Why isn’t ownership equal between men and women yet?

Eight barriers to increased female ownership

1 This report compiles existing research on the reasons for why there are still gender differences in ownership.
Thank you to the Ownershift team for your invaluable non-profit work

Alexandra Strömberg                  Fardosa Abdalla                  Marigona Haxha
Bella Funck                           Felicia Fazzi                     Michaela Winckler
Caroline Ortmark                      Helena Mood                        Mikaela Hegg
Caroline Snellman                     Jennie Sinclair                   Natalia Brynte
Ebba Grape                             Livia Moore                       Nilo Mir
Elin Hammarberg                       Louise Samet                       Sanna Sundell
Elin Helander                         Lovisa Melnyk                     Suzan Hourieh Lindberg
Emma Heikensten                       Manuela Fredriksson               Viktoria Saxby
Evelina Bonnier                        Maria Distner                     Åsa Söderén

Ownershift
ownershift.se
hello@ownershift.se

Why isn’t ownership equal among men and women yet?
Eight barriers to increased female ownership

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Graphic Design
Christian Hagman, Ebba Grape & Andreas Widman

About Ownershift
Ownershift is a politically independent think tank that works to increase the proportion of female ownership in Sweden. By using the latest facts and research, Ownershift sheds light on the current structures of ownership in our society, and through opinion-forming and advocacy, we highlight how these structures can and should change. Increasing female ownership improves equality, and diversifying the gender distribution of those who own creates a better society for everyone. Last but not least, equal ownership grants women more power over their own lives and decisions.

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Women have equaled and outperformed men in almost every sphere. It is time to stop trying to change women, and start changing the systems that prevent them from achieving their potential. Our power structures have evolved gradually over thousands of years. One further evolution is long overdue. The 21st century must be the century of women’s equality.

— António Guterres, United Nations Secretary-General
Why isn’t ownership equal between men and women yet?

From the founders

In March 2019, when we released the report *Who owns Sweden? - A benchmark of private ownership*, we were hoping to spark a conversation about inequality by examining ownership as an aspect of power and emphasizing the importance of female ownership in building an equal society. The impact was much greater than we could have dreamed of, and over the past year, our inbox has been overflowing with personal stories from women and men everywhere, thankful for this initiative. We want to express our warmest thanks to all the women and men who have chosen to be a part of the movement to grant women more power over their lives. To all of those who have contributed by thinking in new ways, talking in new ways, and choosing in new ways: when you tell others about your life-changing decisions, your bravery inspires countless others.

By compiling public data on ownership of land, forests, patents, shares, and savings, we found that men own roughly twice as much of Sweden’s assets as women do. Our first goal was to make people aware of this inequality. The ultimate objective, however, is to correct it. When compiling the data for this year’s report we found that ownership had barely changed at all in a year - the distribution of ownership is in principle the same. However, we also see steps in the right direction. In addition to inspiring owners, leading the way, politicians from several different parties have shown great interest and invited Ownershift to take part in conversations about how we create change. Our appeal to authorities and institutions to start collecting and presenting gender-distributed statistics has so far resulted in the Swedish CSD Euroclear now doing just that.

In our quest to create fact-based solutions, we have now turned to scientific research to map why ownership looks the way it does. This report is therefore shaped as a literature review, compiled by Ownershift’s group of researchers, in order to highlight the underlying barriers to increased female ownership. We are convinced that behind every barrier there are opportunities for solutions.

You are about to read about eight barriers to female ownership. Perhaps it can give you some inspiration to make a change in your own life. Or maybe you have your own thoughts about why ownership looks the way it does. Later this year, we hope to release a new version with more perspectives and analysis. After reading this report, please let us know your thoughts, questions, and ideas, and who - which authorities and companies - you think should get involved in advancing our message. We encourage you to help us gather perspectives and further analysis so we can continue working on new solutions. You can reach us any time at hello@ownershift.se.

We look forward to continuing the conversation!

Charlotte Sundåker & Linda Waxin

Founders of the think tank Ownershift
In order to increase ownership among women, we need to examine the barriers that have historically prevented women from owning. In this report, we highlight eight areas that peer reviewed research has identified as barriers to achieving equal ownership. Based on empirical research in economics, finance, social psychology, and business administration, as well as reports from various public agencies and organisations, we have identified aspects that affect ownership in general (for instance, access to capital, knowledge, networks and work experience), whether gender differences in these aspects exist and what the main barriers are. These eight barriers are, in turn, categorised under three main headings: The man as the norm(al), Many small streams, and Catch 22.

Identifying barriers is just a start. The next step is finding solutions. With this report, we would like to call on everyone to actively contribute by suggesting your solutions. Later in 2020, we will compile a longer report with further analysis. We hereby invite you to the conversation and look forward to taking part in the discussions with you.

Limitations

The report is based on extensive empirical research in the fields of economics, finance, social psychology and business administration. Over the course of this study, however, we noted that certain aspects of ownership were understudied. For example, studies of ownership from an intersectional perspective (i.e. the interplay between gender and factors such as ethnicity, functional variations, age, sexuality, socio-economic status, and religion) were limited. By understudied, we mean that the issues have either not been examined, that there are no studies based on large and trustworthy datasets, that hypotheses have not been tested repeatedly in different contexts, or that existing studies have not been published in peer-reviewed scientific journals. This means that there is not enough evidence for us to be able to draw precise conclusions.

To wit, there is a large amount of research on topics such as the drivers of entrepreneurship, and participation in the stock market, but significantly less research on the drivers of owning forests and land. There is also a lack of studies that explore gender and ethnicity and how these work together to create different conditions for ownership.

We can conclude that gender matters, and that more studies aimed at understanding the interaction between gender, ethnicity and ownership need to be implemented.

Given the current state of research, it is thus difficult to draw conclusions about whether and how, for example, ethnicity reinforces the gender differences we have identified. Therefore, this report focuses only on the gender dimension.
Eight barriers to increased female ownership, an overview:

The man as the norm(al)

1. Norms and stereotypes
2. Gender-based discrimination
3. Social networks and role models

Many small streams

4. Pay gap
5. Gender segregation in the labour market
6. Financial literacy and numeracy influence financial decision-making

Catch 22

7. Lack of confidence in one’s own ability
8. Behaviors that affect economic decision-making

For ownership in general, the man is the norm(al). Norms prevent people from breaking old habits. Thus, Ownershift’s conclusion is that norms and stereotypes, discrimination based on gender as well as social networks and role models are three out of eight main barriers for an increase in female ownership.

Money lost throughout life is a barrier for female ownership. This is Ownershifts’ second conclusion. The expression Many small streams is more applicable than ever. Hence, in the second chapter we focus on the gender pay gap, labor market segregation and financial literacy and numeracy, which are all important reasons for why ownership is not equal between women and men.

Lastly, we discuss confidence and behavior. This is an area that many have previously focused on when explaining differences in ownership. Our belief is that this overfocus on women’s lack of confidence and behaviour leads to a Catch 22. In certain circumstances women and men tend to express different degrees of confidence in behaviors that seemingly influence willingness to own. However, if she changes her behaviour, she may experience penalties and backlash. Our conclusion is that she is damned if she does, damned if she doesn’t.
About the research group

Ownershift’s research group consists of Emma Heikensten, Evelina Bonnier and Elin Helander.

Emma Heikensten has a PhD in Economics from the Stockholm School of Economics and has researched issues in behavioral economics and gender differences, including gender economics, at the Women and Public Policy Program at Harvard Kennedy School. She currently works as a strategic researcher and analyst at SEB.

Evelina Bonnier has a PhD in Economics from the Stockholm School of Economics. Her fields of specialisation are development and behavioral economics. Evelina currently works as a researcher at the Swedish Defence Research Institute, FOI, where she, among other things, studies gender equality within the Swedish Armed Forces.

Elin Helander holds a Bachelor’s degree in Psychology and a Master’s degree in Cognitive Neuroscience from the University of Amsterdam. She is Head of Research at Dreams and has founded Dreams Institute. Elin frequently appears in the media as an expert in behavioral economics and has published the book Tricking the Brain to Save.
Why isn’t ownership equal between men and women yet?
In order to find solutions that lead us to increased female ownership, we need to understand the facts about the current situation. The report *Who owns Sweden? - A benchmark of private ownership* was released in spring 2019 and showed that there are significant gender differences in ownership: **men own roughly twice as much of Sweden’s assets compared to women.** Types of ownership examined were real estate, companies, land, patents and copyrights, privately owned cars, savings, and participation in the stock market.

There are several barriers to achieving equal ownership. The fact that women have historically lacked equal rights to inherit, open a bank account, or vote, has affected today’s social structures and norms. Norms then go on to shape the way we think about the choices, interests, and behaviors of women and men, respectively, which in turn affects the state of ownership, both directly and indirectly.

### Figures from *Who Owns Sweden?*

<table>
<thead>
<tr>
<th>Description</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Share of properties wholly owned by women</td>
<td>14%</td>
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<tr>
<td>Share of land owned by women</td>
<td>15%</td>
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<tr>
<td>Share of jointly owned properties owned by women</td>
<td>36%</td>
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<tr>
<td>Share of agricultural properties owned by women</td>
<td>29%</td>
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<tr>
<td>Share of privately owned cars owned by women</td>
<td>34%</td>
</tr>
<tr>
<td>Share of Sweden’s 369,000 entrepreneurs who are women</td>
<td>30%</td>
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<tr>
<td>Share of women who own privately owned forest in Sweden</td>
<td>38%</td>
</tr>
<tr>
<td>Proportion of women who are sole proprietor of reported companies</td>
<td>26%</td>
</tr>
</tbody>
</table>

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1 Lantmäteriet 2016  
2 Lantmäteriet 2016  
3 Lantmäteriet 2016  
4 Nutek 2005  
5 SCB 2017a  
6 SCB 2017b  
7 SCB 2014  
8 Bolagsverket 2018
Ownershift estimates that in Sweden, women own half as much as men.
The man as the norm(al)

Norms prevent people from breaking old patterns

“Men are perceived and valued differently than women, even if there are no differences in their actual behaviour or performance.”
Why isn’t ownership equal between men and women yet?

In many areas of ownership, the existing norms assume that owners are men. These norms lead to discriminatory structures that affect both the individual and society as a whole. It means we do not necessarily hire the best candidates or finance the best business ideas. In addition, discrimination contributes to unequal ownership as it leads to unequal access to capital and fewer opportunities for women to acquire relevant experience and know-how. Another reason why fewer women than men become entrepreneurs or participate in the stock market is that women lack role models and other people in their social network who possess the right knowledge, contacts and information.

A shortcut that people in most societies use is to group people by gender, and to associate certain characteristics with women and others with men. Another common shortcut is to group people by ethnicity. Research shows that gender-based stereotypes lead to women and men making different economic decisions, having different conditions for owning and managing forests, and that women and men are perceived and valued differently, even if there are no differences in their actual behavior or performance. Studies also show that women working in traditionally male-dominated fields tend to have lower confidence in their ability and change their behavior according to stereotypes. In addition, women have been found to develop strategies to manage and avoid expected negative counter-reactions.

—The researchers explain

Norms and stereotypes

Humans want to belong to and identify with a group, which means that we are influenced by and adapt to the rules of appropriate behavior that exist within our social surrounding – so-called norms. In order to easily and efficiently manage all the information we receive through our environment, the brain automatically searches for shortcuts based on general conclusions about the characteristics of group members, known as stereotypes. This happens automatically and unconsciously.

Communicators! Think about how language can reinforce gender norms. For example, describing someone as a “female” entrepreneur, or a “male” nurse, can strengthen the gender stereotype since it highlights what we consider to be normal or deviant gender roles. Sometimes it will be appropriate to note someone’s gender, but if not, consider writing, for example, ‘entrepreneur who is a woman’ instead, or simply ‘entrepreneur’.

If your organisation makes a positive change to increase equality, communicate this in order to showcase how you are actively changing in the norm.
Gender-based discrimination

Discrimination where women are treated less favourably because of gender is a barrier to equal ownership. Discrimination is the result of conscious and unconscious attitudes, prejudices and stereotypes. It can, for example, lead to less venture capital being allocated to entrepreneurs who are women than to entrepreneurs who are men, despite there being no difference in performance. Research shows that women and men seeking startup funding are treated differently when pitching their ideas. Women are asked more prevention-focused questions with emphasis on non-losses and not losing capital, while men are asked more promotion-focused questions about growth and gains. This tendency affects investors' perception of the candidates and their business ideas. Another reason why women receive less investment capital is that the same characteristics in men and women are interpreted differently. A young man is considered 'young and promising', while a young woman is considered 'young and inexperienced'. Studies show that investors prefer pitches delivered by attractive male founders over pitches delivered by both female founders and less attractive male founders, and that female founders are more successful in gaining investor traction if the investor is also a woman.

Discrimination also affects the ability to gain experience relevant for ownership. An explanation as to why there are less women than men in high positions in organisations is precisely because of discrimination. Research shows that women receive less recognition for work carried out in groups and are expected to take on non-promoting tasks to a greater extent than men. This can mean that women advance more slowly within organisations. From this research, we can conclude that women and men are treated differently without reasonable cause.

Managers! Work actively with role models to show that everyone, regardless of background, can succeed in your company.

Parents! Talk to both daughters and sons about your business, the stock market and the housing market.

Social networks and role models

In order to get individuals to act according to their actual ability and not in accordance with stereotypes, role models have been shown to have an effect. A role model is a person whose behavior or success we seek to emulate. Role models can be found in our social network (parents, siblings, friends and colleagues) or be someone at a distance whom we seek to imitate. Being exposed to female role models in traditionally male domains has been shown to improve public perception of the effectiveness of female leaders, increase women's willingness to compete, and influence women's choice of education and occupation. However, research also shows that there is a risk of falling into the trap of only highlighting a certain type of role model. "An example of this is a role model who advocates that "if you just work hard enough, anything is possible". This maintains the view that it is the individual's responsibility and that you're in the wrong, and completely overlooks the prevalent structural problems."

In addition to role models, social networks can contribute with key aspects of ownership such as contacts, information and know-how, which have been shown to affect the decision to become an entrepreneur and participate in the stock market and the decision to buy or sell a particular asset. However, research shows that women have different social networks than men and that this makes them less likely to engage in entrepreneurial activities.
One example is role models who advocate that "if you just work hard enough, anything is possible". This maintains the view that it is the individual’s responsibility and that you are in the wrong, and completely overlooks the prevalent structural problems.
Many small streams

Money lost throughout life

Research shows that the gender pay gap tends to arise at the time of family formation and that these differences tend to persist over time.
Why isn’t ownership equal between men and women yet?

Research shows that the gender pay gap tends to arise in the context of family formation and that these differences tend to persist over time.\(^{[27]}\)

This motherhood penalty is due to the fact that mothers take longer parental leave than fathers and that mothers reduce their working hours to a greater extent than fathers. Kleven et al. (2019b) show that in Sweden this leads to a pay gap of as much as 26 percent 10 years after the birth of the first child.\(^{[28]}\)

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The facts that female-dominated industries, on average, pay lower wages than male-dominated industries, that women to a lesser extent than men are hired as managers,\(^{[26]}\) and that women take the bulk of responsibility for children and domestic care, all contribute to women as a group having lower income than men as a group. Differences in income affect investment opportunities and contribute to men owning more than women.

In addition, a gender-segregated labour market gives women and men different experiences and know-how. These aspects, together with the possibility of entrepreneurship in male and female-dominated industries (e.g. construction versus care), affect the means to ownership.

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The researchers explain

Pay gap

One way to build up investment capital is through gainful employment. However, as women’s wages on average are lower than men’s, working women are less able to build up their own investment capital. In 2018, the unadjusted gender pay gap in Sweden was 11 percent. This can in part be explained by differences in age, education, occupation, sector, position and working time. However, even when adjusted for the above factors, an average gender pay gap of 4 percent remains.\(^{[24]}\)

Research shows that the gender pay gap tends to arise in the context of family formation and that these differences tend to persist over time.\(^{[27]}\)

Parents! Remember to share parental leave equally, and use childcare days and part-time work in equal measure. Set up a system of transfers between you and your partner if your salaries and pensions will be different due to having an unequal parental leave plan. Pay special attention to this if one or both parents are self-employed.

Gender segregation in the labour market

Sweden has a gender-segregated labour market with clear gender labelling of many professions and sectors. Calculations based on statistics from Statistics Sweden show that almost one-fifth (19 percent) of all employees in Sweden
work in a profession that is strongly dominated by one gender (i.e., with 90–100 percent women or men). Women make up a clear majority of health and social care workers, while men dominate the construction and forestry industries.

A similar pattern can be found among entrepreneurial women and men. The share of female entrepreneurs is the largest in female-dominated industries, and the share of male entrepreneurs is the largest in male-dominated industries. On the other hand, if we go by the number of entrepreneurs, a different pattern emerges. While the most common industry for male entrepreneurs is the same industry as where most men are employed—the construction industry—this is not the case for women. For female entrepreneurs, the most common industry is the business services industry, which is not a female-dominated industry. This suggests that there are fewer private business opportunities in female-dominated industries than in male-dominated industries.

Financial literacy and numeracy influence financial decision-making

A basic level of financial literacy and numeracy has proven to be important in making wise financial decisions. Financially literate people are better at saving and controlling expenses, managing loans and other debts, participate more in the stock market, and are better at planning for their retirement and accumulating wealth.

[37] A study of twelve OECD countries (excluding Sweden) shows that women on average have lower financial literacy than men. This difference offers an important explanation for observed gender differences in wealth and investment decisions. Studies using data from Sweden show that there are gender differences in financial literacy here too, and that it affects participation in the stock market. On the other hand, PISA surveys from the last decade show that among 15-year-olds in Sweden there are no gender differences in mathematics skills and that the degree of education in mathematical and economic subjects is increasing among women.

If you have or work with children! Lobby to strengthen personal finance education in schools!

If you want to learn more! Learning-by-doing is the best way to learn. Tips are to follow accounts such as Economista on Facebook, @borshajen, @framtidsfeministen and @feminvest.
Why isn’t ownership equal between men and women yet?

“Differences in income affect investment opportunities and contribute to men owning more than women.”
Catch 22

Damned if she does, damned if she doesn’t

Showing self-confidence as a woman can lead to a backlash because the perception is that she is departing from her stereotype.
Confidence in one’s own ability has proved to be crucial to ownership. The willingness to take risk, negotiate, and compete has also proved important for economic decision-making. However, it is worrying that these behaviors are highlighted as reasons why we see gender differences in ownership today. There are two main reasons for that. On the one hand, research literature indicates that gender differences in these areas, i.e., in self-confidence, the willingness to take risk, compete and negotiate, are not consistent. There is no strong evidence that women by nature are less likely to take risk, compete or negotiate than men. Rather, it is about norms, expectations and context. Secondly, it has been shown that women are less likely to make decisions under uncertainty, less likely to compete to make money, and less likely to initiate a negotiation. At the same time, research shows that these gender differences are often small and economically insignificant, or dependent on the context and age group being studied. In matrilineal societies (where property and titles are inherited from mothers), women have been shown to compete more than men.

Women seem to know when they benefit from negotiation and when they don’t, and, hence, choose to negotiate when it benefits them.

In a study on a representative sample of adults in Sweden, no gender difference was found in risk-taking. Teenage girls attending girls’ school have been found to be more likely to compete than teenage girls attending coed school. Children aged 7–10 years show no gender differences in the propensity to compete, if anything, it has been shown that girls are more likely to compete than boys. Research also shows that gender differences in the propensity to negotiate depend on whether the counterparty is a woman or a man, that women have a greater fear of backlash, and that the relative position of power in the negotiation matters.

It has also been shown that women seem to know when they benefit from negotiation and when they don’t, hence, choose to negotiate when it benefits them.

If you want to start investing in stocks! Start with a small amount and increase gradually. Work with milestones.

If you want to own more! Surround yourself with people in the same situation or with similar goals and work together. Behavior is contagious.
“Who owns Sweden? - A benchmark of private ownership showed that men own roughly twice as much of Sweden compared to women. This report highlights eight barriers that women may face on the road to more equal ownership. Research shows that it is due to structural barriers like norms and stereotypes, and discrimination, the gender-segregated labour market, and the gender pay gap. Research also shows that it is due to the fact that women, on average, have lower financial literacy and numeracy, lower confidence in their own ability, different social networks and lack of role models, and that women in some contexts are less likely than men to take risk, compete and negotiate. None of these barriers can fully explain today’s gender differences in ownership, nor is it possible to say which cause has the greatest effect. They are interconnected, influence and reinforce each other.

Let us illustrate how they can interact with each other through an example. To participate in the stock market you need to have capital to invest. If you are a woman working in a female-dominated occupation, you will earn less money on average than a male counterpart in a male-dominated occupation. In addition, you need to know how to buy stocks and discern which are good investments. Such knowledge and information is gained through education, or social networks. Since women participate in the stock market to a lesser extent than men, women in a female-dominated workplace will have fewer colleagues with trading skills than men in a male-dominated workplace. All else equal, you will have less access to relevant knowledge through your social network. The fact that the stock market is a stereotypically male-dominated area also means that the expectations that you as a woman will have trading skills and knowledge about buying stocks will be lower. This can lead to your social network not sharing their knowledge with you, you having lower confidence in your financial literacy, or it can dissuade you from taking risks. The fact that fewer women participate in the stock market also means that there are fewer female role models to identify with and emulate.

Our conclusion is therefore that on an aggregated level no single reason can explain why there are gender differences in ownership in Sweden today.

Norms, discrimination, labour market segregation, wage differences, disparity of knowledge, self-confidence, networks, and behaviour are all contributing factors which co-exist to a great extent.

Lastly, we would like to point out that empirical research often compares differences between women as a group and men as a group; i.e. it compares differences in averages. This means that within a group of women there can be many women who are more than willing to take risks, who do not act stereotypically female, and who have great self-confidence and belief in their own abilities. Similarly, within a group of men there can be many who do not like to take risks, who take responsibility for children and domestic care, and who make the choice to sell their inheritance share to a female relative. Hence, another important conclusion is that we need to be able to highlight structural differences, while still taking individual differences into account.
Why isn’t ownership equal between men and women yet?

Norms, discrimination, labour market segregation, wage differences, disparity of knowledge, self-confidence, networks, and behaviour are all contributing factors which co-exist to a great extent.
Gender Roles and Backlash Against Female Attorneys

“Traditional for women: The Costs and Benefits of Counter Stereo

). “Self-promotion as a risk factor

). “Gender and the Career Choice

Effect of Same-Gender or Same-Race Role Models on


Thank you to the Ownershift team for your invaluable non-profit work

Alexandra Strömberg
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Ebba Grape
Elin Hammarberg
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Emma Heikensten
Evelina Bonnier

Fardosa Abdalla
Felicia Fazzi
Helena Mood
Jennie Sinclair
Livia Moore
Louise Samet
Lovisa Melnyk
Manuela Fredriksson
Maria Distner

Marigona Haxha
Michaela Winckler
Mikaela Hegg
Natalia Brynte
Nilo Mir
Sanna Sundell
Suzan Hourieh Lindberg
Viktoria Saxby
Åsa Söderén

Thank you for making this report possible

SEB

MAGNOLIA

SLÄTTÖ

TECHPOSITION
Ownershift’s purpose is to enable a substantial diversification of ownership in Sweden within the span of our lifetime.

**We believe** that an increase in female ownership would make society better.

**We are aiming** to push for shifts in all kinds of ownership, such as; real estate, capital, and companies.

**We will shape** our practical methods based on relevant research about behavior, risk, and motivation.

**We will use** the power of knowledge, money and a revolutionary spirit to make rapid changes.

**We will not** make women adjust to the current systems; we are going to create a new and better system.
Children aged 7–10 years show no gender differences in the propensity to compete.

Today, men own twice as much as women in Sweden. Ownership can only be more evenly distributed if we adhere to new kinds of decisions, behaviors, responses, requirements and system changes.

In order to increase female ownership and initiate change, we need to understand eight barriers, in this report summarized under three headings, to why ownership is not equal between men and women today.

1. The man as the norm(al) - norms prevent people from breaking old patterns
2. Many small streams - money lost throughout life
3. Catch 22 - damned if she does, damned if she doesn’t

We hereby invite you to contribute with your ideas on how to jointly create a way forward. An additional version of this report will be presented later in 2020, including selected analyses and solutions.

We look forward to hearing from you at hello@ownershift.se