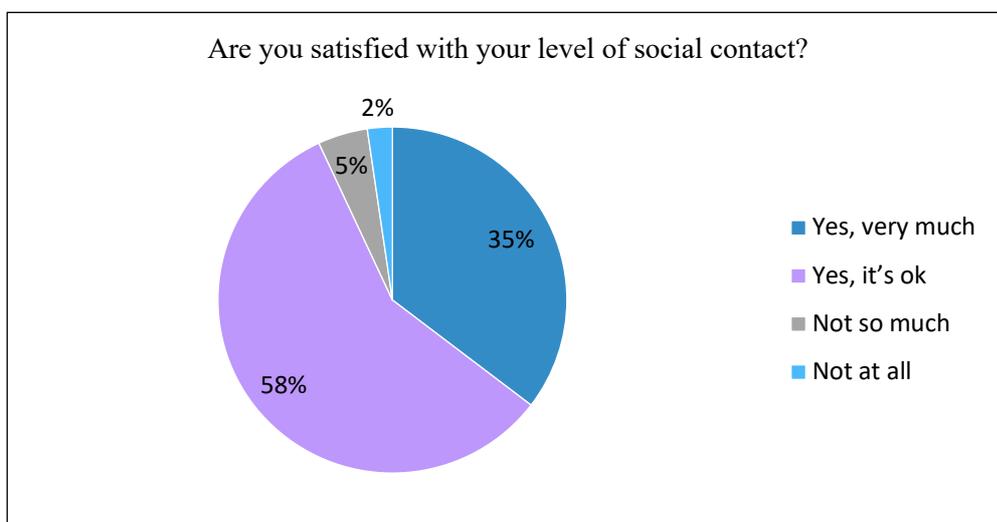
1.5. Social contact

An important point in the SHES survey is the social contacts. The survey focus both on the categories of people with whom the respondents maintain social contacts and also on their satisfaction.

The samples from all countries demonstrated similar characteristics, with the totality or the vast majority of people maintaining social contacts with family and friends, a good degree of contact with neighbours and former colleagues, to end with a smaller portions of the samples maintaining contact with health professionals, house employees and shop-keepers. This last three categories might have direct connection with the age and the number of people in the household, but it is due to notice that, somehow, the numbers could also be influenced by the recent COVID-19 pandemics, particularly with regard to health professionals.



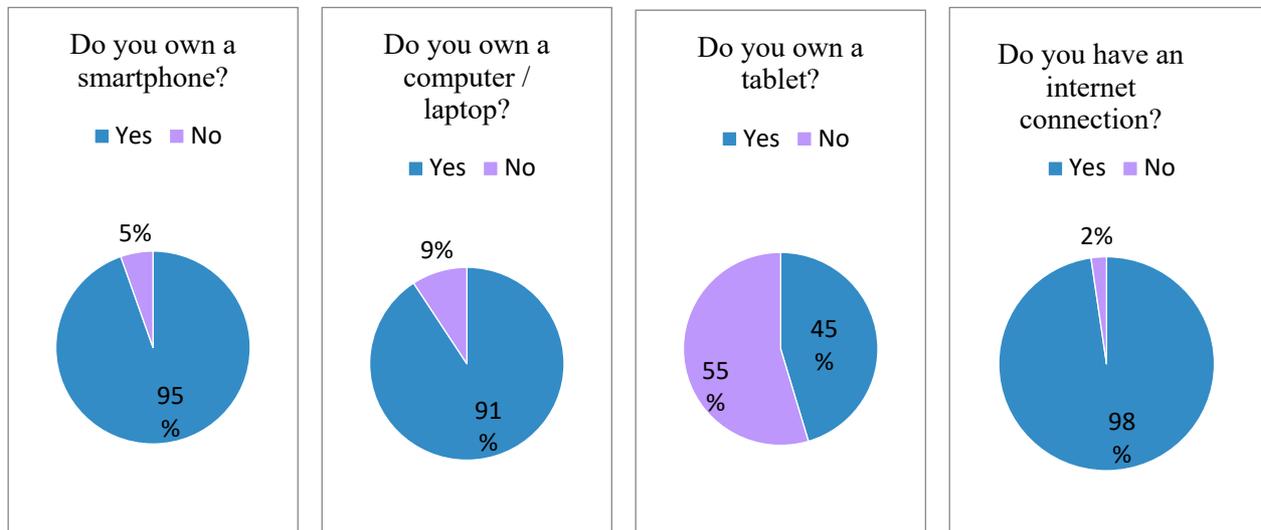
Similar results were obtained relatively to the level of satisfaction that the respondents maintain regarding their social contact: 93% of participants were either fully satisfied or somewhat satisfied with their social life, and only 7% of the respondents had negative views. Even though this figure seems quite straightforward, it would be interesting to know whether participants accounted both for face-to-face interaction and online/digital interactions.



1.6. Technological devices

Finally, the demographic part of the survey enquired about the level of digitalisation of the respondents by asking whether they possess a smartphone, a tablet, a laptop/pc and an internet connection at home. Again, the answers collected were very coherent and similar across all the countries that were object of the study, therefore it was decided to showcase the aggregate results without breaking down the data per each country.

With the exception of the tablet, it appears that the citizens who took part in the survey are all well integrated with digitalisation and the use of Information Technologies.



2. Osgood Semantic Differential

The Osgood Semantic Differential is a tool that allow us to detect each respondent’s perception of an object, concept or phenomenon on the basis of a series of dichotomies that express rather positive or negative ideas that will be associated to the object of the research. Each respondent will assign a numeric value, on a scale from 1 to 7, according to whether they feel more inclined towards one opposite of the dichotomy or the other. This will eventually produce the emotional portrait of each person’s inclination toward the topic, in this case Sharing Economy, and by the aggregation of the multiple responses it will therefore provide us with a rather accurate rendition of the common perception of the issue among the population interviewed during this survey.

For the purpose of representation, it was decided to aggregate all countries results and represent the total of responses through bar-charts that illustrate the general tendency of the respondents’ opinion with respect to each dichotomy.

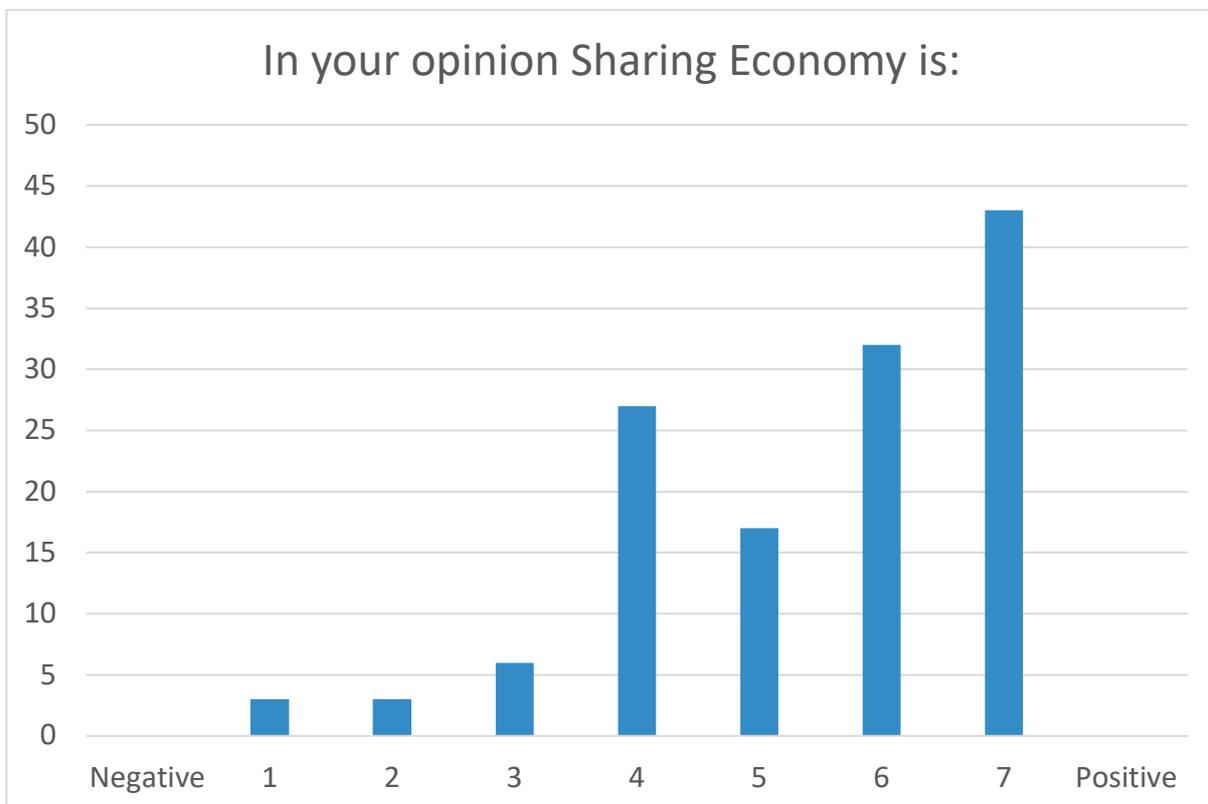


Figure 1 - Osgood Semantic Differential (Chart 1)

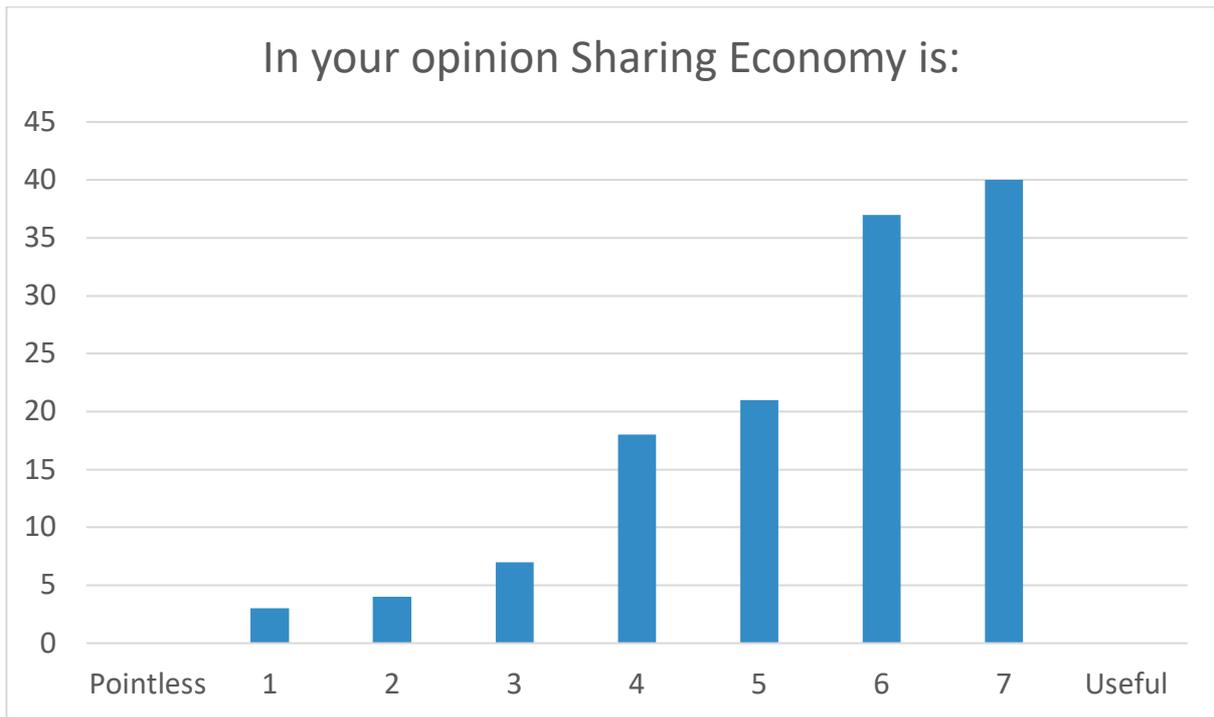


Figure 2 - Osgood Semantic Differential (Chart 2)

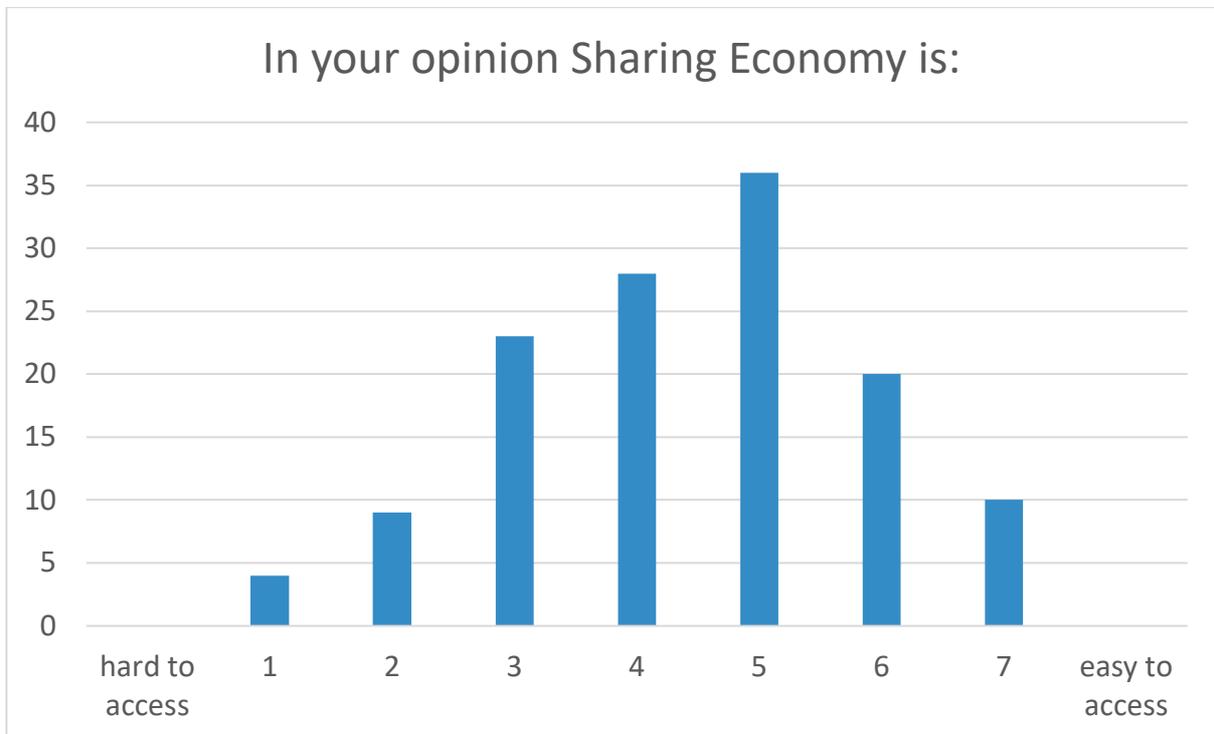


Figure 3 - Osgood Semantic Differential (Chart 3)

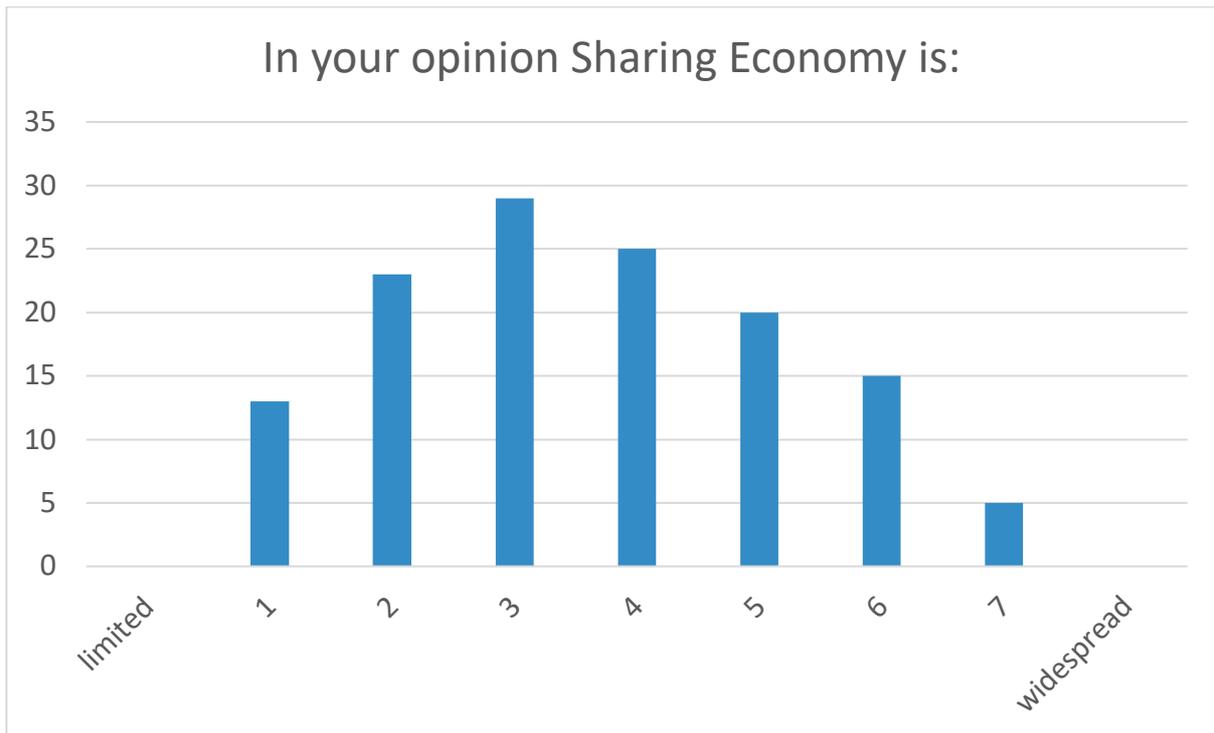


Figure 4 - Osgood Semantic Differential (Chart 4)

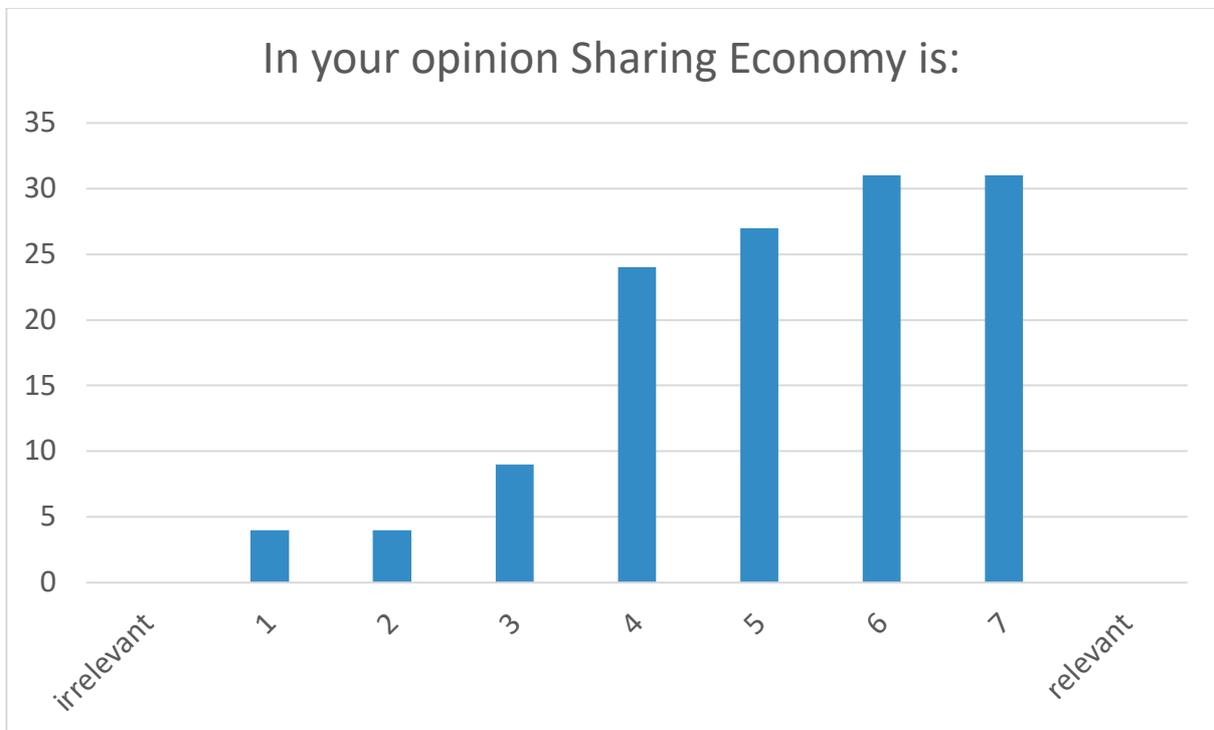


Figure 5 - Osgood Semantic Differential (Chart 5)

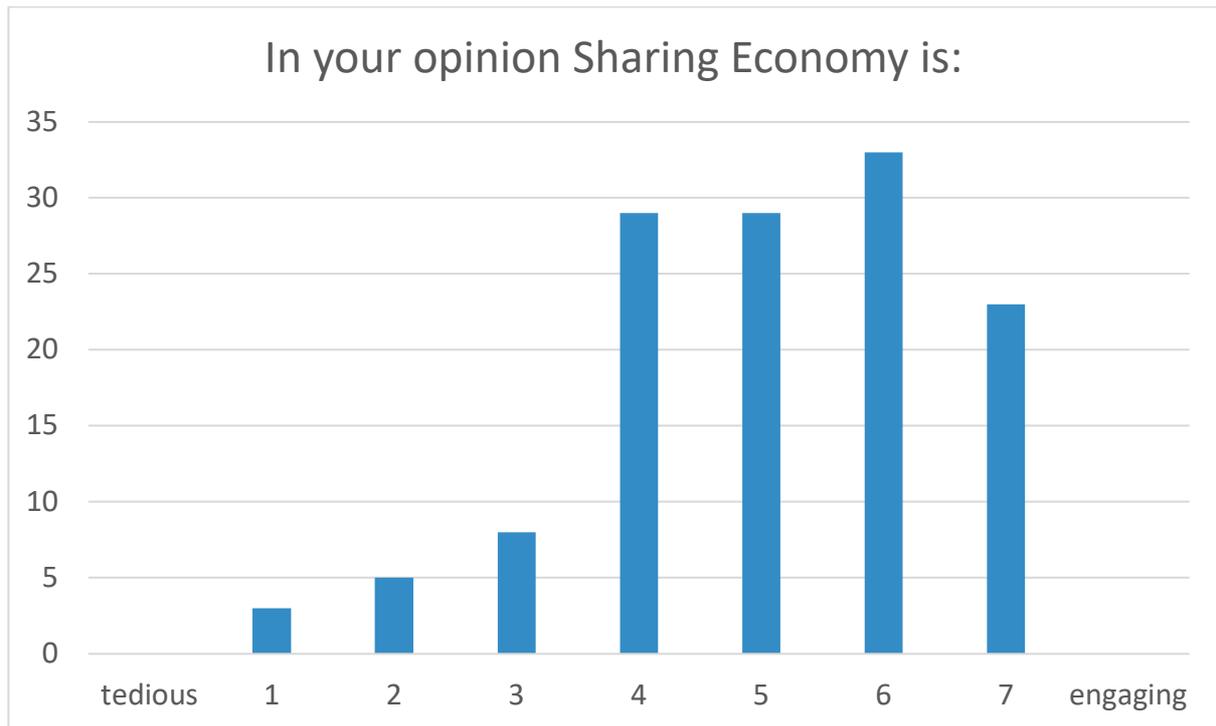


Figure 6 - Osgood Semantic Differential (Chart 6)

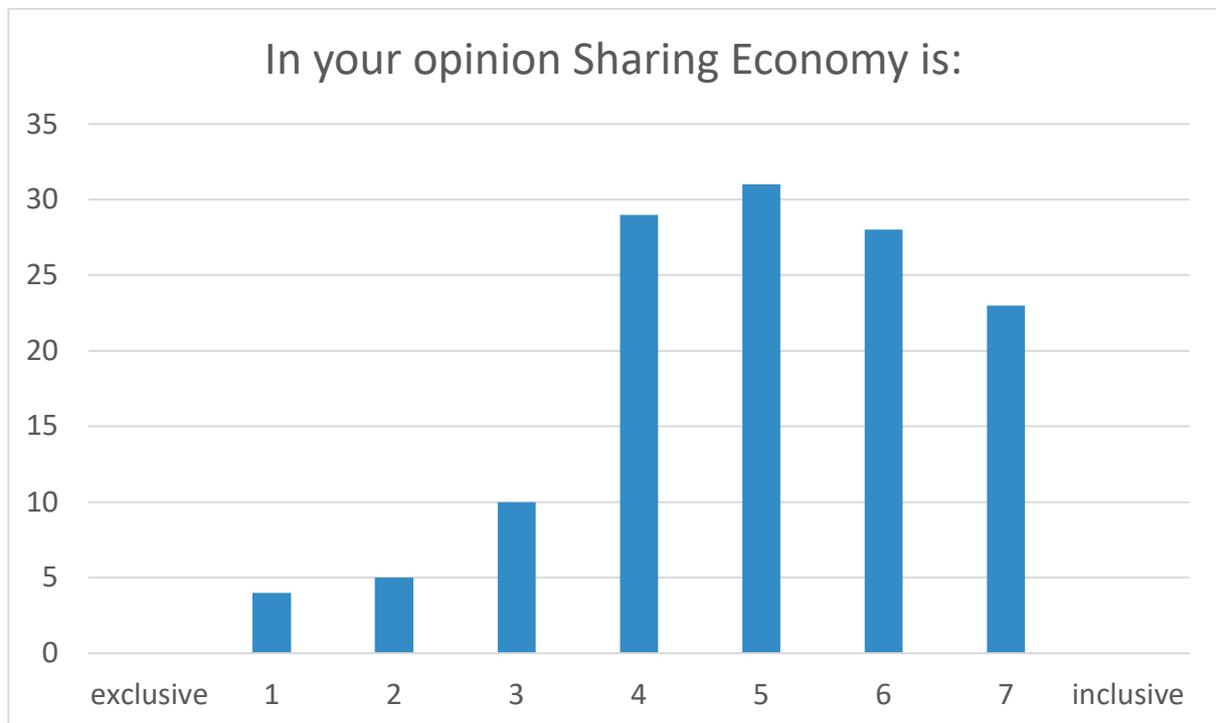


Figure 7 - Osgood Semantic Differential (Chart 7)

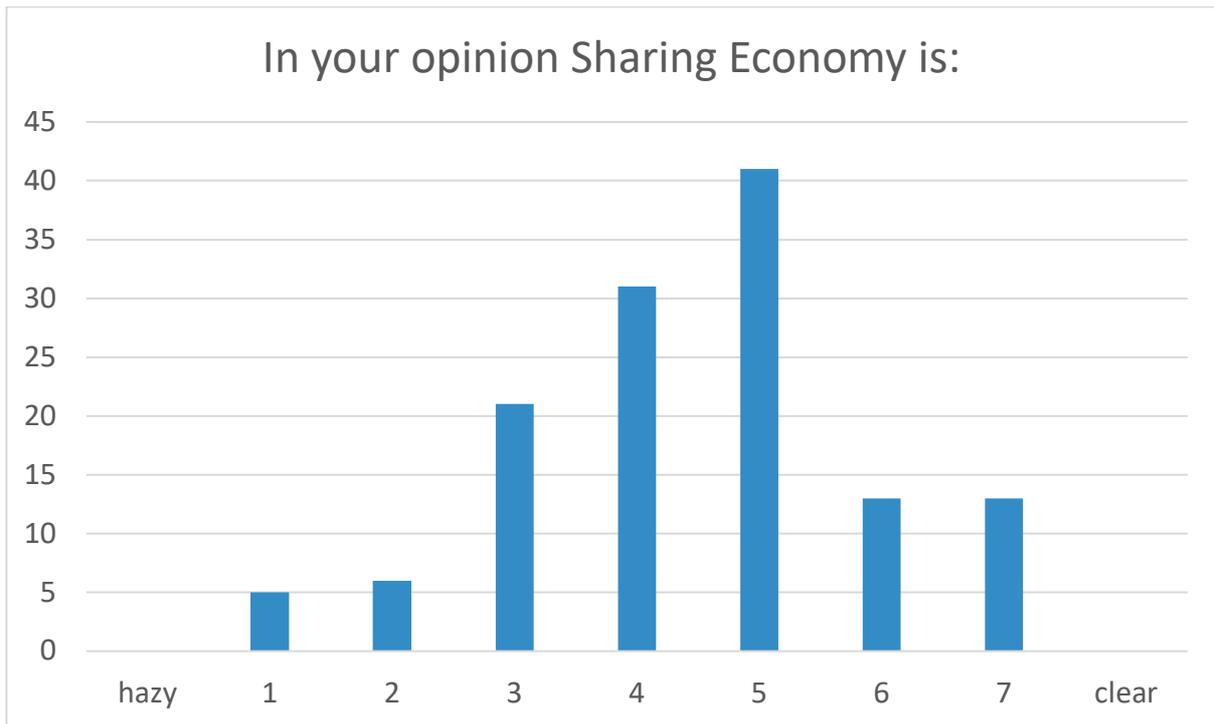


Figure 8 - Osgood Semantic Differential (Chart 8)

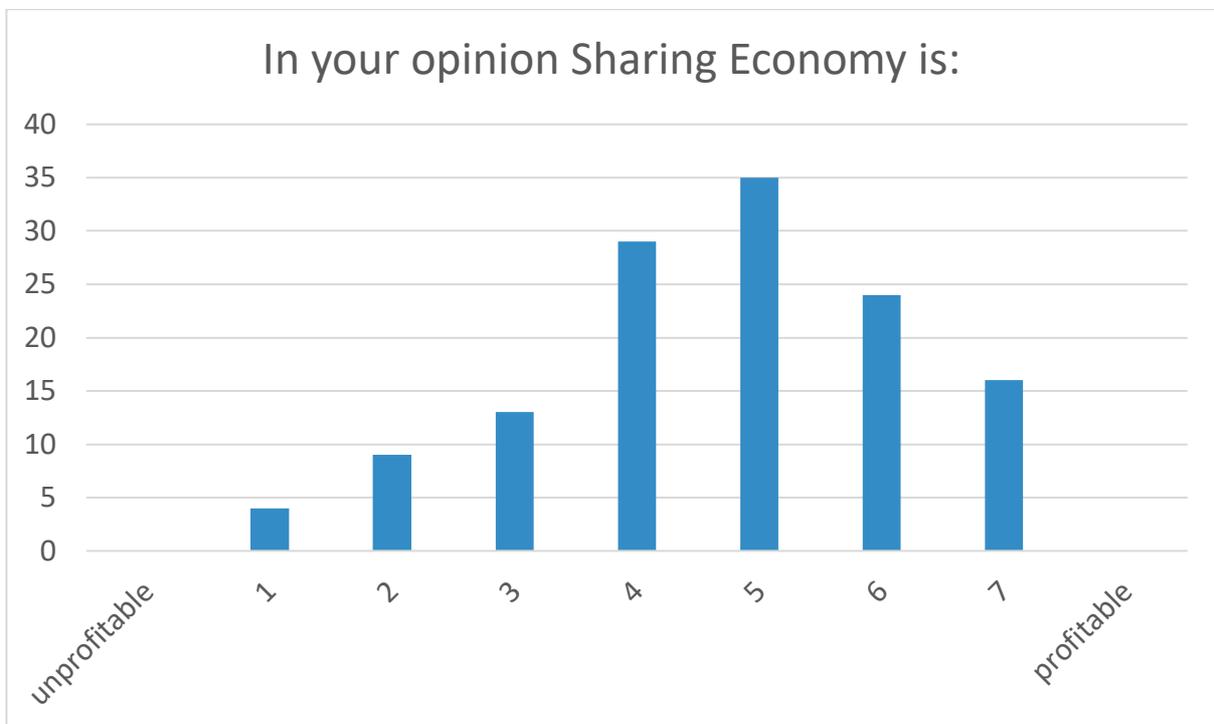


Figure 9 - Osgood Semantic Differential (Chart 9)

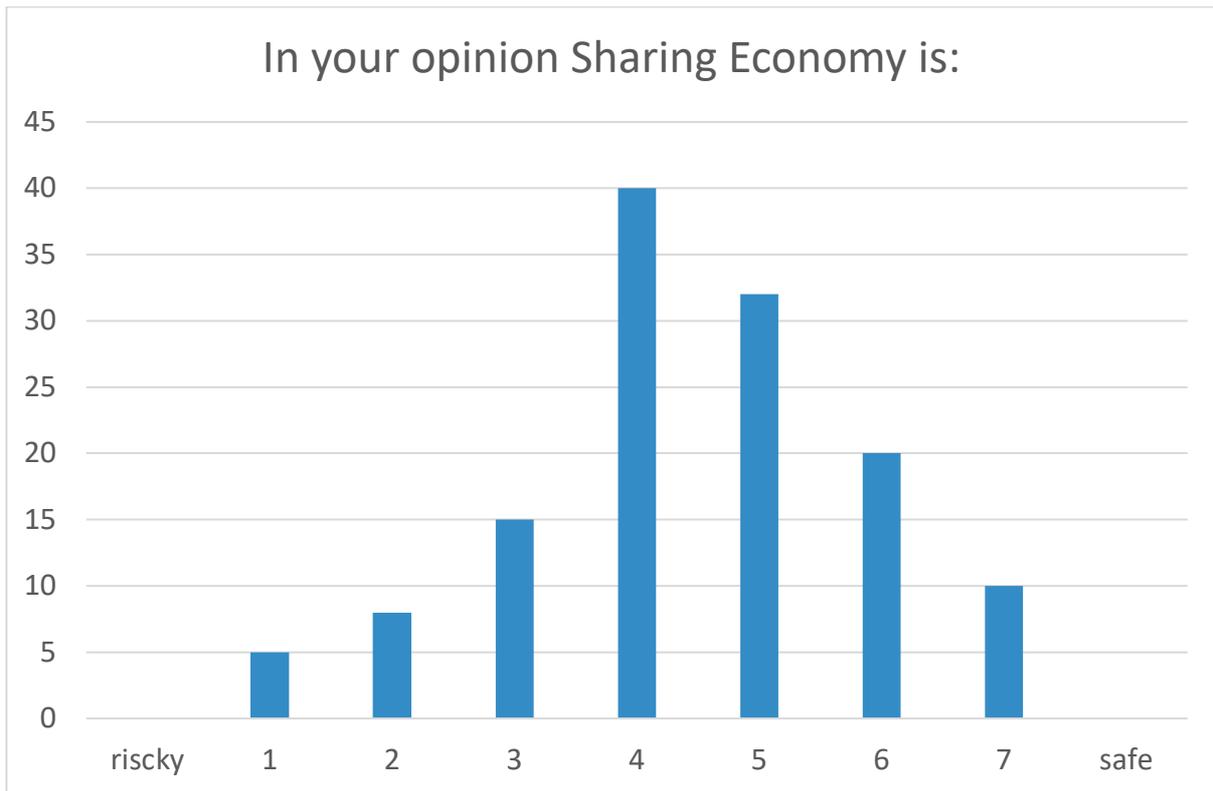


Figure 10 - Osgood Semantic Differential (Chart 10)

Charts n° 1, 2, 5, 6 and 7 highlight a marked positive view and comprehension of Sharing Economy. The respondents recognise it is a useful tool that can have a strong impact on their lives and on society in general. They do not feel Sharing Economy is a tedious dynamic and therefore it can be very inclusive to all generations of people.

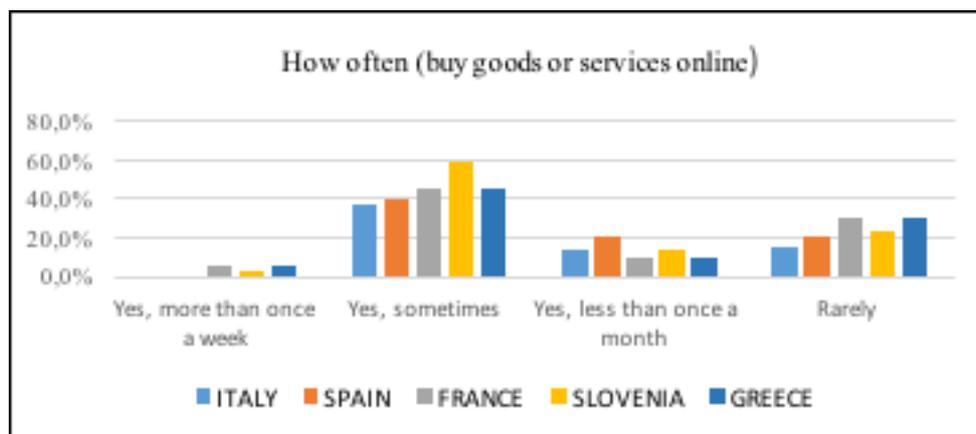
Opinions regarding its safety, profitability, clarity, accessibility and dissemination (charts n° 3, 4, 8, 9 and 10) are somewhat more cautious and tepid. This proves a latent lack of trust in technologies by some respondents or the inability to fully understand technologies themselves and Sharing Economy. There probably is a connection between the amount of exposure to Sharing Economy experiences and the trust and knowledge of Sharing Economy platforms or dynamics.

3. Questionnaire

3.1. Use of the internet and of online services

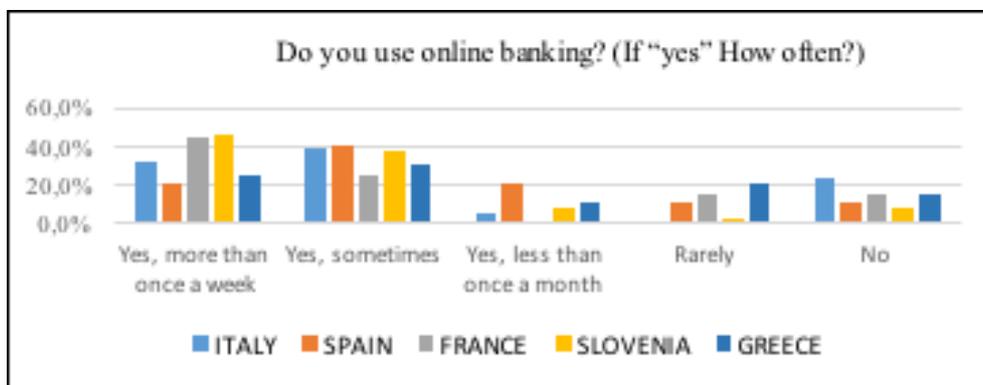
The following two graphs point out how often do participants buy goods and services online. Surprisingly, the vast majority of respondents declared that they do conclude economic transactions on the internet – the gap between those who do and those who do not is slimmer only in the Italian sample (36,8% do not buy goods and services online).

Among those who do buy things on the internet, though, the majority states that they buy it quite regularly, although not very often.

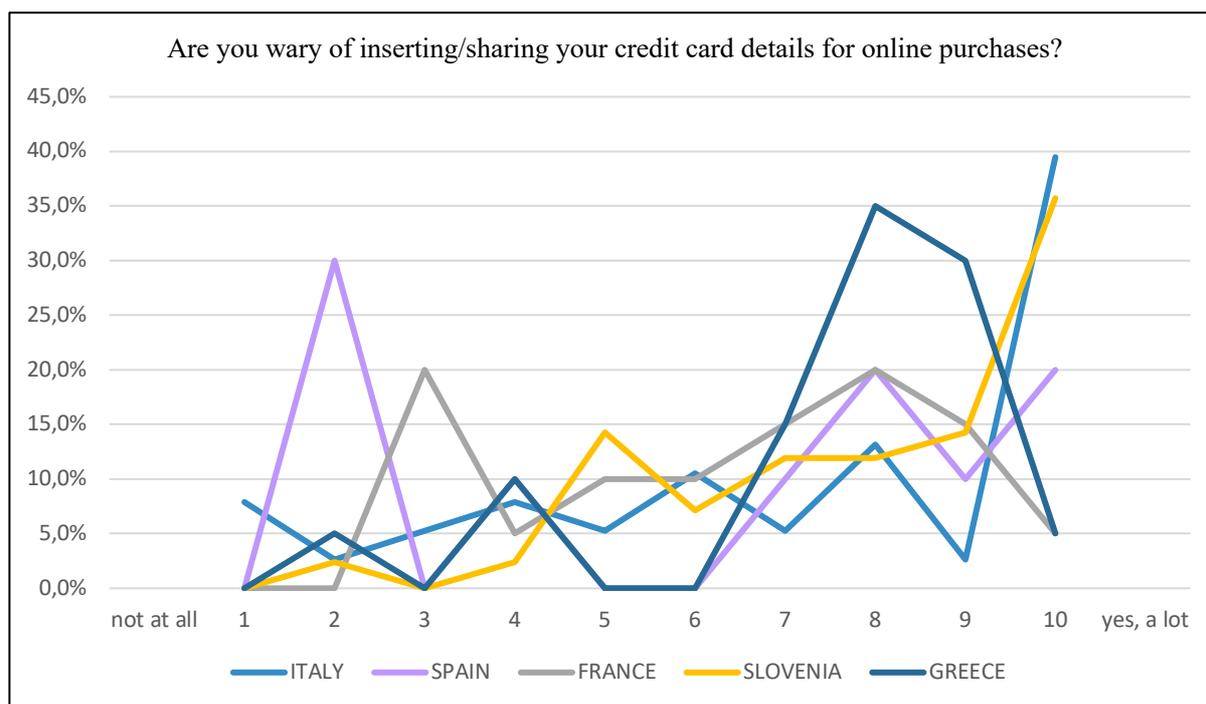


When it comes to using online banking, instead, all samples perform very well stating that they use it at least once a week or more than once a month (55% Greece, 60% Spain, 70%

Italy and France, 83,3% Slovenia). Only about 1 in 4 Italians, 1 in 6 French and Greek and 1 in 10 Slovenians and Spanish state they never use online banking.



Even though the participants demonstrate a good familiarity with the internet and the services that are available and can possibly be enjoyed online, they remain vary wary and cautious about inserting their personal and credit card details online. In the chart below it is possible to observe how every curve presents a steep peak towards the end of the range (values 9 or 10). The only exception seems to be the line representing France, which has a rather even distribution along the spectrum. On a first analysis, this could depend on the degree of accessibility to Sharing Economy platforms in France which might have reached a state of maturity, especially in bigger cities.

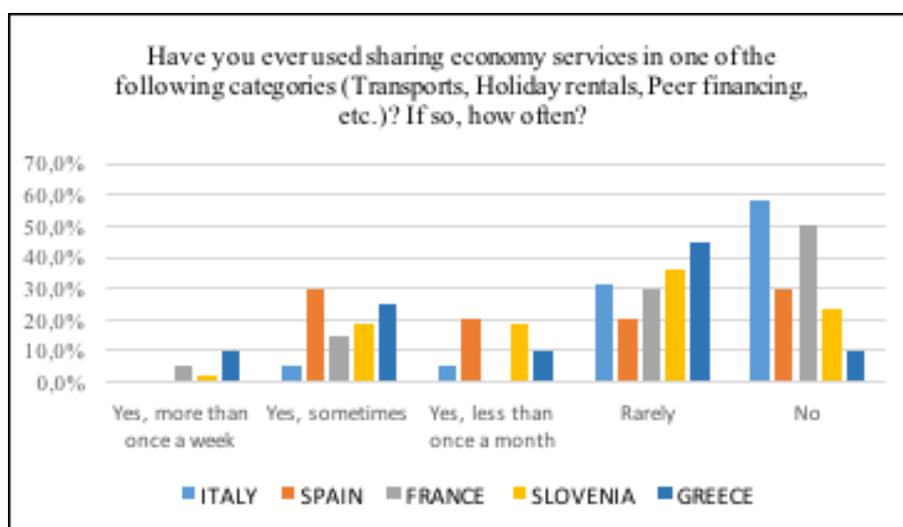


Once established how often do participants buy goods or services online, it seemed appropriate to check if and how often do they still purchase any goods in local shops and supermarkets, therefore employing physical activity and face-to-face interaction. The results have been quite harmonised with some differences that could be imputable to the size and composition of households, profession, size of the town/city of residence and other cultural factors.



3.2. Use of Sharing Economy

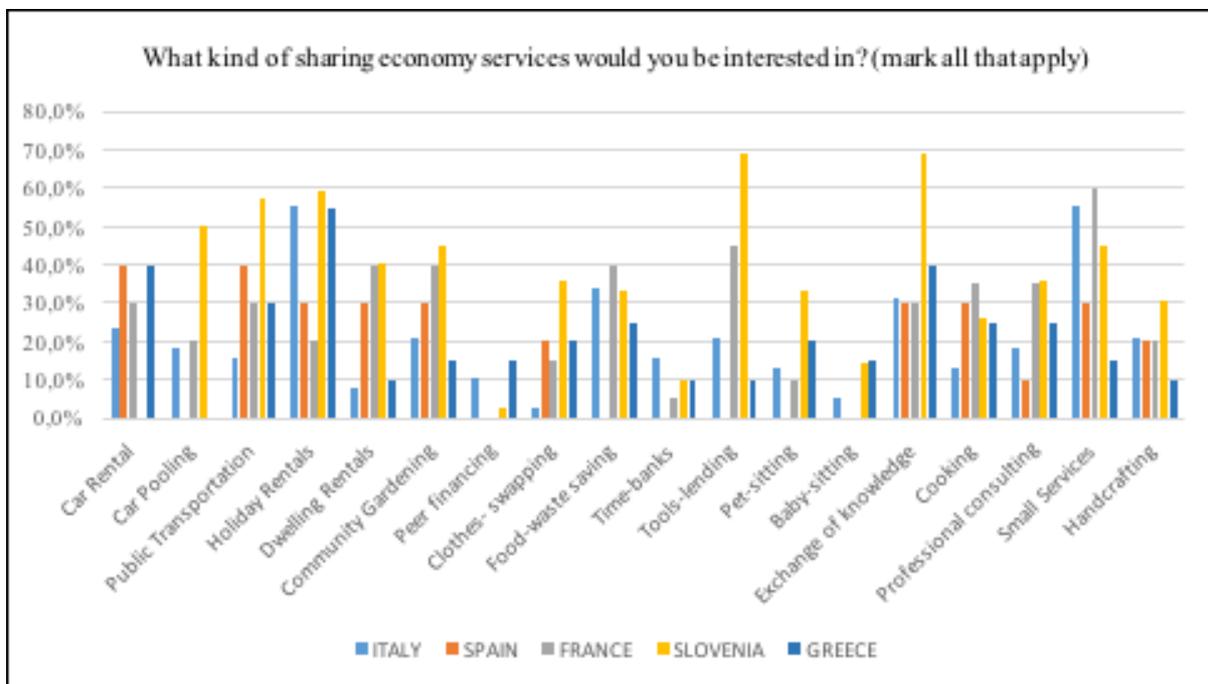
When asked about their use of Sharing Economy, though, the replies of participants sensibly shifted towards the right side of the spectrum with “No” and “Rarely” being the most common answers in all samples. Very few respondents (2,4% Slovenia, 5% France and 10% Greece) stated that they often use Sharing Economy services more than once a month, while 50% of Spanish respondents (which constitute the smallest sample, with only 10 participants) declared that they use Sharing Economy services “sometimes” or “less than once a month”.



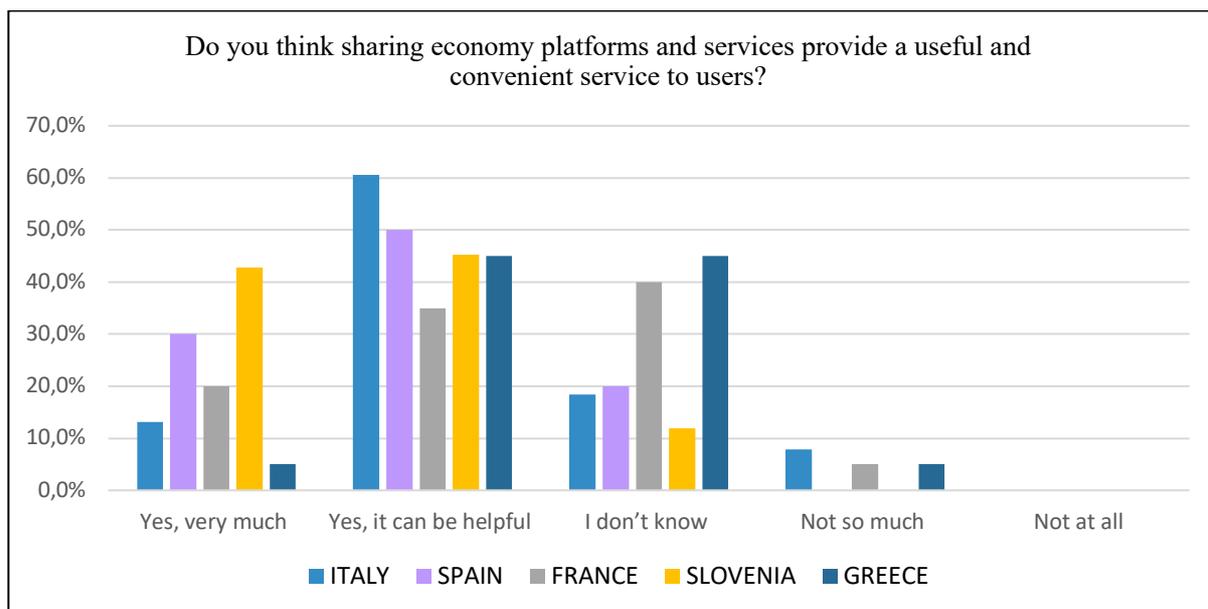
Nevertheless, the respondents of all samples stated they are interested in a number of categories in which it is possible to group examples of Sharing Economy platforms. The only three categories that scored quite badly were “peer financing” (which is quite regularly used by younger generations), “time banks” (possibly one of the first forms of Sharing Economy) and “baby-sitting”.

An issue arose with a possible misunderstanding on the terms “car rental” and “car-pooling”, since Slovenian, Greek and Spanish respondents opted for only one of the two as if they were synonyms. Possibly this is due to mismatching translations or other issue related to language.

Some other figures would be worth further examination that requires a wider inquiry or deeper knowledge of the specific national contexts. One such example could be the high rating that Slovenian respondents applied to the category “tools-lending” which could perhaps be motivated with the amount of people living in rural areas, although the majority of the participants in this sample declared to be living in a big city and therefore it is not possible to know what condition might have influenced this figure.



Despite the scarce usage of Sharing Economy platforms that the participants declared, they seem to be convinced about the usefulness and convenience of the services that they may provide.



3.3. To share or not to share

As part of the questionnaire that speaks directly to the personal opinion of Sharing Economy that each respondent has, based on their own perception or experiences, it was decided to ask how do they feel concerning the idea of sharing personal possession (whether physical or immaterial) with others and attaching an economic value to them.

Most of the results obtained from the different questions that were posed once again pointed to a good degree of homogeneity across the different countries, with some data that stand out now and then.

Quite predictably, the general view with respect to sharing one's property with strangers (in terms of material property) received a rather cold feedback from respondents with the majority of them either unsure or somewhat not willing to share. The only exception is presented by the Slovenian sample where 50% of respondents are either very willing or rather willing to share their personal property and only 21,4% unwilling to do so. There are no sufficient elements to provide a convincing explanation for this but possibly the level of education attained, as well as historical-political reasons could apply, as well as income – something that was not enquired about in this survey.

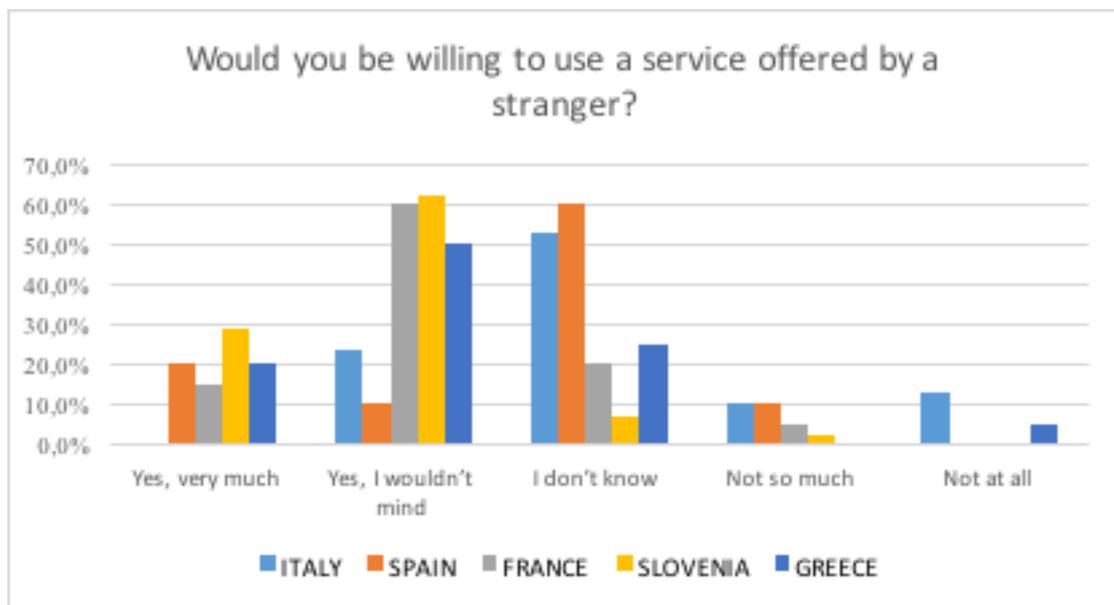


When asked whether they would be willing to share their own personal knowledge (that is, immaterial, intellectual property), instead, the views were almost unanimously positive with as little as 7 people out of 130 not willing to do so. This figure might on one hand be self explanatory although, on the other, this group constitutes around 13% of the Italian sample and it would be interesting to know what are the reason on which this position relies.

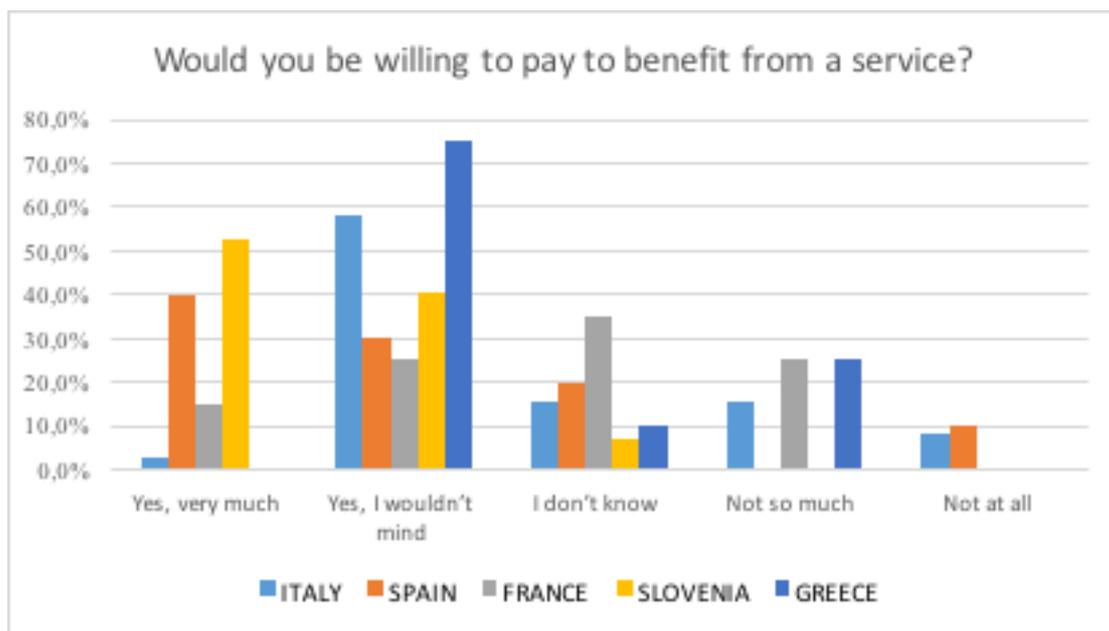
It is encouraging to see, though, the change of attitude that older citizens display when asked about sharing their own experience and knowledge with others.



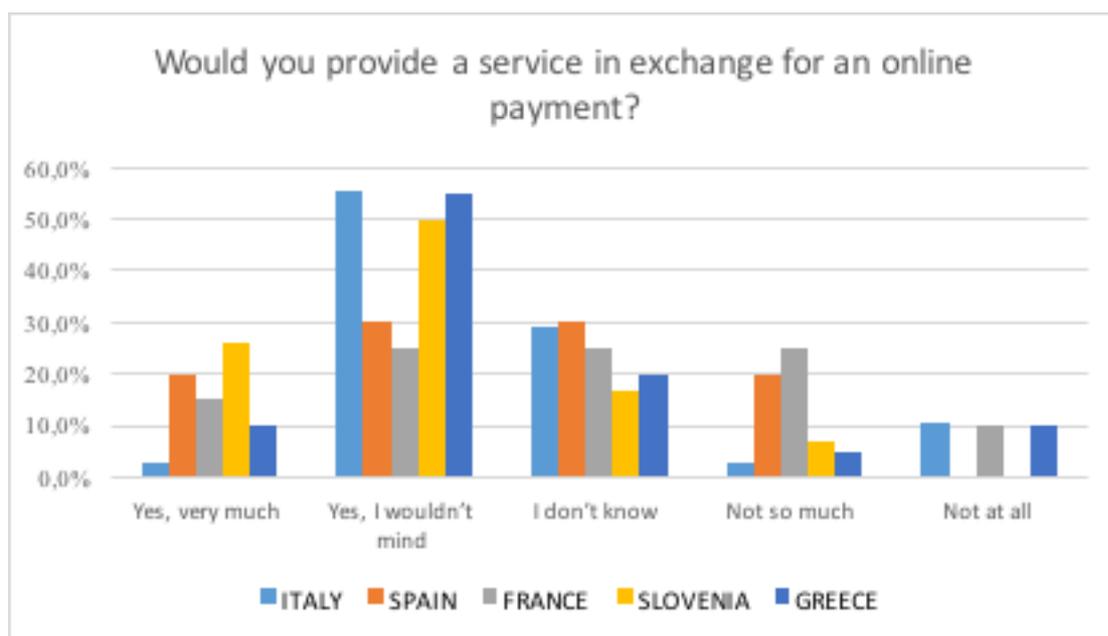
Less enthusiasm, although still within a positive trend, was shown with regards to the idea of using a service offered by a stranger, with the respondent therefore being on the other end of the equation, not providing but receiving a service. The degree of uncertainty (neither willing nor unwilling) increases, particularly for Spanish and Italian respondents, while French, Slovenian and Greek respondents are rather willing to use services provided by strangers. Once again Italian respondents demonstrate to be the most suspicious about Sharing Economy, with more than 23% unwilling to use it even on the receiving end.



Interestingly, the respondents of all countries, except from France, declared they would be well-disposed to using a service if they had to pay for it, as if the economical transaction acted as a form of guarantee. This shift was most evident in the Italian sample (around 60% willing to pay for a service), but presents very good performances for Greek (75%), Slovenian (92,7%) and Spain (70%). The figure that stands out, instead, is the fact that French respondents seem somewhat less inclined to pay for a service (60% either unsure or unwilling to pay). This could possibly be explained with a more mature market of Sharing Economy or possibly with the context of social and collaborative measures currently employed by the French state or by the French civil society.

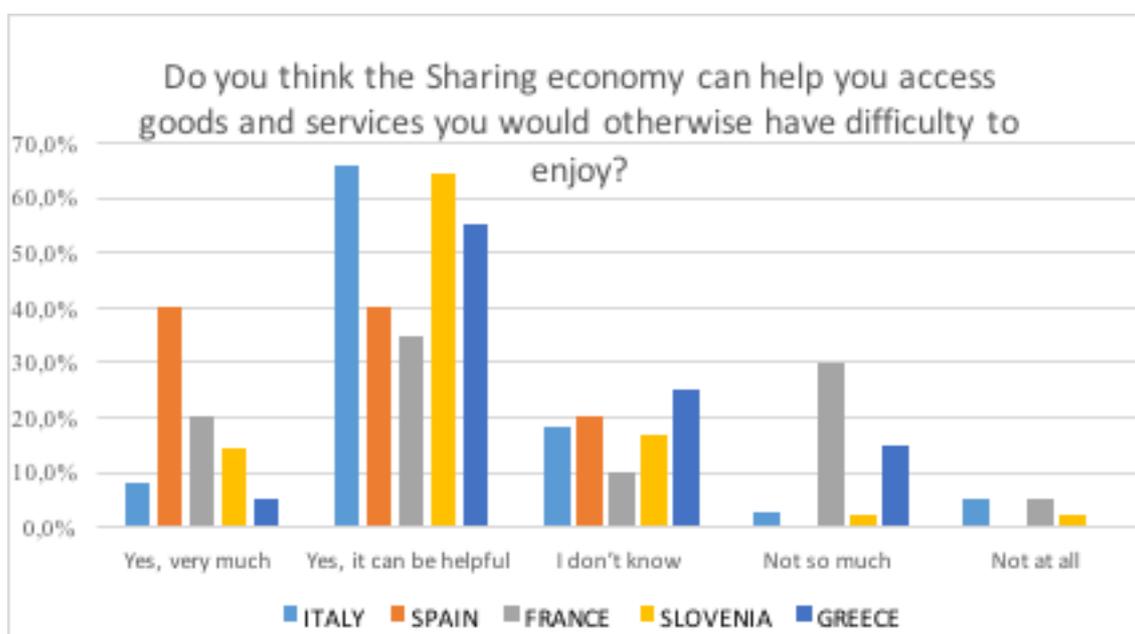


Similar figures have been obtained when the participants were asked to say whether they would be willing to receive a payment in exchange for the provision of a service. Nevertheless, the number of the undecided slightly increased while the number of the “very willing” declined. These data provide an interesting ground for reasoning, as one could expect the respondents to be even more inclined to the possibility of receiving money. One way to interpret this figure could be to imagine a certain unease of the respondents in providing services that they never have provided before within an economical transaction.



Overall, it is possible to draw some conclusions with respect to the respondents' opinion on Sharing Economy: they generally have a quite positive perception of it and, as illustrated in the following chart, consider Sharing Economy platforms to be a good opportunity to access goods and services that they would otherwise find difficult to enjoy (the only relevant negative figure being 1 French out of 3 being pessimistic about it).

It is possible to point out, though, that older citizens seem less inclined to sharing their personal material properties; they would much rather put their experience, knowledge and intellectual property at the disposal of other people; they see exchanges and transaction grounded on an economic bases as more secure and ordinary.



3.4. Characteristics of the Sharing Economy

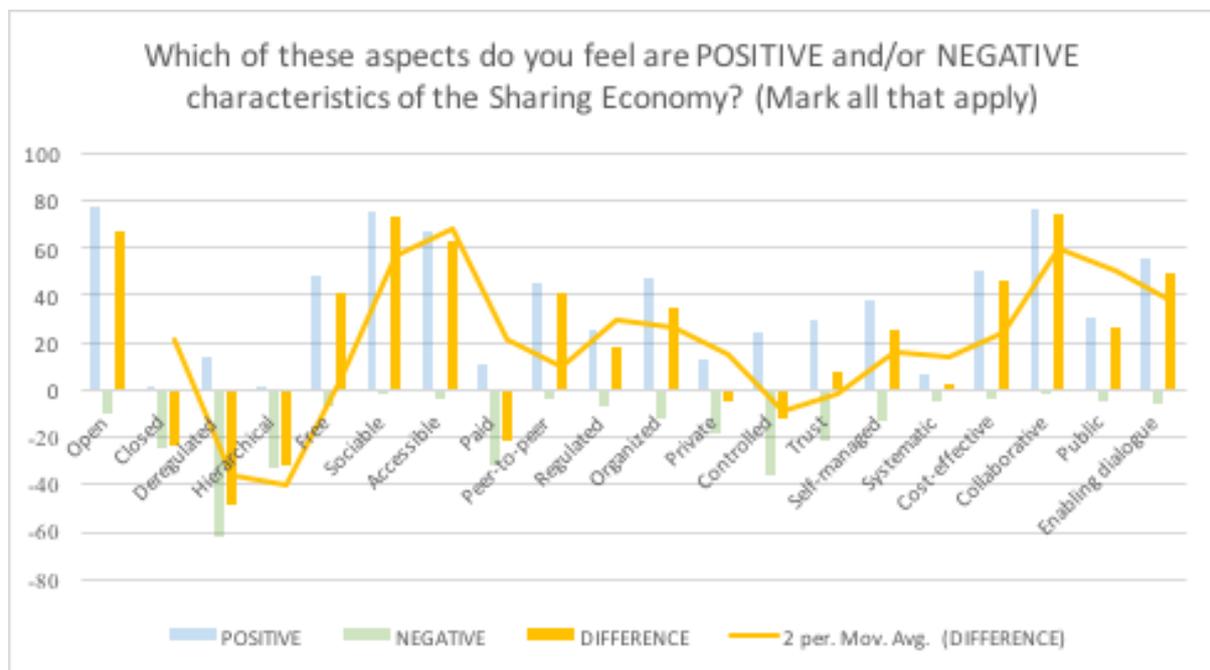
The participants in the survey were asked to rate as “positive” or “negative” a number of words expressing potential features of Sharing Economy. These words were presented with a neutral connotation in order for the respondents to apply the meaning they found most suitable. Although some words might sometimes inherently contain a positive/negative connotation, this might not be the case once they pass through the translation process.

In the showcase of results, it was decided to display the difference between positive and negative responses, as each word was interpreted either way by some respondents – this goes to show that what is positive for some might be negative for others.

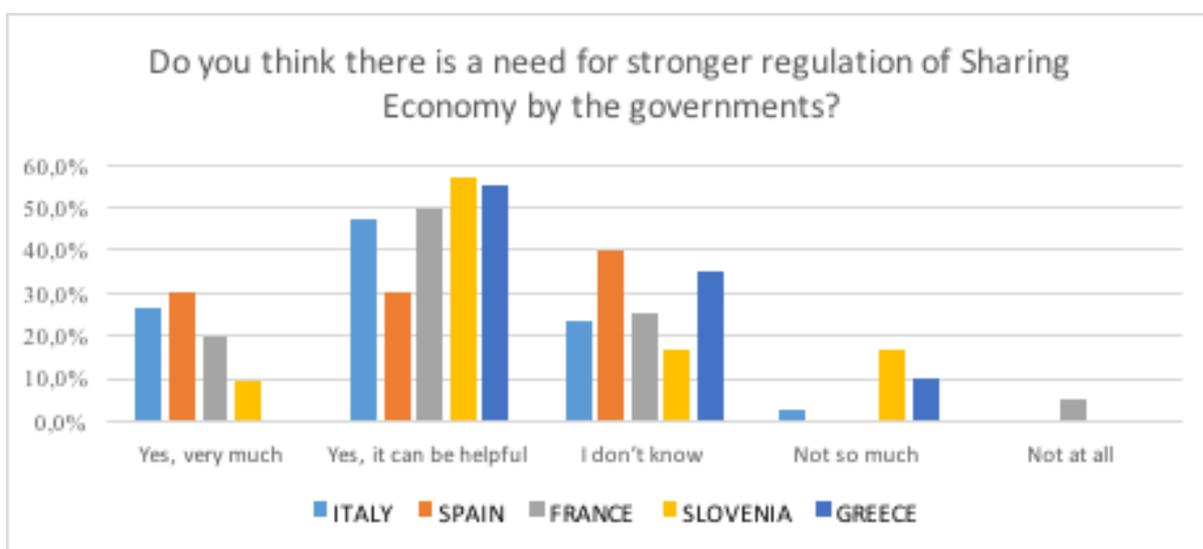
Overall the first characteristic that stands out is the fact that only a few words are regarded as a negative aspect associated to Sharing Economy. Most of these words are related to its possibility of being a “closed”, “hierarchical”, “controlled” and “deregulated” environment, besides being something that requires payment (although this last data seems to contradict what previously found).

What appears to be very clear, though, is that the participants appreciate Sharing Economy being “open”, “sociable” and “accessible”, “collaborative”, “Cost-effective” and that it enables dialogue among users. This gives a very detailed portrait of what Sharing Economy is and what are the benefits that one can gain from it.

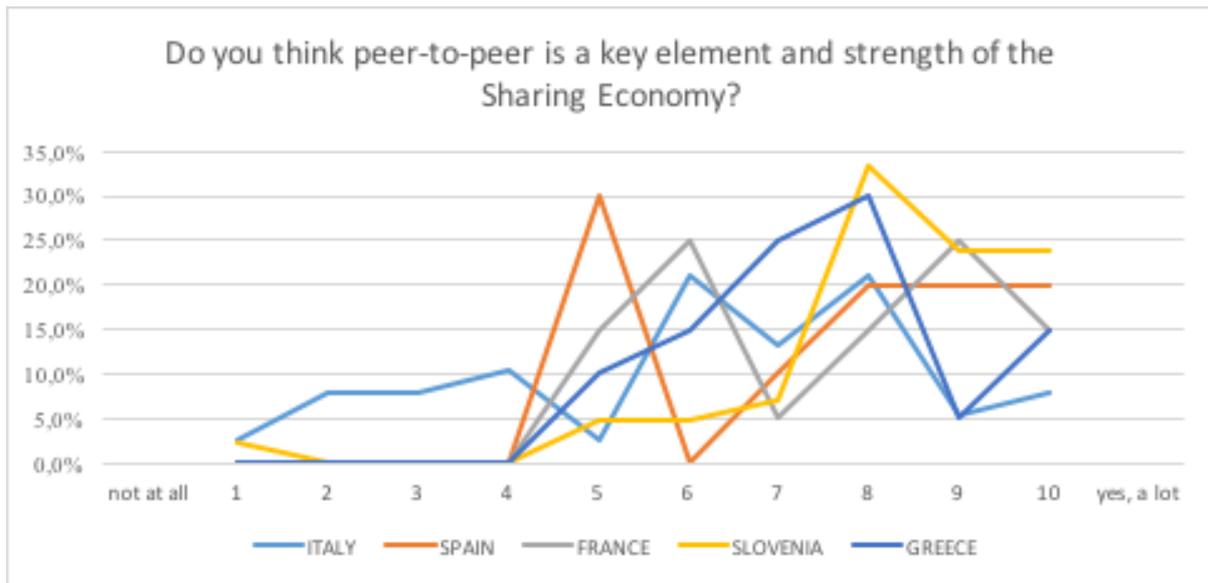
The level of equality among users and the eventual gratuitousness of Sharing Economy platforms were also rated as quite positive characteristics, while the features related to its organisational (“self-managed”, “systematic”, “organised”, “regulated”) model received a mild positive rating.



The words that received a negative and a mild positive rating somehow point out to a possible confusion over how do Sharing Economy works – or the range of possible ways in which platforms could work. The following chart shows a general tendency of respondents to believe that governments should try to regulate Sharing Economy (“deregulated” was indeed the most negatively rated word in the previous question). This figure could be interpreted with a lack of guarantees in the Sharing Economy sector in the view of older people – indeed, the act of sharing and exchanging property and knowledge was also seen as more trustworthy when occurring within the boundaries of an economical transaction.



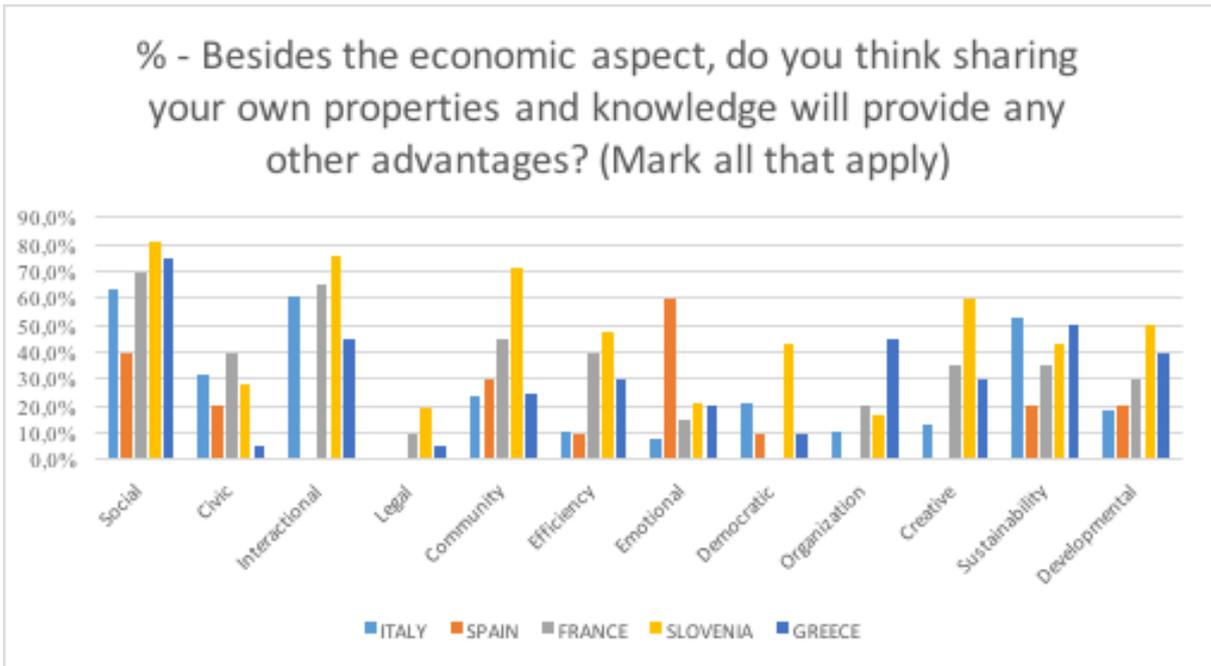
One of the defining qualities of Sharing Economy is the fact that it could be entirely managed through peer-to-peer relations between its users. This seems to generate a diversity of views among the respondents in the 5 different countries. The chart below shows that there is no common and homogeneous trend in the lines representing the responses of each sample, although there is clearly a tendency to answer positively to the question that was posed (the answers rating 5 or below are much less than the ones rating 6 or above).



Finally, concerning other kinds of possible advantages (besides the economic aspect) that Sharing Economy may provide, the respondents appear to recognise that it can have many other positive effects on their lives. The most enthusiastic, once again, appear to be Slovenian respondents, who rate 8 categories out of 12 higher than 40% (only 3 for Italy, 2 for Spain, 4 for France and 5 for Greece).

On a cross-country analysis it is possible to notice though that there are some categories that score a good result in all samples, such as “social”, “community”, “sustainability” and “developmental”.

Some other categories did not receive a widespread support, such as “legal” (only very few respondents backed this suggestion), “democratic” (with the exception of Slovenia – 42,9%) and Organisation (with the exception of Greece – 45%). It would be interesting to know which reasons brought Slovenians and Greek respondents to view these two aspects so differently from their other European counterparts, but the survey did not collect sufficient element for this degree of analysis. Spanish respondents were the only ones to indicate a strong support (60%) for the emotional advantage of using Sharing Economy platforms – this figure is at odds with the average result of the other countries, but it needs to be reminded that the Spanish sample is considerably smaller than the others and therefore any little change in real numbers bring a big difference in terms of percentage.





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FOCUS GROUP



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1. General Introduction

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

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

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

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

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

France

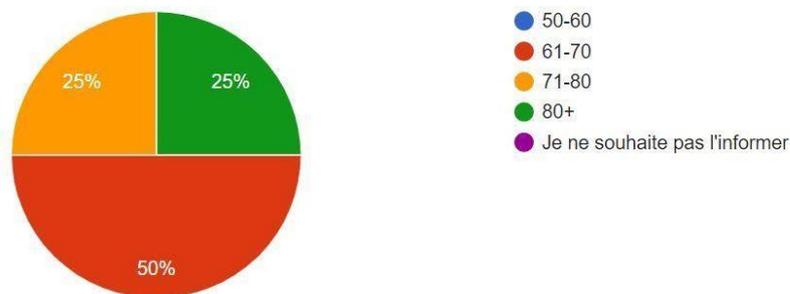
1.1. Introduction

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

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

Votre âge:

8 réponses



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

1.2. Content

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

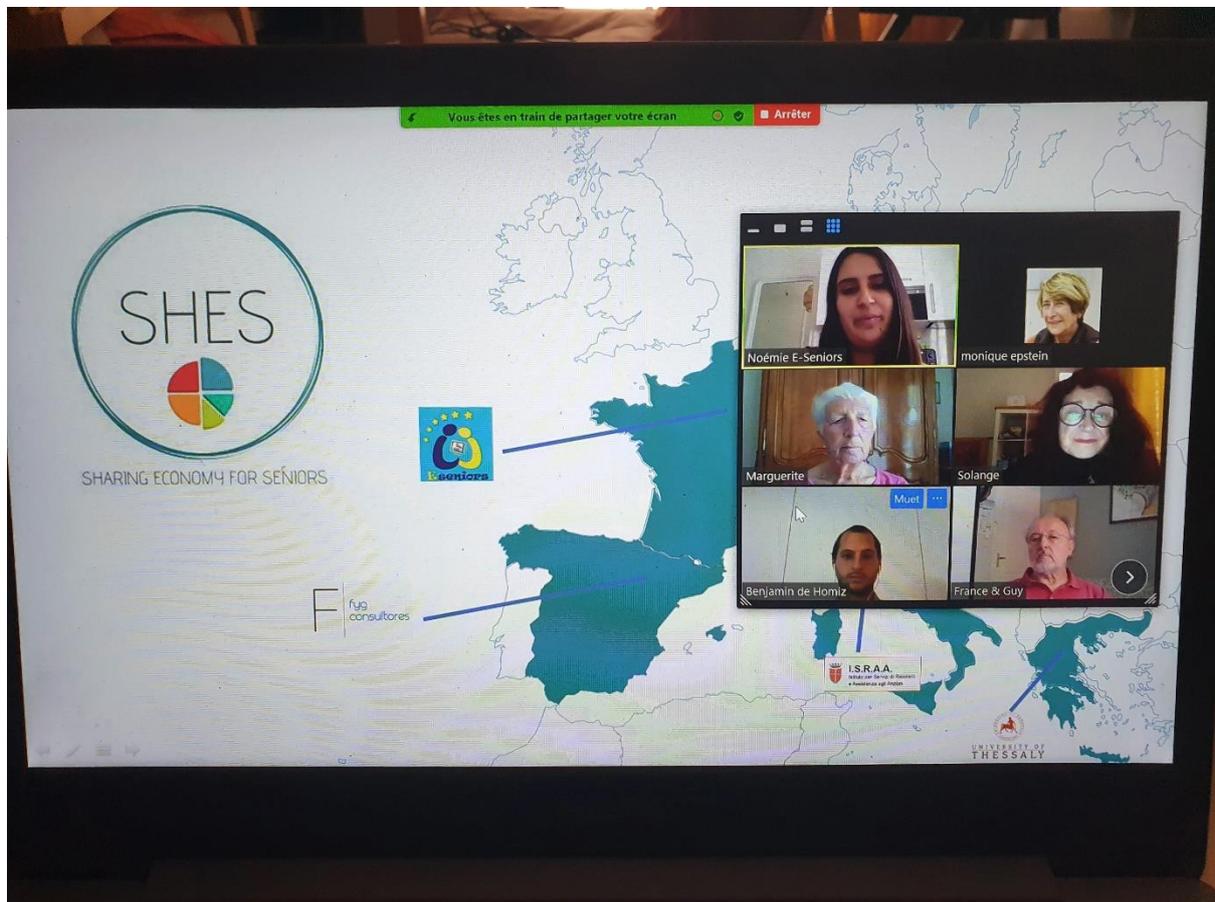
1.3. Conclusion

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

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

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

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



2. Greece

2.1. Introduction

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

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

2.2. Feedback from the participants

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

One participant stated that:

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

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

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



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

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

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



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

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

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

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



3. Italy

3.1. Introduction

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

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

3.2. Content

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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



4. Slovenia

4.1. Introduction

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

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

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

After a short break we proceeded with focus group questions.

4.2. Content

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

5. General Conclusion

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

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

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

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

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

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

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

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

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

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

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

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



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

