The sharing economy brings tycoon lifestyles within reach of some

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LAMENTING the rise of inequality is one of the few growth industries in an age of stagnation. One authority on the American wealthy, Robert Frank of CNBC, a TV channel, worries that the rich are "floating off" into their own country. Chrystia Freeland, a journalist-turned-politician, frets about the rise of the "new global super-rich" and the fall of everyone else. Charles Murray, America's gloomiest social scientist, warns that society is "coming apart" as the rich retreat into their gated communities.

At the top of the income scale, however, a small counter-trend is observable. Never before have so many people been able to get access to the accoutrements of tycoonery—private planes, luxury yachts, fancy cars and interior-designed, exclusive homes. There is only so much comfort to be had from the fact that it is easier for the merely rich to lay claim to the lifestyle of the super-rich. But as a result of a combination of new technologies and businesses, that is nonetheless what is happening.

Tycoon living begins with a private jet. Whereas yachts are dispensable (not everyone wants to float around for weeks with the same dinner companions) private jets are necessities for the aspiring billionaire. They save valuable time. Even first-class passengers have to wait an hour or so for their flights. Private-jet owners can turn up when they want and climb on board. The planes can double as flying offices, and you don't have to worry about other passengers eavesdropping on your deals or objecting to your spreading papers. The flight is smoother (private jets typically fly at 45,000 feet), the seats are more throne-like, and you can bring your pets.

No longer do you need a net worth in the hundreds of millions of dollars to have one. With 700 jets, NetJets is now the fifth-largest airline by number of planes, after Southwest Airlines, and it has access to thousands of private airports. Its main innovation was to apply the principle of fractional ownership, or time-sharing, to the ultimate executive tool. Customers buy a share in a jet which entitles them to, say, 200 hours of travel a year.

NetJets is skilled at providing its rich clients with an entrée into the cultural world of the super-rich, with hard-to-get tickets to events such as Art Basel, a series of art fairs, and to private dinners with celebrities. The company is also finding ways to bring down the cost: one of its latest ideas is the private-jet equivalent of London Underground's electronic ticket, the Oyster card. Rather than buying a share in a jet you can buy a pre-paid card that entitles you to a certain number of flying hours a year, with 25 hours' worth of flights adding up to about €155,000 ($163,435).

The sharing economy was hardly inspired by the needs of the rich. But in some ways it suits them perfectly. The whole idea depends on people having spare assets that they are willing to rent out to total strangers. Who has more idle assets than the super-rich? And who loves extra income more than people who have spent their lives accumulating money? On the other side of the market, bustling plutocrats are an ever-present source of demand for temporary accommodation and bursts of luxury. The system can even have a strange public-relations benefit. A wealthy boss who makes use of NetJets won't need to explain to his shareholders why he bought a jet, even as he treats the one he flies on as though it were his own.

Uber, a ride-hailing firm, and Airbnb, an accommodation-sharing service, are prominent in the luxury market as well as the mass market. Uber offers yacht trips in Dubai (UberYacht) and helicopter commutes in São Paulo (UberCopter). Airbnb does a booming trade in luxury apartments in London, Hong Kong and the Caribbean. There are providers in almost every cranny of the luxury landscape. GetMyBoat, a San Francisco-based company, gives customers access to motorboats, luxury houseboats, yachts and jet skis in 7,100 places around the world. Stratajet sells tickets on empty legs on private jets for the price of a business-class ticket or even less.

Staller, which describes itself as the “Airbnb for horses”, helps horse-owners rent stalls near equestrian competitions. A home-sharing club called ThirdHome.com allows people with just a couple of homes to live as if they have a dozen.

The same constraints that affect the wider sharing economy—NIMBY pressure groups who put their interests above the common good and regulators who fail to adapt to new technology—find echoes in the luxury market. With its helicopter service from Manhattan to the Hamptons, Blade has immeasurably improved the life of those New Yorkers who weekend on Long Island. That hasn’t prevented curmudgeons in Battery Park and Brooklyn Heights from complaining about the occasional whump-whump-whump over their heads.

From merely rich to Uber rich

Methods of managing wealth as well as consuming it are trickling down. Until recently only people called Rockefeller and Morgan could afford so-called “family offices” that manage their investments, taxes and charitable giving (and get entry into the best hedge funds). Now people with as little as $5m to invest can afford to do so thanks to a boom in so-called “multi-family” offices. Banks such as Citigroup have set up multi-family divisions. Even blue-blooded wealth advisers such as Rockefeller & Co, in Manhattan, are offering family-office services to the “merely” crowd.

That things are getting better for more rich people does not contradict Mr Frank’s broader worry, but among the Art Basel class it is a notable shift. Once upon a time you had to be born rich to join the global elite. Then you had to make a hundred million dollars, and then the threshold rose to a billion. Now goods and services that used to be confined to a handful of tycoons are available to the millionaire or pretend-millionaire next door, thanks to the magic of the sharing economy. The super-rich may be floating off into their own country. But more people can join them, even if temporarily, than ever before.