The European Parliament,

– having regard to its resolution of 19 January 2016 on Towards a Digital Single Market Act¹,

– having regard to its resolution of 26 May 2016 on the Single Market Strategy²,

– having regard to its resolution of 24 November 2016 on new opportunities for small transport businesses, including collaborative business models³,

– having regard to the meeting of the Council High Level Working Group on Competitiveness and Growth of 12 September 2016 and the Presidency’s discussion paper on the subject⁴,

– having regard to the Commission communication of 2 June 2016 on a European agenda for the collaborative economy (COM(2016)0356),

– having regard to the Commission communication of 25 May 2016 on online platforms and the Digital Single Market opportunities and challenges for Europe (COM(2016)0288),


– having regard to the Competitiveness Council of 29 September 2016 and its outcome,


¹ Texts adopted, P8_TA(2016)0009.
of 12 December 2006 on services in the internal market\(^1\) (‘Services Directive’),


– having regard to Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation)\(^5\),

– having regard to the opinion of the Committee of the Regions of 7 December 2016 entitled ‘The collaborative economy and online platforms: a shared view of cities and regions’\(^6\),

– having regard to the opinion of the European Economic and Social Committee of 15 December 2016 on the collaborative economy\(^7\),

– having regard to Rule 52 of its Rules of Procedure,

– having regard to the report of the Committee on the Internal Market and Consumer Protection and the opinions of the Committee on Employment and Social Affairs, the Committee on Industry, Research and Energy and the Committee on Transport and Tourism (A8-0195/2017),

\(^{1}\) OJ L 376, 27.12.2006, p. 36.
\(^{6}\) ECON-VI/016.
\(^{7}\) OJ C 75, 10.3.2017, p. 33.
A. whereas the collaborative economy has experienced rapid growth in recent years, in terms of users, transactions and revenues, reshaping how products and services are provided and challenging well-established business models in many areas;

B. whereas the collaborative economy has social benefits for EU citizens,

C. whereas small and medium-sized enterprises (SMEs) are the main engine of the European economy, representing, according to 2014 figures, 99.8% of all undertakings outside the financial sector and accounting for two out of three of all jobs;

D. whereas only 1.7% of enterprises in the EU make full use of advanced digital technologies, while 41% do not use them at all; whereas the digitalisation of all sectors is crucial if the EU’s competitiveness is to be maintained and improved;

E. whereas a recent study by the Commission shows that 17% of European consumers have used services provided by the collaborative economy, and 52% are aware of the services offered¹;

F. whereas there are no official statistics on the volume of employment in the collaborative economy;

G. whereas the collaborative economy offers possibilities for young people, migrants, part-time workers and senior citizens to access the labour market;

H. whereas collaborative economy models can help to boost the participation of women in the labour market and the economy, by providing opportunities for flexible forms of entrepreneurship and employment;

I. whereas, while the recent Commission communication on a European agenda for the collaborative economy presents a good starting point for promoting and regulating this sector effectively, there is a need to incorporate the gender equality perspective and to reflect the provisions of the relevant anti-discrimination legislation in the context of further analysis and recommendations in this field;

J. whereas promoting social justice and protection, as defined in Article 3 of the Treaty on European Union and Article 9 on the Treaty on the Functioning of the European Union, is also an objective of the EU’s internal market;

**General considerations**

1. Welcomes the communication on a European agenda for the collaborative economy, and underlines that it should represent a first step towards a well-balanced, more comprehensive and ambitious EU strategy on the collaborative economy;

2. Believes that, if developed in a responsible manner, the collaborative economy creates significant opportunities for citizens and consumers, who benefit from enhanced competition, tailored services, increased choice and lower prices; underlines that the growth in this sector is consumer driven and allows consumers to take a more active role;

¹ Flash Eurobarometer 438 (March 2016) on ‘The use of collaborative platforms’.
3. Stresses the need to enable businesses to grow by removing hurdles, duplication and fragmentation that hinders cross-border development;

4. Encourages Member States to provide legal clarity and not to view the collaborative economy as a threat to the traditional economy; stresses the importance of regulating the collaborative economy in a way that is facilitating and enabling rather than restrictive;

5. Agrees that the collaborative economy generates new and interesting entrepreneurial opportunities, jobs and growth, and frequently plays an important role in making the economic system not only more efficient, but also socially and environmentally sustainable, allowing for a better allocation of resources and assets that are otherwise under-used, and thus contributing to the transition towards a circular economy;

6. Acknowledges, at the same time, that the collaborative economy can have a significant impact on long-established regulated business models in many strategic sectors such as transportation, accommodation, the restaurant industry, services, retail and finance; understands the challenges linked to having different legal standards for similar economic actors; believes that the collaborative economy empowers consumers, offers new job opportunities and has the potential to facilitate tax compliance, but stresses nevertheless the importance of ensuring a high level of consumer protection, of fully upholding workers’ rights and of ensuring tax compliance; recognises that the collaborative economy affects both urban and rural environments;

7. Points to the lack of clarity among entrepreneurs, consumers and authorities as to how to apply current regulations in some areas and thus the need to address regulatory grey areas, and is concerned about the risk of fragmentation of the single market; is aware that, if not properly governed, these changes could result in legal uncertainty about applicable rules and constraints in exercising individual rights and protecting consumers; believes that regulation needs to be fit for purpose for the digital age and is deeply concerned about the negative impact of legal uncertainty and the complexity of rules on European start-ups and non-profit organisations involved in the collaborative economy;

8. Considers that the development of a dynamic, clear and, where appropriate, harmonised legal environment and the establishment of a level playing field is an essential precondition for a flourishing collaborative economy in the EU;

**Collaborative economy in the EU**

9. Emphasises the need to consider the collaborative economy not only as a collection of new business models offering goods and services but also as a new form of integration between the economy and society where the services offered are based on a wide variety of relations embedding economic relations within social ones and creating new forms of community and new business models;

10. Notes the fact that the collaborative economy in Europe has some specific traits, also reflecting the European business structure, which consists mainly of SMEs and micro-enterprises; stresses the need to ensure a business environment where collaborative platforms are able to scale-up and be highly competitive on the global market;

11. Notes that European entrepreneurs show a strong propensity for creating collaborative
platforms for social purposes, and acknowledges a growing interest in the collaborative economy based on cooperative business models;

12. Underlines the importance of preventing any form of discrimination, so as to grant effective and equal access to collaborative services;

13. Considers that those services offered within the collaborative economy which are publicly advertised and offered for profit fall within the remit of Council Directive 2004/113/EC of 13 December 2004 implementing the principle of equal treatment between men and women in the access to and supply of goods and services\(^1\) and should, therefore, be consistent with the principle of equal treatment of women and men;

**EU regulatory framework: peers, consumers, collaborative platforms**

14. Recognises that while certain parts of the collaborative economy are covered by regulation, including at local and national level, other parts may fall into regulatory grey areas as it is not always clear which EU regulations apply, thus causing significant differences among the Member States due to national, regional and local regulations as well as case-law, thereby fragmenting the Single Market;

15. Welcomes the Commission’s intention to tackle the current fragmentation, but regrets that its communication did not bring sufficient clarity about the applicability of existing EU legislation to different collaborative economy models; emphasises the need for the Member States to step up enforcement of existing legislation, and calls on the Commission to aim for an enforcement framework supporting the Member States in their efforts, most importantly regarding the Services Directive and the consumer acquis; calls on the Commission to make full use of all tools available in this context, including infringement procedures, whenever incorrect or insufficient implementation of the legislation is identified;

16. Stresses that market access requirements for collaborative platforms and service providers must be necessary, justified and proportionate as provided for in the Treaties and secondary legislation, as well as simple and clear; underlines that this assessment should take into consideration whether services are provided by professionals or private individuals, making peer providers subject to lighter legal requirements, while ensuring quality standards and a high level of consumer protection as well as taking into account sectoral differences;

17. Recognises the need for incumbents, new operators and services linked to digital platforms and the collaborative economy to develop in a business friendly environment, with healthy competition and transparency with regard to legislative changes; agrees that when assessing market access requirements in the context of the Services Directive, Member States should take into account the specific features of collaborative economy businesses;

18. Urges the Commission to work together with Member States to provide further guidelines on laying down effective criteria for distinguishing between peers and professionals, which is crucial for the fair development of the collaborative economy; points out that these guidelines should provide clarity and legal certainty and take into account, inter alia, the differing legislation in Member States and their economic

realities, such as income level, the characteristics of the sectors, the situation of micro and small businesses and the profit making purpose of the activity; is of the opinion that a set of general principles and criteria at EU level and a set of thresholds at national level could be a way forward, and calls on the Commission to conduct a study in this respect;

19. Draws attention to the fact that while establishing thresholds can provide appropriate dividing lines between peers and businesses, it may, at the same time, create a disparity between micro and small businesses on the one side, and peers on the other; believes that a level playing field among comparable categories of service providers is highly recommended; calls for the removal of unnecessary regulatory burdens and unjustified market access requirements for all business operators, in particular for micro and small businesses, as this also stifles innovation;

20. Welcomes the Commission’s initiative to ensure the adequacy of consumer law and preventing abuse of the collaborative economy to circumvent legislation; believes that consumers should enjoy a high and effective level of protection, regardless of whether services are provided by professionals or peers and highlights, in particular, the importance of protecting consumers in peer-to-peer transactions, while recognising that some form of protection can be delivered by self-regulation;

21. Calls for action to be taken to guarantee full use of, and constant compliance with, consumer protection rules by occasional service providers, on the same or on a comparable basis as professional service providers;

22. Notes that consumers should have access to information on whether reviews by other users of a service might not be subject to influence from the provider, for example in the form of paid advertising;

23. Points to the need for greater clarity regarding safeguards for consumers in the event of disputes, and calls on the collaborative platforms to ensure that effective systems are in place for complaint procedures and settling disputes, thus facilitating the way consumers can exercise their rights;

24. Stresses that collaborative economy business models are largely based on reputation, and highlights that transparency is essential in this respect; believes that in many cases collaborative economy business models empower consumers and allow them to take an active role, supported by technology; emphasises that, rules for protecting consumers are still needed in the collaborative economy, especially where there are market dominated players, asymmetric information, a lack of choice or competition; underlines the importance of guaranteeing adequate information for consumers about the applicable legal regime of each transaction and consequent rights and legal obligations;

25. Calls on the Commission to further clarify the liability regimes of collaborative platforms as quickly as possible, in order to promote responsible behaviour, transparency, legal certainty and thereby increase user confidence; acknowledges, in particular, the lack of certainty especially on whether a platform provides an underlying service or is merely offering an information society service, according to the e-Commerce Directive; calls, therefore, on the Commission to provide further guidance on these aspects and to consider whether further actions are needed to make the regulatory framework more effective; encourages collaborative platforms, at the same
time, to take voluntary measures in this respect;

26. Calls on the Commission to further scrutinise EU legislation in order to reduce uncertainties and guarantee greater legal certainty concerning the rules applicable to collaborative business models and to assess whether new or amended rules are appropriate, in particular concerning active intermediaries and their information and transparency requirements, non-performance and liability;

27. Believes that any new regulatory framework should leverage platforms’ self-governing capacities and peer-review mechanisms, since both have proved to work effectively and take into account consumer satisfaction with collaborative services; is convinced that collaborative platforms themselves can take an active role in creating such a new regulatory environment by correcting asymmetric information, especially by means of digital reputation mechanisms to increase user trust; notes, at the same time, that the collaborative platform’s self-regulating capacity does not replace the need for the existing rules such as the Service and e-Commerce Directives, EU consumer law and other possible rules;

28. Believes, therefore, that digital trust building mechanisms are an essential part of the collaborative economy; welcomes all efforts and initiatives put in place by collaborative platforms to avert distortions as well as those aimed at enhancing trust and transparency in rating and reviews mechanisms, establishing reliable reputation criteria, introducing guarantees or insurance, the identity verification of peers and prosumers, and developing secure and transparent payment systems; considers these new technological developments, such as two-way rating mechanisms, independent checks of reviews and voluntary adoption of certification schemes as good examples of how to prevent abuses, manipulations, fraud and fake feedback; encourages collaborative platforms to learn from best practices and raise awareness about their users’ legal obligations;

29. Points out the crucial importance of clarifying methods by which automated decision-making systems based on algorithms operate, in order to guarantee algorithm fairness and transparency; asks the Commission to also examine this issue from the EU competition law perspective; calls on the Commission to engage with Member States, the private sector and the relevant regulators with a view to laying down effective criteria for developing algorithm accountability principles for information-based collaborative platforms;

30. Emphasises the need to assess the use of data where it may have different impacts on different segments of society, to prevent discrimination and to verify the potential harm to privacy caused by big data; recalls that the EU has already developed a comprehensive framework for data protection in the General Data Protection Regulation, and therefore calls on collaborative economy platforms not to neglect the issue of data protection, by supplying transparent information to service providers and users about the personal data collected and the way in which those data are processed;

31. Recognises that many rules from EU acquis are already applicable to the collaborative economy; calls on the Commission to assess the need to further develop an EU legal framework in order to prevent further fragmentation of the Single Market in line with better regulation principles and Member States’ experiences; believes that this framework should be harmonised, where appropriate, as well as flexible, technologically neutral and future proof and should consist of a combination of general
principles and specific rules, in addition to any sector-specific regulation that might be needed;

32. Emphasises the importance of coherent legislation in order to guarantee the proper functioning of the internal market for all, and calls on the Commission to safeguard current rules and legislation on workers’ and consumer rights before introducing new legislation which could fragmentise the internal market;

**Competition and tax compliance**

33. Welcomes the fact that the rise of the collaborative economy has brought greater competition and has challenged existing operators to focus on consumers’ real demands; encourages the Commission to foster a level playing field for competition in comparable services among collaborative platforms and between them and traditional enterprises; stresses the importance of identifying and addressing barriers to the emergence and scaling-up of collaborative businesses, especially start-ups; underlines in this context the need for the free flow of data, data portability and interoperability, which facilitate switching between platforms and prevent lock-in, which are all key factors for open and fair competition and for empowering users of collaborative platforms while taking into account legitimate interests of all market players and protecting user information and personal data;

34. Welcomes the increased traceability of economic transactions enabled by online platforms in order to ensure tax compliance and enforcement, but is concerned about the difficulties that have emerged so far in some sectors; stresses that the collaborative economy should never be used as a way of avoiding tax obligations; stresses, further, the urgent need for collaboration between the competent authorities and collaborative platforms on tax compliance and collection; recognises that these issues have been addressed in certain Member States and takes note of successful public-private cooperation in this field; calls on the Commission to facilitate exchange of best practices among Member States, involving competent authorities and stakeholders, to develop effective and innovative solutions enhancing tax compliance and enforcement, in order to also eliminate the risk of cross-border tax fraud; invites the collaborative platforms to play an active role in this regard; encourages the Member States to clarify and to cooperate on the information that different economic actors involved in the collaborative economy must disclose to tax authorities in the framework of their tax information duties, as provided for by national legislation;

35. Agrees that functionally similar tax obligations should be applied to businesses providing comparable services, whether in the traditional economy or in the collaborative economy, and believes that taxes should be paid where profits are generated and where more is involved than simply contributions to costs, while respecting the principle of subsidiarity, and also in accordance with national and local tax laws;

**Impact on labour market and workers’ rights**

36. Emphasises that the digital revolution is having a significant impact on the labour market and that emerging trends in the collaborative economy are part of a current trend within the digitalisation of society;
37. Notes, at the same time, that the collaborative economy is opening new opportunities and new, flexible routes into work for all users, especially for the self-employed, for those who are unemployed, currently far from the labour market or would otherwise be unable to participate in it and could thus serve as a point of entry to the labour market, especially for young people and marginalised groups; points out, however, that, in some circumstances, this development can also lead to precarious situations; stresses the need for labour market flexibility, on the one hand, and for economic and social security for workers on the other, in line with customs and traditions in Member States;

38. Calls on the Commission to examine how far existing Union rules are applicable to the digital labour market and ensure adequate implementation and enforcement; calls on the Member States, in collaboration with social partners and other relevant stakeholders, to assess, in a proactive way and based on the logic of anticipation, the need to modernise existing legislation, including social security systems, so as to stay abreast of technological developments while ensuring workers’ protection; calls on the Commission and the Member States to coordinate social security systems with a view to ensuring the exportability of benefits and aggregation of periods in accordance with Union and national legislation; encourages social partners to update collective agreements where necessary so that existing protection standards can also be maintained in the digital work world;

39. Underlines the paramount importance of safeguarding workers’ rights in the collaborative services – first and foremost the right of workers to organise, the right of collective bargaining and action, in line with national law and practice; recalls that all workers in the collaborative economy are either employed or self-employed based on the primacy of facts and must be classified accordingly; calls on the Member States and the Commission, in their respective areas of competence, to ensure fair working conditions and adequate legal and social protection for all workers in the collaborative economy, regardless of their status;

40. Calls on the Commission to publish guidelines on how Union law applies to the various types of platform business models in order, where necessary, to fill regulatory gaps in the area of employment and social security; believes that the high transparency potential of the platform economy permits good traceability, in line with the aim of enforcing existing legislation; calls on the Member States to carry out sufficient labour inspections with regard to online platforms and to impose sanctions where rules have been breached, especially in terms of working and employment conditions and specific requirements regarding qualifications; calls on the Commission and the Member States to pay special attention to undeclared work and bogus self-employment in this sector, and to put the platform economy on the agenda of the European Platform Tackling Undeclared Work; calls on the Member States to provide sufficient resources for inspections;

41. Underlines the importance of ensuring the fundamental rights and adequate social security protection of the rising number of self-employed workers, who are key players in the collaborative economy, including the right of collective bargaining and action, also with regard to their compensation;

42. Encourages the Member States to recognise that the collaborative economy will also bring disruption, and therefore to prepare absorption measures for certain sectors and to support training and outplacement;
43. Underlines the importance of collaborative platform workers being able to benefit from the portability of ratings and reviews, which constitute their digital market value, and the importance of facilitating the transferability and accumulation of ratings and reviews across different platforms while respecting rules on data protection and the privacy of all parties involved; notes the possibility for unfair and arbitrary practices regarding online ratings, which may affect the working conditions and entitlements of collaborative platform workers and their ability to obtain jobs; believes that rating and review mechanisms should be developed in a transparent way and that workers should be informed and consulted at the appropriate levels, and in accordance with Member State law and practices, on the general criteria used to develop such mechanisms;

44. Stresses the importance of up-to-date skills in the changing employment world and of ensuring that all workers have adequate skills as required in the digital society and economy; encourages the Commission, the Member States and collaborative economy businesses to make lifelong training and digital skills development accessible; believes that public and private investments and funding opportunities for lifelong learning and training are needed, especially for micro and small enterprises;

45. Stresses the importance of teleworking and smartworking in connection with the collaborative economy, and advocates, in this regard, the need to place these ways of working on an equal footing with traditional ones;

46. Calls on the Commission to examine how far the Directive on Temporary Agency Work (2008/104/EC) is applicable to specific online platforms; considers that many intermediating online platforms are structurally similar to temporary work agencies (triangular contractual relationship between: temporary agency worker/platform worker; temporary work agency/online platform; user undertaking/client);

47. Calls on the national public employment services and the EURES network to communicate better on the opportunities offered by the collaborative economy;

48. Calls on the Commission, the Member States and social partners to provide adequate information to platform workers on working and employment conditions and workers’ rights, and on their working relationships with both platforms and users; considers that platforms should play a proactive role in providing information to users and workers regarding the applicable regulatory framework with a view to fulfilling legal requirements;

49. Draws attention to the lack of data relating to changes in the employment world brought about by the collaborative economy; calls on the Member States and the Commission, also in cooperation with social partners, to gather more reliable and comprehensive data in this respect and encourages the Member States to appoint an already existing national competent entity to monitor and evaluate emerging trends in the collaborative labour market; stresses the importance of information and best practice exchanges between Member States in this context; underlines the importance of monitoring the labour market and the working conditions in the collaborative economy in order to combat illegal practices;

Local dimension of the collaborative economy

50. Observes that an increasing number of local authorities and governments are already active in regulating and developing the collaborative economy, focusing on collaborative practices both as the subject of their policies and as an organising principle of new forms of collaborative governance and participatory democracy;

51. Notes that there is ample room for manoeuvre for national, regional and local authorities to adopt context-specific measures in order to address clearly identified public interest objectives with proportionate measures fully in line with EU legislation; calls on the Commission therefore to support the Member States in their policy-making and in adopting rules consistent with EU law;

52. Notes that the first movers have been cities, where urban conditions such as population density and physical proximity favour the adoption of collaborative practices, extending the focus from smart cities to sharing cities and easing the transition to more citizen-friendly infrastructures; is also convinced that the collaborative economy can offer significant opportunities to inner peripheries, rural areas and disadvantaged territories, can bring new and inclusive forms of development, can have a positive socio-economic impact, and help marginalised communities with indirect benefits for the tourism sector;

Promotion of the collaborative economy

53. Points out the importance of adequate competencies skills and training with a view to enabling as many individuals as possible to play an active role in the collaborative economy and to unleash its potential;

54. Emphasises that ICTs allow innovative ideas within the collaborative economy to evolve quickly and efficiently, while connecting and empowering participants, whether users or service-providers, facilitating their access to the market and their engagement within it, making remote and rural areas more accessible;

55. Calls on the Commission to be proactive in encouraging public-private cooperation in particular with regard to the take-up of e-IDs, to increase consumer and service providers’ trust in online transactions, building on the EU framework for mutual recognition of e-IDs, and to address other existing barriers to the growth of the collaborative economy, such as obstacles to providing cross-border insurance schemes;

56. Points to how the introduction of 5G will fundamentally transform the logic of our economies, making services more diverse and accessible; stresses, in this regard, the importance of creating a competitive market for innovative businesses, the success of which will ultimately define the strength of our economies;

57. Points out that the collaborative economy is increasingly important in the energy sector, allowing consumers, producers, individuals and communities to engage efficiently in several decentralised phases of the renewable energy cycle, including self-production and self-consumption, storage and distribution, in line with the climate and energy objectives of the Union;

58. Points out that the collaborative economy thrives, in particular, in those communities, in which knowledge- and education-sharing models are strong, thereby catalysing and consolidating a culture of open innovation; stresses the importance of coherent policies
and the deployment of broadband and ultra-broadband as a precondition to develop the full potential of the collaborative economy and to reap the benefits offered by the collaborative model; recalls, therefore, the need to enable an adequate network access for all citizens in the EU, especially in less populated, remote or rural areas, where sufficient connectivity is not yet available;

59. Underlines that the collaborative economy needs support for its development and scaling-up and needs to remain open to research, innovations and new technologies in order to attract investments; calls on the Commission and Member States to ensure that EU legislation and policies are future proof, with particular regard to opening non-exclusive, experimentation-oriented spaces fostering digital connectivity and literacy, supporting European entrepreneurs and start-ups, incentivising Industry 4.0, innovation hubs, clusters, and incubators while at the same time developing cohabitation synergies with traditional business models;

60. Stresses the complex nature of the transport sector within and outside the collaborative economy; notes that this sector is subject to heavy regulation; notes the potential of collaborative economy models to significantly improve the efficiency and sustainable development of the transport system (including by means of seamless multimodal ticketing and travel in a single journey for transport users with collaborative economy apps), its safety and security, and make remote areas more accessible and reduce undesired externalities of traffic congestion;

61. Calls on the relevant authorities to promote the beneficial coexistence of collaborative transport services and conventional transport system; invites the Commission to integrate the collaborative economy into its work on new technologies in transport (connected vehicles, autonomous vehicles, integrated digital ticketing, and intelligent transport systems) because of their strong interactions and natural synergies;

62. Stresses the need for legal certainty for platforms and their users in order to ensure the development of the collaborative economy in the transport sector in the EU; notes that in the mobility sector, it is important to clearly differentiate between, on the one hand, (i) carpooling and sharing of costs in the context of an existing trip the driver planned for his own purpose, and on the other hand, (ii) regulated passenger transport services;

63. Recalls that, according to Commission estimates, peer-to-peer accommodation is the largest collaborative economy sector on the basis of generated commerce, while peer-to-peer transportation is the largest measured by platform revenue;

64. Highlights that in the tourism sector home-sharing represents an excellent use of resources and under-used space, especially in areas that do not traditionally benefit from tourism;

65. Condemns, in this regard, the regulations being imposed by some public authorities, which seek to restrict the supply of tourist accommodation via the collaborative economy;

66. Draws attention to the difficulties faced by European collaborative platforms in gaining access to risk capital as well as in their scaling-up strategies, accentuated by the small size and fragmentation of domestic markets and by a critical shortage of cross-border investments; calls on the Commission and the Member States to make full use of
existing financing instruments to invest in collaborative businesses and to promote initiatives to ease access to financing, especially for start-ups, small and medium-sized enterprises and businesses;

67. Emphasises that collaborative financing systems, such as crowd-funding, is an important complement to traditional funding channels as part of an effective financing ecosystem;

68. Notes that services provided by SMEs in the collaborative economy sector are not always sufficiently tailored to the needs of persons with disabilities and the elderly; calls for tools and programmes aimed at supporting these operators to take into account the needs of persons with disabilities;

69. Calls on the Commission to facilitate and promote access to appropriate funding lines for European entrepreneurs who operate in the collaborative economy sector, and also in the framework of the EU Research and Innovation Programme – Horizon 2020;

70. Notes the rapid development and the increasing diffusion of innovative technologies and digital tools, such as the blockchains and distributed ledger technologies, in the financial sector too; underlines that the use of these decentralised technologies might enable effective peer-to-peer transactions and connections in the collaborative economy, leading to the creation of independent markets or networks and replacing, in the future, the role of intermediaries filled today by the collaborative platforms;

71. Instructs its President to forward this resolution to the Council and the Commission.