



The Collaborative Economy: benefits & policy challenges

January 28th 2016
by Francesca Pick  @Francescapick



1. Definition, framework and benefits of the collaborative economy

2. Key policy challenges and examples of governments regulating the collaborative economy

DEFINITION

Sharing Economy, Oxford Dictionnary:

“An economic system in which assets or services are shared between private individuals, either for free or for a fee, typically by means of the Internet”

Collaborative Economy, EU Commission:

“A complex ecosystem of on-demand services and temporary use of assets based on exchanges via online platforms”

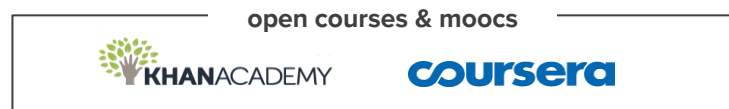
Collaborative Economy framework



CONSUMPTION



EDUCATION



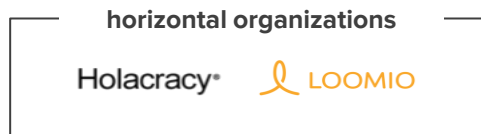
PRODUCTION



FUNDING



GOVERNANCE



BENEFITS

Ridesharing

Economic efficiency:
Better access to goods
and services

Environmental
sustainability

New revenue sources

Bla Bla Car Sign up | Log in

Connecting people who need to travel with drivers who have empty seats

Find a ride

From To **Find**

Share city-to-city car journeys with a trusted community of 20 million verified drivers

★ Rating left for Chloe B.
"Lovely ride with Chloe. She's friendly, a safe driver, plus she's a local!"
Graham K.

★ Rating left for Sarah A.
"Trip whizzed by with some great topics of conversation. Thanks, such a pleasure!"
Sophie C.

★ Rating left for Tanya
"Drive was the w..."

Your journey is insured

You get additional insurance cover by AXA, free of charge

redefining standards

Best Travel Prices

BRISTOL LONDON

prices from **£8**

Download the app

Discover our most popular car share departures: London, Manchester, Liverpool...

Featured in

BENEFITS

Disaster relief by P2P marketplaces

Enhanced social welfare

Improved access to goods & services in crisis situations



BENEFITS

Desaster relief by P2P marketplaces

Refugees Welcome

Why shouldn't refugees be able to live in flatshares or houses instead of camps?

We thought so too and found a way to make it happen.

How it works



1
Register your flatshare and provide us basic information about your accommodation.



2
We will put you in touch with a local buddy who will liaise with you and a refugee.

[LEARN HOW THE CONCEPT WORKS](#)



football opinion culture business lifestyle fashion environment tech travel

US americas asia australia africa middle east cities development

'Airbnb for refugees' group overwhelmed by offers of help

Refugees Welcome, which matchmakes citizens willing to share their homes with displaced people, also receiving offers to set up schemes across EU

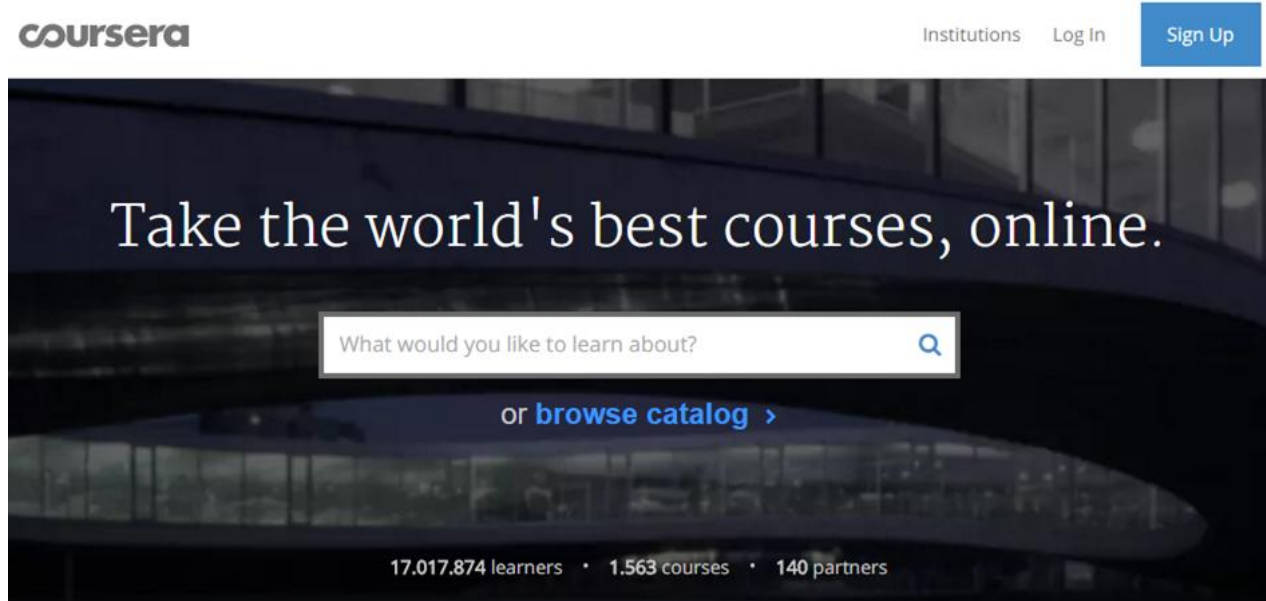


BENEFITS

Online Education

Decreasing of social inequalities:

- easy access to knowledge from anywhere
- lower barriers of entry to higher education



DEFINITION AND FRAMEWORK

The rise of the collaborative economy: \$10 billion invested in start-ups (oct 2015)



Evaluation : \$ 1,2 Billion
Raising : \$ 100 million



Evaluation : \$ 25,5 Billion
Raising : \$ 800 million



Evaluation : \$ 50 Billion
Raising : \$ 5 Billion

Chambres à louer (Housing) : € 1 million

E-loue (Goods) : € 2 million

Lyft (Transport) : \$ 1 Billion

Peerby (Goods) : \$ 2,5 million

Bedycasa (Housing) : € 2 million

WeWork (coworking) : \$ 1 Billion

Traity (Trust) : \$ 4,7 million

Zopa (Funding) : € 57million

Drivy (transport) : € 11 million

Guest To Guest : € 4 million

1. Definition, framework and benefits of the collaborative economy

2. Key policy challenges and examples of governments regulating the collaborative economy

REGULATORY CHALLENGES

AN OPPORTUNITY FOR GOVERNMENTS

Government has an opportunity to shape these new practices in ways that promote more **sustainable and fairer societies**



The Collaborative Economy is NOT a sector! Its policy issues cannot be treated in isolation

REGULATORY CHALLENGES & EXAMPLES

From Consumer to Prosumer

Blurring lines between consumer and producer:

Where to draw the line between professional and non-professional activities?

REGULATORY CHALLENGES & EXAMPLES

From Consumer to Prosumer

Taxation

Germany: petition to introduce a tax free limit of 5 000 €

France: Taxation of income from peer-to-peer platforms from the 1st Euro

Labor

Uberpop banned in various European countries and legalized in the United States

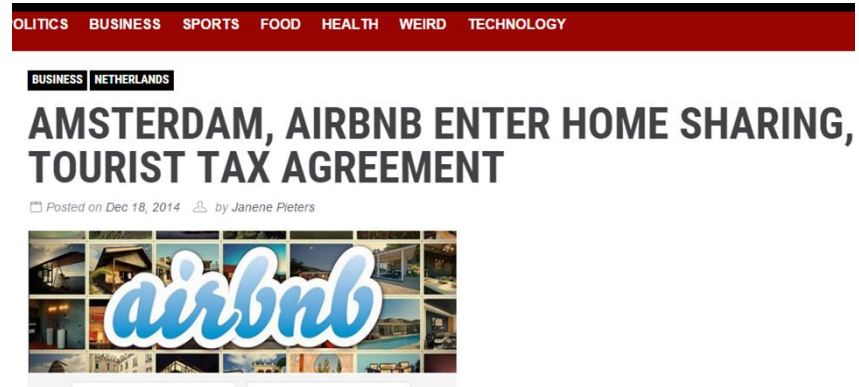


REGULATORY CHALLENGES & EXAMPLES

From Consumer to Prosumer

Product & Service Regulation

Amsterdam legalizes home sharing under specific standards,
for example it must be your own home, rental under 60 days, not more than 4 guests



REGULATORY CHALLENGES

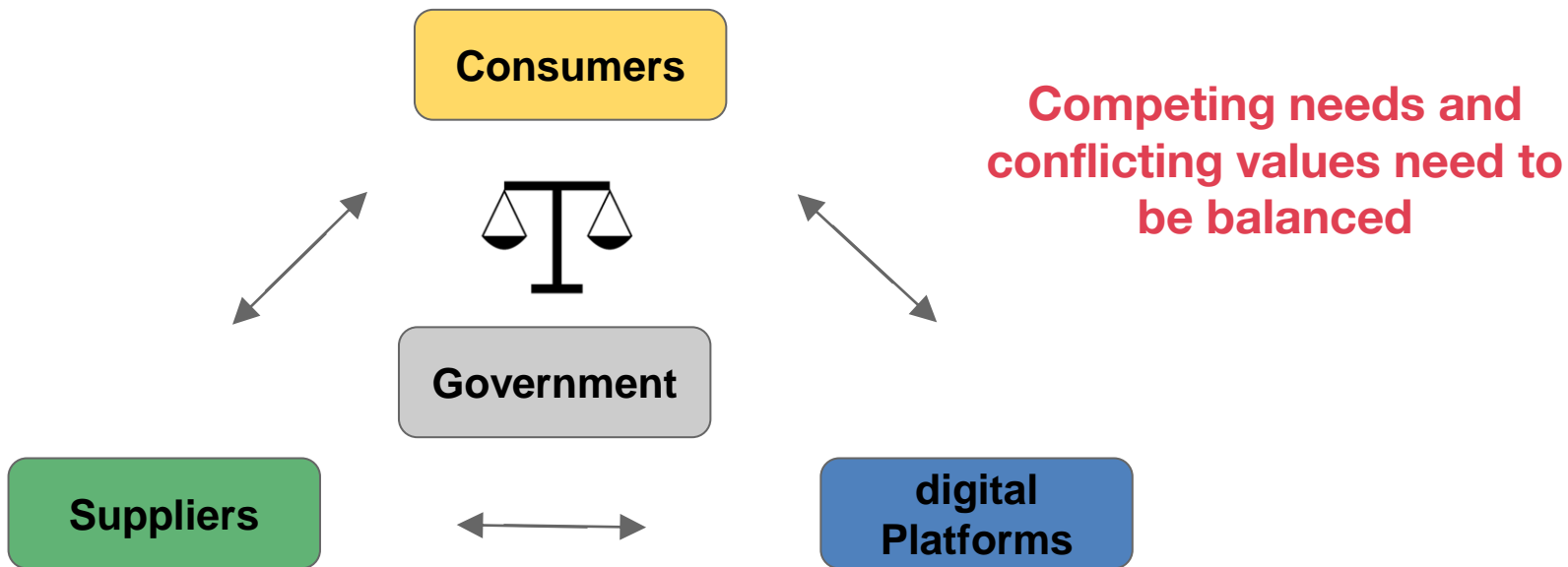
Access over Ownership

The shift from
owning to using of products
raises questions of
insurance and responsibility



REGULATORY CHALLENGES

How to promote practices of genuine cooperation and sharing?



Conclusions

Only few concrete policy issues have been solved

Startups want legal clarity

There is no one size fits all policy

More case studies and pilots are needed

National governments and cities should work together

There is still a lot of work to do!



Thank you!



Francesca Pick

Collaboration Consultant and Chair of OuiShare Fest

francesca@ouishare.net

@francescapick

ouishare.net

ouisharefest.com