



The Consumer Voice in Europe

Collaborative Economy

The consumer perspective

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A vast, rich ecosystem

CONSUMPTION

redistribution



product-service



on-demand services



local food systems



LEARNING

p2p learning



open courses & moocs



PRODUCTION

digital peer production



distributed fabrication (makers)



co-design / co-innovation



FINANCE

p2p funding



p2p payments



p2p insurance



compl. currencies



GOVERNANCE

participatory organizations



participatory government



blockchain / DAO



Much more than *just* AirBnb & Uber!

A popular phenomenon so far

70%

of consumers have participated at least once¹

42%

of consumers find it more convenient²

33%

of consumers like it is cheaper or even free²

32%

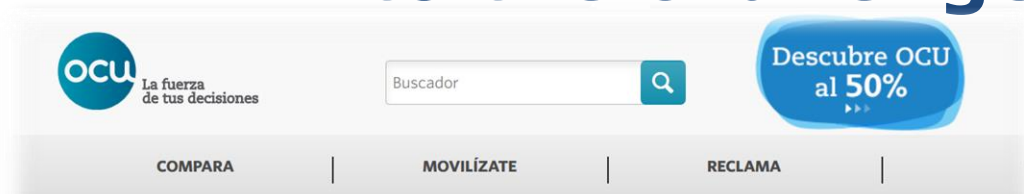
of respondents have participated as prosumer²

What is a prosumer? individuals who offer goods and services on but who do not meet the legal requirements to be considered as traders within the activity undertaken through the collaborative economy platform.

1 – Survey done by BEUC members in Italy, Spain, Belgium and Portugal, July 2015

2 – Flash Eurobarometer 438, the use of collaborative platforms, June 2016, European Commission

Consumer organisations step up to the challenge



Ciudadano colaborativo

Ya no somos solo consumidores. Muchos somos prosumidores. La economía colaborativa permite poner en valor nuestras habilidades, conocimientos, propiedades... OCU te ayuda



Many promised benefits for consumers...



More efficient markets → lower transaction costs



Cheaper prices



Lower entry barriers for prosumers



Shake up of traditional industries



Transactions based on trust and reputation from peers



More sustainable society

...but also many potential risks



Unclear legal regime → new abuses + risks



Higher prices in adjacent markets



Lack of trust if unreliable reputation systems



More personal data exposed



New monopolies, new lock-ins

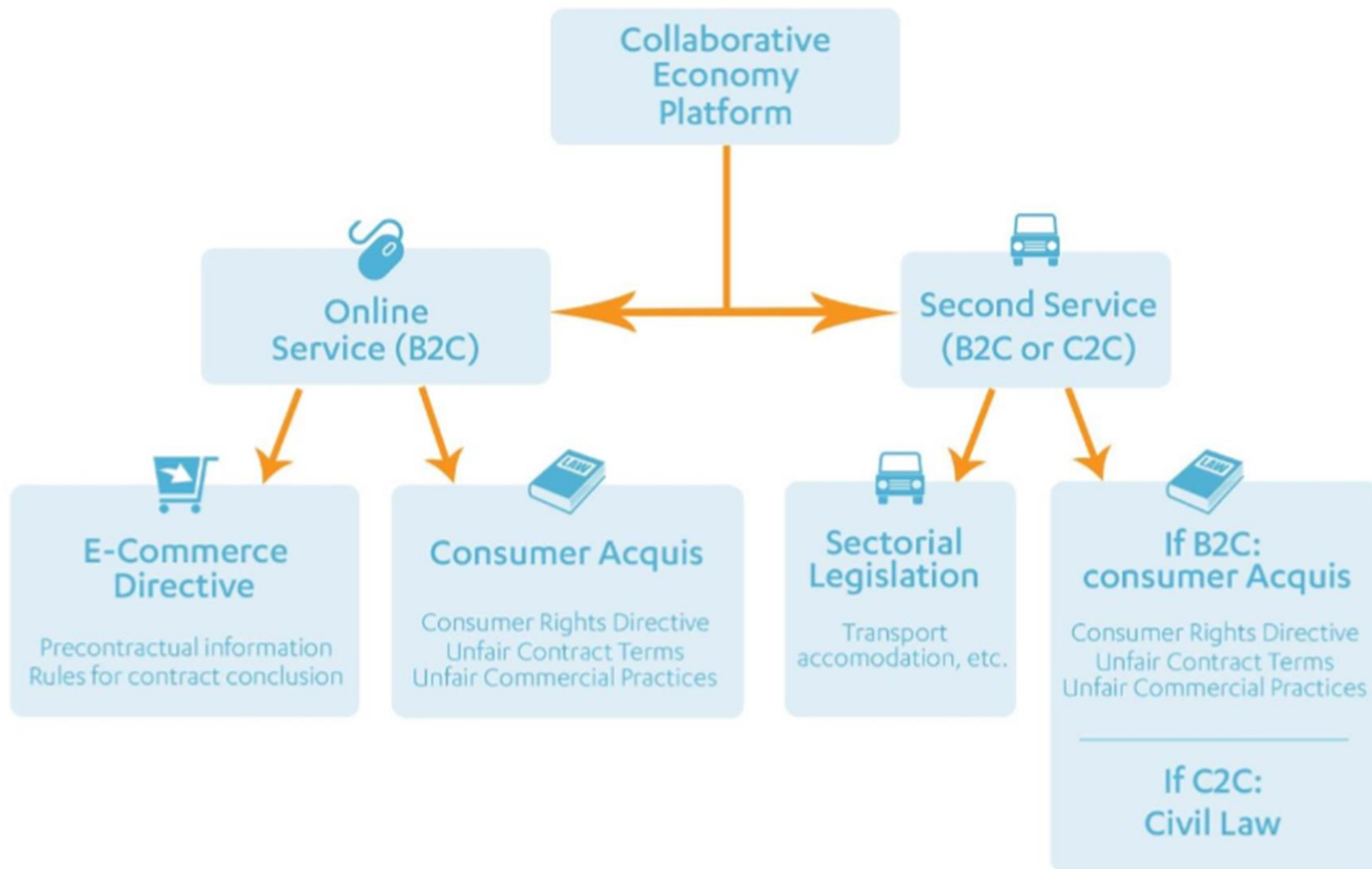


Misleading claims → 'sharewashing'



Less sustainable society

What rules apply?



What should policy-makers do?

- ➔ Forward-looking policy-making
- ➔ Legal certainty: when is it B2C and when C2C?
- ➔ Clear applicable + enforceable regulatory framework
- ➔ Guaranteed high consumer protection standards
- ➔ Easy rules for prosumers to comply with
- ➔ Platforms comply with their responsibilities
- ➔ Measure and mitigate undesirable rebound effects
- ➔ Ensure high quality, affordable broadband access

What should platforms do?

- ➡ Platforms responsible for creating a safe environment
- ➡ Transparency, transparency, transparency.
- ➡ Providers well informed about their legal obligations
- ➡ Inform about criteria to distinguish B2C and C2C
- ➡ Guarantee compliance with data protection rules
- ➡ Allow easy switch in and out of platform
- ➡ Offer multiple means of payment, not limited to credit cards

The European Commission's Communication

Does

- Identify the key problematic questions for consumers: legal certainty regarding nature of service provider and liability regime applicable.
- Offer helpful indicative criteria that could be used to solve the above problematic areas.

**Does
Not**

- Resolve substantive legal uncertainty questions.
- Ensure consumers will get the information and redress options they need.
- Guarantee coherent approach is followed across EU.

So what's next?

Thank you for your attention

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