

Embracing the sharing economy:

An interview with Benita Matofsaka



Photo by: Sophie Sheinwald for Generation Share

A stream of recent scientific research tells us how little time there is to prevent an irreversible future decline in the sustainability of life on our planet. The urgency of the issues means that radical, rather than merely adaptive, steps are required in how we consume and sustain our natural resources.

The Intergovernmental Panel on Climate Change reports in **2018** and **2019** set out the gravity of the crisis

Action is required at national and international level, by public providers and commercial businesses, through the global aggregation of community activity and in the personal choices we make as humans such as how many children to have, whether to own a car or deciding not to fly when other transport options are available.

There is an even bigger benefit where the actions we take as a housing sector to tackle climate change produce additional benefits in terms of tackling poverty, enhancing social mobility and reducing isolation, hospital admissions and crime.

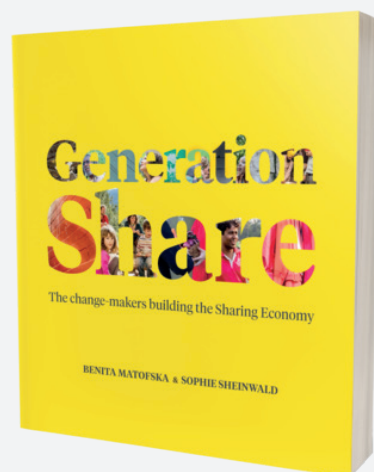
The UK makes up a third of all sharing activity across Europe with 64% of us already participating in online and offline sharing of cars to clothes to food. Some 83% would share more if it was easier. The UK sharing economy is worth an estimated £13 billion in 2016 and is expected to grow to £140 billion in 2025

Source: Generation Share, Benita Matofska, published by Policy Press 2019

In its many forms, the Sharing Economy offers all these benefits plus the opportunity for service providers to offer tools to allow the communities within which they work to develop their own micro local economies. In the UK, 65% of us participate in sharing services.

In this special feature, we look at the Sharing Economy and its relevance to social housing through an interview with leading international speaker and Sharing Economy expert Benita Matofska, creator the charity **The People Who Share**, founder of Global Sharing Week and author of **Generation Share**, a ground-breaking visual book evidencing how the Sharing Economy is saving and changing lives by bringing the inspiring stories of the change-makers who are building it.

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Interview:

The sharing economy is a system to live by

“Sharing means creating the conditions to understand others, it’s not a one-way street, it isn’t just giving up something from my surplus to someone else, it’s a relationship where someone provides me with the opportunity to share with them”

Alessandro Pagidas, Greek philosopher
Source: Generation Share

It's where we care for people and planet by sharing available resources in any way we can. We live on a planet of finite resources but our potential to share is unlimited. My life's work has all been about how we can unleash that unlimited capacity to share by working with different organisations and communities in order to build this sharing economy.

What is the Sharing Economy?

The term 'Sharing Economy' emerged from the global crisis of 2008-9 and the need to do more with less. Its birth demonstrated that necessity is often the best mother of invention. Fuelled by technology that was able to match people who had spare or idle resources with those that wanted or needed them, the term became associated with new types of 'peer-to-peer' or person-to-person online marketplaces like Airbnb. I recognised that, in reality, the Sharing Economy is much more than a collection of new types of Silicon Valley backed ventures, it is wide-reaching and changing society as we know it. It is at once an economic system built around the sharing of human and physical resources and a mind-set. The media has presented a very narrow perspective of the Sharing Economy, one that doesn't represent its wide-reaching impact and the spectrum of sharing that is happening around the world. My book Generation Share evidences this.

I believe that by making available these positive stories of change-makers who are sharing resources in their communities, homes and businesses, we make the Sharing Economy more open, accessible and available for people, particularly from low income backgrounds – who are the clients of social housing.

The Sharing Economy is essentially made up of five parts:

- **Categories** (what we share) – these include physical items such as homes, goods, toys, food, clothes and cars, but also human assets like knowledge, time, creativity, poetry, laughter, skills, power or opportunities.
- **Subsets** - the divisions or parts that make up the spectrum of the Sharing Economy such as: crowdfunding, the gig economy, recycling, open source, the Maker movement, fair trade, social enterprise, volunteering and mentoring.
- **Mode** (how the Sharing happens in practice) – this includes renting, borrowing, swapping, collaborating, partnering, peer-to-peer, collective purchasing, cooperatives, new organisational structures, community action and on-demand.
- **Characteristics and Values** – these are the attributes that determine the type of economy, For example, that it's circular in nature, smart, resource efficient, and sustainable. Its values are transparent, inclusive, positive, equal, abundant, efficient, accessible, collaborative, diverse, entrepreneurial and commons based.
- **Impact** (why we share) - this is the social impact or value created through Sharing (social, environmental and economic) that is often hidden. It includes social mobility, poverty alleviation, environmental improvement, sustainable development, advancement of health, citizenship, happiness, human rights and animal welfare.

Positivity is particularly important because to change the world we need to change the current negative and cynical narrative. That's why Generation Share showcases inspiring, innovative and positive examples of the sharing economy from across the world.

Older Women's Co-Housing (OWCH) are a group of women over fifty who are the first senior co-housing community in the UK.

OWCH was founded in 2003 to develop a network of women who would support each other as they got older by becoming by becoming friendly, helpful neighbours, as an alternative to living alone. OWCH then decided it could best meet its objective through a co-housing scheme.

The group partnered with Hanover Housing Association. Hanover employed a site finder and the group chose a school site for sale on the private market. Hanover financed the site acquisition and construction on the basis that all homes were presold or pre-let before construction started. On completion, Hanover sold 17 homes to OWCH buyers (each paying 10% deposit) and 8 to Housing for Women for let at a social rent.

OWCH moved in to 'New Ground' - a new purpose-built block of flats in Barnet, North London - in 2016. The 2-3 bed flats are clustered around a walled garden and all have their own patio or balcony. There is a communal meeting room with kitchen and dining areas and residents share a laundry, allotment and guest room. OWCH have formed a fully mutual company to manage their community.

Photo by: Sophie Sheinwald for Generation Share



Impact is fundamentally about how we are sharing opportunities and resources. We have over £3.5 trillion worth of idle resources worldwide, from empty homes to surplus uneaten food. Yet, 40,000 people die every day because they don't have access to basic resources such

as food or shelter or water, so the Sharing Economy is about how we connect or match that surplus with that need. We have the capacity to end world hunger, to end poverty, if we share; we can build a sustainable economy.

We know scientifically that there is a correlation between sharing and wellbeing. The more we share the happier and healthier we become. Indeed, being part of a community could be lifesaving. There is also a direct correlation between isolation (not sharing) and physical pain, particularly in the case of inflammatory diseases such as arthritis.

A recent three-year study in the Somerset town of Frome showed that emergency hospital admissions fell dramatically following the introduction of a Sharing project to tackle isolation. The Compassionate Frome project, launched by GP Helen Kingston, deployed health and volunteer community connectors to help patients find support. Despite a 29% increase in emergency hospital admissions across the rest of the region, in Frome they fell by 17%. The study found that this is due in no small part to the Sharing projects catalysed by Compassionate Frome. From Men's Sheds (where men come together to make and mend), to Library of Things, where you can share and borrow needed items, the study demonstrates that there's some science to back up the notion that Sharing can save lives.

Growing the Sharing Economy is more than the global aggregation of local initiatives - it's about growing a network which connects people on a grand scale

Rather than aggregation, I tend to talk about this network with its ripple or butterfly effect where a small action in one place inspires further action and leads to impact both locally and elsewhere.

Mike Sylvester runs the Workers Café, a community co-working café in Dalston, London. The café provides freelancers, remote workers and other creative-minded people in a much cheaper external working environment than Starbucks etc. Here, workers can stay all day if they wish, meet other like-minded people, build friendship and networks and share knowledge and information.



Photo by: Sophie Sheinwald for Generation Share

When people talk about 'scaling up' the Sharing Economy, the narrative is often about the valuation of multibillion-dollar companies such as Airbnb or Uber rather than the broad spectrum that makes up the diversity of the Sharing Economy. That's why I prefer to talk about the sustainable growth of this emerging economy where people are connected and there is a network effect.

How the Sharing Economy can help social landlords:

- Collaboration in innovation – circulation of new ideas, sharing of risk and both human and physical resources
- Staff mentoring to support and enable new skill development and unleash social capital
- Collaborative living – co-ops/TMO's and young flat sharers and seniors – meeting housing need and aspirations through co-creating solutions
- Tackling isolation and loneliness amongst tenants – reducing hospital admissions
- Building community cohesion, improved wellbeing, happiness, lowering crime rates, increasing opportunities, employment
- Collective procurement – sharing risk and leveraging power of spend
- Sharing resources – like lift-sharing schemes or making redundant buildings into community start-up co-working spaces or sharing centres – as a contribution to tackling climate change
- Protecting and preserving the environment, greening urban spaces, tackling food waste and food poverty through the sharing of food, providing access to shared goods and services, an efficient use of resources.

CASE STUDY: LIFTSHARE

Liftshare is the largest car sharing enabler in the UK and has been running since 2003. Liftshare's successful B2B operation funds a free-to-use car sharing platform for the general public. Liftshare is a business with a clear social purpose whose goal is to disrupt the morning commute whilst solving air pollution and traffic congestion by reducing overall car journeys. So far, Liftshare has seen-off a stream of new market entrants such as Uber.

As you look out of your office window at 5pm to watch the company car park empty into as clogged by-pass you may wish to join a corporate lift-sharing scheme.

The social housing sector has an appetite for sharing knowledge rarely seen in other industries. Current sector sharing initiatives include:

- **Disruptive Innovators Network (DIN)** - offering a range of learning models and ways to engage with other disruptive innovators and thought leaders and new delivery partners
- **HouseMark** – comparative data, business intelligence, improvement tools
- **HACT** – promoting ideas and innovation
- **Procurement for Housing (PfH)** – member-led collective procurement
- **Women in Social Housing (WISH)** – networking and support for female housing workers
- **Voluntary regional/specialist fora/clubs** – peer-sharing of knowledge
- **Landlord trade and representative bodies** – sharing of sector knowledge and good practice

When mainstreaming the Sharing Economy in social housing, the key issue is marrying a system of production with a community-centred form of services

A sharing mindset enables environmental and social value to be created such as the recycling of surplus in an efficient manner, providing access to shared resources and building business models focussed on shared resources. These models increase the economic viability of the organisation.

The sharing economy principle is that there are three types of value that are costed and accounted – economic, social and environmental. We know this as the 'triple bottom line'. In order to mainstream all of it, we've got to look at these three factors interchangeably. Even businesses that only look at the economic impact of their actions are actually having a social and an environmental impact (often negative), whether they know it or not.

The social housing sector can learn from the social impact sector and social enterprise specifically. Because those businesses are always considering the 'triple bottom line' – the very reason that those organisations are set up is to deliver these three types of value.

Social housing self-defines as a sector that takes these three value streams into account in decision making and operations, but its operational systems often doesn't deliver social impact results.

The operational aspect is all-important. We can have every idea in the world about how we are going to change things but unless we have the will and the mind-set to deliver it – it's just conjecture.

If organisations are to change and normal rules of the market are to be changed, we need to empower tenants and strengthen communities. The system currently has them held captive. They should know that through shared resources and opportunities, they can have access to social mobility and meet other social needs.



Photo by: Sophie Sheinwald for Generation Share

"One thing that's nice about being disabled is that it makes you aware of your dependence on other people. I can't get dressed, go to the toilet or eat without assistance. Of course, no one else can either, right? We invisibilise the sewage worker, we invisibilise the people who make the clothes, they are somewhere else, but your dependence on them is enormous. Sharing is just very visible when you are disabled."

Jacob Berkson, founder of Thousand 4 £100, a migrant solidarity campaign that crowdfunds rent for refugees in Brighton.
Source: Generation Share

How the Sharing Economy can empower tenants and communities

- Lift shares – alleviates transport poverty
- Bike shares – alleviates transport poverty
- Shed/tool, goods sharing – supports subsistence living
- Repair shops– supports subsistence living
- Food sharing/banks/community cafes and grow your own – alleviates food poverty
- Rent a Room scheme – additional income
- Volunteer caring – supports assistance for disabled people, elder independent living and (in general) helps alleviate loneliness and isolation
- Home swapping – holidays etc – improved quality of life
- Access to 3D printing, computing, business start-up support etc – stimulates local economy
- Access to new types of employment, opportunities, flexible working - stimulates the local economy
- Food sharing – alleviates food poverty, connects people through food
- Skills sharing – enables different forms of value exchange, necessary for living
- Culture, leisure sharing – increases quality of life, opportunities, wellbeing.

CASE STUDY: THIRTEEN GROUP, STOCKTON ON TEES

Thirteen Group is working with Middlesbrough Council and other Tees Valley authorities to provide 150 new shared housing properties house sharing tenancy opportunities for under-35s and ex-offenders who are at risk of homelessness or already homeless. Via its Key Step service, Thirteen Group provides support to enable the sharing tenants to sustain their tenancies and remain in their own homes.

It is unusual for social landlords to provide general needs shared housing given the higher management costs involved. But Thirteen Group and its partners are motivated by the fact that shared accommodation empowers residents to share housing costs, resources, budgeting and home-making skills and to encourage friendship and reduce social isolation and the health and crime issues that often result from it.

Tenants should be given the opportunity to take the lead on co-creating or crowdsourcing the organisation's Sharing Economy activity. Once we can unleash this incredible capacity to share, that all tenants have, we release the 'change maker' capacity in the customer base. A bottom-up approach to the Sharing Economy will succeed far better than a 'top-down organisationally-led' initiative.

I did some work with Peabody a few years ago. That project was about bringing social entrepreneurs into an estate near Victoria in London. The idea was that by introducing different types of sharing initiatives within that community this would create benefit and connections with the people who lived there. Activities such as for example, a shared lunch where people contributed something made a difference. As a result, many people met their neighbours properly for the first time.

There are six key aspects to becoming a Sharing Economy or change-maker organisation

The first characteristic is to be brave. In adopting the triple bottom line, you are swimming upstream because the way that organisations traditionally operate does not deliver triple line benefit. You need to be brave to change this.

Second is positivity. You need an incredible amount of positivity to achieve this change. But it's also about positive solutions – being solution-focussed. We can solve these problems!

Third is adaptability. The world is changing at a very rapid rate and we need to be incredibly adaptable. The whole process of innovation is that we may start out with an idea, but we find out on that journey that things aren't happening as we planned, and we need to have the adaptability to respond.

Fourth is sharing – we aren't doing this in isolation. One of the challenges I've seen in all sectors is this territorial approach to ideas. In charity it might be that one charity wants to be seen as the lead agency in solving a problem. In business, it's the lone wolf approach. Having that willingness to share with and learn from others helps us achieve more together than any form of competition. Additionally, we need to consider how we are sharing as businesses and organisations. For example, we are beginning to see the concept of 'benefit corporations' being extended to the UK. Typically, the shareholders of a business have a fiduciary duty to ensure profitability. In a 'benefit corp' you also have a duty to deliver impact. Neither profitability nor impact can be at the expense of the other. When the company is making a business decision it needs to be sure that the proposed activity is going to benefit people and planet as well as being commercially viable.

Fifth is love. By putting love at the heart of our decision making, we bring very different outcomes, ones that benefit people and planet, that make a difference to not only human lives but to the organisations themselves.

Sixth is, being future focussed. We cannot be thinking about the immediate short-term problem, there is no quick fix. We've got to be thinking about the impact of what we do long term. It's because we haven't been considering the long-term impact of what we are doing that climate change exists.

I believe that there is a huge opportunity for sharing in the social housing sector and that, by empowering tenants and ultimately creating change-makers out of the landlords, the sector can build community, a better society and a positive, sustainable future for all.

A sharing city is a playground for the Sharing Economy, everything that is needed is already there. All the cars are there, the food is there, the houses are there, you just have to divide, share and make better use of available resources within the city for everyone's benefit.

Harmen van Sprang, co-founder, Sharing Cities Alliance
Source: Generation Share

By showcasing positive stories of change, sharing examples of where people are thriving, we can make a difference, create that ripple effect. Once people can see the magic that is all around them, once they can see that what they need is right on their doorstep, once they can see the positive values that their neighbours have and how they can actually together create that social mobility and that change they want in their lives, there is really no end to what can be achieved.